

This chapter provides an interpretation and discussion of the study of the proposed integrated model on complaint behaviour. It starts with an overview of the study, followed by a brief summary of the research findings, discussion on the research questions in Chapter 1, contributions and implications of the study, and limitations of the study and suggestions for future research.

7.1 Overview of the Study

As mentioned in Chapter 1, there are two main research purposes of this study. The first main purpose is to examine the relationship between the information about the claimants (consumer) and the complaint cases in the records data and the award or outcome of the Tribunal, to observe whether the TCC is a speedy and effective forum for the consumers. The second main purpose is to investigate the relationship between the proposed integrated model variables and consumers' complaint behaviour (including complaint intention and complaint actions) through survey data. Specifically, this study attempts to examine how the proposed integrated model variables influence consumers' complaint intention and complaint actions, and to empirically test the moderating effects of situational influence on the relationship between complaint intention and complaint action. The current study also seeks to investigate the influence of complaint intention and complaint actions as well as to examine whether the complaint intention mediates the relationship between the proposed integrated model variables and complaint actions. Additionally, this study seeks to identify the most influential element affecting complaint actions. Lastly, the study attempts to identify the most influential elements affecting the demographic variables of the respondents.

is really a speedy and effective forum for the consumers, the records data obtained from the Tribunal for Consumer Claims (TCC) in Kuala Lumpur was selected in this study. The TCC in Kuala Lumpur was used, as Kuala Lumpur being the capital city of Malaysia, is the largest city, and the surrounding vicinity functions as the trade, administrative, and cultural centre for the country. Additionally, the yearly statistical data from the TCC shows that the highest numbers of complaint cases filed in the TCC from 2001 to the end of August 2009 were in Kuala Lumpur. Hence, the Tribunal records for seven years in every March were selected for this study. The total numbers of cases collected were 350. However, as there were 10 cases still in the complaint process, only 340 cases were completed and obtained the award from the Tribunal. Content analysis was conducted to test Hypotheses 1 of the study. This study is the first attempt to examine the claimant's characteristics, issues in dispute, type of claim, amount of claim, duration from filing to hearing, and evidence influence on the award or outcome of the tribunal or court from the consumer's perspective.

7.1.2 Survey Data

To test the second main purpose of the study through a survey, some theories and variables were employed to develop the framework for this study (i.e. expectation disconfirmation theory, the theory of planned behaviour, theory of social learning, locus of control, theory of transaction cost, and situational influence). Among these theories, the TPB is the main theory to guide the study. Ajzen (1985, 1990) suggests that additional variables can be included in the TPB to increase the proportion of the variance in behavioural intention or behaviour and extend to other research contexts. Ajzen and Fishbein (1980) and Ajzen (1985, 1991) believe that personality factor,



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mation, past experience, demographic and other external location) can be used as background variables in the TPB or TRA. Thus, this study combined couples of theories to examine the complaint behaviour based on previous studies in the complaint domain.

The Expectation Disconfirmation Theory (EDT) is one of the common theories to evaluate consumer satisfaction or dissatisfaction (Oliver, 1980; Yim, Gu, Chan and Tse, 2003). Bearden and Teel (1983) and Singh and Widing (1991) suggest that the level of perceived satisfaction and dissatisfaction in the marketplace influences subsequent attitudes, intentions negatively or positively. Consumer perception about business responsiveness and reputation is one of the important factors predicting the degree of dissatisfaction of the consumer, and, subsequently, influences consumer complaint behaviour (Keng, Richmond and Han, 1995; Phau and Sari, 2004; Tipper, 1997; Lau and Ng, 2001).

The theory of planned behaviour as originally developed by Ajzen (1985, 1990) was used to explain a variety of behaviour and behavioural intentions in the psychology model. Bagozzi and Warshaw, (1990) and Singh and Wilkes (1996) believe that complaint intention is an intermediate goal-directed behaviour that explains consumer's complaint behaviour. Complaint behaviour is not totally under the consumer's volitional control. There are some control factors that may affect an individual's complaint behaviour, such as time constraints, dissatisfied respondents from business or company, consumer's knowledge of available protection, difficulty of making a complaint, complaint value (including complaint cost and benefit), and so on. Based on these control factors, the TPB model can help to support these problems. In the TPB, attitude towards complaining, social benefits and probability of successful complaint replaced

subjective norm, and perceived behavioural control to
intent intention and complaint action later on. No previous
research has applied complaint behaviour in the TPB to explain consumers' complaint
behaviour.

The theory of social learning can be used to explain human attitudes and actions (Fishbein and Ajzen, 1975; Bandura, 1997). Individual's cognition plays an important role in the learning process, and awareness and expectations of future reinforcement or punishments can have a major effect on the behaviours that people exhibit (Ormrod, 1999). Andreasen (1977) believes that personal judgment is affected by the individual's standards and expectations, which, in turn, is a function of personal characteristics or past experience, and backgrounds of learning can affect an individual's intention towards dissatisfied products or services in the complaint behaviour. Therefore, the variables of knowledge about consumer rights and complaint agencies as complaint channels and consumers' prior complaining experience will be investigated in the present study (Andreasen, 1977; Ajzen, 1985; Sing, 1990; Crie, 2003).

Locus of control is a personality factor that originated from the social learning theory, and which attempts to integrate concepts from both the behavioural and learning theory (Rinehart, 1995). An individual's locus of control orientation, which includes external (uncontrollable external variables such as luck, fate and powerful others) and internal (lives or events can be controlled by individual themselves), explains the perception of personal control and responsibility for individual successes and failures in their lives or events (Busseri, Lefcourt and Kerton, 1998). Singh (1989) suggests that locus of control can be used as an important variable to predict consumers' complaint behaviour in future studies. This study attempts to fill this gap.

991) suggest that the theory of transaction cost can be used to explain consumer complaint behaviour. In fact, the transaction cost theory is originally proposed in economics to explain the governance of contractual relations by Williamson (1979). Gronhaug and Gilly (1991) use assets specificity, uncertainty and exchange frequency, which are under transaction costs, to explain consumer complaint behaviour. Consumer complaints occur when the complaint benefit is higher than the complaint cost (Landon, 1977), hence, consumers with a high knowledge of their rights can be one approach to reduce complaint cost and promote the consumer to seek redress for improving their satisfaction level.

