

# JORDANIAN CONSUMERS' COMPLAINT BEHAVIOR (CCB)

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## ABSTRACT

*The objective of this paper is to examine consumer complaint behavior (CCB) post-purchase dissatisfaction, which is a critical factor for business firms pursuing consumers' retention. Marketers should encourage consumer complaints because of its potential impact on loyalty, word-of-mouth, repeat-purchase behavior, as well as profit. A questionnaire was distributed to 418 respondents. One Way ANOVA, t-Test, Factor Analysis and descriptive analysis were used in analyzing the data. The results show that Jordanian consumers are willing to raise complaints if they feel dissatisfied after purchasing products and services and more willing to engage in private and voice response and less willing to engage in third-party response. Moreover, analysis revealed no significant differences in CCB according to demographic characteristics.*

## I. INTRODUCTION

With rapid changes, markets are becoming more global in nature. Customers' expectations are changing, and a company's failure to fulfill these expectations can breed dissatisfaction and antipathy, unless that business helps resolve resulting consumer complaints fairly and promptly. Staying close to consumers' complaints is very vital, which is considered a critical form of communication between buyer and seller. Thus, CCB offer business an opportunity to correct immediate problems and provide constructive ideas for improving products, adapting marketing practices, upgrading servicing, or modifying promotional material and product information. Today's consumers seek more than a product; they want fair sales practices too. Therefore, the

way a company reacts to complaint will determine its concern for the quality of its goods and services as well as company's desire to satisfy its customers.

Recognizing the importance of responding fairly and efficiently to buyer dissatisfaction, many businesses have established effective and innovative systems for resolving consumer's complaints. Those companies with a positive philosophy and reputation for fair complaint response will have a competitive edge that leads to customer satisfaction, which in turn will yield greater brand loyalty and help to prevent customers from switching. Every company knows that it costs far less to hold on to a customer than to acquire a new one (Coyles and Gokey, 2005). The Customer Service Institute reports that the cost of securing a new customer is

five times greater than servicing an existing one. Therefore, it becomes a reality for firms that the inability to provide consumers with acceptable products and services is expensive. This supports the suggestions of some researchers who argue that there are times when dissatisfied customers are actually more beneficial to a company than satisfied customers. In some situations, effective recovery leads to a customer rating an encounter more favorably than if no problem had occurred in the first place. Recently, the emergence of the Internet has given rise to a number of complaint sites that function as central forums for consumers to share their experience with other consumers (Harrison-Walker, 2001).

## **II. RESEARCH IMPORTANCE AND OBJECTIVES**

If CCB is not recognized or not handled properly, severe consequences may be far-reaching. Dissatisfied customers will not only give up patronage, but they also likely to spread a bad message jeopardizing the company's image. Given the huge cost of losing customers, it becomes critically important for marketing managers to understand customer complaint behavior. Dealing effectively with complaints can:

- (1) have a dramatic impact on customer retention rates;
- (2) deflect the spread of damaging word-of-mouth;
- (3) promote more positive word-of-mouth;
- (4) increase customer perception of quality;
- (5) lead to cross-selling opportunities to satisfied complainants;

- (6) improve bottom-line performance;
- (7) improve marketing intelligence;
- (8) promote a positive company image; and
- (9) reduce the likelihood of legal proceedings

Therefore, the objectives of this study are threefold:

- 1) To outline the probable actions customers will take when they want to complain; voice responses, private responses, or third party responses
- 2) To examine whether customers complaint behavior will vary with different products categories; and
- 3) To analyze the influence of demographic characteristics (age, gender, income and education) on customer complaint behavior

## **III. LITERATURE REVIEW**

### **Jordan and Consumer Protection:**

Jordan is a small Middle Eastern country with limited natural resources. The Population of Jordan is around 5.350.000; the largest city is Amman (2.047.000). More than 92% of Jordanians are Muslims, and about 6% are Christians. Jordan has acceded to the World Trade Organization (WTO) on April 2000, and signed a Free Trade Agreement (FTA) with the United States which entered into force in December 2001. Since that time, Jordan is steadily eliminating trade barriers with other countries. This has a direct effect on the creation of new marketing opportunities for firms seeking to enter the Jordanian market. Due to the above mentioned changes and development, Jordan is witnessing a drastic change in the market structure, there has been a vertical and horizontal expansion and opening of local

and multinational companies investing in Jordan. This boosts the need to understand Jordanian consumers more thoroughly and deliberately to avoid any misunderstanding.

In the Arab World, the aim of the Arab Federation for Consumers (AFC) is to spread the ideals of consumer protection and to become an integral part of its civil society. While Jordan had started a consumer protection initiative in the mid-1980s, still not all Arab societies have managed to organize similar associations. Consumer protection includes food, drugs, clothing, education, housing, transport, energy, water and telecommunications.

