

Silent Voices

Why Some Dissatisfied Consumers Fail to Complain

Jean-Charles Chebat

HEC–Montreal School of Management

Moshe Davidow

University of Haifa

Isabelle Codjovi

HEC–Montreal School of Management

Although noncomplaining dissatisfied consumers represent a vast majority of the dissatisfied consumers, they have not yet received adequate attention from marketing researchers. To understand the paradoxical combination of dissatisfaction and absence of complaint, the authors use the Lazarus cognitive-emotive model of coping with situational challenge. They added a moderator, the Seeking Redress Propensity (SRP) to this model and then developed a theoretical model and a set of hypotheses. A sample of consumers who had experienced a negative incident with the bank were administered a questionnaire by telephone. The sample was designed in such a way that half of them had complained and half had not. It was found that SRP is a significant moderator. In addition, SRP is shown to be strongly related to the likelihood of complaining. Lazarus's model is basically supported, mostly for the customers scoring higher on SRP. Theoretical and managerial implications are proposed.

Keywords: *service failure; complain; coping behavior; financial services*

A number of studies show that most of the dissatisfied customers do not complain. Some studies report that two thirds fail to report their dissatisfaction to the companies (e.g., Andreason, 1984, 1985; Richins, 1983b). The Technical Assistance Research Program (TARP 1986) and Downton (2002) report that only 1 customer out of 20 complains. In addition, it is likely that a vast majority of those who do not complain would simply leave, "because they feel that complaining will not do them any good, or they haven't the time or the energy" (Downton 2002). Instead, they simply do not make use of the supplier and walk away. In the case of banks, although 63% of consumers are dissatisfied with the bank services, only 11% complain to their banks (Press, Ganey, and Hall 1997).

It has been strongly and paradoxically argued (Rust, Zahorik, and Kenningham 1996) that dissatisfied customers should be encouraged to complain for the good of the

The first author gratefully acknowledges a research grant from the Social Science & Humanities Research Council of Canada and the statistical help from Richard Michon and Martin Savard. Correspondence concerning this article should be addressed to Jean-Charles Chebat, HEC–Montreal School of Management, 3000 Côte Ste-Catherine (No. 4348a) Montreal (Qc) Canada H2T 3A7; e-mail: jean-charles.chebat@hec.ca.

Journal of Service Research, Volume 7, No. 4, May 2005 328-342

DOI: 10.1177/1094670504273965

© 2005 Sage Publications

company. They reason that “if a customer is unhappy but doesn’t complain, then the company risks losing that customer, along with that customer’s future profit stream” (p. 181). They even go as far as suggesting that dissatisfied customers should be rewarded for complaining, and propose a method to assess the economic value of the information related to the complaint. Basically, when dissatisfied customers fail to complain, companies are likely to lose on both fronts: first, the lifetime income lost from customers who may quit silently, and second, the capacity to redress the type of problems through the feedback from the dissatisfied customers. This point is also stressed by other researchers (e.g., Fornell and Wernerfelt 1987; Hirschman 1970). We aim at understanding why consumers fail to complain despite the continuous efforts that companies do to encourage and facilitate consumers’ complaints (e.g., Fornell and Wernerfelt 1987). On the basis of their empirical findings in the field of retailing, Blodgett and Anderson (2000) explicitly recommended that “it is beneficial to encourage dissatisfied customers to seek redress, because these customers (i.e., complainants) provide retailers the opportunity to address and remedy the problem” (p. 322).

We propose a theoretical model and test it on empirical data gathered from customers who experienced negative incidents with a bank. In this model, derived from Lazarus (1991a, 1991b), emotions play a key mediating role between the incident and the behavioral response (i.e., complaining/noncomplaining behavior): Similar incidents may trigger different emotions in the case of consumers who show a high propensity to seek redress and those who do not. One can imagine easily that similar incidents may trigger anger for some and resignation for others. To understand this phenomenon, a moderator was introduced in our Lazarus-derived model, the Seeking Redress Propensity, which is a conceptual scale borrowed from Richins (1983a).

A COGNITIVE-EMOTIVE APPROACH TO UNDERSTANDING WHY SOME DISSATISFIED CUSTOMERS DO NOT COMPLAIN

Noncomplaining behavior is, by definition, more difficult to observe than complaining behavior. Empirical studies on the absence of complaints are consequently scarcer than those on complaining behavior (e.g., Andreason 1984, 1985). Research attention has been focused on complaining rather than noncomplaining behavior (Davidow 2003), so there is a void of knowledge in the noncomplaining behavior area.

Lazarus has proposed a general conceptual framework to reflect the ways in which human beings cope with life

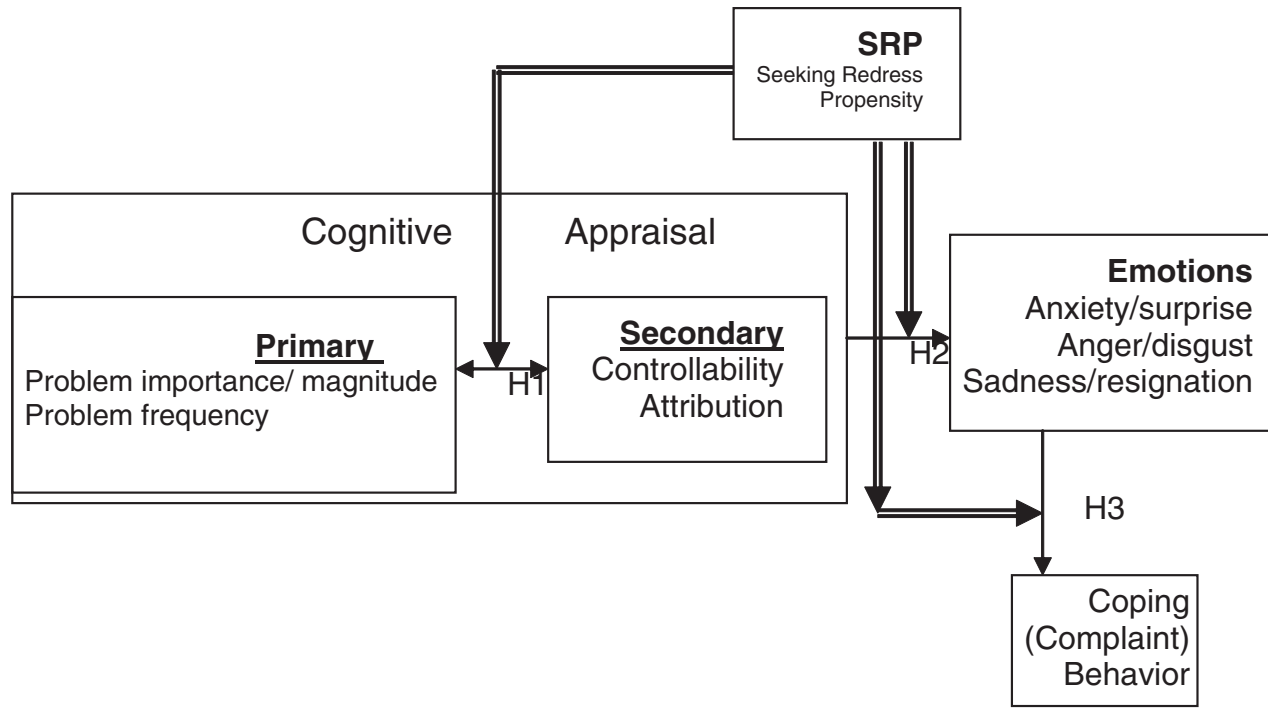
challenges and stress. His theory, which was elaborated through time and with colleagues (e.g., Lazarus 1966, 1991a, 1991b; Lazarus and Folkman 1984), proposes that the experience of stress develops through three processes: primary appraisal, secondary appraisal, and coping behavior. Stephens and Gwinner (1998) have adapted this model to the service recovery literature, although it was never tested empirically on complaining customers. Emotions have also been examined in complaint situations (Westbrook 1987), but only in a general context of positive and negative affect. In this article, we seek to expand on the cognitive-emotive model suggested by Lazarus (1991b) by including an important moderating variable and testing its effect. This research will focus on the critical role of emotions in complaint behavior and their implications for managing complaint-handling procedures. By understanding the role of emotions in complaint behavior, firms will better understand why some customers complain, whereas others do not, and better design their complaint-handling policies. This represents a major contribution to the service recovery literature.

