Relationship between Consumers Attitude toward Complaining and Demographic Characteristics: A Study of Indian Consumers

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Abstract:

Researchers and practitioners acknowledge that despite best efforts, product malfunction or service failures might occur. To retain a dissatisfied consumer, marketers appreciate the information that consumers provide in form of feedback or complaint. However, a worrisome aspect that emerged from the extant literature is that many dissatisfied consumers choose not to complain and silently exit. The objective of this study is to examine the differences in attitude toward complaining and its determinants (self confidence, self efficacy, risk taking, perceived control and cultural inhibitions) in terms of demographic factors (gender, age, education, income, occupation and marital status) and additionally to examine the interaction effects of demographic factors. The research uses five-point Likert scale-based survey data of 600 Indian consumers. Two-way ANOVA was performed as a research method. Results show that except gender all other demographic factors are creating difference in context of attitude toward complaining and its determinants.

Keywords: customer complaint behavior, attitude toward complaining, ANOVA, demographic.

1. INTRODUCTION

In the contemporary times the challenge to outperform competitors and maintain growth is far more challenging than in the past (Kumar and Kaur, 2021). Today customers are better educated, more sophisticated more demanding and are willing to pay for services that meet or exceed their expectations. Customers have greater freedom than in the past in choosing where to spend their money, and many of them would switch to other suppliers when they are not satisfied with quality of products or services received. Tronvoll (2007) posits that to beat competition, companies' needs implement different measures to attract new customers and to retain existing ones. It has been suggested in the literature (Gursoy et al., 2007) that retaining customer costs a lot less than attracting a new one. Increasing customer retention

rate by 5 percent can increase profits by 25 to 95 percent. In addition, the average repeat buyer spends 33 percent more than a new customer does (Kumar and Kaur, 2021). A competitive framework for such retention plan necessitates consideration of a robust system capable complaints handling customer of (Tronvoll. 2007). Thus. Complaint management and customer complaint behavior (CCB) is a significant issue crucial for the survival of any business. Organizations need to understand and give importance to CCB so they can solve problems, customer ensure customer satisfaction and can utilize complaints for organizational learning. Literature evidenced that in case of dissatisfaction a small segment of consumer's complaint and the majority of consumers choose not to complain (Souiden et al., 2019). The literature underlines discrepancies in CCB.

Most of the researches in the past shows that most dissatisfied consumer's exhibit indirect behavior, such as negative wordof-mouth and exit, rather than complain directly to the firm (Kim et al., 2003). Despite the growth of digital media and automated means, surprisingly progress has been made toward increasing the proportion of dissatisfied consumers who voice complaints directly to the firm or service provider. Thus, dissatisfied consumers who do not complain and silently exit could be of special concern to management. Furthermore, in absence of complaints, organizations may hold false beliefs on the efficacy of their product and services and the success of their marketing efforts. Eventually, it may lead to serious consequences such as damage to brand image and loss of market share. Past research has established the definite influence of personality traits on attitude toward complaining. Personality factors emerge as one of the factors that explain an important part of variance in consumers complaining behavior. Despite this fact, very little is known on the relationship of with attitude these factors toward complaining (ATC) and its interaction with demographic factors. Considering this, an attempt is made in this paper to examine the relationship of personality factors, attitude toward complaining and demographic factors in Indian settings.

2. BACKGROUND, DETERMINANTS OF AND HYPOTHESES

2.1 Concept and definition

A complaint is a negative expression of dissatisfied customer or consumer's about the product, service and organization's actions (Kumar and Kaur, 2021). According to Tronvoll (2007) it is an action taken by dissatisfied individuals, which involves communicating something unwanted or unacceptable regarding the product of service. Complaint management is the process and procedure by which companies systematically handle problems of customers. Complaint management

includes the receiving, inquiry, resolution and prevention of customers and recovery of customer. "As a defensive marketing tool, the practical use of customer complaint management has attracted great importance among academics in the field of marketing research" (Kumar and Kaur, 2020). It has been observed that a customer who has received poor service would often opt not to notify the company and will not return, or may spread negative word about the company (Jones et al., 2002).