### **Definition of Complaint:**

Oxford Dictionary defines complaint as “a declaration of dissatisfaction or annoyance.” The business jargon is similar to the meaning given in the dictionary as it reflects a state of dissatisfaction.

The British Standard Institute (BSI) defines complaint as “any expression of dissatisfaction by a customer, whether justified or not.” Companies define complaints in such a way that reflect the significance of the voice of the customer as well as the way of handling these complaints.

According to Singh (1988) there is substantial agreement in conceptualizing the CCB phenomenon “as a set of multiple (behavioral and non-behavioral) responses, some or all of which are triggered by perceived dissatisfaction with a purchase episode.” These responses may be behavioral, involving any or all actions intended as an “expression of dissatisfaction” or non-

behavioral, such as when the problem is forgotten and no action is taken. Singh (1988) found empirical support for the dimensional taxonomy in which the responses of CCB could be generally viewed as falling into one of three categories: voice responses, private responses and third-party responses.

### **Methods of Complaining Behavior**

When a consumer experiences a problem, there are three options available under consumer complaining behavior to resolve it. First, consumers can take private action by disassociating themselves with the product or company, and/or spreading negative word-of-mouth. Second, consumers can take direct action by lodging a complaint directly with the company. Finally, consumers can take indirect public action by complaining to a third party (Singh, 1988).

### **Private Action**

Consumers can take private action by switching brands, stores, or suppliers; boycotting the product or service; or telling family or friends about their bad experiences (Cornwell *et al.*, 1991). Disassociation directly impacts sales and profitability, requiring the company to make greater marketing expenditures to solicit new customers. Negative word-of-mouth works directly counter to such attempts. The tendency of dissatisfied customers to engage in negative word-of-mouth often results in the communication of derogatory information about the seller to a dozen or more friends and relatives (TARP, 1999).

### **Direct Complaining**

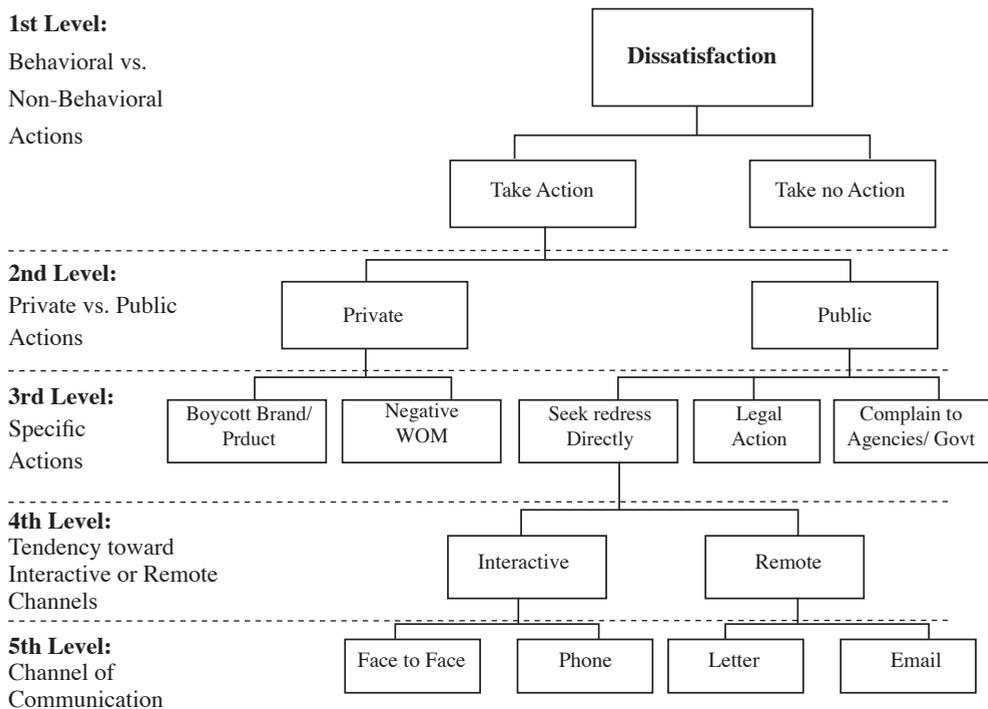
Consumers can take direct action by seeking redress directly from the retailer

or manufacturer. To Day *et al.*, (1981) a small percentage of dissatisfied customers ever communicate with the store. About 70 percent of consumers who experience product or service problems do not lodge complaints (TARP, 1999). Dissatisfied consumers do not complaint because they feel that complaining is not worth of time, or will not result in a favorable outcome, or they simply do not know where and how to complain (Bearden and Teel, 1983; TARP, 1999).

