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A TAXONOMY OF CUSTOMER DISSATISFACTION-RELATED COPING TACTICS BASED ON DISSATISFACTION-RELATED GOALS

A Dissertation
Presented for the
Doctor of Philosophy Degree
The University of Tennessee, Knoxville

Andrew B. Artis
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DEDICATION

This dissertation is dedicated to my wife, Julie, and our children, Ben and Emily. Obtaining my Ph.D. has been one of my life ambitions, and it is their love and companionship that gives this achievement real meaning.

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While completion of this dissertation is a milestone in my academic career, it would be arrogant of me to take more than just a small amount of credit for its creation or completion. First, I need to thank my parents. Mom, thank you for planting within me a curious mind and the fortitude to endure the search for knowledge. Dad, I'm sorry you aren't here to share this moment, but thank you for giving me a strong work ethic. Second, I want to thank my siblings and my in-laws. Thank you all for believing in me even when I had my own doubts, and for making me laugh when I took myself too seriously.

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ABSTRACT

Practitioners who want to strengthen their market position and avoid greater government regulation would benefit from research that helps them to effectively resolve the problems experienced by their customers. Unfortunately, research efforts to explore, understand, and ultimately predict the responses of dissatisfied customers have been sporadic and have failed to lead to a sustained program of research. This problem is due in part because classification and taxonomical issues have not been sufficiently resolved. Without a theoretically-supported method to categorize and differentiate the various ways that customers respond to dissatisfaction, research into this phenomenon will continue to be slow and erratic. In an attempt to resolve this problem, a new taxonomy to classify the coping tactics of dissatisfied customers is proposed and tested within this dissertation.

The theory of goal-directed behavior, as conceptualize by Bagozzi and Dholakia (1999), is used to show that dissatisfaction-related goals can moderate the responses of dissatisfied customers. These goals are then used to categorize dissatisfied customer responses into a new taxonomy comprised of 20 dissatisfaction coping tactics. Four scales were developed and administered to a student sample to measure the causal relationship between the dissatisfaction-related goals (prevention, accommodation, redress, and retaliation) and the dissatisfaction-related coping tactics employed by customers. Findings are interpreted to support the existence of the dissatisfaction-related goals of prevention, accommodation, and retaliation, but there is insufficient support for the goal of redress.

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CHAPTER ONE

SPECIFY THE PROBLEM AND CONVEY ITS IMPORTANCE

> *"Classification is arguably one of the most central conceptual tools used by social scientists. Without classification, there would be no social science."*
>
> Kenneth Bailey, UCLA (1994, p. 1)

INTRODUCTION

Scientific classification is the process whereby individual items are placed into logical groups based on comparable traits (Hunt 1991). Scientific classification is an invaluable tool to academic researchers because it aids in the efficient exploration and discovery of the similarities when comparing items *within* a group and the differences *between* groups of items (Bailey 1994). An unambiguous classification system describing the coping tactics of dissatisfied customers is needed to advance consumer behavior research (Bearden and Teel 1983; Boote 1999; Day 1980; Landon 1980; Huefner and Hunt 2000; Singh 1988). Previous taxonomies have focused primarily on *how* dissatisfied customers respond or *who* is involved in those responses (e.g., Day 1980; Day and Landon 1977; Hirschman 1970; Singh 1988). These classification systems have advanced our understanding of customer response by helping to describe the customer dissatisfaction phenomenon.

Unfortunately, these taxonomies fail to unambiguously explain *why* dissatisfied customers respond in specific ways. This omission has limited the usefulness of these classification systems for practitioners who need to know what customers hope to

accomplish when using various dissatisfaction-related coping tactics. Recent academic research suggests that the most predominately-cited classification systems do not fully explain all the coping tactics used by customers to deal with dissatisfaction experienced in the purchase and consumption of goods and services (Boote 1999; Keaveney 1995, Fournier and Mick 1999, Huefner and Hunt 2000; Otnes, Lowrey, and Shrum 1997; Stephens and Gwinner 1998). Hence, to create a foundation for a systematic and comprehensive program of research an updated taxonomy is needed that improves upon the classification systems previously used to explain, predict, and understand this phenomenon.

This dissertation attempts to alleviate this problem by providing a different taxonomy of dissatisfaction-related coping tactics based on *why* customers respond. It is assumed that customer dissatisfaction with a marketplace exchange is not a sufficient trigger mechanism by itself to cause customers to respond, and that the same person may respond differently to similar dissatisfying events at different times (Boote 1999; Stephens and Gwinner 1998). What then causes dissatisfied customers to respond? This dissertation proposes that dissatisfaction is the catalyst, but it is the *dissatisfaction-related goal* that causes a customer to use specific dissatisfaction-related coping tactics. Thus, a new taxonomy is proposed that classifies dissatisfaction-related coping tactics based on dissatisfaction-related goals. The proposed classification system specifically attempts to help explain the causal relationships between customer dissatisfaction, customer goals, and the coping tactics used to deal with those experiences. Simply put, many customers start the purchasing process with a consumption-related goal in mind, but sometimes

dissatisfying events can cause individuals to form new goals, and to achieve these dissatisfaction-related goals, customers will use unique and identifiable coping tactics.

It is important to note that within this research, consumption-related goals and dissatisfaction-related goals are conceptualized as being different, having different antecedents and outcomes, and requiring different theory to explain how they occur. For instance, expectancy theory (Tse and Wilton 1988) is considered to be the most predominant theory applied within customer dissatisfaction research (Oliver 1997; Peyrot and Van Doren 1994). Expectancy theory suggests that consumers form pre-purchase expectations and measure them against post-purchase evaluations (Cadotte, Woodruff, and Jenkins 1987). According to this theory, when customer pre-purchase expectations aren't met, customer dissatisfaction occurs (Oliver 1980). Expectancy theory is ideal for helping to explain why a customer might be dissatisfied, but it does not explain how customers *will respond* to dissatisfying experiences (Bagozzi and Dholakia 1999).

To solve this problem "goal-directed behavior," as conceptualized by Bagozzi and Dholakia (1999), is applied to help explain how customers respond to dissatisfaction. Goal-directed behavior is an extension of the well-know theory of reasoned action (Ajzen and Fishbein 1980). The basic assumption underlying the theory of reasoned action is that behavior should directly reflect an individual's intention to achieve a premeditated goal (Salovey, Rothman, and Rodin 1998; Sheppard, Hartwick, and Warshaw 1988). Thus, while dissatisfaction is a necessary antecedent, it cannot be solely used to explain how or why dissatisfied customers subsequently respond as they do (Stephens and Gwinner 1998).

Within the recent marketing literature, goals have been shown to be a powerful catalyst in shaping the actions of customers (Bagozzi and Dholakia 1999). It is therefore reasonable to assume that goals formed from customer dissatisfaction can cause individuals to select specific coping tactics. By understanding which coping tactics are associated with certain dissatisfaction-related goals, practitioners can better understand the dissatisfied customer's behavior and then respond accordingly to the customer's goal. Thus, goal-directed behavior will be shown to be an ideal theoretical tool to classify how customers cope with dissatisfaction, and will be used to develop a taxonomy that is a significant improvement over previous classification systems.

The Research Question

It is the author's intent to establish a program of research by first establishing a logical and useful classification system. For this classification system to be considered as the new standard for dissatisfaction research, the taxonomy must be shown to be a valid tool for explaining customer behavior (Hunt 1991). The internal validity of the proposed classification system will be supported with a multi-method research approach that includes an extensive review of the research literature, exploratory interviews with experts and customers, and an experiment. Thus, the central research question is designed to test the internal validity of the taxonomy. The research question to be answered by this dissertation is:

> *Does the proposed taxonomy based on dissatisfaction-related goals accurately explain the coping tactics of customers dealing with dissatisfaction?*

Based on this question, a new taxonomy of the dissatisfaction-related coping tactics of customers is proposed in Chapter Two. This classification system is deduced from the customer satisfaction/dissatisfaction literature. In addition, the concept of goal-directed behavior (Bagozzi and Dholakia 1999) is used to organize and investigate how customers choose and use coping tactics. Qualitative research is then used to support the responses that make up the classification system. Further, a field experiment is proposed in Chapter Three to answer the research questions. The analysis of the results of that experiment and future implications are discussed in Chapters Four and Five, respectively.

The Unit of Analysis: Customer Response to Dissatisfaction

As specified by the research question, the unit of analysis is the customer's response to dissatisfaction, but there could be others. For example, there has been related research that has elected to take the firm's perspective instead of the customer's perspective. Topics that reflect this research include what the firm might have done to cause customer dissatisfaction (Kelley, Hoffman, and Davis 1993); how firms might prevent key customers from switching to other providers (Garnesh, Arnold, and Reynolds 2000; Keaveney 1995; Reichheld 1996); and, how employees of the firm might cause a problem with customers (Bitner, Booms, and Mohr 1994). These additional perspectives have merit. However, a customer focus was selected here for two primary reasons. First, it stands to reason that in this research it is important for firms to first understand how and why customers respond to dissatisfaction before effective marketing strategy can be designed, implemented, and evaluated (Day 1984; Singh 1988). This assumption is supported by previous research

that has shown that it may be beneficial to build a program of research based on the customer's perspective (LaTour and Peat 1979; Oliver 1977, 1980; Russo 1979; Westbrook 1980).

Second, the reason for taking a customer's point-of-view is based on the observation that we do not yet fully understand the variation in responses made by dissatisfied customers (Fournier and Mick 1999; Stephens and Gwinner 1998; Huefner and Hunt 2000; Oliver 1999). Even though individual customers within a homogeneous group may experience the same dissatisfying seller-caused event, it may not cause all customers to respond in the same way. Stephens and Gwinner (1998) point out that "the same situation may be appraised differently by different individuals or even by the same individual at different times" (p. 177). This variation is reflected in the 20 different coping tactics classified within the proposed taxonomy as described in Chapter Two. The literature review will support that a similar dissatisfying event may be ignored by some customers, cause mild irritation in others, and erupt into emotional rage in some. Lazarus (1966) attributes this variation in individual response in part to a variation in goals held by individuals while processing their dissatisfaction experience. Thus, we can only begin to understand this variation in response by focusing on the customers, and the goals they harbor when coping with dissatisfaction.

In addition, how the customer-dissatisfaction construct is defined within this research increases the possibility of variation of customer responses to be considered. Customer dissatisfaction is defined here as a *state of cognitive/emotive discomfort caused by an insufficient return relative to the resources invested (time, money, emotion, etc.) by the customer at any stage in the relationship with the seller (pre-*

purchase, purchase, and post-purchase) (Fornell and Wernerfelt 1987; Oliver 1980; Stephens and Gwinner 1998).

What differentiates this definition from its predecessors is how the temporal effect of dissatisfaction influences the formation of customer goals during the pre-purchase stage. Traditionally, customer dissatisfaction research has focused on the purchase and post-purchase stages of the consumption process (Gardial, Clemons, Woodruff, Shumann, and Burns 1994; Keaveney 1995). This dissertation assumes that customers can anticipate being dissatisfied prior to the purchase stage (Stephens and Gwinner 1998; Fournier and Mick 1999), form goals to prevent or minimize anticipated dissatisfaction, and select coping tactics to achieve those goals. By incorporating this wider temporal affect into the definition, it is implied that a wider variation can exist in the antecedents that shape dissatisfaction-related goals before, during, and after the exchange between the buyer and seller. Thus, a wider variation can also exist in the coping tactics used to achieve those dissatisfaction-related goals. To affectively advance this research topic, it is necessary to first classify the numerous ways research has shown customers to cope with dissatisfaction, and then establish the internal validity of the classification system. This can best be done by making the customer's response to dissatisfaction the central unit of analysis.

The Central Constructs Under Investigation

The central constructs to be investigated within this research are dissatisfaction-related goals, and the dissatisfaction-related coping tactics used to achieve those goals. Both of these constructs are outcomes of customer dissatisfaction,

and will be discussed in greater detail later in this chapter. What is important to note here is that within this dissertation, the concept of customer dissatisfaction is not viewed as being a demotivator (e.g., blocking future action), but as a motivator (e.g., to cause customers to form goals and to use specific tactics to act upon those goals) (Day 1984; Stephens and Gwinner 1998). When viewing dissatisfaction as a motivator, it is critical that a program of research begin by identifying which responses should be included or excluded in the analysis (Bailey 1994). It is presumed that by knowing the customer's response, we may be able to identify the dissatisfaction-related goal motivating that action (Ajzen and Fishbein 1980). It is also critical that those responses that are included in the analysis be organized in some logical and useful fashion to guide future research (Hunt 1991). In this case, the construct of dissatisfaction-related goals (DRGs) is used to organize the construct of customers coping with dissatisfaction.

Both of the dissatisfaction-related-goals and dissatisfaction-related-coping-tactics constructs are outcomes from customer dissatisfaction. There is abundance of research that focuses on possible antecedents to dissatisfaction; most of this research has focused on individual characteristics (e.g., Bearden and Oliver 1985) and situational factors (e.g., Bolfing 1989). However, “the lack of a unifying theoretical framework for organizing complaint antecedents has contributed to a lack of clarity with respect to past, often contradictory, results” (Stephens and Gwinner 1998, p. 173). To avoid the same confusion in the investigation of the consequences of customer dissatisfaction, a theoretical framework (e.g., a classification system) is needed, and proposed in this dissertation.

Organization of the Remainder of this Chapter

Chapter One is designed to specify the focal problem for this program of research in three ways: 1) it introduces the reader to the topic; 2) it establishes the importance of this research to policy makers, practitioners, and academicians; and, 3) it shows where the dissatisfaction-related goals and coping tactics of customers fit into the larger customer satisfaction/dissatisfaction literature. A more complete discussion of these arguments is provided in the next section to properly support the expansive scope of the problem. In the final section of this chapter, a process model is presented to show how customer dissatisfaction and goal formation are antecedents to the coping tactics used by customers, and to establish a contextual point of reference for the proposed classification system within the satisfaction/dissatisfaction literature.

CUSTOMER DISSATISFACTION IS A PROBLEM OF NATIONAL IMPORTANCE

The purpose of this section is to provide compelling evidence supporting a program of academic research dedicated to improving the classification of customer response to dissatisfaction. Table 1-1 details the elements of this dissertation. There is evidence to suggest that policymakers and practitioners often struggle to find ways to deal with customer dissatisfaction and each group could benefit from a better understanding of how customers cope with dissatisfaction (Barlow and Moller 1996; Bernstein 2000; Dellande 1995; Fournier and Mick 1999; Godwin, Patterson, and Johnson 1999; Hart, Heskett, and Sasser 1990; Huefner and Hunt 2000; Reichheld and Sasser 1990; Ross and Oliver 1984;

Table 1-1: Brief Overview of Dissertation Research

Problem of National Importance	Growing customer dissatisfaction within North America threatens the economic well-being of individual firms at the micro level and entire nations at the macro level.
Research Objective	Develop a valid classification system of the coping tactics of customers dealing with dissatisfaction that can be used as a foundation for an extensive program of research.
Research Question	Does the proposed goals-based classification system accurately explain the coping tactics of dissatisfied customers?
Unit of Analysis	Customer behavior in response to dissatisfaction experienced due to a breakdown in the exchange process.
Central Constructs	1. Dissatisfaction-Related Goals (DRGs) 2. Dissatisfaction-Related Coping Tactics (DRCTs)
Theoretical Foundation	Theory of Reasoned Action (Ajzen and Fishbein 1980) Goal-Directed Behavior (Bagozzi and Dholakia 1999)
Methodology	1. Literature review used to deductively create a classification system of the coping tactics of customers dealing with dissatisfaction. 2. Exploratory interviews with informed experts and actual customers to further develop the classification system. 3. A field experiment to support the internal validity of the classification system.
Contribution to Marketing Research	1. Help to organize disjointed findings on the coping tactics of dissatisfied customers. 2. Introduce Goal-Directed Behavior to this phenomenon. 3. Provide classification system with measurement scales for a program of succeeding research aimed at testing, elaborating, and expanding the customer dissatisfaction phenomenon. 4. Expand temporal domain of CS/D to include pre-purchase and anticipated events.
Contribution to Practitioners	1. Improve dissatisfied customer detection and recovery strategies. 2. Improve overall retention strategies.
Contribution to Policy Makers	1. Improve policy making to reduce conflicts between consumers and business, and improve economic policy.

Singh and Wilkes 1991; Szymanski and Henard 2001; TARP 1986; Woodruff and Gardial 1996; Ziethaml and Bitner 2000). From a policymaker's viewpoint, widespread customer dissatisfaction can play a significant role in slowing economic growth (Fornell 2003) and cause unrest within the constituencies they serve. Given the impact of customer dissatisfaction, government officials continually expand their role in regulating business activity to protect consumers (Bernstein 2000; Fornell and Robinson 1983). From a practitioner's viewpoint, customer dissatisfaction with marketplace offerings is a potential deterrent to the retention of key customers (Oliver 1997; Woodruff and Gardial 1996).

While it may seem intuitively obvious that business practitioners want to satisfy and retain their key customers, the fact remains that many customers are often dissatisfied (TARP 1999). In addition, practitioners are often unable to detect this dissatisfaction (Keaveney 1995). Even when detected, sellers frequently fail to implement successful recovery strategies, and key customers exit the relationship (Fornell, Johnson, Anderson, Cha, and Bryant 1996; Stephens and Gwinner 1998). Detection of customer dissatisfaction among clients and successful recovery can only occur if practitioners know how to identify and respond to dissatisfaction-related coping tactics. Thus, there is a need for marketing academicians to develop a program of research that investigates coping tactics of dissatisfied customers to help practitioners improve their relationships with customers, and to help policy makers develop better economic and political strategy.

Over the last two decades, research findings have repeatedly demonstrated the significance of this problem. Two on-going, and often-cited, research efforts are the work done by National Quality Research Center (NQRC) and by Technical Assistance

Research Programs, Inc. (TARP). While both groups collect their data from actual customers, NQRC aggregates its finding to provide multiple industry indexes and a combined national index of consumer satisfaction. TARP's primary focus is on how individual customers behave. Each of these on-going research efforts demonstrates the importance of understanding how dissatisfaction affects individual customers and the national economy.

Customer Dissatisfaction is a Current and Substantive Issue

In the mid 1970's there was a growing perception among corporate leaders, academicians, and government officials that North American businesses might be losing their competitive edge and failing to retain customers due to slipping quality manufacturing and service standards (Business Week 1984; Singh 1988; Stephens and Gwinner 1998). In response, the White House Office of Consumer Affairs commissioned TARP[1] to assess the perceived quality of customer service in the United States. The original findings of this national study suggest that customers experience significant dissatisfaction with the products and services of sellers (TARP 1986).

Since 1986 additional TARP studies have been conducted with thousands of consumers within 20 different industries; the combined results corroborate the original findings and suggest that a strong body of evidence now exists to support the notion that customer dissatisfaction is a significant threat to maintaining relationships between buyers and sellers (TARP 1986, 1997). Perhaps the most damaging of these findings to

[1] TARP, a Washington D.C. privately-based consulting firm, has recently changed its name to e-satisfy/TARP.

practitioners is that many dissatisfied customers: 1) will not inform the seller of a problem, 2) will go to great lengths to damage the reputation of the seller, and 3) will never again purchase from the offending seller (TARP 1986, 1997).

In addition to the published findings reported by TARP, there is research that suggests customers are less satisfied today than in the mid 1990's (Fornell 2003). The most widely cited of this research is the American Customer Satisfaction Index (ACSI) which is updated quarterly by the NQRC[2]. Created in 1994, the "ACSI tracks trends in customer satisfaction and provides valuable benchmarking insights of the consumer economy for companies, industry trade associations, and government agencies. ACSI uses a tested, multi-equation, econometric model to produce four levels of indices or scores: a national customer satisfaction score, seven economic sector scores, 35 specific industry scores, and the scores from 200 companies and agencies within those industries" (Fornell 2003, ACSI Website). To come up with the index, every three months researchers ask thousands of consumers questions about the quality and value of the products and services they buy from a wide range of industries (Hilsenrath 2002).

In Figure 1-1 a line graph of the quarterly results of the ACSI from its inception to the third quarter of 2002 is provided. For the first consecutive 10 quarters, the ACSI revealed that customers were less and less satisfied with US products and services. To the credit of US business, this trend has reversed since 1998. However, the index continues to show that satisfaction is still below the original 1994 benchmark. Also, since 1998 there have been several volatile swings between rising and falling customer satisfaction which may suggest an uncertain future.

[2] NQRC is based at the University of Michigan's College of Business.

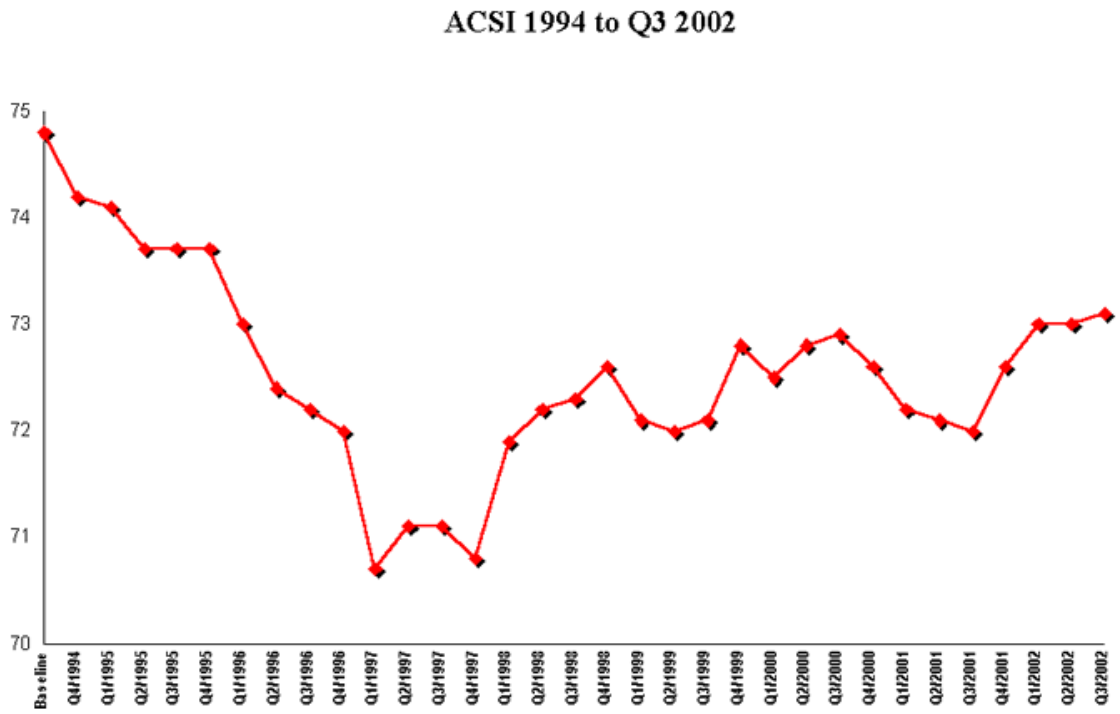

Figure 1-1: American Customer Satisfaction Index

Aggregate customer dissatisfaction may influence the economic well-being of the nation, and thus, there may be larger social costs associated with dissatisfaction (Fornell and Robinson 1983). According to Fornell (2003), dissatisfied customers will curtail their purchase behavior, and thus, can potentially harm the economic well being of an industry or nation. As Executive Director of the National Quality Research Center (NQRC), Fornell (2003) argues that customer satisfaction can be used as an economic indicator (See Figure 1-2). "As it turns out, even on a short-term quarterly basis, with both measured in terms of annualized percentage changes, ACSI and GDP move together for the most part. Because consumer spending accounts for about two-thirds of GDP and

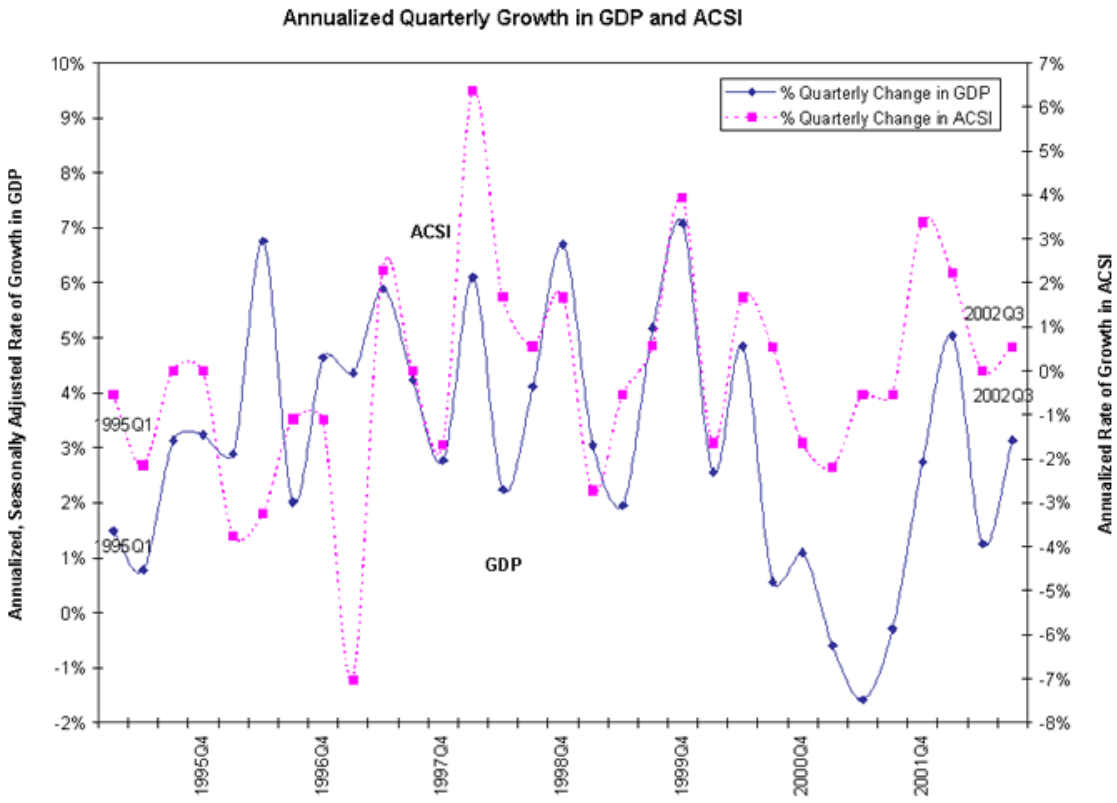

Figure 1-2: Using Customer Dissatisfaction as an Economic Indicator

because consumer satisfaction has a strong effect on spending, it is clear what is behind the GDP-ACSI association" (ACSI website, 2003).

Given the research findings from TARP and NQRC, national policy makers have cause for concern. In addition, efforts to deal with customer dissatisfaction have been mounted at the state and local levels by public officials and customer protection groups (e.g., The Customer Action Handbook 2001). At the state level, customer protection agencies now operate in every state in the USA. These state agencies have been mandated by their legislative and executive leaders to help customers avoid dissatisfaction in their transaction with retailers. Representatives for these agencies meet

annually to discuss ways to help businesses avoid upsetting customers, and to help customers find ways to strengthen their hand against businesses. All of these efforts may not be enough to handle the growing problem of customer dissatisfaction. For instance, the Customer Affairs Division for the State of Tennessee alone handles over 5,000 customer complaints per year, and its director estimates that this number only represents the tip of the iceberg (interview with Director of Customer Affairs Division for the State of Tennessee, 2002).

Even at the local level, there are privately funded efforts to help customers deal with dissatisfying purchase experiences. For example, member-supported customer protection groups like the Better Business Bureau (BBB) now operate 129 offices in the USA and Canada, and work to mediate disputes between dissatisfied customers and businesses (www.bbb.org, 2002). Given both private and public efforts to combat dissatisfaction, a better understanding of how customers cope with dissatisfaction would aid policy makers at all levels of government in shaping policies, legislation, and regulations that might better serve customers.

Need for Better Recovery Strategies to Improve Retention Rates

A dissatisfying event can be so traumatic that it can cause customers to terminate their relationships with sellers (Barta and Chaker 2002; Fornell 2003; Keaveney 1995; Stephens and Gwinner 1998). Thus, customer dissatisfaction hurts customer retention (Crosby and Stephens 1987; Oliver 1997). This is problematic for practitioners because it is generally accepted that it is more beneficial for firms to retain key customers than continually replace them (Butte and Burton 2002; Goodman 2002; Keaveney 1995).

Practitioners can improve customer retention in the short-run by developing detection and recovery strategies that focus on the customer's dissatisfaction-related goals (Gronroos 1988; McCollough, Berry and Yadav 2000; Smith and Bolton 1998), and in the long-run by redesigning their product offering to avoid making the same mistake in the future with other key customers (Goodman 2002; TARP 1997).

As might be expected, there is an inverse relationship between customer dissatisfaction and retention: as dissatisfaction goes up, retention goes down (Butte and Burton 2002; Ganesh, Arnold, and Reynolds 2000; Keaveney 1995). Customer dissatisfaction causes economic loss, hinders the efficiency of economic markets, and creates ill will between firms and their customers. Thus, for business firms to improve retention rates and profits, they must find ways to detect and reduce customer dissatisfaction. Practitioners have called on academic research to address this issue. For instance, customer retention has been identified by the Marketing Science Institute (a joint practitioner and academic group) as one of its top research priorities (MIS.org website 2002).

Historically, to increase customer retention levels many firms have focused on their internal processes to improve the quality of their product and service offerings (Woodruff and Gardial 1997). This internal focus fostered early gains over competitors that led to temporary competitive advantages. For example, internally-focused processes like Total Quality Management (TQM) have been so widely adopted by North American firms that quality products are now the standard, not the exception. Practitioners must now use more than product or service quality to differentiate themselves from competing suppliers to customers (Woodruff and Gardial 1997). Thus, selling firms that want

sustainable competitive advantages have been forced to seek out new strategies that add value while simultaneously being difficult for competitors to mimic (Sheth and Parvatiyar 2000).

To accomplish this, many firms have recently added an external focus to their profit strategies and are now looking to develop long-term relationships with key customers as a way to establish and maintain competitive advantages that cannot be easily duplicated by competitors (Sheth and Parvatiyar 2000). In response to this new strategic direction, there have been numerous research and practitioner articles designed to help firms build and maintain long-term relationships with key customers (Sheth and Parvatiyar 2000). Strategies to develop long-term relationships are only possible if firms maintain those key customers, thus customer retention is essential, even when customers are dissatisfied.

Previous research findings suggest that firms directly benefit from improved customer retention in two primary ways. First, retaining key customers is more profitable than attracting new ones (Ganesh, Arnold, and Reynolds 2000; Keaveney 1995; Oliver 1999). For instance, Butz and Goodstein (1996) report a specific case where an improvement in customer retention of just five percent would increase bottom-line profits by 60 percent. TARP research suggests that the cost of maintaining a customer compared to the cost to win a new customer varies from 2:1 to 20:1 (Goodman 1999). In most industries, it is clear that it is more profitable to retain a customer than recruit a new one (Goodman 1999). Second, retaining key customers can lead to sustainable competitive advantages (Sheth and Parvatiyar 2000). The longer a key customer can be retained, the greater the opportunity for a close and profitable relationship to develop with that

customer (Bolton 1999). A major benefit of long-term relationships is that they are less susceptible to the actions of competitors (Sheth and Parvatiyar 2000). Thus, retention of key customers can secure a firm's future success by reducing short-term costs and improving its long-term competitive position.

Dissatisfaction reduces retention rates and may be the prime reason customers defect (Ganesh, Arnold, and Reynolds 2000; Keaveney 1995; Goodman 1999). Oliver (1997), citing the work of others, estimates "that the *average* firm loses 20 percent of its customers in a given year, mostly due to dissatisfaction" (p. 359). Reichheld and Teal (1996) estimate the average corporation will loose half of its customers within a five-year period due in part to dissatisfaction. Customer dissatisfaction "is critical for managers to recognize, as it represents the largest threat to customer loyalty, word-of-mouth recommendations, repeat purchases, and other desirable customer responses" (Woodruff and Gardial 1997, p. 88).

A significant percentage of dissatisfied customers, but not all, will voice their problem to an agent of the seller. TARP reports that on average and across industries, 50% of end consumers and 75% of business-to-business customers will complain to a front-line sales person when dissatisfied (Goodman 1999). These findings prompt several important questions. What happens after a complaint is made? Why do some dissatisfied customers elect not to complain; do they do something else to cope with problem? How successful are front-line staff members in resolving customer problems; do they communicate customer problems to management and to their supply chain partners? Dissatisfied customers are twice as likely to tell others about a dissatisfying experience as they are about a positive one (Goodman 1999). Dissatisfied customers seem very willing

to expend substantial time and effort to tell others about the negative experience. For example, TARP reports that on average and across industries, customers who experience dissatisfaction tell approximately ten other people about that negative experience, while satisfying experiences are only shared with approximately five other people (Goodman 1999). Why is dissatisfaction such a powerful motivator? Can the negative energy generated by customer dissatisfaction be re-channeled in some way to actually enhance the relationship between the buyer and seller? Perhaps the most troubling finding coming out of the TARP research was that in some industries as much as 90% of disgruntled customers did not repurchase from the offending seller when they had the opportunity to do so (Newsweek 1984). What must practitioners do to retain those key customers who have experienced dissatisfaction? This research should help in finding the answers for many of these questions.

While it is clear customer dissatisfaction affects retention, most of the trade and academic literature focuses on the customer satisfaction construct. The bulk of satisfaction research is based on the premise that customer satisfaction is a central determinant of customer retention (Oliver 1997; Szymanski and Henard 2001). While the importance of customer satisfaction is not disputed by the author, focusing solely on customer satisfaction may not be the best use of corporate resources. There is empirical research that suggests a direct relationship between customer satisfaction and retention is weak or even nonexistent (Bolton 1999; Hennig-Thurau and Klee 1997). There is also research to suggest that satisfaction has a curvilinear relationship with service; an adequate amount of customer service may lead to satisfaction, but too much customer

service can actually lead to customer dissatisfaction (Oliva, Oliver, and MacMillan 1992).

These findings place practitioners in a dilemma. Managers know customers must be satisfied to be retained, but should managers use valuable resources to delight currently satisfied customers (e.g., strengthen an adequate relationship), or should they use resources to prevent and recover from customer dissatisfaction (e.g., mend an inadequate relationship)? Of course the simple answer is both, but given that managers have limited resources, priorities must be set. Although it may seem to be counter intuitive, it may be more profitable to develop strategies to prevent customer dissatisfaction before using resources to delight customers. Here are three reasons why.

First, dissatisfaction experiences have a greater effect than satisfaction experiences on customers (Oliver 1999). This phenomenon relates to the concept of disproportional influence of negative information over positive information by individuals (Mizerski 1982). When applying the expectation-disconfirmation model, research has shown that a unit of negative disconfirmation has a much greater effect on dissatisfaction than does a unit of positive disconfirmation on satisfaction (Anderson and Sullivan 1993; DeSarbo, Huff, Rolandelli and Choi 1994; Oliver 1999).

Second, a delighted customer may be only slightly more loyal than a satisfied customer (Oliver 1999; Jones and Sasser 1995; Rust and Oliver 2000). So practitioners must be very sure that the resources used to delight customers provide the desired result of increased loyalty. How much added satisfaction will be needed to create loyalty, and once this new level is achieved, how do practitioners keep customers from becoming complacent and expecting even more? To be effective the strategies that move a satisfied

customer to a delighted customer must lead to increased profits for the selling firm (Oliver 1999). However, in some cases additional unwanted customer service could be viewed as a hindrance by the customer and actually decrease satisfaction for the customer (Oliva, Oliver, and MacMillian 1992). In these situations, the firm is actually expending resources to weaken its relationship with its customers. While creating loyal customers is desirable, it may be difficult to develop and maintain profitable strategies to increase satisfaction levels that don't end up being costly and counter productive.

Third, there are direct costs incurred when firms fail to address customer dissatisfaction, and there are clear benefits when firms recover a dissatisfied customer (Goodman 1999). A dissatisfied customer is highly likely to exit the relationship at the first opportunity and may damage other key relationships by spreading their dissatisfaction (Keaveney 1995; TARP 1997). Even if dissatisfied customers remain, they may be more costly customers to service due to an increase in their demands to the seller (Ganesh, Arnold, and Reynolds 2000). While the existence of dissatisfaction is not always sufficient to cause customers to defect, in many cases it is the most prominent reason key customers said they switched vendors (Keaveney 1995; TARP 1997). Research also suggests that if a firm can properly respond to customer dissatisfaction, it can actually strengthen the relationship (Butte and Burton 2002; Maxham and Netemeyer 2002; TARP 1997). Clearly, selling firms need to satisfy customers the first time, but there are clear benefits to having strategies in place to salvage key relationships that are on the brink of collapse (Maxham and Netemeyer 2002). Thus, practitioners that recognize the importance of identifying and dealing with customer dissatisfaction may have a competitive advantage over firms that are only looking at satisfaction and delight.

Detecting Customer Dissatisfaction

Even when managers recognize the value of preventing customer dissatisfaction, they often don't detect the problem until it is too late and the customer has exited the relationship (Goodman 1999). Oliver (1997) argues that selling firms simply don't recognize a dissatisfied customer until it is too late to take action. This occurs for several reasons. First, customers don't always share their dissatisfaction with firms and just simply switch vendors without an explanation (Keaveney 1995; Stephens and Gwinner 1998). In these cases, firms only realize a key customer is dissatisfied through loss of business when it is too late, or too expensive, to recover that business. Thus, firms that are proactive in detecting the warning signs of a dissatisfied customer can begin to salvage the relationship and protect their relational assets.

Second, potential problems due to customer dissatisfaction may be filtered by sales people or organizational processes that don't properly report those potential problems to managers (Goodman 1999). Ideally, selling firms want to identify customer problems early and resolve them quickly. Thus, it is critical that managers create a corporate culture where salespeople are not punished but are rewarded for reporting customer dissatisfaction (Business Week 1984). Even in those cases when a dissatisfied customer is detected too late to salvage that particular relationship, the information can be used to improve product design and service delivery for other key customers and future relationships (TARP 1997). Developing strategies to quickly identify and efficiently communicate to managers when a key customer is dissatisfied will help to maintain current and future relationships. By recognizing the coping strategies of dissatisfied

customers and understanding what goal the customer used to arrive at that response, selling firms can begin to understand what needs to done to aid the customer.

The problem is that there is a lack of understanding by practitioners in how to identify dissatisfied customers early enough in the process to recover the relationship or avoid similar problems with other key customers. Hence, marketing research needs to be done to help practitioners understand how customers cope with dissatisfaction. Specifically, practitioners need better tools and training to identify customer dissatisfaction before it threatens those key customer relationships. Practitioners need a better understanding of how dissatisfied customers arrive at a response. Armed with this better knowledge, practitioners can begin to determine what strategy, training and action the selling firm might take to resolve the customer's problem, mend the relationship, and prevent it from happening to other customers.

Importance to Business-to-Business Research

Retention of key customers is extremely important in industrial markets. Unlike retail firms that have numerous and ever changing consumers, industrial firms often rely on a small number of loyal customers. Maintaining successful relationships with industrial markets is essential for businesses to succeed in today's highly competitive and dynamic business environment (Woodruff 1997). Given that a firm can only serve a limited number of customers, it is in the firm's best interest to be selective when deciding which key customers it wants to do business with by implementing strategies that retain those special customers (Sharma 1997).

Also, current business trends in industrial markets support the notion that buying firms want close and collaborative relationships with a few quality providers instead of working with many firms at arm's length (Churchill et al. 2000; Weitz, Castleberry, and Tanner 1998). For instance, the increased use of select vendor programs—whereby buying firms limit the number of providers they will do business with—suggests that industrial selling firms need to satisfy key customers the first time because they may never get a second chance (Weitz, Castleberry, and Tanner 1998). Thus, industrial marketers can ill afford to lose key customers due to customer dissatisfaction.

While customer satisfaction/dissatisfaction research continues to attracted attention among academics and practitioners, most academic research in this area has focused on consumer goods using the individual consumers as the unit of analysis. Even so, customer dissatisfaction in consumer markets continues to be an under-researched area (Homburg and Rudolph 2001), and even less has been done in the area industrial markets (Singh 1988). This dissertation research does not differentiate between the retail-customer and an industrial customer. The applicable theory and the resulting proposed classification system should apply to all types of customers.

Importance of the Proposed Taxonomy to Marketing Research

Within this dissertation, a new taxonomy of dissatisfaction-related coping tactics is proposed. This taxonomy uses the dissatisfaction-related goals of customers to group, label, and explain how customers respond to dissatisfaction. The contributions of this new taxonomy over previous classification systems are two-fold. First, this taxonomy is more complete; the proposed taxonomy attempts to include *every* observed response

identified in previous classification schema as well as new responses found in the literature. Second, using DRGs to group responses is proposed as a superior way to understand how customers cope with dissatisfaction.

Classification of a phenomenon is arguably one of the most central conceptual tools used by social scientists (Waller and Meehl 1998). In fact, Bailey (1994) argues that without classification, there would be no social science, and this holds true for the marketing discipline. Classification schemata have played an important and fundamental role in the development of the marketing discipline because they are the primary means for organizing phenomena into similar groups that are amenable to systematic investigation and theory development (Hunt 1991). Classification also plays an important role in the dissemination and understanding of marketing concepts. For example, at its core the "4 P's of Marketing" (product, price, place, and promotion) is a simple and widely-used marketing classification system designed to organize and communicate the fundamental concepts of marketing.

Hence, to fully understand and communicate dissatisfied customer coping tactics, a complete classification system is needed (Day and Landon 1977; Singh 1988). "Classification involves the ordering of cases in terms of their similarity and can be broken down into two essential approaches: typology and taxonomy" (Lewis-Beck, c.f. Bailey 1994, p. *v*). A typology is a conceptually based classification system while a taxonomy is empirically based. The classification system proposed in this dissertation is actually a typology until it is empirically tested. However, given that the intended purpose of this research is to test this classification system, it will be referred to as a taxonomy to reduce confusion for the reader. Previous marketing classification systems

have used various types of goals (Bagozzi and Dholakia 1999), and there have been previous classification systems for the coping tactics of dissatisfied customers (e.g., Day and Landon 1977; Singh 1988), but this is the first time the two have been combined.

Goals are used throughout the business domain to develop classification systems. For example, within management strategy the Boston Consulting Group's portfolio analysis classifies a firm's strategic business units into groups (i.e., stars, cash cows, questions marks, and dogs) based on the firm's goals to increase market share and potential profits (Whitney 1996). Classification systems based on customer goals have also been commonly used within marketing. For example, Miles and Snow developed a classification system of marketing strategies (i.e., prospector, defender, and analyzer) based on a firm's goal to stimulate growth through new product and market development (Cron and Levy 1987). Within industrial selling, the buyer's goals—new purchase, straight rebuy, and modified rebuy—are used for better design of the selling organization's response (Armstrong and Kotler 2000).

There have been previous attempts to classify the phenomenon described as "coping tactics of customers" within the satisfaction/dissatisfaction literature. Singh (1988) notes, "definitional and taxonomical issues are critical for understanding customer complaint behavior and for developing [explanative] models" (p. 93) to better understand, explain and predict how customers respond to dissatisfaction. However, none of these classification systems uses customers' goals as a means of organizing the various coping tactics. Hirschman (1970), Day and Landon (1977) and Singh (1988) have provided three widely cited taxonomies of dissatisfied customer coping tactics, and these works are the foundation of this research. Hunt (1991)

suggests, while classification systems lead to better research and theory development, having too many classification systems for one phenomenon is problematic. Many competing classification systems make it difficult to compare and integrate research findings. So why is another taxonomy needed and how do we determine which is best?

A classification system should create mutually exclusive classes and be exhaustive (Bailey 1994; Hunt 1991). Therefore, there should be a logical and *distinct* class (or cell) for *every* coping tactic observed. Recently published research suggests that while the previous classification systems do reflect some of the coping tactics of dissatisfied customers, not all known responses are accounted for in these taxonomies (Keaveney 1995; Fournier and Mick 1999; Huefner and Hunt 2000; Otnes, Lowrey, and Shrum 1997; Stephens and Gwinner 1998). A more complete classification is needed. This is particularly true for less intuitive responses like anticipating the possibility of being dissatisfied and taking action to prevent it (Fournier and Mick 1999), and more extreme responses like retaliating against the seller as an act of vengeance (Huefner and Hunt 2000). The proposed taxonomy attempts to include every known response based on more recent findings, and therefore, making it more complete than previous classification systems.

The inclusion of these newly identified tactics requires that the dimensions previously used to organize the classification system be reviewed. It is not to say that the dimensions used in previous research are wrong. They are not. However, it may be possible to develop new dimensions that are more complete and useful. Hunt (1991) provides criteria for comparing, evaluating, and selecting classification systems for better academic research within marketing. He emphasizes that the most important criterion

when selecting a classification system is to determine how useful it is in solving the research problem. The proposed taxonomy is designed to help us understand why customers use different tactics when coping with dissatisfaction. By considering the dissatisfaction-related goals that cause the responses, we can better understand why customers act the way they do. With this knowledge, we can begin to devise strategies to reduce dissatisfaction and help customers achieve their goals in ways that are mutually beneficial to customers and practitioners.

Marketing academicians should continually search for better ways to classify the various coping strategies of dissatisfied customers to aid in the understanding and dissemination of this phenomenon (Day and Landon 1977; Singh 1988). Godwin, Patterson, and Johnson (1999) state, "understanding mechanisms by which customers cope with dissatisfactory service encounters is a key challenge for marketing scholars" (p. 145). Some researchers have recognized the inadequacies of previous taxonomies and have called for a more comprehensive classification schema describing the coping strategies of dissatisfied customers (Keaveney 1995; Fournier and Mick 1999; Huefner and Hunt 2000; Otnes, Lowrey, and Shrum 1997; Stephens and Gwinner 1998). The primary reason for this call is that recently published research suggests that traditional taxonomies may need to be updated. Stephens and Gwinner (1998) advise, "additional research is needed to provide a full accounting of the coping strategies customers engage in when dissatisfied with a purchase occasion" (p. 186).

Given the importance of this topic, and evidence that additional coping strategies may exist, there is a need to review, unite, and expand previous coping response taxonomies of dissatisfied customers (Fournier and Mick 1999; Hunt 1991;

Singh 1988; Singh and Wilkes 1991; Stephens and Gwinner 1998; Szymanski and Henard 2001). Thus, goal-directed behavior and the theory of reasoned action are proposed to develop a comprehensive taxonomy of dissatisfied customer coping tactics that will improve efforts to explain, predict, and advance future research in customer and buyer behavior research. With proper dissemination of this research, the new taxonomy should also aid in the creation of sound policymaking and practitioner strategy. In the final section of this chapter a conceptual model is discussed to provide a contextual reference for how DRGs are formed and how DRCTs are selected.

EXPLANATION OF CONCEPTUAL MODEL

The purpose of this dissertation is to show how goal-directed behavior can be used to classify the coping tactics of dissatisfied customers into a useful taxonomy. Thus, dissatisfaction-related goals (DRGs) and dissatisfaction-related coping tactics (DRCTs) are the two constructs of primary focus. However, before discussing these two constructs in the next chapter, it is important to establish where DRGs and DRCTs occur within the larger phenomenon of customer dissatisfaction. Hence, the purpose of this section is to provide a contextual reference for the formation of DRGs and DRCTs within the satisfaction/dissatisfaction literature by introducing a conceptual model. The conceptual model depicts the customer's process from the dissatisfying marketplace experience to the attainment of the customer's dissatisfaction-related goal.

Within marketing, a tremendous amount of research has been generated on consumers' search for information, selection, purchase, and consumption of goods and services, but less is known about dissatisfying marketplace experiences (Holbrook 1987).

In general, the customer dissatisfaction phenomenon is often misunderstood and under-researched within the domain of marketing (Szymanski and Henard 2001). This dissertation is the beginning of a program of research that is designed to help address this deficiency. As depicted in the conceptual model, the selection of a coping tactic begins when dissatisfied customers perceive their pre-purchase expectation of their consumption goals may not be met (anticipated), are not currently being met, or are perceived to not have been met (remembered). Thus, no discussion about DRG formation and DRTC selection would be complete without a sound understanding of the role of customer dissatisfaction with consumption goals.

Customer dissatisfaction is the trigger mechanism that launches this process, and a clear distinction must be made as to what dissatisfaction is and is not. Within the trade press and academic literature, dissatisfaction is often viewed as simply the opposite of satisfaction. For example, in research done by Oliva, Oliver, and MacMillian (1992) customer dissatisfaction is treated as one anchor of a continuum with satisfaction in the middle and delight as the opposite anchor. This is not the view used within this dissertation. Instead, customer dissatisfaction, satisfaction, and delight are viewed as separate, but related phenomena. To better understand this dissertation research, it is essential that the customer dissatisfaction phenomenon be explained in relation to the more widely understood phenomena of customer satisfaction and customer delight.

Dissatisfaction as a Separate Phenomenon

Dissatisfaction, satisfaction, and delight are related: each is a customer consequence relative to the seller's product offering (Woodruff and Gardial 1996).

However, they differ in which emotions the customer feels and how they behaviorally respond. The expectancy-disconfirmation model is the most traditional and widely used theory within the satisfaction/dissatisfaction literature (Churchill and Suprenant 1982; Oliver 1977 and 1980; Swan and Trawick 1981) and it is used here to explain how these three phenomena are different. The expectancy-disconfirmation model is based on customers' comparison between their expectation of what the outcome should be and what they perceive the actual outcome is (Oliver 1997). Customer expectation can be formed based on a customer's previous behavior, opinions from others, and the customer's ability to process available information (Woodruff and Gardial 1996). Thus, even for a first-time buyer, some type of expectation typically exists.

Customer satisfaction occurs when the customer confirms that the seller's product offering generally meets the customer's expectation (Cadotte, Woodruff, and Jenkins 1987). The customer's perceived outcome does not have to perfectly match the customer's expectation. It just has to be within an acceptable range (Cadotte, Woodruff, and Jenkins 1987). Very little emotion is typically felt by the satisfied customer because a successful comparison between expectation and outcome is expected and achieved (Westbrook and Oliver 1991). Thus, satisfaction is an expected and desirable response by the customer to the seller's offering that tends to lead to a neutral emotional state for the customer. In essence, the customer got what he or she bargained and planned to receive. There is no surprise. There is no emotional disappointment.

Disconfirmation occurs when the customer perceives the actual outcome to fall outside the anticipated range of results (e.g., the selling firm's response is perceived by the customer to be significantly different than the expected outcome). Disconfirmation

can cause positive evaluations (i.e., delight) or negative evaluations (i.e., dissatisfaction). When the seller's offering exceeds the customer's expectation, positive emotions are likely to occur and the customer may express pleasant surprise (Oliver 1997). Behaviorally, positive disconfirmation is thought to lead to customer loyalty, repurchase, and positive word of mouth (Oliver 1999; Woodruff and Gardial 1996).

Customer dissatisfaction is a different phenomenon than customer satisfaction or delight due to the outcome of the comparison and the emotions typically felt by the customer. When the seller's offering falls below the customer's expectations, negative disconfirmation can occur and the customer may be dissatisfied. Customer dissatisfaction often leads to a wide range of negative emotions that may vary from intense rage to mild indifference (Huefner and Hunt 1994; Westbrook and Oliver 1991). It is this wide range of negative emotions held by customers that is theorized to be a determining factor in which DRGs are formed and how DRCTs are selected (Lazarus 1966; Nyer 1997). Thus, within this dissertation, satisfaction and dissatisfaction are not viewed as bipolar or opposite ends of the same continuum (Gardial, Clemons, Woodruff, Schumann, and Burns 1994; Herzberg 1968; Maddox 1981; Swan and Combs 1976; Woodruff and Gardial 1996). Instead, customer dissatisfaction is conceptualized as being its own phenomenon that can be measured on a continuum with mildly dissatisfied as one anchor and extremely dissatisfied as the opposite anchor.

Hence, customer dissatisfaction is defined here as *a state of cognitive/emotive discomfort caused by an insufficient return relative to the resources invested (time, money, emotion, etc.) by the customer at any stage in the relationship with the seller (pre-purchase, purchase, and post-purchase)* (Fornell and Wernerfelt 1987; Oliver 1980;

Stephens and Gwinner 1998). This definition is designed to accomplish three things. First, it applies the well-received expectancy-confirmation theory; customers expect some type of return for their investment. Second, it incorporates both cognitive and emotive responses; negative affective and cognitive reasoning are recognized as natural responses to customer dissatisfaction. Third, it recognizes the temporal effect of dissatisfaction; dissatisfaction can cause a customer to use a coping tactic before, during, or after the purchase.

While it may be common for the phenomena of satisfaction, delight, and dissatisfaction to coexist, each is worthy of separate analysis. Given this view, it is appropriate for researchers to investigate any one of these three phenomena independently. Within this investigation, dissatisfaction is the vehicle that drives the process model discussed below and the new taxonomy fully explained in Chapter Two. This conceptual model begins once the customer experiences negative disconfirmation and is dissatisfied due to a failed marketplace experience.