2.2 Customer complaint behavior (CCB)

CCB is defined as a process which "constitutes a subset of all possible responses to perceived dissatisfaction a purchase around episode, during consumption or possession of the goods or services" (Phau and Baird, 2008). It is one of the most important forms of customer feedback and can exist in different ways. According to Day and Landon (1977), "CCB can fit into two broad categories: behavioral and non-behavioral". Public action and private action are two types of behavioral responses. The former includes actions such as expressing dissatisfaction with a supplier (i.e. voicing, taking legal action) (Souiden et al., 2019). The latter entails refraining from purchasing the supplier's product/service (i.e. boycotting and exit) as well as alerting those in the immediate vicinity (i.e. negative WOM). The least reactive behavior is the exit. Studies show that consumer having a positive ATC are less likely to engage in negative word of mouth and more likely to from seller. redress Whereas, consumers having negative ATC are more likely to engage in negative word of mouth and switching to competitors or exit.

2.3 Demographic factors and CCB

Considering the multidimensional aspect of complaining behavior many studies have opted to emphasize the roles of demographic characteristics (Keng et al., 1995; Singh, 1990; Tronvoll, 2007; Soares et al., 2017). Previous research reveals that characteristics such as demography and psychographics influence complaint behavior (Souiden et al., 2019; Harris and Mowen, 2001; Phau and Sari, 2004). Customer complaint behavior is influenced by demographic fators such as age, gender, income, and education. Studies such as (Keng et al. 1995; Soares et al. 2017 confirmed that gender, age, income, and education have a significant impact on customer complaint behavior. Women are more inclined to complain, customers at a younger age are more likely to complain (Phau and Sari, 2004; Kumar and Kaur, 2020. Generation Y more (born after 1981) have a more complaining attitude because they are tech-savvy and prolific users of social media (Soares et al. 2017). Consumers who are highly educated are outspoken more and exposed complaints. Income also has a positive impact on complaint behavior customers in high-income groups are more engaged in complaining (Kumar and Kaur, 2020).

2.4 Attitude toward complaining (ATC)

Hirschman (1970) argues that consumer complaining behavior is contingent on the attitude toward complaining. ATC has been integral to research in the area of CCB and it is pertinent to reflect upon the

same. Attitude towards complaining is conceptualized by (Singh and Wilkes, 1996) as an "overall effect towards the goodness or badness of complaining to sellers". When an individual is unhappy with goods or services, their attitude toward complaining can be described as their propensity to demand compensation from a company (Souiden et al., 2019). Consumers with a more positive attitude to complaints are more inclined to do complaints and to seek redress and vice versa, this would lead to an exit from a negative attitude towards complaining. Given, the central role of ATC in CCB, consumer personality is one of the main triggers of their complaining behavior, thus different people will show different responses when they face unsatisfactory situations. Personality traits emerge as key factors that explain a significant portion of the variation in consumer complaint behavior and their attitude toward complaining (Phau and Sari, 2004; Harris and Mowen, 2001). In a study preceding the current work the authors endeavored to provide a conceptual understanding and an empirical validation ATC and determinants (Table 1) i.e. The results have validated the significant impact of all the determinants on consumer's ATC (Kumar and Kaur, 2022). Α brief discussion is presented next

Table 1. Determinants of ATC

Variable	Definition/meaning
Self confidence (SC)	Self-confidence reflects the extent to "which a person's perceived control over oneself and one's environment mirrors a feeling of personal competence" (Bearden and Teel, 1980 cited in Souiden et al., 2019). In their research, Bearden and Teel (1980); Souiden et al., (2019) find that self-confidence plays a major role in forming a positive ATC, and consumers with high self-confidence are more likely to take action. In contrast, consumers with less self-confidence will be unwilling to complain formally and may have a negative attitude towards complaints.
Self efficacy (SE)	Self-efficacy is defined as "beliefs in one's capabilities to mobilize the motivation, cognitive resources and courses of action needed to meet given situational demands" (Bodey and Grace, 2007). It is the individual's perception of ability to judge one's thoughts and experiences, which

