

# A comparative study of complaint behavior of loyal customers versus first customers

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## Abstract

The article aims to conduct a comparative study of complaint behavior of loyal versus first customers of the different branches of Refah Kargaran Bank in Tabriz-Iran as a service-giving organization. In order to collect data, we have used a questionnaire, the validity of which has been confirmed through the use of factor analysis as well as obtaining the approval of the experts. The statistical population includes all the customers of Refah Kargaran Bank in Tabriz, from among whom 384 people have been selected by random sampling technique. Mann-Whitney-U test and Kruskal-Wallis test have been used for data analysis. The findings indicate that there is a difference between the complaint behavior of loyal customers and first customers. In addition, the personal complaint measures as well as company change behavior of loyal customers and first customers are different. Moreover, the results of the study show that there is not a significant difference between the loyal customers and first customers regarding public complaint measures or no-action measures.

**Keywords:** customer complaint behavior, personal complaint, public complaint, company change behavior.

## Introduction

The globalization of service industries and the open international economy compel service companies to enhance their competitiveness continually. Service

companies have begun to pay greater attention to customers in order to improve their competitiveness. For this reason, much of the recent literature focuses on managing customers' as human resources (Bettencourt, 1997; Groth, 2005; Halbesleben & Buckley, 2004).

The banking industry as one of the most important sectors of business is rapidly developing. Today, in order to maintain their profit and success, banks must keep their customers satisfied. However, customer protest as well as complaint seems inevitable in banking industry. Banks provide services which are perceived in different ways by various people. The increase in people's expectation of the services, which may not always be compatible with the services they receive, leads to their dissatisfaction and complaint. Although the customers frankly express their dissatisfaction, they are willing to give a chance to the management for accountability so that the dissatisfaction would decrease and they would be encouraged to repeat transactions (Kitapci & Doryol, 2009).

Although customer complaint is an inseparable part of the banking industry, it gives the managers a chance to alleviate their faults and to draw the customers to their banks in the future as well. The complaint which is not directly forwarded to the bank will have a number of consequences. In such a case, the bank will miss the chance of correcting its mistakes, and therefore, will lose its customers. Moreover, the reputation of the bank will be ruined by the negative views aired by dissatisfied customers, which in turn will result in losing the prospective customers. In addition, the bank will not be able to improve without the valuable feedback of the complaints and will easily lose the competition in the market. As a result, the study of consumer complaint

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behavior in banking industry is essential for the banks to have sustainable prosperity (Meng, 2010).

With regard to the aforementioned points, the present research aims to conduct a comparative study of the complaint behavior of loyal versus first customers of RefahKargaran Bank as a service-providing organization.

### *Literature review and hypotheses development*

Although research on consumer complaint behavior started in the 1970s, it is still of interest in commercial and academic enquiries. Recognizing the causes and consequences of customer complaint behavior is of great importance within the environment of competition between products as well as among different stores. This knowledge helps the organization to devise the philosophy of satisfaction-oriented marketing as well as the philosophy of dissatisfaction management and dealing with complaints (Velazquez *et al.*, 2010). A serious problem or a bad experience that is not tolerated by the customers will make them display complaint behavior; therefore, dissatisfaction is the result of an undesirable experience. The most famous discussion in explaining complaint behavior has been the consumer dissatisfaction. Also, Broadbridge and Marshall (1995), by associating satisfaction with the quality of the services, give a similar definition of the subject under study and state that customer dissatisfaction is the result of the difference between the expected and the actual performance.

While satisfaction with the service and the service-provider is the most important incentive to maintain customers, dissatisfaction with the service or the service-supplier can be the main reason for losing customers (Andreassen, 1999). Complaint behavior is part of the phenomenon of post-sale evaluation and response. Therefore, evaluation is some degree of satisfaction or dissatisfaction with the products, services, etc.; yet it would be a better idea to consider it a separate process. Not all discontented consumers complain; on the other hand, some of the contented customers may complain (Dong-Geun, 2003). However, the majority of the complaints are raised by dissatisfied customers and users (Meng, 2010).