A POTENTIAL MODERATOR: THE SEEKING REDRESS PROPENSITY (SRP)

Consumers know from their own past experience which coping behavior (i.e., voicing a complaint or not voicing) they are more likely to develop when they face a service and/or product failure. Richins (1983a) has developed a “seeking redress” scale, the purpose of which is to measure the degree to which consumers are accustomed to using a combination of the following behavioral responses to incidents: complain, notify the store managers, return the failing product, and procrastinate to return the product or simply hate the idea of complaining. The scale reflects the propensity to “seek redress,” that is, to feel apt to openly and directly stand up for their rights (or, conversely, their propensity to avoid this behavior). Hereafter, we refer to this concept as the Seeking Redress Propensity (SRP). The SRP was originally developed as part of Richins’ (1983a) Assertiveness Scale, which also included two other components; (a) requesting information or assistance and (b) resisting requests for compliance. We use only the seeking-redress component, because the other two dimensions are not germane to the issue of complaint behavior.

Richins (1983a) explained that her scale, developed in the specific context of marketing, is more apt to reflect specific behaviors related to consumers’ relations with marketing institutions than general scales developed by clinical or social psychologists. She determined that consumers do vary in levels of assertiveness and aggressive-

FIGURE 1
“Silent Voices”—A Cognitive-Emotive Complaint Behavior Model



ness in dealing with representatives of marketing institutions. Although she determined that consumers with high levels of assertion and aggression were more likely to complain than just assertive consumers (low on aggression), our intent is to differentiate between the two dimensions. The SRP was recommended by Richins (1983a) to be used as a covariate in studies of consumer responses in the marketplace to more clearly show the effects of other variables. In the next section, we propose how this propensity to seek redress moderates the primary and secondary appraisals, as well as the coping behavior, in the case of consumers who are dissatisfied with services.

THE THEORETICAL MODEL: IMPACT OF SRP ON PRIMARY AND SECONDARY APPRAISALS AND ON COPING BEHAVIOR

Our model is based on the cognitive-emotive model developed by Lazarus and colleagues (e.g., Lazarus 1966, 1991a, 1991b; Lazarus and Folkman 1984) and includes SRP as a moderator in the three transactional processes, that is, the primary and secondary appraisal and the coping behavior (see Figure 1).

For noncomplaining customers, the costs of complaining are perceived as too high in comparison with the potential benefits of complaining (Day 1984). We suggest that the SRP moderates the cognitive appraisal of the costs and/or benefits. The primary appraisal is the process through which a situational challenge is assessed. It reflects how a person mentally structures the world and how this knowledge affects the expected outcomes of the person's appraisal.

The motivation to complain is lower for consumers scoring low on SRP: They expect the potential fight to be lost, which would negatively affect their self-image; they rationalize that the incident has less impact on them, either because it is not important enough to justify the costs of complaining (see Hypothesis 1a) and/or because it is perceived as not occurring often. Consequently, such dissatisfied consumers are more likely to assess their problems as less important than consumers scoring high on SRP. Similarly, they would also tend to rationalize that their problems do not occur so frequently that they deserve a reaction; consequently, they are hypothesized to assess the frequency of problems as lower.

Hypothesis 1a: Consumers scoring low on SRP assess the service failure incident as less important or critical than those scoring high on SRP.

Hypothesis 1b: Consumers scoring low on SRP assess the service failure incident as less frequent than those scoring high on SRP.

Secondary appraisal is the decision stage at which the individual envisions how to respond to the threat. In the secondary appraisal, people weigh the options and assess the outcomes of various ways to react to the situation. In the same vein, another way of accomplishing the same rationalization for not complaining is to attribute the cause of the service failure outside the company. As pointed out by Lazarus (1966), if the individuals have no targets, they are not likely to engage in coping behavior. If the service firm is perceived as not responsible for the incident, then the consumers scoring low on SRP are more prone to rationalize that they do not have to mobilize their energy for a confrontation with the firm.

Hypothesis 1c: Consumers scoring low on SRP are more likely to attribute the service failure incident as being outside the service firm than those scoring high on SRP and less likely to attribute it to the service firm.

The cognitive appraisal leads to emotion elicitation based on the appraisal outcome. The specific type of emotions felt by dissatisfied consumers result from the characteristics of the situational challenge (Lazarus and Folkman 1984), that is, in the services context, the magnitude, the frequency of the incident, and the attribution (cause/blame) of it (e.g., Lassar et al. 1998). In other words, consumers might be willing to find a compensation for the failed service but know that the psychological costs of the confrontation are high and that the emotions related to their unsuccessful attempt to get redress are also high. Specifically, some customers behave in such a way that their emotions are appropriate to the situation, whereas others seem to be unable to express the appropriate emotions and modify their perception of the situation. Individuals will create events to confirm the sentiments that they have about themselves and others in the current situation (Heise 1979, 1989a, 1989b; MacKinnon 1994). In other words, people act in such a way that the impressions generated by events confirm their sentiments (Chebat and Slusarczyk 2005). We propose that SRP moderates the relationship between customers' emotions and behavior, as developed in the following paragraphs.

One of Lazarus's (1991b) major contributions is to elaborate on the antecedents and consequences of several types of emotions: anger, anxiety, sadness (or resignation), and pride, as stemming from the assessment of the situational challenge. The first three emotions (i.e., anger, anxiety, and resignation) are those we focus on because they are clearly related to service failure and what consumers may feel afterward.

Anger "depends on the attribution (for the harm) that someone is accountable" (Lazarus 1991b, p. 828), otherwise anger is absent.

Anxiety is essentially different from anger. Lazarus (1991b) proposed that "in anxiety, there is no obvious agent of threat. . . . If there were, . . . anxiety would be transformed into anger, guilt or shame" (p. 829). In the case of service critical negative incidents, the attribution is unclear: If it were clear, anxiety would be transformed into anger (e.g., at the service provider) or, conversely, into self-blame (i.e., if the customer feels he or she is responsible for the service failure).

As put by Lazarus (1991b), "Only sadness shares with anxiety the absence . . . of clear possible action to ameliorate the threat or harm" (p. 829). Sadness is not content specific but consists of any commitment of importance to the individual (Lazarus 1991b). The higher the stakes, the deeper the sadness. An irrevocable loss of this commitment, which implies "helplessness or lack of control," is the goal-incongruent event that produces sadness. In terms of the appraisal of blame, the attribution may shift to an agent to be held responsible, which in turn transforms sadness into anger (i.e., if the attribution is made to the service firm) or into self-blame or guilt (i.e., if the attribution is made to self). In other words, the combination of the magnitude of the service incident and its attribution determine if the consumers are more sad than angry, or the opposite. Westbrook (1987) focused on anger, disgust, contempt, and surprise as negative-affect variables. However, he was unable to separate the different emotions from their outcomes or coping behavior.