### Indirect Public Action

Consumers can take indirect action by complaining to a third party. Such complaints involve, for example, complaining to the media, registering the complaint with a consumer association, or bringing legal action or complaining to internet sites that function as central forums for consumers (Bell *et al.*, 2001). Only a small percentage of complaints are lodged with third parties (Schouten and Raaij, 1990). Figure 1 shows the levels of consumers' complaint behavior post purchase dissatisfaction.

Figure 1: Dissatisfaction Behavior



Source: Day and Landon (1977) five-level hierarchical schema on CCB

There have been a number of empirical studies that have examined CCB in different fields. Despite this importance, there is a clear dearth in research in the area of CCB in both Jordan and Arab countries. Nsairat (1999) examined the sources of patient complaints of hospital services in the private sector in Jordan. The aim of his study was to identify the sources of patients' complaints of hospital services and relative importance of those complaints and whether demographic characteristics can influence those sources. The most important sources of complaints were service cost and delivery of services. In addition, there were significant differences in the importance of source of complaint due to gender, level of education, level of income, and past experience.

Nyer (2000) paper was to see if consumer lodge complaining by him self could cause increased satisfaction by allowing dissatisfied consumers a chance to vent their anger and frustration. An experiment was conducted on real consumers to test what effects complaining may have on changes in the consumers' satisfaction and product evaluations over a one-week period. The major findings of this paper reveal that unhappy customers who were explicitly asked to express their feelings and thoughts experienced greater increases in satisfaction and product evaluation than those who were not specifically asked to express their comments and complaints. Another important finding was that complaining induced increases in satisfaction and product evaluation were greatest for subjects who were least satisfied initially, rather than for subjects who were moderate or high on satisfaction initially. Even subjects who were only moderately satisfied initially

showed significant increases in satisfaction and product evaluation levels. Finally, Trial members who were encouraged to complaint were 58.86 percent more likely to sign up for regular membership than those who were not explicitly asked to express their feelings and opinions. Despite the rich results this study achieved, we should not merely focus solely on complaints without addressing the causes of the consumers' dissatisfaction. Encouraging consumer complaints may be perceived as fraudulent if the consumers do not receive positive responses from the marketer or fair compensate for the failure to provide them with a refund or exchange if that is what the unhappy consumer wants.

The purpose of Liu and McClure (2001) study was to examine cross-cultural differences in consumer complaint intentions and behavior. More specifically the study aims to examine western and non-western CCB and to apply the individualism-collectivism concept to CCB. The results of this study were: First, it empirically confirmed that when dissatisfied, consumers in a collectivist culture (South Korean consumers) are less likely to engage in voice behavior but are more likely to engage in private behavior than those in an individualistic culture (US consumers). Second, the differences on third-party behavior as well as non-action response are not significant. This implies that when dissatisfied, consumers in either a collectivist or an individualistic culture are less likely to engage in a non-action response but are more likely to engage in action responses. Among the three types of action responses (i.e. voice, private, and third-party), they are more likely to take either voice or private action, but less likely to take third-party action. It is important

to note that one dimension of culture, collectivism-individualism, was used in this study, using other dimensions of culture such as power distance, risk avoidance and masculinity-femininity may have impact on CCB.

The purpose of Kim *et al.*, (2003) study is to empirically test whether consumers' attitudinal and perceptual perspectives (Attitude toward complaining, perceived value of complaint and perceived likelihood of successful complaints) will mediate the relationships between generalized personal factors (consumer alienation, prior complaint experience and controllability) as antecedents, and complaint intention as an outcome in a department store context. The results confirm that complaint intention is positively influenced by the three key mediating variables and that the generalized personal factors as antecedents are somewhat related to each of the mediating variables. The most critical finding is that the three attitudinal and perceptual variables (attitude toward complaining, perceived value of complaint, and perceived likelihood of successful complaints) significantly and substantially enhances complaint intentions.

While the aim of Snellman and Vihtkari (2003) study is to investigate differences in complaining behavior in traditional versus technology-based service encounters. In addition, this study provides insights into the relationship between the source of dissatisfaction and complaining behavior. Results show that, contradictory to common predictions, there are no significant differences in the complaining rates between the two types of service encounters. This

finding is attributed to the high reliance of traditional complaining methods in both types of service encounters. Moreover, the results show that complaints about technology-based service encounters have significantly higher response rates than complaints about traditional service encounters. Also, when focusing on technology-based service encounters, they found that customers who actually consider themselves guilty for the outcome were the most frequent complainers, while the ones attributing the outcome to technology failures or service process failures complaint less often.

