

## **EVALUATING GENDER DIFFERENCES IN THE COMPLAINT BEHAVIOR OF MALAYSIAN CONSUMERS**

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### **ABSTRACT**

*The aim of this paper is to investigate whether male and female Malaysian consumers differ in their dissatisfaction complaint behavior and its aftermath. The study examines the moderation effect of gender in the relationship between public complaint behavior, private complaint behavior and customer defection. Data for the study was collected from 218 randomly selected customers of retail banks in Malaysia. The results show that public and private complaints are significantly associated with defection. These findings are generic across sex-type. Theoretical and managerial implications of the findings are discussed.*

**Keywords:** private complaint, public complaint, defection, sex-type, bank customers, Malaysia

### **INTRODUCTION**

Colgate and Hedge (2001) pointed out that losing customers could have a negative effect on a bank's market share. Thus, businesses should try to retain customers as the key to survival and long-term growth. Customer retention is driven by customer satisfaction (Roland & Zahorik, 1993). The confirmation/disconfirmation theory (Oliver, 1980; Churchill & Surprenant, 1982) explains that satisfaction is achieved when expectations are fulfilled (confirmed), that negative disconfirmation of expectations will result in dissatisfaction, and that positive disconfirmation will result in enhanced satisfaction. When customers are satisfied, the likelihood of exit from the relationship and negative word-of-mouth is reduced greatly (Richins, 1983).

Nevertheless, all companies experience some degree of customer dissatisfaction (Fisher, Garrett, Arnold, & Ferris, 1999), which makes it crucial to study the post dissatisfaction behavior of customers. Understanding how Malaysian male and female bank customers behave after feeling dissatisfied with the product or service received (for example, how they express their grievances, their complaint

action and its aftermath) is important in consumer behavior theory building and customer complaint management. The aims of the paper are as follows: (a) to understand the relationship between public and private complaints on defection and (b) to examine whether this relationship is generic or differs between male and female customers.

## **LITERATURE REVIEW**

Consumer complaint behavior research has increased in the past decade (e.g. Boldgett, Wakefield, & Barnes, 1995; Broadbridge & Marshall, 1995; Bennett, 1997; Eccles & Durand, 1998; Fisher et al., 1999; Nyer, 2000; Liu & McClure, 2001; Volkov, Harker, D., & Harker, M., 2002; Heung & Lam, 2003; Kim, C., Kim, S., Im, & Shin, 2003; Ndubisi & Tam, 2004). Complaint is typically a consequence of customer dissatisfaction. Dissatisfaction results from a negative disconfirmation of consumer expectations. The disconfirmation model has been widely accepted by many researchers and can be used to define satisfaction and dissatisfaction. The disconfirmation model focuses on the condition where the product disconfirms expectation. If the product disconfirms expectation by exceeding it, customer experience satisfaction; in contrast, if product disconfirms expectation by falling short of expectation, dissatisfaction arouses (East, 1997; Stewart, 1998).

Michel (2001) defined dissatisfaction as the disconfirmation of service expectation caused by the service failure. The expectations are determined by factors such as advertising, prior experience, personal needs, word-of-mouth and the image of the service provider (Michel, 2001), while service failure is the problem that a customer has with a service (Colgate & Norris, 2001). Peyrot and Doris (1994) explained that consumers form pre-purchase expectations regarding a product and will evaluate this product in the post purchase stage. Consumer will generate dissatisfaction if product do not meet expectation. Broadbridge and Marshall (1995) provided similar definition by trying to relate satisfaction with the quality of product. They stated that consumer dissatisfaction is the result of the discrepancy between expected and realized performance, with an attribute.

### **Consumer Complaint Behavior**

Consumer complaint behavior is also known as consumer complaint responses (Singh & Widing, 1991). Crie (2003: 61) defined consumer complaint behavior as a process that "constitutes a subset of all possible responses to perceived dissatisfaction around a purchase episode, during consumption or during possession of the goods or services". He argued that consumer complaint behavior is not an instant response, but a process, which does not directly depend

on its initiating factors but on evaluation of the situation by the consumer and of its evolution over time. Broadbridge and Marshall (1995) explained that consumer complaint behavior is a distinct process, which begins when the consumer has evaluated a consumption experience (resulting in dissatisfaction) and ends when the consumer had completed all behavioral and non-behavioral responses.

Singh (1990) identified consumer complaint behavior as the consumer dissatisfaction response style. Thus, complaint is actually the response following the consumer dissatisfaction. These responses/actions include among others, switching patronage, telling friends and family and complaining to a consumer agency. Mason and Himes (1973) categorized the response styles into action group and no action group. The consumers who complain to member(s) of distribution (e.g. retailer or seller) with intention to seek relief are classified as action group, while others, are classified as no action group. In another study, Warland, Heerman, and Willits (1975) categorized the consumer complaint behavior into upset action and upset no action. They argued that consumers might not complain, even though they are dissatisfied; they regard them as the upset but no action group. Otherwise, they are in upset action category. Other researchers have different labels for these styles, such as complainers and non-complainers and activists and non-activists (Singh, 1990).