As already pointed out by Carver (1996), emotions and cognition are intertwined. We suggest that the interplay between emotions and cognitions aims at finding a balance between the economic interests of the dissatisfied consumers and their psychological comfort. Consequently, to reach that balance, consumers scoring low on SRP are likely to modify both their emotions and their behavior. On the other hand, consumers scoring high on SRP are likely to develop emotions that lead them to complain, that is, anger and/or anxiety, because the complaining behavior will reduce these negative emotions. More precisely, even if consumers scoring low on SRP assess that the problem is important, frequent, and attributable to the company, they are reasoned to show emotions different from consumers scoring high on SRP. The emotions felt by low-SRP consumers shape their coping behavior in such a way that they abstain from an overt complaint to the firm. In particular, resignation is more likely to lead to an absence of complaint. Conversely, consumers high on SRP convey their arguments and emotions to the firm from which they expect a successful redress. These consumers have emotions leading to complaining, that is, anger and anxiety. Consequently, we hypothesize SRP to moderate

the relations between magnitude, frequency, and attribution on one hand and the three relevant emotions (anger, anxiety, and sadness) on the other hand.

Hypothesis 2: SRP moderates the relation between (a) the magnitude of the incident and the emotions, (b) the attribution of the incident and the emotions, and (c) the perceived frequency of incidents and the emotions.

Finally, coping is the actual behavioral response to the threat, selected in the secondary appraisal. Lazarus and Folkman (1984) distinguished two types of coping behavior: problem-focused coping and emotion-focused coping. The problem-focused coping behavior consists of focusing on the ways through which the problem can be solved: The individual *does* something to remove the event or at least to reduce its impact. The emotion-focused coping behavior consists of individuals aiming to reducing their own negative feelings, such as distress, anger, or frustration. In the first case, the individuals act outward; in the second case, they act inward. When facing a service failure, some consumers have a propensity to have a fighting attitude, whereas others are more likely to try and “escape” from the problem. This dichotomy is what Cannon (1939) called the “fight-flight” distinction. In the first case, consumers mobilize their energies to fight the service firm. In the second case, they assess their own capability as so low that they do not give themselves a “fighting chance.” In other words, these consumers estimate (in the primary appraisal) that the fight, although important to them, cannot be won. They tend to inhibit their own fighting ability. In the case of service failures, consumers feel powerless before giant organizations and/or do not know which process to follow to obtain appropriate redress. Ignoring the problem (the ostrich syndrome) is a form of escape, of not dealing with the problem, hoping it will go away. In both cases, they give up any chance to complain.

The Lazarus model (e.g., 1991b) predicts that the emotions shape the type of coping behavior of individuals facing a challenging environment. Consumers whose propensity to fight for their rights is low (low on SRP) inhibit the behavioral effects of emotions that would lead them to complain. They develop both cognitive and emotive appraisals oriented toward themselves, so that they are justified to escape from the confrontation with the failing service firm. Even if they feel angered by the service firm with which they are deeply dissatisfied, their anger does not lead to overt complaint behavior.

Conversely, consumers whose usual propensity to stand up for what they may perceive as being their rights is high (high on SRP) and who feel frustrated by an unsatisfactory service from a company and attribute the failed service to causes outside the firm often complain because

they are likely to obtain a redress. They are more likely to show a coping behavior directed at the services firm offering dissatisfying services. We expect such consumers not only to complain but also to show primary and secondary appraisals oriented toward the firm (rather than toward themselves) and to develop emotions that would shape their coping behavior in order to get a fair redress. In other words, SRP is hypothesized to moderate the relation between emotions and complaining behavior.

Hypothesis 3: The effects of emotions on complaining or noncomplaining are moderated by SRP.

In the next section, the methodology used to test these hypotheses is described.

METHOD

A bank provided a professional opinion poll firm with a list of telephone numbers of a large sample of its customers, but no names of customers were provided. Customers who had complained about an incident within the last 6 months were identified by the bank. Two screening questions were used to identify the customers who responded to the following criteria: They had an incident within the last 6 months, and they failed to complain to the bank (“have you been through an incident with your financial institution in the last 6 months”). If they did have an incident in that time frame, then they were asked if (and to whom) they complained to the bank. If they had no incident they could recall, they were thanked and the interview stopped at this point. This screening process allowed the firm to classify the customers who had an incident in two categories: those who complained and those who did not. This firm was instructed to recruit an approximately equal number of complaining and noncomplaining respondents.

Following this process, 375 customers of this bank were administered a telephone questionnaire (described below); we asked the poll company to administer the questionnaire to an (approximately) equal number of customers of those who had complained and those who had not complained. A total of 283 questionnaires were fully completed.

Sociodemographic Characteristics

Sixty-eight percent were male, 66% had a college or university degree, 75% had an income superior to \$40,000, 60% were married, 70% were less than 44 years old, and 50% had been customers of the bank for at least 7 years. In addition, 60% had at least 35% of their assets and 60% of their debts with the bank.

Incident

The incident was classified on three dimensions: magnitude, recurrence, and attribution. The measure of magnitude was borrowed from Tax, Brown, and Chandrashekar (1998). The attribution questions were based on the work of Folkes (1984) and Folkes, Koletsky, and Graham (1987): Customers were asked to indicate on two 7-point scales the degree to which they thought the bank was the cause of the incident and the degree to which the situation was out of its control. The customers indicated how *common* (1) or *uncommon* (7) the incidents were with the bank (Stewart 1998). For a complete list of all the scales used, please refer to the appendix.

Emotions

Emotions felt after the critical incident are measured by Plutchik's (1980) scale. This scale was chosen following a study on emotions in service settings (Machleit and Eroglu 2000) in which three scales were compared, that is, Plutchik, Izard, and Mehrabian-Russell. This study showed that the first two were both superior to the third in providing "more information about the emotional response." The Plutchik Scale was slightly superior in terms of emotions related to the interaction with the firm, which is central to our study of complaining behavior. It consists of seven 5-point Likert-type scales (Anger, Sadness, Acceptance, Disgust, Expectancy, Surprise, and Anxiety), where 1 is *strongly agree* and 5 is *strongly disagree*. A principal components factor analysis (with varimax rotation) shows three factors explaining 71% of the variance: anxiety/surprise (eigenvalue = 2.05, Cronbach's alpha = .61), anger/disgust (eigenvalue = 1.15, Cronbach's alpha = .64), and sadness/resignation (eigenvalue = 1.05, Cronbach's alpha = .61). For a complete list of the scales used, please refer to the appendix.

SRP

This is borrowed from Richins (1983a) and consists of five 5-point Likert-type scales (e.g., "I am probably more likely to return an unsatisfactory product than most people I know"), where 1 is *strongly agree* and 5 is *strongly disagree*. A principal components factor analysis shows one factor explaining 61% of the variance: redress seeking (eigenvalue = 1.96, Cronbach's alpha = .60). For a complete list of all the scales used, please refer to the appendix.

In all cases, the factor analysis explained at least 61% of the variance, well above the recommended level of 50% (Bagozzi and Yi 1988). The Cronbach's alphas, although slightly low, are all above .50 to .60 originally recommended by Nunnally (1967) for the early stages of re-

search. He increased the starting level to .70 in later versions of his book (Nunnally 1978; Nunnally and Bernstein 1994), thus leaving some of the measures slightly short of the updated recommendations. Having demonstrated the necessary validity and reliability, we thus proceeded with our analysis.

FINDINGS

Hypothesis 1a: Consumers scoring low on SRP assess the service incident as less important than those scoring high on SRP. The perceived magnitude of the incident is not significantly related to SRP, $r^2 = .008$, $F(1, 287) = 2.18$, $p = .14$. Hypothesis 1a is rejected.

Hypothesis 1b: Consumers scoring low on SRP assess the service incident as less frequent than those scoring high on SRP. A linear regression analysis shows no significant relation between SRP and the perceived occurrence of incidents, $r^2 = .013$, $F(1, 287) = 1.67$, $p = .199$. Hypothesis 1b is rejected.