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	contributes to adapt behavior and thinking patterns to achieve a certain level
	of performance.
Risk Taking (RT)	Consumers who incline knowingly taking risks are known as risk-takers and as such, participate in behaviors or circumstances with the potential for negative outcomes (Bodey and Grace, 2007). Risk-averse consumers, on the other hand, participate in activities where the result is almost guaranteed to be optimistic or favorable. Keng et al. (1995); Bodey and Grace (2007) support thepositive relationship between risk-taking and ATC. Making a complaint involves time and cost (psychological and monetary) and repute which may be perceived as a risk to many and impede a positive attitude towards complaining.
Perceived Control (PC)	Perceived control is defined as "the expectation of having the power to participate in making decisions to obtain desirable consequences and a sense of personal competence in a given situation" (Bodey and Grace, 2007). In the case of complaint behavior, Bodey and Grace (2007) found a positive association between perceived control and consumer ATC. Because complaints are the means by which consumers can preserve control (for instance instrumental reasons) and thus gain a higher chance of success with the complaint, may foster a positive attitude toward complaining.
Cultural Inhibition (CI)	Cultural inhibitions are those cultural factors, practices, or barriers which affect someone's behavior (Tallbear, 2000). Indian society is collectivist in orientation. People in collectivist cultures value and believe in a sense of belonging and warm relationships with others. Indians have been categorized as "traditionalist" and high on moral grounds (Tallbear, 2000). The act of complaining may be contrarian to such beliefs. Cultural inhibition within the context of complaining can be characterized by perceiving the act of complaining as awkward, hurting, and troubling (an employee mostly) or socially unacceptable. Although few studies (Ngai et al., 2007; Liu and McClure, 2001) found that individualists are more prone to complain in case of any dissatisfaction than collectivists.

2.5 Hypotheses

determinants.

H_{1 (a):} There is significant difference in ATC and its determinants in terms of gender.

 $H_{1\ (b):}$ There is significant difference in ATC and its determinants in terms of age. $H_{1\ (c):}$ There is significant interaction effect of gender and age on ATC and its

H_{2 (a):} There is significant difference in ATC and its determinants in terms of income.

H_{2 (b):} There is significant difference in ATC and its determinants in terms of education.

 $H_{2(c)}$: There is significant interaction effect of income and education on ATC and its determinants.

 $H_{3\ (a):}$ There is significant difference in ATC and its determinants in terms of marital status.

H_{3 (b):} There is significant difference in ATC and its determinants in terms of occupation.

H_{3(c):} There is significant interaction effect of marital status and occupation on ATC and its determinants.

3. METHODOLOGY

3.1 Data collection and sample profile

Data were collected from North India. A total of 600 responses were collected and used for further analysis. Out of the total 600 respondents, 49.2% were male and 50.8% female. The most of the respondents were from the 25-34 years age group. The maximum numbers of

respondents were educated on Post graduation and above level (58.2%). The annual income of majority respondents was up to 800000 (75.7%). Most of the respondents were employed in the private job (42.5%). Detail of the respondent's demographic information is given in Table 2.

3.2 Descriptive statistics and reliability analysis

The mean and standard deviation scores of the factors considered in this study demonstrates the level and variation in the respondent's scores, Table 3 presents the same. In this study, the respondents exhibit higher ratings for factors such as self confidence, self efficacy, risk taking, perceived control and attitude toward complaining in comparison of cultural inhibitions with less rating. The reliability of measurements was assessed by using Cronbach's alpha (α) (Table 3). Values for all the variables were greater than the acceptable value of 0.6 (Hair et al., 2010) and hence indicate good reliability.

Table 2. Demographic profile of respondents

Demographic Characteristic Frequency (N=600) Percentage (%) Gender 49.2 Male 295 50.8 Female 305 Age (in years) 25-34 345 57.5 35-44 180 30.0 45-60 70 11.7 05 Above 60 0.8 Education 18 3.0 Intermediate Graduation 233 38.8 Post graduation and above 349 58.2 **Income** Up to 8,00,000 454 75.7 8,00,001 to 15,00,000 116 19.3 Above 15,00,000 30 5.0 **Occupation** Govt. Job 112 18.6 42.5 255 Private Job Self Employed 90 15.0 Retired 04 0.7 Student 96 16.0 Other 43 7.2

Table 3. Descriptive statistics and reliability analysis

Sr.no.	Variable	Mean (S.D.)	α
1	Self Confidence	3.97(1.11)	0.96
2	Self Efficacy	4.00(0.95)	0.94
3	Risk Taking	3.82(1.12)	0.93
4	Perceived Control	3.67(1.19)	0.96
5	Cultural Inhibitions	2.37(1.19)	0.95
6	Attitude toward complaining	3.88(1.04)	0.94

4. RESULTS

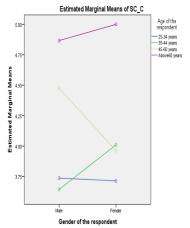
4.1 Gender, age and ATC

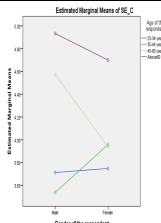
To determine the differences between ATC and its determinants in terms of demographic factors, two-way ANOVA were used. The results are presented next. The main effect in the Table 4 shows that there is a non significant difference in the ATC and its determinants in terms of gender. In this study male and female consumer appear to have similar attitude toward complaining. But this finding contradicts the findings of Keng et al.