Keng, Richmond and Han (1995) suggest that situational factors such as the price of the product and seriousness of the problem are important in explaining complaint behaviour. Richins (1982) and Singh (1989) suggest that situational variables (such as dependence on the product, difficulty of making a complaint, nature of the specific dissatisfaction, and so on) can be used as a moderating variable to explain the relationship between an individual's tendency and actual behaviour in any specific case. However, Richins (1982) and Singh (1989) did not offer empirical study to support their suggestion on moderating effect. Thus, this study attempts to fill this gap on the moderating effect. Based on the various theories in the previous study, this study provides one comprehensive proposed framework to explain consumer complaint behaviour.

The survey design was used in this study. Several reasons had been justified in the methodology chapter. Multi-item scales were constructed to measure proposed integrated model variables, complaint intention and complaint actions. In the process of developing the measurement for the constructs of this study, most of the scales used

and valid scales reported in past research. The survey

questionnaire consisting of mainly closed-ended questions.

The questionnaire was divided into four sections. The questions in the questionnaire were asked using the three main languages by Malaysians, ó English, Malay and Chinese.

The research sampling technique used in this study was non-probability sampling for examining consumer complaint behaviour to the company or manufacturer or third party complaint agencies. Quota sampling was used for choosing the respondents in the areas of Selangor and Kuala Lumpur, within the selected gender and ethnicity groups. Three shopping malls ó One Utama, Mid Valley Megamall, and Sunway Pyramid ó in the area of Selangor and Kuala Lumpur were selected. These two areas have numerous organisations located within its surrounding vicinity. These areas are trade, administrative, and cultural centre for the country.

For examining the complaints in third party complaint agencies, convenience sampling was used in the TCC in Kuala Lumpur and the NCCC. Respondents who were registering or having their complaint cases heard in the tribunal or the NCCC were selected. Based on the yearly statistical data from the TCC, the numbers of filed complaint cases had increased by the thousands from 2001 to 2009. Among the states in Malaysia, Kuala Lumpur and Selangor had the two highest number of complaints filed from 2004 to 2009. A total of 1,200 sets of questionnaires were distributed to the three shopping malls, the TCC in Kuala Lumpur, and the NCCC. A total of 834 sets were useable. Structural Equation Modelling was conducted to test Hypotheses 2, 3, 4, 5 and 6 for this study.

is were involved in the present study. For the first stage, assessment tools such as exploratory factor analyses and reliability test for internal consistency were used to check for validity. Based on the results gained from the exploratory factor analysis, the measurement model was then created, and tested for unidimensionality, convergent validity and discriminant validity using confirmatory factor analysis. Then, some of the preliminary analyses were conducted, including descriptive statistics, chi-square, independent sample t-test, one-way ANOVA, and Pearson correlation coefficients. These provide greater insights to marketers and public policy makers in the second stage. Finally, alternative comparisons were performed using Structural Equation Modelling. This was used to test and confirm hypotheses 2, 3, 4, 5 and 6. In this stage, establishing the model fit, the significance, direction, and magnitude of each hypothesised structural parameter was undertaken.

7.2 A Brief Summary of the Research Findings

The present research findings provide additional information about the relationship between the proposed integrated model factors and complaint behaviour. To assist the subsequent discussion, a brief summary of the research findings on survey data is provided in this section.

In terms of the demographic profile of the respondents, the sample showed a balance in gender group between males (48.9%) and females (51.1%). Almost half of the respondents were Malays, followed by Chinese and Indians. In terms of occupation of the respondents, around half of the respondents were private sector employees, followed by students, government employees, self-employed and housewives. Referring to the age of the respondents, around half of the respondents (48.7%) were middle aged, which

old, followed by 18 to 25 years old, 41 to 55 years old, and half, followed by single respondents and others. Concerning the education of the respondents; 39% of the respondents had a university degree/professional, followed by those who had a college diploma, HSC/STP/STPM/A-Level, MCE/SPM/SPVM/O-level, LCE/SRP/PMR or below. For personal monthly income, the highest percentage of the respondents earned an income between RM1,000 - RM2,999, followed by incomes below RM1,000, RM3,000 - RM4,999, RM7,000 and above, and RM5,000 - RM6,999.

After applying the exploratory factor analysis on the dependent variable, independent variables, mediating variable and moderating variables in complaint behaviour in the present study, four items (CA1, CA2, PB1 and PB7) were dropped. An examination of the internal consistency revealed satisfactory reliability with the alpha value ranging from 0.651 to 0.952. Testing four commonly applied requirements for multivariate assumptions analyses of normality, homoscedasticity, linearity, and multicollinearity of no violation of assumptions were found for the empirical data in this study.

The measurement model assessment showed a satisfactory final model fit ($\chi^2 = 2291.469$, $\chi^2/df = 2.079$, GFI=0.902, TLI=0.912, CFI=0.921, RMSEA = 0.036) by using confirmatory factor analysis. Overall, the required reliability and validity assessment demonstrated strong support for unidimensionality, convergent validity, construct reliability, and discriminant validity. A series of alternative model comparisons further support the hypothesised partially mediated model ($\chi^2 = 1801.429$, $\chi^2/df = 2.142$, GFI=0.912, TLI=0.918, CFI=0.927, and RMSEA=0.037). The total variance in complaint intention explained by the predictors was 28.1%. The proposed integrated

In the structural model analyses for hypotheses testing, the findings show that attitude towards complaining, societal benefits, probability of successful complaint, knowledge of consumer rights and consumer agencies, internal locus of control had significant effect on complaint intention. It was also found that societal benefits, knowledge of consumer rights and consumer agencies, and perceived value of complaint influenced the complaint actions. Next, it was reported that complaint intention mediated the link between societal benefits, probability of successful complaint, knowledge of consumer rights and consumer agencies, internal locus of control and complaint actions. Finally, the study found that the difficulty of making a complaint and the importance of products had a moderating effect on complaint intention and complaint actions.

7.3 Overview of Findings for Research Questions

The results of the statistical test had provided support for the usefulness of the proposed integrated model in understanding complaint behaviour. This section attempts to respond to the research questions in Chapter 1. The discussion and interpretation of the findings will be presented based on each research question.

7.3.1 Research Question 1:

Does the Tribunal for Consumer Claims in Malaysia fulfil its purpose as a speedy and effective forum for consumers?

