

**An Investigation of Complainers versus Non-complainers
Retaliatory Responses towards Service Dissatisfactions**

ABSTRACT

Purpose – The paper aims to investigate the different forms of retaliatory responses towards dissatisfactory service encounters experienced by Australian consumers. It further compares demographic and psychographic profiles of complainers versus non-complainers.

Design/methodology/approach –1200 mail surveys were sent out through a random list of addresses obtained from the White Pages. Data from 237 usable surveys (29.1%) were analysed using a series of statistical techniques including factor analysis to profile psychographic factors and discriminant analysis to identify complainers from non-complainers.

Findings – It is found that both complainers and non-complainers engage in some form of retaliatory responses. Complainers have a high sense of justice, are less conservative and have a more positive attitude towards complaining than their non-complaining counterparts. Gender, income and education have no effect on complaining behaviour for both complainers and non-complainers.

Practical implications – The high number of retaliation through “exit” is a concern for Australian firms. Firms have to make an effort to identify the conditions exactly how each occurs and the strategies best available to rectify them. Mechanisms can be put in place to reduce these occurrences to improve the business as a whole.

Originality/value – The paper matches the demographic and psychographic profiles of complainers and non-complainers with potential types of products and services and the related retaliatory responses.

Keywords: Complaints, Retaliatory response, Exit, Dissatisfaction, Service Recovery

Paper type: Research paper

INTRODUCTION

Consumer complaining behaviour is a significant issue crucial to the survival of any business (Kau & Loh, 2006) and has received growing attention in the service sector (such as Heung & Lam, 2003; Ndubisi & Ling, 2005; Snellman & Vihtkari, 2003; Yuksel, Kilinc & Yuksel, 2006). Research findings have helped better understand the processes that consumers go through when dissatisfied. Failure of service providers to act promptly and appropriately will increase frustration leading to dissatisfaction and as such will provoke some kind of consumer retaliation which may have detrimental effects for the organisations (Grønhaug & Kvitastein, 1991; Kau & Loh, 2006; Oh, 2006). It has been found that service failures if correctly rectified early often leads to positive reactions from customers (Bitner, Booms & Tetreault, 1990). More recently, it is interesting to note the paradox that consumers claimed that they experienced higher satisfaction when a successful service recovery has taken place compared to service that has been correctly performed at the first time (Bolton, 1998; McCollough, Berry & Yadav, 2000). As such, the research on consumer retaliation is of utmost importance to find ways to rectify the dissatisfactions. Different aspects of consumer retaliation (Duffy, Miller & Bexley, 2006; Fisher, Garrett, Arnold & Ferris, 1999; Halstead, 2002; Owens & Hausknecht, 1999; Richins, 1983; Swan & Oliver, 1989) have been identified but have not been extensively explained on how or why the situation arose. To be able to better comprehend this situation, this issue must be viewed as a whole to determine what methods can be employed to reduce this occurrence. It is unfortunate that many businesses do not realise that consumer retaliation has taken place, or even more alarmingly, that once the consumer dissatisfaction has occurred, the business has little control over what retaliation may result (such as Duffy, Miller & Bexley, 2006).

Much of the empirical research on consumer complaining behaviour was conducted with American and European consumers (such as Broadbridge & Marshall, 1995; Bunker & Bradley, 2007; Huefner & Hunt, 2000; Johnston, 1998; Lerman, 2006; Liu & McClure, 2001; Stephens & Gwinner, 1998). More recently, while still scarce, interest has shifted to Asian consumers (such as Kau, Richmond & Han, 1995; Ndubisi & Ling, 2005; Phau & Sari, 2004). Studies in the Asia Pacific rim are particularly deficient (Yuksel, Kilinc & Yuksel, 2006). In particular, Liu and McClure (2001) investigated the cross-cultural differences in consumer complaint behaviour between the US and South Korea and found significant differences in the way in which consumers from these different cultures complain. This research aims to add to the body of knowledge by studying consumer complaining behaviour within Australia. Specifically, it aims to determine the demographic and psychographic variables that influence the consumer complaining behaviour of Australian consumers. It further aims to investigate how Australian consumers retaliated towards the business as a response to their dissatisfaction. It is proposed that these objectives will provide an insight into a number of issues regarding consumer complaining behaviour in an Australian context as compared to previous studies. In addition, it will open research areas that have not been previously investigated, providing some answers, and possibly warranting further research into the area.

The next section of this paper will review the relevant literature pertaining to consumer complaining behaviour. It will be followed by the research methodology adopted and a discussion of the data analysis and the main findings. The concluding section examines the implications of the findings to service providers in general.