Heung and Lam (2003) examined Chinese customer complaint behavior towards Hong Kong hotel restaurant services. The main objectives were to identify the underlying factors influencing customer complaint behavior and complaint motivation as well as the patterns and the relationships between customers' demographic backgrounds such as age, gender, and education levels and their complaint behaviors. The research findings suggested that at most customers are likely to engage in private complaint behaviors such as word-of-mouth communication and ceasing to patronize the restaurant. The result highlights that the complaint intentions of Chinese diners were quite low, and they were passive about communicating dissatisfaction to restaurateurs. The results show also that there are significant differences in customer complaint behavior according to their demographic characteristics. Management should consider enhancing mutual communication between service personnel in the restaurants, and customers. Face-to-face communication between the parties are more effective in building up customers' confidence and trust in giving feedback

rather than asking customers filling out service evaluation form.

Finally, Karatepe and Ekiz study (2004) investigates the effects of various organizational responses to complaints on post-complaint customer behaviors. Specifically, the study investigates the effects of apology, atonement, promptness, facilitation, explanation, attentiveness and effort on complainant satisfaction and loyalty, and the association between satisfaction and loyalty. Results provide empirical support that apology, explanation, and efforts are three organizational response options that exert significant positive effects on complainant satisfaction and loyalty. Empirical findings also suggest that “effort” appears to be the most influential organizational response affecting satisfaction and loyalty.

#### IV. RESEARCH HYPOTHESES

Based on the preceding review, it is hypothesized that:

**H1.** Jordanian consumers are expected to raise complaints when dissatisfied after purchasing a product or service.

Day and Bodur (1978) discovered that reported cases of extreme dissatisfaction for which no action of any kind was taken were 49.6% for nondurable goods, 29.4% for durable products, and 23.2% for services. Substantial evidence suggests that complaint behavior is not just a function of the intensity of dissatisfaction but of several other factors as well, such as consumer characteristics, consumers’ perceptions of

the attribution of dissatisfaction, expectancy of outcomes, economic cost involved, product type, etc. According to Broadbridge and Marshall (1995) complex and expensive products, such as durable goods, encourage more action to be taken “publicly.” For inexpensive and quickly consumed items, such as food, the consumer can decide immediately whether s/he was happy or unhappy with the experience. Based on the above results we hypothesize the following:

**H2.** Jordanian consumers are expected to exhibit different complaints behavior according to product type when dissatisfied.

**H2a.** Jordanian consumers are more likely to engage in voice complaint behavior for durable goods rather than nondurable and services when dissatisfied.

**H2b.** Jordanian consumers are more likely to engage in private complaint behavior for durable and services rather than for nondurable and services when dissatisfied.

**H2c.** Jordanian consumers are more likely to engage in third-party complaint for durable goods rather than for nondurable and services when dissatisfied.

Previous studies examining CCB have found that complainers found to be younger (25-34), well educated with a higher than average income, and hold professional job characteristics (Broadbridge and Marshall, 1995; Singh, 1990b). Robinson and Berl (1980) found that complainers were typically younger, had more income, and were less brand-loyal. The finding that younger, high-income consumers were more likely to complaint suggests that their expectations

were higher. General findings indicate that complainants have higher participant levels of local community involvement and have more resources, both intrinsic abilities (e.g. self-confidence, feelings of self-worth) and external (e.g. time, money, qualifications) to avail themselves to take action when dissatisfied (Reiboldt, 2002). Based on the above results we hypothesize the following:

**H3.** Jordanian consumers are expected to exhibit different complaint behavior according to their demographic characteristics.

**H3a.** Young Jordanian consumers are expected to raise complaint more than old consumers.

**H3b.** Male Jordanian consumers are expected to raise complaint more than female consumers.

**H3c.** Jordanian consumers with high income are expected to raise complaint more than consumer's with low income.

**H3d.** Jordanian consumers with high education are expected to raise complaint more than consumer's with low education.

## V. METHODOLOGY

This research was undertaken to explore the CCB action undertaken post-purchase dissatisfaction. The questionnaire explored several areas of CCB. After establishing, whether respondents had purchased hand watch, fast food meal, and electrical products, the interview then moved on to explore post-dissatisfaction responses of complaining behavior.

**Research instrument:** Since Arabic is the official language in Jordan, the English

version of the questionnaire was translated to Arabic, and later back translation was done to ensure maximum precision of words. The research instrument contained two parts. Part I examined the consumer's demographics. Demographic statements included gender, marital status, age, Job type, education, and income. In part II and after being modified for this study, (Singh, 1988) scales were used for measuring CCB. Four action items were used to measure private responses and four items also to measure voice responses, and three items to measure third party responses. A five-point scale with anchors "very unlikely (= 1)" and "very likely (= 5)" was used when the respondent was asked about his/her action taken in response to a problem faced with the product which is hand watch; fast food meal; and electrical products. For this study, a confidence level of 95 per cent and a precision level of  $p < 0.05$  will be used to test the hypotheses. Cronbach Alpha test of reliability correlation for the questions used to measure CCB was ( $\alpha = .82$ ).