Role of Dissatisfaction within the Model

Dissatisfaction appears in two places within the conceptual model (see Figure 1-3 and Table 1-2). First, it appears at the beginning of the process where dissatisfaction experienced during the consumption process is recognized as the central motivator which invokes a cognitive-emotive appraisal of the situation. Second, dissatisfaction appears again toward the end of the model as one-of-two consequences from the secondary customer appraisal made to determine if the DRCTs employed achieved the DRG. As depicted by the feedback loop in the model, if the result of the employed DRCT appears

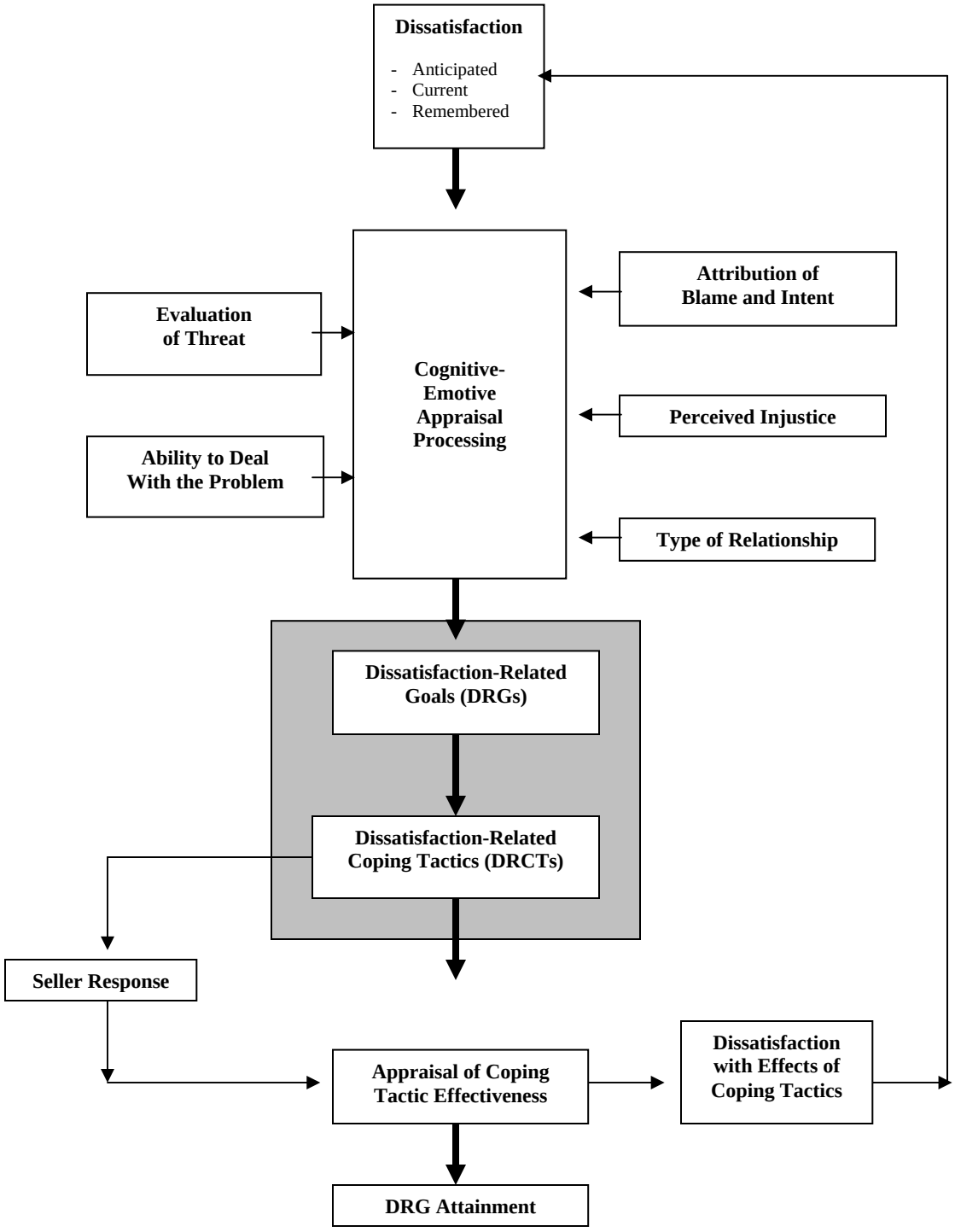

Figure 1-3: Process of Dissatisfaction-Related Goal Formation and Selection of Dissatisfaction-Related Coping Tactics

Table 1-2: Definition of Key Terms
Used to Develop the Conceptual Model

Customer Dissatisfaction	A state of cognitive/emotive discomfort caused by an insufficient return related to the resources invested by the customer at any stage in the relationship with the seller.
Dissatisfying Marketplace Experience	A consumption event where the customer's expected performance from the seller's product offering fails to meet some pre-determined standard.
Cognitive-Emotive Appraisal Process	The process through which a customer evaluates a dissatisfying marketplace experience, and processes the personal and situational factors that is relevant to the customer's physical and emotional well-being.
Dissatisfaction-Related Goals (DRGRs)	The goals formed as a consequence of the cognitive-emotive appraisal process. Dissatisfaction-Related Goals include: 1. Retaliation 2. Redress 3. Accommodation 4. Prevention
Dissatisfaction-Related Coping Tactics (DRCTs)	The unique psychological and behavioral responses selected by the customer to achieve specific DRGs. Dissatisfaction-Related Coping Tactics can be organized into five general methods: 1. Internally Self-Directed 2. Externally Self-Directed 3. Voice Toward the Seller 4. Voice Toward Peers 5. Third-Party Action

to have failed to achieve the customer's desired DRG, the customer will return to the cognitive-emotive process to seek a new DRG, a new DRCT, or both. Dissatisfaction with the application of coping tactics will be discussed later in this discussion of the conceptual model.

Dissatisfaction from a marketplace experience can be a powerful catalyst in forming DRGs and DRCTs, and it is the starting point for understanding the conceptual model (Figure 1-3). A dissatisfying marketplace experience is defined here as *any consumption event where the customer's expected performance of the seller's product offering fails to meet some predetermined standard* (Cadotte, Woodruff, and Jenkins 1987; Oliver 1980; Spreng, MacKenzie, and Olshavsky 1996; Stephens and Gwinner 1998). Customer dissatisfaction from a marketplace experience can be an anticipated event (Stephens and Gwinner 1998), it can be a current event (Oliver 1980), or it can be a remembered event (Gardial et al., 1994). What little research that exists on dissatisfaction focuses largely on customer responses that occur during or after the purchase process (Szymanski and Henard 2001), and need not be address further in this limited discussion. What is new to customer-coping research is the recognition of the idea that the potential threat of being dissatisfied during the pre-purchase stage can also motivate customers to take preventative action long before a purchase is actually made or the product is consumed (Fournier and Mick 1999).

It has long been argued within the satisfaction literature that customers act on the expectation of being satisfied (Oliver 1997). Why then, can't we assume that customers who expect to be dissatisfied will also act to prevent that outcome? There is recent observational evidence to support this (Fournier and Mick 1999; Stephens and Gwinner

1998). For example, certain customer behaviors like saving receipts, seeking guarantees, and selecting products with warranties are thought to be motivated by customers who want to avoid future problems (Fournier and Mick 1999; Stephens and Gwinner 1998). In addition, Richins and Bloch (1991) envisioned that the anticipation and alleviation of consumption related problems helped consumers determine satisfaction judgments. Also, Oliver (1996) suggests that the expectancy-confirmation model could work in reverse; consumers could expect to be dissatisfied and become satisfied when proven wrong. Finally, Stephens and Gwinner (1998) and Fournier and Mick (1999) found evidence of this anticipatory customer coping behavior in their qualitative research.

It is important to note here that dissatisfaction-related coping tactics selected to prevent an anticipated dissatisfying experience are not designed to create greater satisfaction, but to cope with the threat of being dissatisfied. For example, customers who save their purchase receipts do not increase their satisfaction. They guard against being dissatisfied. Viewing anticipation of dissatisfaction as a motivator is a contribution to this vein of research by helping to explain why some customers use coping tactics before the purchase event. Hence, this conceptual model and the newly proposed taxonomy recognizes the anticipation of dissatisfaction will lead to a dissatisfaction-related goal (e.g., goal of prevention), and is a factor when customers choose coping tactics designed to prevent or minimize a future potentially dissatisfying event.

All three types of dissatisfaction—anticipated, current, and remembered—are antecedents to the cognitive-emotive appraisal where personal and situational variables are processed, and dissatisfaction-related goals are formed.

Cognitive-Emotive Appraisal Process

Within this conceptual model (Figure 1-3), both cognitive and emotive processing are combined within the appraisal process and are recognized as necessary antecedents to the formation of customer dissatisfaction-related goals (Nyer 1997; Richins 1966; Stephens and Gwinner 1998). Of special note within this discussion is that customer thinking and feeling are not conceptualized as separate routes (Stephens and Gwinner 1998), but viewed as being co-mingled during the appraisal process (Izard 1993). The frequently-used cognitive appraisal theory (Lazarus 1966) can be applied here to develop a conceptual framework that describes the cognitive process customers might use to evaluate personal and situational factors during a dissatisfaction episode. As defined by cognitive appraisal theory, *cognitive appraisal is as a process through which a customer evaluates whether a particular dissatisfying marketplace experience is relevant to the customer's physical and emotional well-being, and if so, in what ways* (Folkman, et al. 1986).

Emotional well-being is also of importance to customers (Folkman and Lazarus 1991). When customers are dissatisfied, thinking and feeling evolve simultaneously (Izard 1993). Emotions have been shown to have a significant influence on various aspects of consumer behavior (Nyer 1997). This is particularly true for negative emotions (Oliver 1999). This negative emotion must be processed before customers can resolve their dissatisfaction (Stephens and Gwinner 1998). For example, Westbrook (1987) found emotions to be a significant predictor of complaining behavior. Thus, as customers become aware of their dissatisfaction they may think of ways to avoid economic loss and

emotional stress. The role of emotions will be discussed in greater detail in Chapter Two to show how emotions propel the selection of dissatisfaction-related goals.

A review of the literature identified five general mediators that influence the cognitive-emotive appraisal process used by dissatisfied customers to form their dissatisfaction-related goals. These mediators include:

1. Evaluation of threats to self and others (e.g., the family or firm);
2. The customer's perceived ability to deal with the problem;
3. Attribution of blame by the customer and perceived intent of the seller;
4. The type of injustice perceived by the customer; and,
5. Type of relationship the customer perceives he/she has with he seller.

Evaluation of threats: Different academic disciplines have advanced research into the appraisal processing of dissatisfied customers. From the realm of psychology, Lazarus (1966) conceptualized that dissatisfied individuals will first evaluate the potential threat of the situation, and then evaluate their own ability to deal with the problem. This conceptualization was later supported in customer situations through qualitative research (Godwin, Patterson, and Johnson 1999; Stephens and Gwinner 1998). According to Lazarus (1991) the threat appraisal can be divided into three groups: 1) goal relevance, 2) goal congruence, and 3) ego involvement. These are consumption-related goals, and thus, suggest that the more important the product is to the personal, social, and psychological needs of the customer, the more willing the customer is to exert cognitive effort and emotive processing (Lazarus 1991). Similarly, Godwin, Patterson, and Johnson (1999) found through qualitative interviews that the customer appraisal process could be operationalized as 1) physical well being, 2) self-esteem, 3) need for security, 4) need for

justice, 5) need to belong, and 6) well-being of a significant other. Research from psychology and consumer behavior literature suggests that the greater the threat posed by the dissatisfaction to the customer, the greater the emotional stress and need for cognitive processing to resolve that stress.

Ability to deal with the problem: Once customers make quick assessments of how threatening a dissatisfying event might be and they gauge their ability to deal with that threat. The customers' perception of the threat and their coping capabilities "interact with each other to determine the degree of stress and the strength and content of the emotional reaction" (Godwin, Patterson and Johnson 1999, p. 147). Thus, the more capable the customer feels about dealing with a dissatisfying event the less negative emotion is felt. Lazarus (1991) divided an individuals' appraisal of ability-to-deal-with-the-problem into three dimensions: 1) coping potential of the individual; 2) future expectancy; and, 3) who the customer blames for causing the dissatisfaction.

Coping potential is the ability of dissatisfied customers to deal with a threat and achieve a desirable outcome. Future expectancy is customers' expectation that their response will lead to a predetermined outcome. Szymanski and Nenard (2001) suggest customers' abilities to use a coping response include 1) similar prior experiences, 2) general problem solving ability, 3) access to those who have the power to solve the problem, and 4) general communication skills of customers. Customers also assess the risks involved (e.g., willingness to confront the seller, chance of getting caught when retaliating, etc.). They consider the perceived costs (e.g., time, effort, and monetary importance). They calculate the potential benefits (e.g., money back, replacement, release

of emotion) and make assessments of success (e.g., how likely the coping tactic used will achieve the desired outcome).

Attribution of blame and perceived intention of seller: Attribution of blame and the customer's perceived intention of the "wrong doer" also play a role in the dissatisfied customer's cognitive-emotive appraisal (Weiner 2000). The emotions of dissatisfied customers are numerous and may depend on the perceived threat to the individual. Attribution theory (Weiner1986) suggests that where customers place the blame for their dissatisfaction—on the situation, on themselves, or on the seller—will play a major role in shaping customers' emotions. The intent of the seller—deliberate or accidental—will also play a role in forming the intensity of felt emotions by dissatisfied customers. Psychological research (Godwin, Patterson, and Johnson 1995; Izard 1977, 1991; Smith and Ellsworth 1985) suggests that blame attributed to the situation causes sadness and fear. The emotions of shame and guilt derive from self-blame. Attributing dissatisfaction to the seller produces anger, disgust, and contempt emotions. In dissatisfying customer situations, the more blame customers attribute to the situation and/or to themselves, the more likely they are to form goals that require less intense cognitive processing and emotion. The more blame customers attribute to the seller, and the more deliberate the seller's transgression is perceived, the more intense the cognitive processing and emotion, and the more willing the customer is to form an extreme dissatisfaction-related goal.

Further, TARP (1997) reports there are three major causes of customer dissatisfaction: 20% of customers attribute their dissatisfaction to poor treatment by employees, 40% to product and process failure, and 40% to the unrealistic expectation of

customers or mistakes made by customers (Goodman 1999). This research prompts several questions that might help develop better customer-retention strategy. What do front-line employees need to know to minimize customer dissatisfaction? How can product designers use customer complaints to quickly and effectively redesign products, corporate policies, and procedures? How do marketers attract buyers without over-promising and creating unrealistic expectations? How can marketers reduce customer dissatisfaction and effectively communicate proper use, consumption, and enjoyment of the products customers purchase?

Level of injustice: The dissatisfied customer's need for justice may also shape the cognitive-emotive process (Goodman 1999). Justice and fairness are important for customers to be satisfied (Zeithaml and Bitner 2000). Theory of distributive justice (Oliver 1983; Oliver and Swan 1989) suggests that customers expect to get what they deserve based on their inputs. Theory of procedural justice (Swan and Oliver 1991) suggests customers expect the process to treat them similarly to other members in their reference group. Theory of interactional justice (Clemmer 1988) suggests customers expect to be treated with respect, politeness, and dignity. The degree of the customers' sense of injustice related to the dissatisfaction (e.g., poor product/service offering) affects the formation of customers' newly formed goals to resolve the problem. The greater the injustice, the more intense the cognitive-emotive goal used to cope with the dissatisfaction, and the more likely an intense DRG will be sought.

Type of Relationship: The type of buyer-seller relationship may also influence the cognitive-emotive process (Smith and Bolton 2002). The buyer-seller relationship can be transactional, operational, or strategic (Mentzer, Artis, Stewart, and Zacharia,

forthcoming; Weitz, Castleberry, and Tanner 1998). Customers typically recognize the value of their relationship to the seller, and take this factor into consideration when cognitively processing their dissatisfaction (Maxham and Netemeyer 2002). For instance, dissatisfaction with a one-time transactional purchase episode may warrant a far different response than dissatisfaction with a purchase episode that is one of many episodes in a long-term and strategic relationship (Maxham and Netemeyer 2002).

The combined influence of these moderators on DRGs: Once a customer is dissatisfied, all of the aforementioned personal and situational variables in the cognitive-emotive appraisal process simultaneously moderate the formation of dissatisfaction-related goals. It is beyond the scope of this research to provide more than a brief overview of the antecedents to dissatisfaction-related goals; we need only understand that previous research has identified a large number of moderating variables. However, it is important to understand here that given the wide array of personal and situational factors that influence the appraisal process, the same dissatisfying event may cause different customers to form very different goals and employ a wide range of coping tactics (Folkman and Lazarus 1985). Hence, while research in personal and situational factors is of value, there may be too many variables to be realistically monitored or controlled by practitioners. However, research that helps practitioners understand what types of dissatisfaction-related goals are held by aggravated and disgruntled customers may be more productive in providing manageable strategies to retain key customers. The types of dissatisfaction-related goals are discussed next.

The Formation of Dissatisfaction-Related Goals

As stated earlier, consumption-related goals and dissatisfaction related-goals are different. Customers are "goal driven" by habit, impulse, and reasoned action, and goals can include both a desired emotional state (e.g., happiness, security, etc.) and/or obtaining an objective (e.g., ownership, mastery, etc.) (Bagozzi and Dholakia 1999). The product offerings of sellers help customers achieve their consumption-related goals. For instance, the "means-end" paradigm (Guttman 1982) suggests that a product offering has attributes that are a means by which the customer can achieve desired end states. When customers are blocked from these desired end states, they may become dissatisfied. Therefore, consumption-related goals are driven by basic human needs and are of paramount importance to customers. When a consumption-related goal is blocked, dissatisfaction-related goals may form as part of the customer's appraisal of that dissatisfaction (Stephens and Gwinner 1999). These types of newly formed goals are intermediate objectives that coexist with consumption goals.

Dissatisfaction-related goals and dissatisfaction-related coping tactics are different despite sometimes treated as being the same construct. For example, Godwin, Patterson and Johnson (1999) suggest dissatisfied customers "will react to the violation of or threat to these basic needs…with anger, outrage, and in some situations physical hostility, because this type of situation threatens…their self-identity, [and] their sense of belonging" (Godwin, Patterson and Johnson 1999, p. 146). There is no mention of the DRGs formed prior to the DRCT selected. It is important to recognize that based on theory of reasoned action and goal-directed behavior, dissatisfaction-related goals form

first and coping tactics that are then used to achieve these types of goals. Thus, dissatisfaction-related goals and coping tactics are two distinctly different constructs.

Coping tactics, then, are dissatisfied customers' means of achieving dissatisfaction-related goals, and are used to bring "their perceived and desired states back into equilibrium" (Godwin, Patterson and Johnson 1999, p. 146). The cognitive-emotive appraisal process used by dissatisfied customers can yield several different types of goals. They may be highly irrational and emotional with very little cognitive processing (e.g., lead to a knee-jerk reaction). They may be highly rational with customers' emotions held in-check (e.g., recognizing the effort is not worth the possible gain). They may also be used in combination (Singh 1988). But in all cases, it is assumed here that both thinking and feeling are present at some level when customers form new goals to cope with dissatisfaction.

Four types of goals that arise from dissatisfaction have been identified in the literature and are supported through qualitative research. They are: prevention, accommodation, redress, and retaliation.

1. The goal of prevention is the customer's ability to anticipate the threat of being dissatisfied in the future and willingness to take action to mitigate the negative affect of future events.

2. The goal of accommodation is the customer's willingness to alter his/her expectation and to conform his or her behavior in response to dissatisfaction.

3. The goal of redress is the customer's desire to restore equity after being dissatisfied because of an imbalance between what was invested versus what was received.

4. The goal of retaliation is the customer's wish to have revenge on the seller. The goal of retaliation is formed due to the customer's need to punish the seller.

Each of these dissatisfaction-related goals is further discussed in Chapter Two as part of the literature review. For now, what should be of particular note to the reader is that these four dissatisfaction-related goals are distinct from one another and require specific coping tactics be used for customers to achieve them. From a manager's perspective, it may seem less important to focus on the coping tactic being used, and more important to understand why it is being used (i.e., it is better to treat the sickness than to treat a symptom). However, by understanding the subtle nuances of how dissatisfied customers use coping tactics, managers may also be able to detect and diagnose their customers' dissatisfaction-related goals, and thus, begin to help key customers resolve their problems. Also, dissatisfaction-related coping tactics are somewhat more easily observed in many cases than dissatisfaction related goals which will always be more difficult to identify.

Dissatisfaction-Related Coping Tactics

Coping tactics are conceptualized here as *distinct responses used by dissatisfied customers that can be either behavioral or psychological and that occur prior to, during, or after a purchase episode* (Singh 1988; Yi 1990). Thus, coping tactics are defined here as the psychological and behavioral responses undertaken by the customer to achieve dissatisfaction-related goals arising from demands of a thought-provoking and emotion-evoking situation caused by a dissatisfying marketplace experience (Folkman and Lazarus 1991; Nyer 1997; Stephens and Gwinner 1999). Depending on the situation and other factors like the individual's maturity and experience with dissatisfaction, customers may use one or several different coping tactics simultaneously (Singh 1988).

Based on previous attempts to classify this type of behavior as well as more recent findings, there are five-general methods of coping that can be distinguished from one another and still account for all known coping tactics. Each of these five-general methods is used in different ways to achieve the four DRGs that arise out of the cognitive-emotive appraisal process. Only a brief description of each coping method is provided here because a more detailed explanation of the taxonomy is presented in Chapter Two. The five-general methods of coping are: internal self-directed coping, external self-directed coping, voice toward the seller, voice toward peers, and third-party action.

1. Internal self-directed coping is the customer's attempt to deal with their dissatisfaction alone through internal psychological means.

2. External self-directed coping is the customer's attempt to deal with their dissatisfaction alone through some external action.

3. Voice toward the seller coping is different than other methods because the customer deliberately communicates with the seller.

4. Voice coping tactics involving peers includes communicating to peer-group members, but not the seller.

5. Third party action coping tactics require the customer to involve a person or organizations to act on their behalf toward the seller.

These five general coping methods are employed by dissatisfied customers to achieve specific consequences related to specific dissatisfaction-related goals. Combined with the four types of dissatisfaction-related goals, 20 (4X5) different and unique coping tactics can be classified within the proposed taxonomy. While some of these tactics involve the seller, many do not. Ideally, the seller would always want a reasonable opportunity to rectify the negatively perceived situation. In reality, most consumers elect to exclude the seller in how they choose to solve their problem (Stephens and Gwinner

1998). In these cases, if managers fail to detect customer dissatisfaction early enough or fail to act quickly, they risk having key customers switch their allegiances to competitors (Keaveney 1995). In a smaller number of cases, the dissatisfied customers even seek to punish the seller (Huefner and Hunt 2000). In these situations, practitioners risk verbal abuse, vindictive behavior, and even punitive legal action.

Appraisal of Tactics, Seller Responses, and DRG Attainment

After a coping tactic has been employed, the customer appraises the seller's response and his/her own cognitive-emotive state to determine if his/her dissatisfaction-related goals have been accomplished. In those situations where the seller is made aware of the customer's dissatisfaction, it is important that the seller stand ready to identify the dissatisfaction-related goals and to act quickly to resolve it (Lovelock and Wright 1999). Even when the firm is notified, and attempts to recover, there are cases where customers remain dissatisfied and may look for new goals or new tactics to cope with that dissatisfaction (Butte and Burton 2002). In fact, there is research to suggest that a firm's failure to rectify a dissatisfactory situation will create more intense negative emotion than caused by the original dissatisfying event (Smith and Bolton 2002). What is important to recognize is that dissatisfaction with the resulting outcome of the coping tactic can compound the negative affect within the customer. This compound effect can turn originally mild dissatisfaction into more intense dissatisfaction if the seller fails to recover, or if the customer is unable to effectively resolve the problem alone.

Goal attainment is the customer's assessment that the coping method used—internally self-directed, externally self-directed, voice toward the sell, voice toward peers,

and third-party action—to achieve the goal formed out of their dissatisfaction—prevention, accommodation, redress, or retaliation—has succeeded. Once this dissatisfaction-related goal attainment is achieved, the customer no longer needs to select additional coping tactics, and will return to the pursuit of the original consumption-related goal. However, as depicted in this conceptual model (Figure 1-3), there is a feedback loop to demonstrate that customers often continue to employee different coping tactics again and again until their dissatisfaction-related goal is realized (Singh 1988).

Conclusions to be drawn from the Conceptual Model

The two boxes enclosed in the gray area—DRGs and DRCTs—are the two primary constructs of concern for this dissertation. The larger conceptual model (Figure 1-3) was developed to show the antecedents and outcomes of these two constructs. Given the limitation of space and resources, the other constructs in the process model will not be further developed within this research, but considered for future research. The remainder of this dissertation is dedicated to exploring and explaining how goals form and how coping tactics are used to achieve those goals.

The model provided here is designed to recognize five key concepts. First, dissatisfaction has traditionally been viewed as a de-motivator for consumers; it discourages customers from purchasing from the firm (Anderson, Fornell and Lehman 1994; Anderson, Fornell and Rust 1997; Rust and Zahorik 1993). Here, dissatisfaction is conceptualized as a motivator; it causes customers to use some type of coping tactic (Fournier and Mick 1999; Stephens and Gwinner 1998). Second, while dissatisfaction is a powerful motivator, so is the anticipation of being dissatisfied. What is unique about

this model to dissatisfaction research is the notion that some customers seem to worry about being dissatisfied prior to a purchase event and may need to find ways to cope with this stress very early in the purchase cycle (Fournier and Mick 1999; Stephens and Gwinner 1998). Third, dissatisfaction leads to both emotive and cognitive mental processing (Stephens and Gwinner 1998; Szymanski and Henard 2001). This model recognizes the importance of both cognitive and emotive processing in shaping the customer's goals. Fourth, dissatisfaction causes customers to form new goals that are different from their purchase and consumption goals. Dissatisfied customers sometimes form these new goals "on the fly" with little thought and quickly erupt and verbally assault a service provider, while others may apply deep thinking and plot their revenge. Finally, and perhaps most important to this research, coping tactics are used to achieve these newly formed goals.

A LOOK AHEAD

To help sellers protect their most valuable asset—their customer base—research is needed to help them develop recovery strategies for those times when they fail to meet a key customer's expectation (TARP 1997; Fornell 2002; Marketing Science Institute 2002; Smith, Bolton and Wagner 1999). An improved classification system will aid the pursuit of an efficient program of research (Bailey 1994; Hunt 1991). Thus, the remaining chapters of this dissertation will focus on: 1) customer goals in response to dissatisfaction, and 2) customer coping tactics used to realize those goals as they are grouped together in the proposed taxonomy.

Chapter One was written to justify this program of research by showing how customer dissatisfaction reduces customer retention rates. By learning how customers deal with dissatisfaction, this program of research is designed to benefit practitioners, policy makers, and marketing research. The scope of this research problem was discussed. To place this research within the larger customer dissatisfaction phenomenon, a conceptual model was provided depicting how customers move from dissatisfaction to conflict resolution.

The next chapter will show how the newly proposed taxonomy was deduced through a review of the pertinent literature. A series of propositions will be derived and presented. In Chapter Three, a discussion of the methodology needed to establish internal and construct validity will be reviewed. In Chapter Four the data will be analyzed. In Chapter Five the implications of this research will be discussed and a future program of research proposed.

CHAPTER TWO

LITERATURE REVIEW

> *"Classification systems always involve a partitioning of some universe of objects, events, or other phenomena into classes or sets that are homogeneous with respect to some categorical properties."*
>
> Shelby Hunt (1991, p. 177)

INTRODUCTION

The purpose of Chapter Two is to use published research and deductive reasoning to show the strengths and weaknesses of previous taxonomies, and to establish a theoretical foundation and logical support for the proposed taxonomy. To accomplish this task the chapter is organized into five sections. A brief overview is provided in this introduction. In the second section the most prevalent taxonomies used to organize dissatisfaction-related tactics are reviewed. The taxonomies of Hirschman (1970), Day-Landon (1977), and Singh (1988) are given special attention. Each of these taxonomies is shown as a tree diagram to simplify the process of comparing them. In the third section, recent published findings are used to expand and justify the five-general methods of coping used as one dimension of the proposed taxonomy. It will be shown that new research findings suggest prevailing taxonomies may need to be expanded to include a broader range of responses. In the fourth section, dissatisfaction-related goals are discussed and proposed as a way to reclassify dissatisfaction-related coping tactics. Hence, the goals of dissatisfied customers are the central focus of this research, and a model depicting the development and pursuit of

goals as theorized by Bagozzi and Dholakia (1999) is used to explain how dissatisfied customers might set and then pursue their dissatisfaction-related goals. Finally, a new taxonomy of customer dissatisfaction-related coping tactics is proposed based on dissatisfaction-related goals. The final section concludes with a critique of the proposed taxonomy.

METHODS OF COPING FOR CUSTOMERS MOTIVATED BY DISSATISFACTION

The origin of the concept of dissatisfied customer coping behavior is attributed to Hirschman's (1970) theory of exit, voice, and loyalty (Huefner and Hunt 2000). The taxonomies proposed by Day and Landon (1977), Day (1980) and Singh (1988) have generally been accepted as improvements upon Hirschman's original concept (Boote 1999; Singh 1988; Singh and Wilkes 1991; Stephens and Gwinner 1998). However, these efforts may not go far enough. More recent published research suggests that Day-Landon (1977) and Day (1980) conceptualizations do not represent all responses across different situations (Singh 1988; Singh and Wilkes 1991), and Singh's taxonomy "does not accurately reflect many current ideas on customer complaining behavior" (Boote 1999, p. 143). A review of the current literature revealed several efforts to investigate and understand how customers cope with dissatisfaction (Fournier and Mick 1999; Godwin, Patterson, and Johnson 1999; Huefner and Hunt 2000; Kelley, Hoffman, and Davis 1993; Mick and Fournier 1998; Oliver 1999; Stephens and Gwinner 1998). Based upon this additional research, a new taxonomy has been conceptualized within this dissertation. Before introducing the new taxonomy, it is especially helpful to discussion the

taxonomies of Day and Landon (1977), Day (1980), and Singh (1988), and Hirschman's (1970) theory of exit, voice, and loyalty.

Hirschman's Exit-Voice-Loyalty Theory

Hirschman's exit-voice-loyalty theory of an individual's dissatisfaction response is the foundation for the most widely cited classification systems used to depict the coping methods used by customers (Boote 1999; Huefner and Hunt 2000; Singh 1991). The exit-voice-loyalty model was originally designed within a social-economic-and-political context to explain the decline in confidence by individual citizens in private and public organizations (Hirschman 1970). As Hirschman explains, "I had come upon a manner of analyzing certain economic processes which promised to illuminate a wide range of social, political, and indeed moral phenomena" (1970, p. vii). Hirschman then used a diverse collection of economic and political examples to develop his model. In particular, he applied his model to the social issues of the late 1960's. The topics used in his discussion included: economic competition, the two-party political system, divorce in the United States of America, minority activism, and even the failure of government officials to resign because of the Vietnam War (c.f., Hirschman 1970). The topic of particular interest to this dissertation was his application of the voice-exit-loyalty theory in situations where the customer is dissatisfied with the seller.

Hirschman described customer dissatisfaction as a result of a "repairable lapse by economic actors" (1970, p. 1). He states, "No matter how well a society's basic institutions are devised, failures of some actors are bound to occur" (1970, p. 1). He then showed how customers could be activists and respond in ways that would cause business

leaders to curb their socially undesirable behavior (Huefner and Hunt 2000). As Hirschman puts it, “Each society learns to live with a certain amount of dysfunctional or misbehavior; but lest the misbehavior feed on itself and lead to general decay, society must be able to marshal from within itself forces which will make as many of the faltering actors as possible revert to the behavior required for its proper functioning” (1970, p. 1).

Almost exclusively described as a “theory” within the satisfaction/dissatisfaction literature, Hirschman’s model resembles a simple classification system used to categorize the behaviors of dissatisfied customers into three broad groups. In economic situations, Hirschman reasoned that dissatisfied customers have a limited number of options when dealing with business firms. Customers could “exit” the relationship by not purchasing again, they could ”voice” their complaints to management, or they could remain “loyal” by electing to repurchase at another time (see Figure 2-1). “In Hirschman’s terms, exit is essentially an escape from an objectionable state of affairs and voice is an attempt to accomplish change” (Fornell and Wernerfelt 1987, p. 339). Loyalty is broadly defined as the customer’s unwillingness or inability to find a substitute (Singh 1988).

Subsequent researchers began to notice that some customer reactions to dissatisfaction clearly go beyond the broad responses of exit, voice, and loyalty (Day and Landon 1977; Huefner and Hunt 2000; Singh 1988). For instance, additional coping methods like “word of mouth” and “third party action” were used to extend Hirschman’s model to provide a more comprehensive explanation of how customers deal with dissatisfaction (Day 1980; Day and Landon 1987, Fornell and Westbrook 1979; Singh 1988). Another criticism made of the voice-exit-loyalty model was that it is perceived to

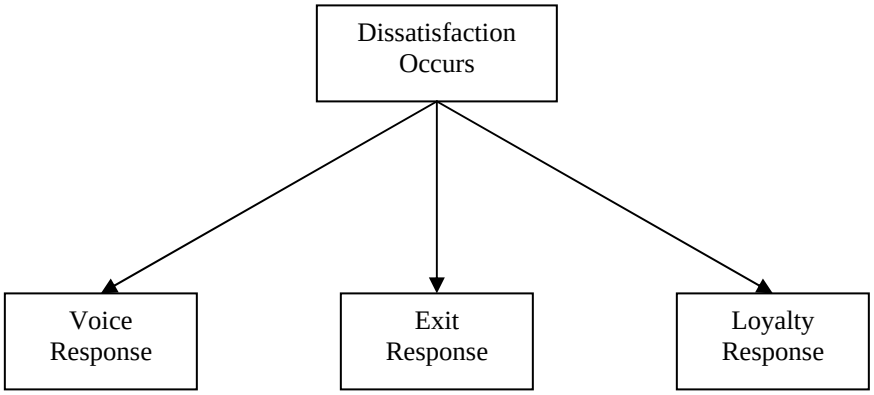

Figure 2-1: Hirschman's (1970) Voice-Exit-Loyalty Classification of Dissatisfaction-Related Customer Behavior

be too broad to effectively explain specific customer situations; while Hirschman's model is useful in describing the behavior of large groups of faceless consumers in the general discourse of theoretical economics, it is difficult to apply in individual situations (Day and Landon 1977). Hirschman's broad political and social agenda may explain why this model is conceptualized to be too general. While this weakness has led several other researchers to attempt to improve on the exit-voice-loyalty model, it is undeniable that Hirschman's work created the foundation for all the dissatisfaction-related coping behavior research that followed (Huefner and Hunt 2000). The first significant effort to fully apply the exit-voice-loyalty model in the marketing literature was published by Day and Landon (1977).

Day-Landon's Public-Private Actions Classification

Within the satisfaction/dissatisfaction literature, there was an unprecedented increase during the 1970's in the amount of research that involved the exploration of dissatisfied customer response styles (Hunt 1977; Stephens and Gwinner 1998). This increase is attributed to the general interest in "consumer response to dissatisfying consumptive experiences that intensified in the consumer-oriented 1970's" (Stephens and Gwinner 1998, p. 172). However, relatively little of this research was specifically designed to classify the nature and structure of the dissatisfied-related customer coping tactics (Singh 1988). This lack of structure was viewed by many researchers as problematic, and calls were made to resolve taxonomical issues that would help organize the phenomenon and help advance a systematic exploration of it (Bearden and Teel 1983; Day and Landon; Landon 1980; Singh 1988). Day and Landon attempted to answer this call by publishing their generally well-received taxonomy based on the public and private actions of dissatisfied customers (Stephens and Gwinner 1998).

Day and Landon (1977) used deductive reasoning to develop their taxonomy and conceptualized a two-level hierarchical structure for its classification schemata (Figure 2-2). At the first level, customers could respond to dissatisfaction by either taking action or not taking action. At the second level, the "no action" response is not investigated further or explained within their taxonomy. However, the "take action" response is subdivided further into "public" or "private" actions. Public action is conceptualized as seeking redress by complaining or asking for a refund from the seller, taking legal action, or involving a consumer protection group. Private action is conceptualized as boycotting the seller or manufacturer, and warning friends and relatives.

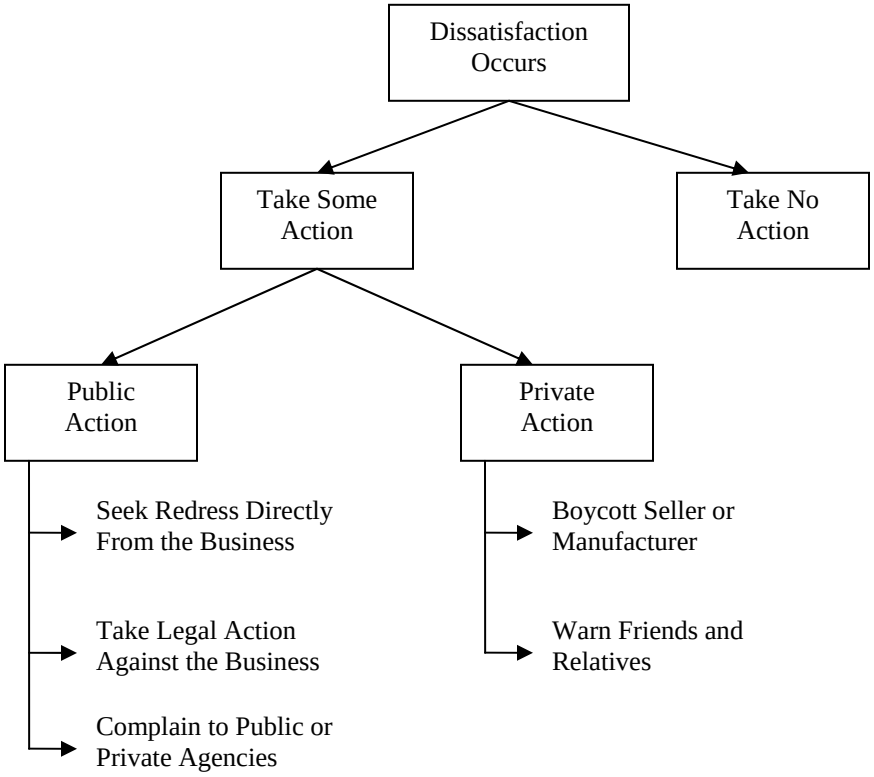

Figure 2-2: Day-Landon's (1977) Public-Private Action Classification of Customer Complaint Behavior

To its credit, the first level of the Day-Landon hierarchy successfully distinguishes between behavioral (i.e., take action) and non-behavioral responses (i.e., no action). This distinction is carried over into later taxonomies (e.g., Singh 1988). Dissatisfaction may evoke strong emotion and require extensive mental processing by customers that may be unobservable to the seller (Day and Landon 1977). However, the term "no action" does not fully express this type of response to dissatisfaction. While non-behavioral responses are recognized as an option by Day and Landon, this alternative is not given sufficient attention. For instance, current research suggests some dissatisfied customers may not show external behavioral, but when asked, revealed the use of extensive internal processing to cope with their dissatisfaction (Fournier and Mick 1999; Stephens and Gwinner 1998). Therefore, it would seem that the Day-Landon taxonomy fails to fully account for all methods of coping with dissatisfaction. Even Day and Landon (1977) touched upon this potential weakness when they suggested, "the chances that a customer will do nothing…appear to be substantial" (p. 432), but they stop short of investigating this substantial option.

A second contribution of their taxonomy is that it recognizes that third parties can be used by dissatisfied customers to cope with the problem. For example, complaining to a consumer protection group, taking legal action, etc., are coping responses that require a third-party to act on behalf of the customer. The idea of third parties playing a role in how to classify dissatisfaction-related customer responses has been adopted by each of the most cited subsequent attempts to classify this phenomenon (e.g., Day 1980; Singh 1988).

One criticism of the Day-Landon taxonomy is that it was not empirically tested when proposed (Day and Landon 1988). When a classification system is based on the deductive reasoning of its creators, one is left to wonder if it reflects reality or just the subjection view of its creators (Singh 1988). A second criticism arises from the mixed empirical support for the private-public distinction. At the second level of the Day-Landon hierarchy, public and private actions are used to classify behavioral responses. This distinction is justified by Day and Landon (1977) based on the economic value of the product involved in the dissatisfying episode. "That is, for complex and expensive products (e.g., durable goods), customers are expected to engage more often in public actions" (Singh 1988, p. 95). There is empirical evidence to support this position (TARP 1999), but there is also evidence to refute it (Day and Ash 1979). In addition, there is evidence to suggest that the customer service component may be of greater consequence than the product component as a determinant of dissatisfaction-related responses (Tax, Brown, and Chandrashekaran 1998). The mixed results do not invalidate the Day-Landon taxonomy, but they do suggest that classifying dissatisfaction-related responses by public or private actions may not be totally appropriate, and that another classification system might be more descriptive (Singh 1988).

To further complicate the internal validity of the public-private distinction conceptualized by Day and Landon (1977), one of its creators offered a competing classification system. After considering *why* instead of *how* customers complain, Day (1980) noted that customers could provide detailed explanations of the specific objectives they hoped to achieve (Day 1980). Based on these dissatisfaction-related objectives, Day proposed (1980) that the same responses from the public-private categories could be

reclassified based on the "purpose" of complaining into three general categories: redress seeking, complaining, and personal boycott. Redress seeking is described here as the motive to seek a specific remedy from the seller either directly (e.g., complain to the retailer and manufacture) or indirectly by using third parties (e.g., use the court system). Complaining is described as the motive to communicate dissatisfaction for reasons other than seeking a remedy (e.g., win future concession from the seller, use word of mouth to warn friends, etc.). Personal boycott is described as the motive to discontinue purchasing from the seller (e.g., boycott the product, brand, store, and/or manufacturer).

Day's redress-complaining-boycott classification system is to be commended for recognizing that dissatisfied customers may have an underlying dissatisfaction-related motive directing their responses, and for using these motives as a way to organizing coping tactics. Another credit attributed to Day's second attempt to classify dissatisfied customer responses is that it shows how the same responses can be reorganized in more than one way depending on the needs of practitioners and researchers. Day's 1980 reorganization does raise some concerns (Singh 1988). For example, complaining is classified both as its own category to communicate the customer's dissatisfaction, as well as to seek redress (i.e., come up with an acceptable remedy). This is a violation of the rules of scientific classification because the same response cannot be placed into two separate groups (Bailey 1994). Thus, for proper classification more distinction has to be made between the types of complaining used (Hunt 1991).

An even greater problem for subsequent researchers is that Day does not express a preference for the private-public or the redress-complaining-boycott classifications systems (Day 1980; Singh 1988). Resolving this issue would require an evaluation of the

basis for categorizing responses into groups, and clearly establishing the greater utility of one over the other (Hunt 1991). Instead, Day (1980) recommends that future research resolve which of the two explanations might be more accurate. Thus, a weakness of both the Day-Landon (1977) and Day (1980) taxonomies is that each was proposed without empirically establishing the internal validity of the classification system. While both taxonomies aided in our understanding of the phenomenon, researchers continued to call for improvement in conceptualizing and measuring customer dissatisfaction coping responses (Bearden and Teal 1983; Singh 1988). Singh (1988) answered the call by empirically testing Day and Landon's (1977) first conceptualization, as well as Day's (1980) attempt to improve upon the original. Singh concluded that neither attempt provides a "satisfactory representation of the structure underlying" the coping tactics of dissatisfied customers (p. 99). Thus, Singh proposed his own taxonomy.

Singh's Voice-Private-Third Party Classification

Each of the previously discussed taxonomies is based on deductive reasoning. Singh (1988), however, saw this as a potential weakness and decided to use an inductive approach to develop the classification system for his taxonomy. Singh (1988) argued that a more "reasonable evaluation strategy [is needed] to confront real-world data and observe which 'basis' is more valid" for classifying the phenomenon of dissatisfied customer responses (p. 96). Singh's approach to classifying this phenomenon is admirable for two significant reasons. First, he went to great lengths to use the actual responses of customers to ground his taxonomy within real dissatisfying marketplace

experiences. Second, he recognized that dissatisfied customers may have specific intentions that motivate them to use multiple dissatisfaction-related responses.

To gather and evaluate the real-world-response data needed for his analysis, Singh used a two step process. First, Singh drafted a 10-item survey that was a composite of the Bearden-Teal five-item complaining behavior scale (1983) and additional items Singh thought appropriate (see the appendix to view these 10 items). Singh used academicians as a panel of experts to review the items. He then mailed 1,000 surveys to each of four different groups of customers within different complaint situations (grocery, auto repair, medical, and banking). Regrettably, the survey response rates were low and only ranged between 15% and 18%. Singh cited other dissatisfaction research with low response rates to justify this potential threat to validity (e.g., Best and Anderson 1977; Day and Ash 1979; Westbrook, Newman, and Taylor 1978). Second, upon collecting the data, he used data clustering techniques to categorize the various dissatisfied customer responses.

In his discussion of the taxonomy, Singh noted that dissatisfied customers' motives may play a role in how customers respond. Singh agreed with Day (1980) that dissatisfied customers may have an "objective" to achieve when selecting a coping tactic, but preferred to call these objectives "intentions" (Singh 1988). Singh then stressed the need for researchers to focus on customers' ultimate intentions to better understand how customers select a coping method, as well as the different levels of intensity needed to address those intentions. As he put it, responses of dissatisfied customers "must be based on the relative intensity with which customers evaluate different …options (i.e., intentions), not simply on the behaviors they did/did not engage in" (Singh 1988, p. 94).

It is curious that while Singh stresses the importance of focusing on *why* customers choose different types on coping tactics (e.g., the motives behind the response), he does not pursue this course in his taxonomy. Instead of classifying responses based on *why* a customer behaved a certain way, Singh elected to focus on *who* was involved. This approach provided him with two dimensions to classify the categories of this taxonomy. The two dimensions are: *who* is the target of the dissatisfied customer's response; and, *who* was actually involved in the dissatisfying transaction. Figure 2-3 is a tree diagram depicting how Singh envisioned the responses of dissatisfied customers based on his 10-item scale and the ensuing cluster analysis that generated three categories of responses: voice, private, and third-party.

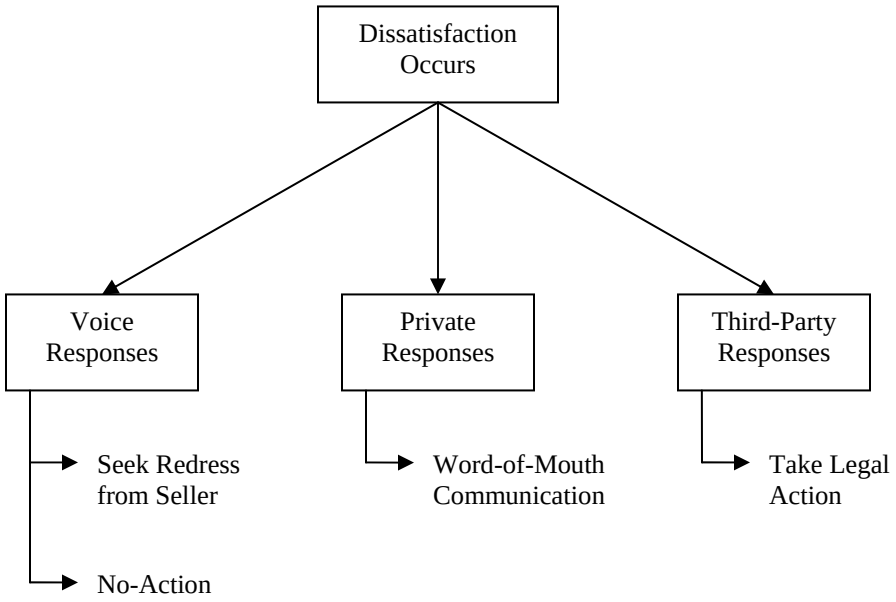

Figure 2-3: Singh's (1988) Voice-Private-Third Party Taxonomy of Customer Complaining Responses

The classification of "voice responses" is viewed by Singh (1988) as the actions directed to individuals who "are external to the consumer's social circle (i.e., informal relationships) and are directly involved in the dissatisfying exchange (e.g., retail manufacturer)" (p. 104). This would involve any representative on the seller's side of the exchange (a clerk, a manager, a retailer, a manufacture). Singh identifies two alternative paths within this classification: seeking redress from the seller and taking no action. Seeking redress is considered a voice response because the dissatisfied customer asks the seller to resolve the problem.

The methodology and logic Singh used to classify and label this type of voice response needs to be considered. First, a criticism might be made because Singh only used two items to measure the seeking-redress response (Churchill 1979; Nunnally 1979). Another criticism is that while both of these survey questions use a form of voice, only one question actually includes a reference to seeking redress (Singh 1988). Hence, it is not clear why Singh labeled both responses as seeking redress. Despite these problems, the use of complaining to the offending party as a way to resolve the problem is widely supported within the satisfaction/dissatisfaction literature (c.f., Singh and Howell 1985), and the inclusion of seeking redress reflects the thinking from previous taxonomies discussed above (Day 1980; Day and Landon 1977; Hirschman 1970).

However, Singh's inclusion of "no action" within the voice category has far less support. Categorizing "no action" as a form of voice response lacks a sound theoretical or empirical foundation. First, Singh points to Hirschman's original theory of voice-exit-loyalty for theoretical support. Singh interpreted "no action" as being similar to Hirschman's notion of loyalty, and then abruptly classified it as a voice response since it

seems to reflect “feeling toward the seller” (p. 100). Singh’s interpretation of the voice-exit-loyalty model is contradictory and confusing. Hirschman (1970) was very clear that the failure of customers to complain was to be classified as loyalty and not included in the voice category. Thus, Singh’s conclusion lacks theoretical support.

Second, Singh’s categorization of “voice responses” rests on tenuous empirical analysis. A closer look at Singh’s exploratory factor analysis reveals that a single “no action” item happened to load (.519) with the two “redress seeking” items (.705 and .721), and so was grouped within the voice response category. The use of a single item for measurement of a variable should not be considered valid in determining construct validity (Churchill 1979; Nunnally 1979) or measurement reliable (Peters 1979). Even Singh (1988) admitted that the use of a single-item to measure the “no-action” response “should be viewed with caution” (p. 100). Perhaps the inclusion of more “no-action” survey items would have yielded a different loading pattern and thus, a different taxonomy. Subsequent research has shown evidence that there are many ways customers cope with dissatisfaction without showing external behavior. For example, dissatisfied customers may hold a grudge (Huefner and Hunt 2000), they may determine their expectations were too high and privately modify them (Richins 1987; Stephens and Gwinner 1998), and they may optimistically wait for conditions to improve (Rusbult, Farrell, Rogers and Mainous 1988).

The second category of the classification is “private responses” and is described in the Singh taxonomy (Figure 2-3) as the actions directed at individuals who are within the consumer’s social circle, but are not directly involved in the dissatisfying event with the seller. This would narrow private responses to communications directed at

friends/family and self-directed efforts that the seller is not directly aware of (Singh 1988). Singh's private responses appear to include responses that were previously covered in other taxonomies. For example, Singh's private responses seem very similar to Day and Landon's "private actions" classification (warn friends and boycott seller), as well as some of Hirschman's notions of "exit" (to leave the relationship). Also, the private responses category seems to incorporate two different responses in one grouping. Singh's private responses could be logically separated further into two distinct categories: voice towards peer groups (e.g., voice toward family, friends, and coworkers) and internal self-directed coping tactics that only involve the customer.

The description of "third-party responses" (the final category in the taxonomy, see Figure 2-3) according to Singh (1988) is the action directed at individuals who are "external to the consumer…and not directly involved in the dissatisfying transaction" (p. 104). This would include responses like writing complaint letters to newspapers, filing complaints with the local BBB, or taking legal action "for a variety of purposes, such as seeking redress, warning other people, or simply getting it off one's chest" (p. 99). This is very similar to the Day-Landon (1977) notion of how third parties are sometimes used by dissatisfied customers.

Singh's efforts to use actual data to construct his taxonomy are to be commended. However, a closer examination suggests the process and outcome may be flawed. First, this taxonomy may have limited usefulness in aiding practitioners (Bailey 1994; Hunt 1991). Second, the research design used to develop the taxonomy may not be completely appropriate for testing the internal validity of this classification system. Finally, there is recent evidence to suggest this taxonomy may not go far enough to

include all known responses of dissatisfied customers (e.g., Boote 1999; Huefner and Hunt 2000; Stephens and Gwinner 1998).

Perhaps the most damaging of these criticisms is that Singh's taxonomy may have limited value to practitioners and researchers due to its focus on *who* was involved. Singh's approach is problematic for several reasons. First, the dimensions used to classify the taxonomy fail to explain to practitioners and researchers *why* a customer chooses a particular dissatisfaction-related response. If practitioners have any chance of recovering a dissatisfied customer, they need to know more than *who* was in involved or even *how* the customer acted; they need to know *why* a customer acted.

If researchers are to select one classification system over another they must know its advantages. Hunt (1991) stresses that for a classification system to advance marketing research it must be shown to be more useful than rival taxonomies. Typically this is done by showing that earlier taxonomies have neglected items that should be included, or by showing that a new way of organizing existing items is an improvement over previous grouping methods (Bailey 1994). Singh's classification system does not identify any responses not already proposed in prior taxonomies (Hirschman 1970, Day and Landon 1977; Day 1980). For example, voice was established by Hirschman (1970); and the use of private response and third-party responses were established by Day and Landon (1977). Thus, to determine the merits of Singh's taxonomy we must look to the dimensions used to describe the categories of the classification system. Unfortunately, Singh neglects to explain why the two dimensions used are more useful to practitioners and researchers than classification systems applied in previous taxonomies. Hence, subsequent researchers are forced to make their own assessments.

Closer examination of the dimensions suggests possible problems. We can better see one potential weakness by placing Singh's two dimensions into the form of a 2 by 2 matrix, (see Figure 2-4). The first dimension of the Singh taxonomy is shown as the vertical axis of the matrix and focuses on the person(s) to whom the dissatisfied customer's response is directed. This response can either be directed within the customer's social circle (e.g., private responses like word-of-mouth communication to friends) or external to the customer (e.g., voice responses like complaining to the seller or third-party responses like filing a law suit). The second dimension is shown as the horizontal axis and focuses on whether or not those involved in the response were directly implicated in the dissatisfying event. This second dimension only serves to

		Involvement of Others With The Dissatisfying Experience	
		Directly Involved	**Not Directly Involved**
At Whom the Customer's Response is Targeted	**At Seller** (i.e., retailer, manufacture, etc.)	**Voice** Toward Seller No Action Taken	**Third Party** Take Legal Action
	At Customer's Social Circle (i.e., friends, relatives, etc.)	**?**	**Private** Word of Mouth

Figure 2-4: Singh's (1988) Voice-Private-Third Party Two-Dimensional Matrix for the Taxonomy of Customer Complaining Response

separate direct customer voice responses from third-party responses. As depicted in Figure 2-4, the two dimensions create a four-cell matrix. Unfortunately, the two dimensions only provide explanations for three of the four cells. Thus, this classification system generates an empty cell in the matrix. This is not problematic per se (Hunt 1991), but does leave us wondering if this empty cell exists because the data failed to reveal it, or if in fact no realistic response could ever fill it. Singh does not provide an explanation.

Singh's recognition of the importance of intentions and intensity within his discussion of this his conceptualization is laudable, but he stops short of apply this idea to his classification system. Specifically, the taxonomy fails to show which responses (i.e., coping tactics) might be linked to which intentions (i.e., motives), or to show which intentions are associated with high or low levels of intensity (i.e., strength of negative emotions). It is especially unfortunate the concept of intentions is not communicated within the classification system of his taxonomy. This omission reduces the usefulness of this taxonomy for practitioners and other researchers (Bailey 1994; Hunt 1991) because it does not explicitly reveal the causal relationships between various responses and the customer's specific dissatisfaction-related goals (e.g., Singh 1988: intentions; Day 1980: objectives).

In addition to problems of usefulness, Singh's research methodology should be considered when evaluating internal validity of this taxonomy. Even when setting aside the low survey response rates, a closer examination suggests the research design used by Singh to develop the taxonomy may not completely validate the classification system. First, applying real world responses was laudable, but cluster analysis has limitations in testing classification systems (Waller and Meehl 1998). An exploratory approach like

cluster analysis relies on the quality of the data being evaluated (Bailey 1994). For example, cluster analysis will cluster all the items included in the analysis even if there is no theoretical justification for the groupings (Waller and Meehl 1998). Thus, using a method like cluster analysis is dangerous if there is not sufficient deductive reasoning used to develop the questions/items to generate a valid data set (Bailey 1994; Waller and Meehl 1998).

Second, cluster analysis does not require testing of a theoretically-based hypothesis. Cluster analysis identifies the possible pattern and then the researcher looks for logic and theory to explain why the pattern might have formed. While a criticism of deductive reasoning is that the researchers may subjectively develop their model, a criticism of using cluster analysis is the explanation of how items are categorized may also be subjective. Ideally, theory would be identified first, hypotheses developed, and then tested (Mentzer and Kahn 1995).

Third, Singh's taxonomy partitions the responses of dissatisfied customers on what may be an incomplete 10-item scale. Had Singh asked a different and more complete set of questions of his respondents, he may have arrived at a different set of conclusions and a different taxonomy. Singh recognized this potential problem and mentioned it as a limitation of his research: "other items can be developed that represent other means of [coping with dissatisfaction] …that may suggest a different taxonomy" (p. 104). More recent research would suggest that this might be the case. Hence, a more complete set of measurement items may be needed to be deductively developed and inductively tested to establish the internal validity for this taxonomy. In sum, a closer examination of Singh's classification system reveals that the taxonomy does not tell us

much we didn't already know, and it neglects to identify known responses suggested by more recent research. Thus, Singh's taxonomy should be reconsidered given that the central purpose of a taxonomy is to identify a comprehensive classification system that logically partitions the various types of responses of dissatisfied customers.