RELEVANT LITERATURE

Complaining Behaviour Defined

Consumer complaining behaviour is defined as a process that “constitutes a subset of all possible responses to perceived dissatisfaction around a purchase episode, during consumption or during possession of the goods or services” (Crié, 2003, p.62). It is one of the most important forms of customer feedback and can exist in different ways (Heung & Lam, 2003; Kim, Kim, Im & Shin, 2003; Nyer, 2000). It is perceived by many as a rich source of information on the quality of products and services offered by the organisation. Dolinsky (1994) noted that differences in monetary losses incurred would in part determine the degree of complaint importance. These include the extent of psychological cost; time lost and inconvenience (Tax, Brown & Chandrashekar, 1998). The degree of customer satisfaction is one determinant that affects consumer complaining behaviour. This has wide-spread implications and includes the dilution of brand loyalty (Andreassen, 1999), customers stop patronizing the store (Blodgett, Wakefield & Barnes, 1995; Zemke, 1999), drop in repurchase intentions (Tax, Brown & Chandrashekar, 1998), spread of negative word-of-mouth (Bearden & Teel, 1983; Heung & Lam, 2003; Singh, 1990) and decrease employee retention (Colgate & Norris, 2001). There are also cost implications. The cost of gaining a new customer is reported to be five to six times the cost of retaining an existing one (such as Blodgett, Wakefield & Barnes, 1995; Fundin & Bergman, 2003).

Building on earlier studies (such as Bearden & Teel, 1983; Mason & Himes, 1973; Swan & Oliver, 1989), Broadbridge and Marshall (1995) state that consumers can respond through ‘action’ or ‘no action’ after an evaluation of a dissatisfying

consumption experience. This classifies complainers into either those willing to take action with regard to their complaint, or those who feel the time and effort expended are not worth outcomes of the complaint, thus taking no action. The former, proposed by Day and Landon (1976), can further be classified into public or private action. Public actions involve all those in which the consumer wishes for people to know about their dissatisfaction. Actions include seeking redress from the firm or manufacturer, complaining to business, government or private agency, and taking legal action (Bearden & Teel, 1983). The first two public actions are defined as a personal nature (Williams, Drake & Moran III, 1993) where the complainer is the driving force behind the action taken. Legal action, although requiring the most input, stands alone because the onus is based upon the legal system and/or lawyer. Private actions are those in which the organisation has no control over. They involve the complainer warning family, friends and others about the negative experience through unfavourable word-of-mouth. The decision to stop buying the product/service and/or boycott the store(s) also takes place which represents a great loss to the company (Bearden & Teel, 1983). Research examining consumer dissatisfaction has found that two thirds of consumers or higher do not report their dissatisfaction (Stephens & Gwinner, 1998) publicly, rather choosing to engage in negative word-of-mouth or boycotting the store/brand or both.

Consumer complaining behaviour can also be explained through a multidimensional perspective (Liu & McClure, 2001; Singh & Pandya, 1991; Singh & Widing II, 1991; Singh & Wilkes, 1996). Four specific dimensions are considered; exit action, negative word-of-mouth, voice action and third party action (Singh & Pandya, 1991). This construct basically abbreviates the previous model outlined by showing four different responses a consumer can choose if they are dissatisfied and decide to complain. Exit

action entails the complainant to shift patronage of the brand or seller, as similarly used in private actions of boycotting. Negative word-of-mouth again mirrors the second private action in the previous model, where the negative experience is translated to relatives or friends. Voice action involves “responses that are directed to objects that are external to the consumer’s social circle and are directly involved in the dissatisfying exchange” (Liu & McClure, 2001, p.56). Lastly, third party actions involve all those actions where a third party is involved that was not directly involved in the dissatisfying transaction.

Cultural Backgrounds

The cultural upbringing of a consumer has been found to influence consumer complaining behaviour (Heung & Lam, 2003; Yuksel, Kilinc & Yuksel, 2006). It has been found that “there are more differences than similarities in complaining behaviours of customers with different cultural backgrounds” (Yuksel, Kilinc & Yuksel, 2006, p.12). The customers motives are a large determinant of whether they complain or not, and motives can often be culturally based. For instance, many consumers (especially those in individualistic cultures) have been raised in the understanding that complaining is every consumer’s right, and it is a necessary part of the purchase process. Other consumers (primarily those in collectivist cultures) are afraid of complaining, and wish to avoid confrontation and as such will only engage in private actions (Heung & Lam, 2003; Liu & McClure, 2001; Yuksel, Kilinc & Yuksel, 2006).

Demographic and Psychographic Profiles

Demographic factors are perceived to be good predictors of certain complaining behaviour behaviours (Boote, 1998; Heung & Lam, 2003; Ndubisi & Ling, 2005;

Volkov, Harker & Harker, 2002). At least three main demographic variables have been identified, although no consensus of results exists that may cause a segment of the population to complain more regularly. These variables are typified as age, income and education levels (Boote, 1998; Broadbridge & Marshall, 1995; Hogarth, English & Sharma, 2001; Hogarth, Hilgert, Kolodinsky & Lee, 2001; Kau, Richmond & Han, 1995). It has been found that complaint behaviour is inversely related to age, and positively linked to income and education (Heung & Lam, 2003). Other demographic variables are viewed as outliers, for example gender and rural/urban location are linked to propensity to complain (Boote, 1998), single in marital status is linked to problems with credit cards (Hogarth et al., 2001), and marital status bore no relation to satisfaction (Broadbridge & Marshall, 1995).