### Validation of Measure

The results for internal consistency using coefficient (i.e. Cronbach Alpha) confirm that the measures of the major constructs exhibit good reliabilities, and coefficient reported surpass Nunnally's (1978) 0.70 criteria for reliability acceptability. In addition, exploratory factor analysis using principal component extraction with Varimax rotation was conducted on the measures of the major constructs, and the results are reported in Table 1. All measurement items load on the subjective underlying constructs, which

indicates that they were clearly grouped to measure the major constructs. In addition, a confirmatory factor analysis was performed on the measures. The high goodness-of-fit indices (greater than 0.80) indicate a good fit, and all measurement items load

were used to collect data. Data collection was conducted from 1<sup>st</sup> of July to 31<sup>st</sup> October 2004. A total of 450 questionnaires were distributed. Of these, 418 were completed and included for analysis. This is equivalent to 92.8 percent response rate.

**Table 1**  
**Results of Major Constructs**

	Hand Watch			Fast Food Meal			Electrical Products		
	FL	EV	%	FL	EV	%	FL	EV	%
<b>Voice Response</b>									
1. Inform the firm about the problem so that they will do better in the future	0.66	3.63	20.9	0.84	5.69	21.7	0.75	5.92	24.7
7. Discuss the problem with manager or other employee of the firm	0.77			0.72			0.70		
5. Ask the firm to take care of the problem (e.g. to fix or replace item)	0.67			0.70			0.66		
3. Return the product/meal immediately	.054			0.55			0.48		
<b>Private Response</b>									
2. Buy from another store/ restaurant in the next time	0.64	1.66	11.9	0.70	1.97	8.58	0.81	1.86	8.16
4. Avoid using company products from then on	0.59			0.60			0.77		
8. Inform others about the product/meal	0.74			0.62			0.71		
9. Convince friends and relatives not to do business with that firm/ restaurant	0.73			0.58			0.65		
<b>Third Party Response</b>									
6. Report the problem to a consumer agency	0.66	1.44	10.0	0.75	1.15	5.12	0.70	1.63	6.77
10. Take legal action against the firm	0.71			0.66			0.65		
11. Write a letter to local newspaper about your bad experience	0.73			0.59			0.50		

FL: Factor Loading, EV: Eigenvalue, and %: Percentage of Variance Explained

positively and significantly on the subjective constructs at the 0.05 level, thus confirming good convergent validity.

**Population and Sample Size:**

Data were collected through a self-administered questionnaire from a random sample of consumers located in major shopping malls and fast food restaurant in the capital city of Amman. Research assistants

**Demographic Profile of Respondents**

The profile of the respondents is shown in Table 2, which indicates that 273 (65.3 per cent) were males and 145 (34.7 per cent) were females. Most of the respondents were less than 25 years (49.5 per cent), followed by 26 – 35 years (31.6 per cent), while respondents with age more than 46 were the smallest group (7.2 per cent). About 31.6 per

cent of the respondent’s had college or less education, the majority of the respondents (58.1 per cent) had university level education while 10.1 per cent had postgraduate degree. While 170 of respondents (40.7 per cent) with income less than 250 JD, and with income range between 251 JD – 500 JD (34.0 per cent). Where as those with income higher than 501 JD was (18.5 per cent). More than half of the respondents were working in private sector (61.7 per cent) followed by government sector (27.0 per cent) and only (6.0 per cent) has own business.

**Table2**  
**Respondent demographics**

	Frequency	%
<b>Gender (no. 418)</b>		
Male	65.3	
Female	145	34.7
<b>Martial Status (no. 418)</b>		
Married	159	38.0
Single	232	55.5
Others	27	6.5
<b>Respondent Age (no. 418)</b>		
Less than 25	207	49.5
26 – 35	132	31.6
36 – 45	49	11.7
More than 46	30	7.2
<b>Education Level (no. 417)</b>		
College or Less	132	31.6
First University Degree	243	58.1
Postgraduate Degree	42	10.1
<b>Job type (no. 396)</b>		
Private Sector	258	61.7
Government	113	27.0
Own Business	25	6.0
<b>Income per month (no. 418)</b>		
Less than 250 JD	170	40.7
251 JD – 500 JD	142	34.0
More than 501JD	71	18.5

## VI. HYPOTHESIS TESTING AND DISCUSSION

Table 3 shows the mean scores and standard deviations for CCB for different products categories. Statement number (4) “Avoid using company products from then on” received the highest mean scores for the three products (4.13, 4.14 and 4.16 respectively). While statement number (8) “Inform others about the product/store/meal” received the second highest mean (3.81, 3.98 and 4.03 respectively). On the other hand, statement number (11) “Write a letter to local newspaper about your bad experience” received the lowest mean scores with (1.56, 1.83 and 2.04 respectively). To test the first hypothesis, i.e. Jordanian consumers are expected to raise complaints when dissatisfied after purchasing a product or service. Table 3 shows the mean scores for the three products used in this study (hand watch, fast food meal, and electrical products). For hand watch and fast food meal, the table shows that out of eleven statements, four were with mean less than 3. While for electrical products there was one statement with mean less than 3. In total, 9 statements out of 33 were found with mean less than 3. While 24 out of 33 statements were with a mean above 3 and this indicates that Jordanian consumers are more willing to complaint in the case of dissatisfaction rather than doing nothing. These results suggest that the first hypothesis is supported.