Action taken by consumers is not only to complain to the seller, but also include warning families and friends, stopping patronage, diverting to mass media, complaining to consumer council and complaining by writing a letter to management (Heung & Lam, 2003). This buttresses the two-level hierarchical classification (public or private action used in this study) first proposed by Day and Landon in 1976.

Public action refers to the direct complaint actions to the seller or a third party (e.g. consumer agency or government), which included seeking redress directly from retailer or manufacturer, and taking legal action (Bearden, 1983; Bearden & Oliver, 1985; Cornwell, Bligh, & Babakus, 1991). The public actions that could be taken by consumer included verbal complain to retailer/manufacturer, writing comment card or complaint letters, writing to newspaper or complaint to consumer council (Heung & Lam, 2003). Private action indicates that complaint is privately through negative word-of-mouth communications to family and friends or the decision not to repurchase the product or services again or boycott store (Bearden, 1983; Broadbridge & Marshall, 1995; Cornwell et al., 1991). Private actions generally do not get the direct attention of the seller and thus could have a serious impact on sales and profitability (Heung & Lam, 2003). Bearden and Oliver (1985: 228) pointed out that "private complaint has no effect on the firm's responses, but may reinforce negative attitudes through the process

of consensual validation whereby individuals seek confirmation of their feelings by selectively exposing themselves to agreeable others". It is important to know that a consumer may only either involve in one action (the public or private complaint) or will involve in both public and private complaint (Kolodinsky, 1995).

### **Defection**

Customer defection is also termed as "customer exit" or "switching behavior". In Colgate and Hedge (2001), the terms switching, defection and exit were used interchangeably, which showed that the terms have similar definition. Defection can be defined as customers forsaking one product or service for another (Garland, 2002). The customer decides not to purchase a product or service again. Crie (2003) defined defection as an active and destructive response to dissatisfaction, exhibited by a break of the relationship with the object (brand, product, retailer, supplier, etc.). According to Colgate and Hedge (2001), defection is the customer's decision to stop purchasing a particular service or patronising the service firm completely, which is a gradual dissolution of relationships due to problem(s) encountered over time. They explained that defection is a complex process following customers faced with problem(s). Stewart (1998) in studying the customer defection in the banking industry tried to define defection as the ending of the relationship between customer and bank. He explained further that the relationship is marked by a customer "run down" the account to a negligible balance and have no future transaction or formally close the account.

Previous research has shown that complaint has impact on the defection intention by the customer. Arnould (2004) pointed out that dissatisfied customers who do not complain are more likely to discontinue purchase, which means, they are more likely to defect than those who complain. In other words, majority of customers who complained will continue to buy the product or service, compared to those who are dissatisfied but do not bother to complain (Sheth, Mittal, & Bruce, 1999). Buttle and Burton (2002) also stated that non-complainers were found to be the least loyal customers, even more disloyal than complaining dissatisfied customers whose problems were not resolved. For complaint customer, defection is often the last resort after complaint has failed (Kim et al., 2003; Colgate & Hedge, 2001). So they will likely choose to stay after the complaint is resolved. In other occasions, customer defection will increase in accordance with complaint. According to Colgate and Hedge's (2001) study, up to 80% of customers do make an effort to complain to the bank prior to defect.

In relation to the Malaysians context, complaint style may likely be influenced by the people's lifestyle. Abdullah (1996) claimed that Malaysians are less forthright

in expressing views and opinions and giving negative feedback can be awkward and difficult as indirectness is the more acceptable norm than directness in day-to-day behavior. One of the consequences of this norm is that it is more difficult for organizations to understand why customers are unhappy (Ndubisi & Tam, 2005). As the choice of complaint style might differ across cultures, it is expected to find some differences in the Malaysian consumer complaint behavior, for example, one would expect private complaint to be more strongly associated with defection than public complaint, and defection to be higher among private complainants compared to public complainants (Ndubisi & Tam, 2005). It is also logical to believe that Malaysian customer might be more willing to engage in private complaint rather than public complaint because a customer who chooses public complaint will have to confront the service provider directly, which may not be deemed normative (Ndubisi & Tam, 2004).