Need for an Improved Classification System

Each of the classification systems reviewed here have strengths and weaknesses. To their credit, each has advanced our thinking into the realm of customer dissatisfaction and coping tactics. However, when closely considering previous taxonomies as a group, one glaring problem emerges: These taxonomies only tell us *how* a dissatisfied customer might respond or *who* might be involved in that response, but they all fail to explain *why* customers act as they do. This is not to say that understanding *how* customers might respond and *who* might be involved is unimportant; each of these dimensions can help us in the identification and grouping process of classifying similar responses. But knowing *why* a customer responds differently in various situations allows us to better explain the phenomenon as researchers and to develop better strategies to detect dissatisfied customers and recover as practitioners. As Hunt (1991) stresses, when comparing the value of one taxonomy to another, the most important criterion is to determine which is more useful to researchers and practitioners. Hence, a new taxonomy is needed that incorporates the best elements of previous taxonomies (includes the elements of *how* and *who*), but goes one step further by helping to explain *why* specific coping tactic might be used.

The updated taxonomy also needs to address a second problem facing previous taxonomies. Given that the most recent of classification systems discussed here was published in 1988, more recent research has identified additional coping responses that are not completely accounted for within these taxonomies (e.g., Huefner and Hunt 2000; Richins 1987; Stephens and Gwinner 1998; Rusbult, Farrell, Rogers and Mainous 1988). Updating previous taxonomies is less of a concern than the inability of these classification systems to explain these findings. It is appropriate to update taxonomies as new responses are discovered. However, as conceptualized, existing taxonomies are unable to categorize these new findings (Boote 1998; Huefner and Hunt 2000; Fournier and Mick 1999; Stephens and Gwinner 1998).

Thus, a new taxonomy is needed to be designed to meet two standards when proposing a new classification system for this phenomenon. First, it is the role of a taxonomy to categorize all known items within a family of similar or related responses (Hunt 1991). Failure to meet this first standard will severely limit the validity of the new taxonomy. Hence, a taxonomy that fails to include a dissatisfied coping response should cause the user to question that omission. Second, the dimensions used to categorize existing items must be proficient at logically categorizing new items as they are discovered (Bailey 1994; Waller and Meehl 1998). The ability to meet this second standard requires a taxonomy to withstand the continued exploration of the phenomenon, and significantly improves its importance to a research domain over time. A good example of a significant classification system that continues to withstand scientific scrutiny is the periodic table of elements from the field of chemistry. When conceptualized by Dmitry Ivanovich Mendeleyev in 1869 all known elements were

logically accounted for within the table. As new elements have been discovered (e.g., Eka-Silicon in 1871, Germanium in 1886, etc.), this classification system has been updated without any changes to its method of classification of elements by atomic weight (Asimov 1989). While this second standard may seem lofting for any classification system created within the social sciences, it is an appropriate standard to strive for.

Before a more complete classification system is proposed, and more recent findings can be incorporated, it is necessary to develop the dimensions used to classify responses into categories. In the next section, the traditional approach of grouping items by the type of coping method (i.e., *how* tactics are used/who is involved) is used to create five-general methods of coping. These methods of coping are very similar to categories used in previous taxonomies, but are expanded to include responses not previously addressed. The focus will then shift to *why* dissatisfied customers might respond as they do. Dissatisfaction-related goals will be shown to moderate which coping method is used and how it is used. All three dimensions—how, who, and why—are then used to develop a new taxonomy for greater use by researchers and practitioners in detecting and recovering from customer dissatisfaction.

CLASSIFICATION BY GENERAL METHOD OF DISSATISFACTION-RELATED COPING TACTICS

As stressed by Hunt (1991) in his analysis of the classification systems used within the domain of marketing, a single unifying taxonomy is preferred to many competing ones. However, creating a unified taxonomy for the coping tactics of dissatisfied customers poses a potential dilemma. Subsequent taxonomies do attempt to incorporate the findings of previous classification systems (although as addressed in the

prior section, it is debatable as to how well this has been done). More problematic is that previous taxonomies lack a sufficient number of categories to classify newly identified responses. For example, Huefner and Hunt (1999; 2000) have identified grudge holding, vandalism, theft, assault, sabotage, and consumer activism as a host of responses not previously included in prior taxonomies.

Thus, an expanded classification system is needed. To resolve this problem the proposed taxonomy attempts to unify prior taxonomies by creating five general-response methods of coping. This expanded list was developed based on the coping literature within marketing and psychology. Existing dissatisfaction-related coping tactics can be classified by one of these methods. The five general-coping methods are labeled according to *who* is primarily involved and *how* the coping response is implemented. This approach allows for the responses identified in previous taxonomies to be included in the proposed taxonomy where it is appropriate. Within this approach previous research is recognized for its contribution.

In Chapter One, these five general-coping methods were discussed as part of the overall process model (Dissatisfaction-Related Coping Tactics described in Figure 1-4). In this section, the five general-coping methods are established as appropriate and necessary for a more complete, logical, and useful taxonomy of the coping tactics of dissatisfied customers.

These five categories include:

1. Internal Self-Directed: Coping tactics customers use internally that typically are not directly observable by the seller.

2. External Self-Directed: Coping tactics customers use externally that may be indirectly observed by the seller.

3. Voice Coping Tactics Involving the Seller: Voice-related coping tactics customers direct toward the seller.

4. Voice Coping Tactics Involving Peers: Voice-related tactics customers direct toward family, friends, and co-workers.

5. Third-Party Directed: Coping tactics that require a third party to become involved to resolve the dissatisfaction (e.g., other than the customer or the seller).

Internal Self-Directed Responses

Internal self-directed customer responses are coping tactics that are not externally visible. They are considered to be internal because they only require customers use their cognitive-emotion process to cope with the dissatisfying situation (Goodwin, Patterson, and Johnson 1995). They are self-directed because only the customer knows they exist. Previous researchers have briefly touched on these types of responses. Hirschman (1970) viewed this as a form of "loyalty" when customers repurchased and a form of "exit" when they did not. Day and Landon (1977) realized it was the most common type of dissatisfaction-related response, but de-emphasized its importance by electing not to discuss it within their model. Singh (1988) also recognized its significance, but inexplicably classified it as a "voice" response. Despite the lack of previous attention within other taxonomies, there is growing support within the consumer behavior literature that customers may reshape their mental states to cope with the stress and negative emotions associated with dissatisfaction (Folkman 1992; Fournier and Mick 2000; Godwin, Patterson and Johnson 1999; Huefner and Hunt 2000; Stephens and Gwinner 1999).

Various theories and research may explain why customers turn inward to cope with dissatisfaction. For instance, attribution theory (Weiner 1986) suggests that customers may accept some or all of the responsibility for the problem, and therefore, may use coping responses directed inward rather than responses directed outward. Equity theory (Lapidus and Pinkerton 1995; Tse 1990) suggests that dissatisfied customers may realize that the additional effort needed to deal with the dissatisfaction does not equal the desired outcome, and therefore, it may be easier to just adapt to the situation. Experience-based norms (Cadotte, Woodruff and Jenkins 1987) suggests that customers reformulate their expectations after evaluating a dissatisfying experience, and may realize they had too high of an expectation in the first place. Based on the contextual model of coping, Folkman (1992) argues that internally focused coping tactics are used when customers feel they have little personal control over the outcome or recurrence of the problem in the future.

Lazarus (1991) maintains people use one of two coping processes to cope with the stress caused by dissatisfaction. They can either use problem focused or emotion focused coping tactics. Problem-focused coping strategies have been the primary focus of previous taxonomies (Day and Landon 1977; Singh 1988), but until now there has been little focus on emotion-focused coping tactics. Emotion focused coping tactics require the individual to change their mental state in order to reduce or remove the stress of dissatisfaction (Lazarus 1991). These mental states could include reinterpreting the dissatisfying event in a non-threatening way to make it less stressful or to avoid thinking about it (Folkman 1992). They could also include bracing themselves for bad news (anticipation), accommodating the seller, resolving to do some thing to correct the

problem, and even holding a grudge (Huefner and Hunt 2000; Stephens and Gwinner 1998). Clearly, emotion-focused coping tactics are legitimate responses by customers and should be included in any taxonomy that attempts to identify all the responses of dissatisfied customers.

The inclusion of the internal-self-directed tactics as a method of coping is an improvement on previous taxonomies, and it is designed to reflect more current thinking on the coping tactics of dissatisfied customers (Godwin, Patterson and Johnson 1999; Huefner and Hunt 2000; Fournier and Mick 2000; Stephens and Gwinner 1999). For academic researchers it is important to understand that dissatisfaction-related coping tactics can be very private and even invisible to the seller. This means that even though sellers have no visible and immediate evidence of customer dissatisfaction, it may still exist. It also means that contrary to sellers' attempts to provide assistance to customers, customers may elect to act alone and to resolve the stress associated with dissatisfaction by altering their cognitive-emotive states. While the dissatisfaction may be in response to the seller, the coping tactics may be inwardly directed (Lazarus 1991).

External Self-Directed Responses

External self-directed coping responses require dissatisfied customers to do more than change their cognitive-emotive states. They must take some form of action to deal with the situation (Hirschman 1970; Day and Landon 1977; Singh 1988). The customer may want his/her action to remain anonymous, but there are cases where the customer will reveal him/herself to the seller. The important distinction here is that like internal self-directed coping tactics, external self-directed coping tactics are generally meant to be

limited to the customer (e.g., no third parties are needed). However, unlike internal self-directed coping tactics, sellers see the customer's response in an indirect way (e.g., loss of business, vandalism, clients fail to return phone calls, etc.).

External self-directed coping responses are covered in great detail in the satisfaction/dissatisfaction behavior literature. The main focus has been on behaviors like repurchase, switching, and exit (Day and Landon 1977; Hirschman 1970; Singh 1988). "Exit" responses where no repurchase is made by customers have been a very popular focus of previous taxonomies and dissatisfaction research. For example, Hirschman (1970) clearly points out how customers can leave the relationship with the seller. This tactic has been recognized by all subsequent taxonomies (Day and Landon 1977; Singh 1988). This has also been discussed in more recent research. For instance, Keaveney (1995) recognized there is a difference between dissatisfied customers who switch or stay. Jones and Sasser (1995) called them "loyalists" and "defectors." Shycon Associates (1982) reported that professional buyers found it was simply easier to switch vendors than to complain.

While exit strategies are important, there is research to suggest that customers will also secretly act vindictively when they feel they have been abused by the seller (Garver 1998; Huefner and Hunt 2000). For example, Shycon Associates (1982) reported that 70% of organizational purchasing agents would take immediate punitive action against a seller without complaining to the seller. There is also research that shows customers sometimes anticipate being dissatisfied and will act to reduce the effects of a negative outcome (Fournier and Mick 1999; Stephens and Gwinner 1998). There are two important reasons that it is important to expand the list of already classified external self-

directed coping tactics beyond just considering exiting responses. First, practitioners need to know that just because a customer purchases again doesn't mean they are satisfied. Second, there are other ways for customers to deal with dissatisfaction than simply exiting the relationship. Thus, we have to measure more than sales and purchases to understand customer attitudes.

Voice Coping Tactics Involving the Seller

These types of responses include verbal or nonverbal (e.g., physical gestures) communication from the customer directed to the seller (Day and Landon 1977; Hirschman 1970; Singh 1988). Speaking, writing, and even body language could be used to voice a customer's thoughts or feelings toward the seller (Lovelock and Wright 1999). TARP (1986) reported that 50% of dissatisfied customers and 75% of dissatisfied organizational purchasing agents might voice their complaints to a front-line person. There is also research suggesting that in some situations the majority of dissatisfied end-consumers do not voice their problem to the seller (Stephens and Gwinner 1998; Neilson 1981). The propensity to complain seems to be directly proportional to the perceived severity of the problem (TARP 1997), and the ease with which the customer can access the seller (Goodman 1999). There is research to suggest that problems within highly salient situations are most likely to cause customers to voice their concerns (Stephens and Gwinner 1998). However, "voice is an underdeveloped mechanism, particularly for package goods" (Fornell and Wernerfelt 1987, p. 339). For example, A.C. Nielson Company (1981) reports that only 1 out of every 50 dissatisfied package-good customers will voice a complaint to the retailer or manufacturer.

Traditional complaining tactics are widely researched and discussed in marketing dissatisfaction responses (Dellande 1995). However, a common mistake made within some previous taxonomies is that all voice tactics have been lumped together as complaining (Day and Landon 1977; Singh 1988). This is unfortunate. By exploring the nuances of how voice tactics are used differently, we can better understand the customer's underlying intent. For example, Huefner and Hunt (1999; 2000) have recently identified public vindictive behavior like harmful voice and physical violence as forms of retaliation. In addition, Stephens and Gwinner (1998) have recently conducted research into the phenomenon of refusing to complain; Even when given access to managers, some dissatisfied subjects refused to voice their problems.

It is logical to assume that in some situations, customers will warn sellers of potential problems. Thus, voice toward the seller should include those responses where the customer is anticipating a problem, and uses a voice response to avoid it. The concept of customers anticipating possible problems and using informative voice response to tell their wants and needs in advance is a new concept within this type of classification schemata. However, within the professional selling literature, informative voice is often treated as part of the industrial buying process (Chonko and Enis 1993); Customers explain their needs and concerns to sales people prior to making a purchase. Also, within the services literature this coping method is described as handling exceptions, where clients make special requests of service personnel prior to consumption of the service (Lovelock and Wright 1999).

What may be less logical is that a customer's silence is also a voice response. By choosing to remain silent and refusing to complain, a dissatisfied customer may not want

to draw attention to the problem or to them self (Goodwin, Patterson and Johnson 1995). Perhaps the most counter-intuitive of the voice responses are “white lies” where a dissatisfied customer claims to be satisfied. In this type of situation even the business firm that wants feedback is denied. Clearly, dissatisfied customers voice their concerns in many different ways throughout the entire consumption process and a new taxonomy will have to be designed to capture this fact.

Voice Coping Tactics Involving Peers

Dissatisfied customers may direct various voice responses at their peers to cope with the stress associated with negative disconfirmation (Singh 1988). These types of responses reflect that cultural and social factors play a role in how and who is involved in the use of coping tactics. For example, the customer’s responsiveness to peer pressure may shape who is involved and what is said (Malafi, Cini, Taub and Bertolami 1993; Slama and Celuch 1994). Ethnicity and national origin may play a factor in how international customers cope with dissatisfaction (Andreason and Best 1977; Raven and Foxman 1994). In addition, professional buyers within business settings may require different responses than those used by end-consumers in retail settings when using voice toward peers (Blodgett and Granbois 1992).

Some dissatisfied customers will avoid discussing their problem with peers, electing instead to solve their problem alone (Stephens and Gwinner 1998). To avoid being dissatisfied, customers will solicit advice from members of their peer group even when these members are uninformed as to the purchase at hand (Folkman et. al 1986). Word of mouth (WOM) may be used to warn others or seek social support (Godwin,

Patterson and Johnson 1999), and it may also be used as a way to retaliate against the seller (Huefner and Hunt 2000).

This general method of copying shows how the proposed taxonomy will attempt to make clear two distinctions from previous taxonomies. First, voice responses directed at the seller and voice responses directed at peer group members are different. Each category will encompass different and unique tactics that need to be grouped separately. Second, use of peer groups and third-parties are different based on the type of relationship with the customer; third-party relationships would *not* exist if it weren't for the assistance they can provide to the dissatisfied customer. In contrast, relationships with peer group existed before the dissatisfaction experience. This difference will be made more obvious in the discussion of the next general coping method.

Third-Party Directed Responses

Third party responses were indirectly covered by Hirschman (1970) and then by Day and Landon (1977). Singh (1988) coined the term in his taxonomy, and the concept is carried forward into the new taxonomy. Simply put, to avoid anticipated dissatisfaction and/or reduce experienced dissatisfaction, customers will use third parties to gather information, select products, negotiate terms, and even provide instructions for product use (Day 1980; Day and Landon 1977; Singh 1988). Third parties provide experience, expertise, and reassurance to customers who lack knowledge, ability, and confidence prior to and during purchase situations. When customers feel wronged and need to restore equity, they may also seek the help of mediators (e.g., lawyers, judges, consumer protection agencies, etc.). Customers may also use regulatory, judicial, or special interest

groups (third parties) as a means of seeking redress from the seller or to even punish the seller.

By expanding and differentiating the tactics classified as third-party response beyond previous taxonomies, this taxonomy expresses the idea that depending on what the customer hopes to accomplish, they may use third parties in multiple ways. This is important for practitioners because they cannot rely on *who* is involved to develop their recovery strategy when third parties are involved. For example, it is not enough to know that a dissatisfying customer has retained an attorney, but it is also necessary to know what the customer hopes to accomplish with this type of response. Perhaps less logical, but also of importance, is the idea that despite the willingness of practitioners to provide additional expertise as a way to avoid dissatisfaction, customers will sometimes reject that assistance.

Developing the five-general methods of coping based on *how* customers respond and *who* was involved is similar to how pervious taxonomies were organized and explained. This approach allows for easy inclusion of both the responses identified by previous taxonomies and newer research findings. However, expanding the number of categories is not enough to establish a classification system that explains the phenomenon. We still need to know *why* dissatisfied customers respond as they do. In the next section, a case is made for using dissatisfaction-related goals (DRGs) to further categorize dissatisfaction-related coping tactics (DRCTs). The advantage of grouping tactics by goal is to change the focus from *how* the customer acts and *who* was involved to *why* they respond in unique ways. This is a necessary and critical shift in how practitioners should be thinking if they are to successfully address the dissatisfaction-

related goals of customers and not just treat the symptoms that arise from customer dissatisfaction. It is also a shift in how marketing researchers might view this phenomenon if they are to clearly understand why dissatisfaction-related goals evolve out of customer dissatisfaction. To do this we must first establish goal-directed behavior as a theoretical basis for the new taxonomy.

THE ROLE OF GOAL-DIRECTED BEHAVIOR IN THE SELECTION OF DISSATIFACTION-RELATED COPING TACTICS

Goals play an essential role in the purposeful behavior of customers (Bagozzi and Dholakia 1999; Bagozzi, Gopinath, and Nyer 1999; Bettman 1979; Gollwitzer 1996; Howard and Sheth 1969; Oatley 1992; Pieters, Baumgartner, and Allen 1995; Zaltman 1997). Pioneers in the conceptualization of goals in customer behavior include Howard and Sheth's "planned intentions" (1969), Bettman's "goal hierarchy" (1979), and Howard's "extensive problem-solving" (1989). More recently, goal directed behavior has been widely applied within marketing to help explain why customers act the way they do, and it has been used to explain customer purchase intent (Chapman 2001; Martin and Stewart 2001), intentional social action (Bagozzi 2000), consumption impulse (Dholakia 2000), and product meaning (Ligas 2000).

As explained in Chapter One (Figure 1-3), dissatisfaction-related goals are thought to evolve from a cognitive-emotive process. As support for this assumption, the creation and pursuit of goals as conceptualized by Bagozzi and Dholakia (1999) as depicted in Figure 2-5 is used to show how customers use cognitive and emotive processing to set and then pursue goals. Theoretical support for the four dissatisfaction-

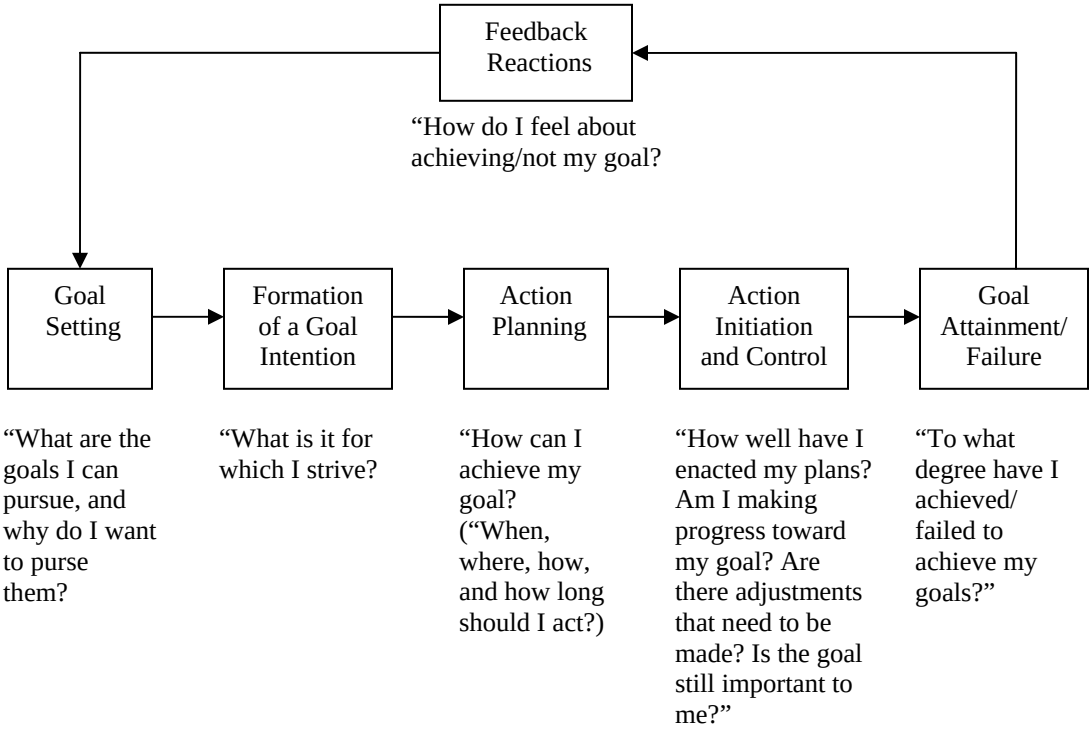

Figure 2-5: Goal Setting and Goal Pursuit in Customer Behavior

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related goals is provided. The Bagozzi-Dholakia framework is then used to show dissatisfaction-related goals moderate the selection and implementation of dissatisfaction-related coping tactics to explain the dissatisfied customer responses.

Cognitive Processing and Goal Formation

Bagozzi and Dholakia (1999) used the theory of reasoned action to explain goal-directed behavior. According to Bagozzi and Dholakia (1999), goal setting and goal striving are mutually important, but separate components of goal-directed behavior. The notion of goal setting and goal striving are explored further in this section to justify the use of dissatisfaction-related goals to classify responses within the proposed taxonomy. Bagozzi and Dholakia (1999) developed a framework (Figure 2-5) to explore and explain goal-directed behavior. It is used here to establish a logical foundation from which to build the proposed taxonomy. Later, this framework is used to conceptualize how dissatisfied customers form dissatisfaction-related goals (i.e., goal settings) and how customer emotions act as a catalyst in seeking those goals (i.e., goal striving).

Within the first stage of the Bagozzi-Dholakia framework (Figure 2-5), goal setting occurs when a customer cognitively identifies a volitional goal and understands why that goal is important to achieve. At the second stage, formation of goal intention is aimed at specific acts or desired outcomes. Stages three and four—action planning and action initiation/control—both focus on the means customers select to achieve their desired goals. This is the point where the customer determines when, where, and how they shall realize their goal intentions (Gollwitzer and Branstatter 1997). Stages five and

six—the goal attainment/failure and feedback reactions—reflect the customers desire to assess the original goal, the plan to obtain that goal, and the degree of success the customer has had in arriving at the desired outcome. Based on this assessment, the customer evaluates his/her feelings and emotions within the feedback reactions stage to determine if pursuit of the goal should continue or end.

Previous research into customer goals suggests that a goal is "a mental image or other end point representation associated with [emotion] toward which action may be directed" (Pervin 1989, p. 474). Goals can be "either objects to acquire, own, or display…or targeted actions directed at objects or outcomes" (Bagozzi and Dholakia 1999, p. 21). Thus, given that customers form goals throughout the purchasing cycle, it follows that they are also capable of forming goals and seeking outcomes associated with customer dissatisfaction. Within this research we are interested in goals formed from the emotions generated by dissatisfaction and the customer tactics to achieve those goals. As explained in Chapter One when discussing the overall process model (Figure 1-3), this research is concerned with the mental activities and actions of customers that occur en route to achieving a goal caused by dissatisfaction.

Goal-directed behavior is used to provide support for the assumption that dissatisfaction-related goals will moderate which dissatisfaction-related coping tactics are employed. Goal-directed behavior is an extension of the theory of reasoned action (Ajzen and Fishbein 1980). The basic assumption underlying the theory of reasoned action is that behavior directly reflects an individual's intention to achieve a premeditated goal (Salovey, Rothman and Rodin 1998; Sheppard, Hartwick and Warshaw 1988). Fishbein and Ajzen (1980) suggested that the goals of individuals might be determined indirectly

by first understanding the behaviors designed to realize those goals. A substantial amount of customer research has been done to support this theory. For example, a meta analysis to investigate the effectiveness of the theory of reasoned action was conducted by Sheppard, Hartwick and Warshaw (1988), and revealed that the theory "performed extremely well in the prediction of goals" (p. 338). Hence, a taxonomy that properly identifies which types of responses (behaviors) are associated with different dissatisfaction-related goals would be a beneficial tool in helping to identify what may motivate dissatisfied customers to respond. For practitioners, this may mean being better able to identifying dissatisfied customers' core goals and their primary motivations.

The Bagozzi-Dholakia framework seems to accurately explain the mental process of how customers develop goals, but what motivates customers to move through the process? Bagozzi and Dholakia (1999) suggest that emotion is a sufficient catalyst to motivate the customer to move from stage to stage. This idea is supported by many other researchers who have proposed that cognitive and emotive processing co-exist (Bagozzi and Burnkrant 1979; Batra and Ahtola 1990; Breckler and Wiggins 1989; Crites, Fabrigar, and Petty 1994; Eagly, Mladinic and Otto 1994). Hence, emotion is identified as a key ingredient necessary for customers to develop dissatisfaction-related goals and to select dissatisfaction-related coping tactics.

Emotive Processing and Goal Formation

Emotions play a significant role in the development of goals held by customers (Bagozzi and Dholakia 1999; Bagozzi, Gopinath, and Nyer 1999; Oatley 1992). This is of particular importance in the realm of customer dissatisfaction because dissatisfaction

causes negative emotions (Oliver 1999). Negative emotions related to dissatisfaction (e.g., anger, disgust, contempt, distress, fear, shame, regret, and guilt) may form when problems arise with individuals' on-going plans or their consumption goals are not achieved (Oatley and Johnson-Laird 1987). Thus, when customers are dissatisfied with purchases or when product offerings of sellers fail to meet the expectations of customers, a wide range of negative emotions may arise within the customer (Oliver 1999).

These negative emotions cause customers to form dissatisfaction-related goals (Bagozzi, Gopinath, and Nyer 1999) and cause specific coping tactics to be used (Lazarus 1991). For example, Lazarus (1991) suggested that emotions arise from the customer's comparison between the perceived goal-state and desired goal-state. The type of emotion and its level of intensity are caused by goal relevance and goal congruence. Thus, the type of negative emotion and how strongly it is felt depends on how important the dissatisfaction-related goal is to the customer and who/what the customer perceives to have prevented the goal from being realized (Day and Landon 1977; Tax, Brown, and Chandrashekaran 1998).

It is important to note that it is a customer's perception of a dissatisfying event, and not the event itself, that cause negative emotion. This is an important distinction. The problem for researchers and practitioners is that "different people can have different emotional reactions (or no emotional reactions at all) to the same event or happening" (Bagozzi, Gopinath, and Nyer 1999, p. 185). To add to the complexity, the same emotions may not form the same goals for dissatisfied customers. The complexity of identifying emotions and linking them to customer goals place added emphasis on the benefit of identifying dissatisfied customers coping tactics and the related goal. Thus, it is

important that practitioners realize dissatisfied customers are in some emotional disequilibrium, but it is not necessary for sellers to know what exact emotions are involved to rectify the problem. If practitioners can properly identify the dissatisfaction-related coping tactic and the corresponding dissatisfaction-related goal, an effective recovery strategy is possible.

The well-received theory of reasoned action is used by Bagozzi and Dholakia (1999) to show that customer goals drive their behavior. Goal-directed behavior can be used to explain *why* dissatisfied customers responses as they; dissatisfied customers will set goals and will seek to obtain those goals through the selection and implementation of dissatisfaction-related coping tactics. Based on the conceptual work of Ajzen and Fishbein, and Bagozzi and Dholakia, we can logically deduce that by detecting and understanding the dissatisfaction-related coping tactics of customers, we may be able to identify dissatisfaction-related goals of customers.

As conceptualized in the proposed taxonomy, dissatisfaction-related goals can take four distinct forms. While these goals are shown as separate and distinct to more easily compare and contrast them from each other, it is more probable that dissatisfied customers simultaneously seek to achieve multiple goals. The dissatisfaction-related goals are:

1. Prevention: The customer can take a protective attitude and pre-plan for a dissatisfying event with the goal of prevention.

2. Accommodation: A dissatisfied customer can arrive at the goal of accommodation where the customer accepts and adapts to the situation with the goal of accommodation.

3. Redress: A dissatisfied customer can seek to restore equity with the goal of redress.

4. Retaliation: A dissatisfied customer can seek to punish or strike back at the seller with a goal of retaliation.

Dissatisfaction-Related Goal of Prevention

Customers who anticipate the possibility of a problem with the seller may select various coping responses *before* the purchase to reduce the risk of being dissatisfied later (Bagozzi, Baumgartner, and Pieters 1998; Boninger, Gleicher, Hetts, Armor, and Moore 1994; Gleicher, Boninger, Strathman, Armor, Hetts, and Ahn 1995; Perugini and Bagozzi 1998). It is important to note that customers do not have to actually be dissatisfied to use a coping method. Customers often anticipate potential threats to their goal attainment (Bagozzi and Dholakia 1999). For example, "customers assess what might happen in the future and whether things are likely to get better or worse" (Stephens and Gwinner 1999, p. 177). People expecting a problem may be better prepared to resolve it "on the spot" and therefore, may use dissatisfaction-related coping responses before purchasing to reduce anticipated negative disconfirmation (Stephens and Gwinner 1999). Oliver (1996) recognized the possibility of this type of anticipatory customer behavior. Fournier and Mick (1999) actually observed cases where customers expected to be dissatisfied and who were surprisingly satisfied when proved wrong.

The conceptualization of customers being proactive has gained support in the literature (Bagozzi and Dholakia 1999; Deighton 1992; Fournier 1998; Hirsch 1992; Lindlof 1992; Stern and Kipnis 1993; Thompson, Pollio, and Locander 1994). Fournier and Mick's (1999) qualitative research confirmed the idea of a proactive customer. Research by Richins and Bloch (1991) suggests that the alleviation of purchase and

consumption problems would lead to greater customer satisfaction. Proactive customers anticipate many possible outcomes and look for ways to avoid a future problem before making a purchase. The customer can also take action during the purchase and consumption process to reduce the risk of dissatisfaction by reinforcing desired behaviors from sellers and service providers (e.g., customized order, customers warn sellers of their concerns, etc.).

Considering how customers with the goal of prevention act forces us to consider less common types of responses. For example, customers can also use positive reinforcement to communicate their prevention goals. For example, Skinner (1953) theorizes that welcomed behaviors can be encouraged through positive stimulation (e.g., positive reinforcement). It logically follows then that customers will encourage sellers with verbal and physical cues (e.g., compliments and smiles). Customers with the goal of preventing dissatisfaction may also use less logical and even detrimental courses of action. For instance, “avoidance methods” are sometimes used when customers believe they need a product or service, but fear or are threatened by the outcome. In this type of situation the short-term threat of dissatisfaction outweighs the long-term benefit of the good or service (e.g., avoiding a visit to the dentist because the patient might learn she has a cavity).

Prevention as a goal is typical in situations where customers’ have a high need for security, personal well being, and to prevent a potential injustice. Some customers are willing to increase their cognitive processing prior to and during the purchase to achieve these end states (e.g., keeping receipts as proof of purchase to facilitate a possible product return). This need for safety may have evolved from past experience with dissatisfaction,

or may be a way for novices to reduce their pre-purchase anxiety. Prevention of dissatisfaction as a goal may reflect the customer's distrust in the situation (e.g., purchase flood insurance) and/or in the product or service (e.g., product warranties and/or maintenance contracts). It may also reflect the customer's confidence in their ability to deal with a potential threat. For example, the chance of customers being dissatisfied in the future is minimized when they initiate countermeasures early in the purchase and consumption process (i.e., getting the seller to put the offer in writing).

Dissatisfaction-Related Goal of Accommodation

Accommodation as a dissatisfaction-related goal reflects the customers' unwillingness to invest the energy to mentally process the problem more than is absolutely necessary. Accommodation is the willingness of a customer to accept the dissatisfying situation after considering potential threats, their ability to act, who they think is at fault, and what is at stake. The most common response by customers to a dissatisfying event is to be ambivalent and do nothing (Otnes, Lowrey, and Shrum 1997; Stephens and Gwinner 1998). This is problematic for sellers because it means the product/service offering failed to have its desired affects, and to compound the problem the seller may fail to recognize a problem even exists. The seller might even be misled into incorrectly believing that customers might actually be satisfied (i.e., no news is good news). The ability of customers to make accommodations has been recognized in the dissatisfaction literature, but there seems to be little agreement on what is its cause (Boote 1999; Otnes, Lowrey and Shrum 1997). For example, contrary to traditional economic theory that suggests customers will act in ways to maximize their gains,

customers do not always act in their economic best interest. In fact, they may not act at all.

There are many possible explanations for why dissatisfied customers accommodate sellers. Hirschman (1970) referred to “taking no action” as a form of loyalty. Day and Landon (1987) recognized that dissatisfied customers could take “private action.” Singh (1988) alluded to “no action” as a form of voice, because it was a type of negative expression toward the seller. Bagozzi and Dholakia (1999) suggest that customers may be indifferent to intermediate outcomes that are not congruent with their overall goals. Godwin, Patterson and Johnson (1999) found self-control to be a coping response when customers were unsure of themselves or the ramifications of their actions (e.g., didn’t want to act too quickly, didn’t want to burn bridges, wanted more information before acting, etc.).

Per equity theory, dissatisfied customers may make a quick cost-benefit analysis, and just as quickly determine that probable outcomes may not merit the time and effort needed to correct the problem (Ziethaml and Bitner 2000). Dissatisfied customers may realize there are perceived costs to their responses—monetary, time spent, psychological—that may deter them from taking action (Lovelock and Wright 1999). Stephens and Gwinner (1999) suggest that in some cases the customers’ values and norms may prevent them from taking certain actions (e.g., culture norms of several Asian societies may discourage public complaining). Dissatisfied customers are also less likely to act if they perceive they have less power than providers. For example, some medical patients may not be willing to complain to their medical providers like doctors and

dentists because these professionals are seen as experts with more power than patients (Goodwin and Vehage 1990).

Accommodation as a goal is typical in dissatisfying situations where customer emotions are not strongly felt, or customers are unwilling to expend intensive cognitive processing. In this situation the customer's cognitive-emotive process reveals minimal perceived threat to the customer and minimal injustice. The threat and perceived injustice that does exist does not warrant the investment of intense emotion, thinking, or action. The attribution of blame in the customer's cognitive-emotive process may also lead to accommodation responses. Customers may attribute their dissatisfaction to the situation (no one's fault), to the customer (their own fault), or to an accidental transgression by the seller (unintentional).

An accommodation goal may also be adopted when customers judge their ability to respond is inadequate for dealing with the problem even when the customer perceives a real threat, an intense injustice, or an intentional transgression by the seller (Boote 1999; Stephens and Gwinner 1999). In this last situation, it is as if customers think they have limited power, and let go of emotional baggage to prevent from experiencing further disappointed.

Dissatisfaction-Related Goal of Redress

Customers logically expect to be treated fairly in terms of the expected outcomes, during the purchase process, and in terms of interpersonal treatment from service providers (Tax and Brown 1998). When that expectation is not met, dissatisfied customers may seek redress (East 1996).

The goal of redress for dissatisfied customers is motivated by the need to restore equity due to a negative inequity perceived by the customer. Equity theory (Adams 1963) is widely discussed in the dissatisfaction literature and has been demonstrated to be an active determinate in customer dissatisfaction research (Blodgett 1994; Blodgett and Tax 1993; Boote 1999; Friend and Rummel 1995; Lapidus and Pinkerton 1995; Tse 1990). "From an equity perspective, customer dissatisfaction is a result of negative inequity, where the customer perceives to have gained less from a transaction than the seller. A [coping tactic] is, therefore, likely if dissatisfaction is caused by negative inequity" (Boote 1999, p. 141). Equity is a fair, right, or deserving judgment that customers make in reference to what others receive (Oliver 1997). The qualitative research conducted by Godwin, Patterson and Johnson (1999) also found a strong relationship between a need to restore justice and coping responses selected by dissatisfied customers. After conducting a meta-analysis, Szymanski and Henard (2001) suggested "that placing a greater emphasis on modeling equity is appropriate, especially when compared with modeling expectations and affect" (p. 28).

The need to restore justice is of paramount concern with the goal of redress, and dissatisfied customers believe they have the ability to restore that equity. For example, customers who believe they are in control of the situation, believe their opinion is important to the seller, and believe they have equal or greater power to the seller are more likely to form a goal of redress (Stephens and Gwinner 1999). In addition, attribution theory (Wiener 1986) suggests that when the customer perceives the seller is at fault, the customer is more likely to seek redress to restore equity. This theory also suggests that intent plays a role. A dissatisfied customer may seek a more involved coping strategy

(e.g., file a lawsuit) if the actions of sellers are thought to be deliberate than if the actions of sellers are thought to be accidental or unavoidable (e.g., an unanticipated change in the weather).

Dissatisfaction-Related Goal of Retaliation

"Retaliation occurs when the customer intentionally does something to hurt the store, brand, or service provider" (Huefner and Hunt 2000, p. 63). Retaliation is based on "psychological equity" (Huefner and Hunt 2000; Tax and Brown 1998). Retaliation goals are similar to the goal of redress in that customers who think they have been wronged seek "justice", but it is dissimilar in that the seller is often not given an opportunity to *freely* participate and the resulting coping tactics are designed to punish and restrict the seller.

Retaliation has received extensive attention in other areas—interpersonal relationships (e.g., marriage) and crime (e.g., shoplifting, juvenile justice, and gang behavior)—but it has not been fully explored as part of customer dissatisfaction and complaining behavior (c.f., Huefner and Hunt 2000). Retaliation is a universal human behavior (Smith 1976). Retaliation provides an emotional release (e.g., revenge) for the retaliator (Huefner and Hunt 2000). Retaliation is a form of aggressive and assertive behavior (Fornell and Westbrook 1979; Richins 1983; Richins and Verharge 1987). A particularly strange component of retaliation is that many cases vindictive acts simply replace the stress associated with dissatisfaction with the stress of being harmed or caught. An equally strange component is that many customers who have used retaliation

report experiencing pleasure in knowing that seller was punished in some way (Huefner and Hunt 2000; Richins 1983; Richins and Verharge 1987).

There seem to be several determinates that shape the retaliation goal, and among them are alienation, frustration, attribution, intent, power, and coping potential. A feeling of alienation by customers many lead to the intense emotional stimulus necessary to retaliate (Stephens and Gwinner 1998). Frustration caused by lack of redress on the part of the seller may cause dissatisfied customers to be vindictive. For example, it may make matter worse when managers listen to complaints and then ignore customers' concerns (Lovelock and Wright 1999). Attribution theory (Weiner 1989) may also explain the reason for this type of dissatisfaction-related goal. The need for dissatisfied customers to retaliate may be mediated by the perceived intent of the seller to harm the buyer. For instance, if customers think they were intentionally wronged, then they are more likely to use retaliation than if the perceived injustice was just a simple mistake (Dyke and Rule 1978; Nickel 1974; Ohbuchi and Kambara 1985). Perceived power to resolve the stress caused by dissatisfaction seems to be a contributing factor: less powerful customers may respond with higher levels of retaliation than do customers who possess power equal to or greater than the seller (Richardson, Vandenberg, and Humphries 1986). Coping potential is also a determinate. Dissatisfied customers may use retaliation goals when they lack better means of restoring equity (Baron and Fisher 1984; DeMore, Fisher, and Baron 1988; Fisher and Baron 1982).

While retaliation is the least likely of the goals to be sought by customers, new empirical research supports its use as a motivator to cope with negative disconfirmation (Huefner and Hunt 2000). Dissatisfied customers seem to use multiple response

behaviors and retaliation seems to be a secondary choice used when complaints are ignored or complaining was not seen as a viable alternative (Huefner and Hunt 2000). What is disturbing is that retaliation may be so extreme that it resembles terrorism (assault, arson, extreme threats, etc.).

Using Goal-Directed Behavior to Show How DRGs and DRCTs Interact

The incorporation of goal-directed behaviors to specify the classification system of the taxonomy of customer dissatisfaction-related coping tactics (DRCTs) is a new and significant contribution to this veil of marketing research. The addition of goals to previous research is designed to accurately reflect the purpose and motivation behind dissatisfied customers' responses, and to help practitioners to understand and identify the impetus of their customers' coping tactics (Bagozzi and Dholakia 1999).

As previously shown, the five-general methods of coping convey the means available to customers to deal with their dissatisfaction. First, dissatisfied customers can internally process the stress associated with dissatisfaction. Second, they can alter their external behavior. Third, they can use voice tactics to communicate their goal directly to the seller. Fourth, they can use voice tactics directed at their peer group. Lastly, they can elect to involve third parties. It is important to note that each of these five-general coping methods can be used in different ways when dissatisfied customers strive to achieve their dissatisfaction-related goals (prevention, accommodation, redress, and retaliation). Thus, it is assumed that any of these general coping tactics can be used to achieve any of the four goals, but how each tactic is used may differ depending on the goal. Demonstrating

this relationship within the classification system is an important contribution to marketing research.

The Bagozzi-Dholakia framework (Figure 2-5) is used to describe that goal-directed behavior can be used to show how dissatisfaction-related goals lead to selection and use of dissatisfaction-related coping tactics. For dissatisfied customers, volitional goal setting and formation of a goal intention as described (as the first and second stage in the framework) could also be the dissatisfaction-related goals—prevention, accommodation, redress, or retaliation. Of special note is that volitional goals may include the anticipation of potential problems. Bagozzi and Dholakia (1999) point out that "another type of volition that has not been studied systematically by customer behavior researchers is the so-called implementation intention, which is a person's intention to perform a goal-directed behavior…given that future contingencies happen" (p.21). This observation is important to this research because it supports the idea that customers can anticipate being dissatisfied and may form goals to avoid that dissatisfaction. An example of this type of behavior might be when a customer inquires about a store's return policy, and intentionally saves the purchase/sales receipt with the specific intention to return the purchased item *if dissatisfied* with the products performance. The proposed taxonomy attempts to address this type of goal intention (future contingency) by addressing those situations when customers may anticipate being dissatisfied and take pre-emptive measures to avoid or reduce a negative outcome (i.e., the goal of prevention).

Stages three and four of the framework—action planning and action initiation/control—reflect the dissatisfaction-related coping tactics. The planning and

employment of dissatisfaction-related coping tactics answer the questions "How can I achieve my goal and what action should I take?" The answers to these questions should reflect the dissatisfaction-related goal that customer strives to achieve. Stages five and six of the framework—the goal attainment/failure and feedback reactions—were addressed in the overall process model introduced in Chapter One (Figure 1-3). Dissatisfied customers evaluate the success of the coping tactics they use. This can involve evaluating the response of the seller to ascertain if the customer has achieved a desirable outcome, or it can be an assessment made solely on the customer evaluation of the situation. It is important to note that the seller may not be allowed to respond to the customer's dissatisfaction. If the desired dissatisfaction-related goal is not achieved, then the feedback loop allows for a new goal to be formed, or for different tactics to be used (e.g., a customers complains to the manager, the manager is rude, so the now irate customer comes back at night and throws a brick through the front window of the shop).

A case has been made for expanding the general coping method, and for recognizing the role of goals in the selection and use of coping tactics. Goal-directed behavior and theory of reasoned action have been used to create a foundation from which to build a new taxonomy. In the next section, the proposed taxonomy is discussed.

PROPOSED TAXONOMY BASED ON THE DISSATISFACTION-RELATED GOALS OF CUSTOMERS

In this section a new taxonomy is presented that uses two dimensions to classify the responses customers dealing with dissatisfaction experienced in a marketplace

exchange. The first dimension attempts to show *why* a customer might respond by using four dissatisfaction-related goals: 1) prevention, 2) accommodation, 3) redress, and 4) retaliation. The second dimension combines *how* dissatisfied customers might respond and *who* might be involved in that response by using five-general methods of coping: 1) internal self-directed, 2) external self-directed, 3) voice involving the seller, 4) voice involving peers, and 5) third-party tactics. The proposed taxonomy is shown as a tree diagram in Figure 2-6 and as a five-column by four-row matrix in Figure 2-7.

Tree diagrams were used to explain the preceding taxonomies and so too is the proposed taxonomy shown as a tree diagram (Figure 2-6) in order to easily make comparisons. When contrasting the tree diagrams of Hirschman (Figure 2-1), Day-Landon (Figure 2-2), and Singh (Figure 2-3) to the tree diagram of the new taxonomy (Figure 2-6), it is clear that the proposed taxonomy differs in three substantial ways. First, there is a stage between dissatisfaction and the categories used to classify the tactics. Dissatisfaction is still seen as the central motivator, but the process of goal formation is recognized as a moderator of how dissatisfied customers might choose to respond. Second, dissatisfaction-related goals are used to classify responses into four categories. Using these goals helps to explain *why* customers might respond in certain ways. Third, general methods of coping are shown to be used across all four categories, but in different ways. This addition allows the research of previous taxonomies that focus on *how* and

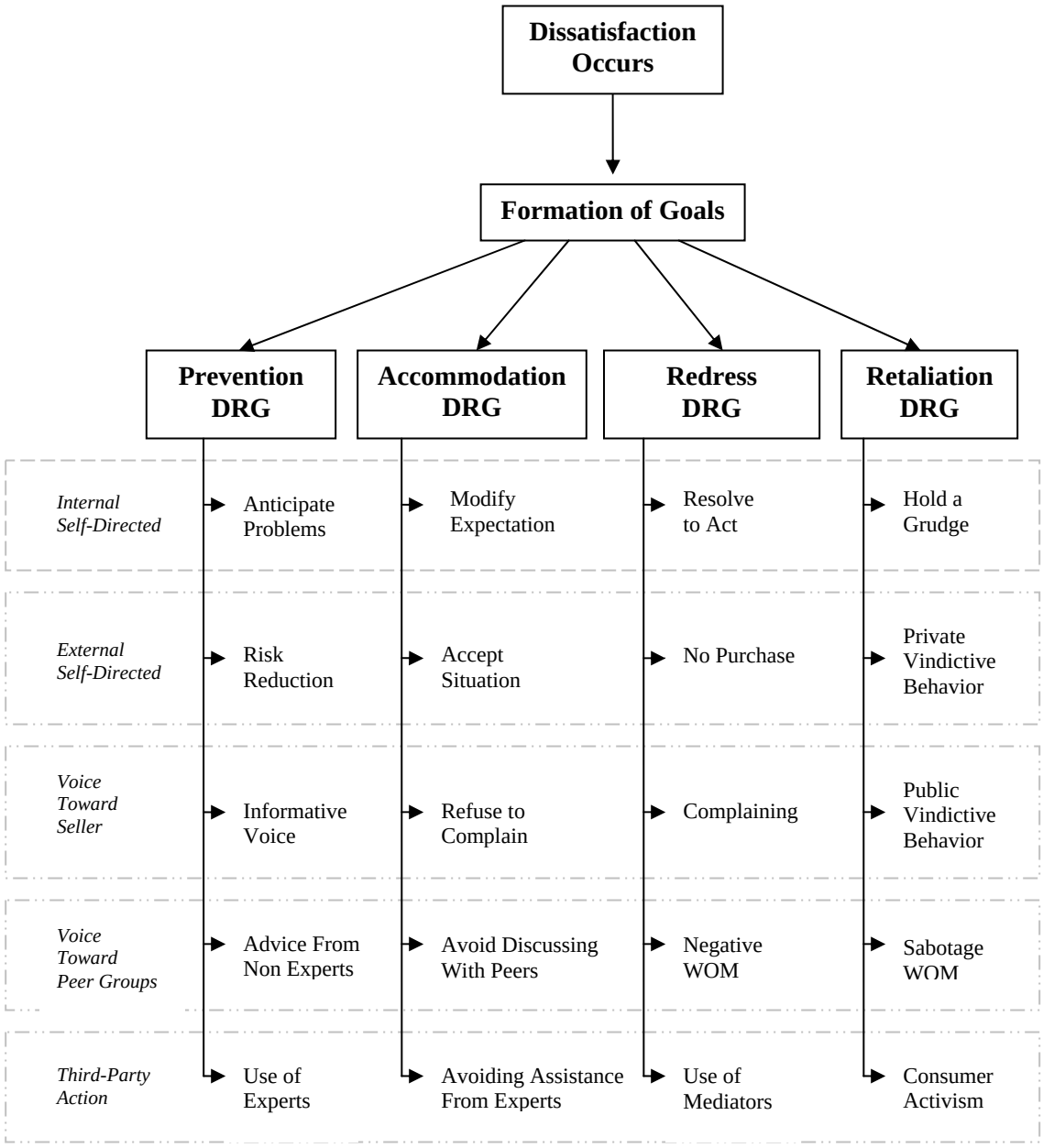

Figure 2-6: Tree Diagram of Taxonomy of Dissatisfaction-Related Coping Tactics of Customers Based on Dissatisfaction-Related Goals

	Prevention Goal Prevent a future dissatisfying event.	**Accommodation Goal** Accommodate a current or past dissatisfying event.	**Redress Goal** Seek redress for a current or past dissatisfying event.	**Retaliation Goal** Retaliate because of a current or past dissatisfying event.
Internal Self-Directed Coping Tactics	**Anticipate Problems** Customer mentally braces self for dissatisfaction: worry, concern, avoidance, etc.	**Modify Expectations** Customer modifies their desired outcomes to fit situation.	**Resolve to Act** Customer mentally commits to dealing with injustice.	**Hold a Grudge** Customer feels deep resentment toward seller.
External Self-Directed Coping Tactics	**Risk Reduction** Customer acts to minimize potential problem by taking action: save receipts, request guaranties, etc.	**Accept Situation** Customer acceptance of sellers offer: purchase.	**No Repurchase** Customer refuses to support seller in the future: exit, switching, etc.	**Private Vindictive Behavior** Customer anonymously attacks seller: vandalism, theft, etc.
Voice Coping Tactics Involving the Seller	**Informative Voice** Customer tells wants and concerns to seller in advance.	**Refuse to Complain** Customer elects not to complain: silence, white lies, etc.	**Complaining** Customer openly communicates dissatisfaction with the seller.	**Public Vindictive Behavior** Customer attacks seller: verbal abuse, physical attack, etc.
Voice Coping Tactics Involving Peers	**Seek Advice from Non-Experts** Customer seeks advice from family, friends, and coworkers.	**Avoid Discussing with Peers** Customer elects not to discuss with peers.	**Negative Word of Mouth** Customer shares negative experience with others: warns other, seeks emotional support, etc.	**Sabotage WOM** Customer discourages other customers to hurt seller: rumors, lies, exaggerations, etc.
Coping Tactics Involving Third Parties	**Use of Experts** Customer seeks professional advice in advance of purchase.	**Avoid Assistance from Expert** Customer elects not to use experts even when assistance is offered.	**Use of Mediators** Customer uses third party to restore equity: hire an attorney, call BBB, etc.	**Consumer Activism** Customer seeks regulatory and legal remedies to restrict and punish the seller.

Figure 2-7: Matrix Taxonomy of Dissatisfaction-Related Coping Tactics of Customers Based on Dissatisfaction-Related Goals

who to be incorporated within the taxonomy. The combined effect of these three adaptations is that many more coping tactics have been identified than in previous taxonomies.

The dissatisfaction-related goals taxonomy is also shown in a two-dimensional matrix (Figure 2-7) to provide a more in-depth discussion of the 20 coping tactics. A matrix is used to allow for more than one dimension to be considered simultaneously (Boote 1999). For instance, across the horizontal axis of the matrix are the five-general methods of coping which incorporates the traditional ideas of *how* customers respond and *who* was involved in that response. Dissatisfaction-related goals run down the vertical axis of the matrix. Dissatisfaction-related goals reflect *why* dissatisfied customers act as they do. With five methods of coping and four dissatisfaction-related goals, a five-by-four matrix is produced with one cell for each of the 20 dissatisfaction-related copying tactics. Thus, the matrix allows both dimensions to be considered at the same time when discussing the coping tactics of customers dealing with dissatisfaction.

The order in which the dissatisfaction-related goals are discussed reflects the temporal affect on dissatisfaction. Thus, because the goal of prevention is conceptualized as forming before a potential dissatisfying market experience, it will be discussed first. The goals of accommodation, redress, and retaliation are conceptualized as occurring during or after the dissatisfying purchase. These three goals will be discussed next, and will be addressed in order of their perceived emotional intensity (Singh 1988). For example, accommodation typically evolves less cognitive-emotive intensity than redress, while retaliation requires more than the other two (Huefner and Hunt 2000; Richins 1991). If the goal of prevention were to be rated against the other three on the basis of

intensity, the order of goals beginning with the least intensity might be accommodation, prevention, redress, and retaliation. Using the temporal order is thought to be more useful at this stage within this program of research.

In addition, while these dissatisfaction-related goals are discussed one at a time for the purpose of explaining each fully, it is not meant to suggest that dissatisfied customers can only pursue one goal at time. In fact, preliminary research suggests the opposite may be true. Dissatisfaction-related goals can be sought simultaneously, or can be sought one after another in any order (Huefner and Hunt 2000). This is also true for dissatisfaction-related tactics. Multiple tactics can be used at the same time or in various combinations to achieve dissatisfaction-related goals (Singh 1988). The tactics attributed to each goal are conceptualized to be the most common responses within a given goal. While equal attention is given to the 20 tactics, the frequency with which they are used is very uneven in reality (Huefner and Hunt 2000; Stephens and Gwinner 1998). For example, TARP (1998) reported that 50% of dissatisfied customer will complain to a service worker if given the opportunity, while Huefner and Hunt (2000) reported that only 1% of subjects had every filed a lawsuit. Thus, the matrix suggests possibilities more so than the likelihood of use.

In this section each of the four dissatisfaction-related goals is used to show how each coping method is used differently depending on the goal. A concern of the author was that the deductive reasoning used to conceptualize the taxonomy based on dissatisfaction-related goals might only reflect the author's subjective view (Singh 1988). Therefore, real world examples would be needed to begin the process of establishing support for the internal validity of the proposed taxonomy. Thus, beyond the literature

review and as part of the exploratory research process, two qualitative studies were implemented to help the author better understand the nuances of dissatisfaction-related coping tactics. Day (1980) and Singh (1988) noted that dissatisfied customers could identify their intentions when selecting and implementing coping tactics.

Based on this notion, two groups of college students (sixty-five subjects in total) volunteered for class credit to reflect over a period of ten-days on their own dissatisfaction-related consumption experiences and then submit those experiences in writing. While the comments used to illustrate the various responses are from students, it is possible that non students may provide different answers. However, given how common the types of goods and services purchased--restaurant dinning and typical consumer purchases--this sample frame provided an excellent source of information for this research. At the beginning of this exercise, all subjects were given definitions for each of the 20 coping tactics and asked to consider if they had ever used that tactic, and if so, to describe it and the goal motivating their coping tactic.[3] Examples of responses from these subjects are used throughout the discussion to support the internal validity of the taxonomy based on dissatisfaction-related goals. Participant comments are quoted verbatim which explains why grammatical errors are included.

Dissatisfaction-Related Coping Tactics Associated With the Goal of Prevention

The coping tactics most likely used by dissatisfied customers with a goal of prevention are anticipation, risk reduction, informative voice, soliciting word of mouth, and use of experts.

[3] First-person experiences were preferred, but subjects could also interview family/friends.

Anticipate Problems: Anticipation is a mental process (not directly visible to the seller) used by customers to prevent being dissatisfied in the future. It is a way for customers with prevention goals to achieve the desired end state.

> Anticipation of Problems occurs when customers mentally brace themselves for the possibility of being dissatisfied before actually purchasing or consuming the product and service offering (Boote 1999; Folkman 1992; Fournier and Mick 2000; Godwin, Paterson, and Johnson 1995; Stephens and Gwinner 1999).