To test the second hypothesis i.e. Jordanian consumers are expected to exhibit different complaints behavior according to product type when dissatisfied, the mean scores for each action in Table 3 (voice responses, private responses, third-party responses) was calculated, for voice responses, the overall mean of the four statements across

**Table3**
**Mean scores and standard deviations for CCB for different products categories**

	Hand Watch		Fast food meal		Electrical Products	
	Mean	SD	Mean	SD	Mean	SD
<b>Voice Responses</b>						
1. Inform the firm about the problem so that they will do better in the future	3.42	1.15	3.59	1.25	3.60	1.37
7. Discuss the problem with manager or other employee of the firm	3.05	1.45	3.34	1.45	3.56	1.47
5. Ask the firm to take care of the problem (e.g. to fix or replace item)	2.83	1.38	2.94	1.43	3.10	1.41
3. Return the product/meal immediately	3.44	1.30	3.86	1.26	3.88	1.44
<b>Private Responses</b>						
2. Buy from another store/ restaurant in the next time	3.72	1.11	3.95	1.07	3.97	1.15
4. Avoid using company products from then on	4.13	.98	4.14	1.78	4.16	1.16
8. Inform others about the product/meal	3.81	1.22	3.98	1.21	4.03	1.26
9. Convince friends and relatives not to do business with that firm/ restaurant	2.28	1.25	2.70	1.36	3.01	1.40
<b>Third-party Responses</b>						
6. Report the problem to a consumer agency	2.13	1.31	2.77	2.07	3.03	1.54
10. Take legal action against the firm	3.03	1.48	3.17	1.42	3.29	1.49
11. Write a letter to local newspaper about your bad experience	1.56	1.08	1.83	1.15	2.04	1.30

the three products was 40.61. While for private responses the overall mean of the four statements across the three products was 45.89. Whereas for third-party responses the overall mean of the three statements was 22.85. By dividing the overall mean the three product types for each statement, the results show that private responses obtain the highest mean with 3.82, followed by voice responses 3.38 and finally third-party

responses with 2.55. These results indicate that there is a significant difference in Jordanian consumer actions post-purchase dissatisfaction, which support H2. These results are in line with results obtained by Liu and McClure (2001).

To test H2a i.e. when dissatisfied, Jordanian consumers are more likely to engage in voice response behavior for durable goods rather

than nondurable and services the overall mean of the four voice response statements across the three products were calculated. The results show that durable product (electrical products) obtained the highest overall mean (3.53), followed by fast food services with (3.43) and nondurable product (hand watch) with (3.18) respectively. This implies that Jordanian consumers are more willing to exercise voice response in expensive durable products rather than services and nondurable products, and therefore H2a is supported.

Regarding H2b i.e. when dissatisfied, Jordanian consumers are more likely to engage in private response behavior for durable and services rather than for nondurable and services. Again the overall mean of the four private response statements across the three product used in this study were calculated, the results show that Jordanian are more willing to engage in private response in the case of durables (4.04) rather than services (3.69) and nondurables (3.48). Therefore, H2b is supported. To test H2c i.e. when dissatisfied, Jordanian consumers are more likely to engage in third-party responses for durable goods rather than for nondurable and services, again we calculate the overall mean of the three third-party responses statements across the three products. The results show that once again Jordanian consumers are more willing to engage in third-party response for durables (2.78) rather than in the case of services (2.59) and nondurables (2.24). Therefore, H2c is also supported.

Third hypothesis testify if Jordanian consumers are going to exhibit different complaint behavior according to their

demographic characteristics. One-way ANOVA was conducted to test the first subhypothesis H3a i.e. Young Jordanian consumers are expected to raise complaint more than old consumers (Table 4). The results indicate that there is no significant difference in Jordanian CCB according to their age. Table 4 shows that for hand watch only statements 3 and 7 were significant at  $p < 0.05$ , while for fast food meal statement 2 and 3 were significant at  $p < 0.05$ . For hand watch, Tukey analysis shows that consumers with age more than 46 years score the highest mean for both statements (3.90 and 3.63). Again, statement 2 and 3 for fast food meal shows that consumers with age more than 46 years score the highest means (4.53 and 4.00). This indicates that self confidence and experience possessed by old consumers play an important role in encouraging them to engage in complaining activities.