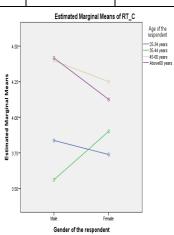
(1995) that female customers were have more positive attitude toward complaining. Therefore H1(a) was not supported. The main effect of age is showing significant differences ATC and in determinants. Results are in line with the previous studies such as Heung and Lam (2003). Therefore H1(b) was supported. There is a significant interaction effect of gender and age on SE, PC, CI and ATC. Hence H1(c) supported. was

Table 4. Two way ANOVA differences gender and age for ATC and its determinants

Value label	SC		SE		RT		PC		CI		ATC	
	M	SD	M	SD	M	SD	M	SD	M	SD	M	SD
	Male											
25-34 years	3.73	0.99	3.71	0.92	3.83	0.94	3.73	0.96	2.30	0.85	3.78	0.98
34-44 years	3.64	1.23	3.53	1.06	3.56	1.09	3.43	1.15	2.43	1.06	3.60	1.16
45-60 years	4.47	1.00	4.57	0.84	4.39	0.76	4.52	0.75	1.53	0.94	4.59	0.89
Above 60 years	4.80	0.23	4.93	0.11	4.41	0.14	4.50	0.43	2.00	0.00	4.16	0.14
					Fen	nale						
25-34 years	3.71	1.14	3.74	1.02	3.73	1.01	3.71	0.98	2.35	0.92	3.67	1.01
34-44 years	4.01	1.24	3.95	1.13	3.90	1.08	3.88	1.17	2.08	1.14	4.04	1.19
45-60 years	3.96	1.37	3.93	1.10	4.25	1.08	3.98	1.11	2.00	1.14	4.23	1.12
Above 60 years	5.00	0.00	4.70	0.42	4.12	0.17	4.62	0.19	1.60	0.56	4.25	0.00
Gender		.01, P .05	F = 0.17, P > 0.05		F = 0.04, P > 0.05		F = 0.01, P > 0.05		F = 0.06, P > 0.05			03, P > 05
Age	F = 4.37, P < 0.05		F = 5.64, P < 0.05		F = 5.10, P < 0.05		F = 5.53, P < 0.05		F = 5.19, P < 0.05		F = 6.36, P < 0.05	
Gender*Age	$F = 2.31, P$ > 0.05, Adj. $R^2 = 0.037$		F = 3.86, P < 0.05, Adj. R ² = 0.062		F = 2.09, P > 0.05, Adj. R ² = 0.039		$F = 3.75, P$ < 0.05, Adj. $R^2 =$ 0.058		= 3.75, P $< 0.05, Adj. R^2 =$ = 3.75, P < 0.05, P = 2.92, P $< 0.05, Adj. R^2 = 0.052$		0.05, A	32, P < Adj. R ²







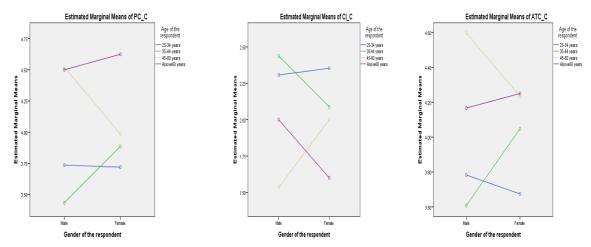


Figure 1. Interaction effects gender and age on ATC and its determinants

4.2 Income, education and ATC

The main effect of income in the Table 5 shows a significant difference in SE, PC and CI. Results are consistent with Heung and Lam (2003) that indicated income as a significant differentiator in complaint behavior. Therefore H2(a) was supported. The main effect of education is showing significant differences in SC only.

However, this result is contradicting the finding of past studies indicated that highly educated consumers has more positive attitude toward complaining. Therefore H2(b) was partially supported. There is no significant interaction effect of income and education on ATC and its determinants. Hence H2(c) was not supported

Table 5. Two way ANOVA differences income and education for ATC and its determinants