Regardless of the emotions felt, cognitive processing is required at a higher level to anticipate a problem (e.g., the customer must think ahead). For instance, Godwin, Patterson and Johnson (1999) suggest dissatisfied customers readjust their expectations in anticipation of future purchase encounters. In addition, Fournier and Mick (1999) found evidence that customers mentally brace themselves for possible dissatisfaction. The exploratory research conducted for this dissertation found similar anticipatory tactics in the responses made by test subjects. Here is a typical example reflecting a customer's ability to anticipate a problem.

> I just moved into a new apartment and wanted to get cable hooked up. I've never had a good experience with cable guys and was dreading it from the start, but decided to grin and bear it. I called and made an appointment and sure enough they arrived to hook up my cable, they had no idea what they were doing. So the guy that was there told me he would have to send a special crew out to do some rewiring so I said alright. The special crew came out and couldn't even figure out where my cable was running to, so they had to get into all my neighbors' apartments and find the wire. Well, one disaster tuned into another and sure enough my cable nightmares came true (21 year-old female).

Customers who anticipate being dissatisfied can reduce their stress by mentally preparing themselves for the disappointment. They can reduce their perceived risk by

considering preventative measures. They can also decrease their stress in the short-term by avoiding the situation. Avoidance is defined as mentally wishing the problem would go away without directly confronting the problem and might include forgetfulness, drinking alcohol, and sleeping to avoid thinking about the problem (Godwin, Patterson, and Johnson 1999). Other forms of avoidance might resemble distancing oneself from the potential problem and neglect. Distancing occurs when customers try to put the stressful event out of their mind (Godwin, Patterson and Johnson 1999). Neglect is a more passive response than deliberate exiting or actively looking for a new vendor. Rusbult and associates (1982; 1988) conceptualized that individuals in a dissatisfying relationship might use neglect (allow conditions to deteriorate). Qualitative research by Mick and Fournier (1998) suggests avoidance methods can be used before the purchase and consumption stages. For example, a customer who knows his car needs to be repaired, but anticipates being dissatisfied, might neglect taking his car to be serviced. Stephens and Gwinner (1999) suggest some outwardly passive customer coping responses are actually deliberate efforts to avoid stress by mentally and physically withdrawing from a threatening situation.

Risk Reduction: Risk reduction is defined as customers taking action to reduce the probability of future dissatisfaction by anticipating possible negative outcomes and taking steps to minimize or avoid them. Risk reduction behaviors are a means of achieving prevention goals.

> Risk Reduction occurs when customers take action prior to a potential dissatisfying event to avoid or minimize the dissatisfaction (e.g., requesting satisfaction guarantees, inquiring about return policies, saving purchase receipts for evidence, contracts detailing the expectations of seller, purchasing replacement/repair insurance, etc.) (Boote 1999;

> Folkman 1992; Fournier and Mick 2000; Godwin, Paterson, and Johnson 1995; Stephens and Gwinner 1999).

These actions might include "anticipatory activities" like record keeping (e.g., saving the purchase receipt) in anticipation of possible problems in the future (Stephens and Gwinner 1999). Here is a typical response made by research subjects.

> I went on a little shopping spree at J Crew in the mall and brought quite a bit of stuff. I know that I tend to make impulse purchases and then I realize that I did not really need that new pair of shoes because I have some almost exactly like them already. I saved my receipt in order to avoid having any hassle if I wanted to return anything. I ended up returning something and did not have any problems because I still had my receipt, so I got my money back very easily (20 year-old female).

In addition, customers may seek satisfaction guarantees, extended warranties, and maintenance contracts (Mick and Fournier 1998; Stephens and Gwinner 1999). Customers may also seek more information before entering into the process (Godwin, Patterson, and Johnson 1999). An example of this might be requesting bids from multiple vendors to aid comparisons and reduce the risk of being dissatisfied.

Informative Voice: Informative voice occurs when customers proactively communicate to sellers what they desire in order to avoid being dissatisfied in the future. This type of voice-toward-the-seller response is associated with the goal of prevention.

> <u>Informative Voice</u> occurs when customers communicate their specific needs and wants to sellers to avoid or minimize the extent of dissatisfaction at some point in the future (e.g., telling a waitress how you want your meal cooked, detailing manufacturing and delivery guidelines within bid requests, warning the seller of repercussions in advance, etc.) (Boote 1999; Folkman 1992; Fournier and Mick 2000; Godwin, Paterson and Johnson 1995; Stephens and Gwinner 1999).

Customers have expectations and preferences, and will communicate them to sellers to decrease the probability of being dissatisfied (Oliver 1991). Examples of informative

voice would include detailed instructions to service providers, story telling, and compliments. For instance, when a customer orders a salad and asks for the "dressing on the side" she is willing to increase her involvement to ensure the end product meets her specifications. Here is a typical example of proactive customers.

> I was at TGI Friday's this past weekend in Gatlinburg and my waiter asked me how I wanted my steak cooked. I told him I would like it cooked medium well and he brought it back to me and the steak was cooked perfect. I was so pleased that I left him a large tip (20 year old male).

Informative voice takes many forms. When a customer tells a story to a service provider about how he has been looking for a certain product, but no previous seller has met his specifications, he is using voice to inform the seller of his particular needs. Compliments are a form of response conditioning (Skinner 1953). The customer reinforces the desired behavior and the seller repeats the behavior. For example, if a restaurant server fills the customer's coffee cup and is praised, then the server may be more willing to find similar ways to please the customer. Compliments include any verbal or nonverbal (a smile, a head nod, a note of thanks, etc.) communication deliberately designed to reward the seller for any part of or the entire product offering. Customers who compliment service providers assume that their opinions have value and that praise will affect employee behavior.

Seek Advice from Non-Experts: Seeking advice from non-experts occurs when dissatisfied customers actively seek the advice of family, friends, and coworkers to prevent being dissatisfied in the future.

> Seek Advice from Non-Experts occurs when customers want to avoid being dissatisfied by seeking advice from peers even though these individuals do not have superior knowledge or experience compared to the

> customers (e.g., asking a friend with little knowledge of the product for their advice prior to purchasing) (Boote 1999; Folkman 1992; Fournier and Mick 2000; Godwin, Paterson and Johnson 1995; Stephens and Gwinner 1999).

Advise seeking from peers is related to word of mouth (WOM). Soliciting advice may be used to encourage positive and/or negative WOM from others within a peer group; it is a way for one group member to check the experiences of the wider group. The customer dissatisfaction literature has recognized the existence of WOM for the sender (Day and Landon 1977; Hirschman 1970; Nyer 1999; Singh 1988), but little discussion has been given to the receiver of WOM. The customer/receiver may deliberately seek advice from others as a way to gain information before a purchase. Seeking advice can be used as a way to achieve social support—seeking informational, emotional, or tangible support by explaining the market problem to a peer (Folkman et. al 1986). Here are two typical examples submitted by research subjects.

> I was looking at two different cameras by two different companies. I asked a few friends what they thought about each camera and the company. I have heard mostly good things about both of them but a few negative comments also. I just wanted to gain a little more knowledge about both of them before buying a camera. I had a little anxiety about buying a camera and wanted some reassurance (24 year old male).

> When I was in the market to purchase a new car I asked several of my friends about the car I was looking to purchase because a few of them had owned them or did own them. I gained all the information I needed before going ahead with my decision of purchasing the car. Most of my friends I had talked to had said really good things about the car and that they enjoyed owning it for several good reasons (20 year old male).

Advice may be sought for multiple reasons. Uncertain customers may attempt to avoid dissatisfaction by sharing their consumption plans with others to garner support, encourage others to give council, and convey their own standards (Nyer 1999). An

example might be a group of teenagers discussing what type of clothes to purchase and wear to a social gathering. By discussing their consumption plans with peers, these teens seek support, reduce the risk of making a social mistake, and earn acceptance from their cohort.

Use of Experts: To avoid or minimize anticipated dissatisfaction, customers may use experts prior to and during a purchase event.

> Use of Experts occurs when customers want to avoid dissatisfaction by eliciting the assistance from someone who has a mastery level of knowledge about the pending purchase (e.g., using a real estate agent to purchase a house, having an auto mechanic inspect a used car prior to buying, etc.) (Day 1980; Day and Landon 1977; Singh 1988).

Like seeking advice from non experts, the customer is seeking information and support, but what is different is that the third-party expert has specific knowledge that decreases the customer's probability of making a drastic mistake. Experts are agents whose advice and assistance are sought by customers to fulfill a purchase goal and reduce the risk of dissatisfaction. Experts can be paid (e.g., consultants, real-estate agents, stock brokers, architects, lawyers, etc.) or unpaid (relatives, coworkers, friends, etc.).

> My uncle knows almost everything there is to know about electronics. He was even selected by Motorola to work on the radio equipment at the 1996 Olympics. Naturally before purchasing my computer I sought his assistance. He told me what I needed and what I didn't need. Because I had his advice before purchasing it, I felt I had the best value for my dollar. I also avoided any future dissatisfaction by seeking his advice (24 year old male).

Since expertise can exist separate from people, a third-party expert can also be "non-human": the Internet, a book, a videocassette, etc. The Internet continues to grow as an important source of third-party expertise for customers. The Internet makes the search

for information quick, inexpensive, and almost exhaustive for customers. The more that is at stake (financial, psychological, etc.) for customers the more willing they are to seek advice from experts. Experts may come from a peer group (e.g., one adult asks for advice from a knowledgeable friend before purchasing a car, a new mother seeks advice from her mother about purchasing baby formula, etc.) so it is important to understand why an expert is being used instead of who that expert is.

Dissatisfaction-Related Coping Tactics Associated With the Goal of Accommodation

The coping tactics most likely used by dissatisfied customers with a goal of accommodation are modification of their expectation, acceptance of the situation, refuse to complain, avoid discussing with peers, and avoiding assistance from experts.

Modification of Expectation: Modification is the willingness of dissatisfied customers to alter their expectations to meet the product offering of the seller (Stephens and Gwinner 1999).

> Modification of Expectation occurs when dissatisfied customers modify their expectations without expecting sellers to modify their product and service offering (Boote 1999; Cadotte, Woodruff and Jenkins 1987; Fournier and Mick 2000; Stephens and Gwinner 1999; Weiner 1986).

Most often, modification reflects low cognitive-emotive intensity and requires low investment of effort and involvement. In this situation there is no burden placed on the seller to adapt to customer expectations. When using modification tactics as a coping method, the external behavior of a dissatisfied customer does not need to change (e.g., continue to purchase), but customers' attitudes toward the purchase may (e.g., change

from unfavorable to acceptable). For instance, in the following example the subject convinces herself that a dissatisfying meal is acceptable under certain situations:

> I had nothing at all to eat in my house; I was hungry and did not want to have to cook something. I decided to go to Burger King for dinner. I knew that the food would not taste as good as something that I would have prepared for myself at home. We have fast food so that we can eat cheaply when we are in a hurry. It is not supposed to be gourmet. The meal was OK, but I would have been much happier with something that I had cooked for myself (20 year old female).

Even when an alternative product is available, the customer doesn't switch, but continues to accommodate the seller. This is particularly true when considering separate dimensions of a product and service offering. For example, customers may be dissatisfied with the service at a restaurant, but willing to tolerate that dissatisfaction because the food is of superior quality or the price is highly attractive. The use of modification may be most prevalent in cases where customers are unsure of their own expectation of the product offering. During a purchase encounter customers are continually adjusting their pre-existing norms to more realistically fit the purchase situation (Cadotte, Woodruff, and Jenkins 1987). Dissatisfied customers may also accept sellers' future product offerings by modifying their post-purchase evaluations and agreeing to repurchase (Godwin, Patterson and Johnson 1999). Note in this example how the subject's father is willing to acquiesce on one product characteristic due to the overriding benefits of other characteristics.

> My dad had purchased the Ti-Vo cable system after being told that it would work with our new TV that had picture-in-picture capabilities. This was the third system he had purchased in the past year, and the others had not worked out. The Ti-Vo does not work with picture-in-picture, but has so many other good capabilities, that he kept it and modified his need of

> the picture-in-picture (61 year old male and father of participating student subject).

Acceptance of the Situation: Acceptance is the temporary willingness of dissatisfied customers to consent to the product offerings of sellers and act in ways that support the seller.

> Accept the Situation occurs when customers opt to tolerate the stress associated with the dissatisfaction, and elect to purchase or repurchase the product offering of the seller (Boote 1999; Folkman 1992; Fournier and Mick 2000; Godwin, Paterson, and Johnson 1995; Stephens and Gwinner 1999).

Acceptance behaviors like purchase and repurchase are motivated by the goal of accommodation. Sellers often misinterpret the repurchases of customers as an expression of satisfaction. However, dissatisfied customers also purchase and repurchase, especially in situations where the product offering is needed, but no alternative is available (Keaveney 1995). Acceptance as a coping response is very common, may have low cognitive-emotive intensity, and may require little effort. An example might be the purchase of milk at a local convenience store; the customer may be dissatisfied with the selection, but continues to purchase whatever milk is in stock. Acceptance is a form of submission where the customer "begrudgingly acquiesces to an inferior ownership condition" (Fournier and Mick 1999, p. 11). Acceptance is behavioral base, and thus different from modification which is attitudinal.

> I hate shopping in these big super centers. There are too many people that don't know how to park (in the parking lot) and don't know how to drive a shopping cart in the store. You are either run over by some Mario Andretti wannabe on a mission to get to the cereal aisle, or you can't get around the dazed person who has strategically placed their buggy so that it takes up the entire aisle and thinks that choosing a package of hotdogs may be a life altering decision (so it takes them 15 minutes). I don't like

> the meat or produce that they carry because of the low quality. And because they are extremely high volume, they are frequently out of a lot of things. However, you absolutely cannot beat their prices or convenience. As much as I don't like shopping there, I continue to do so because they are cheaper on so many items overall. I don't make a lot of money so price is extremely important to me. And since I work full time and go to school, time is also a valuable thing. I don't have time to be running all over town for different items. I have found ways to make this experience less stressful, such as shopping earlier on the weekends when less people are there. But even if I have to go during the peak time, I don't go somewhere else. I just accept the stress and occasionally stick my foot out to trip Mario up (27 year old female).

Refuse to Complain: Refusing to complain can occur when dissatisfied customers deliberately say nothing negative, even though an opportunity to complain exists.

> Refuse to Complain occurs when a dissatisfied customers elects to not complain even when the opportunity presents itself (e.g., white lies, silence, avoiding the seller, etc.) (Boote 1999; Folkman 1992; Fournier and Mick 2000; Godwin, Paterson and Johnson 1995; Stephens and Gwinner 1999).

This coping response is a way for customers to achieve their goal of accommodation or avoid a confrontation. Noncomplaining should not be mistaken to mean the customer has no opinion or has a passive personality, but that the customer elects not to use their voice. Here are two examples:

> Just today I was in Wal-Mart looking for a product that I had no clue how to find and I was become mad because it wasn't where I felt it should be. I was walking through the hardware section looking puzzled I'm sure when an associate actually came up and asked me if I needed help. I declined saying that I was fine and he walked away (20 year old male).

> We were at a particular bar in some small town in Virginia. I ordered a steak medium-well and a baked potato. When the food came out, I cut into my steak and I swear it was still mooing. I was going to send it back, but after I took a good look at the cook and the waitress I decided I would just eat a piece of raw cow. I was pretty scared at the thought of these people spitting in my food or maybe something-even worse (21 year old male).

It may seem counter-intuitive to classify silence as a voice strategy, but refusing to participate does communicate the dissatisfied customer's desire to be left alone. Research shows that a majority of dissatisfied customers elect not to use voice strategies (East 1996). For example, Andreason (1988) found that 60% of dissatisfied customers in North America elected to say nothing. Cross-cultural research has also revealed that most dissatisfied customers do not complain (Lovelock and Wright 1999).

Stephens and Gwinner (1998) suggest passive customers may have low emotional involvement in the purchase event and may doubt the value of complaining to the firm. Dissatisfied customers may not see the possible benefit of complaining as worth the effort (Lovelock and Wright 1999). Some dissatisfied customers may want to complain, but elect to use self-control. "Self-control is an emotion-focused coping … tactic in which [a customer] simply resists the urge to voice a complaint" (Stephens and Gwinner 1998, p. 182). In addition, dissatisfied customers may not know how to complain (Ziethaml and Bitner 2000). "Sometimes [customers] have no idea who to speak to, what the process is, or what will be involved" (Lovelock and Wright 1999, p. 136). Dissatisfied customers may be pessimistic that individuals within the selling firm actually care or have the power to solve their problem (Lovelock and Wright 1999). In some cases dissatisfaction is manifest in a mode of chronic helplessness. "More than elementary discontent, chronic helplessness signifies the inability [of the customer] to take opposing action because alternatives are considered either unacceptable or unattainable" (Fournier and Mick 1999, p. 10).

Avoid Discussing with Peers: This response occurs when a dissatisfied customer deliberately evades opportunities to communicate their dissatisfaction with members of their peer group, and is motivated by a goal of accommodation.

> Avoid Discussing with Peers occurs when a dissatisfied customer avoids discussing a negative event even when encouraged by a peer group (e.g., too embarrassed or unwilling to dredge up negative emotions, etc.) (Boote 1999; Folkman 1992; Fournier and Mick 2000; Godwin, Paterson and Johnson 1995; Stephens and Gwinner 1999).

Dissatisfied customers may not share their negative consumption experiences because they are unsure of how the peer group will interpret the event (they may look unsophisticated or inexperienced). For example, an employee of the BBB noted this to be a particular problem with elderly consumers; they may not want to tell others about a problem because they may feel embarrassed. Some customers are unsure of themselves or aren't familiar with the complaining process (Zeithaml and Bitner 2000). Negative experiences may sometimes cause customers to blame themselves, be in denial, and avoid WOM (Stephens and Gwinner 1998). They may not want to communicate their experience as a way to protect others (avoid spreading their feeling of dissatisfaction to others) or protect themselves from possible scorn.

> For $50 I sent away to join a mail stuffing company. They advertise it as an easy way to make extra money at home. My husband was working two jobs and I had a day job trying to make ends meet. So, I sent in the $50 to join the company, with the idea I could contribute more. This company sent me an email saying that I should receive my start up kit within a week. Two weeks past and I still did not have my start kit. I tried to email the company back but there web page was gone. I tried to call their 1-800 number but it was disconnected. I did not know what to do or who to tell. I definitely could not mention this to my husband. I realized that I had been scammed. I was in a state of shock. I never thought that something like this would happen to me. I felt deeply hurt because I had been taken advantage of. I was completely embarrassed because I fell for this get rich

quick scheme (48 year old female and acquaintance of student respondent).

In addition, dissatisfied customers may not share their negative experiences with peers due to social or cultural norms that view complaining as an inappropriate form of expressing one's feelings (Goodwin and Vehage 1990). Some people might not complain to peers because they see complaining as a waste of time and effort (Zeithaml and Bitner 2000).

Avoiding Assistance from Experts: Despite the efforts of sellers, some dissatisfied customers are indifferent and do not want assistance.

> Avoid Assistance From Experts occurs when dissatisfied customers evade assistance from third-parties who are available or even offer to help (e.g., avoiding a sales person who offers assistance, etc.) (Folkman 1992; Godwin, Paterson and Johnson 1995).

Indifferent customers are unlikely to rely on third parties to resolve a problem for reasons such as accepting the outcome, feeling they can handle it themselves, or because of cultural norms elect not to seek help (Stephens and Gwinner 1998). Here is an example.

> There is nothing that I can't stand more than commission vultures who stand at the door of retail stores and hound you as soon as you come in. One afternoon I was at a mall in Knoxville when I was walking by a store that I was contemplating going in to. As I stood there, the sales associate that was standing there grabbed my arm and pulled me in and handed me a type of shopping bag and started trying to guess my size of clothing. I had never been so appalled in my life! I choose whether I want to enter a store or not – not the associate who works there. I immediately left! The next week, it was the same story. However, this time, I walked right by and totally avoided the clerk's assistance. I felt trapped and helpless when the clerk grabbed my arm the first time. However, the second time, when I avoided her, I felt a sense of relief and relaxation – I didn't have to worry about her trying that again! (24 year old female).

Customers who avoid the assistance for experts pose a problem for practitioners. Efforts by sellers to encourage dissatisfied customers to use formal grievance procedures

(e.g., contact the help desk, phone the 1-800 line, etc.) are likely to be ignored and avoided as part of this coping tactic even if it might benefit the customer. This type of coping tactic may have ramifications for new business models that hope to use self-help Websites to increase customer service while minimizing employee costs; indifferent customers are unlikely to respond to these types of services. Third-party groups that seek to unify the responses of dissatisfied customers (e.g., class action lawsuits) must first overcome the willingness of customers to accommodate the inferior products and service of sellers.

Dissatisfaction-Related Coping Tactics Associated With the Goal of Redress

The coping tactics most likely used by dissatisfied customers with a goal of redress are resolve to act, no repurchase, complaining, negative word of mouth, and use of mediators.

Resolve to Act: Resolve is the mental state whereby dissatisfied customers develop a deep internal need to stand firm for what they believe is right (East 1996).

> Resolve to Act occurs when dissatisfied customers mentally commit themselves to deal with the dissatisfying event and the stress associated with it (Lapidus and Pinkerton 1995; Lazarus 1991; Richins 1981; Tse 1990).

Resolve may be more cognitive based than emotional. Resolve requires the dissatisfied customer to use higher cognitive processing to access the level of injustice, and to access their ability to deal with the problem. It also requires a high level of commitment. For instance, with this coping response customers must resolve to confront the problem by committing themselves mentally, and to commit the resources needed to correct the injustice. Richins (1985) found evidence to suggest that product importance was highly

correlated to redress. Professional customer service employees of the BBB agree that it is often "the principle of setting things rights" that is of greater importance to dissatisfied customers than the monetary gain or loss that is at stake. This observation is corroborated by East (1996) who found evidence that customers' confidence, or willingness to "stand up for [their] rights," was a critical factor when seeking redress (p. 31-32).

> I have had many problems with my house, covered under a builder's warranty within the last year. My builder ignored repeated phone calls from me trying to resolve these problems. When I finally contacted him he sent out a plumber to check out the problems we were having. It ended up being a much larger problem than expected, our sewer pump was broke and evidently had been for quite a while. Due to his ignoring my phone calls the repair and clean up procedures cost him well over $1000. He was very angry with this and told the plumber to fix our sewer pump, but he was not planning on fixing any other problems within the home. This deeply angered me and I sent him several notices informing him of the addition problems left unfixed in the home. When I never received a phone call from him I contacted my home warranty company and sent him a notice of complaint. I prepared myself for a possible lawsuit if the home warranty company or I were unable to make him meet his obligations. I was extremely angry and felt disgust against my builder and his attitude to his obligations to me. My primary goal was simply to resolve the problems in my home and hold my builder responsible for his obligations (22 year old female).

No Repurchase: Customers with the dissatisfaction-related goal of redress may elect to not purchase from the seller.

> No Repurchase occurs when customers elect to not support the seller due to a previous dissatisfying experience (e.g., exit the relationship, switch to another seller, deliberately neglect the relationship, private boycott, etc.) (Day 1980; Day and Landon 1977; Hirschman 1980; Singh 1988).

No purchase coping responses may take the form of "exiting" which is the complete stoppage of consumption (e.g., giving up cigarettes) (Rusbult et al. 1988), or switching to an alternative (Ganesh, Arnold and Reynolds; Keaveney 1995). Psychology literature

identifies “exit” as a possible coping response to dissatisfaction. For instance, Rusbult’s research suggests dissatisfied individuals may exit the relationship (Rusbult, Farrell, Rodgers and Mainous 1988). Exit is defined as physically removing yourself from the problem/relationship with the intent not to return (Godwin, Patterson and Johnson 1999). Day and Landon (1987) recognized that dissatisfied customers could take “private action” like boycotting the brand—an extreme form of exit.

> A restaurant called The Eating Place was my place to eat while taking a lunch break in the summer time. Two years ago I ordered a chicken strip dinner for lunch. It looked like the same plate I had ate a number of times before. In this case about 2 or 3 hours later I became sick at my stomach. I threw up a number of times and my stomach felt awful. After I went to the doctor, he told me I had a case of food poisoning. Even though a number of my friends still eat there I refuse to ever eat at that place again (21 year old male).

Switching is the deliberate movement from one product to another, one outlet to another, or one manufacturer to another. Academic research suggests that a combination of these causes is present when customers switch providers (Keaveney 1995). To reduce stress, customers may elect to “defect to an alternative service supplier, especially when the switching costs are low or nonexistent” (Lovelock and Wright 1999, p. 139). Switching may be more common when switching costs are low (Hirschman 1970).

Complaining: Complaining response may be used by dissatisfied customers to communicate to the seller perceived inequities (Day 1980).

> Complaining occurs when dissatisfied customers bring the problem to the attention of sellers to give sellers a chance to make amends (e.g., verbal complaints, written notices, body language, etc.) (Day 1980; Day and Landon 1977; Hirschman 1980; Singh 1988).

This response is used as a mechanism for seeking the dissatisfaction-related goal of redress (Nyer 1999). Complaining is widely discussed in the literature (Day 1980).

Research suggests that the greater the customer's involvement (expensive, risk, ego, etc.) then the greater the propensity to complain (Lovelock and Wright 1999; Zeithaml and Bitner 2000). Customers that use complaining as a coping tactic believe their opinions are worthy of the seller's attention, they have the power to change the course of events, and the seller has the ability to restore equity for them. For example, complaining is a "problem focused" coping strategy as defined by Stephens and Gwinner (1999, p. 181) where customers perceives themselves to have the power to resolve the problem. Therefore, more experienced, confident, and knowledgeable customers are more likely to complain (Fournier and Mick 1999; Stephens and Gwinner 1999). For example, a customer unfamiliar with car engines is less likely to complain to an expert mechanic than a person who is knowledgeable about car engines. In two the examples provided below, each subject's main goal is to correct the problem.

> I had just purchased a Sony television that did not work at all. The T.V. had a big discolored line running right through the middle of the picture. When I took it back to Circuit City they told me that I would have to contact Sony and deal with it through them. I told him that I had just purchased the T.V. about 4 hours prior and that it failed to work correctly. He said that I would still have to contact Sony. I called Circuit City's corporate office and explained my predicament. They called the Circuit City store and told them I was coming in. When I got there they were so nice and friendly and exchanged my T.V. right away. Later that month in the mail I received a $50 gift card to Circuit City and a letter apologizing for the problem (20 year old male).

> My friends and I went to Panama City for spring break. Over the phone the girl who took our reservations promised me that we would have two queen-size beds in our room. Upon our arrival, after getting the keys, we opened our room to the surprise of one king size bed. There was no way that four guys were all going to sleep in the same bed on spring break. I went back to the front desk and told them we had received the wrong room. The front desk clerk looked and said this was what we ordered. We argued for about ten minutes when she said the hotel was all booked

> up. I called my friends up there so we could all get involved in the situation. One of my friends began swearing at the manager and demanding another room. By this time other customers began looking at the scene we were causing. To end it my friend threw the key over the front desk and we went to another hotel. I was so mad at these people for not trying to help us out. The hotel tried to make us feel stupid by telling us they had the correct reservations. I also felt some guilt as my friends and I walked and saw a family watching us (21 year old male).

Practitioners and academicians have recognized the benefit of using information from complaining to improve strategic and tactical decisions (Kasouf, Celuch and Strieter 1995). There is also research to suggest that customers may see complaining as a positive coping response—an opportunity to correct a problem for the seller (Stephens and Gwinner 1998). Nyer (1999) suggests that complaining plays a catharsis role in helping dissatisfied customers reduce stress (i.e., get things off their chest). The social psychology literature suggests that individuals in a dissatisfying relationship will use voice responses (discuss the problem) as a way to cope (Rusbult, Farrell, Rogers and Mainous 1988). Thus, complaining may benefit dissatisfied customers in the short run, and can provide sellers with information to make future improvements in their product offerings.

Negative Word of Mouth: Negative WOM by dissatisfied customers occurs during or after the customer perceives the seller has caused an injustice and a negative inequity exists.

> Negative Word of Mouth occurs when dissatisfied customers share their negative experience after the purchase event with members of their peer group (e.g., to warn family/coworkers/friends, to seek emotional support, and for socialization, etc.) (Day 1980; Day and Landon 1977; Singh 1988).

It is a way for dissatisfied customers to achieve their redress goals by involving peers. Negative WOM is used to seek support, and as a way to warn others to prevent further inequity (Huefner and Hunt 2000). For example, Day and Ash (1979) found 16.25% of dissatisfied customers warned family and friends about the brand, product or store. Negative WOM is a companion of seeking advice from peers; Cohort members share information that may benefit the other members of the group. "Negative word of mouth can be extremely detrimental because it can reinforce the customer's feelings of negativism and spreads that negative impression to others" (Zeithaml and Bitner 2000, p. 169).

> My boyfriend and I went to see (the movie) Vanilla Sky opening weekend. It looked like a really good movie from the previews and by the critics. We were rather excited about seeing it. Needless to say, we both hated the movie. There is a span of about one hour and fifteen minutes where the viewer has no idea what is happening. I usually don't mind this in movies if it is explained rather quickly. However, it was quite comical at the random stuff that was happening for whatever reason. At least 10 people got up and walked out of the theater. Since we saw it opening weekend, most of our friends had not been to see it yet. When each one asked us if we liked it, we both stated that we hated the movie and why we hated it (21 year old female).

Nyer (1999) suggests that customers' negative feelings are more intense when expressing the negative event. Negative WOM is used to regain psychological control, garner sympathy, and comfort (Stephens and Gwinner 1998). Negative WOM is especially likely when the failure of the product offering is severe, when the seller is perceived to be at fault, and/or when the dissatisfied customer has a high need for social support (Folkes 1984; Richins 1983). Customers likely to engage in Negative WOM are

also likely to switch providers and tell others about their new provider (Stephens and Gwinner 1998).

Use of Mediators. When dissatisfied customers perceive that a negative inequity exists during or after a purchase, third-party mediators may be used as a way to restore equity (Day and Landon 1977; Hirschman 1970; Nyer 1999; Singh 1988).

> Use of Mediators occurs when dissatisfied customers use a third party to restore equity (e.g., contact the local Better Business Bureau to act as a mediator, contact State Customer Affairs Office, use Small Claims Court, hire an attorney to file a law suit, etc.) (Day 1980; Day and Landon 1977; Singh 1988).

Used to attain redress goals, mediation to restore equity may include formal groups like the Better Business Bureau and hired legal counsel (Lovelock and Wright 1999; Singh 1988). Mediators may also come from within the selling organization (Hirschman 1970). Examples of this would include a manager who settles a dispute between a customer and service provider, or a "help desk" employee at a department store used to resolve the customer's problem with a counter clerk.

> One evening I got a phone call from a solicitor asking me to participate in a survey and in return I would get a subscription to any magazine. All I had to do was give them a credit card number to pay for the shipping of the magazine. A few days later I got a phone call from my credit card company asking me if I had made certain purchases because there was unusual activity on my credit card. I said I had not so I had them put a hold on my credit card. They advised me to call the Better Business Bureau. I contacted them and they said that they had heard similar reports and were looking into what was going on. I did have never heard what happened, but luckily I did not have to pay any of the charges on my credit card (75 year old female and grandmother of student respondent).

Mediators may also take less traditional forms. For example, several independent Web sites now exist that act as mediators to solve customers' problems (e.g.,

consumeraffairs.com, thecomplaintstation.com, complaints.com, fedupwiththis.com, customerresecue.com, and bitchaboutit.com). The customer explains the problem and the Web site directs customer's comments to the appropriate person within the selling organization, and/or makes it available for other customers to read.

Dissatisfaction-Related Coping Tactics Associated With the Goal of Retaliation

The coping tactics most likely used by dissatisfied customers with a goal of retaliation are grudge holding, private and public vindictive behavior, sabotage word of mouth, and customer activism.

Hold a Grudge: Grudge holding is an extreme negative mental state where the dissatisfied customer has a strong and continued feeling of hostility or ill-will against the seller over a grievance (Huefner and Hunt 2000).

> Hold a Grudge occurs when dissatisfied customers feel deep resentment toward the seller for an extended period of time (Boote 1999; Folkman 1992; Huefner and Hunt 2000).

This response is a self-directed method to internalize the negative emotion, and retaliate against the seller for a current or past dissatisfying event. Here is a typical example.

> For $3500 I purchased a Wave Runner from this place called Jeff's Lawnmower Shop. I mowed yards in the summer time so I also took my lawn equipment to be repaired at this shop. The second time I took it out on the lake the carburetor messed up. Then after getting the carburetor repaired the prop broke. I had took the wave runner out a number of times before making the purchase and the owner told me that it was in excellent condition. All the repairs came to a total of $1500. Even though the nearest lawn mower shop is 45 minutes away, I drive there to take my mower. I will never do any kind of business with Jeff's Lawnmower Shop and will discourage as many customers as I can (21 year old male).

Grudge holding can last for years or decades (Boote 1999) and may be ultimately manifested as an extreme form of exit where the dissatisfied customer refuses to patronize the seller (Huefner and Hunt 2000). This coping strategy may be more emotionally based than cognitive. A grudge can be so intense that the customer rejects the product offering even when it would greatly benefit the customer.

> I leased a brand new Audi TT from Audi of Atlanta. On the drive home to my house in Chattanooga the clutch went out on the car. It was towed to Harper Audi in Knoxville, despite my wishes for it to be towed to the original dealer in Atlanta. After the service center looked at the vehicle they informed me that the cost to fix the car was several thousand dollars. In disbelief I expressed my concern that they were blaming a problem on me when I had only put less than 100 miles on the car, but before it was purchased the dealership had put over 300 miles on the car. After much hassle they finally said they would fix the problem, but it was only a good will gesture. Because of the horrible hassle I went through after just purchasing a new car and the treatment Harper gave me I decided to never purchase any service through them again, even though I now live in Knoxville and it is much more convenient for me to use their service center (22 year old female).

Private Vindictive Behavior: Private vindictive behavior is defined as the anonymous, but deliberate aggressive action intended to hurt the seller directly or indirectly (Huefner and Hunt 2000).

> Private Vindictive Behavior occurs when customers deliberately use extreme behavior to harm the seller, and still remain anonymous (e.g., vandalism, theft, false orders, creating work for seller, etc.) (Boote 1999; Huefner and Hunt 2000).

Private vindictive behavior is often done with socially unaccepted means (e.g., theft, destruction of property, assault, etc.). Huefner and Hunt (1994 and 2000) suggest private vindictive behavior can take several forms: creating work for the seller, theft, vandalism, and personal attack. “Create Cost/Loss is a specific effort to cost the store money by creating extra work, spoiling products, placing false orders, etc.” (Huefner and Hunt

2000, p. 65). Garver's (1998) qualitative research revealed that purchasing agents used deception to create work for unsuspecting selling agents as a form of revenge. In retail settings, Huefner and Hunt (2000) found subjects who admitted to "trashing"—creating work for the seller by making as mess—as a way to retaliate against the seller. Criminal behavior is sometimes motivated by retaliation (Agnew 1990; Felson and Steadman 1983). Within the context of private vindictive behavior, the primary objective of "stealing is taking a product without paying for it in order to 'get back' at the business" (Huefner and Hunt 2000, p. 66). Studies have shown that as much as 28 % of shoplifters cited revenge as their motive (Turner and Cashdan 1988). People who feel disenfranchised and alienated from society may use shoplifting as a means of revenge (Arboleda-Florez, Durie, and Costello 1977). "Vandalism consists of the destruction or damage of something in order to 'get back' at the business" (Huefner and Hunt 2000, p. 65). Here is an example.

> I was on a (school) band trip to Atlanta. There were four girls staying in one room and we all had to be ready at the same time. I accidentally blew a fuse in our room. I called the front desk. It took them eight hours to fix it. I had no power for that amount of time. I work at a hotel and I know that it does not take that long to fix a fuse. I was so angry that I decided to take all the sheets off the bed and make a mess. I did not totally trash it, but I did make a severe mess. I was upset that they did not take my needs into consideration. My school was paying a lot of money for a nice hotel room and I did not receive proper treatment. I wanted to make their job a little bit harder since they made my stay harder and unpleasant (21 year old female).

Public Vindictive Behavior: Public vindictive behavior is defined as the verbal and nonverbal communication used to express the anger, frustration, and alienation of the dissatisfied customer in a manner that will injure the seller.

> Public Vindictive Behavior occurs when dissatisfied customers use verbal or physical tactics that are designed to hurt sellers (e.g., cursing, name calling, degrading comments, body language used to offend others, physical threats, physical violence attributed to the customer, etc.) (Boote 1999; Huefner and Hunt 2000).

Dissatisfied customers use this strategy to achieve their retaliation goals. It is important to note here the difference between private vindictive behavior and public vindictive behavior. Both are forms of retaliation, but public vindictive behavior is designed to let the seller know who is retaliating, while private vindictive behavior attempts to conceal the identity of the perpetrator. Public vindictive behavior may take the form of verbal abuse, facial expressions, obscene gestures, or physical action. Voice responses can be used as a mechanism for venting anger and frustration (Nyer 1999). Alienated customers may use abusive language to retaliate against the seller (Huefner and Hunt 2000, p. 67). Verbal aggression was the most reported form of aggression in empirical work done by Richins (1983).

Public vindictive behavior is a "problem focused" coping response with strong negative feelings (Stephens and Gwinner 1998). Strong emotions like anger, contempt, and disgust may occur with this type of problem-focused coping responses (Smith and Ellsworth 1985). A personal attack to hurt the representative of the business through physical aggression is the most extreme form of retaliation (Huefner and Hunt 2000). Godwin, Patterson and Johnson (1999) found evidence of aggressive coping responses (verbal abuse and physical confrontation) being used by dissatisfied customers (p. 150-151). Here are two examples.

> I was a member at the Rush Fitness Club for about 2 months. After the second month I was unhappy with my membership and went in to cancel.

> I filled out all the paperwork and signed the contract saying that I agreed to cancel. The next month I was charged for the month as if I was still a member. I called the Rush and talked to Chris and he said he would take care of it no problem. The next month I was charged again and the previous month was still on my bill. I went to the club and was sent around this circle of people and Chris was unavailable and when I told them I would wait for him they told me it would be a long time. After about 45 minutes of waiting they told me Chris had gone home for the day. I was so mad I called this guy several colorful metaphors and told him that I wanted to speak to his manager now or else. He wouldn't look at me because he was writing on his clipboard so I jerked the clipboard out of his hand and threw it across the room and told him to listen to me now. I made such a stir that I got my money back and probably ticked a few people off along the way (20 year old male).

> After buying a parking pass for the year I expect to be able to park wherever I please with my pass. As I was going to summer school I go to park in the lot that I have been parking in all year and summer. To my disbelief the attendant says that I will not be able to park here today because of some event. Even though the attendant didn't sell me the pass I feel he should let me park there. I yell at him and threaten to get out of my way so I can park. With the fear of going to jail and being late for class I find another spot to park. I had the feeling of hate towards this parking attendant at that time. Also a large amount of rage was running through my body which in turn could have made me do something that I would regret (21 year old male).

Sabotage Word of Mouth: Sabotage word of mouth is the deliberate effort of a dissatisfied customer to use WOM to hurt the seller by discouraging other customers from patronizing the seller (Huefner and Hunt 2000; Nyer 1999; Szymanski and Henard 2001).

> Sabotage Word of Mouth occurs when dissatisfied customers discourage other customers with the specific intend to harm the seller (e.g., false rumors and lies about the seller spread to peer group) (Boote 1999; Huefner and Hunt 2000).

This strategy is used to achieve retaliation goals. Research conducted by Huefner and Hunt (2000) suggests once a dissatisfied customer elects to use retaliation, then sabotage

voice “behaviors were the most common response” over vindictive behavior or customer activism (p. 77). This may be because sabotage through word of mouth may have the lowest risk for the dissatisfied customer, while still providing the emotional gratification associated with retaliation.

> A new pizza parlor opened up in my hometown when I was a senior. It was small and a number of people had not even heard about it. One day I decided to drop in for lunch. The only good thing about eating at this place was the pizza. The waitress could have cared less about whether I had to go anywhere else or not. It seemed liked I was eating on her time. I did not receive any refills and waited for ten minutes after I finished eating to get my bill. Later on that afternoon my friends wanted to know how good was the new pizza parlor. I could have just told them that the pizza was awesome and the service was bad but I told them the pizza was disgusting and they didn't need to waste their time eating there. My goal in telling my friends not to eat there was so that maybe the pizza parlor would go out of business (20 year old male).

> I wanted some Mexican food one night. I decided to go to El Chico’s beside my work. The whole experience was terrible. I had rotten tomatoes in my salad. They did not bring me anything that I asked. The restaurant was dirty. I just didn’t like the food either. I always embellish my story if any customer comes into the hotel and I tell them to go to another Mexican restaurant on the exit.
> I want to hopefully put them out of business (21 year old female).

Sabotage WOM is a selfish act; it places the dissatisfied customer’s need for retaliation above the needs of the peer group. For example, a vengeful customer may passionately discourage a friend from solving their own consumption problem just to spite the seller. Sabotage WOM can take many forms. It can be directed toward friends, family, and coworkers, etc. or directed to the general public (letters to the newspaper, comments posted on the Internet, etc.). For example, the Internet has magnified the amount of sabotage a dissatisfied customers can do (Straus 1997). “Unhappy customers can now reach thousands of people by posting complaints on bulletin boards or create

Web sites to publicize their bad experiences with specific organizations" (Lovelock and Wright 1999, p. 135).

Customer Activism: Customer activism is the deliberate effort by dissatisfied customers to restrict or punish sellers through legislation, judicial review, or social pressure (Huefner and Hunt 2000; Lovelock and Wright 1999; Sasser and Jones 1995).

> Customer Activism occurs when dissatisfied customers use a broad-range of remedies to punish and restrict sellers' future behavior (e.g., class action law suits, government legislation, request agency rule making, social pressure etc.) (Boote 1999; Huefner and Hunt 2000; Jones and Sasser 1995).

Unlike the use of mediators designed to restore equity in *a given situation*, customer activism is a form of retaliation designed to restrict the seller in *all future situations* (Huefner and Hunt 2000).

> I bought some produce from a Farmer's Market in Morristown. The next day I was severely ill. After a trip to the hospital, I discovered that there were chemicals used in growing the strawberries. After a lawsuit against the farmer along with other ones, the lawsuit brought changes in the town. Today, if any person sells any fruit a sign must be displayed telling what chemicals were used in the growing process. I was very upset as well as very sick. I was also very mad at the farmer. I wanted to make sure that the farmer was stopped from making any body else sick. I wanted him to pay for my medical expenses also.

Customer activism is often due to a general feeing by dissatisfied customers that business firms aren't listening to their concerns, and won't listen unless forced to because of public opinion, the courts, or government restrictions (Bernstein 2000). Customer activism may often require many dissatisfied customers to join forces with each other or with special interest groups (e.g., Green Peace, PETA, or a class action suit). Customers

may also seek the aid of third parties like governmental customer affair agencies, licensing authorities, and professional associations (Zeithaml and Bitner 2000, p.169).

Customer activism is growing strength in shaping government policy due to customer dissatisfaction and mistrust of American business (Bernstein 2000). Consumer activist Ralph Nader summed the problem this way, "When you give commercial interests in a society too much power they will run roughshod over other values, whether its health, safety, protection of childhood, environment [or] access to justice" (c.f. Bernstein 2000, p. 152). Many American consumers seem to share this opinion. A Business Week poll revealed that 82% of the 1,009 adults surveyed across the United States agreed that American business has gained too much power over too many aspects of American life, and 74% felt American business had too much political influence (Bernstein 2000, p. 148-9). In response, a large number of "watch-dog" and public interest groups that are devoted to battling the business community have sprung up at both the local and national level. The attacks mounted by these "grass-root" customer activist groups have been surprisingly effective in limiting the behavior of American business (Bernstein 2000).

Customer activism is only part of a wider anti-corporate activism that is becoming a growing concern to companies and managing threats and may well prove to become one of the dominant management and communications challenges in the future (Bernstein 2000; Trendle 2002). Self-serving corporate statements of exoneration may only inflame the anger of activists. Yet if a company altogether ignores an issue raised by a group of activists then ultimately its customer**s** may believe that the company has something to hide. Risk managers within business firms are sometimes asked to monitor the behavior

of customer activist groups (Finegan 2001). In the best situations, these firms can use these dissatisfied customers as a valuable sounding board to implement change and increase customer satisfaction (Finegan 2001).

Another form of customer activism is the class action law suit where a legal action is brought by one or more persons on behalf of themselves and a much larger group, all of whom have the same ground for action (Peyrot and Van Doren 1994). Class action law suits require a third party representative—legal council—to act for dissatisfied customers. Class action litigation**,** properly used, has been a powerful tool for holding businesses accountable for wrong doing and vindicating customer rights (Bland 2002; Mirel 2002). Unfortunately, class action law suits have been abused at times by opportunistic lawyers to hold businesses hostage (Mirel 2002), and by business firms to stonewall legitimate legal claims (Bland 2002). The New York Times estimated that over 10,000 class action law suits are file each year in the United States, and billions of dollars are being awarded to dissatisfied customers (Temple-Raston 2002). The growing number of these types of cases and the large amount of money spent in legal fees and settlements have business leaders and insurance companies concerned (Bernstein 2000; Mirel 2002). Due to the misuse of class action law suits the United States Senate Judiciary Committee is drafting legislation to over-haul laws to limit who, when, and how class action law suits can be used. Corporate lobbyists support this reform while lobbyists for the legal industry oppose it (Bland 2002; Mirel 2002).

Critique of the Dissatisfaction-Related Goals Taxonomy

A newly conceptualized taxonomy is proposed as an improvement on previous classification systems. The taxonomy is shown in Figure 2-7 as a five-column by four-row matrix with 20 classified and partitioned cells. This new classification system is based on two dimensions: method of coping and dissatisfaction-related goal type. The vertical axis of the matrix depicts the five general methods of coping, and horizontal axis of the matrix reflects the four customer goals. Within the proposed taxonomy the 20 (5X4) coping tactics of dissatisfied customers are logically partitioned by the two dimensions to classify the broad range of customer reactions found in the academic

literature. The use of these two dimensions to classy the responses is a contribution to marketing research for several reasons.

The first dimension—methods of coping—is designed to meld together the traditional views from previous taxonomies with newer thinking on dissatisfied customer responses. For example, the methods-of-coping dimension builds on the work of Hirschman (1970), Day and Landon (1977), and Singh (1988). It includes the well-known concepts of voice, word of mouth, and third parties which are consistent with most other taxonomies (Day and Landon 1977; Hirschman 1970; Singh 1988). In addition, new coping methods are used to expand the classification system. For example, new categories have been created—internal self-directed and external self-directed tactics—to more completely show the inner turmoil and mental processing that dissatisfied customers sometimes experience (Fournier and Mick 1999; Huefner and Hunt 2000; Stephens and Gwinner 1998).

The method-of-coping dimension successfully covers *how* a dissatisfied customer responses and *who* was involved in that response. For previous taxonomies, this provided enough information to form categories for classification. The reason for taking this direction seems to be that it is easy for sellers and researchers to observe and identify certain actions (e.g., complaining) and who that action is directed toward (a seller, a peer, a third party, etc). This approach has several limitations. First, the actions of customers are not always visible to sellers. A majority of dissatisfied customers elect not to share their problem with sellers, but still somehow manage to cope with a negative situation (Stephens and Gwinner 1998). In previous taxonomies this has been briefly touched upon, but not fully explored (Day and Landon 1977; Singh 1988). By electing to focus

primarily on the external responses of dissatisfied customers, the vast majority of internal responses are ignored by previous classification systems. Thus, previous taxonomies may be incomplete because they fail to explore internal mental processing of customers as a way to cope with dissatisfaction.

Second, previous taxonomies have classified together similar-looking, but different tactics as a single response. The potential problem with this misclassification is that these similar tactics may be used by customers for very different reasons and require very different responses from sellers. The cause for this misclassification may stem from the traditional approach of focusing on *how* the response is made and *who* is involved. For example, customer complaining has traditionally been treated as a single response (Day and Landon 1977; Singh 1988). Within the proposed taxonomy complaining (used to seek redress from the seller) is viewed as one of many voice coping tactics involving the seller that also include verbal abuse as a form of retaliation (public vindictive behavior), warning the seller of potential problems (informative voice), and deliberate silence when asked to complain (which communicates accommodation by the customer). With each type of response the *how* and *who* issues are addressed: each customer response involves communicating something between buyer and seller. However, classifying them all as a single response causes the reason behind each response to be obscured. Future taxonomies need to provide a useful partitioning of dissatisfied customer responses that link the tactics used back to the customer's objective (Bailey 1994; Hunt 1991).

Third, knowing the goal behind the response may be more important to practitioners than knowing *how* the response was made or even *who* is involved.

Focusing solely on responses is like a physician that only reacts to patients' symptoms, but never diagnosis the real problem. Knowing why a customer responded in a certain way is invaluable information for practitioners responsible for designing recovery strategies for dissatisfied customers. A taxonomy that can help practitioners identify the customer's dissatisfaction-related goal is needed. Thus, the second dimension of the proposed taxonomy attempts to answer *why* customers respond in specific ways by identifying the underlying dissatisfaction-related goals.

The use of dissatisfaction-related goals as a classifying dimension is viewed as a major strength of this new taxonomy over previous taxonomies. The link between goals and customer tactics must be understood to advance research into customer dissatisfaction. "It is important to not stop with the representation of goals, …[but] to relate goal hierarchies to preferences, choices, and behavior" (Bagozzi and Dholakia 1999, p. 25). The use of this classification approach is a contribution to marketing research because it helps explain the cognitive and emotive process that gets customers from a dissatisfying marketplace event to their selection of coping response. It has been recognized in the literature that dissatisfaction is necessary, but not sufficient catalyst, to explain why customers choose to a coping response (Boote 1999; Stephens and Gwinner 1998; Oliver 1997). It is proposed here that the different dissatisfaction-related goals require different levels of cognitive and emotive processing. For instance, the goal of accommodation requires the least amount of intensity, but as the dissatisfied customer's goals shift to redress or retaliation more cognitive and emotive intensity is required. The taxonomy matrix is designed to reflect these changes in processing intensity by listing the higher intensity goals at the top of the matrix (Figure 2-7). The exception is the goal of

prevention which may require intensive cognitive-emotive processing, but is placed at the very bottom of the matrix to reflect that it can only occur before the purchase. This time ordering is also a contribution by reflecting that dissatisfaction can act as a motivator that can cause coping responses before, during, and after the purchase event.

Perhaps the single greatest contribution of this newly proposed taxonomy is its potential to advance marketing research. First, it can be used to revisit pervious research to yield more fruitful interpretation of prior results. Second, it helps to delimit what should be included, and excluded in the research on the coping responses of dissatisfied customers. Third, it opens the door to new and exciting research into the detection of customer dissatisfaction, and into the development of recovery strategies for businesses. For this taxonomy to make these contributions to marketing its internal validity must first be established.

There are two threats to the internal validity of the taxonomy that must be addressed. First, the taxonomy relies on the deductive reasoning of its author. Working from the paradigm that all research is biased by the researcher, the question becomes "is this taxonomy too biased to accurately reflect the coping responses of actual dissatisfied customers in real world situations?" Second, while the qualitative research conducted to investigate the coping responses of dissatisfied customers was helpful in exploring and conceptualizing this taxonomy, there is a risk that its interpretation may also reflect the bias of the researcher. Given that the implementation of this qualitative research and the interpretation of the subjects comments were primarily executed by the researcher, there remains a potential bias to arrive at the predetermined (albeit subconscious) results. Thus, the next course of action in the research process is to further establish the internal validity

of the proposed taxonomy with an experiment. The remainder of this dissertation will address this issue.

CHAPTER TWO REVIEW

This chapter reviewed the traditional classification systems of Hirschman (1970), Day and Landon (1977) and Singh (1988). The traditional approach focuses on *how* and *who* dissatisfied customers respond. This approach is common among the more prominent taxonomies used to organize and explain the coping tactics of dissatisfied customers (e.g., Day and Landon; Singh 1988). However, this approach is limited in two important ways. First, these taxonomies do not tell us *why* dissatisfied customers elected to respond. This limitation means practitioners can only guess at the central purpose motivating a dissatisfied customer. In contrast, by determining customers' dissatisfaction-related goals practitioners can develop effective recovery strategy. Second, a limitation of previous taxonomies is that similar responses are lumped together without full consideration of the fact customers use similar responses to achieve different goals. It is not enough to recognize which coping method is in use, but rather, it is necessary for practitioners to recognize which goal the customer is striving to achieve. Given a customers' dissatisfaction-related goal, practitioners might be able to predict how customers will respond.

In Chapter Three the methodology needed to test and support the internal validity of the taxonomy based on dissatisfaction-related goals is reviewed. The results of that experiment will be discussed in Chapter Four. This dissertation will then close with a discussion of implications and future research.

CHAPTER THREE

RESEARCH METHODOLOGY

> "*Progress in the development of marketing as a science certainly will depend on the measures marketers develop to estimate the variables of interest to them.*"
>
> Gilbert A. Churchill, Jr. (1979, p. 64)

INTRODUCTION

Bickman, Rog, and Hedrick (1998) suggest that all social science research activities fit into one of four stages. In the first stage the researcher must begin to understand the central problem and begin to identify and refine the research question. In the second stage, the researcher must choose a research design in an attempt to test that question. Stage three involves the implementation of the research design. Stage four involves analyzing and reporting findings. The purpose of this chapter is to explain the general methods and specific steps used in stages one and two of the research process. Specifically, it is designed to explain the research methods used to investigate and understand the central research question, and then examine the experimental design developed to address that question. Implementation, analysis, and implications will be addressed in Chapters Four and Five.

As stated in previous chapters, this dissertation is part of a program of research that focuses on the identification and classification of the coping tactics of customers dealing with dissatisfaction. In the first stage of this program of research, efforts were

made to explore the phenomenon of customer dissatisfaction. In Chapter One, a process model was introduced to explain the mediating and moderating variables that influence dissatisfaction-related goals and dissatisfaction-related coping tactics (Figure 1-3). In Chapter Two, the strengths and weaknesses of existing classification systems where explored. It was argued that existing classification systems on the coping tactics of dissatisfied customers are incomplete. This problem is believed to place a severe limitation on advancing marketing research in the area of customer retention and recovery. A review of more current research and literature on this subject led to the proposal of a new taxonomy on the coping tactics of dissatisfied customers (Figure 2-7). Henceforth, it is the primary purpose of this dissertation to test the internal validity of that taxonomy and report the findings and implications of that test. A byproduct of this research is the development of four measurement scales to assess the presence and intensity of four dissatisfaction related goals.

This chapter focuses on the applied research methods used to clarify and answer the research question: "*Does the proposed classification system accurately explain and predict the coping tactics of customers dealing with dissatisfaction*?" To further understand and test the logic used to organize the proposed taxonomy, qualitative interviews were first conducted with experienced customer service professionals. The expertise of these professionals helped to confirm the logic and support of the theory used to develop the categories incorporated within the taxonomy. An overview of the process to select and interview these professionals is provided within this chapter. Further, to ground this research in real-world consumer behavior, two qualitative studies were conducted with consumers from the target sample frame. The comments from a number

of these consumers where used in the previous chapter to clarify the meaning of individual cells within the matrix depicting the taxonomy. In this chapter, the method used to collect those consumer comments is reviewed.

This chapter also provides an explanation of the research design for testing the taxonomy. From the exploratory research emerged four hypothesizes that are presented and discussed in this chapter. An experimental design with a self-administered survey is proposed to test these hypothesizes. Throughout the discussion of this experimental design, various tradeoffs between academic rigor and logistical feasibility are addressed. The measurement instrument proposed for this experiment is presented, and related issues are discussed.