T-Test was performed to examine the subhypothesis H3b i.e. Male Jordanian consumers are expected to raise complaint more than female consumers. Table (5) shows that for hand watch three statements were significant, while for fast food meal and electrical product there was only one statement significant. This suggests that there is no statistical differences in Jordanian consumers complaint behavior according to their gender. For hand watch, the three significant statements show that female respondents scores higher mean than male. While for significant statements number 1 for fast food meal and statement number 4 for electrical products, male respondents score higher mean than female respondents.

One-way ANOVA was conducted to examine the subhypothesis H3c i.e. Jordanian

**Table 4**  
**One way ANOVA for age**

	Hand Watch		Fast food meal		Electrical Products	
	F-ratio	Sig	F-ratio	Sig	F-ratio	Sig
1. Inform the firm about the problem so that they will do better in the future	.395	.757	.874	.454	1.562	.198
2. Buy from another store in the next time	1.66	.174	3.20	.023	.626	.598
3. Return the product immediately	3.69	.012	8.28	.000	.987	.399
4. Avoid using company products from then on	2.10	.099	2.47	.061	2.40	.067
5. Ask the firm to take care of the problem	1.02	.381	1.05	.368	1.25	.288
6. Report the problem to a consumer agency	.921	.431	.361	.781	1.21	.303
7. Discuss the problem with manager	4.71	.003	1.94	.123	1.63	.180
8. Inform others about the product/brand/store	1.11	.342	2.06	.104	.803	.493
9. Convince friends and relatives not to do business with that firm/ restaurant	.887	.448	2.12	.097	1.62	.184
10. Take legal action against the firm	1.56	.198	1.59	.191	1.42	.234
11. Write a letter to local newspaper about your bad experience	1.87	.134	.879	.452	1.23	.297

**Table 5**  
**t- Test for gender**

	Hand Watch		Fast food meal		Electrical Products	
	F-ratio	Sig	F-ratio	Sig	F-ratio	Sig
1. Inform the firm about the problem so that they will do better in the future	6.24	.013	13.3	.000	.607	.436
2. Buy from another store in the next time	1.05	.305	.152	.697	.775	.379
3. Return the product immediately	2.49	.115	.606	.437	.535	.465
4. Avoid using company products from then on	2.11	.147	.040	.841	5.08	.025
5. Ask the firm to take care of the problem	.089	.766	.532	.466	.243	.622
6. Report the problem to a consumer agency	.204	.652	.001	.972	.112	.738
7. Discuss the problem with manager or other employee of the firm	.970	.325	.130	.718	.009	.923
8. Inform others about the product/brand/store	6.22	.013	1.688	.195	1.72	.190
9. Convince friends and relatives not to do business with that firm/ restaurant	.086	.769	.430	.513	2.71	.100
10. Take legal action against the firm	.675	.412	2.63	.105	.325	.569
11. Write a letter to local newspaper about your bad experience	32.7	.000	.024	.876	3.16	.076

consumers with high income are expected to raise complaint more than consumer's with low income. Table 6 shows that four hand watch four statements only (1, 6, 7 and 8) were significant; while for fast

food meal two statements (2 and 11) were significant. Electrical products show only one significant statement (7) at  $p < 0.05$ . In general, H3c is not supported. Furthermore, Tukey analysis for all significant statements

**Table 6**  
**One Way Anova for income**

	Hand Watch		Fast food meal		Electrical Products	
	F-ratio	Sig	F-ratio	Sig	F-ratio	Sig
1. Inform the firm about the problem so that they will do better in the future	5.47	.005	2.98	.052	.296	.744
2. Buy from another store in the next time	.440	.645	5.07	.007	.394	.675
3. Return the product immediately	.574	.564	.294	.745	.127	.880
4. Avoid using company products from then on	1.26	.283	.020	.980	.240	.787
5. Ask the firm to take care of the problem	.258	.773	.553	.576	.473	.623
6. Report the problem to a consumer agency	8.64	.000	2.51	.082	1.78	.169
7. Discuss the problem with manager or other employee of the firm	16.20	.000	2.59	.076	4.35	.014
8. Inform others about the product/brand/store	3.11	.046	.223	.801	1.85	.158
9. Convince friends and relatives not to do business with that firm/ restaurant	.963	.383	.158	.854	.337	.714
10. Take legal action against the firm	1.50	.223	.921	.399	.108	.897
11. Write a letter to local newspaper about your bad experience	1.54	.215	3.43	.033	2.38	.093