Value label	SC		SE		R	RT		PC		CI		TC
	M	SD	M	SD	M	SD	M	SD	M	SD	M	SD
Up to 800000												
Intermedia	4.43	0.84	4.68	0.44	4.32	0.64	4.44	0.56	1.62	0.86	4.61	0.51
te												
Graduation	3.52	1.07	3.56	0.97	3.69	1.06	3.60	1.05	2.59	0.95	3.60	1.06
PG and	4.06	1.11	4.03	1.03	3.99	0.98	3.99	1.01	1.95	0.94	4.05	1.04
above												
	800001-1500000											
Intermedia	3.80	0.00	3.40	0.00	4.25	0.00	4.50	0.00	2.00	0.00	4.00	0.00
te												
Graduation	3.31	1.38	3.47	1.08	3.43	1.16	3.48	1.37	2.76	1.06	3.42	1.23
PG and	3.92	1.12	3.58	1.04	3.72	0.97	3.46	0.90	2.30	0.90	3.75	1.10
above												
					Abov	e 15000	000					
Intermedia	4.03	1.26	4.21	1.05	4.13	0.91	4.17	1.05	2.00	1.05	4.30	1.09
te												
Graduation	4.02	1.11	4.28	0.80	3.78	0.78	4.10	0.64	1.58	0.44	3.71	0.54
PG and	4.02	1.16	4.25	0.90	3.93	0.84	4.13	0.83	1.77	0.79	3.98	0.87
above												

Income	F = 1.36, P	F = 5.79, P	F = 0.92, P	F = 3.32, P	F = 5.82, P	F = 1.53, P >
	> 0.05	< 0.05	> 0.05	< 0.05	< 0.05	0.05
Education	F = 2.99 P	F = 1.37, P	F = 0.73, P	F = 1.47, P	F = 7.70, P	F = 0.67, P >
	< 0.05	> 0.05	> 0.05	> 0.05	< 0.05	0.05
Incomer*	F = 0.65, P	F = 1.39, P	F = 0.96, P	F = 1.45, P	F = 0.32, P	F = 2.20, P >
Education	> 0.05,	> 0.05, Adj.	> 0.05, Adj.	> 0.05, Adj.	> 0.05, Adj.	$0.05, Adj. R^2$
	Adj. $R^2 =$	$R^2 = 0.067$	$R^2 = 0.026$	$R^2 = 0.049$	$R^2 = 0.105$	= 0.047
	0.051					

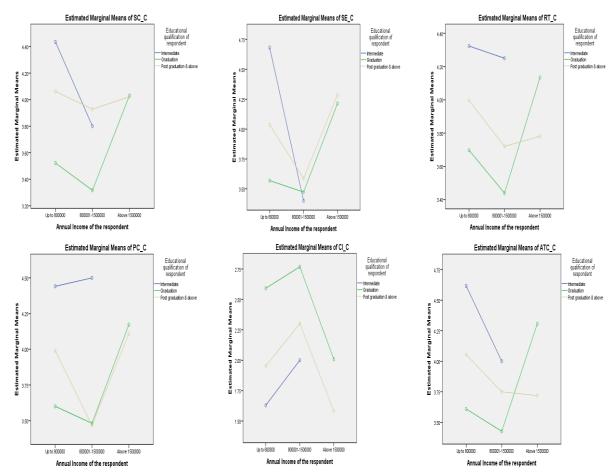


Figure 2. Interaction effects income and education on ATC and its determinants

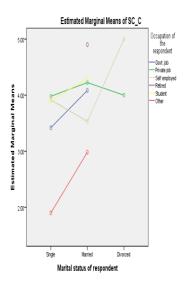
4.3 Marital status, occupation and ATC

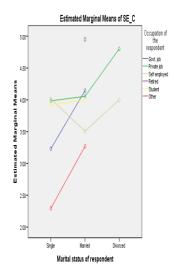
The main effect of marital status in the Table 6 shows a significant difference in SC, RT and ATC. Hence H3(a) was partially supported. The main effect of occupation showing is significant differences in ATC and all its determinants. Therefore, H3(b) was supported. There is significant interaction

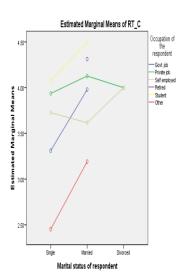
effect of income and education on ATC and all its determinants. Hence H3(c) was supported. It is important to note that marital status and occupation strongly creating differences in ATC and its determinants. Author did not find support for this result as there is no study in the past that explored these factors in context of complaining. Hence, it could be explored in future.