The first research question attempts to examine whether the Tribunal for Consumer Claims in Malaysia fulfils its purpose as a speedy and effective forum for consumers. Of the 340 records obtained from the TCC in Kuala Lumpur, around 81% registered complaint cases found that the claimants won, only 8.5% cases where the claimants

cases were out of jurisdiction of the court. This result is consistent with studies in other countries that show high rates of successful claimants of from 74% to 100% (Downing, Peters and Sankin, 1975; Hollingsworth, Feldman and Clark, 1973; Purdum, 1981; Bradley, Sherman and Bryant, 1982; Steadman and Rosenstein, 1973; Yngvesson and Hennessey, 1975). The results indicated that the TCC was standing with the consumers against the unscrupulous and irresponsible suppliers or manufacturers when the president heard the cases in the Tribunal. The TCC can be seen as one approach for consumers to relieve their dissatisfaction with goods or services.

In the records data, 41.5% complainers were male; another 58.5% complainers were female. Data showed that female consumers were more likely to seek redress through the TCC than male consumers in Kuala Lumpur. However, referring to the claimant's gender predicting the outcome of the Tribunal, the results show that gender of claimant was not significant on the award of the Tribunal. There was no difference in the outcome of the TCC for male or female consumers. It can be seen that the TCC in Kuala Lumpur is unbiased. The result is consistent with the research done in USA of Bradley, Sherman and Bryant (1982).

Regarding the race of claimants in the TCC, Chinese consumers (47.6%) were more likely to take complaints to the TCC than Malay consumers (40.6%) and Indian consumers (11.8%). On testing the relationship between the race of the claimant and the award of the tribunal, the results showed that the race of the claimant did not affect the award of the tribunal. Therefore, the Tribunal in Kuala Lumpur is unbiased. This result is consistent with the studies in USA by Bradley, Sherman and Bryant (1982) and Bonner and Metzen (1992).

TCC records, 20.3% of complainers were of young age (18 to 25 years old); 80% were middle age consumers (26 to 54 years old); only 6.5% complainers were older (above 55 years old) consumers. This indicates that consumers of middle age (26 to 54 years old) are more likely to seek redress through the TCC. To investigate the relationship between the age of the claimant and the award of the tribunal, the results showed that the age of the claimant significantly was not influenced the outcome of the tribunal. This result is consistent with the study in USA by Bonner and Metzen (1992).

Concerning the issues in dispute, consumers complaining about the quality of products were 70.3%; 23.5% cases were complaints concerning the price of the goods or services; another 6.2% consumers felt discontented with the place as the suppliers or manufacturers did not provide or deliver the goods or services as promised. The results indicate that most consumers were dissatisfied with the quality of products or services. Concerning the award of the tribunal, it was found that the issue in dispute significantly affected the outcome of the Tribunal. No previous study had been done on testing the relationship between issues in dispute and the award of the tribunal.

With respect to the type of claim, two types are classified by the TCC, which are claims on goods and claims on services. Records data showed that 55.6% of consumers complained about goods, another 44.4% cases complained about services. On examining the relationship between the type of claim and the award of the tribunal, the results showed that there was no difference concerning the outcome of the tribunal on the type of claim. However, in terms of the claim on goods and claim on services separately, the results produced significant influence on the outcome of the tribunal.

goods, the result showed that around 86.8% claimants would claim on the durable products. Referring to the claims on services, the result found that the probability of winning were almost equal for complaining about different services categories, such as repairs and general services (87.9%), professional and personal services (85.7%) and financial services and insurance (85.7%). This is the only study to examine the relationships between claim on goods and claim on services with the outcome of the tribunal.

Considering the amount of claim, the records data shown that 30% complaint cases claims were for RM50 - RM999, 27.6% were for RM3,000 ó RM6,999, another 25.3% cases were for RM1,000 ó RM2,999. The data showed that above 30% of complaints claiming RM50 to RM999 indicated that the highest ratio for complainers who filed cases in the TCC were claims for small amounts. In examining the relationship between the amount of claim and outcome of claims, the results showed that the amount of claim affected the outcome of the tribunal. This means that the TCC provides one forum for consumers against irresponsible suppliers or manufacturers even if the amount of claim is small.

In order to examine the speed of the tribunal, the duration from filing to hearing plays an important determinant role. In the records data, 77.9% of complaint cases were completed within 60 days; 15% of cases received the award within 80 days; only 4.4% of complaints were closed within 100 days. The results of this study are consistent with the studies in USA by Hollingsworth, Feldman and Clark (1973) and Purdum (1981). Relating to the award of the tribunal, the results showed that claim duration from filing to hearing significantly affected the award of the tribunal. The result found that the highest probability wining (83.8%) could be closed below 60 days. This result indicates

Generally speaking, documentary evidence is important in disputes, the record data shows that 81.8% complaint cases filed cases with documentary evidence, another 18.2% complaint cases filed in the tribunal without documentary evidence. To investigate the relationship between evidence of complaints and the outcome of the tribunal, the results showed that documentary evidence did not affect the outcome of the tribunal. This can be explained that in court, a claimant with a convincing story, but with no documented evidence is still able to win the complaint. This indicated that written evidence was not important to the outcome of the judgement.

Based on these results, the study found that the TCC in Kuala Lumpur is unbiased as the outcome of the tribunal was not dependent on the gender, race and age of the claimant, type of claim and evidence. The TCC is speedy as the duration from filing to hearing cases is completed within 60 days. The TCC is an effective forum as the award of the tribunal is determined by issues in dispute, claim on goods, claim on services, and amount of claim. Evidence of complaint was not significant indicating that the judge in the tribunal gave the award depending on the claimant's convincing story rather than documentary evidence. The results answered Research Question 1, in that the TCC fulfils its purpose as a speedy and effective forum for consumers.

7.3.2 Research Question 2:

How do the proposed integrated model variables play a role in Malaysian consumer complaint behaviour? Which particular construct exerts the strongest influence on the formation of complaint intention and complaint actions?