REVIEW OF EXPLORATORY RESEARCH METHODS

Qualitative research efforts were triangulated to help understand the phenomenon. Similar results from the triangulation of different research methods "strengthen the confidence one may have about any given method" (Nunnally and Bernstein 1994, p. 37). Three exploratory research methods were employed: literature review, in-depth interviews with experts, and written responses from customers. First, a literature review was conducted to establish antecedent justification for the taxonomy. The results of this review were discussed in Chapters One and Two. During the literature review it became obvious that recent research findings related to the coping tactics of dissatisfied customers were not being fully accounted for by existing classification systems. When

efforts to update existing classification systems failed to fully account for the variations in the observed customer behavior, a new classification system was proposed.

The focus of the literature review shifted to a search for theory to explain these observed behaviors. Out of that search evolved a customer dissatisfaction model that identifies related antecedents, processes and outcomes (Figure 1-3). Then a new taxonomy emerged (Figure 2-7) based on the Theory of Reasoned Action (Ajzen and Fishbein 1980) and Goal-Directed Behavior (Bagozzi and Dholakia 1999). Existing literature and theory seemed to validate the proposed taxonomy's ability to explain actual customer behavior, but more evidence was still needed to ground the phenomenon within actual consumer behavior. Qualitative research was then conducted to further explore, specify and understand the phenomenon. Real-world observations were gathered in two research studies that were conducted between February and June 2002.

Qualitative Study One: Interviews with Experts

The experts interviewed in the first qualitative study were customer service professionals working for third-party organizations whose main purpose is to handle customer complaints and resolve problems between customers and businesses. A copy of the unstructured interview guide used for third-party experts is included as Appendix A. Four experts participated in one-hour unstructured interviews. Three experts were complaint handlers and one was a manager. Three of the four experts were women who each had over ten of years of experience in customer complaint handling. The fourth expert was male and had four years experience as a manager and supervised six customer representatives (a.k.a. complaint handlers). Two of the four experts were employed with

the local Better Business Bureau, and two were employed at the State Consumer Affairs Division. These organizations have extensive experience in dealing with dissatisfied customers. Both organizations are within the same state, located in the geographic population center of the United States. The operation of these two organizations is not deemed to be significantly different from similar organizations located throughout the United States. Therefore, their observations are assumed to reflect common behavior of consumers in North America.

Employees from the Better Business Bureau and State Consumer Affairs Division were deemed as informed experts, and they were deliberately targeted for interviews for two important reasons. As neutral third-party mediators between dissatisfied customers and selling firms, the employees of these organizations have a unique perspective on the conflicts that develop between buyers and sellers, and they witness how customers cope with dissatisfaction that arises from those conflicts. Also, given the large volume of problems brought to their attention, these experts view a wide array of coping tactics used by dissatisfied customers. For example, the Better Business Bureau employees estimated they were involved in over 500 customer complaints in the previous 12 months. The State Consumer Affairs employees estimated over 5,000 cases during the same time.

Both organizations are listed in *The Consumer Action Handbook* (2001) published by the United State General Services Federal Consumer Information Center. The Better Business Bureau provides three services to resolve disputes between customers and selling firms: conciliation, mediation, and arbitration (BBB Consumer Guide 2002). Conciliation occurs when a BBB representative calls the seller on behalf of the dissatisfied customer to resolve the problem. Mediation occurs when a BBB

representative acts as a neutral mediator and the dissatisfied customer and seller are brought together to agree how to resolve the problem. Arbitration may be used when the selling firm is a member of the BBB, and conciliation and mediation fail; a BBB representative provides a mutual binding solution to the problem for the customer and the business. When the selling firm is not a BBB member, the civil court system may be used to resolve the dispute. If the behavior of the selling firm is determined to be illegal, the BBB automatically refers the matter to the State Consumer Affairs Division or local legal authorities.

Each State Consumer Affairs Division receives its authority from state statute and has rule-making authority within its own state. Customers can make complaints directly to the State Consumer Affairs. This is necessary when no local customer advocate group exists or the seller is outside the jurisdiction of a local customer advocate group (e.g., the seller is from another state). It is the objective of each state consumer affairs division to uphold state and local laws designed to protect customers from fraudulent acts by sellers. Customer dissatisfaction that evolves out of legal exchanges is not within their jurisdiction. While the Better Business Bureau is limited to problems that are legal, the Consumer Affairs Division is limited to illegal behavior by the seller. By interviewing experts from both groups, a more complete picture of the phenomenon was created.

The interviews with customer service experts seemed to validate three important assumptions of this research. First, after the larger process model was explained (discussed in Chapter One and shown in Figure 1-3), these experts confirmed the antecedents, processes, and outcomes related to the coping tactics of customers. Second, when shown the classification system of the proposed taxonomy (discussed in Chapter

Two and shown in Figure 2-7), these experts agreed that coping tactics were related to the customer's specific dissatisfaction-related goals. They also agreed that coping tactics might be grouped by type of dissatisfaction-related goal and by type of coping method. Third, these experts could easily provide numerous real-world examples from their actual dealings with dissatisfied customers that matched the individual coping tactics described by the 20 cells of the taxonomy.

While the results from the interviews with experts supported the assumptions of this research, there are limitations when using these experts to establish the internal validity of the classification system. For example, dissatisfied customers tend to turn to third parties for help when they are unable or unwilling to deal with the problem alone. So, private responses associated with a dissatisfaction-related goal like accommodation (where the dissatisfied customer elects not to complain to anyone and accepts the situation) are not commonly handled by these types of professionals. Even with the large number of problems handled by these seasoned experts, they have limited first-hand knowledge of some types of customer coping tactics. Also, these were the observation of only four individuals. Due to these limitations, further investigation was deemed necessary.

Qualitative Study Two: Written Responses from Customers

While the interviews with experts were unstructured and required only one hour to complete, the written responses from customers were more structured and required a high level of involvement by test subjects over a period of ten days. This group of customers—undergraduate college students—is the primary target population for the

experiment discussed later in this chapter. These subjects were enrolled in one of two introductory marketing courses at a large southeastern public university located in the center of the geographic population of the United States. The responses were collected in May and June 2002.

The controlled environment of a college classroom was an ideal setting for this type of involved data collection: a large number of subjects could be given sufficient time to provide in-depth responses over a large number of situations. The research project was designed as part of an upper-division college course, and the results were later discussed in class to enhance the students' understanding of customer behavior and the use of qualitative research. Participation in the research project was optional. Students were given the same extra credit points no matter what responses they submitted. A total of 67 students with a median age of 21 years were given the operational definitions for the 20 coping tactics (as specified within the proposed taxonomy). Students were then asked to submit a real-world written example of when they or an acquaintance used each coping tactic. All but two students elected to participate in the research. A copy of the instructions for this qualitative study is attached as Appendix B.

In this study, participants were given ten days to reflect and write a one-paragraph narrative for each of the 20 coping tactics. To collect as many experiences as possible, if subjects could not recall using a tactic, they were to ask an acquaintance (e.g., friend, family, or coworker) if they had ever used that tactic. In those situations were students could not recall having used a tactic, nor could they find an acquaintance who had used it, they were to report that they had no evidence that this coping tactic existed. A ten-day time limit was selected for the study to give the subjects sufficient time to recall, reflect,

and record their responses. During the ten days, subjects were encouraged to ask questions about the process or to seek clarification on any of the coping-tactic definitions. The written comments were then reviewed primarily to determine if the subjects had or had not used the coping tactics specified in the taxonomy.

Remarkably, all 65 participating subjects provided first-hand or second-hand experiences for all 20 coping tactics. In over 90% of the examples reported, subjects had first-hand experience in employing the coping tactics as specified by the taxonomy (10% were second-hand observations base on behavior of family members and friends). At first glance these results were very promising; subjects did seem to use the predicted coping tactics and they would communicate these experiences when asked. However, the ease with which these subjects identified the coping tactics does give cause for this researcher to ask the question, "Is it true that all of these tactics are widely used by this population, or were the subjects somehow biased in their response due to social desirability?"

Social desirability occurs when subjects guess what the researcher wants and then try to provide that response. Social desirability can be a serious potential threat to validity in situations where the researcher holds some type of authority over the subjects (Bickman and Rog 1998; Nunnally and Bernstein 1994). Social desirability could have played a factor in this situation given that students had to reveal their identity to the instructor to get credit for their participation in the research. It may be possible that the students' desire to appease the instructor caused them to interpret their experiences in ways that fit the definitions of the coping tactics provided to them. The possible influence of social desirability on this research requires special attention in the experimental design phase of this research. A more substantial discussion of its effects and possible methods

to minimize those effects is provided as part of the proposed experimental design for this dissertation.

In addition, while 20 coping tactics seem to exist, research suggests that it is common for dissatisfied customers to use groups of tactics simultaneously or sequentially to achieve their dissatisfaction-related goal (Huefner and Hunt 2000; Singh 1988). These findings were supported by the exploratory research. For instance, the complaint-handling experts gave numerous examples where dissatisfied and determined customers would continue to use one coping tactic after another until they were satisfied with the outcome, or until they concluded that nothing else could be done. In the written responses from student subjects, it was also clear that various coping tactics were being used in combinations. These findings suggest it may be helpful to study coping tactics in groups based on the dissatisfaction-related goal pursued. For example, the fact that coping tactics are typically used in combinations must be considered in the development of measurement scales in the experimental design phase of this research.

Both qualitative studies suggest that coping tactics classified in the proposed taxonomy exist, but they were not designed to confirm the existence of a relationship between dissatisfaction-related goals and coping tactics. Hence, the next logical step to advance this program of research was to design and implement an empirical test. This test was designed to provide evidence that different coping tactics are employed when pursing different goals. The qualitative data collected from this research was incredibly rich with real-world situations and language that can be used to develop a measurement instrument to further test the proposed taxonomy's accuracy. Before developing the

experimental research design, theoretically based hypothesizes need to be developed (Mentzer and Khan1995).

DEVELOPMENT OF THE RESEARCH HYPOTHESES

Theory based research must be shown to provide three benefits: 1) it must improve our understanding of the phenomenon; 2) it must help to explain the phenomenon; and 3) it must be able to predict behavior. The Theory of Reasoned Action (Ajzen and Fishbein 1980) and the Theory of Goal-Directed Behavior (Bagozzi and Dholakia 1999) provide the theoretical foundation for the proposed taxonomy. These two theories have already helped to provide a more clear understanding and a better explanation of the phenomenon of dissatisfaction-related coping tactics of customers. However, the predictive ability of the proposed taxonomy has yet to be shown. For example, the qualitative research already conducted provides support for the existence of a wide variety of dissatisfaction-related coping tactics as identified by the taxonomy. This exploratory research enhanced the researcher's understanding and aided in the explanation of this phenomenon. Yet, it was not designed to provide support for the causal relationship between dissatisfaction-related goals and coping tactics. Therefore, to fully test the underlying theory, empirical evidence is needed to support the taxonomy's ability to predict which coping tactics will be used given any one of the dissatisfaction-related goals. Hence, the next critical step in this research is to design an empirical test to provide evidence of the internal validity of the taxonomy.

As with any new classification system, there are many questions that need to be asked and answered, but none is as important as the central research question: *Does the*

proposed classification system accurately explain which coping tactics customers use to deal with dissatisfaction? By addressing this central research question, it is hoped that some level of confidence can be placed in the taxonomy's ability to explain and predict this phenomenon. With added confidence in the taxonomy, a foundation is created to further pursue a program of research to investigate this phenomenon.

To answer the central research question, an applied research design is needed to confirm or refute the idea that there is a greater propensity by consumers to use certain dissatisfaction-related coping tactics when they pursue specific dissatisfaction-related goals. Note the directional cause-and-effect relationship assumed in this statement: goals lead to specific tactics, and tactics come from specific dissatisfaction-related goals. Hence, the internal validity of the taxonomy would be supported to the extent that a causal conclusion could be drawn between the desired goals of customers (independent variables) and groups of coping tactics (dependent variables) used by customers.

Given that there are four theorized dissatisfaction-related goals--prevention, accommodation, redress, and retaliation--four hypotheses are needed to empirically test the causal relationship between each dissatisfaction-related goal and the four sets of goal-related coping tactics describe in the taxonomy. For example, a hypothesis is needed to empirically test whether the five retaliation coping tactics (grudge holding, private vindictive behavior, public vindictive behavior, sabotage word of mouth, and consumer activism) are more strongly associated with those subjects that respond to the dissatisfaction-related goal of retaliation, than those five tactics would be associated with the other three dissatisfaction-related goals. Thus, the primary research question can be more fully expressed for empirical testing with four hypotheses.

Hypothesis for Dissatisfaction-Related Goal of Prevention – When pursuing the dissatisfaction-related goal of prevention, customers are theorized to be more likely to use the coping tactics 1) anticipate the problem, 2) risk reduction, 3) informative voice, 4) seek advice from non-experts, and 5) use of experts than other coping tactics identified in the taxonomy. From this the first hypothesis is derived:

> **H 1:** Customers who pursue the dissatisfaction-related goal of prevention will be more likely to choose a combination of prevention coping tactics than coping tactics associated with the dissatisfaction-related goals of accommodation, redress, and retaliation.

Hypothesis for Dissatisfaction-Related Goal of Accommodation – When pursuing the dissatisfaction-related goal of accommodation, customers are theorized to be more likely to use the coping tactics 1) modify expectations, 2) acceptance of the situation, 3) refuse to complain, 4) avoid discussing with peers, and 5) avoid assistance from experts than other coping tactics identified in the taxonomy. The second derived hypothesis is:

> **H 2:** Customers who pursue the dissatisfaction-related goal of accommodation will be more likely to choose a combination of accommodation coping tactics than the coping tactics associated with the dissatisfaction-related goals of prevention, redress, and retaliation.

Hypothesis for Dissatisfaction-Related Goal of Redress – When pursuing the dissatisfaction-related goal of redress, customers are theorized to be more likely to use the coping tactics 1) resolve to act, 2) no repurchase, 3) complaining voice, 4) negative word of mouth, and 5) use of mediators than other coping tactics identified in the taxonomy. Thus, the third hypothesis is:

H 3: Customers who pursue the dissatisfaction-related goal of redress will be more likely to choose a combination of redress coping tactics than the coping tactics associated with the dissatisfaction-related goals of prevention, accommodation, and retaliation.

Hypothesis for Dissatisfaction-Related Goal of Retaliation – When pursuing the dissatisfaction-related goal of retaliation, customers are theorized to be more likely to use the coping tactics 1) grudge holding, 2) private vindictive behavior, 3) public vindictive behavior, 4) sabotage word of mouth, and 5) consumer activism than other coping tactics identified in the taxonomy. Finally, the fourth hypothesis is:

H4: Customers who pursue the dissatisfaction-related goal of retaliation will be more likely to choose a combination of retaliation coping tactics than the coping tactics associated with the dissatisfaction-related goals of prevention, accommodation, and redress.

With four hypotheses established, the focus now turns to the selection of a research design. In the next section an experimental design is proposed to test these hypotheses with a series of newly developed measurement scales.

EXPERIMENTAL DESIGN FOR HYPOTHESES TESTING

A repeated-measures experimental design is proposed to test the four hypotheses and provide support for the internal validity of the taxonomy. Experiments are ideal for helping to establish internal validity because they allow independent variables to be controlled for maximum variance (Kerlinger and Lee 2000; Mentzer and Khan 1995). This allows researchers to test the cause and effect relationships between independent and dependent variables (Churchill 1999). In the proposed experiment, four dissatisfaction-

related goals (independent variables) will be administered in four treatments to test subjects. The four independent variables reflect the four dissatisfaction-related goals and will be administered as scenarios. The effect of those treatments will be measured on the four groups of dissatisfaction-related coping tactics (dependent variables).

The Experiment - This experiment is a repeated measures design that is complete for the dependent variables, and balanced with four independent randomized treatments for the independent variables. It is a repeated measures design because each subject is measured repeatedly with four scales (prevention coping scale, accommodation coping scale, redress coping scale, and retaliation coping scale) (Neter, Kutner, Nachtsheim, and Wasserman 1996). It is a complete design because all four scales are administered to all subjects (Peng 1967). Each subject will be given one of four treatments. It is a balanced design because all independent variables (prevention goal, accommodation goal, redress goal, and retaliation goal) are administered approximately the same number of times over the entire study (Peng 1967). It is a randomized experiment because each of the four treatments will be randomly assigned to test subjects (Kirk 1968).

Using the notation of Campbell and Stanley (1963), the proposed experiment is diagramed below in Figure 3-1. The letters and subscripts X_1, X_2, X_3, and X_4 are used to designate the four administered independent treatments (the four dissatisfaction-related goals). The letters and subscripts O_1, O_2, O_3, and O_4 designate the four measurement scales (the four dissatisfaction-related-coping-tactic scales). The letter R denotes the randomization of the treatments to subjects.

Sample Frame Selection - The experimental design employed within this research

R	X_1	$O_1\ O_2\ O_3\ O_4$
R	X_2	$O_1\ O_2\ O_3\ O_4$
R	X_3	$O_1\ O_2\ O_3\ O_4$
R	X_4	$O_1\ O_2\ O_3\ O_4$

Figure 3-1: An Experimental Design with Four Randomized (R) and Independently Administered Treatments (X_1, X_2, X_3, and X_4) With Four Repeated Measures (O_1, O_2, O_3, and O_4)

uses a convenience sample of homogeneous undergraduate college students enrolled in upper-division business courses at a state university where the qualitative data discussed in Chapter Two and Three was collected. Successful sample frame selection for social science research requires careful consideration of the objectives of the research, available resources, and potential limitations (Henry 1998). The primary objective of this research is to test the internal validity of the taxonomy. Convenience samples are often used when internal validity is of paramount importance (Bickman et al., 1998; Mark and Reichardt 1998). A benefit when using college students as a sample frame is that it provides an expedient, timely, and affordable way to effectively test theory and purify measurement scales.

Also, by selecting a homogeneous sample frame of college students a conscious trade-off is being made between internal and external validity. To improve the precision when analyzing the four treatments, it is beneficial to compare subjects that are as homogeneous as possible (Sawyer and Ball 1981). In this study students were used that are of similar age, education, and economic status. “Grouping experimental units into blocks of homogeneous units will reduce the experimental error variance and also

increase the range of validity for inferences about the treatment effects" (Neter, et al., 1996, p. 1072). In addition, there is substantial research to suggest that college students are more homogeneous than the general population. For example, Peterson (2001) concluded after an extensive meta-analysis that "the responses of college students were slightly but consistently more homogeneous (less variable) than those of non-student subjects (adults), both within and across scales" (p. 458). Hence, if there is a difference in the groups of tactics used, then there is a greater likelihood it is due to the treatments and not some extraneous factor like respondent age or level education. A limitation of using such a homogeneous sample frame is that the results should not be generalized to the larger population. Hence, external validity is not the central purpose of this experiment.

Classroom versus Laboratory - A conscious tradeoff has also been made to use a classroom instead of a laboratory. In this particular situation, use of a classroom can be viewed as a cross between a laboratory experiment and a field experiment. A minor limitation of this design is that a classroom in not a typical marketplace setting. However, more importantly to this research, the controlled environment of a classroom is ideal for an experiment that requires the administration of four treatments at the same time to different subjects. To combat the lack of realism, the treatments are administered with scenarios that are written to reflect a real-world situation related to college student consumption patterns (i.e., the purchase of a laptop computer). Measurement items will also be crafted to reflect real-world situations. Thus, the treatments and response items are designed to apply to dissatisfaction in realistic consumer situations even though the experiment is conducted in a classroom.

Application of independent variables and measure of their effects - It is recognized that dissatisfied consumers may pursue more than one dissatisfaction-related goal at a time. However, it is necessary to separate these goals and their related effects to test the proposed hypotheses. Therefore, each scenario will be written to focus the respondent on only one dissatisfaction related goal. It is hoped that this effort will improve the treatment effect and minimize possible confounds between multiple goals.

The dissatisfaction-related coping tactics make up the dependent variables. These dissatisfaction-related coping tactics can be grouped into four distinct families of coping tactics (prevention, accommodation, redress, and retaliation). The effects of the treatments on each of the four dependent variables will be measured with four 15-item scales. Therefore, there are 60 items to be answered for each scenario. To minimize respondent fatigue due to the number of the survey questions, each subject will only be administered one of the four treatments. This is a common design when it is not logically practical for all treatments to be administered to a single subject (Peterson 1985).

Random assignment of scenarios (treatments) to homogeneous subjects will be used. This is essential if a researcher wishes to draw statistical inferences concerning treatment effects from non-randomly selected homogeneous subjects (Kirk 1968). Thus, randomization of treatments is designed to minimize sampling error. In addition, random assignment of treatments will lead to a balanced experiment where approximately equal number of responses will be collected for each treatment. For example, a balanced experiment with 200 participants should yield four approximately equal groups of 50 participants for each scenario. The measurement instrument is of critical importance to

this experiment because it is used to administer both the treatment and scales. In the next section, its development is discussed in detail.

DEVELOPMENT OF THE MEASUREMENT INSTRUMENT

The process of creating treatments and measures used in this dissertation research was modeled after Churchill's (1979), Dillman's (2000), and Fowler's (1998) guidelines for developing a measurement instrument. The primary goal when creating the measurement instrument for this experiment is to accurately operationalize the constructs within the conceptual framework of the proposed taxonomy. Two efficient ways to increase the statistical power of this experiment are to develop treatments that accurately place the subject in the proper state of mind, and to develop sensitive measures to detect the effects of those treatments (Bickman, Rog, and Hedrick 1998).

There are four distinct parts to the measurement instrument used in this experiment: 1) the questionnaire instructions, 2) the biographic questions, 3) the scenarios used to administer the four dissatisfaction-related goal treatments, and 4) the items/scales to operationalize the dissatisfaction-related coping tactics. These four parts are discussed in the order they appear within the survey. Student subjects will read the instructions. Subjects will respond to biographic questions to ensure a homogeneous sample frame. They will read one of four scenarios and respond to a small number of items to measure the effect of the treatment. They will then read and rate 60+ responses designed to measure which of the dissatisfaction-related coping tactics classified in the

taxonomy are most likely to be used with any one of the four dissatisfaction-related goals.

Survey Instructions

The use of compelling and informative survey instructions will help to win cooperation and increase the accuracy of information reported. Response error can be reduced when survey instructions are clearly written and are easy for subjects to understand (Dillman 2000). To reduce the burden placed on test subjects "instructions should be precise, short, and clearly visible" (Mangione 1998). To aid test subjects in understanding and following directions, survey instructions should be written with simple sentences and with common language (Dillman 2000). With all this advice in mind, the following five short paragraphs were written for the instructions of the survey:

Survey Instructions

> This survey is designed to collect information on how dissatisfied customers react. This research will be used to help better understand and serve customers like you. Your involvement in this study is voluntary. Thank you for choosing to participate.
>
> You will be provided with a situation where a college student is in the process of purchasing a laptop computer. Please read the situation carefully and focus on the person's stated goal. Keep this goal in mind as you consider how *this person* might respond in *this situation.*
>
> Carefully read each possible consumer response. Then rate how likely the person in this situation is to use each response by circling a number on the scale provided. When considering these responses, please think of the

consumer within the situation as being your same gender, age, education level, and with similar life experiences as you.

Please note that the first set of responses focus on behavior that might take place BEFORE the purchase, while the second set of responses focus on behavior that might occur AFTER the purchase.

To protect your privacy, please do not identify yourself on any part of this survey. All information you provide is confidential. When you are done rating all responses, please place your questionnaire in the cardboard box provided. Thank you again. Please begin.

These instructions are designed to place the student in the correct frame of mind to participate in the experiment. Each paragraph has a specific purpose. The first paragraph of the survey instructions is designed to let student subjects know their participation is voluntary, but very important and appreciated. It also subtly introduces them to the notion of customer dissatisfaction so that they are not completely surprised when they read and consider the more severe treatments (e.g., retaliation goal). The second paragraph is designed to prepare the student subjects to consider a computer purchase and to specifically focus on the dissatisfaction-related goal presented in each scenario. The third paragraph encourages subjects to think what the "person in this situation" would do, but to use their own experiences as a point of reference. The purpose of asking subjects to consider a surrogate's response instead of asking them what they themselves would do is explained later under “Use of Scenario.”

The purpose of paragraph four is to reduce the potential confusion when asking subjects to consider dissatisfaction-related coping tactics that take place before the actual

purchase. Early attempts to combine tactics that might take place before the purchase with tactics that might occur during or after were awkward and confusing to pretest subjects. This paragraph simply points out the difference in the two types of responses. The last paragraph is designed to encourage subjects to be honest with their responses by ensuring them that their participation is anonymous and the information provided is confidential. It is also designed to transition subjects from the instructions to the first set of items (biographical questions).

Biographical Questions

With four separate treatments, four blocks of subjects will be created. Hence, it is important that sufficient evidence be provided to show that all four blocks of subjects are relatively homogeneous to one another. Homogeneity between blocks is necessary so most of the variation detected between blocks can be attributed to the experimental treatments and not extraneous variables. It is also necessary to show that test subjects have the knowledge to understand the scenarios to give accurate responses. Thus, demographic information is needed to establish that the four blocks are homogeneous to each other, and situational information is needed to determine that subjects have sufficient knowledge to participate. Demographic questions will be used to determine gender, age and education level. Situational information will be collected to demonstrate that subjects have sufficient knowledge to realistically consider the hypothetical purchase and respond to items about that purchase.

When writing each scenario for this experiment, special attention has been given to making each situation relevant to subjects, easy to understand, and unique to each

dissatisfaction-related goal. To establish relevance, scenarios need to include products or services common to college students and plausible situations faced by college students. To maximize the relevance of the situations within the scenarios, products mentioned by student subjects in the qualitative research were considered. In addition, to control as many extraneous variables as possible, the same product and consumption goal was used for all four scenarios (please note that *consumption-related* goals can be the same while *dissatisfaction-related goals* can differ). The primary objective for the consumer in each scenario is to purchase a laptop computer as a requirement for their college major. As a secondary objective, the consumer plans to copy their favorite music on to compact disks (CDs) with this computer. It is assumed that computers are of importance to college students and are required for some college programs. However, to support this assumption questions will be included in the biographic section of the questionnaire that asks the following:

1. Have you ever participated in the purchase a personal computer (e.g., laptop or desktop)?
2. Do you think you have the ability to purchase a personal computer?
3. Do you currently own a personal computer?
4. Have you, or someone close to you, ever been dissatisfied with any aspect of a computer purchase?
5. Are you required to own a computer for your academic course work?
6. Have you every used a personal computer to copy music on to a Compact Disk (CD)?
7. What is your gender?
8. What is your age (years)?

9. Approximately how many college credit hours have you completed?

Biographical questions 1 through 6 are designed to determine if test subjects have the necessary experience and knowledge to consider the purchase of a computer. Preliminary conversations with students suggest that computer ownership is prevalent, and that most college students would feel comfortable making an informed decision when purchasing a laptop computer for their personal use (in class and to copy music). The subject's gender is asked in question 7. This information is needed so that as part of the post hoc analysis the responses of males and females can be compared. Questions 8 and 9 are designed to ensure that the sample frame is homogeneous by age and status in school (e.g., upper classmen).

Placement of the biographic questions after the instructions, but before the scenario is deliberate. When biographical questions ask for information that is sensitive to participants, it is often suggested these items be placed at the end of the survey (Churchill 1979; Dillman 2000; Fowler 1998). By placing potentially threatening questions at the end, subjects are more likely to complete the front part of the survey. The biographic questions asked in this experiment are not deemed to be threatening and should not limit participation. However, by asking participants to address these questions at the beginning of the survey, subjects are given additional time to think of possible dissatisfying experiences related to purchasing a computer (i.e., question 4). In addition, these questions are easy to answer and should give student subjects confidence that they can successfully complete this survey.

Use of Scenarios for Better Control of Experimental Treatments

The use of scenarios allows for maximum control and manipulation of treatments within experiments (Bickman and Rog 1998). Within experimental design, proper control of the independent variables is necessary to establish internal validity (Kerlinger and Lee 2000). If experimental treatments are administered properly, a change in the independent variable should cause a change in the dependent variables (i.e., a change in the type of dissatisfaction-related goal will cause different tactics to be used). Scenarios can provide stimulating associations that can activate the cognitive and intellectual networks in which memory is likely to be embedded (Eisenhower, Mathiowetz, and Morganstein 1991). Thus, a well-worded scenario can be used to aid subjects in thinking of various dissatisfying situations from their own experiences. To successfully test the research hypotheses, subjects must clearly understand the desired goal before they can determine which tactics would apply in each scenario. Hence, it is critical to the success of this experimental design that the scenarios used be properly worded to accurately create the desired state of mind within subjects when they consider and respond to the survey items.

Operationalizing the Construct of Dissatisfaction-Related Goals - The independent variables are comprised of the four dissatisfaction-related goals (prevention, accommodation, redress, and retaliation) that correspond to the horizontal axis of the proposed taxonomy (see Figure 2-7). These four goals will be operationalized with four different scenarios that reflect the various dissatisfaction-related goals theorized within the proposed taxonomy. Each scenario depicts a consumer other than the respondent (e.g., a surrogate) that must cope with one of these dissatisfaction-related goals. It is generally accepted that self-reporting of actual experiences is better for capturing the

essences of a phenomenon than proxy responses from scenarios (Fowler 1998). Thus, using scenarios to depict dissatisfaction-related goals instead of having subjects select personal experiences could be a limitation of this research. There are, however, two advantages in using scenarios. First, as previously stated, scenarios have been successfully used for better manipulation and control of treatments within experimental designs (Flanagan 1954; Kerlinger 1973; Churchill 1979). Second, scenarios can be used to reduce the effect of social desirability on respondents (Fowler 1998).

Social desirability increases response error and therefore is a threat to validity. Studies of response accuracy in potentially illegal or embarrassing situations suggest that there is a tendency among respondents to distort answers in ways that make themselves look better or will avoid making them look bad (Fowler 1998). For example, Locander, Sudman, and Bradburn (1976) found subjects failed to accurately report drunk-driving convictions and bankruptcies. Anderson, Silver, and Abramson (1988) found subjects claimed to vote in elections more than they actually did. Parry and Crossley (1950) found subjects over-reported owning a library card. Several of the dissatisfaction-related coping tactics that subjects are asked to consider in this experiment are illegal or are considered to be socially unacceptable behavior. Therefore, it is reasonable to assume that the influence of social desirability may also affect subjects' willingness to admit their likelihood of using the more negative coping tactics theorized in the taxonomy.

There is evidence to suggest that social desirability may play a role in how some subjects respond to questions relating to the tactics they use to cope with dissatisfaction. For example, female respondents within the qualitative study for this dissertation would often give examples of other females using socially *unacceptable* tactics, while they were

far more likely to use themselves in examples where more socially *acceptable* tactics were applied. A potential cause for this type of reporting might be that subjects who participated in the study were required to reveal their identities to the researcher, and they may not have wanted to be directly associated with socially-frowned-upon behavior. Where social desirability is considered to be a threat, confidentiality of subjects' identity can be used (Dillman 2000). Confidentiality of the respondents will be stressed within this experiment, but this may not be enough to thwart the other effects of social desirability. While confidentiality prevents the researcher from discovering the identity of subjects, it does not address how subjects may feel about themselves.

Dissatisfaction often promotes intense negative emotion that leads to unpleasant experiences (Oliver 1997; Nyer 1997). The goals that arise from dissatisfaction may require an individual to respond in ways that may be illegal, be considered socially taboo, and/or conflict with the individual's self-image. For example, coping tactics may include lying, stealing, acts of vandalism, and even physical violence. In addition, recalling a personally dissatisfying event may cause undesired negative emotion or embarrassment to the subject (Nyer 1997). For example, in situations where the dissatisfaction is partially the fault of the customer, embarrassed respondents may not want to admit their lack of knowledge or inability to deal with the situation (Locander, Sudman, and Bradburn 1976). Thus, to protect their self-image, respondents may not respond accurately (Fowler 1998).

When designing a measurement instrument where social desirability is a concern, Fowler (1998) suggests two ways to discourage subjects from distorting their answers (p. 355). First, use written instructions within the questionnaire to explain the purpose of

potentially threatening questions so that respondents can see why these items are appropriate to the research. As part of the experiment, both the verbal and written instructions will explain the purpose of this research, and forewarn subjects that some responses reflect extreme negative behavior. Second, frame the scenarios and response items in a way that will reduce the extent to which respondents might perceive that their answers will be interpreted in a negative or inaccurate light. One way to overcome this problem is to use non-threatening scenarios.

Scenarios can reduce the influence of social desirability on respondents by allowing subjects to avoid directly focusing on themselves. Instead, they can project their values, attitudes, and responses onto the individual within the scenario with little risk to their own self-image. “By asking how…the average person would think or react in [a particular] situation, the researcher can observe, to some extent, the respondents projecting their own attitudes onto this third person, thus revealing more of their own true feelings” (Aaker, Kumar, and Day 2001, p. 200). This projecting technique is especially helpful when dealing with topics that are embarrassing, illegal, or that might cause the test subject to reflect negatively on their self-image (Kassarjian 1974). Hence, for this experiment, the use of scenarios allows test subjects to project their potentially negative attitudes and tendencies onto a fictitious person. Preliminary testing of the scenarios used in this measurement instrument seems to confirm that subjects have little difficulty in projecting their own tendencies onto the fictitious consumer. In addition, they seem to answer questions with relative ease about negative coping tactics that might be used in that situation.

There are potential problems with using scenarios that require participants to project their attitudes onto a surrogate. For example, gender poses a problem. There may be a difference in how males and females respond to dissatisfaction (Huefner and Hunt 2000; Stephens and Gwinner 1998). For example, Huefner and Hunt (2000) suggested males might be more willing to directly confront sellers, while females may be more likely to seek the support from peers. Assuming there might be a gender difference, the results would be confounded if one gender were asked to project attitudes on to a surrogate of the opposite sex. Thus, to aid test subjects in the projection of their attitudes onto the fictitious customers in the scenarios, the names used to describe the customer in the four scenarios are non-gender-specific (i.e., Terry, Alex, Pat, and Chris). In addition, both in the written and verbal instructions test subjects will be asked to think of the customer within the scenario as being the same gender, approximately the same age, and having a similar background as the test subjects.

Creating Effective Scenarios - Respondents must easily recall the dissatisfaction-related goal described within the scenario as they answer the numerous response items. To help test subjects understand and remember the dissatisfaction-related goal in each treatment, all the scenarios are described with brief paragraphs made up of simple sentences. The use of easy-to-read and understand scenarios should minimize the mental effort expended by subjects. Also, dissatisfied customers sometimes pursue multiple goals simultaneously. To minimize the contamination of one dissatisfaction-related goal by the other three, each scenario is written to reflect only one dissatisfaction-related goal at a time. Each scenario shares three themes: 1) the consumer must buy a laptop computer for use in college and to copy music to CDs, 2) some type of dissatisfaction provides a

threat to this consumption goal, and 3) the consumer clarifies his/her most prevalent dissatisfaction-related goal. Here are the four scenarios to be used in the four treatments of this experiment:

1. Prevention Scenario:

Pat is a college student who is required to own a laptop computer for courses within his/her major. Pat believes this is going to be a significant purchase based on his/her limited budget. Pat estimates that it will cost about $1,500 for the computer and software. Pat wants to minimize any potential problems related to purchasing this computer. Pat also wants a computer that won't give him/her any trouble. It addition, Pat would like to copy his/her favorite songs on to CDs with the CD player installed in this computer.

Pat took a moment to consider his/her main objective. *Above all else, Pat's main goal is to take the necessary steps before the purchase to prevent from being dissatisfied after the purchase.*

2. Accommodation Scenario:

Alex is a college student who is required to own a laptop computer for courses within his/her major. Alex agreed to purchase a laptop computer from a salesperson at a computer chain store for $1,500. The computer was shipped directly to Alex one week later.

Alex was in the process of burning a CD with his/her favorite songs when he/she realized that the CD player installed was not the same one that had been promised by the salesperson. After testing the computer and burning several music CDs, Alex could not see any difference in the performance of the computer with this CD player.

When the salesperson called to confirm that Alex had received the new computer, Alex expressed a little dissatisfaction about being promised one CD player but given a different one. The salesperson immediately took responsibility for the mistake and apologized. The salesperson promised that there is very little difference in the performance of the two CD players. However, if Alex would return the laptop today, a new one would be shipped with the right CD player. It should arrive in about a week.

Unfortunately, this would mean Alex would not have a computer for the first week of classes.

Alex took a moment to consider his/her main objective. *Above all else, Alex's main goal is to minimize any further expense, effort, or inconvenience in dealing with this purchase.*

3. Redress Scenario:

Terry is a college student who is required to own a laptop computer for courses within his/her major. Terry ordered a computer from a salesperson at a computer chain store and paid $1,500. The computer was shipped directly to Terry one week later.

Terry was in the process of burning a CD with his/her favorite songs when he/she realized that the CD player installed was not the same one that had been agreed upon with the salesperson. After testing the computer and burning several music CDs, Terry thought the performance of the CD player was not as good as the one he/she had ordered.

Terry called the salesperson at the computer store, and the salesperson immediately agreed that the wrong CD player had been installed. Terry understood how this mistake could have happened, but stressed that the CD player that was ordered was needed because burning high quality music CDs was important to Terry. Terry then asked that a new laptop computer with the correct CD player be shipped as soon as possible at no extra charge or inconvenience.

Terry is very clear about his/her main objective. *Above all else, Terry's main goal is to be treated fairly and to receive the product that was ordered.*

4. Retaliation Scenario:

Chris is a college student who is required to own a laptop computer for courses within his/her major. Chris ordered a computer from a salesperson at a computer chain store and paid $1,500. The computer was shipped directly to Chris one week later.

Chris was in the process of burning a CD with his/her favorite songs when he/she realized that the CD player installed was not the same one that had been promised by the salesperson. After testing the computer and burning

several music CDs, Chris thought the performance of the CD player was not as good as the one he/she had ordered.

Chris called the computer store several times and left messages for the salesperson. The salesperson failed to return any of those messages. Chris became frustrated and return to the computer store to speak directly to the salesperson. The salesperson immediately became defensive and began to argue with Chris. Chris requested that the right CD player be installed at no cost. The salesperson refused, and threatened to have Chris arrested for trespassing on store property.

Chris refused to budge. So, in front of all the other customers in the store, the salesperson grabbed Chris by the arm, drug Chris to the front door, and pushed Chris outside. The salesperson yelled out to Chris, "Get the hell out and don't ever come back."

Chris was filled with rage by this treatment. Chris' main objective became crystal clear to him/her. *Above all else, Chris' main goal was to get back at that dishonest and rude salesperson.*

As part of the pretest process, subjects from the sample frame were asked to verify if the scenarios are easy to understand, and to confirm that they successfully communicate the intended manipulation. Preliminary work provided no evidence to suggest that any one of the scenarios is difficult to understand or reflects more than one dissatisfaction-related goal. However, it is of critical importance that the four treatments have the designed effect in order to establish internal validity (Sawyer and Ball 1981). Therefore, as part of the pretest process, all four scenarios were evaluated by representatives of the target populations to ensure that the intended dissatisfaction-related goal to be considered was the same one actually described. In addition, a four-item scale was created to measure the manipulation effect of each treatment. This scale will be placed directly after the scenario. Once student subjects read and consider the situation

and the main dissatisfaction-related goal pursued by the consumer in the scenario, they were asked to respond to this scale:

Based on this scenario, how likely would you rate (circle a number) this consumer's willingness to…

	Very Low						Very High
1. avoid a problem before purchasing?	1	2	3	4	5	6	7
2. adapt to the problem after it happens?	1	2	3	4	5	6	7
3. rectify the problem after it happens?	1	2	3	4	5	6	7
4. seek revenge because of the problem?	1	2	3	4	5	6	7

Subject's ability to comprehend the consumer's main goal was measured by this scale. For example, subjects who were given the scenario with the goal of prevention should score the first item higher than the other three. Likewise, items 2, 3, and 4 should be rated higher for scenarios with the goal of accommodation, redress, and retaliation, respectfully.

Randomization of Scenarios - The final experimental control issue to be discussed is the need to limit each respondent’s treatment to only one of four scenarios. Ideally, the best experimental design would be for all subjects to respond to all scenarios. The data could then be analyzed to determine how the same person reacts to different dissatisfaction-related goals. In reality, complex studies with multiple treatments or with a large number of items are seldom done this way (Nunnally and Bernstein 1994). Instead, the proposed experiment uses different subjects from within a homogeneous sample frame for each treatment to make comparison between blocks of subjects. This type of design is considered to be useful to minimize two potential problems: order

effects and response fatigue (Neter, et. al, 1996). First, the potential order effects bias that would exist by exposing a single test subject to all four scenarios is avoided. Even if subjects were to agree to complete all four surveys, the effects of administering one stimulus may cause a "carryover" effect where an earlier treatment influences response to subsequent treatments. Second, given the length of the survey (approximately 75+ items) response fatigue is already a concern and might be compounded if subjects were required to respond to four scenarios instead of just one.

The one-treatment-per-test-subject approach does have the potential of being susceptible to selection bias. To combat this problem, randomization of treatments will be used to reduce the influence of extraneous factors not under the direct control of the experimenter, and thereby precludes the presence of selection bias within a sample. Thus, surveys were distributed randomly so every test subject had an equal chance of responding to any one of the four scenarios. Hence, the experiment was a randomized four-block design. This approach should yield a balanced response between blocks (i.e., the number of test subjects that respond to each scenario should be approximately equal).

Finally, by recognizing the potential threats to accuracy in the manipulation and implementation of the independent variables, and by developing the proper countermeasures in advance of administering the measurement instrument, greater confidence can be placed in the hypothesized cause-and-effect relationship between dissatisfaction-related goals and dissatisfaction-related coping tactics. However, this is only half of the process. "In order to measure the effect of an independent variable on a dependent variable in a field experiment, it is not only necessary to maximize the variance of the manipulated variable…, but also to measure the dependent variable as

precisely as possible" (Kerlinger and Lee 2001, p. 584). In the next section we discuss the dependent variables and the development of items to measure the manipulated effects.

Developing Reliable Scales to Measure Effects of Treatments

Dissatisfaction-related coping tactics represent the dependent variables. Measurement scales based on the five methods of coping—internal self-directed, external self-directed, voice involving the seller, voice involving peers, and third-parties—will be used to detect a relationship between the four dissatisfaction-related goals and the groups of tactics most likely to be used by customers. A change in the dissatisfaction-related goal is hypothesized to cause a change in the coping tactic scales. While the scenarios (independent variable treatments) will vary, the items in the four scales (dependent variables) will remain the same for all subjects (i.e., repeated measures).

As explained by the taxonomy, dissatisfaction-related goals determine the coping tactics that make-up each of the four rows in the taxonomy with five different types of tactics in each row (see the taxonomy in Figure 2-7). Measurement items used to measure the likelihood of using the tactics within a row can be combined to create a measurement scale for that dissatisfaction-related goal. For example, the measurement scale for the dissatisfaction-related goal of retaliation would be comprised of items used to measure the coping tactics of grudge holding, private vindictive-behavior, public vindictive-behavior, sabotage word of mouth, and consumer activism. The same can be done for the other three dissatisfaction-related goals. Thus, the four columns of Figure 2-7 can be used to create four measurements scales needed to measure the effects of the four treatments

on the dependent variables within this experiment. In Figure 3-2, the five coping tactics that comprise each of the four measurement scales are shown.

A seven-point scale will be used for scoring each item. The seven points of this scale will be anchored by “Not Very Likely” on the low end and “Very Likely” on the high end.

How likely is this customer to use the following response (circle one number)?

Not Very Likely						Very Likely
1	**2**	**3**	**4**	**5**	**6**	**7**

There will be a minimum of three items per coping tactic. Using three items per coping tactic and combining all the tactics related to that dissatisfaction-related goal produces a 15-item scale for each of the four dissatisfaction-related goals. Hence, each student subject had to answer a total of 60+ items for each scenario considered (15 X 4 = 60). To operationalize the four measurement scales, test subjects were asked to rate how

likely the consumer portrayed in the scenario is to use each coping tactic. For each test subject four mean values were then calculated for each of the four grouped coping tactics scales by averaging the item scores within each scale. Hence, for each test subject the averaged scores for the items within each scale provides one grouped coping tactics score for each of the four dissatisfaction-related goals. The four grouped coping tactics scores can then be used for a between-subjects comparison to test the proposed hypotheses. If subjects respond as hypothesized, the grouped tactics score should be highest for the dissatisfaction-related goal scenario considered by that test subject.

Prevention Scale	Accommodation Scale	Redress Scale	Retaliation Scale
1. Anticipate Problems	1. Modify Expectation	1. Resolve to Act	1. Hold a Grudge
2. Risk Reduction	2. Accept the Situation	2. No Repurchase	2. Private Vindictive Behavior
3. Informative Voice	3. Refuse to Complain	3. Complaining	3. Public Vindictive Behavior
4. Seek Advice From Peers	4. Avoid Discussing with Peers	4. Negative WOM	4. Sabotage WOM
5. Use of Experts	5. Avoid Assistance From Experts	5. Use of Mediators	5. Consumer Activism

Figure 3-2: The Dissatisfaction-Related Coping Tactics that Comprise Each of the Four Measurement Scales

Review of Existing Measurement Scales - To effectively establish content validity (a.k.a. face validity), the four goal-related coping tactics scales (dependent variables) must be properly operationalized within the conceptual framework of the taxonomy. Content validity can be supported by how well the measurement scales correspond with the conceptual definitions of coping tactics within the taxonomy. The theoretical basis for the conceptual definitions of all 20 tactics was provided in Chapter Two. Here in Chapter Three, the focus is on empirical and practical considerations. In this section a process to evaluate existing and newly developed measurement scales is reviewed. To improve the quality of the measurement instrument, criteria are needed to properly evaluate and justify the use of existing and newly developed measurement scales (Robinson, Shaver, and Wrightsman 1991). The most important criteria are for the scales to be valid and reliable.

Constructing new measures without first identifying and evaluating existing measures is considered to be inappropriate and wasteful (Cronbach 1971; Nunnally 1967, 1978). In fact it is common within marketing research for pre-existing measures to be borrowed and modified as needed (Bearden, Netemeyer, and Moble 1993). For example, Peter (1981) reports the availability of multi-item scales from other research substantially increases the validity and reliability of a study. Additionally, Churchill (1979) warns that "researchers should have good reasons for proposing additional new measures given the many available for most marketing constructs…and should present a detailed statement of the reasons and evidence as to why the new measure is better" (p. 67). Hence, a search for applicable existing measures within marketing literature was conducted in an effort to

identify items and scales that might be used or adapted for use within the measurement instrument.

The first problem to overcome was that very few scales exist in this area. Two pre-existing customer dissatisfaction coping scales related to consumption-related marketplace experiences were found within the marketing literature: the five-item scale developed by Bearden and Teal (1983), and the ten-item scale developed by Singh (1988). Both of these efforts to operationalize how dissatisfied customers respond were discussed in Chapter Two. The Bearden-Teal scale has several limitations; the most critical being it ignores any type of private/self-directed behavior (Singh 1988). With only five items, this scale was determined to be insufficient for this experiment. Singh (1988) attempted to correct this problem by actually incorporating the Bearden-Teal scale into his larger scale. While this was a step in the right direction, here again the small number of items limits it usefulness for this experiment. As shown in Chapter Two, Singh's ten-item scale doesn't include items that reflect current thinking on dissatisfied customer coping behavior (Boote 1999). The items from the Bearden-Teal and Singh scales provide a starting point for the four measurement scales used to measure the 20 coping tactics, but more items are needed. A review of coping literature outside of marketing was investigated as a possible source for additional items.

There have been extensive efforts to develop coping scales in health psychology and in particular areas of medical patient care. The most widely used scale in health psychology is the Ways of Coping Questionnaire (WCQ) (Folkman and Lazarus 1988). This scale is a 67-item instrument based on Lazarus's transactional theory of stress (Lazarus and Folkman 1984; Lazarus and Launier 1978). Despite the widespread use of

the WCQ in patient care, there are a growing number of critics (e.g., Edwards and O'Neil 1988; Endler, Parker and Summerfelt 1998). The primary criticism is that the construct validity of the WCQ has not been reproduced despite multiple attempts to use the instrument across various sample frames. For example, the results of factor analysis tests of the exploratory factor models have yielded as many as nine and as few as four different factors when the WCQ was administered to different groups (Aldwin and Revenson 1987; Atkinson and Violato 1993; Edwards and O'Neil 1988; Folkman and Lazarus 1985; Mishel and Sorenson 1993; Parker, Ender, and Bagby 1993; Smyth and Williams 1991).

In an effort to improve the measure of health-related coping, rival scales have been developed within health psychology (Endler and Parker 1990; Endler, Parker, and Summerfelt 1998) and within specific medical research. For example, numerous situational-based measures have been developed to investigate how individuals cope with AIDS (Fleishman and Fogel 1994), muscular dystrophy (Ahlstrom and Sjoden 1994), and physical pain (Brown and Niscassio 1987). Items from the health-related scales were considered for use within the four scales of the taxonomy. However, great caution is required when borrowing items that are designed to measure health-related coping tactics for measuring consumer-based coping tactics. For instance, coping with a life threatening disease like AIDS can hardly be compared to customer dissatisfaction for most marketplace problems. Given the depth and width of the taxonomy proposed in this dissertation, the review of existing coping scales was determined to be insufficient. It was determined that new measures would be needed to test the internal validity of the proposed taxonomy.

Developing New Measurement Scales - Even with an extensive search of existing measures, there are situations when it may be necessary for new items and scales to be developed for a measurement instrument (Churchill 1979). First, where no items or scales exist for the constructs of interest, new ones need to be created (Bearden, Netemeyer, and Moble 1993). Second, "a scientific enterprise is probably ill served by repeated use of poor measures, no matter how rich their tradition" (Fowler 1998, p. 372). Thus, after identifying and evaluating what existing measures were available, the process to develop new measures was begun to maximize construct validity of the measurement instrument.

Great care should be taken by researchers when developing new measurement scales (Churchill 1979). In an effort to properly reflect the conceptual definitions of each construct, potential questionnaire items must be developed to fully tap into the domain of each construct. Proper development of new measurement scales can be accomplished by relying on qualitative research from the targeted sample frame, with theoretical support from the literature, and from advice from experts. All three approaches have been triangulated to improve the quality of new items for this experiment.

First, new items for each scale were firmly grounded within the phenomenon (Bearden, Netemeyer, and Moble 1993). The qualitative research already collected from customers was reviewed to provide new measurement items (Churchill 1979). The customer-based qualitative data were very helpful when generating these items. The customers who participated in the qualitative research provided an abundance of salient thoughts, feelings, and opinions toward the coping tactics they used (or knew others to have used) to deal with their customer dissatisfaction. The customers also provided first-hand examples and described their experiences with common language. Thus, the

qualitative data collected was highly beneficial when generating applicable items with easy-to-understand wording.

Second, to support the construct validity of the new measure, the existing literature was used to ensure that the systemic meaning of each construct is properly linked to the observational meaning of the generated items and scales. Systemic meaning suggests that "the interpretation of what a construct stands for depends on the theory in which the construct is embedded" (Peter 1981, p. 134). The systemic meaning of the constructs is used to establish nomological validity of the measurement instrument (e.g., measures are based on applicable theory and definitions). Observational meaning refers to the fact that a construct must be capable of being directly or indirectly operationalized (e.g., applied for measurement) if it is to have explanatory power (Torgerson 1958). Thus, systemic and observational meanings are used to establish construct validity by showing vertical correspondence between a theory-based construct and its operational measure (Peter 1981).

Third, items were reviewed by experts (this is on-going). Once the items were generated, experts were used to improve upon those items. Experts within customer research (research colleagues and dissertation committee chair) reviewed the items to ensure that the items incorporated sound methodological standards and established content validity. College students were also used to review the items in an effort to ensure that the items accurately reflected the language used by student consumers and reflected each coping tactic as defined.

Item and Scale Development for the Four Coping Tactics Scales - From a total survey design perspective, investing sufficient effort to develop reliable and valid

measurement scales is the best use of a researcher's time and resources (Fowler 1998). Development of reliable and valid scales can reduce measurement error and result in a more precise portrayal of the variables being investigated (Bickman, Rog, and Hedrick 1998). Hence, approximately 150 items were generated for 20 coping tactic scales. A complete list of these items, organized by the coping tactic they operationalize, can be found in Appendix C. Approximately 60 of these items will be used in the actual measurement instrument. Multi-item scales are considered to be more robust than a single-item (Churchill 1979).

A summated scale (e.g., the mean of multiple-items averaged to make a composite measure) is typically more precise in measuring a construct than a single item measure (Peter 1981). The benefit of using multi-item scales is that the researcher can more precisely specify multiple responses of test subjects to get a more "well rounded" perspective (Hair, et al. 2000). The use of summated scales has two major advantages: it can lead to reduced measurement error, and it allows multiple aspects of a construct to be expressed with a single measure. First, the negative effect of measurement error is to partially mask possible relationships and make comparison of group means more difficult. Multi-item scales reduce measurement error by using multiple items to reduce the reliance on any single response by using the average of many related responses. Second, a properly constructed multi-item scale can simplify the analysis of large groups of common items into a single combined measure.

Multi-item scales have a single underlying assumption and essential requirement: all items must be unidimensional (Hattie 1985; McDonald 1981). A multi-item scale is considered to be unidimensional when all items are strongly associated with each other

and represent a single concept (Hattie 1985). An empirical assessment can be made of a scale's unidimensionality with factor analysis. When responses to items load on a single factor, the multi-item scale is considered unidimensional. A multi-item scale is considered to be reliable if it consistently yields similar results when used multiple times to measure the same construct (Churchill 1979). Reliability of a scale can be measured by determining internal consistency of its items or the entire scale. The items within a scale are said to be internally consistent and highly correlated when they all measure the same construct (Nunnally 1979). When researchers are trying to determine the internal consistency of single items within a scale, they can use two types of analysis: an item-to-total correlation which correlates each item to the summated scale score, or inter-item correlation which correlates each item to every other item within the scale. Established norms among researchers suggest that the item-to-total correlations should exceed .50 and that the inter-item correlations should exceed .30 (Robinson, Shaver, and Wrightsman 1991).

Cronbach's alpha is the most widely accepted measure used by researchers to determine the internal consistency of an entire scale (Nunnally 1979; Peter 1979). Established norms among researchers suggest that the lower limit for Cronbach's alpha should be set at .70 and .60 for exploratory factor analysis (Robinson, Shaver, and Wrightsman 1991). The number of items within a scale must be considered when using Cronbach's alpha. At a minimum, three items must be in the scale (Cronbach's alpha for two-item scales is equivalent to an inter-item correlation). Scales with very large numbers of items will increase the reliability value, but researchers are advised to use more

stringent requirements (i.e., higher alpha values). The reliability of a multi-item scale should be completed prior to assessing the scale's validity.

A multi-item scale is considered to be valid when it accurately measures what it is predicted to measure (Churchill 1979). The three most common types of validity are convergent, discriminant, and nomological validity (Campbell and Fiske 1959; Peters 1979). Convergent validity assesses the degree to which two measures of the same concept are correlated. Researcher's can look for alternative measures of a concept and then correlate them with the summated scale. High correlations here indicate that the scale is measuring its intended concept. Discriminant validity is the degree to which two conceptually similar concepts are distinct. Given the similarity of some of the coping tactic variables, the scales used in this study must be shown to be distinctly different. Discriminant validity can be empirically tested by correlating with potentially similar, but conceptually distinct, scales. Correlations between conceptually distinct scales should be low, suggesting that the compared scales are in fact different. Nomological validity is the degree that a multi-item scale makes accurate predictions of the other concepts in the theoretically supported model. When comparing and selecting existing scales, the researcher must find sufficient theory based on prior research for the scales included in the measurement instrument.