Hypothesis 1c: Consumers scoring low on SRP are more likely to attribute the service incident outside the service firm than those scoring high on SRP and less likely to attribute it to the service firm. SRP is neither related significantly with attribution outside the firm, $r^2 = .001$, $F(1, 287) = .17$, $p = .684$, nor to the attribution to the service firm, $r^2 = .013$, $F(1, 287) = 1.91$, $p = .15$. Hypothesis 1c is rejected.

Hypothesis 2: SRP moderates the relation between (a) the magnitude of the incident and the emotions, (b) the attribution of the incident and the emotions, and (c) the perceived frequency of incidents and the emotions. The hypothesis is tested for each of the three emotions (anxiety/surprise, anger/disgust, and resignation/sadness). Using each of the three emotions successively as a dependent variable, a linear regression was employed to show the direct effects of SRP, the magnitude of the problem, the frequency of the problem and the attribution of the problem, and the interactive effects of SRP and each of the other independent variables.

Anger/disgust is significantly related to SRP \times Attribution Outside the Firm ($b = -.837$, $p = .011$) and attribution outside the firm ($b = -.610$, $p = .031$), $r^2 = .082$, $F(9, 292) = 3.175$, $p = .002$.

Anxiety/surprise is significantly related to SRP ($b = -.881$, $p = .061$), SRP \times Magnitude of the Problem ($b = 1.099$, $p = .037$), and SRP \times Frequency of the Problem ($b = -.364$, $p = .050$), $r^2 = .166$, $F(9, 292) = 7.072$, $p < .001$.

Resignation/sadness is significantly related to attribution to the firm ($b = -.101$, $p = .081$) and to SRP \times Magnitude of the Problem ($b = -.878$, $p = .100$), $r^2 = .096$, $F(9, 292) = 3.777$, $p < .001$.

TABLE 1
Effects of SRP; Attribution to the Firm; Attribution Outside the Firm; Magnitude of the Problem; and Frequency of Problem on Anger, Anxiety, and Resignation

<i>Independent Variable</i>	<i>Anger/Disgust</i> $R^2 = .13, F(5, 292) = 3.53,$ $p = .005$		<i>Anxiety/Surprise</i> $R^2 = .28, F(5, 292) = 15.51,$ $p < .001$		<i>Resignation/Sadness</i> $R^2 = .16, F(9, 292) = 4.57,$ $p = .001$	
	β	p	β	p	β	p
Attribution to the firm	.029	.744	-.004	.957	.156	.079
Attribution outside the firm	.321	.000	.333	.000	.058	.496
Magnitude of the incident	-.101	.244	-.222	.006	.074	.390
Frequency of the incident	-.041	.646	-.345	.000	-.262	.004
SRP	-.115	.190	-.052	.511	-.155	.074

NOTE: SRP = Seeking Redress Propensity.

TABLE 2
Effects of SRP; Attribution to the Firm; Attribution Outside the Firm; Magnitude of the Problem; Frequency of Problem; and the Interactive Effects on Anger, Anxiety, and Resignation

<i>Independent Variable</i>	<i>Anger/Disgust</i> $R^2 = .082, F(9, 292) = 3.175,$ $p = .002$		<i>Anxiety/Surprise</i> $R^2 = .166, F(9, 292) = 7.072,$ $p < .001$		<i>Resignation/Sadness</i> $R^2 = .096, F(9, 292) = 3.777,$ $p < .001$	
	β	p	β	p	β	p
SRP \times Internal Attribution	.128	.725	-.033	.925	-.951	.247
SRP \times External Attribution	-.837	.011	-.089	.776	.483	.139
SRP \times Magnitude	-.250	.651	1.099	.037	-.878	.101
SRP \times Frequency	.071	.731	-.364	.050	.043	.824
Attribution to the firm	.189	.604	-.015	.966	-.101	.081
Attribution outside the firm	.610	.031	-.347	.215	-.318	.256
Magnitude of the incident	.326	.288	-.466	.111	.418	.169
Frequency of the incident	-.131	.494	.091	.616	-.213	.236
SRP	-.245	.604	-.881	.061	.352	.471

NOTE: Numbers in italics indicate that the relations are significant ($p < .05$). SRP = Seeking Redress Propensity.

The moderating effects of SRP were analyzed following the process proposed by Sharma, Durand, and Gur-Arie (1981). As for moderated regression analysis, as is the case here, they recommend not to split the potential moderating variable in transforming a continuous variable in a qualitative one. For SRP to be a pure moderator, the marginal contribution of the *product term* of SRP and the characteristics of the incident (e.g., magnitude) should be significant, whereas the *direct effects* of SRP should not. In addition, SRP should *not* be significantly related to the incident characteristics, which is the case because Hypothesis 1 was rejected.

The tests of the moderating effects of SRP on the emotions are shown in Tables 1 and 2. Table 1 shows the effects of the characteristics of the incident (i.e., magnitude, frequency, and attribution). SRP is a pure moderator on the three emotions (anger, anxiety, and resignation): First, the direct effects of SRP are not significant, but the interactive effects of SRP and at least one of the incident characteristics are significant.

In summary, as predicted, we found significant interactive effects of SRP by either attribution and/or magnitude of the problem, and/or perceived frequency of the problem, on anxiety/surprise, anger/disgust, and resignation/sadness. Hypothesis 2 is supported for each of the three types of emotions.

To understand the direction of the interactive effects of SRP and at least one of the dimensions of the incident (magnitude, frequency, and attribution) on one hand and each of the three types of emotions on the other hand, three regressions were undertaken for each of the three following subsamples: The population of respondents was divided in three (approximately) equal groups ($n = 95$, $n = 92$, and $n = 106$); that is, low SRP (below SRP = $-.36$), moderate SRP (between $-.37$ and $.28$), and high SRP (above $.28$). The contrasts are described in the next paragraphs.

The three regressions together show a clear pattern: Whereas for the high-SRP customers, the independent variables, which have previously been shown to be inter-

acting with SRP, are significantly related to the three emotions, this is not the case for the other two subsamples of SRP (see Table 3). More precisely, in the case of high-SRP customers, attribution outside the firm significantly reduces anger/disgust ($b = -.199, p = .043$) and anxiety/surprise ($b = -.308, p = .001$) but increases resignation ($b = .220, p = .02$). Frequency of the incident reduces significantly anxiety/surprise ($b = -.371, p < .001$). Finally, the incident magnitude decreases significantly resignation/sadness ($b = -.191, p = .045$), $r^2 = .082, F(4, 105) = 4.605, p = .002$. None of these independent variables have any significant effects on the three emotions in the case of the other two subsamples (i.e., low and moderate SRP scores) because all betas are insignificant (all p 's $> .25$).

In addition to these tests of moderation, we used a LISREL procedure (Jöreskog and Sörbom 1996). The same model was used under two levels of SRP, that is, low SRP and high SRP. The sample was split in two halves. The model consisted of the relationship between the two constructs, namely, emotions as the dependent factor and the three characteristics of the incident (magnitude, frequency, and attribution). In the high-SRP condition, the relationship between the two constructs was significant ($\beta = .49, t = 2.20$); the Adjusted Goodness-of-Fit Index (AGFI) was high (.96), and the root mean square error of approximation (RMSEA) was low (.07). In the low-SRP condition, the relationship between the two constructs was not significant ($\beta = .13, t = 1.84$; the AGFI was below accepted thresholds (.88), and the RMSEA was higher (.11).

Hypothesis 3: The effects of emotions on complaining/noncomplaining are moderated by SRP.

Two discriminant analyses were used to assess the effects of the three emotions on the occurrence of complaining/noncomplaining behaviors (see main results in Tables 4 and 5). First, we assessed the discriminant power of the *direct* effects of emotions and SRP on the complaining/noncomplaining behavior. Second, in addition to the direct effects, we took into consideration the interactive effects of SRP and each of the three emotions. Following the same process as above, we conclude that SRP is a quasi-moderator because (a) it has direct effects on the dependent variable and (b) two interactive effects are significant (i.e., $SRP \times Anger$ and $SRP \times Resignation$).