Customer complaint behavior is one of the most important forms of customer feedback and is manifested in different ways. Complaints are the key source of the customer-bank relationship and the rich source of information concerning the quality of thy products and services of the organization (Phau & Baird, 2008). Complaint behavior is shown after

dissatisfaction and is a distinct collection of activities affected by a number of personal and situational factors not associated with the intensity of dissatisfaction (Dong-Geun, 2003).

According to Tronvoll (2007), customer complaint behavior can be defined as a process that is created when the customer's experience of the given service is beyond acceptance level. This behavior is expressed in the form of communication with the other party and causes a change in the behavior (Tronvoll, 2007).

Customer complaint behavior consists of a set of behavioral and nonbehavioral responses, some or all of which are induced by dissatisfaction with the shopping event. However, according to Blodgett's (1995) view, there is not a comprehensive and unified view on the customer complaint behavior.

Consumer complaint behavior (CCB) is the behavior that people show and includes expressing negative words about the product and services to the producing company, to the supplier of products and services, or to the third party organizations. Thus, the study of CCB seems essential to explaining and predicting the customer's intention to continue shopping and to remain loyal.

Customer complaint behavior consists of all the potential behavioral responses that the customer uses to express his / her dissatisfaction. In fact, consumer complaining behavior is a kind of reaction resulting from his / her dissatisfaction.

These reactions and behaviors include changing the service-giving company, sharing the discontentment with family and friends, and complaining to the customer agency (Ndubisi & Ling, 2006).

When dissatisfaction happens, the customers evaluate and assess the incident itself (primary evaluation) and their capabilities in dealing with dissatisfaction (secondary evaluation). The primary and secondary evaluations take place simultaneously and correlatively. The customers' retaliatory strategies are the reactions induced by the sense of satisfaction. The customers, based on the response to their primary dissatisfaction, decide about the retaliatory strategy to reduce the stress created as the result of their discontentment. These retaliatory strategies have been classified into three categories: problem-oriented behaviors, emotion-oriented behaviors, and avoidance behaviors. In problem-oriented strategies, the customers directly proceed to solve their problem. Emotion-oriented strategies tend to be internal and aim to adopt cognitive responses (self-blame and self-pity). Finally, avoid-

ance and evasive strategies mean overlooking and ignoring the created situation; thus, the customers don't take any measures to improve their situation (Kim *et al.*, 2010).

Broadbridge and Marshall (1995) state that customers react by complaining or not complaining after evaluating their dissatisfactory experience of consumption. Complainers fall into the following categories: 1) those who intend to take measures regarding their complaints (complainers); 2) those who believe that it is not worth spending valuable time on taking measures in this regard, so they don't proceed with a complaint (non-complainers). The first group, according to Day & Landon (1976), make personal and public complaints. Customer complaint behavior can be seen as a four-dimensional approach: uttering negative words, expressing complaint, discontinuing business, and third party complaint (Phau & Baird, 2008).

This classification is based on identifying the objective that the customer complaint behavior reactions lean toward. Three types of objectives have been observed. The aim of verbal complaining behavior directly points to what has a role in the dissatisfactory business. Non-behavioral responses fall under this category since they provoke some feelings against the bank. Conversely, personal responses refer to the things that are beyond the customer but do not directly contribute to customer dissatisfaction (e.g. family and friends). The last group of customer complaint behavior is the third party, which includes the behavior of the external official parties, such as the legal system (Ennew & Schoefer, 2003). Company change behavior is another way of prejudice about the supplier, which is characterized by stopping the purchase from the producer or distributor, or by refusing to buy the product, the service, or the brand (Velazquez *et al.*, 2010). The present study is based on the abovementioned classification.

Regarding customer complaints in the banks and the comparison of complaints between the loyal and first customers, various studies have been carried out, some of which will be mentioned hereafter. Erdogan & Norman (2011) surveyed the possible effects of attitudes toward complaint on the loyalty of hotel customers and compared the attitudes of the Chinese and Americans towards complaining. The research was conducted on 1822 people, comprising 884 Chinese and 928 American students in 15 Chinese and American universities. The results indicated that culture affects the attitude toward complaint and customer loyalty to the hotels. The results also

showed that the Chinese respondents forgive and forget shortcomings and faults, whereas the Americans complain to the third party. The comparison of the Chinese and American respondents also revealed that the most significant difference was in their reaction to the faulty services. Unlike the Chinese customers, the American customers declared that expressing their grievances to the family and friends would not satisfy them and that they would complain to the customer agency and third party.