Use of Pilot Tests to Purify Measurement Scales - A pretest of the questionnaire by a randomly selected subset of the actual sample frame is extremely helpful in purifying items (Hair, et al. 2000). Assuming existing and new items/scales are used to capture the psychometric properties of the constructs, actual data is needed for statistical factor analysis. Nunnally (1979) advises that approximately 50 subjects can be used to

pretest a psychometric scale. Because of the ease with which student subjects can be found and the importance of the validity of each scale, a relatively large sample size was proposed for the pilot test. By raising the number of pretest subjects to 75 (5 subjects per item for a 15-item scale) for greater accuracy and given that there are four scales, approximately 300 subjects (75 X 4) were targeted for the pilot test. A sample size of 300+ should provide extra confidence in the results.

With pretest data in hand, purification of the scales was begun. A researcher can use Cronbach's alpha and factor analysis to assess the interrelationships among responses to items essential to establishing conceptual and empirical support for multi-item scales, and to assess the internal consistency and unidimensionality of those scales. Item purification will allow unnecessary items to be eliminated or replaced. Where new items are needed, the purification process affords the researcher an opportunity to alter the wording of items.

Statistical Analysis Employed

The questions posed by the research dictate what statistical analysis is needed. Once the data is collected, four researcher questions will be addressed:

1. *Did each of the four scenarios have the desired effect on participants*? This question has to be answered to provide confidence that the treatments and nothing else are responsible for the changes in the coping tactics employed. The statistical methods used require three steps. First, a repeated measures ANOVA will be used to test if goals differed by scenario. It is theorized that a significant goal by scenario interaction will be detected and the goal scenarios will be determined to be different. Second, to determine

how the goals differed within each scenario, a four repeated measures ANOVA will be run, one for each scenario. All four goals should be statically different within that scenario. Third, to determine if the hypothesized goal was the highest within each scenario, pairwise comparisons will be run comparing the hypothesized goal with the other 3 goals. Assuming all P-values are less than .05, we should be able to infer that goal scenarios had the desired effect.

2. *Were the items and scales for the dissatisfaction-related coping tactics operationalized as specified by the theorized taxonomy*? This study will purify items of scales within the measurement instrument to determine unidimensionality and reliability. Exploratory factor analysis will be used to test unidimensionality of the four scales. Cronbach's alpha will be used to measure reliability. Mean scores will be calculated for each of the four scales using those items that load as theorized. Assuming the data acts as anticipated and the means for coping tactics scales are higher for those blocks of subjects that respond to the same goal scenario, the four hypothesizes can be tested.

3. *Is the mean for each coping scale highest when subjects were given the corresponding scenario*? For example, when given the retaliation scenario, did subjects have a higher mean score on the retaliation coping tactics scale than the other three scales? Another repeated measure ANOVA would be run similar to step 1 above, but this time to test for an interaction effect between coping scale and scenario. Similar post hoc analysis will be used (e.g., statistical differences and pairwise comparisons).

4. *What should the sample size be*? A power calculation will be used based on the means and standard deviations calculated from step 3 above. A power analysis will be run to determine adequate sample size for the final experiment using means and standard

deviations from the pilot test. A separate power analysis is needed for each coping scale. The scale that requires the largest sample will be used to set the overall sample size for the final experiment. For example, if 75 subjects per scenario are needed to detect differences for the prevention coping scale, then a minimum of 300 (75 X 4) subjects will be needed.

Conducting a pilot test has many benefits. It will provide data that will help to improve the measurement instrument. It will provide sufficient information to determine the sample size with a power calculation. It will also help to test the administration of the experiment and afford the research an opportunity to address potential problems. All of these benefits help to insure that data collected is reliable. Once the pilot test data is analyzed, preparations can be made for the final experiment.

CHAPTER THREE SUMMARY

In this chapter, the methods used in the exploratory phase were reviewed. Then an experiment was proposed to help establish internal validity of the taxonomy. The proposed experiment is designed to test the causal relationship between dissatisfaction-related goals and dissatisfaction-related tactics. In addition, four measurement scales are created that should help other interested researchers test for this link in other customer situations. Looking ahead, Chapter Four will provide an analysis of the data from both the pilot and final experiments. This dissertation will then conclude with a review of possible implications for academic research and practitioner application.

CHAPTER FOUR

ANALYSIS

> *"Taxometics is different from most other data analysis procedures in that it looks for—and depends on—coherence within the data rather than merely describing it."*
>
> Niels Waller and Paul Meehl (1998, p. 93)

INTRODUCTION

The purpose of this chapter is to review the lessons learned from the pilot test and analyze the data collected in the final experiment. First, the pilot test will be reviewed. Second, the results of the final experiment will be appraised. Finally, a post hoc analysis will be provided to address the influence of gender differences when selecting coping tactics.

PILOT TEST

The pilot test was designed to address a number of potential threats to the validity of the final experiment. For example, a major concern was to determine if the sample frame was homogeneous based on age and level of education. A second concern was to determine if subjects had sufficient experience with computers to be able to realistically consider and then respond to the customer dissatisfaction event within the scenarios. Third, the effect of the scenarios had to be measured to demonstrate that each treatment properly conveyed the desired dissatisfaction-related goal to the respondents before the

dissatisfaction-related coping tactics were measured. Finally, the measurement scales had to be tested to exhibit they were capable of detecting variance in the dependent variables. With the results of the pilot test, corrections could be calculated and improvements could be made to the measurement instrument and to the data collection process for the final experiment.

For the pilot test, college students within two upper-division marketing classes were used to collect data in April 2003. A total of 362 subjects (46% women; 54% men) voluntarily provided responses that were used for analysis. Each subject considered two of four scenarios. This provided 724 observations for analysis. The size of this sample exceeds the recommended 300 observations as recommended by the power analysis reviewed in Chapter Three. Randomization was also used to minimize possible order biases. The two scenarios considered by subjects, the order in which the scenarios were read, and the items that subjects responded to were all randomized.

Lessons Learned from Pilot Test

As expected, the age and level of education for college students used in the pilot test and experiment were homogeneous. Ninety-five percent (95%) of the students fell between 20-25 years of age. Ninety-six percent (96%) had more than 60 credit hours; this suggests that these students were upper classmen. Based upon these pretest results, two minor changes were made to the measurement instrument for the final experiment in order to reduce the work for respondents and the researcher. First, age was measured as one of three age groups (less than 20 years of age, 20-25 years, older than 25 years). It was predicted based on the pilot test that the vast majority of the students tested in the

experiment would fall between the ages of 20 to 25 years. Second, rather than asking for credit hours, subjects would simply place themselves into one of five class groupings: freshman, sophomore, junior, senior, or other. Requesting the number of college credits was not representative of a student's ranking in their current major, and it was felt that these five groupings would provide sufficient information. In addition, for the final experiment, it was decided that one of the biographical questions would be eliminated; the question asking the students' current major is did not provide useful information within the pilot test.

Scenarios did seem to have the desired treatment effects to enable a test of the cause and effect relationship between dissatisfaction-related goals and coping tactics selected by customers. Dissatisfaction-related goal scenarios were determined to be different by analyzing the four measurement items specifically written to serve as manipulation checks of these treatments (items 10-13 of the pilot test measurement instrument). The manipulations check items used and their means are shown in Table 4-1. The means for the manipulation checks were highest for respondents who were administered the corresponding scenario; for the prevention scenario Q10 had the highest mean (μ=6.0), for the accommodation scenario Q11 had the highest mean (μ=5.1), for the redress scenario Q12 had the highest mean (μ=6.1), and for the retaliation scenario Q13 had the highest mean (μ=6.4).

Multivariate analysis of variance (MANOVA) was used to test if dissatisfaction-related goals differed by scenario. A significant goal by scenario interaction was detected using Wilks' lambda ($F_{9, 961} = 83.96$, $p<.001$). To determine how the goals differed

Table 4-1: Pilot Test Mean Scores for Manipulation Checks

	Based on the scenario, how likely would you rate the consumer's willingness to:			
SCENARIO	**Q10 - avert a problem before purchasing?**	**Q11 - adapt to the problem after it happens?**	**Q12 - rectify the problem after it happens?**	**Q13 - seek revenge because of the problem?**
Prevention	**6.0***	3.5	4.3	3.3
Accommodation	4.3	**5.1***	4.1	2.1
Redress	4.8	4.2	**6.1***	2.0
Retaliation	4.2	3.4	5.2	**6.4***

* Mean differences are significant and .05 level.

within each scenario, four repeated measure analysis of variance (ANOVA) were run, one for each scenario. All four ANOVAs indicated that the goals differed based upon the treatment scenario. The results are shown in Table 4-2. Here again, Wilks' lambda was used (Prevention Scenario: $F_{3, 96} = 69.9$, $p<.001$; Accommodation Scenario: $F_{3, 102} = 129.9$, $p<.001$; Redress Scenario: $F_{3, 96} = 212.9$, $p<.001$; and, Retaliation Scenario: $F_{3, 95} = 75.7$, $p<.001$). For the final experiment, the scenario used in the pilot test seemed to be adequate treatments of the four dissatisfaction-related goals of the proposed taxonomy.

Pairwise comparisons were also used to contrast each scenario to the other three scenarios. The results are shown in Table 4-3. All scenarios are significantly different from one another: the means are different, and all p-values were less than .05 ($p<.05$).

Table 4-2: Pilot Test MANOVA and ANOVA for Manipulation Checks

MANOVA	(N)	F	df	Error df	Sig.
Four Treatments (prevent., accom., redress, and retal.) by four Manipulation checks (Q10-Q13)	401*	83.9	9	961	0.001

ANOVA	(N)	F	df	Error df	Sig.
Prevention Scenario	99	69.9	3	96	0.001
Accommodation Scenario	105	129.9	3	102	0.001
Redress Scenario	99	212.9	3	96	0.001
Retaliation Scenario	98	75.7	3	95	0.001

* Manipulation checks were used with 201 respondents who completed two scenarios each (201 x 2 = 402). One response was incomplete and was removed (N=401).

Table 4-3: Pilot Test Data Results of Pairwise Comparisons

Measurement Scenario	Compared Scenario	Mean Diff	Std. Error	Sig. .05 Level
Prevention	Accommodation	2.545	0.228	0.001
	Redress	1.667	0.193	0.001
	Retaliation	2.737	0.222	0.001
Accommodation	Prevention	0.810	0.208	0.001
	Redress	0.981	0.202	0.001
	Retaliation	3.038	0.178	0.001
Redress	Prevention	1.293	0.178	0.001
	Accommodation	1.828	0.218	0.001
	Retaliation	4.061	0.160	0.001
Retaliation	Prevention	2.194	0.213	0.001
	Accommodation	2.969	0.217	0.001
	Redress	1.204	0.181	0.001

Therefore, we can infer that the dissatisfaction-related goal scenarios used for the pilot test seemed to have the desired effect; subjects understood the dissatisfaction-related goal manipulated by each scenario of the pilot test.

The primary consumption goal of a computer purchase within the pilot test scenarios appeared to be appropriate for the target audience. Student respondents reported being experienced with computer purchases. For example, 95% of the students reported that they currently owned a computer, 86% reported having participated in the purchase of a computer, and 81% reported they had enough knowledge to purchase a new computer. However, for the final experiment it did seem prudent to alter the secondary consumption goal from 'playing computer games' to 'copying music' for the

personal use. Post interviews with respondent suggested both males and females felt copying music for themselves and for friends was more important than computer gaming. Computer games seemed to be more important to younger males, but less important to females. Therefore, the scenarios were rewritten to convey a dissatisfaction-related problem with a recently purchased computer's ability to copy music to blank compact disks. Despite this minor change, the central dissatisfaction-related goal for each dissatisfaction-related goal scenario was not changed.

Another change made to the final experiment was to administer only one treatment to respondents. Two of the four scenarios were given to respondents participating within the pilot test. However, this is not necessary to make between-subjects comparisons. Only one treatment per subject is necessary. The unbalanced design created by having subjects respond to two treatment scenarios added a higher level of complexity without adding important information for analyzing treatment effects. However, pretests did show that subjects could respond to two different scenarios with rather extensive questions (75 items x 2) in 20 minutes without showing excessive fatigue. This might allow future researchers to administer more than one treatment when necessary (e.g., provide a treatment with a high priced purchase and then a second treatment with a low priced purchase).

The classroom setting turned out to be ideal both for the pilot test and the final experiment. A significant number of college students volunteered to participate in an experiment within a controlled setting with limited extraneous variables. This has positive implications for future research to fine-tune the measurement scales and to further developing the taxonomy. It is advisable to resolve as many issues as possible

within a classroom environment before involving the general public. This approach should save time and resources. Reading instructions to subjects while they followed along was also helpful; it seemed to help students focus their attention and to promptly start the experiment.

It was thought that simple randomization of the scenarios would provide four groups of subjects that were of similar size. Maintaining relatively similar block size is desirable for statistical comparisons (Hair, et al 1998). As discussed in Chapter Three, twenty-four different surveys were administered for the pilot test. Distributing so many different versions of the survey was confusing, time consuming, and did not provide similar sized blocks for the four dissatisfaction-related goals. For the final experiment, one objective was to keep each block size to approximately 25% of the total number of observations. Hence, only four versions of the survey were prepared for the final experiment and greater care was taken to keep the four blocks at approximately the same size.

Perhaps the greatest lesson learned during the pretest was how the data should be collected for analysis. For the pilot test, respondents circled the number for their response to each Likert-like scale (1 to 7). The surveys were collected. A data input person then spent two days keying in these observations to create a data set for statistical analysis. For the final experiment, special computer answer sheets were used to reduce the chance of data input errors. Respondents were required to fill-in the appropriate answer bubble on the computer answer sheet instead of circling the appropriate number on the survey. This approach turned out to be more accurate, cheaper, and made preparing the data for statistical analysis easier than hiring a person to do data input.

One negative side effect was that even though subjects only responded to one scenario in the final experiment (instead of the two they responded to in the pilot test), the task of filling in the answer bubbles took more time than circling a response. It took more time for subjects to tack back and forth between the survey and the answer sheet than just circling a number on the survey.

Developing Summated Scales

The development of a sound summated scale requires sufficient theoretical underpinnings as proof of content validity, that the items comprising the scale are unidimensional, and that the scale is reliable. Within the literature review discussed in Chapters One and Two, the conceptual definitions of the four measurement scales and the 20 coping tactics of the taxonomy have already been reviewed at length. Therefore, it is not necessary to provide more evidence of literature support for the content validity of the scales. In this section, exploratory factor analysis (SPSS 11.5) was used to show the unidimensionality of the items within each scale, and Cronbach's alpha was used to show the level of reliability of the scales.

As theorized within the taxonomy, there should be four different types of dissatisfaction-related goals--prevention, accommodation, redress, and retaliation--and specific coping tactics to achieve those goals. The dissatisfaction-related goals were used to develop four dissatisfaction-related coping tactic scales. To do this, 15 measurement items were created to operationalize each coping tactic scale. These items were rated by respondents with a Likert-like scale from 1 to 7; the higher the number selected, the more likely the respondent felt the person in the scenario would use that specific coping tactic

in the scenario considered. Common wisdom within marketing research holds that the number of items used should be minimized to reduce respondent fatigue and not overstate the reliability of the scale, while the number of items should still be large enough to actually measure the factor. Hence, a typical number of items per factor should average about five, but never fall below three (Hair, et al 1998). While the number of items used in each scale exceeds the general rule, there is a logical reason.

Per the taxonomy, the coping tactics that make-up each of the dissatisfaction-related goals can be classified into one of five groups--internal self-directed, external self-directed, voice toward the seller, voice toward peers, and third-party tactics. When using the bare minimum of three measurement items for each of the five groups of coping tactics, there are 15 measurement items per scale. Fifteen items is more than a sufficient number to conduct a factor analysis of each of the four scales. In addition, by generating three items per coping tactic, all 20 individual cells of the taxonomy can be tested separately as part of the post hoc analysis. Given that the central purpose of this experiment is to test the internal validity of the *entire* taxonomy, the problems associated with a larger number of measurement items seemed worth the difficulties presented.

Sample Size Considerations

The next step in developing the scales was to collect sufficient data to run the factor analysis. The general purpose of factor analysis is to show how a large number of measurement items can be condensed into a single factor describing an underlying construct (Hair, et al 1998). Factor analysis can provide researchers with an understanding of which measurement items may act in unison and how large of an effect

any one of those items might have on explaining a factor. In this case, it was predicted that all the items would load more strongly on one of the four dissatisfaction-related goals factors. For factor analysis to work properly, a sufficiently high ratio of observations is needed per measurement item. An acceptable sample size for factor analysis would be ten times larger than the number of items within the scale (Hair, et al 1998). Given this 10:1 ratio as a starting point and the ease with which subjects could be obtained, it was beneficial to strive for a higher ratio for greater statistical power. The measurement items were then included in the pilot test, data was collected from 320 subjects, and factor analyzed. For the final experiment, another 294 subjects responded. Hence, the actual ratio of observations to measurement items in any one scale was 21:1 for the pilot and almost 20:1 for the final experiment.

As shown in Table 4-4, three of the four scales performed well in the pilot test. All the items within the prevention coping tactics scale loaded as expected, and its reliability was sufficient (α = .8210). Twelve of the 15 items within the accommodation coping tactics scale loaded as predicted and its reliability was sufficient (α = .8414). For the retaliation coping tactics scale, 14 of 15 items loaded as expected and its reliability was highest of all four scales (α = .9473). The redress coping tactics scale had the poorest performance; only 5 of 15 items loaded as predicted. In addition, its reliability was the lowest of the four scale (α = .7330).

For all four scales, those items that did not load as predicted and those that did not have a significant effect within the pilot were rewritten for the final experiment.

Table 4-4: Pilot Test Performance of Measurement Scales

Coping Tactics Scale	Reliability: Cronbach's alpha*	Unidimensionality: Factor Analysis
Prevention	.8210	15 of 15 items loaded as predicted
Accommodation	.8414	12 of 15 items loaded as predicted
Redress	.7330	5 of 15 items loaded as predicted
Retaliation	.9473	14 of 15 items loaded as predicted

* Cronbach's alpha calculated with only items that loaded as predicted.

Table 4-5 shows which items were used for the pilot test and how they were changed for the final experiment. The operationalization of three coping tactics provided the most trouble and they are discussed here: resolve to act, complaining, and use of mediators. The coping tactic "resolve to act" is theorized to fall within the redress coping tactics and is based on a dissatisfied customer's desire to restore equity. All three of the items used in the pilot test loaded within the accommodation scale, but with negative scores. It was surmised that if these items reflected a stronger level of commitment, they would load within the redress scale. Note how the items were changed to reflect a higher level of resolve to act (Table 4-5).

Two of the three items used to operationalize the "complaining" coping tactic also loaded negatively within the accommodation scale. The first of these items was toned down from "demanding a solution" to "requesting the problem be fixed." The second item was changed to better reflect the communication aspect of this coping tactic (e.g., "believe he/she had the ability to resolve the problem" was changed to "is willing to express"). The third complaining item loaded within the redress scale, but also loaded negatively within the accommodation scale. This item was also toned down from "complain to management" to "request management do something."

Table 4-5: Pilot Test Items Changed Before Final Experiment

Goal	Coping Tactic	Item used in Pilot	Item used in Final
Accommodation			
1	Modify Expectation	Thinks his/her expectations may have been too high before the purchase.	Will lower his/her expectation to fit the situation.
2	Avoid Discussing with Peers	Think that he/she can solve the problem without the help of a family member.	Not worth the time to discuss with a family member.
3	Avoid Assistance from Experts	Want the salesperson to leave him/her alone.	Feel there is no need for further contact with the salesperson.
Redress			
1	Resolve to Act	Just wants what is fair.	Will mentally commit himself/herself to do whatever is necessary to fairly resolve this problem.
2	Resolve to Act	Think that making the salesperson do the right thing is important.	Knows in his/her heart that making the salesperson do the right thing is important.
3	Resolve to Act	Feel that he/she has the power to make things right.	Knows that he/she has the power to make things right.
4	Complaining	Demand to be properly compensated for the problem.	Request that the problem be fixed.
5	Complaining	Believe that he/she has the ability to convince the salesperson to resolve the problem equitably.	Is willing to express what needs to be done to resolve the problem equitably.
6	Complaining	Complain to management.	Request management do something to resolve this problem.
7	Negative Word of Mouth	Will file a complaint with the Better Business Bureau to protect other consumers.	Will advise coworkers to shop for their computer products somewhere else.
8	Use of Mediators	Will hire a lawyer to negotiate a fair solution.	Will be part of a class-action law suit against the computer store.
9	Use of Mediators	Contact a government agency like the State Office of Consumer Affairs to mediate an equitable solution.	Will ask a friend to mediate an equitable solution.
10	Use of Mediators	Use an Internet mediation service (where you email the mediator your problem and he/she contacts the store for you.	Bring a computer expert in to fairly resolve the problem.
Retaliation			
1	Hold a Grudge	Hold a grudge against the salesperson.	Hold a long-lasting bitter feeling toward this salesperson.

One surprise was how third parties (other than friends, family, and workers) were viewed by respondents. Use of third-parties, like the Better Business Bureau (BBB), a lawyer, State Consumer Affairs (SCA), and Internet Mediation services, were all viewed by participants as forms of retaliation against the seller and not ways to restore equity. For the final experiment, these items were altered to reflect actions taken by friends, family and coworkers. One note of interest, consumer agencies like the BBB and SCA do not see their services as ways for consumers to punish retailers. These agencies see themselves as mediators who restore equity by bringing dissatisfied consumers and retailers together to resolve disputes with equitable solutions. This research suggests that how these agencies view their services and how consumers view them are quite different. Future research to better understand consumer perceptions of these types of organizations is warranted.

THE EXPERIMENT: ANALYSIS OF DESCRIPTIVE STATISTICS

Lessons learned from the pilot test were incorporated into the final experiment that was conducted between June 24 and July 2, 2003. There were 301 subjects that voluntarily responded, but only 279 responses were used for the analysis. Twenty-two survey responses (7.3%) were not included in the statistical analysis because subjects either did not complete the survey or did not follow directions correctly. No students refused to participate. One student was not allowed to participate because she had participated in the pilot test. The participation rate was 99.7% (52% percentage women and 48% men).

To collect the data, five different people administered the experiment in 11 different summer courses at a large public university. The author administered the experiment in six of those courses and was responsible for over 75% of the data collected. The instructions were read to the student participants as they followed along. Subjects then read one of four treatment scenarios that were randomly administered (corresponding to one of the four dissatisfaction-related goals) and responded to the 75-item questionnaire. Based on the scenario, responses fell into one of four blocks of relatively similar size. The percentage of responses within these blocks was as follows: prevention 27.6%, accommodation 22.7%, redress 26.3, and retaliation 23.4%. All blocks were within 2.6% (plus or minus) of the goal of 25% of the total respondents, and thus met the criteria for similar sized blocks (Hair, et al 1998). Those subjects that finished the experiment first were asked to wait silently until everyone completed the experiment. It took subjects between 10 and 20 minutes to complete the experiment.

A major assumption for this experiment was that student subjects would provide a homogenous sample frame. Specifically, these subjects would be of similar age, level of education, and consumer experience. An analysis of the descriptive statistics supports this assumption. Eighty-three percent (83%) of the respondents were between the ages of 20 and 25. Two-hundred-forty-eight (84%) of the subjects classified themselves as either juniors or seniors. Based on age and level of education, the sample frame seemed to be homogenous.

To maximize the effects of customer dissatisfaction, a problem with an expensive purchase--$1500 computer--was used in all four scenarios; the person in the scenario either wanted to avoid a future computer use problem or had a problem with a recently

purchased computer (copying music to compact disks). As discussed in Chapter Three, this type of purchase/problem was thought to be important to the test subjects and within their realm of experiences. A series of questions was asked of subjects to determine if they had sufficient knowledge to consider each scenario, and if the situation was plausible. An overwhelming majority did report to have sufficient experience to consider the scenario. For example, 79% had participated in the purchase of a personal computer (e.g., laptop or desktop). Seventy-eight percent (78%) thought they had enough knowledge to purchase a personal computer. Ninety-one percent (91%) owned a personal computer. Sixty-three percent (63%) either had been or knew someone who had been dissatisfied with a computer purchase. Approximately 62% of the respondents were required to own a personal computer for coursework in their major. Finally, 88% reported having used a personal computer to copy music on to a compact disk. Here too, the sample frame is homogenous, and subjects were assumed to have the knowledge necessary to complete the experiment.

THE EXPERIMENT: ANALYSIS OF TREATMENT EFFECTS

Four scenarios were developed to provide respondents with the desired treatment effects for the experiment. When administering treatments, it is important that the researcher be confident that variation detected in the dependent variables is caused primarily by the treatment effects and not by some extraneous effect (Bickman, Rog, and Hedrick 1998). Therefore, each scenario was designed to focus the respondent on only one of the four dissatisfaction-related goals--prevention, accommodation, redress or

retaliation. To increase the probability that each subject understood the dissatisfaction-related goal, they were asked to respond to a series of questions specifically asking what they thought the dissatisfaction-related goal was for the person in the scenario.

After respondents read their randomly administered scenario, they responded to the following stem with four related questions: "*Based on this scenario, how likely would you rate the person in the scenario's willingness to…*(Q11 - prevention scenario measure) *avoid a problem before purchasing?*; (Q12 - accommodation scenario measure) *adapt to the problem after it happens?*; (Q13 - redress scenario measure) *rectify the problem after it happens?*; and (Q14 - retaliation scenario measure) *seek revenge because of a the problem?*" Table 4-6 provides the means of each of the four measures. The mean scores across these four questions were highest for the related scenario administered to respondents. On a seven-point Likert-like scale (with a low of 1 high of 7), the mean score for the prevention measure was 5.72 on the prevention scenario, the accommodation scenario measure was 4.82 for the accommodation scenario, for the redress measure was 5.89 for the redress scenario, and the retaliation measure was 5.96 for the retaliation scenario.

As depicted in Table 4-7, multivariate analysis of variance (MANOVA) was run to determine if the scenarios differed with regard to questions 11-14. Wilks' lambda indicates ($F_{12, 757}$=38.042, p<.001) that at least one of the four questions differs from the others based upon the treatment scenario. As depicted above in Table 4-7, four individual analyses of variance (ANOVAs) were run to determine which of the items used to measure the scenario effects differed from the others. The individual ANOVAs indicated that all four measures differed by scenario. To determine how they differ, the

Table 4-6: Final Experiment Mean Scores for Manipulation Checks

	Based on this scenario, how likely would you rate the person in the scenario's willingness to:			
SCENARIO**	**Q11 - avoid a problem before purchasing?**	**Q12 - adapt to the problem after it happens?**	**Q13 - rectify the problem after it happens?**	**Q14 - seek revenge because of the problem?**
Prevention	**5.72***	3.05	4.26	2.90
Accommodation	4.73	**4.82***	3.76	1.84
Redress	4.61	4.17	**5.89***	2.21
Retaliation	4.16	3.36	4.58	**5.96***

* Mean difference is significant at .05 level.

** Question numbers and wording are slightly different between the pilot test and final experiment .

Table 4-7: Final Experiment MANOVA and ANOVA for Manipulation Checks

MANOVA	**(N)**	**F**	**df**	**Error df**	**Sig.**
Four Treatments (prevent., accom., redress, and retal.) by four Manipulation checks (Q11-Q14)	279	38.0	12	757	0.001

ANOVA	**(N)**	**F**	**df**	**Error df**	**Sig.**
Prevention Scenario	75	12.2	3	100	0.001
Accommodation Scenario	66	18.5	3	140	0.001
Redress Scenario	74	30.3	3	183	0.001
Retaliation Scenario	64	104.1	3	731	0.001

scenario measure predicted to be the highest for that scenario was tested against the other three scenario measures. For the prevention scenario, the prevention measure (Q11) mean was significantly higher than other three measures ($F_{3, 100}$=12.2, p<.001). For the accommodation scenario, the accommodation measure (Q12) was significantly higher than the other three measures ($F_{3, 140}$=18.5, p<.001). For the redress scenario, the redress measure (Q13) was significantly higher than the other three scenario measures ($F_{3, 183}$=30.3, p<.001). Lastly, for the retaliation scenario, the retaliation measure (Q14) was significantly higher than the remaining measures ($F_{3, 731}$=104.1, p<.001). The significant F-tests warranted the use of post hoc tests to determine which groups had different means from one another.

Table 4-8 provides comparisons of the mean differences and standard error for each set of ANOVA post hoc test. All mean differences were significant at the .05 level (all mean differences are positive). All post hoc tests of the four treatments were conducted using Tukey's Least Significant Differences (LSD) to control for Type I error by minimizing alpha inflation that occurs when using multiple *t*-tests to identify which treatments have significant differences in the mean responses. Those individuals who were administered the prevention scenario responded significantly higher to the manipulation check question about prevention than did those in the accommodation, redress, or retaliation scenarios (prevention vs. accommodation: p<.01; prevention vs. redress: p<.01; and, preventions vs. retaliation: p<.01). Those administered the accommodation scenario responded significantly higher to the manipulation check question about accommodation than did those in the prevention, redress or retaliation scenarios (accommodation vs. preventions: p<.01; accommodation vs. redress: p<.05;

Table 4-8: Final Experiment Results of Pairwise Comparisons

Measurement Scenario	Compared Scenario	Mean Diff	Std. Error	Sig. .05 Level
Prevention	Accommodation	.98	.273	0.001
	Redress	1.14	.264	0.001
	Retaliation	1.56	.270	0.001
Accommodation	Prevention	1.77	.262	0.001
	Redress	.64	.266	0.017
	Retaliation	1.46	.272	0.001
Redress	Prevention	1.64	.227	0.001
	Accommodation	2.13	.238	0.001
	Retaliation	1.32	.236	0.001
Retaliation	Prevention	3.06	.251	0.001
	Accommodation	4.12	.262	0.001
	Redress	3.75	.254	0.001

* Mean differences are significant at .05 level.

and, accommodation vs. retaliation: $p<.01$). Those administered the redress scenario responded significantly higher to the manipulation check question about redress than did those in the prevention, accommodation, or retaliation scenarios (redress vs. prevention: $p<.01$; redress vs. accommodation: $p<.01$; and, redress vs. retaliation: $p<.01$). Those administered the retaliation scenario responded significantly higher to the manipulation check question about retaliation than did those in the prevention, accommodation, or redress scenarios (retaliation vs. prevention: $p<.01$; retaliation vs. accommodation: $p<.01$; and, retaliation vs. redress: $p<.01$).

The post hoc tests conducted on the four manipulation checks suggest that the treatments were successful in placing the respondents in the correct frame of mind before answering the measurement items. However, there are two potential limitations that will be discussed in greater detail later. First, Tukey's LSD suffers from having quite low levels of power (Hair, et al 1998), and when applying the more stringent Tukey's Honestly Significant Difference (HSD) the redress scenario failed to demonstrate a statistical difference from the accommodation scenario. Second, only one item was used as a manipulation check for each treatment. Single item scales are not considered as reliable as multi-item scales, and thus we cannot be completely assured that the scenarios had their desired effect.

There does not seem to be a difference in how males and females responded to the manipulation check for the treatment administer to them. To compare the responses for each gender within scenario independent sample *t*-tests were conducted. When men and women were administered the same treatment, no significance difference was detected in their response to any specific manipulation check (prevention manipulation $t = .373$, p = NS; accommodation manipulation $t = -.987$, p = NS; redress manipulation $t = -.351$, p = NS; and, retaliation manipulation $t = -.897$, p = NS).

In sum, these results are interpreted to suggest that respondents understood the main dissatisfaction-related goal pursued by the consumer within each treatment scenario. This adds confidence that the treatment effects for the independent variables are the primary cause for any variation in the dependent variables when different scenarios were administered within this experiment.

THE EXPERIMENT:
ANALYSIS OF MEASUREMENT SCALES

In this section of the chapter the focus is on providing statistical evidence for the scales used to measure the effects dissatisfaction-related goals on coping tactics.

Purifying the Measurement Scales

After the final experiment, the coping tactic scale items were factor analyzed and a factor pattern matrix was created for examination. The criterion for factor extraction was based a priori on the theory used to develop the four scales, therefore four factors were considered. "The *a priori criterion* is a simple yet reasonable criterion under certain circumstances. When applying it, the researcher already knows how many factors to extract before undertaking the factor analysis…this approach is useful when testing a theory or hypothesis about the number of factors to be extracted" (Hair, et. al 1998, p. 104). As a guideline when interpreting factor matrix pattern, a lower limit of +/- .30 was set for the significance level of the four factor loadings. This guideline was set for two reasons: 1) the large sample size warranted that lower loading be considered significant; and, 2) the large number of items (60) to be analyzed warranted a lower loading criterion (Nunnally 1979). Of the 60 measurement items, 10 were excluded from further statistical analysis because they either did not load as theorized or did not register a large enough effect on the factor that they did load on. Table 4-9 provides the actual wording and reason for dropping these items from further analysis.

Table 4-9: Final Experiment Items Excluded from Analysis

Goal	Coping Tactic	Item used in Final	Reason
Prevention			
1	Informative Voice	Warn the salesperson of possible consequences if the product fails to perform as promised.	Effect below min. cutoff.
Accommodation			
1	Refuse to Complain	Will not complain when filling out the customer satisfaction survey sent by the manufacturer.	Effect below min. cutoff.
2	Avoid Discussing with Peers	Will avoid discussing problem with friends.	Effect below min. cutoff.
3	Avoid Assistance from Experts	Feel there is no need for further contact with the salesperson.	Effect below min. cutoff.
Redress			
1	Resolve to Act	Will mentally commit himself/herself to do whatever is necessary to fairly resolve this problem.	Loaded on Accommodation (neg. value).
2	Resolve to Act	Knows in his/her heart that making the salesperson do the right thing is important.	Loaded on Accommodation (neg. value).
3	Resolve to Act	Knows that he/she has the power to make things right.	Loaded on Accommodation (neg. value).
4	Complaining	Request that the problem be fixed.	Loaded on Accommodation (neg. value).
5	Complaining	Is willing to express what needs to done to resolve the problem equitably.	Loaded on Accommodation (neg. value).
6	Use of Mediators	Will ask a friend to mediate an equitable solution.	Effect below min. cutoff.

Scale Reliability

Cronbach's alpha was used to measure the reliability of the entire measurement instrument and the four dissatisfaction-related coping tactics scales. Reliability is the measure of how consistent a scale is when used repeatedly. The most widely used measure of consistency for measurement scales is Cronbach's alpha (Peter 1979). The generally agreed upon lower limit for Cronbach's alpha is .70, although it can be lowered to .60 for exploratory research (Nunnally 1979). In addition, "one issue in assessing Cronbach's alpha is its positive relationship to the number of items in the scale. Because increasing the number of items…will increase the reliability value [of a scale], researchers must place more stringent requirements [on] scales with large numbers of items" (Hair et. al 1998, p. 118). Therefore, for this dissertation it was decided that a more stringent reliability coefficient of .80 would be used, as the large number of items in each scale (15) might overstate each scale's reliability. Cronbach's alpha was used to test the overall reliability of the entire instrument using the 50 items that loaded as predicted. Cronbach's alpha for the entire instrument is .8319, and this is viewed as a positive indicator that the measurement instrument is reliable. Reviewed next is the reliability and unidimensionality (Table 4-10) of the four sub scales based on the dissatisfaction related goals--prevention, accommodation, redress and retaliation.

Prevention Coping Tactics Scale

The reliability for the prevention-coping-tactics scale is considered to be more than adequate with a Cronbach's alpha equal to .8832 (using 14 of 15 items). Of the 14 items included in this scale, the factor loadings range from a high of .726 to a low

Table 4-10: Final Experiment Performance of Measurement Scales

Coping Tactics Scale	Reliability: Cronbach's alpha*	Unidimensionality: Factor Analysis
Prevention	.8832	14 of 15 items loaded as predicted
Accommodation	.8456	12 of 15 items loaded as predicted
Redress	.7997	9 of 15 items loaded as predicted
Retaliation	.9477	15 of 15 items loaded as predicted

* Cronbach's alpha calculated with only items that loaded as predicted.

of .410. Table 4-11 below provides the item number, the coping tactic it is designed to operationalize, the actual measurement item, and the factor loadings for each item.

Accommodation Coping Tactics Scale

The reliability for the accommodation-coping-tactics scale is considered to be more than adequate with a Cronbach's alpha equal to .8456 (using 12 of 15 items). Of the 12 items that make up this scale, the factor loadings range from a high of .759 to a low of .360. Table 4-12 below provides the item number, the coping tactic it is designed to operationalize, the actual measurement item, and the factor loadings for each item.

Redress Coping Tactics Scale

The reliability for the redress-coping-tactics scale is considered to be just adequate with a Cronbach's alpha equal to .7977 (using 9 of 15 items). Of the 9 items that make up this scale, the factor loadings range from a high of .710 to a low of .302. Of the four scales, this one did not perform as predicted. While 9 of the 15 items are considered adequate for reliability and unidimensionality measures, 2 of the 9 loaded dangerously close to the .30 limit. Hence, less than half of the 15 items provided

Table 4-11: Prevention Coping Tactics Scale

Item Number	Coping Tactic	Measurement Item	Factor Loadings
Q21	Non Expert Advice	Mention the planned purchase to coworkers to get their feedback.	0.726
Q20	Informative Voice	Let the salesperson know the importance of this purchase.	0.704
Q27	Risk Reduction	Get information about the seller's return policy.	0.701
Q22	Use of Experts	Discuss this purchase with a computer expert.	0.690
Q23	Anticipate Problems	Try to anticipate any problems.	0.667
Q18	Non Expert Advice	Ask a friend for advice.	0.640
Q26	Informative Voice	Explain in detail the specifications for the desired computer to the salesperson.	0.616
Q24	Use of Experts	Speak with salespeople from other computer stores.	0.604
Q25	Use of Experts	Use the Internet to search for product information.	0.582
Q29	Risk Reduction	Spend additional money for a maintenance contract.	0.568
Q28	Non Expert Advice	Seek advice from family members.	0.539
Q19	Anticipate Problems	Mentally brace himself/herself for a problem.	0.523
Q16	Anticipate Problems	Worry that there might be problem.	0.516
Q15	Risk Reduction	Keep the receipt for this purchase just in case the computer needs to be returned.	0.410

Table 4-12: Accommodation Coping Tactics Scale

Item Number	Coping Tactic	Measurement Item	Factor Loadings
Q44	Modify Expectations	Think that the problem doesn't matter enough to do anything about it.	0.759
Q47	Modify Expectations	Accept the product as it is, even though this is not exactly what was ordered.	0.747
Q54	Refuse to Complain	Not discuss this problem with the store manager even when given the opportunity.	0.694
Q38	Accept the Situation	Willing to accept the situation.	0.657
Q49	Accept the Situation	Feel the current solution is close enough to satisfy his/her needs.	0.629
Q51	Avoid Assist from Experts	Think that it requires too much effort to discuss this problem with someone more knowledge about computers.	0.548
Q74	Refuse to Complain	Not want to burn any bridges with computer store by complaining.	0.536
Q61	Avoid Discuss with Peers	Think that the problem is not important enough to tell others.	0.521
Q30	Modify Expectations	Will lower his/her expectations to fit the situation.	0.514
Q41	Avoid Assist from Experts	Avoid getting a professional opinion because the problem doesn't matter enough.	0.499
Q67	Avoid Discuss with Peers	Not worth the time to discuss with a family member.	0.496
Q57	Accept the Situation	Does not see an alternative right now that will solve the problem.	0.360

evidence of this scale's ability to detect the coping tactics theorized to exist within the dissatisfaction-related goal of redress. Table 4-13 below provides the item numbers, the coping tactic it is designed to operationalize, the actual measurement item, and the factor loadings for each item. More will be discussed regarding the problems with this scale in Chapter Five.

Retaliation Coping Tactics Scale

The reliability for the retaliation-coping-tactics scale is considered to be more than adequate with a Cronbach's alpha equal to .9477 (using 15 of 15 items). Of the 15 items that make up this scale, the factor loadings ranged from a high of .851 to a low of .485. Table 4-14 below provides the item number, the coping tactic it is designed to operationalize, the actual measurement item, and the factor loading of each item.

Construct Validity

Construct validity is the ability of a measurement scale to measure a construct and is generally demonstrated by showing both convergent and discriminant validity (Nunnally 1978). Convergent validity is the ability of a group of indicators within a measurement scale to correlate or "converge" with each other to measure a single construct, and discriminant validity is the ability of one measurement scale not to correlate with other measurement scales (Hair, et al 1998). As part of the Exploratory Factor Analysis (EFA), poor performing indicators were removed, and evidence was provided that the remaining indicators of the dissatisfaction-related goal

Table 4-13: Redress Coping Tactics Scale

Item Number	Coping Tactic	Measurement Item	Factor Loadings
Q69	Negative WOM	Warn a younger sibling to not use this store.	0.710
Q33	Negative WOM	Will advise coworkers to shop for their computer products somewhere else.	0.626
Q53	Negative WOM	Will try to warn other students to be careful when dealing with this computer store.	0.610
Q36	No Repurchase	Is determined to not use this salesperson again if the problem isn't resolved.	0.524
Q66	No Repurchase	Go without the product rather than buy from this salesperson again.	0.493
Q62	No Repurchase	Switch to another computer store if the salesperson does not do what is fair.	0.398
Q39	Complaining	Request management do something to resolve this problem.	0.393
Q43	Use of Mediators	Will ask a family member to negotiate a fair solution.	0.325
Q72	Use of Mediators	Bring a computer expert into the store to fairly resolve the problem.	0.302

Table 4-14: Retaliation Coping Tactics Scale

Item Number	Coping Tactic	Measurement Item	Factor Loadings
Q63	Consumer Activism	Organize a boycott to punish the computer store.	0.851
Q50	Sabotage WOM	Put up flyers on campus that slander the computer store.	0.848
Q65	Sabotage WOM	Post vindictive messages on an electric message board to hurt the computer store's reputation.	0.830
Q60	Private Vindictive Behavior	Call the salesperson's home to leave anonymous obscene messages.	0.817
Q45	Private Vindictive Behavior	Find a way to get revenge on this salesperson without getting caught.	0.813
Q40	Public Vindictive Behavior	Start to throw things around in the store to express his/her dissatisfaction.	0.804
Q56	Public Vindictive Behavior	Make a scene in the store to discourage other customers from making a purchase.	0.754
Q68	Private Vindictive Behavior	Sneak back late at night to vandalize the computer store.	0.743
Q52	Consumer Activism	Is willing to carry a protest sign with consumer activists in front of the computer store.	0.732
Q70	Public Vindictive Behavior	Give the salesperson the "bird" (raise the middle finger).	0.720
Q37	Hold a Grudge	Be determined to find a way to punish the salesperson.	0.675
Q46	Sabotage WOM	Spread rumors about the computer store to hurt the store's future sales.	0.596
Q42	Consumer Activism	Willing to be part of a class action lawsuit against the computer store.	0.577
Q73	Hold a Grudge	Hold a long-lasting bitter feeling toward this salesperson.	0.487
Q34	Hold a Grudge	Will not forgive the salesperson for what has happened.	0.485

constructs loaded as hypothesized on the four factors. However, EFA does not provide significance tests and does not explicitly account for measurement error (Churchill 1979; Hair, et al 1998). CFA can be used to verify a structure that was specified by the EFA process and to assess the overall fit of the data structure to the theoretical model (Hair, et al 1998). For these reasons, CFA was used to further explore and explain the psychometric properties of the scales.

Convergent Validity

LISREL 8.51 was used to calculate CFA results to confirm proper loading for each of the remaining indicators; these items loaded as expected. The four-factor model (x^2 = 3326.48, 1169 *df*, $p < .05$), produced a comparative fit index (CFI) of .76, a root-mean-squared error of approximation (RMSEA) of .082, and a nonnormed fit index (NNFI) of .75, indicating an acceptable fit for the hypothesized model. Significance tests were run. All indicator *t* values associated with the correlated model were significant at the .01 level (minimum *t* value = 2.67), thereby supporting the convergent validity of the measures (Bollen 1989). In sum, the hypothesized factor structure was supported by the CFA.

The LISREL output was used to assess the measurement model to determine the composite reliability for each of the four scales for the dissatisfaction-related goals. Composite reliability is a measure that depicts the degree to which survey items "indicate" the common latent (unobserved) construct as theorized. Composite reliability is necessary to support convergent validity; greater reliability provides greater confidence that indicators are consistent in their measurements (Fornell and Larcker 1981; Hair, et al

1998). The internal consistency was estimated by calculating the composite reliability. The composite reliability of a construct is calculated as

$$\text{Composite Reliability} = \frac{(\sum \text{standardized loading})^2}{(\sum \text{standardized loading})^2 + \sum \varepsilon_j}$$

where the standardized loadings are obtained directly from the LISREL output, and ε_j is the measurement error for each indicator (Fornell and Larker 1981). The composite reliability for the four scales was as follows: prevention = .61, accommodation = .57, redress = .60, and retaliation = .75. While a lower limit of .70 is typically viewed as acceptable, this is not a fixed standard, and in the case of exploratory research lower values are acceptable (Hair, et al 1998). The composite reliability for the accommodation scale is only slightly less reliable than the prevention and redress, and because these three are below .70 they will have to be improved as part of future research. However, the composite reliability values for the four dissatisfaction-related goals are considered sufficient for this early stage within the program of research, and they are thought to provide marginal but sufficient evidence to support the convergent validity of the remaining items in each measurement scale (Anderson and Gerbing 1988).

Discriminant Validity

To assess discriminant validity three procedures were preformed: 1) Chi Square nested model comparisons, 2) Average Variance Extracted (AVE) greater than Phi^2 for all interfactor correlations, and 3) Confidence Interval around Phi not to include 1 (Anderson and Gerbing 1988; Fornell and Larker 1981). In sum, all three tests supported

the discriminant validity of the prevention, accommodation, redress, and retaliation measurement scales.

First, a series of nested model comparisons were performed which allowed for Chi-Squared difference tests between the four-factor solution versus alternative conceptualizations. The four-factor structured offered a significant improvement in the fit over the one-factor model (x^2 difference = 7018.9, 6 *df*, $p < .05$), all possible two-factor models (x^2 difference = 3698.24, 5 *df*, $p < .05$), and all possible three-factor models (x^2 difference = 3278.58, 3 *df*, $p < .05$), thereby supporting the discriminant validity of the dissatisfaction-related goal measures (Anderson and Gerbing 1988).

Second, average variance extracted was used because it measures the overall amount of variance in the indicators accounted for by the latent constructs. Higher average variance extracted values suggest that the indicators accurately operationalized the latent constructs as theorized. Ideally, if the variance extracted is greater than .50 and greater than the square of the correlation between constructs, then discriminant validity is supported (Fornell and Larcker 1981; Hair et. al 1998). The variance extracted measure is calculated as

$$\text{Variance Extracted} = \frac{\sum (\text{standardized loading}^2)}{\sum (\text{standardized loading}^2) + \sum \varepsilon_j}$$

The variance extracted for the four dimensions were all greater than .50, and all four dimensions were greater than the largest squared interfactor correlation of 0.34 (see table 4-15).

Table 4-15: Interfactor Correlations (Phi)

	Prevention	Accommodation	Redress	Retaliation
Prevention				
Phi	1.0			
Phi^2	1.0			
Accommodation				
Phi	-0.10	1.0		
Phi^2	0.01	1.0		
Redress				
Phi	0.12	-0.56	1.0	
Phi^2	0.01	0.31	1.0	
Retaliation				
Phi	-0.28	-0.29	0.58	1.0
Phi^2	0.08	0.08	0.34	1.0

The average variance extracted for the four scales were as follows: prevention = .62, accommodation = .56, redress = .62, and retaliation = .80.

Finally, discriminant validity was assessed by determining if the confidence interval (plus or minus two standard errors) around the Phi correlation includes a value of 1.0. If not, discriminant validity is supported (Anderson and Gerbing 1988). This condition was also satisfied: prevention-accommodation $-0.24 < -0.10 < 0.04$; prevention-redress $-0.02 < 0.12 < 0.26$; accommodation-redress $-0.66 < -0.56 < -0.46$; prevention-retaliation $-0.40 < -0.28 < -0.16$; accommodation-retaliation $-0.41 < 0.29 < 0.17$, and redress-retaliation $0.68 < 0.58 < 0.48$ (see table 4-16).

Table 4-16: Confidence Interval Around Interfactor Correlations
C.I. = Phi +/- 2 (Standard Errors)

	Prevention	Accommodation	Redress	Retaliation
Prevention				
Phi	1.0			
Standard Error				
Conf. Interval				
Accommodation				
Phi	-0.10	1.0		
Standard Error	0.07			
Conf. Interval	(-0.24, 0.04)			
Redress				
Phi	0.12	-0.56	1.0	
Standard Error	0.07	0.05		
Conf. Interval	(-0.02, 0.26)	(-0.66, -0.46)		
Retaliation				
Phi	-0.28	-0.29	0.58	1.0
Standard Error	0.06	0.06	0.05	
Conf. Interval	(-0.40, -0.16)	(-0.41, -0.17)	(0.68, 0.48)	

Analysis of Correlations of Scales Across Treatments

Following a check of the manipulations and psychometric properties of the scales, an examination of the relationships of the scales within each scenario was performed. A significance level of $p < .10$ was used. Overall, the analyses revealed the correlations between scales were largely similar across treatments. There are six comparisons to be made between the four scales.

Prevention and Accommodation - There seems to be a negative relationship between prevention and accommodation scales: respondents likely to use prevention tactics seem unlikely to use accommodation tactics. Only within the redress scenario was the relationship not significant, but even in this case it was negative. Thus, it appears that

consumers that make the effort before the purchase to prevent from being dissatisfied may be unwilling to accommodate when something goes wrong after the purchase.

Prevention and Redress - There seems to be a positive relationship between prevention and redress scales: respondents who were likely to use prevention coping tactics were also likely to use redress coping tactics. Only within the accommodation scenario was the relationship not significant, but still positive. Thus, it appears that consumers that make an effort to prevent from being dissatisfied will continue to invest effort to achieve equity if there is a problem.

Prevention and Retaliation - There does not appear to be a relationship between prevention and retaliation scales. Although all correlations were negative none were significant even at the $p < .10$ level.

Accommodation and Redress - There seems to be a negative relationship between accommodation and redress scales: respondents who were likely to use accommodation coping tactics were less likely to use redress coping tactics. Only within the redress scenario was the correlation not significant, but still negative. This makes intuitive sense since it would seem implausible that consumers who accommodate don't to want to invest more effort while redress behaviors tend to require additional investment of effort.

Accommodation and Retaliation - There is no apparent relationship between accommodation and retaliation scales. None of the correlations were significant.

Redress and Retaliation - There appears to be a positive relationship between redress and retaliation scales: respondents who were likely to use redress coping tactics were also likely to use retaliation tactics. Curiously, only the retaliation scenario failed to

be significant, even though positive; this may be due to an inadequate sample size for this scenario (N = 64).

These correlations for each of the four treatments are shown in Tables 4-17, 4-18, 4-19, and 4-20. Although most the correlations acted as expect not all were significant. Since discriminate validity of the scales has already been supported future research should emphasize increasing effect size. Specifically, scenarios that increase the desired effects are needed for the redress construct, and larger sample sizes can be used to increase the power to detect what effects do exist for each scenario.

Table 4-17:
Prevention Treatment
Scale Correlations

Scenario Prevention		Accommodation	Prevention	Redress	Retaliation
Accommodation	Pearson Correlation	1			
	Sig. (2-tailed)	.			
	N	76			
Prevention	Pearson Correlation	-0.2155	1		
	Sig. (2-tailed)	0.0634*	.		
	N	75	80		
Redress	Pearson Correlation	-0.3267	0.3276	1	
	Sig. (2-tailed)	0.0040*	0.0030*	.	
	N	76	80	81	
Retaliation	Pearson Correlation	0.1113	-0.0639	0.3170	1
	Sig. (2-tailed)	0.3385	0.5735	0.0039*	.
	N	76	80	81	81

* Correlation is significant at the 0.10 level (2-tailed).

Table 4-18:
Accommodation Treatment
Scale Correlations

Scenario Accommodation		Accommodation	Prevention	Redress	Retaliation
Accommodation	Pearson Correlation	1			
	Sig. (2-tailed)	.			
	N	67			
Prevention	Pearson Correlation	-0.2123	1		
	Sig. (2-tailed)	0.0870*	.		
	N	66	66		
Redress	Pearson Correlation	-0.4674	0.2016	1	
	Sig. (2-tailed)	0.0001*	0.1046	.	
	N	67	66	68	
Retaliation	Pearson Correlation	-0.1162	-0.0995	0.3741	1
	Sig. (2-tailed)	0.3492	0.4265	0.0017*	.
	N	67	66	68	68

* Correlation is significant at the 0.10 level (2-tailed).

Table 4-19:
Redress Treatment
Scale Correlations

Scenario Redress		Accommodation	Prevention	Redress	Retaliation
Accommodation	Pearson Correlation	1			
	Sig. (2-tailed)	.			
	N	75			
Prevention	Pearson Correlation	-0.1289	1		
	Sig. (2-tailed)	0.2739	.		
	N	74	76		
Redress	Pearson Correlation	-0.1782	0.4763	1	
	Sig. (2-tailed)	0.1262	0.0000*	.	
	N	75	76	77	
Retaliation	Pearson Correlation	0.0553	-0.1052	0.3876	1
	Sig. (2-tailed)	0.6375	0.3657	0.0005*	.
	N	75	76	77	77

* Correlation is significant at the 0.10 level (2-tailed).

Scenario

Table 4-20:
Retaliation Treatment
Scale Correlations

Retaliation		Accommodation	Prevention	Redress	Retaliation
Accommodation	Pearson Correlation	1			
	Sig. (2-tailed)	.			
	N	67			
Prevention	Pearson Correlation	-0.3057	1		
	Sig. (2-tailed)	0.0140*	.		
	N	64	67		
Redress	Pearson Correlation	-0.2931	0.2298	1	
	Sig. (2-tailed)	0.0161*	0.0614*	.	
	N	67	67	70	
Retaliation	Pearson Correlation	0.0277	-0.1175	0.1873	1
	Sig. (2-tailed)	0.8252	0.3435	0.1232	.
	N	66	67	69	69

* Correlation is significant at the 0.10 level (2-tailed).

ANALYSIS OF HYPOTHESES TESTS

The primary research question asks: *Does the proposed classification system accurately explain which coping tactics customers use to deal with dissatisfaction?* To address this question, four hypotheses were developed to test the effect of dissatisfaction-related goals on the coping tactics employed when customers deal with dissatisfaction. Efforts to correctly operationalize the scenarios (independent variable) and the measurement scales (dependent variables) were necessary steps to test these hypotheses. By finding support for these hypotheses the dissatisfaction-related goal dimension of the new taxonomy would be supported. Multivariate analysis of variance was used to analyze the data collected.

MANOVA Assumptions

To increase the validity of multivariate test procedures when using MANOVA, a number of assumptions and potential effects must first be addressed prior to discussing results: 1) the observations must be independent; 2) the variance-covariance matrices must be equal for all treatment groups; 3) dependent variables must follow a multivariate normal distribution; 4) linearity and multicollinearity among the dependent variables; and 5) sensitivity to outliers and their impact on Type I error (Hair, et. al 1998).

Independence – No confounding time-ordered effects are thought to exist; data collection took place over eight days during summer school classes. There is no reason to think that there are differences in groups because data was collection within similar classroom settings. However, responses were not identified by group for confidentiality; therefore, it is impossible to tell which classroom a response came from or if the responses correlate to the class setting. This is a potential limitation because independence by classroom group cannot be measured, and this point is discussed later in the dissertation.