### **Gender Differences in Consumer Behavior**

In relation to consumer behavior, several issues have been examined, including the relationship between gender identity and consumers' perceptions of masculinity and femininity in products (Allison, Golden, Mullet, & Coogan, 1980), female role portrayal in advertising (Coughlin & O'Connor, 1985; Jaffee, 1991; Jaffee & Berger, 1988), food/gendered product preference (Kahle & Homer, 1985; Worth et al., 1992), gift shopping/gift choice/gift exchange (Fischer & Arnold, 1994; Gould & Weil, 1991), patronage of the arts (Gainer, 1993), etc. In some of these studies, gender identity was found to play a significant role (e.g. Coughlin & O'Connor, 1985; Jaffee, 1991; Jaffee & Berger, 1988). Within these studies, however, there are conflicting results with respect to the relative importance of masculinity and femininity in explaining findings. For instance, Coughlin and O'Connor (1985) found masculinity to be a significant predictor of consumer purchase intentions, while Fischer and Arnold (1994) found femininity to be more important than masculinity in relationship to Christmas gift shopping. Other studies have found significant relationships related to biological sex (Allison et al., 1980; Golden, Allison, & Clee, 1979; Gould & Stern, 1989; Kahle & Homer, 1985; Qualls, 1987; Schmitt, Leclerc, & Dube-Rioux, 1988; Gould & Weil, 1991).

In Carlson's (1972) study, females were attributed with having more communal concerns than males through emphasizing a need for personal affiliation and the fostering of harmonious relations among themselves and others. Using an interpersonal values test, Watts, Messe, and Vallacher (1982) found that females endorsed items that reflected the consideration of both others and self while males endorsed items that were highly focused on the self. Evidence from the occupational literature suggested that relational (selling) skills commensurate more with the personality traits associated with women than men, reflecting the

emphasis in their (women) socialization process on empathy and sensitivity to others (O'Leary, 1974).

Although the effects of gender on human interaction have been studied in the social psychology literature, the marketing literature lacks major research into the interaction of gender in services selling-buying situations and its effects on customer complaint behavior. It has been documented that gender salience research related to consumer behavior (Palan, 2001) and complaint behavior (Ndubisi & Tam, 2005) has been very limited. Hence this research is needed.

## **RESEARCH METHODOLOGY**

This research builds on the work of Day and Landon (1976) and Day (1977), which categorized consumer complaint actions into two-levels public and private complaint actions. The research focuses on the relationship between consumer complaint and defection, and the moderation effect of gender.

The survey instrument used in the study had three sections. Sections one and two respectively contain items measuring dissatisfied complaint action and defection, adapted from Volkov et al. (2002) and Liu and McClure (2001). The complaint actions in part one were categorized into public and private complaint based on the categorization suggested by Day and Landon (1976). Section three contains respondents' demographic profile. Items in section one and section two were measured on a five-point Likert scale ranging from 1 (very unlikely) to 5 (very likely). The data was collected from customers of retail banks in Sabah, Malaysia. The questionnaire was self-administered to customers of the banks that accepted the invitation to participate in the survey. Bank intercept technique was used in which customers were approached as they enter the bank's premises. We chose this timing of interception (as against when customers leave the premises) in order to avoid customers evaluating the bank based on solely the service they just received (which may still be fresh in their memory) instead of the overall service experience. The questionnaire was written in English and was translated to Malay and Chinese languages (by professional translators) to enable consumers who do not understand English well to answer the questionnaire. The instrument was re-checked by the researchers and the translators in another meeting to ensure that the translation copies were correct, after which the instrument was ratified.

## RESULTS AND DISCUSSION

Out of the 218 usable responses received, 45% were from male customers and 55% from their female counterparts. The annual income of the respondents were as follows: below RM24,000.00 (49.5%), RM24,000 to RM47,999.99 (38.5%), RM48,000.00 to RM71,999.99 (10.6%), RM72,000.00 to RM95,999.99 (0.9%), and RM96,000.00 and above (0.5%).

The Cronbach Alpha test was done to assess the internal consistency reliabilities of the scales. The Cronbach Alpha value for seven items in public complaint was 0.78, for the three items in private complaint alpha estimate was 0.69, and the four items of defection showed a value of 0.70. The mean value, standard deviation, and reliability measure of the constructs are as follows: public complaint (3.10; 0.70; 0.78), private complaint (3.64; 0.78; 0.69) and defection (3.53; 0.72; 0.70).

Regression analysis was used in testing for relationships. The following assumptions of regression analysis were tested to ascertain non-violation before accepting the results: (a) linearity of the relationship, (b) constant variance of the error terms (homoscedasticity), (c) independence of the error terms (no autocorrelation), and (d) normality of the error term distribution. None of the regression assumptions was violated.

Table 1 shows the results of the regression analysis used to assess the relationship between dissatisfaction complaint actions (public and private complaint) and defection. The results based on F statistics and coefficient of determination ( $R^2$ ) show that private and public complaints contribute significantly ( $F = 42.078$ ;  $p = 0.000$ ) and predict 28% of the variations in defection.