While psychographic information has not been looked at as in-depth as demographics, it should not be understated. Psychographic information includes level of confidence and aggression (Richins, 1983), attitude to complaining and past experience of complaining (Singh & Wilkes, 1996) and level of consumerism as well as personal values (Boote, 1998). However, it has been noted that “these individual factors have had a relatively low predictive value in determining when consumers will voice a complaint to the seller following a dissatisfying consumption experience” (Stephens & Gwinner, 1998, p.173). A study by Kau, Richmond and Han (1995) is the most complete research paper focussing on the influence of consumer’s psychographic factors on consumer complaining behaviour. Six categories of psychographic parameters were developed, namely ‘assertiveness’, ‘risk-taking attitude’, ‘conservatism’, ‘self-confidence and individualism’, ‘attitude toward complaining’, and ‘sense of justice’ were used to differentiate between complainers and non-

complainers. A similar study by Phau and Sari (2004) conducted in Indonesia has contrasting results.

As can be seen, there is a distinct difference between different studies with regard to their demographic, psychographic and other non-psychographic variables between complainers and non-complainers. This could also be related to their cultural and geographic background. This study serves to integrate the different profiles from past findings and hypothesised that in the Australian context,

H₁: Complainers are (a) females, (b) younger, (c) better educated, and (d) have a higher income than non-complainers.

Consumer Retaliation

Consumer retaliation is defined as the type of aggressive behaviour with the intention to achieve a state of psychological equity: “You got me. I got you back. Now we’re even.” (Huefner & Hunt, 2000, p.63). This can be explained from equity theory (Adams, 1965), that the emergence of ‘inequality’ will lead to dissatisfaction and will therefore bring about an imbalance. From the service marketing point of view, consumers are provoked to take action to achieve a state of balance (Bunker & Bradley, 2007). The action is primarily cathartic from the consumer’s perspective; however it can have a substantial effect on the business involved. There is little or nothing the business can do at this point to prevent retaliation from occurring, once the dissatisfaction has taken place. Various aspects of consumer retaliation have been looked at including negative word-of-mouth (Halstead, 2002; Richins, 1983), complaining to a third party source (Fisher et al., 1999; Owens & Hausknecht, 1999)

as well as various post-purchase communications by consumers (Swan & Oliver, 1989).

The phrase “consumer retaliation” emerged through the extension of Hirschman’s (1970) development of the Exit-Voice-Loyalty model. The model states that when dissatisfied, consumers may either exit, (that is stop consuming the product), voice their disapproval to management or remain loyal and continue to purchase the product. While this model has been defined within the consumer complaining behaviour literature, more recently it has been noted “that the exit, voice and loyalty categories seem in various contexts to be too general” (Huefner & Hunt, 2000, p.62). Therefore a number of studies have developed means by which to extend this model.

Huefner and Hunt (2000) conducted an exploratory research study and confirmed the existence of consumer retaliation, and compared consumer retaliation with the more traditional categories of consumer dissatisfaction. Based on 185 first person stories on retaliation, a total of 6 common themes emerged to classify consumer retaliation; ‘create cost/loss’, ‘vandalism’, ‘trashing’, ‘stealing’, ‘negative word-of-mouth’, and ‘personal attack’. ‘Negative word-of-mouth’ was found to be positively related to maturity and education. It carries less personal risk to the retaliator but it has the most potential in damaging business. ‘Personal attack’ and the ‘create cost/loss’ were intermediate retaliation responses to dissatisfaction. They were perceived as being more acceptable than ‘trashing’, ‘stealing’ or ‘vandalism’. ‘Trashing’ was done by people who were younger, with specific emotional responses suggesting that ‘cocky youths’ are the one’s most likely to engage in this sort of behaviour. ‘Vandalism’ and ‘stealing’ are the extremes of the responses, which are fairly similar in emotion, with ‘stealing’ being less in terms of degree.

The study also itemised different consumer retaliation response styles in order to prove that voice, exit and retaliation subscales are statistically independent. It was found that voice is clearly more desirable as it provides identification of the problem. Exit is a problem as businesses have no way of finding out the root of the problem. Retaliation is the worst outcome of all. Due to the mindset of some organisations of not encouraging consumers to voice their dissatisfaction, it remains likely, “that many business people are unaware of the use of retaliation to express consumer dissatisfaction” (Huefner & Hunt, 2000, p.81). This is quite alarming, as what may appear to be random violence, may often result from organisational inefficiencies, thus causing the company what may be a significant cost.

Huefner, Parry, Payne, Otto, Huff, Swenson and Hunt (2002) confirm and extend the findings of Huefner and Hunt (2000) through an empirical and quantitative study hinging on the items derived from the earlier study. As stated in the conclusion of the study, it is “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” (Huefner et al., 2002, p.127). Building on this statement quote and the preceding discussion, the following hypothesis is presented for the Australian context:

H₂: Consumers will (a) express their actions taken in retaliation towards the business that caused their dissatisfaction, and (b) engage in more than one form of retaliatory behaviour.