This research question concerns the findings regarding the role of proposed integrated model factors in predicting consumer complaint behaviour. The predictive ability of the



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constructs to complaint intention and complaint actions will

a. Business Practices and Responsiveness to Complaint

Bhattacharjee and Premkumar (2004) suggest that the expectation disconfirmation theory, as the extension of cognitive dissonance theory, can be used to evaluate consumer complaint behaviour. Business practices and responsiveness to complaint can affect consumer's satisfaction or dissatisfaction with the product or service; thus, it can be used to predict consumer complaint behaviour in this study (Phau and Sari, 2004; Bearden and Teel, 1983; Keng, Richmond and Han, 1995; Richins, 1982). Business practices and responsiveness to complaint presents an individual's feeling about business behaviour and consumption of products or service in the market, and consumer's perception about business practices and business responsiveness to their complaint (Phau and Sari, 2004; Keng, et al., 1995).

In the current study, business practices and responsiveness to complaint was found to have non-significant relations with complaint intentions and complaint actions. The results indicate that consumer's perception of business and responsiveness to complaint was not affected by the complaint intention and the actual complaint actions. This result is consistent with Halstead and Droge (1991) who found that consumer's perception of business and responsiveness to complaint did not influence the complaint intention. Bearden and Mason (1984) found that business and responsiveness have a non-significant effect on the complaint actions. Consumers would not have complaint intention and actions based solely on the business practice and responsiveness to complaint.

controlled by intention; however, not all intentions can carry out the relevant actions. The relation between the individual's intentions and actions can be seen as the goals and plans guiding behaviour (Ajzen, 1985), thus, the TPB model from Ajzen (1985, 1991) was applied to explain complaint behaviour in the current study. The postulation of this theory is that an individual's intention to perform or not to perform behaviour is the determinant of that action (Armitage and Conner, 2001; Ajzen, 2002). Attitude towards behaviour is one of the core factors in the TPB model. In examining complaint behaviour, attitude towards complaining was used to predict the complaint intention and complaint action, to explore whether attitude towards complaining can be used to explain the complaint intention or complaint actions.

In the present study, attitude towards complaining is defined as an individual's stable evaluations regarding the 'goodness' or 'badness' of complaining to sellers or providers, irrespective of the specifics of the dissatisfaction episode (Singh, 1989, p. 335). The current study found that attitude towards complaining had a positive effect on complaint intention. Singh and Wilkes (1996) suggest that it should play an important role in explaining the complaint intention. This makes theoretical sense because if complainers perceive that making a complaint is their moral obligation and appropriate behaviour, they are more likely to express their dissatisfaction. This result proves the suggestion of Ajzen (1985, 1991) in the TPB model, that attitude towards behaviour as a core variable positively predicts the behavioural intention. This result is also consistent with the previous studies of Richins (1982), Kim, Kim, Im and Shin (2003), Singh (1989), Singh and Wilkes (1996). However, attitude towards complaining does not significantly predict the actual complaint actions. Ajzen (1985, 1991) suggests that attitude towards behaviour has a direct effect on the behaviour intention; however, he



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a direct affect on the actual behaviour. Thus, the finding of intention of Ajzen.

c. Societal Benefits

Subjective norm is another core factor in the TPB model. It was presented as societal benefits on complaining in this study, based on the suggestion from Hrubes, Ajzen and Daigle (2000). Armitage and Conner (2001) argue that subjective norm is a relatively more controversial construct within TPB literature compared with attitude construct. Based on 185 databases, Armitage and Conner reveal that the relationship between the subjective norm and intention is significant but weaker than the attitude towards behaviour, perceived behaviour control and intention. However, in the exercise behaviour, Symons Downs, Graham, Yang, Bargainier and Vasil (2006) and Mummery, Spence and Hudec (2000) found that subjective norm have a stronger effect on intention than attitude towards behaviour. Richins (1982) believes that societal benefits is an important variable for explaining consumer complaint behaviour. therefore, ff enough consumers are quick to complain or point out a particular product or service with which they feel discontent, this product or service will eventually be removed from the marketplace or improved. Singh (1990) argues that societal benefits are an individualø belief about societal benefits resulting from complaining.

In this study, the findings show that societal benefits had a significantly positive influence on the complaint intention. This result indicateed that consumers who believed that complaining was beneficial for society were more likely to complain, they thought that by complaining about the particular product or services with which they felt discontented, the product or service would eventually be removed from the marketplace or improved. However, the current study found that consumers who believe

cial for society were less likely to take complaint actions. Consumers who disagree that complaining can eventually improve or remove the faulty product or services from the marketplace, they believed that seeking redress from the company or third party agencies would be useless for improving the faulty products or services on the market. These results are consistent with the study by Richins (1982) which found that consumers who believe that complaining is beneficial for society have a higher intention to make a complaining; however, they are less likely to take actually complaint action as they believe their own personal complaining is useless for improving the faulty products or service on the market. In predicting the complaint intention, societal benefits ($\beta = 0.216$) play a more important role than attitude towards complaining ($\beta = 0.109$) and probability of successful complaint ($\beta = 0.170$).

d. Probability of Successful Complaint

Perceived behavioural control is the third important variable in determining the behavioural intention in the TPB model. Ajzen (1985) suggests that when the extent of resources and opportunity become realistic, perceived behavioural control can be used to predict the probability of a successful behavioural attempt. Thus, probability of successful complaint was used to present perceived behavioural control in this study. Once dissatisfaction occurs, consumers will have more confidence if they have enough information or resources to make a complaint to company or third party agencies (Busseri, et al., 1998). In consumer complaint behaviour, the probability of successful complaint is the consumer's perceived likelihood of getting a reward from the firm, such as a refund, exchange, or apology based on the previous studies from Singh (1989), Kim, Kim, Im and Shin (2003).

perceived behavioural control has both a direct and indirect effect on complaint intention in the TPB model. Hrubes and Ajzen (2001) found that perceived behavioural control failed to explain the hunting behaviour. This can be explained, as hunting is largely under volitional control and, therefore, the more volitional control one has over behaviour, the less important perceived behavioural control should be. Nevertheless, perceived behavioural control contributes significantly the relationship with hunting intention (Hrubes and Ajzen, 2001). In the current study, the findings show that probability of successful complaint had a positively significant effect on the complaint intention and plays an important role in predicting the complaint intention. However, the probability of successful complaint was not significant in predicting complaint actions. The results indicate that if consumers believe their complaints will be accepted by the firm or third party agency, they have more intention of making a complaint. This finding are consistent with the hunting behaviour study by Hrubes and Ajzen (2001).