Another research was carried out by Zhao and Nor Othman in 2010 with the purpose of investigating the motivation for seeking redress from the companies and the process of complaining to the third party from the view point of the Malaysian customers. In this research, approximately 840 complainers were interviewed in the new markets, the national center for customer complaint, and the tribunal for consumer claims. The results indicated that the customer intention to complain is predicted by the knowledge of consumer rights and the importance of the product. Complaint behavior is affected by the knowledge and awareness of the consumer rights, understanding the procedure of dealing with complaints, and the intention to complain.

Kitapci & Dortyol (2009) studied complaint behavior among the loyal and first customers of the Turkish banks. The findings of the study indicated that first customers are more inclined to take private complaint measures, so they proceed to complain verbally or to speak with family and friends about the unpleasant experience. The findings also revealed that even if the first customers do not complain officially, it does not mean that they are satisfied with the services, and the bank managers should pay more attention to the customers who take personal measures in complaining. Furthermore, the results showed that first customers tend to leave their bank and do business with other banks more often than do the loyal customers.

Ngai *et al.* (2007) conducted a research, by using a questionnaire, on 271 Asian and non-Asian passengers at Hongkong International Airport in order to examine the complaint behavior of the Asians and non-Asians, and found that the Asians, for fear of losing face as well as unfamiliarity with the complaining rules, proceed with a complaint less frequently. However, they involve in personal measures such as warning their family and friends about their bad experiences more than non-Asians do. Moreover, the Asians complain to the hotel management less often than do non-Asians. The Asian custom-

ers, because of having a higher rate of avoiding uncertainty and collectivist culture, are more resistant to change, are afraid of complaining, and take fewer risks. Hence, if they don't know how, or where, or to whom they should complain, they will not do so. In addition, the results showed that elderly customers tend to proceed with public complaint more than young customers, and customers with high educational level do not show much interest to involve in public complaints. The findings also indicate a relationship between the incentive to complain and the customers' nationality as well as a relationship between the effective way of dealing with complaints and nationality. Both Asians and non-Asians consider apologies and immediate attention to the problem a more effective way of dealing with complaints than any other type of compensation.

In an investigation carried out by Bodey and Grace (2006) on 200 students of Marketing in an Australian university to study the complainers and non-complainers of services based on the four personality traits (perceived control, Machiavellianism, self-efficacy, and self-monitoring) and by using the quantitative method, the results showed that attitude toward complaint, self-monitoring and perceived control are among the important variables differentiating complainers from non-complainers, but the other tested variables such as self-efficacy and Machiavellianism are not significant. The customers who are very self-monitored have fewer social responsibilities, are ashamed to complain, and maintain their agreeable social image in front of others, especially in the presence of other customers. Also, the customers who have a high degree of self-efficacy believe that they are capable of solving the problem and managing the time, and they feel that complaining means unsuitable use of time.

Ndubisi and Ling in 2006 conducted a research on the complaint behavior of Malaysian customers to investigate the behavior of the Malaysian customers after becoming dissatisfied as well as the relationship between their complaint behavior and company change. The research sample consisted of 218 customers of Malaysian banks who were chosen randomly. The findings showed that the personal and public complaints are accompanied by company change even though personal complaint is of far more intensity. In addition, the results revealed that some customers complain before leaving the bank and some leave the bank without complaining. The evidence about the second group of customers is more convincing than that of the first group;

that is, the customers of Malaysian banks leave the banks without complaining instead of complaining before leaving the banks. This behavior didn't vary with gender. Therefore, gender does not create the relationship between public complaint and company change, or between personal complaint and company change.