METHODOLOGY

Survey Instrument

A 4-page survey instrument using established scales from previous studies (Huefner & Hunt, 2000; Kau, Richmond & Han, 1995) was developed. The questionnaire was established in four distinct sections. Section A consisted of two screening questions, being 'Have you had any unsatisfactory purchases/service encounters over the past 12 months?' along with 'how long ago it took place' to establish the recency effect and to determine if the length of time between the complaint and reporting the complaint for this research has any significance. Section B of the questionnaire consisted of a 40-item scale measuring psychographic variables replicated from Kau, Richmond and Han (1995), including activities, interests and opinions (AIO), attitude towards business and product attributes. Respondents are required to rate on a 5-point Likert scale. Section C consisted of a 10-item scale measuring consumer retaliation. Respondents are also given the opportunity to note on an open-ended question if they had been involved in other types of retaliation not listed. The items included were only those relating to voice and exit behaviour, to classify complainers and non-complainers, and the scale only consisted of Yes/No items. Section D of the survey asked respondents demographic data including age, gender, income, education and nationality. Variables such as marital status and occupation were deemed not necessary based on the literature review. The survey form was pretested and approved by the ethics committee before data collection.

Data Collection

A total of 1200 mail surveys were sent out through a random list of addresses obtained from the White Pages (www.whitepages.com.au). 368 were labelled 'return to sender' due to the respondents no longer residing at that address. 20 were omitted

due to the respondent being in Australia less than 1 year. A grand total of 237 usable surveys making up a response rate of 29.1%.

Sample

To classify complainers and non-complainers, an analysis of all respondents that had encountered an unsatisfactory experience was performed. Complainers were those that took some form of public action along with those that took both public and private action. Non-complainers were those that did not take any action or took only private actions, eg. exit behaviour (Kau, Richmond & Han, 1995). A total of 162 respondents had encountered a dissatisfying experience within the past twelve months, leaving 75 that had not and thus had to be omitted. A further five respondents failed to answer the question asking for the behaviours undertaken in response to the dissatisfaction. From this, 157 respondents had encountered an unsatisfactory experience that could be used within the results. This equates to a useable response rate of 17% from data collection. This produced results of 81 complainers and 76 non-complainers.

RESULTS AND DISCUSSION

Demographic Profile of Respondents

Table 1 shows the demographic information of all respondents.

Insert Table 1 here

The breakdown of the results shows a fairly even spread of respondents within gender. 48.1% of all respondents were male, leaving 51.9% female. There is no significant

difference between male and female complainers ($\chi^2 = 0.115$, $p = 0.734$). This finding contradicts previous research by Heung and Lam (2003) and Kau, Richmond and Han (1995), that both found females to complain more than males. As such H_{1a} is rejected. It can also be seen that there is a positive relation between age and complaining behaviour ($\chi^2 = 10.806$, $p = 0.013$). It can be proposed that consumers that are 40 and above begin to expect more from their products purchased, and also do not have much interest about social expectations and perceptions and are therefore more inclined to complain. Further, these respondents, primarily those in the 54 and over categories, potentially have more time on their hands than those that are younger, therefore are more willing to expend the time and effort involved in making a complaint. It is of further significance to note that at least 35% of respondents will complain when they are dissatisfied, regardless of age. This result is in stark contrast to previous studies (Heung & Lam, 2003; Kau, Richmond & Han, 1995) which have found complainers to be younger in age, with very small proportions of consumers over 40 complaining. H_{1b} is also rejected.

H_{1c} , the level of education hypothesised to have a significant relationship with propensity to complain is rejected ($\chi^2 = 4.212$, $p = 0.239$). As reflected in the table, it is shown that the highest category of respondents to complain is 'Other' (consisting of responses such as Year 9 or lower in some cases, a TAFE Certificate as well as training certificates), with 64.7%, while the lowest is 'Bachelor's Degree or Higher' with only 38.5%. The most relevant conclusion that can be made from this is that respondents with some form of tertiary education are less likely to complain than those without. Previous studies however, showed that with a higher education consumers are more likely to complain when dissatisfied (such as Heung & Lam, 2003; Kau, Richmond & Han, 1995). This is due to more educated consumers being

more aware of the processes that are available to them when dissatisfied, as well as the greater knowledge of how businesses may react. Nevertheless, this analysis does not show a significant difference between complainers and non-complainers.

There is also no significant relationship between income and different levels of complaining behaviour ($\chi^2 = 2.055$, $p = 0.358$) thus rejecting H_{1d} . This is contradictory to previous studies (Kau, Richmond & Han, 1995). The results were unexpected. Within different income categories, the percentage of complainers versus non-complainers did not vary by any substantial numbers with the exception of the 'Above \$40,000' category. This category shows a substantial jump in complainers when compared with the other two categories. This concludes that those with a higher income will expect more from their products/services. Thus when unsatisfied, they will be more likely to complain than will those with an income of less than \$40,000.