More precisely, as shown in Table 5, the independent variables are significantly related to the complaining/noncomplaining behaviors ($r^2 = .288, p = .001, \chi^2 = 27, df = 7$; 74% of cases classified correctly). The variables most significantly related to the complaining/noncomplaining behaviors are the following: SRP ($b = .722, p < .001$), anxiety/surprise ($b = .401, p = .04$), $SRP \times Anger/Disgust$ ($b = .400, p = .04$), and $SRP \times Resignation/$

Sadness ($b = .600, p = .003$); for these four variables, the F 's are significant, $F(1, 281) > 4.076, p < .044$. Two characteristics of complaining customers are that they score higher on SRP, $F(1, 292) = 12.84, p < .001$, and are more anxious, $F(1, 292) = 5.41, p = .02$. In addition, as expected in Hypothesis 3, the interactive effects of (two) emotions (i.e., anger/disgust and resignation/sadness) with SRP are significant. Hypothesis 3 is thus supported.

To understand the direction of the interaction between SRP and anger/disgust, and SRP and resignation/sadness, three additional discriminant analyses were undertaken for each subsample (i.e., low, moderate, and high SRP scores). The results are summarized in Table 6.

The contrast between the three discriminant analyses is clear: Only in the case of customers scoring high on SRP, the two emotions that were previously shown to interact with SRP (i.e., anger/disgust and resignation/sadness) are significantly related to the complaining/noncomplaining behaviors. More precisely, the more intense their anger/disgust, the more likely the complaint ($b = .773, p = .055$), the higher the resignation/sadness, the less likely they are to complain ($b = -.354, p = .106$). In the other two subsamples, these two emotions are not related significantly to the behavior because the canonical correlations are not significant (respectively, for SRP = 1: $r^2 = .113, p = .773$; for SRP = 2: $r^2 = .089, p = .883$).

This contrast between the subsample where consumers score high on SRP (SRP = 3) and the other two subsamples leads us to check the possible existence of a threshold of SRP, splitting the sample between complaining and noncomplaining consumers. A series of cross tabs and chi-squares show that such a threshold exists on the SRP scale. First, as already shown, complaining customers are more likely to be found among the upper subsample (36% for SRP = 1, 45% for SRP = 2, 58% for SRP = 3), $\chi^2(2, 293) = 8.86, p = .003$. There are no significant differences between the two lower scoring groups (SRP = 1 and SRP = 2) in terms of complaining behaviors, $\chi^2(1, 187) = 1.498, p = .147$. The differences are significant between SRP = 3 and each of the lower SRP groups; for the contrast between SRP = 1 and SRP = 3: $\chi^2(1, 187) = 8.794, p = .002$; for the contrast between SRP = 2 and SRP = 3: $\chi^2(1, 187) = 2.956, p = .05$. If the threshold is set higher, in such a way that only 20% of the sample remains in the upper subsample, the contrast between these 20% and the remaining 80% is even more striking, $\chi^2(1, 346) = 31.896, p < .001$. The proportion of complaining customers among those 20% who score the highest on SRP is 77% (versus 38% for SRP = 1 and 47% for SRP = 2). In other words, only consumers scoring beyond a certain threshold on SRP are likely to complain.

Additional LISREL procedures showed that SRP moderated the emotions-complaining behavior relationship.

TABLE 3
Effects of Attribution to the Firm, Attribution Outside the Firm, and Frequency of Incident on Anger for Each Subsample (SRP = 1, SRP = 2, SRP = 3)

	<i>Anger/Disgust</i>						<i>Anxiety/Surprise</i>						<i>Resignation/Sadness</i>																																			
	<i>SRP 1</i>		<i>SRP 2</i>		<i>SRP 3</i>		<i>SRP 1</i>		<i>SRP 2</i>		<i>SRP 3</i>		<i>SRP 1</i>		<i>SRP 2</i>		<i>SRP 3</i>																															
	β	p	β	p	β	p	β	p	β	p	β	p	β	p	β	p	β	p																														
Attribution to the firm	.17	.11	-.04	.67	.08	.44	.05	.60	-.01	.89	.01	.98	-.03	.81	-.16	.15	-.11	.23																														
Attribution outside the firm	.03	.73	-.02	.84	-.20	.04	-.13	.12	-.13	.21	-.31	.01	.06	.57	-.08	.44	.22	.02																														
Magnitude of incident	.12	.25	.15	.13	.14	.15	.01	.93	.16	.12	.19	.03	-.04	.71	.06	.54	-.19	.04																														
Frequency of incident	-.17	.12	.03	.76	.02	.85	-.16	.10	-.12	.26	-.37	.01	-.19	.11	-.16	.13	-.15	.12																														
r^2 (p)	.034 (.368)						.099 (.070)						.253 (.000)																																			
F	F(4, 94) = 1.065						F(4, 105) = 2.27						F(4, 91) = 1.254						F(4, 91) = 1.350						F(4, 105) = 8.538						F(4, 94) = .343						F(4, 91) = 1.469						F(4, 105) = 4.61					

NOTE: Numbers in italics indicate that the relations are significant ($p < .05$). SRP = Seeking Redress Propensity.

TABLE 4
Effects of the Emotions on the Complaining/Noncomplaining Behaviors

	<i>Wilks's Lambda</i>	F	df1	df2	<i>Significance</i>	<i>Standardized Canonical Discriminant Function Coefficients</i>
Anger/disgust	1.000	0.003	1	281	.957	–2.383
Anxiety/surprise	.986	4.099	1	281	.044	–.310
Resignation/sadness	.996	1.023	1	281	.313	.078
Seeking Redress Propensity	.986	13.268	1	281	.000	.498
<i>Canonical Correlation</i>	<i>Eigenvalue</i>	<i>Wilk's Lambda</i>	χ^2	df	<i>Significance</i>	
.247	.065	.939	17.630	7	.000	

NOTE: Numbers in italics indicate that the relations are significant ($p < .05$).

TABLE 5
Effects of the Emotions and Their Interactive Effects With SRP on the Complaining/Noncomplaining Behaviors

	<i>Wilks's Lambda</i>	F	df1	df2	<i>Significance</i>	<i>Standardized Canonical Discriminant Function Coefficients</i>
Anger/disgust	1.000	0.003	1	281	.957	–2.383
Anxiety/surprise	.986	4.099	1	281	.044	–.310
Resignation/sadness	.996	1.023	1	281	.313	.078
SRP anger	.986	4.076	1	281	.044	2.789
SRP anxiety	1.000	0.059	1	281	.808	–.177
SRP resignation	.968	9.167	1	281	.003	.201
SRP	.955	13.268	1	281	.000	.498
<i>Canonical Correlation</i>	<i>Eigenvalue</i>	<i>Wilk's Lambda</i>	χ^2	df	<i>Significance</i>	
.288	.091	.917	27.061	7	.001	

NOTE: Numbers in italics indicate that the relations are significant ($p < .05$). SRP = Seeking Redress Propensity.

TABLE 6
Effects of the Three Emotions on Complaining/Noncomplaining for Each of the Subsamples (SRP = 1, SRP = 2, SRP = 3)

<i>Independent Variable</i>	<i>SRP = 1</i>		<i>SRP = 2</i>		<i>SRP = 3</i>	
	<i>Standardized Coefficient</i>	p	<i>Standardized Coefficient</i>	p	<i>Standardized Coefficient</i>	p
Anger/disgust	.955	.405	.193	.631	.773	.055
Anxiety/surprise	.182	.763	.762	.438	.497	.245
Resignation/sadness	–.668	.748	.255	.598	–.354	.106
<i>Test of Function(s)</i>	<i>Wilk's Lambda</i>	χ^2	df	<i>Canonical Correlations</i>	<i>Eigenvalue</i>	<i>Significance</i>
SRP = 1	.987	1.117	3	.113	.013	.773
SRP = 2	.992	.660	3	.089	.008	.883
SRP = 3	.926	7.837	3	.273	.080	.049

NOTE: Numbers in italics indicate that the relations are significant ($p < .05$). SRP = Seeking Redress Propensity.