e. Knowledge of Consumer Rights and Consumer Agencies

Singh and Wilkes (1996) suggest that learning theory can explain how consumers learn about mechanisms and the options for complaining, such as knowledge of unfair practices, consumer rights, and complaint channels. Thus, awareness of consumer rights and consumer protection agencies is important for consumers in making the decision to address their dissatisfaction to firms or businesses or third parties, and the information that is recognized by individuals will ultimately influence their future behaviour (Ajzen, 1985). Guiding the consumers to enjoy their rights and the awareness of the existence of regulations and provisions becomes important when they encounter frustration or depression about the dissatisfied products or services (Agbonfoh and Edoreh, 1986).

findings showed that knowledge of consumer rights and consumer agencies had a significantly positive influence on complaint intention; also, knowledge of consumer rights and consumer agencies positively predicted the complaint actions. This indicated that consumers with a high knowledge of consumer rights and consumer agencies would have higher complaint intention, and is more likely to take actual complaint action for their dissatisfaction. Few previous studies have been done on predicting complaint intention; however, predicting the complaint actions is consistent with the findings of Tipper (1997). The results also show that knowledge of consumer rights and consumer agencies was an important factor in predicting complaint intention and real complaint actions.

f. Number of Prior Experiences of Dissatisfaction

Ajzen (1985, 1991) suggests that past experience may be an important factor correlating with a realistic perception of behaviour, and that experience can create quite an accurate perception of self-efficacy. Past performance of behaviour exerts an influence on present behaviour. When an individual is unclear about his or her true intention with respect to some action, the frequency of past behaviour will be one of the independent effects influencing that particularly action (Bagozzi and Warshaw, 1990). Reiboldt (2003) suggests that complainers to third parties are likely to have prior complaining or dissatisfaction experience, but it is not necessarily only third party complaining experience. However, this study found that the number of prior experiences of dissatisfaction had a non-significant influence, not only on complaint intention, but also on the actual complaint actions. This indicates that the number of prior experiences of dissatisfaction does not affect the consumer's complaint intention and complaint action in Malaysia.

Keng, Richmond and Han (1995) and Singh (1989) suggest that personality variables correlate with complaint behaviour and individual differences have more power in predicting people's reactions to dissatisfying events. Locus of control is a personality factor that originated from the social learning theory, and which attempts to integrate concepts from both the behavioural and learning theory (Rinehart, 1995). Locus of control refers to the extent that an individual perceives that reinforcements are under their own control (internal locus of control), or controlled by external variables such as luck, fate and powerful others (external locus of control) (Rotter, 1975).

Rudnice and Deni (1980) found that consumers with internal locus of control have more interest in personal dissatisfied goods (see Busseri, Lefcourt and Kerton, 1998). Hoffman, Novak and Schlosser (2000) suggest that consumers with internal locus of control are more action-oriented, they believe in their capabilities to perform behaviours for controlling events, they have their own goals, they exert more effort in mastering situations, and they can get more satisfaction from the situation around them. Kowalski (1996) suggests that individuals with internal locus of control are more active, have a problem-solving approach, and experience fewer negative reactions in response to stressful events. The current study found that consumers with internal locus of control were more likely to make complaints. This result indicated that consumers with internal locus of control were more ready to make a complaint as they believe that making a complaint can bring out some changes for their dissatisfaction (Kowalski, 1996). In predicting the complaint intention, internal locus of control as one of the personal traits of an individual, plays the most important role ($\beta = 0.261$). However, internal locus of control did not directly influence the complaint actions. This result supports the

35) in that complaint domain, which is personal traits, is
fect on behaviour.

h. External Locus of Control

Davidow and Dacin (1997) report that personality is one of the major reasons for complaint behaviour and, thus, different people will show different responses when they face unsatisfactory situations. External locus of control is defined as controlled by external variables such as luck, fate and powerful others (Rotter, 1975).

In purchasing product or service, Busseri, Lefcourt and Kerton (1998) argue that consumers with external locus of control orientation are overwhelming, unpredictable, and they have less strategic on shopping, with greater impulsive act and less product knowledge. Hoffman, Novak and Schlosser (2000) argue that individuals with external locus of control are less likely to learn the skills that are necessary for achieving their aims or solving the problem. The present study showed that external locus of control was not only not significant while predicting complaint intention, but also not significant while predicting the complaint actions.

i. Perceived Value of Complaint

Many consumers believe that occasionally, making a complaint involves a lot of trouble, time, and monetary costs, but some consumers may think that complaining is quite simple (Richins, 1982). If a consumer believes that making a complaint to the firm is one alternative way to achieve some desired result, and this result also provides desirable value, this cognitive consistency may motivate the consumer to engage in higher complaint intention and future complaint actions (Kim, Kim, Im and Shin, 2003). Kim, Kim, Im and Shin (2003) define the perceived value of complaint as the

the gap between the benefit and the cost of complaint. exchange or apology from the firm can be presented by the benefit of complaint behaviour, whereas the time and effort in making the complaint present the cost in the complaint behaviour. The findings of the current study showed that the perceived value of the complaint did not significantly affect the complaint intention, but it has a negatively direct significant influence on the complaint actions. This result indicates that consumers are less likely to take action for their discontent because complainers feel that the perceived cost is higher and involves a lot of trouble.

j. Complaint Intention

Ajzen (1991) suggests that intention can be referred to as the amount of effort a person exerts to engage in actual behaviour. Ajzen and Driver (1992) argue that behavioural intention intends to capture the motivational factors that influence behaviour, it is indication of how hard people are willing to try, of how much of an effort they are planning to exert in order to perform the behaviour (p. 208). Hence, the more an individual intends to carry out, the more likely he or she will. Ajzen (2001) suggests that intention plays an important role in guiding human action and it can perform a goal-directed behaviour in a specific context (p. 47). In complaint behaviour, Richins (1982) suggests that the propensity (intention) to complain is better predicted than the actual complaint behaviour by consumers' attitudinal perspectives. Kim, Kim, Im and Shin (2003) believe that consumers' complaint behaviour provide opportunities to analyze and rectify the consumers' dissatisfaction to a firm.