**Table 7**  
**One Way Anova for education**

	Hand Watch		Fast food meal		Electrical Products	
	F-ratio	Sig	F-ratio	Sig	F-ratio	Sig
1. Inform the firm about the problem so that they will do better in the future	2.44	.880	.156	.856	1.33	.264
2. Buy from another store in the next time	.844	.431	1.46	.233	1.11	.328
3. Return the product immediately	.406	.667	2.53	.080	.031	.970
4. Avoid using company products from then on	.166	.847	.617	.540	.368	.693
5. Ask the firm to take care of the problem	.951	.387	1.31	.269	.421	.657
6. Report the problem to a consumer agency	1.27	.280	.177	.838	3.42	.034
7. Discuss the problem with manager or other employee of the firm	4.86	.008	.544	.581	3.81	.023
8. Inform others about the product/brand/store	1.16	.313	.647	.524	.458	.633
9. Convince friends and relatives not to do business with that firm/ restaurant	2.81	.061	1.62	.198	.816	.443
10. Take legal action against the firm	2.14	.118	3.56	.029	2.55	.079
11. Write a letter to local newspaper about your bad experience	1.34	.263	2.65	.072	.368	.692

shows that consumers with income higher than 501 JD scored the highest mean among other groups. This can be attributed to the fact that consumers with higher income seek higher quality products, which in turn

increase consumers' expectations towards products.

One-way ANOVA was used to test subhypothesis H3d i.e. Jordanian consumers

with high education are expected to raise complaint more than consumer's with low education. As shown in Table 7, one statement (7) for hand watch and also one statement (10) for fast food meal and two statements were (6 and 7) were significant at  $p < 0.05$ . This can indicate that H3d is not supported. Tukey analysis for all significant statements shows that for statements (7) for hand watch consumers with higher education tend to raise complaints more than consumers with less education by scoring higher from other groups. While the opposite was for fast food meal, which shows that consumers with lower education levels are more likely to raise complaints more than consumers with higher education. This can be attributed to the fact that complaining for fast food meal can be direct and in public. For electrical products, the mean of statements 6 and 7 show that consumer with higher levels of education tend also express their complaints more than consumer with less levels of education.

## VII. DISCUSSION AND RECOMMENDATIONS

This study has provided some valuable information and insights on customer complaint behavior. Finding 1, this study has empirically confirmed that when dissatisfied, Jordanian consumers are more likely to engage complaining behavior when feel dissatisfied. Finding 2, this study has empirically confirmed that when dissatisfied, Jordanian consumers are less likely to engage in voice behavior but are more likely to engage in private behavior, while third third-party response behavior was not a favorite action for the sample. These results are in line with results obtained by

Liu and McClure (2001). Findings 3, there was differences in Jordanian consumers complaint behavior according to product type. Apparently, consumers were more willing to use any of the complaining actions for durables goods more than for nondurable and services. The results are in line with Broadbridge and Marshall, (1995) which show that the use of the complaint sources depends on the type of the problem and the type of product. Finally, finding 4 there was no differences in Jordanian consumer's complaint behavior with regards to their demographic characteristics age, gender, income, and education. These results are in line with results obtained by Reiboldt (2002) which indicate that men and women did not exhibit differences with regard to the complaint variables.

One of the advantageous results of this research is that Jordanian consumer are more willing to complaint in case of dissatisfaction. This implies that companies can benefit from this feedback by trying to rectify the mistakes took place, and try to improve the quality of its services and products. As we saw that statement number (4) "Avoid using company products from then on" received the highest mean scores for the three products. If this has happened, this will cause a severe damage to the company sales, profits as well as image. In general, marketers should encourage complaints in order to address the causes of consumers' dissatisfaction. Encouraging consumer complaints may be perceived as fraudulent if the consumers do not receive positive responses from the marketer (Goodwin and Ross, 1990). Further, giving consumers a chance to vent or even offering them an apology may not compensate for the failure



to provide them with a refund or exchange if that is what the unhappy consumer wants. The effects of complaining in increasing satisfaction, product evaluations and purchasing likelihood should be seen as an added incentive to encourage complaining behavior.

Result revealed that both private and voice response were an important factors in complaining in case of dissatisfaction. Consumers tends to use private response rather than voice response, and this can lead to boycott company products and spread negative word of mouth. Therefore, companies should encourage face-to-face communication between consumers and the company, which appears to be more effective in building up customers' confidence and trust in giving feedback. Every company, regardless of its size or the price of its

products, needs an effective strategy for managing consumer complaints and inquiries. Effective complaint management enhances a company's reputation, builds consumer confidence and loyalty, and attracts new customers. With respect to those who consider that complaints are worthless and have no gain, management should consider enhancing mutual communication between service personnel and customers. Due to the relatively small sample size, the results of this study can only provide a general picture of the nature of customer complaint behavior, and the relationships of such complaint behavior with customer's age, gender and education level. Further studies are suggested with a larger sample for confirmation of the findings. More in-depth studies are recommended to investigate the complaint behaviors with different variables to see if differences exist.

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#### **A Short Bio of Dr. Hamza Salim Lutfi Khraim**

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