TABLE 7
Effects of the Three Emotions on Complaining/Noncomplaining for Each of the Subsamples
(SRP = 1, SRP = 2, SRP = 3) Tested With the LISREL Method

Independent Variables	Low SRP		Medium SRP		High SRP	
	β	t	β	t	β	t
Anxiety/surprise	.607	1.781	.435	1.91	.520	2.705
Anger/disgust	-.139	-.653	-.751	-1.061	.090	.677
Resignation/sadness	-.448	-1.103	-.781	-1.185	-.429	-2.337
R^2	.312		.318		.901	

NOTE: Fit statistics: $\chi^2 = 166.53$, $df = 108$, $p = .0026$, Goodness-of-Fit Index (GFI) = .91, root mean square error of approximation (RMSEA) = .067. Numbers in italics indicate that the relations are significant ($p < .05$). SRP = Seeking Redress Propensity.

More precisely, as shown in Table 7, the t -statistics for anxiety/disgust and resignation/sadness were higher than 1.96 in this subsample only, meaning that the two emotions have a significant impact on the complaining behavior only in the high-SRP condition.

DISCUSSION

Our findings extend the Lazarus model (e.g., 1991a and 1991b) by including the SRP as a moderating variable, because only the customers in the upper third of the SRP scale are shown to have an active coping behavior (e.g., complain) stemming from the secondary appraisal. This shows that it is not just the attributions that drive customer complaint behavior (Weiner 2000) but the moderating impact of the SRP.

Our model was disconfirmed for the moderating effect of SRP on the relationship between the primary and secondary appraisal (Hypothesis 1): Regardless of their propensity to seek redress (SRP), consumers have similar appraisals of the magnitude of the service incidents, their frequency, and their attribution.

SRP is found to be a pure moderator in the relationship between the cognitive appraisal and emotions (Hypothesis 2), because only customers scoring in the upper third of the SRP scale show emotions significantly driven by the appraisal of the incident and actually turn this appraisal into emotions (i.e., anger/disgust, anxiety/surprise). In other words, which emotion is generated by the cognitive appraisal of the incident varies with SRP. Specifically, the three emotions measured (anger/disgust, anxiety/surprise, resignation/sadness) are present in the customers located in the upper third of the SRP distribution.

This finding complements previous research (Mano and Oliver 1993; Oliver 1993; Westbrook 1987; Wirtz and Bateson 1999), which suggested that separating cognitive antecedents from emotional antecedents is both valuable and necessary for modeling consumer behavior in service settings. Our findings go a step beyond because our results

show the causal process through which cognitive assessment generates emotions differently according to the level of SRP.

SRP is a quasi-moderator in the relationship between emotions and complaining/noncomplaining behavior (Hypothesis 3). This calls for two remarks. First, the higher the SRP score, the more likely the customers are to complain, even if they feel little emotion. Second, emotions are more likely to be transformed into complaining if customers are high on SRP. This result confirms and sheds some nuance on the key finding by Nyer (1997) that emotions mediate the relation between cognitive appraisals and coping behaviors; however, this mediation basically occurs mostly for high-SRP customers.

Interestingly, the intensity of anger/disgust does not vary significantly across the three levels of SRP; see Table 4: $F(1, 281) = .003$, $p = .92$. This leads us to understand that high-SRP customers, who are more likely to complain than the other customers, are not angrier than the other customers, but their anger shapes their coping behavior in a different way. We reason that they are likely to be more self-confident in the outcome of their complaining behavior. Anger is not a sufficient condition to complain. The customers have to be high on SRP too. That is why SRP is a quasi-moderator between emotions and complaining: On one hand, because SRP has direct effects on complaining, consumers scoring high on SRP may complain *even if* they are not angry; on the other hand, because SRP moderates the relation between emotions and complaining, consumers scoring low on SRP will not complain *even if* they are angry.

This complements a recent study by Bougie, Pieters, and Zeelenberg (2003). On one hand, they found, as we did, that anger mediates the relationship between dissatisfying service encounters and customers' behavioral responses (such as switching and complaining). But on the other hand, they did not consider any moderating variable characterizing the subjects of their experiment. The discrepancy between their findings and ours can be explained by the fact that they employed students in both of their

experiments, whereas in our study, the respondents were customers who had experienced real problems with their banks.

This also complements the study by Blodgett and Anderson (2000), who used a moderator conceptually similar to SRP (i.e., "attitude toward complaining") but failed to take emotions into account. The behavioral response (i.e., complaining or not complaining) depends not only on a trade-off between costs and benefits leading to the assessment of the likelihood of success of complaint but also on emotions, as we have shown in our study.

A key finding is that the higher the SRP, the more likely the complaining behavior. This finding is important on several dimensions. First, it confirms that Richins's (1983a) scale can adequately predict the complaining behavior. Second, it shows that this scale can be used by firms to pinpoint the customers who are more likely to complain and those who are less likely to do so. This facilitation (Davidow 2003) of the process is a key construct in the organizational response to customer complaints and helps to increase customer satisfaction from the complaint handling and the repurchase intentions of the complainant. We suggest that Richins's (1983a) scale could be administered by services firms to a sample of their customers to understand the antecedents of SRP (e.g., psychological and/or sociological), in order to predict the propensity to complain. Because negative critical incidents occurring with high-SRP customers are more likely to surface than those with low-SRP counterparts, special research efforts should be undertaken for the low-SRP customers to understand what may be wrong in the service delivery. In addition, service providers should advertise to these low-SRP customers that some easy-to-reach, low-hassle channels of communication are available. This is part of the facilitation process described by Davidow (2003), which helps to increase customer satisfaction from the complaint handling and the repurchase intentions of the complainant.

Interestingly, none of the sociodemographic characteristics of the sample affect either SRP (all F 's < 1.2 , all p 's $> .120$) or the complaining behavior (Nagelkerke $R^2 = .087$, $p = .64$). In other words, both SRP and complaining behavior seem not to depend on the customers' social class (thus justifying their noninclusion in the model). The very presence of a threshold of SRP, beyond which complaining behavior occurs, is an important finding too. The threshold is a key characteristic of the individual customer's response to the environmental challenge, because it differentiates between the customers who complain and those who do not. If the threshold is set such that only the upper 20% of the customers remain beyond the threshold, 77% of these customers complain, whereas only 45% below the threshold complain. This finding stresses the importance for a company to monitor its consumers' SRP and to try

and locate the threshold beyond which complaining is more likely. Conversely, for the customers scoring below the threshold, it is important that the firms do not mistake their silence for satisfaction. Rewarding and/or encouraging customers to complain may paradoxically bring positive results to the firm, because it likely lowers the threshold of SRP and brings the firm in contact with more dissatisfied customers. As Berry, Seiders, and Grewal (2002) pointed out, "They [consumers] have no incentive to spend more of these resources (i.e., time and efforts) without the expectation of additional benefit" (p. 12). As our findings show, the emotional preparation for the coping behavior, which involves spending the resources (i.e., time and effort), generates negative emotions (i.e., anger, anxiety, and resignation). We submit that the less negatively loaded the communication between the customers and the firm, the more information the firm will learn from its customers. Whitely (1994) stressed that complaint-handling representatives must first "fix" the customer, before attempting to fix the problem. This is another component in the facilitation dimension (Davidow 2003) and increases the likelihood that a dissatisfied consumer will indeed complain to the company.