With regard to the research literature, in this research, in order to do a comparative study of the complaint behavior resulting from the loyal and first customers' dissatisfaction, the researchers will examine the customers' actions in the two dimensions of proceeding and not proceeding with a complaint. The dimension of proceeding with a complaint is, in turn, divided into personal complaints, public complaints, and a company change. In this regard, the definitions of the research variables are given below.

**Loyal customers:** The customers who always carry out their financial business with a certain bank are considered loyal customers, based on RFM model. It means that the number of transactions of their accounts is large, and the number of the days past the last transaction of their account is small.

**First customers:** These are the customers who have had business with the bank for one year; i.e. it has been one year since they opened their account.

**Customer complaint behavior (CCB):** Customer complaint behavior is defined as a series of different responses which the customers show when they face a problem or when they are treated badly in the bank. In this research, complaint behavior has been categorized on four levels: public complaint, personal complaint, company change, and no action.

**Public complaints:** public measures include the involvement of individuals or organizations external to the group of customers in highly formal actions. It is measured by six items-reporting the problem to mass media (newspapers), discussing the problem with the manager or the representative of the bank, presenting the report of the problem to the customer agencies, warning the bank not to repeat the same mistake in the future, compliance with the bank to help alleviate the problem, and taking legal measures against the bank.

**Personal complaints:** Personal measures refer to the complaints that involve the individuals within the group of the customers in informal ways, and the bank does not have control over them (Phau & Baird, 2008). The variable is measured by two items-persuading family and friends not to do business with that bank, or speaking with kins and friends about the unpleasant experience.

**Company change:** Company change means the customer's decision not to buy a certain product, or to abandon the service-giving company due to the problems that arise, which gradually results in the complete disconnection of the customer and the service-supplier. This variable, too, is measured by two items-doing business with another bank from then on, and avoiding doing business with that bank.

**No action:** This is the indifferent response to the unpleasant event and is created due to non-complaint behavior, which is measured by one item-forgetting about the event and not doing anything about it.

#### Research hypotheses:

In order to realize the research objectives, we have devised the following hypotheses:

**Main hypothesis:** There is a difference between the complaint behaviors of the loyal customers and first customers.

#### Sub-hypotheses:

1: There is a difference between the public complaint measures of the loyal and first customers.

2: There is a difference between the personal complaint measures of the loyal and first customers.

3: There is a difference between the company change measures of the loyal and first customers.

4: There is a difference between the loyal and first customers regarding no action behavior.

## Methodology

The present research is applied from the viewpoint of its objective, and concerning the method of data collection and data analysis, it is of descriptive-survey type based on non-parametric tests.

The research population includes all the customers of RefahKargaran Bank branches in the city of Tabriz-Iran, the total number of which has been assumed infinite ( $n$ ). For the calculation of the sample size, the following formula has been used:

$$n = \frac{Z_{\alpha/2}^2 \cdot \sigma^2}{d^2} \Rightarrow n = 384$$

In the above formula,  $Z_{25\%} = 1096$ ,  $d = 5\%$ , and  $\sigma = 0.67$ .

In order to collect data, the researchers have used Kitapci and Dortyol's (2009) questionnaire. For the reliability of the questionnaire, Cronbach's Alpha has been utilized. For this purpose, first an advance sample including 30 questionnaires was used as pretest, and then by using the data obtained from the questionnaires as well as applying Spss software, we calculated

the reliability coefficient by Cronbach's Alpha for each of the variables of loyal customer, first customer, customer complaint behaviour, public measure, personal complaint, company change, and no-action were 9.7, 2.73, 3.84, 4.85, 2.91, 98.94, and 93.4, respectively. For the validity of the questionnaire, the content value and factorial value of the questions have been evaluated. The content validity of the questionnaire has been assessed by the professors in the field and confirmed after making the suggested corrections. Also, to determine the factorial validity, in the selection and rotation phases of the factors, the rotations of factors was orthogonal. The questions used for various dimensions were devised through the use of the confirmed factor analysis for the related factors. The results of the test for the suitable number of the sample for factor analysis (KMO) have also been obtained for both groups of questions. The rate of KMO for the questions of the present study has been 0.95, which is suitable for factor analysis. For the research questionnaire, rotational matrix has been used through varimax rotation, which has been applied for the interpretation and identification of the factors.