Currency of Dissatisfactory Experience

A total of 158 (66.7%) respondents had encountered an unsatisfactory experience within the past 12 months. From this, 73.4% of respondents had encountered their dissatisfaction within 3 months or less. However, this result must be viewed with caution, as it is purely based on the consumers' memory. The data adds support to the recency effect within CCB, showing that an unsatisfactory encounter must have been quite significant for a consumer to be able to remember it over 6 months ago. Results can be seen in Table 2. Results show that 41% of complainers encountered their dissatisfaction within 1-3 months. Of additional interest are the low percentages of complainers gained for the category's over 7 months. Table 2 reflects these statistics.

Insert Table 2 here

This study does much in proving that complaint handling within Australia should not be understated. With the results showing two thirds of all respondents having been unsatisfied, and 49% showing the need to complain in some form within the past twelve months, the study provides a cross-section of the population for analysis. With this proportion of complainers, businesses have to provide a feedback mechanism in order to be informed of and rectify the cause for the dissatisfaction, in order to reduce the occurrences of retaliation. T tests show that consumers who are dissatisfied do not vary much regardless of whether the consumer is a complainer or not. The likely explanation for this result is that Australian consumers have a more laid back attitude and are generally very easy going.

Types of Products and Services

Table 3 shows a frequency table of the types of product/services outlined in the survey. The table shows that with a valid percentage of 34.1%, 'product retailers' have the highest proportion of customer complaints. 'Product retailers' include Supermarkets/Grocers, Clothing Outlet/Garment and Electrical Goods, all tangible goods that are bought through a retailer. However, no distinction is made as to whether the fault was on the retailer or the product manufacturer. Airline, Food/Restaurant and Hotel/Motel were combined to create a 'tourism/hospitality' category. This category shares just under a third of all complaints reported, with a valid percentage of 31.4%. This is no surprise, as these individual types form the service sector. As such they are open to individual interpretation, along with various intangible aspects complicating matters. The 'other' category included products/services such as medical practitioners, plumbing fittings and a spa which takes up a valid percentage of 19.6%. The final category, including Bank/Financial Institution and Motor Mechanic termed under 'service provider', has a valid

percentage of 15.0%. This was surprisingly low as a lot of emphasis has been placed on these items in previous literature, as well as consumers often willing to voice these to others, whether it is first or second hand.

Insert Table 3 here

Psychographic attitudes towards complaining

One of the main aims of the study is to provide a psychographic profile of Australian complainers versus non-complainers. A factor analysis of the 26 item psychographic attitudes scale resulted in a total of 5 components being formed. The eigenvalues range from 1.361 to 4.213 with alphas all above the acceptable level of 0.60 (Nunnally, 1978). The five components are namely 'sense of justice', 'individualism', 'conservatism', 'attitude towards complaining', and 'self-confidence'. Similarly a factor analysis of the 14 item scales on values and opinions resulted in 3 factors, namely 'product attributes', 'attitude towards business' and 'condition of goods'. The eigenvalues range from 1.919 to 3.369 with alpha reliabilities all above 0.60. These are detailed in Tables 4 and 5.

The overall mean for the factor 'sense of justice' is 3.43 for non-complainers and 3.69 for complainers. Complainers have a significantly higher sense of justice as compared to non-complainers which is in contrast to Kau, Richmond and Han's (1995) study.

As for the factor 'individualism', there is no significant difference between complainers (mean = 3.13) and non-complainers (mean = 3.14). However, the study by Kau, Richmond and Han (1995) showed significantly higher means from complainers compared to non-complainers. The results also show that non-complainers (mean = 2.67) are significantly less conservative than complainers (mean

= 2.96). Therefore, even though Australian consumers that complain are, by definition, using at least some form of voice retaliation, they are more conservative than those that only exit or do nothing at all. The results once again detract from findings by Kau, Richmond and Han (1995).

The 'attitude towards complaining' category established in Singapore contained four items. Three of these form the category for the Australian component. All items were significant at the 0.05 level in Singapore. Compared with Australia, the difference of means between complainers and non-complainers are significant at the 0.05 level for two out of the three items. Complainers had a higher attitude towards complaining, in that they were less embarrassed by complaining and did not agree that complaining is done by people with little else to do. The final item, regarding distaste for complaining, was identical between complainers and non-complainers.

Complainers have higher 'self-confidence' (mean = 3.54) than non-complainers (mean = 3.37). This result is similar to Kau, Richmond and Han's (1995) study as it seems that complainers are seen to be more self-assured in order to let people know about their dissatisfactory experience.

Insert Table 4 and 5 here

A step-wise discriminant analysis was carried out between complainers\ non-complainers and their psychographic attitudes, values and opinions. This was done in order to determine whether a significant difference exists between complainers and non-complainers. Four psychographic variables were included in the function to identify a subset of the variables that best discriminate between the two groups (Kau,

Richmond & Han, 1995). The results shown also serve to predict complaining behaviour. Some assumptions must be made to test the data. Firstly, a high correlation should not exist between the independent variables as shown by the Pooled Within-Groups Matrices. The correlation analysis among the independent variables shows coefficients ranging from -0.40 to 0.449, thus multicollinearity is unlikely to be a problem. Another assumption for the discriminant analysis is that there should exist equal dispersion and covariance matrices for the groups as defined by the dependent variable (Phau & Sari, 2004). A Box M's test was computed to test the equality of group covariance matrices (Coakes & Steed, 1999). The result gives a significance value of less than 0.001, and therefore it can be assumed that the variance/covariance matrices are homogeneous. From the four items that were included in the function, the step-wise analysis included only two in order to create the highest possible results. The standardised coefficients of the discriminant function are 0.675 and -0.656 respectively with Wilks' Lambda at 0.940 ($\chi^2 = 9.368$, $p = 0.009$). This simply proves that a significant difference does exist between complainers and non-complainers as expected.