Hurbes and Ajzen (2001) found that intention contributes a significantly positive prediction of the hunting behaviour. Singh (1988) found that consumers with private and third party complaint intention are more actually engaged in private and third party

... suggests that the propensity to complain is significantly ...
... r. In the current study, the findings indicate that complaint
intention has a positively significant direct effect on complaint action. This supports the
suggestion from Ajzen (2001) that intention plays an important role in guiding human
action and performing a goal-directed behaviour in a specific context,

As a summary of predicting the complaint intention of this study, the internal locus of
control as a personal trait played the most important role ($\beta = 0.261$), followed by
societal benefits ($\beta = 0.216$), probability of successful complaint ($\beta = 0.170$), knowledge
of consumer rights and consumer agencies ($\beta = 0.158$), and attitude towards
complaining ($\beta = 0.109$). Regarding predicting the complaint actions, the weight of
complaint intention was the most important ($\beta = 0.542$), followed by the knowledge of
consumer rights and consumer agencies ($\beta = 0.154$), societal benefits ($\beta = -0.128$), and
perceived value of complaint ($\beta = -0.127$).

7.3.3 Research Question 3:

Is there a mediating path of complaint intention that links the proposed integrated model variables to complaint actions?

In the TPB model, behavioural intention is considered as having a mediating role
between the beliefs and the behaviour; it is viewed as an immediate antecedent of actual
behaviour (Hrubes, Ajzen and Daigle, 2001; Ajzen, 2002). Ajzen (1991) argues that
most of the analyses only considered the direct antecedents of intention and behaviour,
the possible mediating effects are not focused. The current study attempts to fill this gap
by examining the possible mediating role of complaint intention, which links the
proposed integrated model constructs to complaint actions. In the proposed structural
analysis, complaint intention was found to mediate the relationship between societal
benefits, probability of successful complaint, knowledge of consumer rights and



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locus of control, and complaint actions. The indirect effects to examine the mediation effects.

As discussed in Chapter 7, the indirect effect on the societal benefits to the complaint actions was 0.117, which is higher than 0.08. Thus, complaint intention mediated the relationship between societal benefits and the complaint actions. The p-value for the direct effect on the societal benefits and complaint actions (-0.128) was significant. This indicates that complaint intention partially mediates the relationship between societal benefits and complaint actions.

According to the early discussion, the indirect effect on the probability of successful complaint to the complaint actions was -0.092, which is higher than 0.08. Thus, complaint intention mediated the relationship between the probability of successful complaint and the complaint actions. Although the p-value for the direct effect (-0.057) was not significant it indicates that complaint intention fully mediated the relationship between societal benefits and complaint actions.

With reference to the results in the earlier chapter, the indirect effect on the knowledge of consumer rights and complaint agencies to the complaint actions was 0.085, which is higher than 0.08. Thus, complaint intention mediated the relationship between the knowledge of consumer rights and complaint agencies and the complaint actions. The p-value for the direct effect of the knowledge of consumer rights and consumer agencies and the complaint actions (0.154) was significant. This indicated that complaint intention partially mediates the relationship between the knowledge of consumer rights and complaint agency and the complaint actions.



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the indirect effect of the internal locus of control to the complaint intention was 0.11 which is higher than 0.08. Thus, complaint intention mediated the relationship between the internal locus of control and the complaint actions. Although the p-value for the direct effect (-0.035) was not significant it indicated that complaint intention fully mediated the relationship between the internal locus of control and the complaint actions.

In the TPB model, Ajzen (1991) suggests that intention can be the mediator between beliefs and behaviour. The present study found that complaint intention as a mediator influenced the relationship between the societal benefits, probability of successful complaint to complaint action. However, attitude towards complaining has a direct influence on the complaint intention. Complaint intention as mediator does not influence the relationship between attitude towards complaining and complaint actions. As additional constructs in the proposed integrated model, complaint intention only had a mediating effect on knowledge of consumer rights and consumer agencies, and internal locus of control to complaint action.

7.3.4 Research Question 4:

Do the situational influences moderate the relationship between the consumer complaint intention and actual complaint actions?

Richins (1982) believes that situational variables (such as dependence on the product, difficulty of making a complaint, nature of the specific dissatisfaction, and so on) can be used as a moderating variable between an individual's tendency and actual behaviour in any specific case. Complaint intention as a function of complaint action, Singh (1989) argues that some situational factors may influence the relationship between intention and action, such as the location of the third party and the relationship with the lawyer. Thus, based on the suggestion of Richins (1982) and Singh (1989), situational

difficulty of making a complaint and the importance of the relationship between complaint intention and complaint action in this study. This study is the first empirical study that attempts to fill the gap concerning the situational influence as moderator to affect the relationship between complaint intention and complaint actions.

Referring to the difficulty of making a complaint, the findings showed that the relationship between complaint intention and complaint action was slightly strengthened from 0.541 (low group) to 0.578 (high group) by adding the difficulty of making complaints as the moderator. This indicated that the relationship between complaint intention and complaint action was strengthened from 0.541 (low group) to 0.578 (high group) when difficulty of making complaints was the moderating variable. Thus, the results support the hypothesis H_6 that moderating effect of the difficulty of making a complaint on the relationship between complaint intention and complaint action..

With respect to the importance of product, the results in the earlier chapter presented that the value of the relationship between complaint intention and complaint action for the low group ($r = 0.467$) was greater than for the high group ($r = 0.604$). This indicated that the relationship between complaint intention and complaint action was strengthened from 0.467 (low group) to 0.604 (high group) when the importance of product was the moderating variable. Thus, the results support the hypothesis H_6 that moderating effect of the importance of the product on the relationship between complaint intention and complaint action.

7.3.5 Research Question 5:

Are there any differences between demographic variables with respect to study variables?