CONCLUSIONS

Lazarus's model is supported: The three emotions are significantly related to the cognitive appraisal of the problem, and the coping behavior depends on the emotional appraisal. Our findings went a step further in showing which dimension of the incident is the antecedent of which emotion. Second, it was demonstrated which emotions trigger which behavior: The specific role of anger was pointed out as the main driver of complaining and resignation as the main driver of noncomplaining behavior.

The complaining and noncomplaining behaviors are two different ways of managing the emotions, that is, anger in the case of high SRP and resignation if SRP is low. This leads us to the distinction made by Lazarus and Folkman (1984) between problem- and emotion-focused behaviors. Anger is an emotion that leads to a problem-focused behavior: It is directed outward. On the other hand, resignation is directed inward and leads to an emotion-focused behavior. High-SRP customers try to have some control over their external environment, that is, their relations with the firms. Low-SRP customers limit their control to their inner environment, foregoing a normal relationship with the company.

Facilitation, or the enabling of a complaint, is a critical dimension in the organizational response to the complaint (Davidow 2003). It is the only organizational response dimension that must be in place before the complaint is actually voiced. Theoretically, as this research has shown,

knowing what drives consumers to complain (or not) should thus allow a company the opportunity to establish policies and procedures that would encourage consumers to complain. The bottom-line benefits of complaint management (Fornell and Wernerfelt 1987) make it an imperative for the organization to make every reasonable effort to retain complaining customers. By understanding the emotions that drive consumer complaint behavior, an organization can increase the likelihood of consumer success in voicing their complaint, thus increasing the number of dissatisfied consumers who complain. Richins (1983b) found that making a suitable complaint-handling mechanism available has a positive impact on the likelihood of complaining. Despite this and the fact that companies have spent billions of dollars in the past 20 years on complaint handling (Grainer, Broetzmann, and Cormier 2003), satisfaction from complaint handling today is lower than it was 30 years ago. This, in turn, directly and negatively affects the likelihood that consumers will complain. By evaluating current customer care policies and executing them better, companies can develop more efficient and effective complaint-handling policies.

Understanding the impact of the SRP on consumers will enable firms to improve their complaint-handling mechanism. In addition to responding reactively to consumer complaints (more efficient policies), firms will now be able to proactively reach out to high-SRP consumers (more effective policies).

MANAGING THE POSTSERVICE FAILURE EMOTIONS

Complaining should be regarded as a way of managing emotions, not only on the part of the customers but also on the part of the firms. This would explain the poor complaint-handling results noted by Grainer, Broetzmann, and Cormier (2003). By focusing on functional and "objective" responses to complaints, companies have ignored customer emotions, causing a drop in satisfaction with complaint handling. Customers do not simply come to the firm for logistical reasons (e.g., a broken dishwasher); they come to have their emotions redressed as well. This can be termed *psychological compensation*. Their anger, their anxiety, and their resignation should be dealt with before the logistical problem is solved. Their self-image is at stake. Service companies should realize that consumers' actual postcomplaint behavior is also emotion driven. The primary appraisal of costs and benefits generated by the complaints is superseded by emotions. Contact employees should be trained to pay attention to the emotional climate of the complaints and to fix

the customer first. Only by improved customer employee training will firms be able to improve customer satisfaction with the complaint-handling procedures.

LIMITS OF THE STUDY AND FUTURE RESEARCH

A weakness of this study is the use of self-report bias and the fact that respondents were asked to remember incidents that occurred several months before, along with their evaluation and emotions. This leads to suggesting that future studies on complaining and noncomplaining behavior should be undertaken right after the incidents.

The slightly low Cronbach's alphas suggest that some of the measures need to be refined in order to improve their reliability. This should be done as a first step toward testing further generalizability.

A further limitation is the sampling of only one service provider. Are the results we obtained generalizable across a wide sample size? Is the depth of emotions experienced by bank customers comparable with the depth of emotions experienced by other service failures? Does it matter?

Future research should focus on the place of emotions in service recovery. Having shown that emotions are important, we must now try to learn better how to use this information in complaint recovery. How can service providers affect consumer emotions in the recovery? Can subjective consumer emotions be changed, and if so, how?

Previous research has focused on the critical role explanations have in establishing the credibility of the organization (attributions) in response to a complaint. Future research could focus on the importance of the credibility of the organizational response to the complaint on the SRP. Can the way a company responds to complaints in general influence the SRP? Answers to these questions will greatly advance our understanding of this critical area of research.

APPENDIX Measures Used in the Questionnaire

Attribution of the Problem

- a. The bank was responsible for the problem you experienced? (not at all responsible, 1 = *totally agree*, 7 = *totally disagree*)
- b. The problem that I encountered was not under the bank's control: 1 = *totally agree*, 7 = *totally disagree*.

Magnitude of the Incident

How important was the problem you faced? 1 = *very important*, 7 = *not important at all*.

Frequency of the Incident

How frequent were the incidents with the bank? 1 = *very frequent*, 7 = *very infrequent*.

Emotions

When the problem occurred, you felt :

Anger1 = *totally agree*, 7 = *totally disagree*

Sadness1 = *totally agree*, 7 = *totally disagree*

Acceptance1 = *totally agree*, 7 = *totally disagree*

Disgust1 = *totally agree*, 7 = *totally disagree*

Expectancy1 = *totally agree*, 7 = *totally disagree*

Surprise1 = *totally agree*, 7 = *totally disagree*

Anxiety1 = *totally agree*, 7 = *totally disagree*

Seeking Redress

1. If a defective product is inexpensive, I usually keep it rather than put up a fuss or complain. 1 = *totally agree*, 7 = *totally disagree*
2. I'd rather do almost anything rather than return a product to the store. 1 = *totally agree*, 7 = *totally disagree*
3. I am probably more likely to return an unsatisfactory product than most people I know. 1 = *totally agree*, 7 = *totally disagree*
4. I often procrastinate when I know I should return a defective product to the store. 1 = *totally agree*, 7 = *totally disagree*
5. I would attempt to notify store management if I thought service in a store is particularly bad. 1 = *totally agree*, 7 = *totally disagree*