The overall predictor value for psychographic variables is 62.6% when predicting whether a consumer will be a complainer or non-complainer. This is an acceptable result, as without the use of this function, the maximum change criterion would be only 51.0%. This can be computed by predicting all respondents are complainers, equalling 79/155. The predictor value is also much higher than the proportional chance criterion of 50.0%, as calculated by $[(79/155)^2 + (76/155)^2]$ (Kau, Richmond & Han, 1995).

Consumer Retaliation

Hypothesis Two is generally accepted as results show that Australian consumers do take some form (also in combination) of retaliatory actions towards dissatisfactory service encounters. Table 6A(i) and (ii) reflects the multiple response frequencies for respondents' types of complaining actions. It should be noted that the most common retaliation action was E1 (I stopped buying at that business and have never gone back). As such businesses must make a concerted effort to encourage consumers to make a complaint by voicing their dissatisfaction, in order to be aware of and rectify the cause. Exit retaliation behaviour is the most common. Unfortunately, this is most damaging for business as the customer base decreases for no apparent reason known to firms. Very few consumers are propelled to do nothing at all even for non-complainers (5.4%), supporting H_{1a}. These consumers are expected to be uncommon. The likely reason for this is that the product/service was inexpensive or unimportant, and they are willing to give the business a second chance.

Insert Table 6A(i) and (ii) here

An unexpected result was found within the multiple response frequencies for complainers and non-complainers. It can be seen that there are no significant difference between complainers and non-complainers in terms of “exit” retaliation even though “voice” retaliation was made available to complainers. This shows exit retaliation as being a powerful strategy for consumers regardless of whether they complain to the business or not.

A cross tabulation was calculated to analyse the cases that retaliated in two or more ways ($\chi^2 = 12.504$, Sig = 0.000). The results for this can be seen in Table 6B. Complainers are seen to engage in more than one form of retaliatory behaviour thus

supporting H_{2b}. This was developed to uncover the instances of multiple retaliations, and explore whether any behaviours are specifically linked to another. The results show that 45% retaliated in more than one method, answering at least one “voice” action and at least one “exit” action, which is a concern for businesses. 61% of respondents complained using E1 (I stopped buying at that business and have never gone back) and V1 (I complained to the store manager). This shows that exiting along with complaining, whether it is to improve the business for other consumers or simply to rectify the issue at hand, are the most important issues firms must consider. The least multiple actions occurred in the v3 (I filed a lawsuit that asked for more than just damages) column.

This study shows that Australian consumers do retaliate towards the business that caused their dissatisfaction, either knowingly or not, and are willing to inform others about this experience. The sad fact of the matter is that the majority of businesses are not aware of this form of behaviour, though the more extreme cases (such as filing for a law suit) do not occur often.

Through the findings, it is recommended that firms take note of this phenomenon and develop ways in which to combat consumer retaliation. One such suggested method is to simply provide all forms of complaint mechanisms and make it easy to complain, without fear or embarrassment. Granted, some consumers will complain under any circumstances, but a larger number would rather exit or voice when dissatisfied. This is the worst outcome for the business involved, as they have no control over this. At least through providing proper mechanisms, firms have a chance to rectify the problem before it occurs again. Customers are usually willing to give the business a second chance, in order to see if the cause for dissatisfaction was a one-off. As a

number of researchers have pointed out (such as Bitner, Booms & Tetreault, 1990; Bolton, 1998; McCollough, Berry & Yadav, 2000), if dissatisfactions are correctly rectified early it is likely to lead to positive reactions from customers.

Insert Table 6B here

CONCLUDING COMMENTS

This research has done much to advance the consumer complaining behaviour literature in the context of Australian consumers. It has integrated a number of concepts into the research while applying it to a country that has very little research in this area. Detractions from previous research are evident.

The profile of demographic factors of Australian complainers versus non-complainers did not reflect past research, specifically those from Singapore, Indonesia and the United States. The results suggest that in Australia gender, income and education have no effect on complaining behaviour. The mixed results reinforce Singh's (1990) contention that socio demographic characteristics are not sufficient to determine differences in consumer complaint behavior. While this may be of limited value in clearly differentiating complainers from non-complainers, more could be achieved through a combination of these characteristics and other psychographic and behavioural factors as suggested by Jones, McCleary and Lepisto (2002).