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comprehensive demographic analysis of the proposed ; necessary to understand consumer complaint behaviour. It

is an area that has been neglected in the complaint behaviour literature. To examine possible significant differences in each construct based on gender, ethnicity, occupation, age, marital status, education and personal monthly income, an independent sample t-test and one-way analysis of variance was utilised.

a. Gender Differences for each Construct

The relationship between gender and the main constructs were explored by testing the significance of the mean differences between male and female. The results showed that the mean differences between male and female were significant for the following variables: the knowledge of consumer rights and consumer agencies, the internal locus of control, the complaint intention and complaint action.

b. Ethnic Group Differences for each Construct

An examination of ethnic group differences in each construct in the present study revealed that ethnic differences were found in the perception of business practices and responsiveness to complaint, the attitude towards complaining, the probability of successful complaint, the knowledge of consumer rights and consumer agencies, the internal locus of control, the complaint intention, the difficulty of making a complaint and the complaint action.

c. Occupation Differences for each Construct

The relationships between the occupation variable and all the main constructs of the present study were investigated by testing the significance of the mean differences between six different occupational groups. The present study found significant

ces with respect to the following variables: the knowledge of consumer agencies, the number of prior experiences of dissatisfaction, the internal locus of control, the external locus of control, the perceived value of complaint, the complaint intention and the complaint action.

d. Age Differences for each Construct

To compare the mean differences among the four age groups in terms of each main construct, there were significant associations between the number of prior experiences of dissatisfaction, the internal locus of control, complaint intention, complaint action and age.

e. Marital Status Differences for each Construct

The association between marital status and each main construct of the present study were investigated. The results showed that consumer's marital status exerts an influence on the probability of successful complaint, the knowledge of consumer rights and consumer agencies, the internal locus of control and complaint action.

f. Education Differences for each Construct

The same statistical tool was used to examine the association between education level and each main construct. The results showed that complainer's education level exerts an influence on the perception of business practice and responsiveness to complaint, the perceived value of complaints and complaint action.

g. Personal Monthly Income Differences for each Construct

The mean differences of five income groups concerning each main construct were compared. The present study found a significant income group difference for the

7.4 Contribution of the Study

The present study has made several significant contributions. This section will present the main contributions of the study. The contributions to theory, methodology will be presented in this section.

7.4.1 Theoretical Contributions

In academic research, a theoretical framework is needed to guide the research questions, research objectives, and hypotheses development. At present, a comprehensive integrative model does not exist in the complaint behaviour field. The present study attempts to add theoretical value to the existing literature by developing and testing an integrative model for predicting consumer complaint behaviour. Ajzen (1991) suggests that an extension of the TPB model to an area that has not been explored is considered an important step for the development of the theory. In order to increase the proportion of the variance in behavioural intention or behaviour and extend to other research contexts, additional variables can be included into the TPB model (Ajzen, 1985, 1991). Based on the TPB model, by extending the TPB model with the addition of the Expectation Disconfirmation Theory, Theory of Planned Behaviour, Theory of Social Learning, Locus of Control, Theory of Transaction Cost and situational influence to explore determinants of complaint behaviour it can be considered a new application. The present tested model contributes to the marketing literature by providing a solid theoretical understanding of the complaint behaviour from the consumers' perspective.

Thus far, most studies on complaint behaviour are evaluated from the expectation dissatisfaction, social psychology and learning theory. No empirical study has been



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complaint behaviour from the theory of planned behaviour.

attempts to reduce the contention that the TPB model has been ignored in complaint behaviour.

Another key highlight of the study is that locus of control as a personal trait predicted complaint behaviour significantly. Locus of control, as one of the most popular personality or psychological constructs (Lam and Mizerski, 2005, Riehart, 1995), has been widely reported in a variety of fields. This study fills the gap as suggested by Singh (1989) that the locus of control can be used as an important variable to predict the consumers' complaint behaviour for future study. This contribution indicates the complementary nature of the personality dimensions for understanding complaint behaviour.

Additionally, a few studies examine the prediction on the complaint intention (Singh, 1988, 1990; Singh and Wilkes, 1996; Kim, Kim, Im and Shin, 2003; Day and Landon, 1976; Halstead and Droge, 1991), and others explore the prediction on the complaint actions (Agbonifoh and Georeh, 1986; Tipper, 1997; Phau, et al., 2004; Keng, et al., 1995; Oh, 2003; Usic, 1985; Dolinsky, Gould, Scotti and Stinerock, 1998; Hupperz, 2003; Reiboldt, 2003; Kolodinsky, 1985; Bearden and Mason, 1984). However, only researches from Richins (1982) and Singh (1989) suggest that consumer attitudes influence the complaint intention, and, consequently, complaint intention affects the complaint action. However, no research has been conducted done to test the mediating effects of complaint intention empirically. Hence, the present study provides an empirical approach to test the mediating role of complaint intention within the proposed integrated model using the SEM technique.

situational variables (such as dependence on the product, complaint, nature of the specific dissatisfaction, and so on) can be used as a moderating variable between an individual's tendency and actual behaviour in any specific case. Singh (1989) also argues that some situational factors may influence the relationship between complaint intention and third party complaint action. However, there are no studies that identify the moderating effects on the complaint intention and complaint actions. In this instance, the current study adds further value to the literature by incorporating situational influence as a moderator to predict the relationship between complaint intention and complaint actions.

Demographic differences in the complaint behaviour have been largely neglected. The researcher found that there is more research relating to demographic differences on complainers and non-complainers. To date, no empirical study has provided comprehensive analyses of the demographic differences in the proposed integrated model constructs, and also no empirical study has provided comprehensive analyses of the complaint action differences in the proposed integrated model constructs. Thus, the present study certainly contributes significantly to the existing literature of knowledge.

7.4.2 Methodological Contributions

Most research on consumer complaint behaviour are studied in the U.S.A. (e.g. Bearden and Mason, 1984; Day, 1984; Davidow and Dacin, 1997), Canada (e.g. Barnes and Kelloway, 1980; Lau and Ng, 2001), and European countries such as Norway (e.g. Gronhaug and Arndt, 1980), the Netherlands (Morel et al., 1997), Brazil (2007) and the U.K. (Crosier and Erdogan, 2001). Based on the different cultural settings, complaint issues in Asian countries are insufficient (Phau, et al., 2004; Keng et al., 1995; Lau and Ng, 2001). In particular, East Asian countries are growing in affluence and hold great



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ess arena. Consumer orientation is extremely important for only Asian studies on consumer complaint behaviour were conducted in Singapore (Keng et al., 1995; Lau and Ng, 2001) and Indonesia (Phau, et al., 2004). Thus, the present study intends to report complaint behaviour from a Malaysian perspective.

Although some studies (Hollingsworth, Feldman and Clark, 1973; Purdum, 1981) have been conducted to investigate the court performance through records data, these studies are explored from the lawø perspective. Hence, this study empirically tested the performance of the tribunal from consumer behaviour perspective. To explore the relationship between information about the claimant (consumer) and complaint case to the outcome (award) of the tribunal, no study has investigated what kind of factors are the main determinants of the award of the court by using content analysis. This study provides an empirical analysis for the award of the consumer court.