Table 6. Two way ANOVA differences marital status and occupation for ATC and its determinants

Value label	SC		SE		R	RT		PC		CI		ATC	
	M	SD	M	SD	M	SD	M	SD	M	SD	M	SD	
Single													
Govt. Job	3.41	1.22	3.23	1.09	3.31	1.21	3.36	1.17	2.72	1.05	3.35	1.24	
Private Job	3.97	1.06	3.98	0.92	3.93	0.95	3.91	0.95	2.10	0.96	3.91	1.00	
Self Employed	3.91	1.14	4.01	1.10	3.72	0.98	3.64	0.87	2.01	0.88	3.68	1.04	
Student	3.89	0.78	3.92	0.71	4.07	0.72	4.05	0.75	2.30	0.63	4.05	0.66	
Other	1.90	0.93	2.29	0.80	2.45	0.90	2.21	0.75	3.35	1.08	2.25	0.78	
Married													
Govt. Job	4.08	1.14	4.14	1.12	3.97	1.09	3.93	1.13	1.91	1.08	4.00	1.19	
Private Job	4.22	0.93	4.05	0.93	4.12	0.87	4.06	0.92	2.01	0.95	4.20	0.95	
Self Employed	3.53	1.23	3.50	0.99	3.61	0.98	3.50	1.17	2.41	1.03	3.67	1.14	
Retired	4.90	0.20	4.95	0.10	4.31	0.23	4.56	0.37	1.80	0.40	4.18	0.12	
Student	4.30	0.42	4.00	0.00	4.50	0.70	4.00	0.00	2.20	0.00	4.12	0.17	
Other	2.98	1.39	3.27	1.25	3.19	1.11	3.17	1.05	2.61	1.08	3.27	1.26	
]	Divorc	ed							
Private Job	4.00	0.00	4.80	0.00	4.00	0.00	4.50	0.00	2.00	0.00	4.25	0.00	
Self Employed	5.00	0.00	4.00	0.00	4.00	0.00	4.00	0.00	1.60	0.00	4.50	0.00	
Marital Status	F=2	.91, P	F = 2.07, P		F = 2.88, P		F = 1.86, P		F = 1.54, P		F = 3.08, P		
Marital Status	< 0	.05	> 0.05		< 0.05		> 0.05		> 0.05		< 0.05		
Occupation	$\mathbf{F} = 1$	4.95	F = 1	F = 10.8, P		F = 9.32, P		F = 9.89, P		F = 5.75, P		F = 8.82, P	
Occupation	P <	0.05	< 0	< 0.05		< 0.05		< 0.05		< 0.05		< 0.05	
	F = 3	.80, P	F = 6.73, P		F = 2.19, P		F = 2.51, P		F = 4.72, P		F=1.	.99, P	
Marital	< 0	.05,	< 0.05,		< 0.05,		< 0.05,		< 0.05,		< 0.05,		
status*Occupation		$R^2 =$	Adj. $R^2 =$		Adj.	Adj. $R^2 =$							
	0.1	.80	0.1	55	0.1	132	0.1	145	0.0)93	0.1	37	







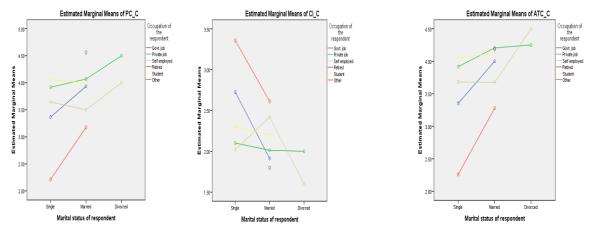


Figure 3. Interaction effects marital status and occupation on ATC and its determinants

5. CONCLUSION

This research concentrates on the impact of demographic factors (gender, age, education, income, marital status and occupation) on ATC and its determinants (SC, SE, RT, PC, CI) among Indian consumers. Although a concept such as ATC has been highlighted in several studies in CCB literature, few studies has been specifically examined the phenomenon of **ATC** and its psychographic determinants and interaction with demographic factors. The contemporary marketing environment is competitive fiercely and therefore retaining and satisfying current customers needs constant focus and conscious effort. It is imperative to understand the factors that influence a consumer attitude toward complaining. As the hypotheses suggested, demographic factor except gender display difference in ATC and its determinants. Further, the interaction effect of gender and age, marital status and occupation shows significant differences in ATC and its predictors.

6. IMPLICATIONS

Organizations should train their consumer contact employees to be particularly attentive and encouraging to hesitant consumers. Employees can make consumers participate and involved in the entire process and progress of offering redress, the more explicit the consumers would be to voice complaints and to

develop positive attitude toward complaining. **Organizations** must acknowledge (maybe offered some incentive, separate from redress offer) the consumer's act of voicing dissatisfaction which would once again help attitude developing positive complaining. Well-trained empathetic and patient frontline staff would also be helpful in developing a consumer's positive attitude toward complaining.

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