The study has shown that few differences exist between the psychographic variables of complainers and non-complainers within Australia when compared with other regions. Differences of psychographic components have shown complainers having a

high sense of justice, being less conservative and have a more positive attitude towards complaining than their non-complaining counterparts. This is not unusual, as those that complain are generally perceived as being loud and sometimes obnoxious and do not conform to the norm expected of Australian culture. Frontline service employees should be trained to pay attention to these consumer traits, and use matching corrective measures to improve customer satisfaction with the complaint-handling procedures.

This study reflects that both complainers and non-complainers engage in some form of retaliatory responses and firms therefore have to make an effort to identify exactly how each occurs and the strategies best available to rectify them. There are numerous implications for businesses when examining the concept of retaliation. Huefner and Hunt (2000, p.77-78) summed it up the best when they wrote:

“Retaliation is the worst outcome of all. It remains likely, however, that many business people are unaware of the use of retaliation to express consumer dissatisfaction. Exit, while it may imply a problem, does nothing to identify the nature of the problem itself. Voice is clearly more desirable because it allows identification of the problem where exit leaves a mystery. We believe that as society’s organisations become more open and facilitative of voice, it is reasonable to expect that retaliation will decrease.”

It is generally accepted that complaints are always liable to occur. This is especially within the service industries, due to the differences in nature of both customers and employees. In particular, service providers of supermarkets, grocers, clothing outlets and retailers of electrical goods are most prone to complaints. However, mechanisms can be put in place to reduce these occurrences, thus improving the business as a

whole. The high number of retaliation through “exit” is a concern for Australian firms. Facilitation of a complaint by the firm in response to the complaint is critical (Davidow, 2003). Richins (1983) has also found that making a suitable complaint-handling mechanism available to consumers has a positive impact on the likelihood of complaining. This will allow the firm to understand what drives consumers to complain and as such allow them the opportunity to establish policies and procedures that would encourage consumers to complain. The benefits of complaint management (Fornell & Wernerfelt, 1987) make it an imperative to retain complaining customers. Firms should also learn to analyse feedback, and appreciate negative word-of-mouth in order to focus on corrective actions. A manager that neglects to analyse the feedback box is surely dooming the business, as the majority of complaints submitted may be genuine. Through the use of this simple process, businesses are given a chance to rectify the problem, thus improving the business, while reducing future instances for complaining.

A number of limitations exist for this research that should be overcome for future research. A potential weakness of this study is the use of self-report bias and that respondents were asked to remember their last dissatisfactions and the retaliatory responses. This test of memory may not be always accurate. The smaller sample size and in part student samples may also be a concern. A larger sample size and a longitudinal study tracking consumer complaining behaviour within Australia and other countries over a period of time should be considered for future studies. Second, the retaliation scale was measured with a simple dichotomous response. This was done to gain an insight into if retaliation occurs and if so, which is the primary source. This coincides with the research objectives of the study. This could, however, be seen as a limitation, as the statistical analysis results do not have much variance to work

with. Therefore, it is suggested that future research for retaliation be conducted with a more explicit scale, possibly one consisting of the number of times each respondent has partaken in that specific activity. Online complaining is an emerging theme and should be examined in order to evaluate its effect on the more traditional complaining processes as well as the advantages and disadvantages that it could provide businesses. Research along the lines of Goetzinger, Park and Widdows (2006) using critical incidents on online complaining and complimenting should be extended using this current methodology.

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Table 1
Distribution of Complainers (C) and Non-Complainers (NC) by Demographics

Variables		% OF C	% OF NC	n	CHI-SQ	SIG.
Age	25 or under	43.6	56.4	55	10.806	.013
	26-39	35.3	64.7	34		
	40-53	66.7	33.3	27		
	54 or over	65.9	34.1	41		
Gender	Male	53.3	46.7	75	0.115	.734
	Female	50.6	49.4	81		
Income	Below \$20,000	47.1	52.9	68	2.055	.358
	\$20,000-\$39,999	45.7	54.3	35		
	Above \$40,000	58.8	41.2	51		
Education	Other	64.7	35.3	17	4.212	.239
	Year 12 or lower	59.1	40.9	44		
	TAFE course or some University	48.6	51.4	70		
	Bachelor's Degree or higher	38.5	61.5	26		

Table 2
Dissatisfaction and Compliant Behaviour compared by Time

	When was your last unsatisfactory encounter?					
	Less than 1 month ago	1-3 months ago	4-6 months ago	7-9 months ago	10-12 months ago	Total
Dissatisfactory Encounter	56 (35.4%)	60 (38.0%)	21 (13.3%)	9 (5.7%)	12 (7.6%)	158 (100%)
Number who Complained	19 (24.4%)	32 (41.0%)	15 (19.2%)	6 (7.7%)	6 (7.7%)	78 (100%)

Table 3
Distribution of Types of Product/Service

Type of Product/Service	Frequency	Percentage
Product Retailers	52	34.1
Tourism/Hospitality	48	31.4
Other	30	19.6
Service Provider	23	15.0
Total	153	100.0

Table 4
Test of Means Between Complainers (C) and Non-Complainers (NC) with Alpha
Reliability and Eigenvalue for Psychographic Statements