7.5 Implications of the Study

Most previous studies focused on the complainer and non-complainer in explaining the complaint behaviours. However, the complainer and non-complainer are less likely to offer specific guidelines in improving the complaint handling mechanisms for the organizations (Singh, 1990). Some studies place a lot of emphasis on third parties complaining handling mechanisms (e.g. Tipper, 1997; Singh, 1989; Fisher, Garrett, Arnold and Ferris, 1999; Ursic, 1985; Zussman, 1985; Cornwell, Bligh, and Babakus, 1991; Hogarth, English and Sharma, 2001; Hogarth, Hilgert, Kolodinsky and Lee, 2001; Geistfeld and Choy, 1978; McAlister, Erffmeyer, 2003). However, no study has been found that investigates the consumer complaint behaviour with company and third parties together. In order to find a guideline to improve the complaint handling



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study provides a more broad classification, which is third party agencies.

Generally, complaint management programmes focus on the minority of dissatisfied consumers who complain directly to the organization. While these programmes have some benefits for organizations, they are still missing a substantial number of consumers who are dissatisfied but do not voice their complaints. Although a third party complaint agency is one approach to assist organizations handling the dissatisfaction with consumers together, it is unfortunate that many organizations never realize the importance of complaint handling. Consequently, for improving a complaint handling management programme, business, policy makers in governments and consumer organizations must understand how these factors influence complaint behaviour, and develop strategies for influencing variables and complaint behaviour as follows.

a. Business Managers or Executives

To promote and change the consumer's perception of the complaint and psychology of consumers, organizations can educate consumers by focusing the complaint process on removing the fear of confrontation and intimidation factors. Firms should offer an apology to resolve the problem, especially when it is a case of bad service. They can offer some compensation to the disgruntled consumer and should not complain about the extra effort or cost involved, and considers each customer as a prospective buyer when they make a complaint.

To build up the social benefit from complaining, organisations should make consumers feel that their complaints on inferior product or service can eventually remove or improve that inferior product or service from the marketplace by letting the consumer



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tempt to act on all complaints. Once consumersø comments managers can handle all these on a single consumer basis.

According to consumersø feedback or complaints, organisations need to show the changes in procedures or products as a result of consumer communications. Hence, this will convince consumers that they can make a difference in the marketplace.

To lower the cost or increase the benefit, the way of increasing consumer awareness of the complaint handling process is important for the manager and executives. For consumers who perceive a higher cost of complaining when they are unable to contact the organization, the company can offer a generic booklet that is distributed to consumers explaining how to effectively get in touch with the organizations to increase consumer confidence and purchase intention (TARP, 1986). Businesses may encourage consumers to make a complaint by adopting strategies that shift the blame away from the consumers, such as by replacing the product or service with which they are dissatisfied for free.

b. Policy Makers in Governments or Consumer Organisations

From the current study, knowledge of consumer rights and consumer agencies contributes an important value to predict complaint behaviour. The practical implication for policy makers in governments or consumer organisations is that it provides more approaches to educate consumers about their rights and responsibilities as consumer education concerns the necessary skills, attitudes, knowledge and understanding to become an effective consumer (Brennan and Ritters, 2004). It helps consumers to obtain the skills and knowledge that is needed to make adjustments to their choices and improve consumersø confidence to take action in their life. Thus, consumer education along with effective regulations and access to good quality advice and information from



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organisations are essential components against the business in the marketplace.

In order to encourage consumers to make complaints, police makers in government or consumer organisations should improve consumers' perception of the social benefits, and offer more information concerning consumers' rights and responsibilities to make consumers feel that they have an obligation against irresponsible companies through third party consumer agencies, and, at the same time, make them understand that making a complaint is appropriate behaviour.

Many consumers believe that making a complaint may involve a lot of trouble, time and monetary costs. To reduce the cost or increase the benefit of making a complaint, the practical implication here is to provide more simple and convenient places for consumers to seek redress from third parties. In order to reduce the time and monetary cost, more consumer organizations should be provided in rural areas, and consumer organizations can arrange one or two weekend days per month for full time employees to make complaints.

7.6 Limitations of the Study and Suggestions for Future Research

There were several limitations encountered during this study, which should be considered when interpreting the results. A number of suggestions were also presented. First, although the current study results generally support the findings of past research, there should be have future studies to examine if this study is conducted in terms of an experimental setting.

Second, this study investigated the performance of the Tribunal through the records data.

Tribunal for Consumer Claims in Kuala Lumpur is unbiased, approach for consumers, it did not indicate whether the consumers is satisfied with the award of the tribunal or not? Or whether the enforcement of the award of the Tribunal is effective? Thus, it is suggested that a future study investigates the satisfaction level with the award of the Tribunal and whether the enforcement of the award is workable from the consumer's perspective using survey research.

Third, the findings are limited to a specific sample. The restriction of the sample frame to the National Consumer Complaints Centre and the Tribunal for Consumer claims in Kuala Lumpur minimizes the generalizability of the results. Future studies are needed to examine the proposed integrated model construct in a wide range that might include other third party complaint agencies, such as the Consumer Association and the Tribunal for Consumer Claims in other states. Fourth, since there might be a difference in terms of social and behavioural aspects between rural and urban dwellers, future research should also replicate the study for other states in Malaysia.

In addition, people from different ethnic groups may have different attitudes regarding complaining. This study provided a sample with people by ethnicity based on the Malaysian population distribution of 50:35:15 (Malays: Chinese: Indians). This study comprises 395 Malay respondents, 313 Chinese and 126 Indian respondents. As the Indian group only consisted of 126 respondents, this sample size is not an adequate estimation to predict each of the three complaining groups, which are complaints through the firms, National Consumer Complaints Centre and the Tribunal for Consumer Claims Malaysia, because the sample size was less than the 150 suggested by Hair, et al. (2006). Therefore, for future studies the researcher suggests using



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SEM to predict the attitudinal differences on complaint ethnicity.

Finally, the sample respondents were selected from the complainants to the companies, National Consumers Complaints Centre and Tribunal for Consumer Claims Malaysia. This study only examines these three groups of complainers together and does not test the influences of the three groups separately. Thus, the researcher suggests that future studies can investigate how various factors may influence different types of complaint action differently.