Equality of Variance–Covariance Matrices – The equality of variance-covariance matrices was tested by the Box's M criterion. This test was significant ($F_{570, 153894} = 1.661$, $p<.01$) indicating a significant difference between the covariance matrices, thus violating this assumption. However, according to Hair et al (1998) this difference is considered to have a minimal impact because all of the groups are approximately equal in size (largest/smallest < 1.5).

Normality – the dependent measures are not normally distributed due to the experimental design that forced subjects into a particular line of thinking. The scenarios deliberately were designed to cause respondents to focus on only one dissatisfaction-related goal to the exclusion of the other goals.

Linearity and Multicollinearity among Dependent Variables – the correlation matrices indicate that there is a linear relationship between the dependent variables, but the preliminary regressions did not show excessively high variance inflation statistics that would indicate too much multicollinearity. The items seem to be related, but not redundant.

Sensitivity to Outliers – The data range is restricted by the scale design so there should not be a problem with outliers. The Likert-like scales limited responses to values that range from 1 to 7.

Sample Size Power Calculation

To help determine the likelihood of finding an effect if it is present in each of the treatment groups, a power calculation was run for each of the four MANOVAs that compared total scale mean differences. Based on the pilot test, 75 participants for each scenario were targeted for the experiment. The actual number of participants was prevention scenario = 75, accommodation = 66, redress scenario = 74, and retaliation = 64. The power level calculated was 1.0 for all four coping tactics scales based on the sample size for each scenario, the mean differences, and the standard deviations; indicating that all actual effects should have been detected by MANOVA analyses.

MANOVA Analysis

Table 4-21 shows the means for each factor by each treatment scenario. The means of the prevention (5.32), accommodation (3.55), and retaliation (4.06) scales acted as predicted; the mean scores of the hypothesized coping tactic scales were greater than the means of the remaining coping tactics scales. However, this was not the case with redress (4.43) which was less than prevention and redress. To determine if the scales differed statistically by scenario, a MANOVA was run. Wilks' lambda indicates that at least one factor differ by scenario ($F_{12, 760}$=29.6, p<.001). Below in Table 4-22, four individual ANOVAs were run to determine which of the measurement scales differed by scenario. The individual ANOVAs indicate that all four measurement scales differed by scenario.

Table 4-21: Final Experiment Mean Scores for Test of Four Hypotheses

SCENARIO**	H1 Prevention Coping Tactics Scale	H2 Accommodation Coping Tactics Scale	H3 Redress Coping Tactics Scale	H4 Retaliation Coping Tactics Scale
Prevention	**5.32***	2.85	4.75	2.28
Accommodation	4.52	**3.55***	3.77	1.61
Redress	4.68	2.55	4.43	1.92
Retaliation	4.21	2.30	5.50	**4.06***

* Mean difference is significant at .05 level.

Table 4-22: Final Experiment MANOVA and ANOVA for Test of Four Hypotheses

MANOVA	(N)	F	df	Error df	Sig.
Four Treatments (prevent., accom., redress, and retal.) by Four Coping Tactics Scales	279	29.6	12	760	0.001

ANOVA	(N)	F	df	Error df	Sig.
Prevention Scenario	75	18.6	3	50.0	0.001
Accommodation Scenario	66	26.1	3	59.8	0.001
Redress Scenario	74	43.0	3	106.3	0.001
Retaliation Scenario	64	82.5	3	250.0	0.001

Hypothesis 1 is Supported

To determine how they differed, the measurement scale hypothesized to be the highest was tested against the other three scenarios. Those who were administered the prevention scenario treatment responded significantly higher to the prevention scale than did those who where administered the accommodation, redress, or retaliation scenarios. This suggests those in the prevention scenario would engage in preventative coping tactics more frequently than those in the other scenarios (prevention vs. accommodation: $p<.01$; prevention vs. redress: $p<.01$; and, prevention vs. retaliation: $p<.01$). H1 is supported.

Hypothesis 2 is Supported

Those administered the accommodation scenario responded significantly higher to the accommodation scale than did those in the prevention, redress, or retaliation scenarios. This suggests that those in the accommodation scenario would engage in accommodating coping tactics more frequently than those in the other scenarios (accommodation vs. prevention: $p<.01$; accommodation vs. redress: $p<.01$; and, accommodation vs. prevention: $p <.01$). Thus, H2 is supported.

Hypothesis 3 is Not Supported

For the redress scale results were more complex. It was expected that those administered the redress scenario would answer questions related to redress higher than those in the other scenario conditions. However, this expectation was only true for the difference between those administered the redress scenario and those administered the accommodation scenario (redress vs. accommodation: mean difference = .7231, standard error = .15234, $p<.01$). This suggests that those respondents considering redress scenario would engage in redress seeking behaviors more frequently than would those in the accommodation scenario. There was no significant difference in responses to the redress scale when compared to the prevention condition (redress vs. prevention: mean difference = -.2529, standard error = .14743, p = NS). Most interestingly, the responses to the redress scale were significantly higher for those in the retaliation condition than those in the redress condition (redress vs. prevention: mean difference = -1.0703, standard error = .15360, $p<.01$). This outcome suggests that those in the retaliation condition are much

more likely to engage in redress behaviors even than those in the redress condition. Thus, H3 is not supported.

Assuming the treatments and the manipulation checks are accurate, the redress measurement scale needs substantial improvement. Originally, there were five subscales with three items each within the overall redress measurement scale: 1) resolve to act, 2) no repurchase, 3) complaining, 4) negative word of mouth, and 5) use of mediators. However, none of the items within the resolve-to-act or the complaining subscale loaded on the redress domain, and within the use-of-mediators subscale only two items loaded. In total, only seven items out of 16 remained, thus severely limiting the overall scales strength. This scale also performed poorly in the pilot test where only five of 15 items were deemed fit to be used in the final experiment. The literature review and the qualitative research supported the existence of all five dimensions within the redress domain, but within this experiment only the 'no-repurchase' and 'negative word of mouth' subscales were effective. In general, the coping tactics that are associated with redress are well established within the literature, but efforts to operationalize these concepts into measures may have failed. Additional effort is needed to determine the cause of this problem and to take corrective action.

Hypothesis 4 is Supported

Those administered the retaliation scenario responded significantly higher to the retaliation scale than did those in the prevention, accommodation, or redress scenarios. This indicates that those in the retaliation scenario would engage in retaliatory coping tactics more frequently than those in the other scenarios (retaliation vs. prevention: p

<.01; retaliation vs. accommodation: p <.01; retaliation vs. redress: p <.01). Thus, H4 is supported. Mean differences and standard error are detailed in Table 4-23.

POST HOC ANALYSIS: GENDER DIFFERENCES

Although not specifically addressed as a hypothesis, there is a question as to the role gender plays as a possible influence on how dissatisfied customers respond. There has been research to suggest that males and females respond to dissatisfaction differently. Stephens and Gwinner (1998) deliberately targeted elderly women in their qualitative

Table 4-23: Results of Pairwise Comparisons for Four Hypotheses Tests

Measurement Scenario	Compared Scenario	Mean Diff	Std. Error	Sig. .05 Level
Prevention	Accommodation	.806	.156	0.001
	Redress	.642	.150	0.001
	Retaliation	1.110	.155	0.001
Accommodation	Prevention	.700	.144	0.001
	Redress	.997	.145	0.001
	Retaliation	1.25	.149	0.001
Redress	Prevention	**-.318**	.147	0.029
	Accommodation	.723	.152	0.001
	Retaliation	**-1.07**	.153	0.001
Retaliation	Prevention	1.78	.164	0.001
	Accommodation	2.45	.172	0.001
	Redress	2.13	.166	0.001

* Mean differences are significant at .05 level.

study because they believed this population had a high propensity to complain. Huefner and Hunt (2000) reported finding that men were more likely to use public retaliation coping tactics, while women were more likely to use private retaliation coping tactics. As part of the post hoc analysis, gender differences among the respondents were tested, and there does seem to be a positive relationship between gender and how a dissatisfied customer might respond. A 2X4 MANOVA was run to determine if any of the factor scores differed by dissatisfaction-related goal scenario and gender. The MANOVA indicates that there are overall gender differences with at least one of the factors ($p<.001$). However, the interaction between dissatisfaction-related goal scenario and gender is not significant ($p=.347$), which indicates that gender differences were consistent across at least one of the four scenarios.

Individual ANOVAs were run to determine which scenarios showed gender differences. While no gender differences were detected in responses to accommodation and redress scenarios, while the ANOVAs indicated that the prevention scenario and the retaliation scenario resulted in gender differences in coping tactics. Finally, the means for the prevention and retaliation scenarios were examined to determine how males and females differed. Females scored significantly higher on the prevention tactics scale than males, suggesting that females are more likely to use preventative coping tactics. In contrast, males scored significantly higher on retaliation coping tactics than females.

Hence, the gender difference is in coping tactic regardless of scenario. The gender-by-scenario interaction was not significant. Only the main effect of gender (and scenario which as shown from prior analysis) were significant. Women who participated in the experiment were more likely than men to use prevention tactics regardless of

treatment (mean difference = .2764, standard error difference = .12084, $p < .05$). A closer look at the subscales within the overall prevention scale suggested gender-based differences for three of the five coping tactic dimension. For example, regardless of the treatment, females were more likely than males to use informative voice ($t = 3.07$, $p<.01$), seek advice from non-experts ($t = 2.67$, $p<.01$), and use experts ($t = 2.80$, $p<.01$), but just as likely as males to anticipate problems ($t = -0.78$, p = NS), and use risk reduction tactics ($t = 1.61$, p = NS). Therefore, women may be more likely than males to share their concerns with vendors before making a purchase, seek advice from family/friends, and seek professional advice in advance of a purchase, but they are not any more likely than men to brace themselves for a problem or act to prevent future problems before the purchase.

Men who participated in the experiment were more likely than women to use retaliation tactics regardless of treatment (mean difference = .5917, standard error difference = .15547, $p<.01$), and this held true for all five of the dimensions of the retaliation domain. Regardless of treatment, males were more likely than females to hold a grudge ($t = -2.94$, $p<.01$), use private vindictive behavior ($t = -3.28$, $p<.01$) use public vindictive behavior ($t = -3.64$, $p<.01$), use sabotage word of mouth ($t = -3.53$, $p<.01$), and use consumer activism ($t = -3.80$, $p<.01$). Therefore, males may be more likely than females to harbor deep resentment toward the seller, commit anonymous attacks on the seller, commit public attacks on the seller, try to hurt the seller by discouraging others from purchases, and use legal remedies to restrict sellers' behavior with other customers. Figures 4-1, 4-2, 4-3, and 4-4 depict how men and women responded to the four scales.

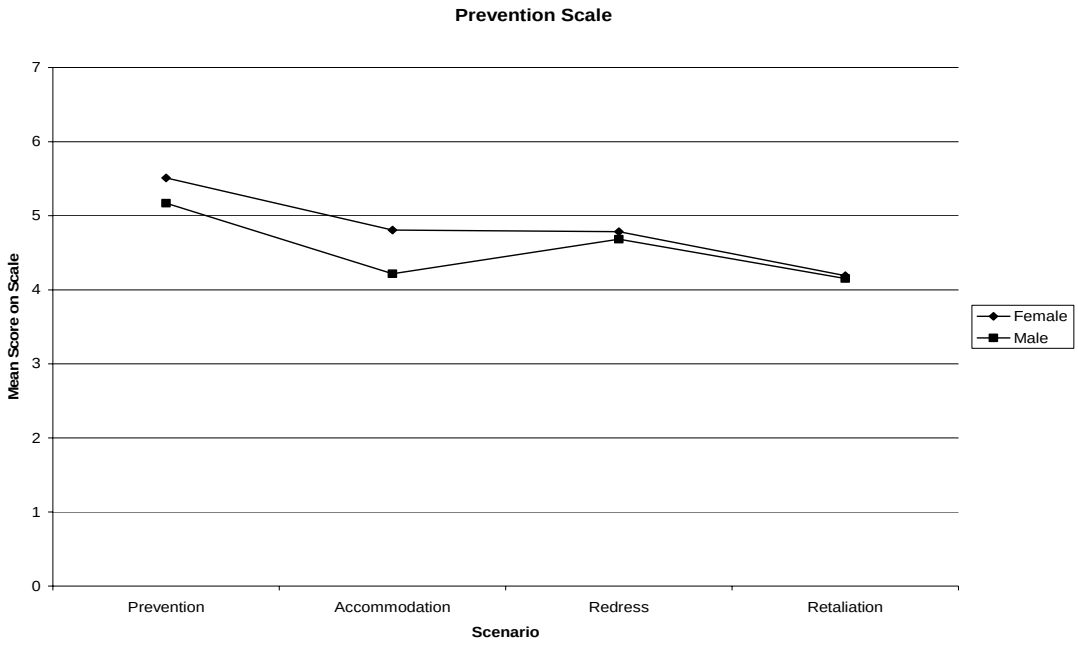

Figure 4-1: Gender Comparison on Prevention Scale

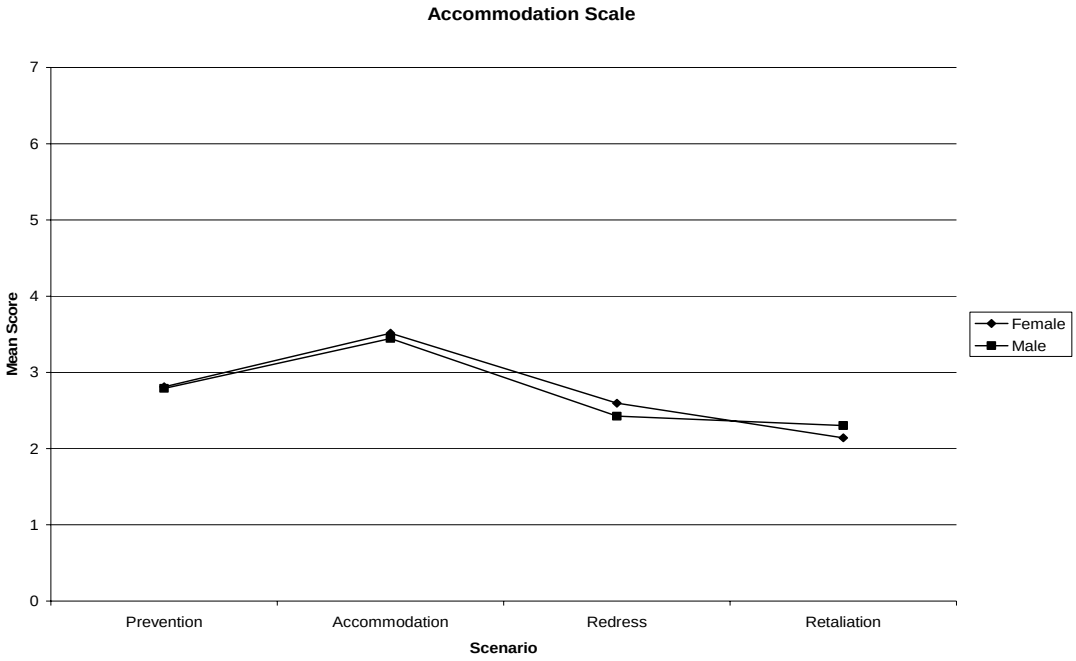

Figure 4-2: Gender Comparison on Accommodation Scale

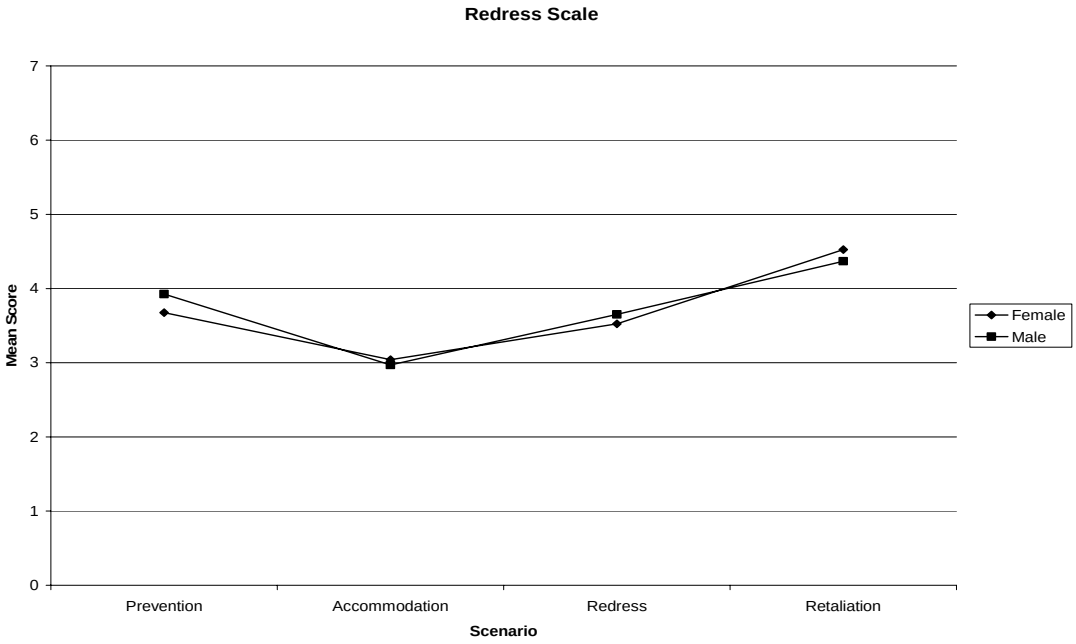

Figure 4-3: Gender Comparison on Redress Scale

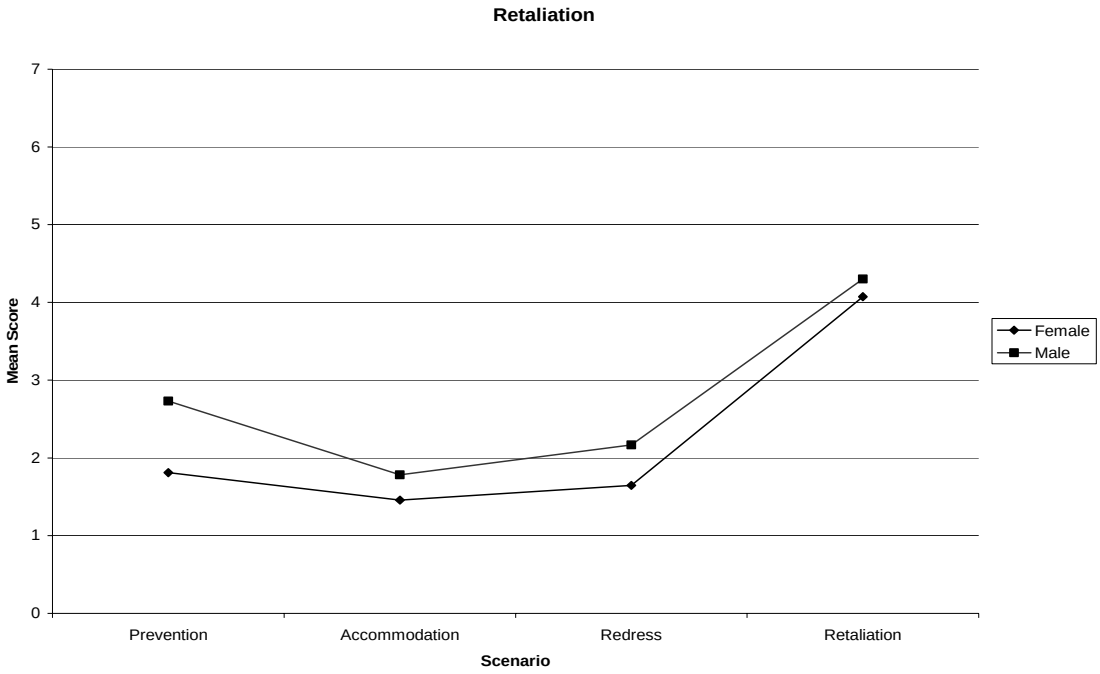

Figure 4-4: Gender Comparison on Retaliation Scale

CHAPTER FOUR SUMMARY

The pilot test provided valuable information that aided in the improved design of the final experiment. Three contributions arise from the final experiment: 1) new scales are available to test the existence of dissatisfaction-related coping tactics; 2) there is evidence to support that some dissatisfaction-related goals moderate which dissatisfaction-related coping tactics will be used by customers; and 3) there is both quantitative evidence to support the internal validity of the new taxonomy of dissatisfaction-related coping tactics of customers. More specifically, the final experiment helped to establish three of the four scales as sound measurement tools. Three of the four hypotheses were supported, but the redress hypothesis was not supported.

CHAPTER FIVE

CONCLUSIONS AND FUTURE RESEARCH

"An ounce of prevention is worth a pound of cure."
Benjamin Franklin (1706-1790)

INTRODUCTION

A central tenet of a free-market economy is that individual consumers will act to satisfy their needs, wants, and desires (Curtin 1983; Fisk 1967; Fornell and Wernerfelt 1987; Katona 1975). From that tenet arises the core business principle that within competitive markets those firms that do a better job of satisfying customers are more likely to be profitable than those that do not (Anderson, Fornell, and Lehman 1994; Anderson, Fornell, and Rust 1997; Rust and Zahorik 1993). Based on this fundamental business principle, customer-oriented firms work to create marketing strategies designed to satisfy customers in order to achieve business-sustaining profits (Kohli and Jaworski 1990; Narver and Slater 1990). Thus, the success of individual firms and entire economies may hinge on customers being satisfied. *So what happens when customers are dissatisfied?* Customer dissatisfaction weakens the relationship between buyer and seller and can severely limit the success of customer-oriented firms (Stephens and Gwinner 1998; Lovelock and Wright 1999; Oliver 1997). Hence, customer dissatisfaction has the potential to undermine the viability of individual firms

(Stephens and Gwinner 1998), whole industries (Bernstein 2000), and even the economic well-being of entire nations (Fornell 2003).

Customer dissatisfaction can be a serious potential threat to retaining customers and can be a costly problem for management (Stephens and Gwinner 1998; Lovelock and Wright 1999; Oliver 1997). For example, after conducting a meta-analysis of empirical research within the customer satisfaction/dissatisfaction literature, Szymanski and Henard (2001) concluded "dissatisfied consumers would be unlikely to buy again; would be likely to occupy management's time, energy, and resources complaining about the encounter; and would likely hurt bottom-line performance further by dissuading other consumers from buying the offering" (p. 29). Unfortunately and despite their best efforts, many practitioners are unable to effectively detect or resolve customer dissatisfaction (Fornell and Wernerfelt 1987; TARP 1997). Thus, practitioners need better marketing strategies that address how to detect customer dissatisfaction and recover from it (Keaveney 1995; Smith, Bolton, and Wagner 1999).

Customer dissatisfaction affects a significant number of firms in North America. For example, the current popular press reports widespread failure by firms to satisfy customers (Barta and Chaker 2002; Bernstein 2000; Hilsenbrath 2002). Government-sponsored research documents that this problem may have existed for more than 20 years (TARP 1979, 1986, 1997). Further, there does not appear to be a viable and current solution to the problem (Stephens and Gwinner 1998). Given the pressure on corporations to shrink operating budgets, and given that customer service expenditures are typically reduced during difficult economic times, it is unlikely this

problem can be solved by the traditional means of hiring more service representatives to soothe the ruffled feathers of customers (Barta and Chaker 2002). Thus, new marketing strategies are needed to help resolve this problem.

In an effort to develop an effective strategy to detect customer dissatisfaction and to help dissatisfied customers recover, prior researchers have advised that practitioners must first understand how customers cope with dissatisfaction (Day and Landon 1977; Hirschman 1970, 1974, 1978; Singh 1988, 1990, 1991, 2000). Thus, proposed within this research is a new taxonomy of customer coping responses to dissatisfying experiences caused by a breakdown in the exchange process with sellers. This new taxonomy improves upon existing classification systems, is specifically designed to advance marketing research, and helps to answer many pressing questions within the customer dissatisfaction literature for academic researchers, government policymakers, and practitioners.

Questions from Academic Researchers

Given that it is the main objective of firms to satisfy their customers, why should marketing researchers even concern themselves with the "dark side" of consumer behavior (e.g., customer dissatisfaction)? First, while much of the satisfaction/dissatisfaction literature focuses on how to satisfy customers, this body of research is incomplete if it does not fully address customer dissatisfaction and the behavior that arises from it (Fournier and Mick 1999; Godwin, Patterson, and Johnson 1999). As Holbrook (1987) points out to other researchers, "consumer research studies consummation in all its various facets, including its potential breakdowns" (p. 128).

Second, based on interviews conducted with customers in the exploratory stage of this research, customer dissatisfaction appears to be a universal experience. Every subject interviewed could quickly and clearly recall numerous dissatisfying experiences during a multitude of marketplace consumption experiences. Thus, customer dissatisfaction appears to be a widely occurring phenomenon that justifies further investigation.

Third, the bulk of the academic research into customer dissatisfaction has focused on complaining behavior (c.f., Stephens and Gwinner 1998). While this previous work has been beneficial, it only tells a small portion of the entire story. Research examining customer dissatisfaction has found that up to two-thirds of customers do not complain to the seller (Andreason 1984, 1985; Day and Ash 1979; Day and Bodur 1978; Day and Landon 1976, 1977; Krishnan and Valle 1979; Richins 1983; TARP 1979; Warland, Herrmann, and Willits 1975; Zaltman, Srivastava, and Deshpande 1978). Additional research is needed to explore what customers do when they are dissatisfied, but elect not to complain. Hence, a better understanding of the coping tactics of dissatisfied customers is needed to more fully develop the customer dissatisfaction literature (Szymanski and Henard 2001).

Questions from Policy Makers

This research should also help to answer several pressing questions for policy makers. For example, can enough dissatisfied customers respond in such a way as to cause the economy of a free-market society to falter? There is compelling evidence to suggest it can (Curtin 1983; Fornell 2003; Fornell, Johnson, Anderson, Cha, and

Bryant 1996; Katona 1975). How serious is this problem for policy makers? Nationally-based research groups, like the American Society for Quality (ASQ), National Quality Research Center (NQRC), International Customer Service Association (ICSA), and Technical Assistance Research Programs, Inc. (TARP), report substantial customer dissatisfaction with the product offerings of sellers across multiple industries in the USA (Goodman 1999; Fornell 2003, TARP 1997). How do large groups of dissatisfied customers show their concerns to policy makers? There is a growing trend in the formation of consumer advocate groups designed to pressure public policy makers to enact legislation and create agency rules that restrict business activities and force businesses to better serve their customers (Bernstein 2000). Hence, when setting economic policy (Fornell 2003) and governing the behavior of practitioners (Bernstein 2000), policy makers would benefit from a better understanding of how customers cope with dissatisfaction.

Questions from Practitioners

There are also questions to be answered that would aid practitioners. Can individual firms whose clients are repeatedly dissatisfied achieve long-term profitability? There are recent research findings to suggest that the long-term survival of such firms would be in doubt (Genesh, Arnold, and Reynolds 2000; Keaveney 1995; Kelley, Hoffman, and Davis 1993). How widespread is this problem for practitioners? There is academic research to suggest that customer dissatisfaction is a current and significant problem of national importance for practitioners (Bolton 1998; Bolton, Kannan and Bramlett 2000; Crosby and Stephens 1987; Gilly and Gelb 1982;

Keaveney 1995; Solnick and Hemenway 1992; Zahorik and Rust 1992). There is also discussion within the trade press on how to identify and cope with dissatisfied customers (Bernstein 2000; Goodman 1999). The general theme within both academic literature and trade press focuses on how many business leaders are often at a loss for what to do as they struggle to find new strategies to protect their most valuable asset—their customer base (Maxham and Netemeyer 2002). Hence, additional research into the coping strategies of dissatisfied customers might help practitioners develop better marketing strategies to retain key customers and to minimize financial losses (Fornell and Wernerfelt 1987).

Researchers Need a Classification System

There are clear benefits to understanding better how customers cope with dissatisfaction experienced during the purchase and consumption of goods and services (Fornell and Wernerfelt 1987; Holbrook 1987). However, this topic remains under researched, and therefore, poorly understood (Fournier and Mick 1999; Keaveney 1995; Stephens and Gwinner 1998; Szymanski and Henard 2001). A review of the marketing literature revealed pioneering attempts by various scholars to identify and explain the behaviors of dissatisfied customers. Although these efforts are somewhat disjointed, there have been attempts to describe, define, and categorize this phenomenon (e.g., Day and Landon 1977; Hirschman 1970; Singh 1988). Indeed, this dissertation is built upon the efforts of others, and the author would like to recognize all these scholars.

Nevertheless, it is also clear that there are gaps in previous research and that the prior body of work has failed to inspire a significant program of succeeding research aimed at testing, elaborating, and expanding our understanding of the coping responses of dissatisfied customers (Boote 1999; Levesque and McDougall 1996; Stephens and Gwinner 1998; Szymanski and Henard 2001). The taxonomies of Day (1980), Day and Landon (1977), and Singh (1988) are encouraging, but these proposed classification schemata fail to resolve many current issues. These taxonomies neither have similar rules for classification, nor do they explain *why* a particular classification approach is more valid or useful than another. A useful taxonomy with a clearly defensible classification schema remains elusive.

A New Taxonomy is Proposed

A systematic and comprehensive program of research on dissatisfaction-related coping tactics (DRCTs) would greatly aid in our understanding of the phenomenon of customer dissatisfaction (Hunt 1991). To effectively and efficiently develop a program of research to study this phenomenon, a more complete classification system is needed that logically classifies the known dissatisfaction-related coping tactics of customers (Boote 1999; Levesque and McDougall 1996; Stephens and Gwinner 1998). From a research perspective, it is hoped that this new taxonomy will help to make past research results more fruitfully interpreted with respect to its relative position within this new framework.

Scientific classification is the process whereby individual items (coping tactics in this situation) are placed into logical groups based on comparable traits (Hunt

1991). Scientific classification is an invaluable tool to researchers because it aids in the efficient exploration and discovery of the similarities when comparing items *within a group* and the differences *between groups* of items (Bailey 1994). Recent academic research suggests that the most predominately-cited classification systems do not fully explain the coping tactics used by customers to deal with dissatisfaction experienced in the purchase and consumption of goods and services (Boote 1999; Keaveney 1995, Fournier and Mick 1999, Huefner and Hunt 2000; Otnes, Lowrey and Shrum 1997; Stephens and Gwinner 1998). Hence, a foundation for a systematic and comprehensive program of research is established by creating a new taxonomy that improves upon the classification systems previously used to explain, predict, and understand this phenomenon.

From its inception, the central purpose of this dissertation was to develop an improved classification system to better understand, explain, and predict the coping tactics of customers dealing with dissatisfaction. For practitioners, this classification system could help to maintain and enhance customer relationships with improved strategies to detect and resolve customer dissatisfaction. For teachers, it could be used to help simplify the complex concept of customer dissatisfaction when instructing students. For academic researchers, this classification system could be used to organize previous research and prioritize future research on the effects of customer dissatisfaction. Hence, this final chapter is designed to review the implications of this research for managers, teachers, and for other marketing researchers.

Specifically, this chapter addresses the contributions, limitations, and implications of the classification system developed within this dissertation. First, key findings will be

reviewed. Second, the contributions of the proposed taxonomy will be evaluated. Third, the limitations of this research will be discussed. Fourth, the implications of this research for practitioners will be considered. The chapter will close with a discussion of the implications of this research for pedagogy and academic research.

REVIEW OF SIGNIFICANT FINDINGS

A multi-method research approach was used in this study. A literature review, interviews, and an experiment were triangulated to first explore, then organize, and finally test the validity of the taxonomy.

Literature Review: The Case for a New Taxonomy

A review of the dissatisfaction, complaining-behavior and coping-response literatures revealed that previous classification systems describing the coping tactics of dissatisfied customers do not incorporate more recently identified customer behaviors. Hence, these typologies and taxonomies fail to meet an important requirement stipulated within the science of classification: none were exhaustive (Hunt 1991). Further, the inability of these previous classification systems to be logically and parsimoniously expanded to include these new findings required that a new classification system be developed (Bailey 1994). To complete this important task, new dimensions were needed to organize and categorize the plethora of previous and newly reported customer responses to dissatisfaction.

A literature review of relevant marketing theory and informal discussions with customer service experts, academicians, and customers who had experienced a

dissatisfying event suggested that consumers often form dissatisfaction-related goals that may cause them to use different coping tactics or to use similar coping tactics in different ways. Goal-Directed Behavior, as conceptualized by Bagozzi and Dholakia (1999), seemed to explain this type of behavior. It also seemed to better explain previous taxonomies, as well as the coping tactics highlighted in more recent research. Thus, with Goal-Directed Behavior as the theoretical foundation, the customer dissatisfaction literature was used to develop a process model (Figure 1-4) in an attempt to better understand and explain the antecedents that lead to the formation of dissatisfaction-related goals and the coping tactics used to achieve customer outcomes.

Dissatisfaction-related coping tactics were then logically grouped into four different second-order factors or domains, each of these second-order factors is theorized to be composed of five first-order factors or dimensions to form the new taxonomy (Figure 2-6). The five first-order factors form the *general coping methods* and categorizes of coping tactics by *how* customers respond. This classification approach is very similar to the organization of previous classification systems. It is comprised of five general types of customer coping tactics: internal self-directed, external self-directed, voice toward the seller, voice toward peers, and third-party action. It could be argued that this classification by itself was an improvement over previous classification systems because it more exhaustive and detailed, but it is not a radically new way of way of organizing these behaviors.

What is innovative and significant about this classification system is that coping tactics can also be subdivided by four *dissatisfaction-related goals* to form four second-order factors. These four domains are based on *why* a customer might use a general

coping method in different ways. While creators of previous classification systems recognized that a customer's objective may affect the response used, none incorporates this idea directly into their classification system. Hence, the use of goal-directed behavior to categorize and separate coping tactics is a significant contribution to the classification of coping tactics. Dissatisfaction-related goals are divided into four categories within the new classification system: prevention, accommodation, redress, and retaliation. The combined dissatisfaction-related goal domains and dissatisfaction-related coping tactic dimensions of this classification system can be used simultaneously to categorize customer behaviors. This produces a five-by-four matrix with 20 unique cells—four second-order factors that are each comprised of five first-order factors—that more completely describe the broad range of coping tactics customers use to deal with dissatisfaction (Figure 2-7) than previous classification systems.

Qualitative Research: Grounding the New Taxonomy with Real Examples

Once a model depicting how dissatisfaction-related goals might influence the selection of coping tactics was theorized and a new taxonomy constructed, it was necessary to find support for its internal validity. A series of qualitative studies was conducted. First, in-depth interviews were conducted with several customer-service experts who regularly interact with dissatisfied consumers. In general, the customer-service experts confirmed the various elements of the process model. Most importantly, they confirmed the use of dissatisfaction-related goals by consumers. In addition, these experts could give examples from their dealings with consumers that supported the 20 cells within the taxonomy. Given the large number of constructs within the process model

(Figure 1-3), it was decided to prioritize the research. The central focus of this dissertation was to confirm or reject the link between specific dissatisfaction-related goals and coping tactics.

Qualitative data was then gathered from actual consumers. These individuals were given definitions of each of the 20 coping tactics of the taxonomy and asked to provide real-world examples of these types of responses from their own or their friends/family experiences. This study yielded over 1,200 examples of consumers describing how they had responded to dissatisfaction caused by sellers during exchange processes. Over 90% of the participants involved in this study provided personal examples for all 20 coping tactics identified in the taxonomy. This was surprising and encouraging. Consumers did seem to be using, or know others who used, the coping tactics specified in the proposed taxonomy. The first qualitative study with experts gave credence to the general idea of dissatisfaction-related goals, and the second qualitative study with consumers gave credence to the existence of a diverse set of dissatisfaction-related tactics. Evidence was still needed to show that different dissatisfaction-related goals cause specific dissatisfaction-related coping tactics as specified by the proposed taxonomy.

An Experiment: Testing Cause and Effect

An experiment was used to test the internal validity of the new taxonomy by providing evidence for the cause-and-effect relationship between dissatisfaction-related goals and dissatisfaction-related coping tactics. The experiment was designed to control and manipulate the dissatisfaction-related goal treatments (independent variables) and measure their effects on dissatisfaction-related coping tactics (dependent variables). As

Tedeschi and Linskold (1976) advise, “when the results of an experiment can be clearly attributed to the manipulation of the independent variable, the experiment possesses internal validity” (p. 45).

To execute this experiment, four scenarios were created to manipulate the treatments by focusing the attention of each participant on one of the four dissatisfaction-related goals (second-order factors). Four measurement scales were developed to measure the effect of each treatment on an aggregate measure of types of dissatisfaction-related coping tactics hypothesized to correspond with each dissatisfaction-related goal. It was hypothesized that the mean values of the four aggregate dissatisfaction-related coping tactics measurement scales would be highest when participants were given the corresponding dissatisfaction-related goal treatment. For example, the retaliation coping tactic scale should have a combined mean greater than the means of the other three coping tactic scales when a participant was administered a retaliation scenario.

Are the Experimental Results Meaningful Within the Real World?

The results of this experiment provide statistical evidence to support the internal validity of the linkage between three of the four dissatisfaction-related goal treatments and the predicted dissatisfaction-related coping tactics, but do theses differences provide practical differences in the real world? To justify further investigation by researchers and application by practitioners, it is important that this question be answered. The mean values of coping tactics scales for prevention, accommodation, and retaliation were greatest and significantly different (Table 4-17) when participants responded to the corresponding dissatisfaction-related goal. These differences are interpreted to support

H1, H2, and H4; certain dissatisfaction-related goals are more likely to cause predictable coping tactics as specified by the taxonomy. However, we must be confident that these findings are not just measurement artifacts, but give us sufficient reason to believe there are true and meaningful differences in how consumers behave when responding to these dissatisfaction-related goals. Both quantitative and qualitative approaches can be applied to deal with this concern.

From a quantitative perspective, it could be argued that, while mean differences were detected in three of the four experimental treatments, these statistical differences may have been manufactured by excessive sample size or redundant items within measurement scales (Hair, et al, 1998). There is additional quantitative evidence to refute potential sample size problems and support the results measured by the aggregate scales. First, the sample sizes used within this experiment are not considered to be excessive; traditional data collection standards require approximately five responses per measurement item within a scale. Since all four original scales had 15 items, each of the sample sizes used are consider appropriate: prevention, accommodation, and retaliation treatments sample sizes were 75, 66, and 64, respectively. Additional tests with smaller sample sizes are needed to confirm the findings and demonstrate the experimental treatments will continue to provide mean differences as predicted.

Secondly, the measurement scales in their final form do have a relatively large number of items in order to measure the 20 hypothesized coping tactics within the taxonomy--14 items for prevention, 12 items for accommodation, and 15 items for retaliation--but, the subscales that comprise the aggregate scales also support the effects to H1, H2, and H4 (Table 4-21). For example, survey participants required to consider

the prevention scenario (H1) were statistically more likely to use three of the five preventative coping tactics (anticipate problems, seek advice from non-experts, and use of experts) than respondents who dealt with other dissatisfaction-related goals. Survey participants required to consider the accommodation scenario (H2) were more likely to use all five of the accommodation coping tactics (modify expectations, accept the situation, refuse to complain, avoid discussing with peers, and avoid assistance from experts) than respondents who dealt with the other dissatisfaction-related goals. Survey participants required to consider the retaliation scenario (H4) were more likely to use all five retaliation coping tactics (hold a grudge, private vindictive behavior, public vindictive behavior, sabotage word of mouth, and consumer activism) than respondents dealing with the other dissatisfaction-related goals.

Unfortunately, successfully reducing measurement effects does not necessarily increase the practical use of this research; no matter how accurate the statistical measure--mean scores, standard deviation, and p-values--they remain difficult to translate into actionable strategy and tactics for many managers. Hence, qualitative methods may be better suited to detect the nuances of customer dissatisfaction than quantitative. Qualitative methods like in-depth interviews allow researchers to build customer profiles, broad descriptions, and summaries that can be used as general guidelines to identify and deal with customers dealing with dissatisfaction (Woodruff and Gardial 1996). Hence, the statistical measures applied within this research were used primarily to confirm the overall structure of the proposed taxonomy, but in its present state it will be difficult for managers to use it as a tool to improve their ability to deal with dissatisfied customers. It is therefore necessary to find ways to assist practitioners in application of this research,

and qualitative methods may be used to develop customer profiles to aid in the development of better strategy and improved tactics for practitioners.

Hypothesis H3 was Not Supported

The dissatisfaction-related goal of redress did not respond as hypothesized. Not one of the five subscales designed to measure the individual dimensions with the redress domain (second-order factor) acted as hypothesized. This gives cause for concern. As predicted, when subjects were administered the redress goal scenario, the mean of the redress coping tactics scale was significantly higher than the mean of the accommodation coping tactics scale. However, the redress coping tactics scale was significantly lower than the prevention coping tactics scale and retaliation coping tactics scales. Respondents administered the dissatisfaction-related goal of redress were not more likely to use redress coping tactics than prevention or retaliation coping tactics.

What might have caused H3 to not be supported, and what corrections might resolve this problem? There are four possibilities for the lack of support for hypothesis H3. First, the redress concept may lack construct validity. This assumption would be contrary to the vast amount of literature that has shown equity theory and the redress construct to be valid concepts (e.g., Adams 1963; Blodgett 1994; Blodgett and Tax; Boote 1999; East 1996; Friend and Rummel 1995; Lapidus and Pinkerton 1995; Oliver 1997; Szymanski and Henard 2001; and, Tse 1990). This assumption would also suggest that previous customer-dissatisfaction research that is widely based on the redress construct (to restore an inequity) may be incorrect (Day and Landon 1977; Hirschman 1970; Singh 1988). In addition, to assume that the redress construct is not valid means

that most of the qualitative research done during the exploratory stage of this research is also invalid. Hence, the sheer weight of previous research suggests that redress is a valid construct within the dissatisfaction-related goals of customers. However, to ensure that the redress construct is valid, a more intensive review of the relevant literature could be conducted, and a review of the qualitative data is required.

Second, the concept of redress may be valid, but the operationalization of the redress treatment may be faulty. Specifically, the scenario used to manipulate the dissatisfaction-related goal of redress may not adequately represent the redress construct. The redress construct has many dimensions besides the need to restore equity. There is also a need to achieve justice (Goodwin, Patterson, and Johnson 1999; Tax and Brown 1998). People with a higher need for justice may select different coping tactics than those with a lower need for justice. There is also the consumer's perceived power and influence over the situation and their ability to enforce the desired outcome (Stephens and Gwinner 1999). People with lower perceived power, or inability to enforce their will, might use different coping tactics than those with greater perceived power and ability. The consumer's attribution of blame and perceived intent of the seller may also play a role (Wiener 1986). Customers who believe the problem was deliberately caused by the seller may select more extreme coping tactics than someone who blames themselves, blames the situation, or views the seller's actions to be accidental. Clearly, the complexities of the redress construct needs to be better incorporated in this experimental design, and this is more likely the cause of the hypothesis failure than the redress construct being invalid. Better operationalization may require the development and testing of multiple redress

scenarios to tease out the subtle differences in how dissatisfied consumers are influenced by their need to restore equity,

The redress scenario used in the experiment was written to take all of these dimensions into account. The scenario tried to depict a non-deliberate mistake by the seller and to compel the consumer in the scenario to restore equity by getting what the consumer paid for in the first place. The scenario did seem to have the desired effect based on preliminary interviews and the single manipulation check built into the measurement instrument. The redress manipulation check was rated highest by respondents administered the redress scenario (Question 13: *Based on this scenario, how likely would you rate this customer's willingness to...rectify the problem after it happens?*). However, using just one item as a manipulation check may not have been adequate to measure the effects of a construct with so many dimensions. Therefore, before rewriting the scenario(s) to improve its effect, additional manipulation checks are needed to determine the respondent's level of desire to correct an injustice, their sense of power and ability to resolve the problem, and their perception of the seller's mistake (accidental or intentional). Each would help to understand if the treatment achieved the desired manipulation.

Clearly, the redress construct is highly involved. The scenario used within this experiment may not have successfully separated the redress concept from the other dissatisfaction related goals. This is especially true for the goal of prevention and retaliation. Given the large dollar amount of the purchase used in the scenario ($1,500), subjects could have subconsciously placed more emphasis on prevention than was designed. Also, the intent of the seller may not have been clear to the respondents, and if

they assumed the problem was intentional by the seller, then retaliation coping tactics may have seemed more appropriate. Further development of the redress scenario and its manipulation checks are needed.

Third, the hypothesis could be wrong in assuming that the dissatisfaction-related goal of redress will cause customers to use redress coping tactics (resolve to act, no repurchase, complaining, negative word of mouth, and use of mediators). This would suggest that some of the most widely agreed upon and previously identified coping tactics (e.g., no repurchase, complaining, negative word of mouth, and use of mediators) are not related to the redress construct. Here too, the weight of previous research suggests these coping tactics do exist within the redress coping tactics label.

Fourth, the right coping tactics may have been identified, but they may not have been measured correctly. This seems to be probable. As discussed in Chapter Four, only 9 of the 15 items developed for the redress coping tactics scale loaded as expected, and two of those barely made the .30 cutoff. Thus, only 7 of 15 items show strong evidence of loading as predicted. This outcome was quite a surprise for two reasons. First, the redress construct and most of the coping tactics that comprise it (resolve to act, no repurchase, complaining, negative WOM, and use of mediators) are the some of most discussed and developed items within the dissatisfaction and complaining literature. For example, the redress goal-directed behavior within the taxonomy seemed to be describing the concept as depicted within Singh's taxonomy (Figure 2-3). In addition, many of the items used were based on previously reported successful research and measures. Second, the experts who participated in the qualitative interviews were quite clear that consumers would respond to dissatisfaction because of their need to restore equity. Despite seemingly

having the most proven track record, these items and this scale did not materialize as predicted. Thus, to resolve the problem with H3 and the redress treatment, before conducting this experiment again it is prudent to further develop this scale to ensure proper measurement of the redress coping tactics and separately develop the treatment(s) to properly operationalize the redress construct.

What does the lack of support for H3 mean to the validity of the proposed taxonomy?

The central purpose of the experiment was to test the internal validity of the taxonomy. Failure to support one of the dissatisfaction-related goals suggests that at least one-quarter of the taxonomy is invalid. Despite the failure to support hypothesis H3, it is important to note that 13 of the 20 cells within the taxonomy were partially supported. As part of this program of research, the four dissatisfaction-related coping tactics scales need to be further tested in different sample frames and within different consumer consumption situations. This will provide an opportunity to continue to refine these four scales (the redress scale needs immediate attention). The four measurement scales were developed to represent the coping tactics that are caused by the four dissatisfaction-related goals (or the four columns of the taxonomy). However, additional focus should be placed on the individual cells that comprise each column. Within the measurement scales, each individual cell needs to be operationalized with at lease three items for each subscale.

For the entire taxonomy, the measurement items for 13 of 20 of the cells loaded as predicted (i.e., all three measurement items acted as theorized). Of the seven coping

tactics where all three items did not load as predicted, five cells had two out of three items load properly. The operationalization of these five coping tactics may be corrected by rewording an item or perhaps adding items. The proper operationalization of two coping tactics poses the most trouble. One cell had only one item load as predicted (complaining) and one cell failed to have any items load (resolve to act). These two cells are part of the redress construct. For these two coping tactics, either the theoretical underpinning is insufficient, or the coping tactics of "complaining" and "resolve to act" were not properly operationalized. The latter is more probable. For the taxonomy to be complete, these two coping tactics need to be properly operationalized or removed. Future research will be needed to resolve why H3 was not supported, but given the success thus far in specifying 18 of the 20 coping tactics, there does seem to be sufficient evidence to support the majority of the coping tactics that comprise the taxonomy. Even with support for the new taxonomy, it is necessary to compare and contrast it to previous classification systems.

EVALUATION OF THE PROPOSED TAXONOMY

How should interested researchers compare and contrast the classification schemata of the taxonomy conceptualized in this research to those that came before it? More importantly, why should this taxonomy carry favor over its predecessors? In order to answer these important questions, it is necessary to briefly review the nature of taxonomies and how to evaluate their worth. Hunt (1991) suggests that “classification systems always involve a partitioning of some universe of objects, events, or other phenomena into classes or sets that are homogeneous with respect to some categorical

properties" (p. 177). Hunt also stresses that all classification schemata must be developed through either deduction or induction methods. Deductive classification is the process of conceptualizing how items within a phenomenon should be organized based on a broad set of ideas and is done before any data is collected or analyzed. Inductive classification is done after the data are analyzed, whereby a small number of data points are used to generalize how the larger phenomenon should be organized. With a deductive classification "the researcher *imposes* a classification system" on the phenomenon, and with an inductive classification "the researcher lets the data suggest the system" (Hunt 1991, p. 178). The new taxonomy used both methods. It was deductively created from the broad concept of Goal Directed Behavior and inductively supported through collection of data through an experiment. The combination of the two methods provides greater reliability of the taxonomy. Here's why.

Development of a deductive classification system "presupposes a fairly sophisticated understanding of the phenomena being investigated, [or] the classification involved may be totally unrealistic, nothing better than an inspired guess" (Harvey 1969, p. 366). The major benefit of a deductive approach is that it allows the researcher to develop a classification system that makes sense and allows for easy application for research and practice. Thus, the value of a deductive approach is that it helps to organize the phenomena in such a way as to maximize its usefulness. For example, Day and Landon (1977) deduced a way to improve on Hirschman's exit-voice-loyalty model to better explain how customers might respond to dissatisfying situations (Figure 2-2). Unfortunately, classification systems created solely by deductive methods have potential limitations. Their validity must remain in question until there is evidence that the

classification system reflects the phenomenon in the real world. For example, Day and Landon's (1977) deductively-produced classification was not supported when empirical methods were used to confirm its validity (Singh 1988).

Conversely, an inductive classification system requires little *a priori* knowledge of the phenomena. There is a danger that an inductive classification system that emerges from the data may be of limited use to marketing researchers or practitioners even when statistically supported. The classification system has to make sense and be of use to researchers and practitioners. For example, Singh (1988) used an inductive approach (cluster analysis) that produced a classification system that grouped behavior by *how* customers acted. This classification failed to give practitioners an idea of *why* different coping tactics are sometimes used to respond to similar trigger events.

Hence, the ideal method for developing a theoretically-based, internally-valid, and useful classification system for dissatisfaction-related coping tactics would be to use logical theory and empirical support (Hunt 1991). A major strength of the proposed classification system is that it was developed with *a priori* theory and empirical data. The literature review was used to conceptualize the classification system derived from theory, and it would be of practical use to managers and academicians. Next, the classification needed evidence of its internal validity with qualitative research (Bailey 1994; Hunt 1991). The experiment provided a data set of actual consumer responses to support the validity of the new taxonomy and its classification scheme.

Regardless of how a classification system is developed, some criteria are needed to compare and contrast competing taxonomies. Hunt (1991) provides five questions to

evaluate the worth of a classification system. These criteria are used here to evaluate the taxonomy proposed within this dissertation:

1. Does the schema adequately specify the phenomenon to be classified?
2. Does the schema adequately specify the properties or characteristics that will be doing the classifying?
3. Does the schema have categories that are mutually exclusive?
4. Does the schema have categories that are collectively exhaustive?
5. Is the schema useful?

The first criterion asks if the classification system adequately specifies the phenomenon of study. Or put more simply, what is the universe of items to be categorized? For Hirschman (1970), Day and Landon (1977) and for Singh (1988), the universe is customer behavioral responses after a dissatisfying experience during the purchase process. For the new taxonomy, the universe of responses is expanded to include both behavioral and psychological responses to dissatisfaction. In addition, the taxonomy incorporates a temporal effect: dissatisfaction that might occur in the future or that is triggered by a current or past dissatisfying events are included. A strength of this research is that this more comprehensive universe allows for previous taxonomies to be included in the new taxonomy, it allows for non-observable responses to be considered, and allows the future threat of being dissatisfied to be included.

The second criterion asks if the properties of the classification system are appropriate and operationalized through rigorous procedures. Does the schema adequately specify the properties or characteristics that will be doing the classifying? Both the domains and dimensions of the new taxonomy--dissatisfaction-related goals and

coping tactics--were rigorously developed. The dissatisfaction-related goal domains were developed from existing theory, and the dissatisfaction-related coping tactic dimensions came from previous research. Qualitative studies were used to further develop these constructs, and an experiment was used to test for the cause-and-effect relationship between goals and individual coping tactics. In hindsight, more rigor could have been applied in the development and execution of the experiment to minimize several threats to validity and reliability. For example, the treatments needed to be rewritten between the pilot and final experiment to better capture the emotional aspects of dissatisfaction, and when data was collected in different settings it should have been analyzed for potential bias.

In addition, Hunt (1991) suggests that the categorization process of a classification system should be operationalized so that the logic behind the organization of items is clear enough to others "such that different people would classify the phenomena in the same categories" (p. 187). This may be a weakness. For example, previous taxonomies failed to recognize the relationship between goals and tactics, so perhaps it is not so obvious. However, now that this research points out this relationship, it is hoped that dissatisfaction-related goals will be adopted as an antecedent that moderates dissatisfied customer coping tactics.

Hunt's third criterion asks if all responses are mutually exclusive of each other. All of the previous taxonomies discussed within this dissertation claim to be mutually exclusive. While this claim is subject to debate, it is clear that the new taxonomy attempts to go beyond its predecessors to show how similar-looking responses are in fact different when different dissatisfaction-related goals are applied. The new taxonomy's ability to

differentiate between similar coping tactics is superior to previous classification systems, but there is insufficient evidence to support that dissatisfaction-related goals are mutually exclusive. This is especially true for dissatisfaction-related goal of redress which may overlap with the prevention and retaliation goals. Individuals administered the prevention treatment were likely to use both prevention and redress coping tactics; this suggests that once a consumer invests extra effort before a purchase to avert being dissatisfied, they are more likely to rectify a problem after a the purchase. Individuals administered the retaliation treatment were more likely to use redress than retaliation coping tactics; this suggests that retaliation may evolve from dissatisfied customers not being able to meet their redress needs (get what they think they deserve) and then acting on that frustration. Although not directly detected in this experiment, redress might also be an element within the accommodation goal, where consumers may simply not want to invest more effort.

An additional concern for the new taxonomy is an issue that looks like a lack of mutual exclusivity but is actually a misspecification problem. For instance, responses based on other types of goals that are different from dissatisfaction-related goals are not included in this research. At first glance this may not be viewed as a concern. However, some customer behaviors look similar to those identified within the taxonomy, but may not even be part of the dissatisfaction construct. For example, a client may fake being dissatisfied one week to negotiate a better purchase price, and actually complain the next week because of a legitimate problem. To a sales person these two behaviors might be viewed in the same way even though the customer's goals are different. The taxonomy is based solely on the assumption that coping tactics originate from real customer

dissatisfaction. The inclusion of similar looking behaviors not motivated by dissatisfaction would be a misclassification of the taxonomy, and they are deliberately omitted.

The fourth criterion suggests that the classification system should be collectively exhaustive. Here again, the earlier taxonomies fall short of the mark by not fully exploring the non-behavioral, psychological dimensions of this phenomenon. A comparison of previous taxonomies (Figures 2-1, 2-2, 2-3) to the new taxonomy (Figure 2-6), visually demonstrates that the newly proposed taxonomy is the most complete in identifying and classifying responses to customer dissatisfaction. This is not to say that the new taxonomy is exhaustive, but only to say it is the most far reaching to date. Only future research will be able to determine if this taxonomy needs to be expanded or if additional taxonomies are needed to classify new findings.

The fifth and final criterion is the most important, and it asks if the classification schema is useful to marketing researchers and practitioners. Hunt (1991) suggests this final criterion is "the first among equals" (p. 188). Each of the previous taxonomies has its merits, and each has advanced our understanding of this phenomena. Day and Landon expanded and advanced Hirschman's original theory with their taxonomy. Singh's taxonomy reorganized and improved on Day and Landon's model. However, this is where the new taxonomy sets itself apart from those that came before. The taxonomy proposed within this dissertation allows for a more fruitful use of existing theory and incorporates more recently published concepts on the outcomes of customer dissatisfaction.