Statement	Mean		Sig.	Alpha	Eigen-Value
	C	NC			
Individualism					
Q. 3 I prefer to be different rather than do things the way other people do	3.19	3.12	.660	.7758	2.381
Q. 2 I like to be different from others	3.04	3.16	.500		
<i>Overall</i>	<i>3.13</i>	<i>3.14</i>	<i>.966</i>		
Sense of Justice					
Q. 24 Complaining about unsatisfactory products is my duty	3.53	3.16	.032	.7341	4.213
Q. 25 It bothers me if I don't complain about an unsatisfactory product	3.32	3.25	.672		
Q.26 People have a responsibility to inform the seller about a defective product	4.27	3.96	.029		
Q. 20 I always complain when I'm dissatisfied because it is my right	3.16	2.91	.148		
Q. 13 Complaining is a consumers right	4.10	3.87	.150		
<i>Overall</i>	<i>3.69</i>	<i>3.43</i>	<i>.023</i>		
Conservatism					
Q. 9 I like to stick to the usual ways of doing things	3.02	2.75	.107	.6970	1.748
Q. 8 Everything is changing too fast today	3.05	2.75	.131		
Q. 10 Conforming to social norms is very important to me	2.78	2.49	.086		
<i>Overall</i>	<i>2.96</i>	<i>2.67</i>	<i>.040</i>		
Attitude Towards Complaining					
Q. 22 Complaining about anything is distasteful to me	2.54	2.54	.991	.6359	1.409
Q. 21 Complaining is done by people with little else to do	2.29	2.68	.030		
Q. 23 I find it embarrassing to complain	2.67	3.09	.030		
<i>Overall</i>	<i>2.47</i>	<i>2.77</i>	<i>.035</i>		
Self-Confidence					
Q. 6 I have more self confidence than most people	3.51	3.29	.125	.6288	1.361
Q. 15 I am an assertive person	3.56	3.45	.453		
<i>Overall</i>	<i>3.54</i>	<i>3.37</i>	<i>.133</i>		

Table 5
Test of Means Between Complainers (C) and Non-Complainers (NC) with Alpha
Reliability and Eigenvalue for Non-Psychographic Statements

Statement	Mean		Sig.	Alpha	Eigen-Value
	C	NC			
Product Attributes					
Q. 39 The more frequently I have to use the product, the more likely I'm to complain if it is faulty	3.83	3.83	.982	.7623	3.369
Q. 36 The higher the price of the product the more likely I am to complain	3.59	3.62	.897		
Q. 37 If the product is meant to be used for a long time, I'm likely to complain if it is faulty	4.14	3.87	.061		
<i>Overall</i>	3.86	3.77	.544		
Condition of Goods					
Q. 28 Firms are usually willing to replace faulty products	3.56	3.55	.984	.7028	1.919
Q. 29 Most firms make an effort to ensure good condition of their products	3.79	3.86	.595		
<i>Overall</i>	3.67	3.70	.789		
Attitude Towards Business					
Q. 34 Most stores want their customers satisfied but they are not willing to stand behind their word	3.05	2.89	.303	.6761	3.170
Q. 33 Firms take a long time to respond to a complaint	3.29	3.17	.380		
Q. 31 Most businesses will cheat you if you don't stand up for your rights	2.74	2.68	.737		
Q. 27 Store employees are often quite unpleasant to customers who want to return unsatisfactory products	3.19	2.89	.087		
<i>Overall</i>	3.07	2.91	.162		

Table 6A (i)
Distribution of Non-Complainer Actions

Code	Item	Frequency of Responses	Percentage of Responses
E1	I stopped buying at that business and have never gone back	91	26.1
E4	I left the business and purchased that product elsewhere	76	21.8
E3	I stopped buying a brand and have never bought it again	69	19.8
E5	I only shop at that store when I absolutely have to	63	18.1
E2	I stopped buying for a while, but have since gone back	31	8.9
NO	I took no action at all	19	5.4
Total		349	100.0

Table 6A (ii)
Distribution of Complainer Actions

Code	Item	Frequency of Responses	Percentage of Responses
E1	I stopped buying at that business and have never gone back	91	20.2
E4	I left the business and purchased that product elsewhere	76	16.9
V1	I complained to the store manager	73	16.2
E3	I stopped buying a brand and have never bought it again	69	15.3
E5	I only shop at that store when I absolutely have to	63	14.0
V2	I complained to a regional or national headquarters	43	9.6
E2	I stopped buying for a while, but have since gone back	31	6.9
V3	I filed a lawsuit that asked for more than just damages	4	0.9
Total		450	100.0

Table 6B
Crosstabulations of Exit and Voice Complaining Actions

		Voice Action				
Exit Action		V1	V2	V3	Total	Total Percentage
	E1	43	27	2	53	74.6
	E4	36	28	1	44	62.0
	E3	34	25	2	41	57.7
	E5	31	21	1	38	53.5
	E2	17	10	1	19	26.8
	Total	60	38	3	71	
Total Percentage	84.5	53.5	4.2		100.0	