## Result and discussion

In order to test the research hypotheses, the researchers have used Mann – Whitnet – U and Kruskal – Wallis statistical tests. The result of testing the research hypotheses are presented in table (1).

According to the above table, it can be seen that  $p\text{-value} = 0.03 < 0.05$ ; therefore, at the significance level of  $95\%$ , the  $H_0$  is rejected. This means that at the level of significance of  $5\%$ , there is a meaningful difference between the complaint of the loyal customers and that of first customers.

Also, it is observed that  $p\text{-value} = 0.511 > 0.05$ ; therefore, with  $95\%$  significance level of  $5\%$ , there is not a meaningful difference between the public complaint measures of the loyal and first customers.

Regarding the customers' personal complaint measures, it is also seen that  $p\text{-value} = 0.07 < 0.05$ ; therefore, with  $95\%$  significance,  $H_0$  is rejected; i.e., at the significance level of  $5\%$ , there is a meaningful difference between the personal complaint measures of the loyal and first customers.

According to the above table, it is observed that  $p\text{-value} = 0.010 < 0.05$ ; therefore, with  $95\%$  significance,  $H_0$  is rejected, which means that, at the significance level of  $5\%$ , there is a meaningful difference between the company change of the loyal and first customers.

**Table 1. Results of testing the research hypotheses.**

Test	Comparison of the complaint behavior of loyal & first customers	Public complaint of loyal & first customers	Personal complaint of loyal & first customers	Company change of the loyal & first customers	No action behavior among loyal & first customers
Mann – Whitney	16074.500	17718.500	15541.500	15678.500	17957.500
W Vikakson	34602.500	36246.500	34069.500	34206.500	36485.500
Z	-2.170	-0.658	-2.683	-2.563	-0.452
Significance level (two-way)	0.030	0.511	0.007	0.010	0.652

Group variable: type of customers

Finally, by observing the significance level related to no action behavior, we can see that  $p - \text{value} = 0.562 < 0.05$ ; thus, with %95 certainty,  $H_0$  cannot be rejected; that is to say, at the significance level of %5, there is not a meaningful difference between the

loyal and first customers concerning no action.

In order to find out the effect of gender, age and educational level on customer complaint behavior, the researchers have done the necessary statistical analyses and gained the following results in Table (2):

**Table 2. Statistics related to the test of the effect of gender on customer complaint behavior**

Test	Comparison of the complaint behavior of loyal & first customers	Public complaint of loyal & first customers	Personal complaint of loyal & first customer	Company change of the loyal first customers	No action of loyal & first customers
Mann Whitney U	14007	13521.500	14190.500	15593	14216.500
W Vikakson	47418	46932.500	47601.500	49004	22217.500
Z	-2.203	-2.682	-2.040	-0.655	-2.065
Significance level (two way)	0.028	0.007	0.041	0.512	0.039

Group variable: customers' gender

A) The effect of gender on customer complaint behavior

With regard to the above table, it is seen that  $p - \text{value} = 0.028 < 0.05$ ; therefore, with %95 certainty, the hypothesis is rejected. It means that at the significance level of %5, gender has an effect on customer complaint behavior; i.e., at the significance level of %5, there is a difference in the complaint behavior of male and female customers.

Also, the resultsof Mann-Whitney-U test show that gender affects the public complaint measures of the customers. In other words, at the significance level of %5, there is a difference between the public complaint measures of men and women.

According to the results of the above table, gender also affects the personal complaint measures of the customers. In other words, at the significance level of %5, there is a difference between the personal complaint measures of male and female customers.

However, gender does not affect the customers' company change. That is to say, at the significance level of %5, there is not a difference in company change behavior of the male and female customers.

Gender affects no action behaviour of the customers, too. In other words, at the significance level of 5%, there is a difference between no action behavior of the male and female customers.

B) The effect of age on customer complaint behavior

With regard to the above table, it is observed that  $P - \text{value} = 0.099 > 0.05$ ; thus, it is clear that at the significance level of %5, age has no effect on the complaint behavior, public complaint, personal complaint, company change, and no action behavior of the loyal and first customers.