Previous classification systems of this phenomenon failed to recognize that *why* a customer acts may be more important than *how* they act. Hirschman's original theory (1970) attempted to address both how and why, but when it was applied within customer dissatisfaction research, a greater emphasis was placed on how (Day and Landon 1977; Singh 1988). There were brief attempts to recognize why dissatisfied consumers respond (e.g., Day's notion of dissatisfaction-related objectives and Singh's notion of dissatisfaction-related intentions). However, the classification process within customer coping tactics literature continues to be dominated by how customers respond (e.g., Boote 1999; Huefner and Hunt 2000, etc.).

This approach has limited value, and in retrospect it seems clear why previous taxonomies that were largely based on how a customer complained frustrated early researchers in this area. While it may be easier to classify the type of response by how customers respond, this direction also yields a less useful classification system. By failing to recognize that it is the dissatisfaction-related goal that determines how the tactic is used, practitioners will react to the customer's response and may not address the actual dissatisfaction-related goal. If the dissatisfaction-related goal is not resolved, the customer remains dissatisfied. This misdirection in focus leads to confusion, wasted resources, and, most importantly, adds to the dissatisfaction of the customer.

It is hoped that a new taxonomy based on dissatisfaction-related goals will help us better understand the research results of previous scholars, breathe new life into this research topic, and advance new exploration and understanding of this important phenomenon. The contributions of this new classification research are believed to be as follows:

1. The new taxonomy unifies the ideas incorporated within previous taxonomies and allows more recent research on dissatisfied customer responses to be logically classified.

2. The new taxonomy recognizes that dissatisfied consumers use goals to select coping strategies (e.g., use of goal-directed behavior). This allows market researchers and practitioners to investigate and understand the link between a dissatisfied customer's response and the goal, objectives, and intentions driving that response. By using dissatisfaction-related goals, the new taxonomy helps to explain *why* the customer responds, not just *how*.

3. The new taxonomy supports the idea that customer dissatisfaction is a *motivator* that causes customers to act on dissatisfaction-related goals. Traditionally, customer dissatisfaction has been viewed as a *de-motivator* that blocks consumer actions (e.g., stops them from repurchasing).

4. The new taxonomy provides for a more complete identification and classification of coping tactics—which is the central purpose of taxonomies. Specifically, it allows for both behavioral and psychological responses to be classified depending on the dissatisfaction-related goal.

5. The new taxonomy demonstrates that the *prevention* of a dissatisfaction outcome is also a goal of consumers. Specifically, the dissatisfaction-related goal of prevention has been shown to moderate the use of coping tactics even before the purchase was made.

6. From this taxonomy, four new measurement scales were created and tested, albeit one scale clearly needs more work (i.e., redress coping tactics scale). Given that the central purpose of this taxonomy is to advance research into the coping tactics of dissatisfied customers, it is appropriate that among its first contributions are four measurement scales to be used for detection of customer coping tactics.

LIMITATIONS OF THIS STUDY

This study has limitations based on the choices made by the researcher when dealing with situational factors and limited resources. However, these limitations do not reduce the importance or contribution of this work. They simply provide the contextual confines in which the research findings should be considered. There are six limitations of

particular note. These limitations can be placed into three groups: sample frame limitations, experimental design limitations, and limitations of the theory used.

Sample Frame Limitations

First, the findings of the experiment cannot be generalized beyond its sample frame population. A sample frame made up of homogeneous college students was used to establish internal validity. In contrast, if the main objective is to establish external validity--broadly apply the study's findings to the general population--a more heterogeneous sample frame would have been used. While it is not advisable to use student samples to generalize to non-student populations, student populations can be used to test theory (Richardson 2001). Thus, the use of college students may limit the range by which the results can be generalized. But given the objective of this research, the homogeneity of college students makes for an ideal sample frame to assist in the detection of the treatment effects.

Second, there may be limitations related to the use of a sample comprised of young adults (Burnett and Dunne 1986; Park and Lessig 1977). For example, after conducting a thorough meta-analysis of empirical research within the domain of customer satisfaction and dissatisfaction, Szymanski and Henard (2001) concluded that college students have "less solidified cognitive structures, would be influenced more by peers; and thus would be guided less by cognitive and inward-focused factors such as expectations, disconfirmation, and affect when making satisfaction assessments" (p. 29). Even with these concerns, a student sample was used for three primary reasons: 1) the objective was to establish internal validity with an experimental design using four groups

of individuals within a homogeneous sample frame to minimize response bias (Peterson 2001); 2) based on the qualitative research, college students were able to focus inwardly to identify their dissatisfaction-related goals related to the coping tactics they used; and, 3) to minimize the effects of peer pressure, the responses of students were anonymous and surveys completed in a controlled classroom setting. The first two limitations can be addressed with future research that would extend this experiment into the general public.

Experimental Design Limitations

Third, using a classroom as a laboratory is a limitation. This is different from the college student limitation in that a classroom does not represent a market place situation (Keringer and Lee 2000). The classroom does, however, provide an ideal setting for controlling treatments of an experiment. At this point in this program of research, it was deemed more important to test for the causal relationship between goals and coping tactics than to establish greater realism. This limitation can be mitigated in the future with research that tests the taxonomy within real consumer settings (e.g., a shopping mall, an airport, a physician's waiting room) or business-to-business settings (e.g., industrial selling situations). Another limitation was in how the data was recorded. The research made a novice mistake and failed to keep track of the different classrooms from which the data were collect. This mistake made comparison between data from different classrooms impossible, and therefore, prevents mean differences from being compared for possible instrumentation bias. This can mistake is easily correct in future experiments by tracking the source from which data is collected.

Fourth, subjects did not respond to their own experiences, but responded to artificial scenarios. An individual's point of view may change how they respond. For instance, customers seem to blame the situation or firm (it's not their fault). Practitioners commonly fault the customer for not being responsible for doing what is needed to be satisfied (i.e., it's not the firm's fault). What is interesting is that when a third party is asked to assess blame, he/she typically attributes it to the individuals involved and NOT the situation. This human condition (not to accept blame) has huge implications when trying to resolve problems for dissatisfied customers who don't typically agree with sellers on who is to blame (Russo 1979). Having subjects select dissatisfying events from their own experiences may change how they perceive the situation, who is at fault, and which coping tactics are applicable. Hence, future research that allows participating subjects to select their own situations would add realism and may cause different responses to be used.

Fifth, all the coping tactics classified within the taxonomy are in response to customer dissatisfaction with the seller. This is a limitation of this research because it does not consider the possibility of opportunistic, criminal, or abnormal psychological behavior by customers other than those that begin with a normal consumption experience. For instance, Boote (1999) identified instances when complaining behavior was used to improve the buyer's negotiating position with the seller. Fornell and Wernerfelt (1987) suggested that some customers might generate "false complaints" as a way to take advantage of sellers (p. 345). In addition, neither criminal nor abnormal behaviors are considered to be part of this research. For example, armed robbery is an attack on the seller that is probably motivated by something other than customer dissatisfaction, and

shoplifting motivated by thrill seeking (kleptomania) is outside the scope of this research. These types of behaviors may be more of a problem with misclassification than a true limitation. It is important to note that just because a type of customer behavior may look like a coping tactic within the new taxonomy, it may not actually be triggered by customer dissatisfaction.

Sixth, this research is based within North American culture and markets. Therefore, a limitation of the new taxonomy is that it may not apply to cultures and markets outside of North America. Customers in less developed economies where customers have little choice (e.g., few substitutes) may have a different taxonomy of coping tactics. For example, dissatisfied customers in economically controlled societies may be forced to rely heavily on accommodation-based coping tactics. Even within economies where choice does exist, cultural differences would suggest different types of coping tactics might be used. For example, within Southern European markets, bartering between the customer and seller plays a major role in the purchase of many common consumption goods. Thus, informative voice tactics may play a bigger role in those economies. Also, within Asian cultures where there is substantial pressure placed on individuals to avoid direct confrontation, the taxonomy might look very different.

"Consumer dissatisfaction occurs in all nations of the world, but the ways in which consumers deal with it can be expected to vary from country to country. Yet, it seems reasonable to assume that a common conceptualization of [consumer responses to dissatisfaction] can be applied across countries, with differences between countries being explained by cultural, economic, and political differences" (Day, Schaetzle, Grabicke, and Staubach 1981, p. 99). Hence, cross-cultural comparisons are beyond the scope of

this research, but they are nonetheless important and may provide a rich stream of future research.

Limitations of the Theory Used to Construct the Taxonomy

Finally, a limitation of this research is related to the theory used as the basis for this taxonomy. Bagozzi and Dholakia (1999) based the notion of goal-directed behavior on the theory of reasoned action. The theory of reasoned action as conceptualized and described by Fishbein and Ajzen (1980) only addresses goal directed behaviors that are premeditated and voluntary acts. Habitual and impulsive acts are not addressed in the theory of reasoned action (Ajzen and Fishbein 1980), goal-directed behavior (Bagozzi and Dholakia 1999), or the proposed taxonomy. An often cited weakness of the theory of reasoned action is its limited ability to distinguish between goal intentions and behavior intentions (Sheppard, Harwick, and Warshaw 1988). The reasoned action "model was developed to deal with behaviors and not outcomes or events that result from behaviors, and the model deals with only those behaviors that are under a person's volitional control" (Sheppard, Harwick, and Warshaw 1988, p. 326).

Bagozzi and Dholakia (1999) suggested that goal-directed behaviors can arise out of habitual, impulsive, and volitional processes. Habitually formed goals for "frequently performed consumption activities" are "automatic" and require "prior deliberative processing or learning, shaped by either classical or operant conditioning. When acquired, however, habitual behavior is initiated and performed with little conscious self-regulation" (p. 20). For intensely dissatisfying events that are non-normal, unplanned occurrences, it is unlikely that habitual-goal formation is used by customers. However, in

cases where dissatisfaction and related responses are common and reoccurring, this type of goal formation might exist (e.g., being dissatisfied with the type of story reported in the daily paper). Impulsively-formed goals do not entail elaborate pre-planning, but do create needs and goal-directed behaviors (e.g., when checking out of a hotel, a dissatisfied guest might suddenly, and without forethought, insult a hotel desk clerk to vent his frustration with his accommodations). While it is true that a dissatisfying event is often unforeseen and may require customers to quickly evaluate their situation, it is also true that coping with dissatisfying events often requires extensive appraisal of emotions, cognitive processing, and planning to form goals and then act upon them. Unlike habitual or impulsive goals, volitional goals require forethought and are formed through cognitive-emotive processing. Volitional goals also require goal setting and goal pursuit: the customer begins with a preconceived outcome in mind. Hence, volitional goals form the basis for discussion of the Bagozzi-Dholakia's goal-directed framework, and they form the basis for new taxonomy.

IMPLICATIONS FOR PRACTITIONERS

This program of research and the results of this experiment suggest a number of implications for managers in organizations that deal directly with end customers. Given the student sample, application of these findings to the wider consumer population must be done with caution. However, there are a number of implications worth noting. These implications can be divided into four general groups: recognition of the impact of dissatisfaction-related coping tactics, need for better detection of customer

dissatisfaction, need for specific changes in strategy, and changes in organizational culture.

Impact of Dissatisfaction-Related Goals

Customer dissatisfaction undermines the potential of buyer-seller relationships to be beneficial for customers and profitable for sellers (Oliver 1997; Stephens and Gwinner 1998). Hence, to protect long-term relational assets, practitioners need to understand how customers use dissatisfaction-related coping tactics. This research suggests that it is better for practitioners to focus on the dissatisfaction-related goals of customers than to react to dissatisfaction-related coping tactics. Or stated more simply, don't treat the symptom (the coping tactic), but cure the cause (the goal). Hence, firms need to match their recovery response to address the customer's dissatisfaction-related goal to maximize positive results and avoid causing problems to escalate. From this research we can see that the coping tactics of dissatisfied customers can be used to develop better strategies and tactics, and there are three important implications for practitioners dealing with big ticket purchases for consumers (e.g., expensive items relative to a consumer's income).

First, focus on what the product means to the consumer. Experimental participants showed a greater willingness to take action before the purchase of a laptop computer to prevent from being dissatisfied when using it. As hypothesized, prevention coping tactics were highest when the prevention-goal treatment was administered, but an unexpected finding also emerged; no matter which dissatisfaction-related goal was administered, participants were highly likely to use prevention coping tactics in unison with the coping tactics predicted for each treatment.

Traditional marketing strategy focuses on satisfying consumer wants, but this finding suggests practitioners need to also identify consumer fears and provide consumers ways to alleviate those fears before, during, and after the purchase. Additional research is needed that deals with less involved purchases to determine if this behavior is unique to laptop computers, or varies depending on the product or service. It does seem to indicate that dissatisfaction with products requiring higher involvement may cause deeper emotion and more intense coping tactics by consumers. Therefore, corporations with multiple products may want to determine which are most likely to cause customers concern and then budget customer service resources to most effectively anticipate and resolve customer problems.

Second, focus on the consumer. A traditional concept within marketing has been that customer satisfaction is a pre-purchase motivator (i.e., people act in ways to maximize their pleasure), and dissatisfaction is a post-purchase de-motivator (i.e., dissatisfied consumers won't purchase again if a substitute is available). However, the prevention of dissatisfaction may shape pre-purchase and post purchase consumer behavior. For example, this research suggests that once a customer invests the effort to use prevention coping tactics and a problem still occurs, the customer is *also highly likely* to use redress coping tactics. Given the weak performance of the redress scale within this research, it is dangerous to rely solely on this evidence. However, it is clear that once customers apply prevention tactics, they reported being *very unlikely* to use any of the accommodation coping tactics. Therefore, it is reasonable to think that once consumers make the investment of time, effort, and emotion before the purchase, they are also likely

to maintain a high level of involvement required to use redress coping tactics after the purchase.

Hence, practitioners need strategies and tactics that identify which customers are most concerned about being dissatisfied so they can anticipate which customers may be most likely to want redress if their expectations are not met. In addition, this information provides customer service managers an opportunity to increase profits instead of being viewed as a necessary but unwelcome expenses; practitioners can build into their offerings different services to meet the needs of consumers who will pay a premium to avoid being dissatisfied. For example, a multi-tiered recovery service could be created that allows customers to determine how much help they should receive or how quickly a problem with their account will be handed (e.g., 24 hours, one week, etc.).

Third, those who retaliate are highly likely to also use redress coping tactics. Specifically, the redress coping tactics No-Repurchase, Complaining, and Negative Word of Mouth were more likely to be used when participants were administered the retaliation treatment than when given the redress treatment. Therefore, it is likely that when retaliation coping tactics are used, customers will also apply redress coping tactics. For example, when consumers decide to use a retaliation coping tactic like Public Vindictive Behavior (verbal and physical attack directly on the seller), and they may also be likely to use a redress coping tactic like Complaining (communicate need for redress to the seller). Hence, practitioners need to be aware of the potential danger associated with failing to quickly and appropriately respond to consumer complaints. Injury to employees and loss of property may be avoided if employees are properly trained to be aware of how

customers using redress coping tactics may be providing warning signs for more extreme retaliatory behavior.

Detection of Customer Dissatisfaction

Early detection of dissatisfaction by understanding the coping tactics they use may allow firms sufficient time to implement more effective recovery strategies and maintain relationships. However, detection is problematic. Many practitioners are unable to effectively detect customer dissatisfaction until it is too late and the buyer has formed a new relationship with a competing vendor (Fornell and Wernerfelt 1987; Oliver 1997). This is due in part to the fact that many customers don't want to communicate their dissatisfaction to anyone (e.g., refuse to complain). Customers will communicate their dissatisfaction, but not always directly to the seller (e.g., negative word of mouth). In fact, of the 20 different coping tactics identified within the taxonomy, only three include helpful communication specifically directed at the seller (e.g., Risk Reduction, Informative Voice, and Complaining). The other 17 coping tactics are either directed away from the seller, or when directed at the seller, are designed to do some type of harm. Even when asked by sellers, some dissatisfied customers will refuse to complain.

The psychological turmoil of customers coping with dissatisfaction cannot always be observed directly by the seller. Practitioners must rely on both reactionary and proactive methods of detecting customer dissatisfaction. Reactionary methods require the ability to recognize dissatisfaction-related coping tactics when applied by customers, and the ability to identify which dissatisfaction related goals motivated those behaviors. Observation of interaction with seller is insufficient because consumers turn inward

(internally directed coping tactics) and away from the seller (look to experts, family, friends). Proactive methods require practitioners to collect consumer data that allow customers to express their inter-most goals and emotions. Multiple data collection methods may be necessary because customer won't voice their concerns even when asked.

Thus, it is far more common that customer dissatisfaction is not directly observable by practitioners. This poses a significant problem for managers. First, managers who are unaware of this new taxonomy, and of the many ways dissatisfied customers use dissatisfaction-related coping tactics, might view a low level of complaining as an indication that customers are actually satisfied. This "no-news-is-good-news" approach to customer service is misguided and a common mistake made by practitioners. In these situations, managers only become aware of problems when clients switch vendors or some extreme behavior gets managers' attention (e.g., a lawsuit). However, more enlightened managers will actively seek feedback, even negative feedback, to be sure that low levels of complaining are due to high levels of satisfaction and not due to dissatisfied customers employing unobservable coping tactics.

Traditional approaches may not be adequate. For example, paper-and-pencil customer satisfaction surveys may give managers a false sense of security. Surveys that only measure customer satisfaction neglect to give dissatisfied customers an opportunity to voice their problem. Even when these surveys do allow for negative feedback, they do not provide quick enough response to be of help to customers solve their immediate problems. Toll free numbers and websites that allow for rapid responses from sellers may be more appropriate. Unfortunately, all these approaches require dissatisfied customers to

instigate the process. This is an underlying weakness of these channels of communications; dissatisfied customer typically do not openly share their dissatisfaction with sellers. Therefore, the most progressive managers will need to develop improved approaches to detect customer dissatisfaction that do not rely on the customer to initiate.

Improved detection of customer dissatisfaction may require managers to develop new skills or outsource this task to those who do have the necessary skills. For example, qualitative interviewing skills would help managers in detecting problems with valued clients. Also, third-parties with qualitative interviewing skills (e.g., academic and market researchers) could be hired to provide assistance in detecting customer dissatisfaction. A simple in-house solution might be for managers to meet with key clients on a predetermined cycle (e.g., annually) to request additional feedback about products and services. Managers would have to be able to objectively interpret the responses of customers. The approach is simple, but its weakness might be the unwillingness of clients to complain directly to the seller. A more beneficial route might be to bring in third-party interviewers to conduct customer satisfaction audits with current clients. In addition, these third parties could prepare lost-customer reports where previous customers are found and interviewed to determine why they switched vendors. Third parties could also be used to select customers at random to conduct in-depth or focus group interviews to provide customers with additional avenues to share both their satisfaction and dissatisfaction with the seller's products, services, and policies.

Once customer dissatisfaction is detected, it is of paramount importance that all dissatisfaction-related goals be identified before a recovery strategy is proposed and implemented. Here again, the qualitative interviewing skills are most helpful in detecting

a dissatisfied customers goals. By understanding the variety of possible dissatisfaction-related goals, practitioners can better identify and then specifically tailor a recovery strategy for each valued customer. Hence, the taxonomy is a tool to educate practitioners and help them discern the underlying dissatisfaction-related goals of their disgruntled customers.

Even when problems are detected, many practitioners are unable to effectively resolve customer dissatisfaction (Fornell and Wernerfelt 1987; Oliver 1997). How then should practitioners react? In those cases where the seller identifies and correctly interprets the buyer's dissatisfaction-related goal, the seller needs to determine what the buyer's ultimate goals might be. This is a necessary first step in devising a strategy to remedy the current negative situation and to recover from a potential relationship-ending dissatisfying event (Kelley, Hoffman and Davis 1993). The new taxonomy can be used to avoid misidentification of a customer's response to dissatisfaction. It is one thing to know a customer is dissatisfied, but to misinterpret the customer's goal could compound the problem by prompting the wrong countermeasures. For example, a customer with a high dissatisfaction-related goal of prevention may be willing to pay additional monies for a product guaranty or maintenance contract. Therefore, reducing the price of the product is less desirable to this type of consumer than providing assurances that any future problem will be minimized.

The taxonomy can be used as an educational tool for helping sales and customer service employees identify customers' goals and developing recovery strategies. This can be of substantial help to sales and customer service personnel. For example, if a prospective customer has a high dissatisfaction-related prevention goal, then greater

emphasis can be placed on a firm's no hassle return policy. If an existing customer has had a dissatisfying experience, but is willing to modify their expectations, then it may be wise to not pursue the problem beyond an apology. If dissatisfaction was caused by some inequity, the customer should be asked what would make him/her whole. Their request gives the selling firm a starting point to negotiate an equitable settlement. If the dissatisfaction is so great that customer is retaliating, then steps to defuse the situation should be taken, and when necessary, steps to protect the seller's staff and property should be taken.

New Strategies to Deal with Customer Dissatisfaction

Managers need strategies to both detect a dissatisfied customer early enough in the consumption process to have sufficient time to recover, and they need to know what specific actions are needed to resolve the dissatisfaction and retain that customer. While these strategies may help, they are *reactionary instead of preventative*. Preventing customer dissatisfaction may be more cost effective than reacting to problems. Prevention would include using previous and existing customer dissatisfaction experiences to redesign products, services, and policies. This type of proactive strategy requires more time to influence bottom line results. It shifts the focus from resolving *one* customer's dissatisfaction-related goal to focusing on processes, procedures and polices that affect all current and future customers. By taking the time to understand why a customer was dissatisfied, internal systems can be reviewed and improved upon as part of Total Quality Management (TQM). In this way, previous customer dissatisfaction can be used to focus

current training to help employees avoid escalating conflicts and help sales personnel to better understand the goal behind the dissatisfaction-related coping tactic.

New thinking is needed to solve old problems. Traditionally, resolving customer dissatisfaction meant spending more money for customer service. This type of solution requires an increase in employee costs and may have limited effectiveness; once a customer relationship is damaged it may never return to its original strength despite an increased amount of customer service (Barta and Chaker 2002). A more beneficial and perhaps less expensive approach is to embrace proactive strategies that help customers avoid dissatisfaction before, during and after the purchase. This research suggests that the possibility of being dissatisfied before making a purchase is a powerful motivator. Thus, practitioners need to find ways to help customers reduce potential threats. For example, sales clerks at Stein Mart, Inc. are instructed to place a customer's sales receipt in a professionally designed single-fold paper jacket that reminds the customer to "Please save your receipt." The jacket explains the clothing store's return policies in detail and is designed to help the customer understand what they need to do to resolve a problem with a purchase. The information jacket expresses to the customer that Stein Mart, Inc. understands that their customers may be dissatisfied with a purchase. The information on the sales receipt jacket allows the store to proactively help the customer resolve their dissatisfaction.

It may be wise to educate your customers on how to voice any problems in a timely and orderly fashion so that selling firms can detect problems early and resolve them quickly. Sales people traditionally educate customers on product selection, pricing, and order procedures. So why not educate customers on how to bring potential and

current problems to the attention of the seller? The benefits of this type of proactive approach seem to outweigh the costs of this simple commitment to helping the customer avoid being dissatisfied. By knowing how the firm wants customers to respond when dissatisfied, customers may be willing to use coping tactics that are beneficial to the firm. This type of customer education may also demonstrate the seller's commitment to the buyer early in the relationship, and hence invoke greater loyalty from the buyer.

There is a dark side to the potential uses of this research. Customer dissatisfaction can be used as a competitive weapon (Oliver 1999). For example, firm “A” uses advertising to deliberately cause a loyal customer of Firm “B” to be dissatisfied so that the customer might switch vendors. This strategy suggests two implications for practitioners. First, while this type of strategy may be effective, it goes against the central business philosophy of trying to satisfy customers. If you can increase the customer dissatisfaction within the clients of your competitor, you may be able to get those clients to switch. Second, even though your firm may view this type of behavior as unethical, you still have to be prepared for it to be used against your firm. To protect itself from these types of aggressive tactics by rivals, a firm must recognizes the potential damage that customer dissatisfaction can do to its customer base, and be ready with countermeasures.

An example of this type of strategy is currently being played out by the cable television and satellite dish industries. The satellite dish industry began running advertisements that focused on cable customers' dissatisfaction with limited entertainment selection (e.g., movies, sporting events, etc.) at a monthly cost higher than prices charged by satellite dish companies for more entertainment choices. Entertainment

industry experts have criticized the satellite industry for not fully understanding what this aggressive policy would cost in terms of response from the cable industry. In reaction, the cable television industry has begun to run multiple advertising campaigns directed at highlighting the customer dissatisfaction felt by the owners of satellite television systems. Experts have also criticized the cable industry for their response; this approach is a zero sum gain. Instead of promoting the advantages of their own products and services to increase viewership, each industry is engraining negative messages into the minds of their competitor's clientele. In the short run, customers may switch entertainment delivery formats, but how long the negative images will remain is unknown.

Customer dissatisfaction can also be a deliberate course of action by the selling firm (e.g., demarketing). This dissertation does not attempt to address those situations where a firm deliberately attempts to dissatisfy customers to decrease demand. However, while customer dissatisfaction can be deliberately used to drive away customers of lesser value, it too is counter to the traditional notion that firms always want to satisfy customers. Given all the possible responses shown within the taxonomy, firms that use demarketing to limit demand may want to consider the long-term and wide range of possible negative tactics used by dissatisfied customers who are deliberately driven away by sellers. While a firm may curb its current demand, it may also cause long-term negative side effects for itself.

Changes in Organizational Culture

Firms need to create and maintain organizational cultures that view complaints and other coping tactics as gifts—ways for the firm to improve itself. Firms that ignore

customer dissatisfaction or blame the consumer are at risk of losing valuable customers. Similarly, managers that punish employees for reporting customer dissatisfaction run the risk of having employees not report problems to management quickly enough for the firm to recover, or even worse, not give management sufficient warning to avert the same problem with other customers. Part of this change in corporate culture requires practitioners to quit treating customer dissatisfaction as abnormal behavior; it may not be desirable, but it is very normal. It may even lead to illegal behavior, but customer dissatisfaction is part of the human condition. By accepting customer dissatisfaction as a common occurrence, we can begin to see it in a more accurate light, and thus deal with it more effectively. The new taxonomy can be used as a tool to show practitioners the value of understanding dissatisfaction-related coping tactics and the dissatisfaction-related goals that moderate them.

It may seem counterintuitive to practitioners, but your best customers complain (TARP 1997). Complaining typically shows customers want to stay in the relationship even when things aren't perfect. In contrast, those customers that leave without giving the firm an opportunity to solve the problem are of little long-term value to the firm (they don't value the relationship enough to make it work). This observation suggests managers re-visit how they evaluate customers; a high-volume customer who refuses to communicate problems may actually be of less long-term value to a firm than a low-volume customer who provides sufficient feedback by complaining when a problem arises. This also suggests that the traditional negative connotations placed on customers who complain be re-thought; a high-maintenance customer may be your most loyal customer. Practitioners need to view negative feedback from customers as an

opportunity to improve their own product offerings. They need to view the problems that clients have as an opportunity to show the firm's dedication to the relationship with the seller. Practitioners also need to recognize that by rewarding customers who provide feedback they will promote candid and useful dialogue with customers in the future.

Practitioners need to realize that customers place a disproportionate amount of influence on negative experiences (Mizerski 1982). “This phenomenon has been found in the context of disconfirmation-based satisfaction models for which research shows that a unit of negative disconfirmation has a much greater effect on dissatisfaction that does a unit of positive disconfirmation on satisfaction" (c.f., Oliver 1999, p. 37). The implication for managers is that it would be unwise to ignore dissatisfied customers because they can cause so much additional damage to the firm's current and future client base (e.g., sabotage word of mouth). In addition, it may be a better use of resources to take steps to prevent customer dissatisfaction before implementing strategies to increase customer satisfaction. A dissatisfied customer is almost certain to find another vendor if given the chance, while a satisfied customer is only slightly more likely to remain in the relationship (Oliver 1997).

Lastly, practitioners cannot rely on previous successful exchanges to minimize a currently dissatisfied customer. Years of successful transactions do not guarantee a loyal relationship with customers. A relationship built on multiple successful transactions can be reversed by a single intensely negative dissatisfying experience. Hence, practitioners need to be vigilant and quickly identify customer dissatisfaction. While it is relatively easy to argue the benefits of identifying and addressing customer dissatisfaction, it is far

more difficult to detect customer dissatisfaction in sufficient time to recover the customer's trust and continued patronage.

PEDAGOGICAL IMPLICATIONS

Classification systems have proven to be ideal teaching tools because they allow large sets of objects to be placed in to smaller groups that are more easily studied and understood. By studying the various parts of a classification system, a greater understanding of the total concept can be gained by recognizing the similarities and differences between objects. This is clearly evident within the natural sciences. For instance, the *periodic table of elements,* where atomic weight is used to organize elements, is the cornerstone of chemistry. Within biology, the classification of *species*, *genus*, and *family* are used to identify and group animals and plants based on similar characteristics.

Within social science, classification systems may not use partitions that are as clearly defined as those of the natural sciences, but this has not limited their usefulness. This is especially true within marketing. For instance, at the core of the concept of *segmentation*, perhaps the most prominent concept within the marketing domain, is a classification process (a logical and useful arrangement of the customer into classes or groups according to some systematic division). The classification of consumer goods (e.g., convenience goods, preference goods, etc.) is a useful tool in teaching how advertising and sales strategies change depending on the type of good. Even the Four P's of marketing is a classification system that has become a prominent pedagogical tool. So

too, this new taxonomy can be used to teach customer service techniques and general marketing strategies.

The new taxonomy is a useful tool for teaching the dissatisfaction concept. As part of the training given to business majors, the taxonomy should help to simplify the complexity of this concept by reducing 20 coping tactics into four general groups based on the dissatisfaction-related goal. Its most significant contribution as a pedagogical tool is that the taxonomy communicates the importance for future managers and sales people to focus on the dissatisfaction-related goals when solving problems and designing new strategies.

In addition, students are also consumers. The taxonomy can also be used to help individuals recognize their own responses to dissatisfaction. With a better understanding of their own responses to dissatisfaction and the goals that drive them, consumers are able to be more conscientious when resolving problems with sellers.

IMPLICATIONS FOR FUTURE RESEARCH

By design, the new taxonomy provides many possibilities for future research. In fact, there is more opportunity for research than any one academic researcher could complete in a lifetime. Hence, to fully explore the phenomenon of dissatisfaction-related coping tactics, it will be necessary for many scholars to join in the chase. It is therefore important to share the findings of this dissertation in the hope that it will spark others' interests to pursue research that helps us better understand how customers cope with dissatisfaction. As part of the discussion surrounding the limitations of this research, several research projects were suggested as possible countermeasures to these limitations.

For example, the experiment could be extended beyond students to the general population, and it could also be extended beyond North America. In addition, more realism could be created by conducting the experiment in actual market locations instead of a classroom. Here are a number of additional research projects to be considered.

Additional Qualitative Research

There may be additional benefits gained by revisiting the qualitative data gathered from consumers who reported their dissatisfaction-related coping tactics as part of the exploratory stage of this dissertation. The interpretation of the data on the first analysis was deliberately broad and designed to confirm the existence of coping tactics. However, when reading these passages, it was clear that consumers are often extremely passionate about how they responded to the dissatisfaction they experienced when purchasing goods and services. Given the shear number of examples collected--over 60 examples for each of the 20 cells in the taxonomy--there remains a tremendous opportunity to review this data for additional insights into how customers cope with dissatisfaction.

There are limitations to revisiting the existing qualitative data gained from consumers. The most restraining is that participating subjects were given the list of 20 coping tactics and asked to provide examples. Had subjects been asked to come up with their own list of coping tactics, perhaps additional coping tactics might have been generated (Huefner and Hunt 2000). Hence, new approaches and techniques to explore the connection between goals and tactics might be needed.

One technique that might greatly improve our understanding of this phenomenon is laddering interviews. As proposed by Reynolds and Guttman (1988), the laddering

technique approach can be used to create a means-end chain. This chain is created by asking a consumer to identify attributes of a product and then, in sequence for each attribute, link attributes to functional consequences, functional consequences to psychosocial consequences, psychosocial consequences to instrumental values, and finally, instrumental values to terminal values. The means-end chain developed from qualitative laddering procedures have been found to yield intuitive descriptions of the hierarchical value structures believed to motivate consumers to seek products and services, and have provided guidance in managerial decision making (Bagozzi and Dholakia 1999). Starting with a trigger event that causes customer dissatisfaction, the laddering interview technique could be used to map the mental process of the dissatisfaction-related goal development by customers.

Given that all the customers interviewed were college students, it would be advantageous to gather examples from other subgroups of the consumer population (e.g., married couples, senior citizens, etc.). These interviews would not have to be as numerous as those already collected. Instead, similarities and differences in how other groups respond would be the central focus. Additional research could then be targeted to better understand the similarities and differences between groups of consumers.

It might also be advantageous to interview a wider range of customer service experts and professionals involved in handling dissatisfied customers. The customer service experts interviewed in the early stages of this dissertation were selected for the large number of customer problems they handle annually. These interviews were extremely helpful in grounding the larger concepts (e.g., the role of dissatisfaction-related goals to moderate the type of coping tactic used). However, these experts represent only a

narrow group of consumers, those who utilize a third party to resolve their dissatisfaction. One may assume this group of consumers to be biased as they have pursued, arguably, the most assertive form of coping tactics. In addition, the in-depth interviews with customer service experts were limited in the number of experts interviewed (4) and in scope (all the experts worked for public organizations). These limitations might be overcome by interviewing more experts from the private sector. Kelley, Hoffman and Davis (1993) did something similar. They interviewed managers from private firms to look at retail failures and how the firms responded. A similar study could be done, but the focus would be on how customers respond to retail failures. Although firms are limited by what dissatisfied customers are willing to share with them, it would be of interest and value to better understand the firm's perspective on how customer cope with dissatisfaction.

Similar to the experts already interviewed, there are other types of third-parties that might provide useful information. For example, interviews with clinical psychologists might provide greater insight into internal and external self-directed coping tactics. Dissatisfied customers mentally struggle with how to interpret a dissatisfying event and how to proceed. Experienced psychologists may help to better specify these complex and internally directed coping tactics. Another group separate from the buyer-seller relationship, but able to give some insight to the phenomenon, would be agents of the legal system--lawyers, mediators and judges. Given the number of consumer based legal disputes in North America, interviews with legal professionals may provide greater insight into how experts and mediators are used by dissatisfied customers. Clearly, there

are many opportunities to use qualitative methods to explore and improve our understanding of dissatisfaction-related coping tactics.

Additional Experimental Research

Given that the experiment conducted here hinged on participants reacting to the scenario, it would be of great interest to see if the taxonomy holds up when elements of the dissatisfying trigger event are altered. For example, would the participants have acted differently had the product they considered in each scenario been of minimal cash value? What if the product in the scenario were changed from a $1,500 laptop computer to $1.50 blank compact disc? In other words, how might product/service risk and involvement moderate the relationship by varying goals, tactics, or both? Also, would the participants have responded differently had the scenarios dealt with a purchase of a *service* rather than a *product*? Service failures were reported as a central cause of dissatisfaction by many of the consumers who provided examples during the qualitative research phase of this dissertation. Given that many of the experimental design issues have already been worked out, it would be relatively easy to rewrite the scenarios using low-dollar-value products, or to change from a product to a service failure.

Both emotion and cognition are hypothesized to play prominent roles in the formation of dissatisfaction-related goals, but emotion was not equally established within the scenarios. For, example the retaliation treatment was emotionally charged, but the others were not. As part of future research it is necessary to address the role of affect within the model and the classification system. To accomplish this, it may be necessary to consider each dissatisfaction-related goal separately, but consider multiple versions of the

same goal treatment with different levels of affect and cognition. As more scenarios are tested, it is crucial that better and more manipulation check items be developed; the single item manipulation checks used for this experiment were insufficient to warrant confidence in measuring if the proper effect was achieved.

The use of scenarios will always have certain limitations. Chief among those limitations is that each subject must project himself or herself into an artificially created situation. Ideally, the subject would be asked to recall his/her own personal experience where any one of the four dissatisfaction-related goals was pursued. Cluster analysis could then be used to test if the coping tactics cluster together in the same groups as theorized by the taxonomy. This would be very similar to the cluster analysis experiment conducted by Singh (1988). However, with the more developed scales provided in this research, 60 items could measure subjects' responses instead of just the 10 used by Singh. The weakness of this proposed experiment is that it calls on the subject to recall his/her last dissatisfying experience. For the dissatisfaction-related goals of prevention, accommodation, and redress this shouldn't be a problem. However, it is speculated that a very large sample frame would be needed to get a sufficient number of dissatisfied customers to recall the more infrequent-occurring and socially taboo dissatisfaction-related goal of retaliation.

Additional experiments could be conducted to gather different perspectives from both student and other sample frames. This research viewed the phenomenon of dissatisfaction-related coping tactics from the end-consumer's point of view. Although not a hypothesis put forward in this dissertation, do men and women deal with dissatisfaction differently? Huefner and Hunt (2000) found that gender did play a role in

how consumers might respond when retaliating. As part of the post hoc analysis, gender was determined to be a significant factor affecting dissatisfaction-related goals of prevention and retaliation, regardless the dissatisfaction-related goal being considered by respondents. Female subjects were more likely than men to use prevention coping tactics, while men were more likely than women to use retaliation coping tactics. For practitioners this may require different approaches before the purchase and additional safeguards afterwards for men and women customers. For example, providing women with sufficient information and expert opinion may be more helpful than using the same approach with men. Also, to head off the retaliatory behaviors of men, sellers could defuse dissatisfied male customers by quickly addressing their problems and quickly offering an equitable solution.

Also, what is still not understood is how the gender of the selling agent affects dissatisfaction-related coping tactics of customer. For example, do people act differently in dissatisfying situations when the salesperson and customer are the same gender than they do when the salesperson and customer are of different gender? While the focus here is on gender, the same questions could be asked about age, education, race, ethnicity, and economic status. A series of experiments could be designed to test the affects of these potential moderating variables on dissatisfaction-related coping tactics.

Beyond personal traits, what other factors might influence how coping tactic are used? For example, do coping tactics change when the buyer is purchasing the product for someone else (e.g., may not be the actual consumer)? All the subjects in the qualitative study and the experiment were purchasing for their personal consumption. However, it is unknown if buyers act differently from end-consumers when coping with

dissatisfaction. What are the implications for family purchases, where one head of the household makes decisions/purchases affecting loved ones? What are the implications within business-to-business situations where professional buyers make purchases for other employees within a firm? For example, Garver (1998), when interviewing professional buyers, found evidence that dissatisfied professional buyers within the medical industry would deliberately mislead and create work for salespeople as a form of retaliation (e.g., request bids without intending to purchase). Is the use of the dissatisfaction-related goal of retaliation common across industries? Will the other dissatisfaction-related goals of prevention, accommodation, and redress also transfer over to business-to-business settings? Here too, experiments might be used to answer important questions.

Research to Explore the Larger Process Model

One of the central purposes of the taxonomy is to advance research to improve our understanding of customer dissatisfaction. The taxonomy focuses on dissatisfaction-related goals and dissatisfaction-related coping tactics. While this is certainly a beneficial first step, this research only explores part of a much larger process model introduced in Chapter One (Figure 1-4). While the creation of the taxonomy is a contribution to marketing research, it does not go far enough. There remains the need to further develop and to ultimately test the process model to understand how the different antecedents influence this process. For example: 1) How does the evaluation of potential threats affect customers' choices when selecting coping tactics? 2) How do the previous experiences of customers affect their current coping tactics? 3) How does customers' attribution of fault

(to the seller, to themselves, or to the situation) affect the process? 4) What role do customers' perceptions of injustices by the seller play on how customers select coping tactics? 5) Does the type of relationship (transactional, operational, or strategic) between the buyer and seller influence how customers respond to dissatisfaction?

Clearly there are many questions to address. Perhaps the most pressing of all the issues is the controversy between the influence of a person's individual style and the situation. In other words, is an individual's coping style more likely than situational factors to influence their choice of coping tactics? Within the customer dissatisfaction literature, a distinction is often made between *customer coping style* and *customer response to specific situations*. This distinction has had a profound effect on research methods used to study these two variables. Research into customer coping styles focuses primarily on an individual's disposition. Research in this area typically focuses on identifying and comparing similar coping tactics used by customers across different types of dissatisfying marketplace events (Ganesh, Arnold, and Reynolds 2000; Jones and Sasser 1995; Keaveney 1995; Singh 1990). For example, Ganesh, Arnold, and Reynolds (2000) suggest that in different dissatisfying service encounters, customers can be divided by their response into either "Switchers" or "Stayers." Singh (1990) suggests that dissatisfied customers can be categorized into four types of response style: Passives, Voicers, Irates and Activists. To measure dissatisfied customer coping styles, self-reporting instruments are typically used that ask customers how they *generally respond* when dissatisfied (Singh 1990).

In contrast, research into the effects of specific dissatisfying situations attempts to examine how coping behaviors change in *response to particular situations*. Self-reporting

measures taking this approach ask respondents to report how they react to specific dissatisfying situations (Endler, Parker, and Summerfelt 1998). It was the primary focus of this dissertation to understand how customers response to specific situations where a dissatisfaction goal is prominent. This approach was chosen for several reasons. First, this dissertation takes the customer's perspective where customers only see the situation and are not aware of how the seller might generalize different customer responses into groups. Second, it is important for practitioners to have a complete understanding of which situations are linked to specific behaviors, because detection of customer dissatisfaction and the implementation of recovery strategies must be based on the situation. Finally, from a research perspective, there is evidence to suggest that an individual will respond to dissatisfaction in different ways at different times, which suggests situation variables may be a greater determinate of customer response than an individual's general disposition. Mostly likely, both a person's coping style and the situation affect how they will respond. Greater research is needed to explore these two issues, to understand how they coexist, and when one plays a greater influence than the other.

Future Theoretical Research

As beneficial as this taxonomy might be to the narrow vein of customer dissatisfaction research there is potential for this research to have a larger impact on the domain of marketing. Academic researchers need to have a firm understanding of the role of classification systems when constructing a program of research (Bailey 1994; Hunt 1991). Potentially, the greatest contribution of this dissertation would be to communicate

to other researchers the importance of proper classification, to provide a simplified methodology to evaluate existing classification systems, and to provide a step-by-step process on how to create new classification systems.

Classification provides the foundation on which social science research is built (Bailey 1994). Hence, when developing a program of research, should a researcher borrow an existing classification model or create a new one? If the researcher borrows a classification system, how does the researcher know if the model has sufficient merit to build upon? If there are multiple classification systems to choose from, how does the researcher select the best classification system? And, when no classification system can be borrowed, what is the most efficient way to develop a useful taxonomy? The marketing literature does not directly answer these questions. For this dissertation, the author was forced to pull together bits and pieces from a wide-range of social science literatures. Therefore, the most extensive contribution of this dissertation might be to share the processes necessary to compare existing taxonomies along with the steps necessary to develop a new taxonomy that emerged while researching and writing this dissertation.

CONCLUSION

A considerable amount of literature pertaining to dissatisfaction-related coping tactics is found under the description of consumer complaining behavior. However, given the large number of responses proven to exist that don't include complaining, this may be a poor descriptor. In fact, using "complaining behavior" to describe this area of research may have limited our perception and understanding of this phenomenon for two

reasons. First, by focusing just on voice-related responses like complaining, other non-voice responses might have been unintentionally neglected. Second, not all dissatisfied customer responses are behavioral. Some responses are psychological and unobservable to the selling firm. To remedy problems surrounding how this phenomenon has been described in the past, a more inclusive label might be appropriate. Throughout this dissertation, the broader phase of dissatisfaction-related coping tactics was used to describe how dissatisfied customers use multiple responses that may include, but are not limited to, complaining behavior. Hence, the author proposes we use dissatisfaction-related coping tactics to describe this branch of research within the marketing domain.

Practitioners might benefit from the wisdom of one of America's most famous and successful merchants, Benjamin Franklin. He wrote, "An ounce of prevention is worth a pound of cure." This is as applicable today as it was 250 years ago; practitioners benefit from preventing customer dissatisfaction by anticipating problems. This approach is advantageous because a satisfied customer is more willing to remain loyal, repurchase, and provide profits for the seller. When managers are unable to anticipate potential problems, they need to have policies and trained customer-service representatives ready for rapid response.

Quickly dealing with product and service failure is necessary because a dissatisfied customer is more willing to switch vendors, more likely to refrain from buying again, and if they do stay in the relationship, is likely to increase costs by requiring more time and attention from the seller. In addition, there is research to suggest that a temporarily dissatisfied customer will become even more loyal to a seller in cases where the service recovery is exceptional (Lovelock and Wright 1999). Practitioners

should be warned that there is also evidence to suggest that multiple service failures will most often spell doom for the buyer-seller relationship (Maxham and Netemeyer 2002). Lastly, it is more cost effective to retain customers than to attract new ones (Oliver 1997). Hence, firms that create an organizational culture that rewards customers and employees for reporting problems may have a competitive advantage over firms that try to replace lost business with new accounts. This dissertation research should help practitioners recognize potential problems more quickly and provide greater insight for new policies and better employee training.

In closing, this research supports the notion that some consumer *misbehavior* is normal (Holbrook 1987). It is assumed that an individual will sometimes act outside of acceptable norms (e.g., swear in public, damage private property, etc.), but that this behavior is typical (Salovey, Rothman, and Rodin 1998). This research suggests that although customers may not intend to perform risky or unhealthy acts (e.g., taking a punch at the selling agent), they are willing to do so under certain conditions, irrespective of their original intention to behave appropriately (Gibbons and Gerrard 1995; Gibbons, Gerrard, and Boney-McCoy 1995). In some cases, an individual's willingness to misbehave is a reaction to the immediate situation (Salovey, Rothman, and Rodin 1998). By understanding that temporary *misbehavior is actually normal behavior*, we can begin to see with greater clarity the relationship between the wider family of dissatisfaction-related coping tactics. By doing so, we begin to better understand this phenomenon.

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APPENDICES

Appendix A

Interview Guide for Customer Service Experts

Appendix A: Interview Guide for Customer Service Experts

Opening:

Thank you for talking with me today. I am doing research that explores how customers respond when they are dissatisfied. All of the questions in this interview will pertain to this research. Would it be alright if I tape record this interview so I can concentrate on listening to your comments? This interview will require between 45 to 60 minutes of your time. Are there any questions? Great. Let's begin.

Interview Questions:

1. What is the purpose of your organization? What is your role within it? Who do you serve? How much experience do you have in dealing with dissatisfied customers? Approximately how many customers use your services on an annual basis?

2. For dissatisfied customers, what are typical:
   a) emotions, b) goals, c) coping tactics, and d) requests made of you?

3. For the sellers involved in these disputes, what are typical:
   a) emotions, b) goals, c) coping tactics, and d) requests made of you?

4. Please consider the model depicting how customers might cope with dissatisfaction (Note to interviewer: explain inputs and outputs of the process model Figure 1-4). Does this make sense to you? Does it reflect your understanding of how consumers react to dissatisfaction? What role do you think the dissatisfied consumer's goals play in what coping tactics they choose to employ?

5. Please consider the taxonomy. Does it make sense to organize coping tactics by goals and methods (discuss the general categories)? Please consider each cell in the taxonomy. Can you tell me if you have witnessed this type of coping (discuss individual cells)? Of those coping tactics you have witnessed, can you give me an actual example of this type of behavior?

6. Is there anything else you might think is important to this research, but hasn't already come out in this discussion?

7. Do you have any suggestions of who else I might speak with to get a better understanding of how consumers deal with dissatisfaction?

Closing:

Your assistance is greatly appreciated. Thank you for your time and insight.

Appendix B

Instructions for Qualitative Research
For Consumers Coping with Dissatisfaction

Appendix B: Instructions for Qualitative Research For Consumers Coping with Dissatisfaction

Overview: How customers respond to the offers of businesses can be placed into three general groups: customers can be delighted (positive), satisfied (neutral), or dissatisfied (negative). Within the discipline of marketing there has been an emphasis on understanding customer delight and satisfaction. We know far less about dissatisfaction and how customers respond when dissatisfied. I am interested in knowing how consumers respond to dissatisfaction. I need your help to research this topic.

This research project requires that you recall 20 responses you may have experienced when dissatisfied as a customer, and requires you to identify your emotions and goals related to those responses. A list of 20 responses is provided for you to consider. I need everyone's responses to follow a similar form. Use two examples provided as a model for your responses. The key to this project is for you to really think about how you responded when dissatisfied. Recall the event, your emotions, and what caused you to select your course of action.

Your participation is voluntary. However, given the amount of time needed to complete this project, those of you who agree to participate will receive 100 points of extra credit. You have ten days to complete this project. We will review the combined results of this research in class. Please include the following in your responses.

Source: First or second person, age, and gender at the time of the event.

Event: Given the type of response, briefly explain the event that caused your dissatisfaction. Let me know who or what was to blame.

Emotions: What were the most prominent emotions you were feeling due to the dissatisfaction? Here are some general emotions to consider, but don't limit yourself to just these emotions.

- Frustration
- Dislike
- Anger
- Disgust
- Contempt
- Distress
- Fear
- Sadness
- Shame
- Guilt
- Regret

Goals: What did you hope to accomplish when you chose this response? Here is a list of common reasons to help you think of your goals. Don't limit yourself to just these.

- Retaliate or 'get back' at the wrong doer.
- Punish the wrong doer.
- It was the principle that was important.
- Show my power over the situation.
- Relieve my feeling of alienation.
- Prevent from being harmed.
- Reduce my future risk of being dissatisfied.
- Make sure the service provider knew what I wanted.

- I just didn’t care enough to act.
- I accepted some of the blame.
- The benefit of acting wasn’t worth the effort.

20 Responses to Dissatisfaction

Internally Self-Directed Strategies:

1. Accommodation occurs when dissatisfied customers modify their expectations without expecting sellers to modify their product & service offering.

2. Anticipation occurs when customers mentally brace themselves for the possibility of being dissatisfied before actually purchasing or consuming the product & service offering.

3. Resolve occurs when dissatisfied customers mentally commit to dealing with the dissatisfying event and the stress associated with it.

4. Grudge Holding occurs when dissatisfied customers feel deep resentment toward the seller for an extended period of time.

External Self-Directed Strategies:

5. Acceptance occurs when customers opt to tolerate the stress associated with the dissatisfaction, and elect to purchase or repurchase the product offering of the seller.

6. Risk Reduction occurs when customers take action prior to a potential dissatisfying event to avoid or minimize the stress (e.g., satisfaction guarantees, return policies, saving purchase receipt for evidence, contracts, purchasing repair insurance, etc.).

7. No Purchase occurs when customers elect to not support the seller due to a previous dissatisfying experience (e.g., exit the relationship, switch to another seller, neglect the relationship, etc.).

8. Vindictive Behavior occurs when customers physically lash out at the seller with extreme behavior (e.g., physical violence, theft, physical threats, vandalism, creating work for seller etc.).

Voice Toward the Seller Strategies:

9. Noncomplaining occurs when a dissatisfied customer elects not to complain even when the opportunity presents itself (e.g., white lies, silence, avoiding the seller etc.).

10. Informative Voice occurs when customers communicate their specific needs and wants to sellers to avoid or minimize the extent of dissatisfaction at some point in

the future (e.g., telling a waitress how you want your meal cooked, detailing manufacturing and delivery guidelines within bid requests, etc.).

11. Complaining Voice occurs when dissatisfied customers bring the problem to the attention of sellers to give sellers a chance to make amends (e.g., verbal complaints, written notices, body language, etc.).

12. Harmful Voice occurs when dissatisfied customers verbally or nonverbally communications that are designed to hurt sellers (e.g., name calling, degrading comments, body language used to enrage/offend others, etc.).

Word of Mouth Strategies:

13. Avoiding WOM occurs when a dissatisfied customer avoids discussing a negative event even when encouraged by a peer group (e.g., too embarrassed or unwilling to dredge up negative emotions, etc.).

14. Soliciting WOM occurs when customers want to avoid being dissatisfied by seeking advice from peers even though these individuals do not have superior knowledge or experience compared to the customers (e.g., asking a friend what they would do).

15. Negative WOM occurs when dissatisfied customers share their negative experience with others (e.g., to warn others, to seek support, and for socialization, etc.).

16. Sabotage WOM occurs when dissatisfied customers discourage other consumers with the specific intent to harm the seller (e.g., false rumors and lies about the seller spread to peer group).

Third Party Strategies:

17. Avoiding Assistance occurs when dissatisfied customers evade assistance from third-parties who are available or even offer to help (e.g., refusing to send your food back to the kitchen for fear of having a service worker spit in your meal, avoiding a sales person who offers assistance, etc.).

18. Use of Experts occurs when customers want of avoid dissatisfaction by eliciting the assistance of a professional (e.g., using a real estate agent to purchase a house, having an auto mechanic inspect a used car prior to buying, etc.).

19. Use of Mediators occurs when dissatisfied customers use a third party to restore equity (e.g., contact the local Better Business Bureau, contact State Consumer Affairs Office, use Small Claims Court, hire an attorney to file a law suit, etc.).

20. Consumer Activism occurs when dissatisfied customers use broad-ranging regulatory and legal remedies to punish and restrict sellers' future behavior (e.g., the anti-tobacco law suit and settlement in the USA).

Here are two examples of what your responses should look like.

Example 1: Based on personal experience.

4. Grudge Holding occurs when dissatisfied customers feel deep resentment toward the seller for an extended period of time.

Source: First Person, 40 year-old, male

Event: For $20 my wife purchased an anti-virus software package for my computer. The offer stated that if you mailed in a rebate you would be sent a check for $20. Basically the software would be free. I loaded the software and it immediately crashed my system just before final exams. I called the software company four different times for help. After being put on hold for extremely long periods of time and passed around from one inept person to another I gave up. I borrowed a friend's computer to get through final exams and I eventually lost all the data on that computer system. I vowed then, and I have remained true to that vow, that I will never purchase any software from that company, and I will do anything I can to stop others from making the same mistake.

Emotions: I was so frustrated that they couldn't or wouldn't help me. I was also embarrassed that I had been so stupid to be so cheap when purchasing something as important as anti-virus software. What was supposed to be a great deal turned out to be a very costly mistake.

Goal: My primary goal is to some how get even with that software company and get back at them for the damage and grief they have caused me.

Example 2: Based on an actual interview.

8. Vindictive Behavior occurs when customers physically lash out at the seller with extreme behavior (e.g., physical violence, physical threats, theft, vandalism, creating work for seller etc.).

Source: Second Person, 38 year-old, male

Event: For $20 I had purchased a special light bulb to heat the atrium for my ten-year-old son's pet lizard. It seemed like a lot of money just for a light bulb, but we wanted to make sure that the lizard would not freeze or overheat. So, I took the pet store clerk's advice and bought this special light bulb. In less than a week the light

bulb burnt out, so I took it back to the same pet store and the same clerk. Even though she remembered me she refused to replace the bulb or refund my money because I didn't have the original receipt. She said it was store policy. After arguing with her as my son watched on, I finally bought a second light bulb. I came back a couple of days later with the original burnt-out bulb and the receipt from the second light bulb I purchased. I then falsely claimed that the second light bulb had burnt out and showed my receipt, and got my money back. She knew I was lying, but she couldn't stop me. I showed her who the 'boss' is. I know what I did was wrong, but I had to do it to make everything right.

Emotions: I was mostly angered that the clerk hid behind a stupid policy instead of doing the right thing. I also felt great joy that I beat that unreasonable clerk at her own game and got around that stupid policy.

Goal: Without a doubt, my primary goal was to not let that clerk or pet store take advantage of me in front of my son.

VITA

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