REFERENCES

- Andreason, Alan R. (1984), "Consumer Satisfaction in Loose Monopolies: The Case of Medical Care," *Journal of Public Policy and Marketing*, 2, 122-35.
- (1985), "Consumer Responses to Dissatisfaction in Loose Monopolies," *Journal of Consumer Research*, 12 (September), 135-41.
- Bagozzi, Richard P. and Youjae Yi (1988), "On the Evaluation of Structural Equation Models," *Journal of the Academy of Marketing Science*, 16 (Spring), 74-94.
- Berry, Leonard L., Kathleen Seiders, and Dhruv Grewal (2002), "Understanding Service Convenience," *Journal of Marketing*, 66 (July), 1-18.
- Blodgett, Jeffrey G. and Ronald D. Anderson (2000), "A Bayesian Network Model of the Consumer Complaint Process," *Journal of Service Research*, 2 (4), 321-39.
- Bougie, Roger, Rik Pieters, and Marcel Zeelenberg (2003), "Angry Customers Don't Come Back, They Get Back: The Experience and Behavioral Implications of Anger and Dissatisfaction in Services," *Journal of the Academy of Marketing Science*, 31 (4), 377-92.
- Cannon, W. B. (1939), *The Wisdom of the Body*, 2nd ed. New York: Simon & Schuster.
- Carver, Charles S. (1996), "Stress and Coping," in *The Blackwell Encyclopedia of Social Psychology*, Anthony S. R. Manstead and Miles Hewstone, eds. Cambridge, MA: Blackwell, 635-39.
- Chebat, Jean-Charles and Witold Slusarczyk (2005), "How Emotions Mediate the Effects of Perceived Justice on Loyalty in Service Recovery Situations: An Empirical Study," *Journal of Business Research*, 58 (11), 664-73.
- Davidow, Moshe (2003), "Organizational Responses to Customer Complaints: What Works and What Doesn't," *Journal of Service Research*, 5 (3), 225-51.
- Day, Ralph (1984), "Modeling Choices among Alternative Responses to Dissatisfaction with Durable Products," in *Advances in Consumer Research*, Vol. 11, R. Belk, ed. Ann Arbor, MI: Association for Consumer Research, 496-99.
- Downton, Steve (2002), "Measurements to Achieve Customer Focus," <http://www.downtonconsulting.com/articles/Customers/measurements>
- Folkes, Valerie (1984), "Consumer Reactions to Product Failure: An Attributional Approach," *Journal of Consumer Research*, 10 (March), 398-409.
- , Susan Koletsky, and John Graham (1987), "A Field Study of Causal Inferences and Consumer Reaction: The View from the Airport," *Journal of Consumer Research*, 13(March), 534-39.
- Fornell, Claes and Birger Wernerfelt (1987), "Defensive Marketing Strategy by Customer Complaint Management: A Theoretical Analysis," *Journal of Marketing Research*, 24 (November), 337-46.
- Grainer, Marc, Scott Broetzmann, and Cynthia Cormier (2003), "Customer Complaint Handling—The Multibillion Dollar Sinkhole: A Case of Customer Rage Unassuaged," unpublished report, Customer Care Alliance, Alexandria, VA.
- Heise, D. R. (1979). *Understanding Events: Affect and the Construction of Social Action*. New York: Cambridge University Press.
- (1989a), "Effects of Emotion Displays on the Assessment of Character," *Social Psychology Quarterly*, 52, 10-21.
- (1989b), "Modeling Event Structures," *Journal of Mathematical Sociology*, 14, 139-69.
- Hirschman, Albert (1970), *Exit, Voice and Loyalty*. Cambridge, MA: Harvard University Press.
- Jöreskog, K. G. and D. Sörbom (1996), *LISREL 8.5 User's Reference Guide*. Chicago: Scientific Software International.
- Lassar, Walfried M., Valerie S. Folkes, Dhruv Grewal, and Carolyn Costley (1998), "Consumer Affective Reactions to Product Problems When the Timing of Warranty Expiration Varies," *Journal of Business Research*, 42 (3), 265-270.
- Lazarus, Richard S. (1966), *Psychological Stress and Coping Process*. New York: McGraw-Hill.
- (1991a), "Cognition and Motivation in Emotion," *American Psychologist*, 46 (April), 352-67.
- (1991b), "Progress on a Cognitive-Motivational-Relational Theory of Emotion," *American Psychologist*, 46 (August), 819-34.
- and S. Folkman (1984), *Stress, Appraisal and the Coping Process*. New York: Springer.
- Machleit, Karen A. and Sevgin A. Eroglu (2000), "Describing and Measuring Emotional Response to Shopping Experience," *Journal of Business Research*, 49 (August), 101-11.
- MacKinnon, N. J. (1994). *Symbolic Interactionism as Affect Control*. Albany: State University of New York Press.
- Mano, Haim and Richard L. Oliver (1993), "Assessing the Dimensionality and Structure of Consumption Experience: Evaluation, Feeling, and Satisfaction," *Journal of Consumer Research*, 20 (December), 451-66.
- Nunnally, Jum C. (1967), *Psychometric Theory*. New York: McGraw-Hill.
- (1978), *Psychometric Theory*, 2nd ed. New York: McGraw-Hill.
- and I. H. Bernstein (1994), *Psychometric Theory*, 3rd ed. New York: McGraw-Hill.
- Nyer, Prashanth U. (1997), "A Study of the Relationships between Cognitive Appraisals and Consumption Emotions," *Journal of the Academy of Marketing Science*, 25 (Fall), 296-304.
- Oliver, Richard (1993), "Cognitive, Affective and Attribute Bases of the Satisfaction Response," *Journal of Consumer Research*, 20 (December), 418-30.

- Plutchik, Robert (1980), *Emotions: A Psychoevolutionary Synthesis*. New York: Harper & Row.
- Press, Irwin, Rodney F. Ganey, and Melvin F. Hall (1997), "What's Most Important to Customer Satisfaction?" *ABA Banking Journal*, 89 (9), 73-75.
- Richins, Marsha (1983a), "An Analysis of Consumer Interaction Styles in the Marketplace," *Journal of Consumer Research*, 10 (June), 73-82.
- (1983b), "Negative Word of Mouth by Dissatisfied Consumers: A Pilot Study," *Journal of Marketing* 47 (Winter), 68-78.
- Rust, Roland T., Anthony J. Zahorik, and Timothy L. Kenningham (1996), *Service Marketing*. New York: HarperCollins.
- Sharma, Subhash, Richard M. Durand, and Oded Gur-Arie (1981), "Identification and Analysis of Moderator Variables," *Journal of Marketing Research*, 18 (August), 291-300.
- Stephens, Nancy and Kevin P. Gwinner (1998), "Why Don't Some People Complain? A Cognitive-Emotive Process Model of Consumer Complaint Behavior," *Journal of the Academy of Marketing Science*, 26 (3), 172-89.
- Stewart, Kate (1998), "An Exploration of Customer Exit in Retail Banking," *International Journal of Bank Marketing*, 16 (1), 6-15.
- Tax, Stephen Saul, Stephen Brown, and Murali Chandrashekar (1998), "Customer Evaluations of Service Complaint Experiences: Implications for Relationship Marketing," *Journal of Marketing*, 62 (April), 60-76.
- Technical Assistance Research Program (1986), *Consumer Complaint Handling in America: An Update Study*, Part 1. Washington, DC: United States Office of Consumer Affairs, Contract HHS-100-84-0065.
- Weiner, Bernard (2000), "Attributional Thoughts about Consumer Behavior," *Journal of Consumer Research*, 27 (December), 382-87.
- Westbrook, Robert A. (1987), "Product/Consumption-Based Affective Responses and Postpurchase Processes," *Journal of Marketing Research*, 24 (August), 258-70.
- Whitely, Richard (1994), "Fix the Customer First," *Sales and Marketing Management*, 146 (August), 49-50.
- Wirtz, Jochen and John E. G. Bateson (1999), "Consumer Satisfaction with Services: Integrating the Environment Perspective in Services

Marketing into the Traditional Disconfirmation Paradigm," *Journal of Business Research*, 44 (1), 55-66.

Jean-Charles Chebat is a Knight of the National Order of Quebec and a Fellow of the Royal Society of Canada, the American Psychological Association, the Society for Marketing Advances, and the Japan Academy for the Promotion of Science. He co-authored 115 research articles; four books in Canada, the United States, Japan, and Europe; 10 book chapters; and 120 papers in conference proceedings. He is a member of seven Editorial Boards (*Journal of Retailing*, *Journal of the Academy of Marketing Science*, *Journal of Applied Social Psychology*, among others) and the Associate Editor of *Perceptual & Motor Skills*. He is a consultant for several Canadian firms in the fields of services and retailing.

Moshe Davidow is a lecturer of marketing and services. His research has focused primarily on complaint handling and complaint management, loyalty and grudge-holding, and service quality. His publications have appeared in the *Journal of Service Research*, the *Journal of Satisfaction, Dissatisfaction and Complaining Behavior*, and the *Journal of Hospitality and Tourism Research*, as well as numerous conference proceedings. He received his Ph.D. from Texas A&M University in 1998. He may be reached at davidow@econ.haifa.ac.il.

Isabelle Codjovi received an M.Sc. in marketing research from HEC Montreal. She is presently manager of the Pricing and Statistics Department of Yves-Saint-Laurent Beauté headquarters in Paris.