C) The effect of educational level on customer complaint behavior

**Table 3. Statistics related to the test of the effect of age on customer complaint behavior.**

test	Comparison of the complaint behavior of loyal & first customers	Public complaint measures of loyal & first customers	Personal complaint measures of loyal & first customer	Company change behavior of the loyal & first customers	No action behavior of loyal & first customers
Chi-square	6.272	3.309	7.177	1.384	2.802
Freedom degree	3	3	3	3	3
Significance level	0.099	0.346	0.066	0.709	0.423

Group variable: Customers' age

**Table 4. Statistics related to the test of the effect of educational level on customer complaint behavior.**

test	Comparison of complaint behavior of loyal & first customers	Public complaint measures of loyal & first customers	Personal complaint measures of loyal & first customers	Company change measures of loyal & first customers	No action behavior of loyal & first customers
Chi-square	2.316	3.514	1.842	6.823	2.726
Freedom degree	4	4	4	4	4
Significance level	0.678	0.476	0.765	0.146	0.605

Group variable: Customers' educational level

With regard to the above table, it is noticed that  $P\text{-value} = 0.678 > 0.05$ ; hence, at the significance level of %5, educational level does not affect the complaint behavior, public complaint measures, personal complaint measures, company change behavior, and no action behavior of the loyal and first customers.

## Conclusions

The purpose of the present research has been the comparative study of the complaint behavior of loyal and first customers in Refah Kargaran Bank. The results obtained from the research indicate that first customers, compared to loyal customers, are more inclined to take personal complaint measures such as expressing negative comments about the bank and recounting the unpleasant experience to their family and friends. This result accords with the result of Erdogan & Norman (2011), which compared the complaint behavior of the Chinese and Americans; with the result of Kitapci & Dortyol (2009) on expressing complaint to family and friends about the unpleasant experience; and with Ngai *et al.* (2007) on the study of the behavior of Asians in relating their personal complaints to their family and friends.

If a new customer does not complain, it does not mean that he/she is satisfied, for it is likely that this

customer will proceed with a personal complaint (such as emanating negative words). Thus, it is essential that bank managers pay more attention to this kind of customers, who do not complain. Managers should bear in mind that null complaint-not complaining-is not a good way of surveying customer satisfaction, for it might be that some customers do not directly complain to them. Dissatisfied customers prefer to express their grievances to their family and friends. Therefore, the managers will not be aware of their dissatisfaction until these customers leave their bank and stop having business with them, which is too late for them to make amends. These results, too, are in accordance with Ndubisi and Ling (2006), discussing the customers' decision to leave their bank after complaining or without decision to leave their bank after complaining or without complaining.

The findings regarding company change also indicate that there is not a very strong integrity between the bank and the customers. The results show that 27% of the customers intended to refuse to have business with the bank (complete avoidance) while 30% of them wanted to do business with another bank the next time (partial avoidance). In addition, the findings indicate that first customers tend to change comparison more than do loyal customers; that is, first customers, in comparison with loyal

customers, are more likely to change the company after an unpleasant experience, no longer refer to the bank, or do business with another bank. This result is also in accordance with the results obtained from Kitapci & Dortyol (2009).

The findings concerning gender indicate its effect on customer complaint, which is in contrast with the results of Ndubisi and Ling (2006), stating that gender does not create the public complaint-company change or the personal complaint-company change.

The findings regarding the educational level indicate that it is not effective on customer complaint behavior, which accords with the results of Ngai *et al.* (2007), suggesting that the customers with high educational level are not very interested in getting involved in public complaints.

The results concerning age also indicate its ineffectiveness on the complaint behavior of the customers, which is in contrast with the results obtained by Ngai *et al.* (2007), because they found that the elderly customers are more inclined to proceed with public complaints. Of course, it should be admitted that the results of the present research are related to the customers of Refah Kargaran Bank branches in the city of Tabriz. The future researches can be conducted among the customers of other private or public banks and in different cities, or they can address other variables such as perceived justice, organizational responses, experiences and records of complaint as well as attitudes toward complaint.

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