Table 1  
*Complaint behavior and defection*

Independent variables	Beta coefficients
Public complaint	(3.990) 0.242*
Private complaint	(6.722) 0.407*

*Notes:* The figures in parenthesis are t-values  
 $R^2 = 0.282$ ,  $F = 42.078$ ,  $\text{Sig. } F = 0.000$ ,  $*p < 0.001$

It is further observed that public complaint ( $t = 3.990$ ;  $p = 0.000$ ) and private complaint ( $t = 6.722$ ;  $p = 0.000$ ) are significantly associated with defection. Beta coefficients for private and public complaints are 0.407 and 0.242, respectively. From the beta estimates, it is observed that private complaint is almost twice strongly associated with defection compared to public complaint. This indicates

that dissatisfied customers are more likely to defect without a word to the bank and would rather prefer to complain to friends and family. Although a few may complain before they leave, however, the likelihood of leaving without complaining is about twice more. As observed from the result, private complaint action (i.e. no complaint to the bank) predicts defection better than public complaint. If Abdullah (1996) was right that Malaysians are not forthright in expressing their views directly, a plausible explanation for this outcome may have been found.

### **Moderation Effects of Gender**

The moderation effect of gender in the relationship between public and private complaints and defection was tested using the hierarchical multiple regression (HMR). HMR is a multi-stage regression analysis, which introduces variables into the model in stages. In the first stage of the analysis, regression was done with the independent variables only (i.e. public and private complaint); the main effect of (dummy) gender was introduced in the second stage. The interaction term was introduced in the third stage. The interaction term is the product of the independent variables and the moderator. Before introducing gender into the regression model, dummy variable was created. One dummy variable was created ( $k - 1$ ), where  $k$  is the number of groups in the original variable (which is 2 in this case) as follows: male (0) and female (1).

The results in Table 2 show that gender does not moderate the relationship between dissatisfied complaint action and customer defection. The impact of public and private complaints on defection is generic and does not depend on gender ( $p$ -value = 0.395) and ( $p$ -value = 0.642). For both male and female Malaysian bank customers, the likelihood of exit without complaining to the bank is much higher than that of complaining before defection. The significant F-change (0.675) shows no significant result at 5% significance level. This implies that gender does not contribute significantly to the impact of public and private complaints on defection. It can be concluded that sex-type does not have any significant moderation role in the relationship between complaining behavior and defection by bank customers in Malaysia. Moreover, the preponderance of private complaint over public complaint in predicting defection is generic and does not depend on whether the customer is male or female. For both male and female customers the findings are not different.



Table 2  
Moderating effect of gender

Variables	Step 1		Step 2		Step 3	
	Beta	Sig.	Beta	Sig.	Beta	Sig.
Public complaint	0.242	0.000	0.242	0.000	0.178	0.071
Private complaint	0.407	0.000	0.407	0.000	0.435	0.000
Dummy for gender (dmg)			0.007	0.909	-0.097	0.780
Public complaint × dmg					0.248	0.395
Private complaint × dmg					-0.139	0.642
R <sup>2</sup> changes	0.282		0.000		0.003	
Significant F-change	0.000		0.909		0.675	

Note: dmg – dummy for gender

## IMPLICATIONS AND CONCLUSIONS

Clearly, the result of this study shows that customer complaint behavior can explain defection. Although both public and private complaints have significant impact on defection, the strength of the impact produced by private complaint is greater than that produced by public complaint. This indicates that among customers who defect, many are unlikely to complain to the bank before leaving. Those who will complain before leaving are in the minority. In other words, the likelihood of customers complaining privately rather than publicly before defecting is higher. This result is not moderated by the gender of the customer, instead it is a generic view of male and female customers of Malaysian banks. Irrespective of their sex type, they are generally less likely to complain to the bank before defection. Ndubisi (2003a) had earlier shown that dissatisfied customers blame the company when served poorly, and rather than complain directly to the company, they typically patronize one another.

There are few implications of this study on customer management by banks in Malaysia. Managers should recognize that zero complaint is not tantamount to customer satisfaction because not all unsatisfied customers are likely to complain directly to the bank. They may choose to complain to friends and family members instead. The fact that private complaint explained defection better than public complaint shows that management may not know that customers are dissatisfied until they defect from the bank. Moreover, the generic nature of this result (without significant difference between men and women) indicates a strong consensus and demands genuine efforts that are not gender discriminatory to forestall customers from abandoning the organization without a word of caution.

To promote direct complaint to the bank instead of unfavourable communications to family and friends, management must ensure that dissatisfaction communication channels are in place, and encourage customers to make direct complaint to the bank by impressing customers that complaints are welcome and viewed positively by the organization. Management should also admit to customers that by complaining directly to the bank, they are giving the organization a chance to improve service quality and to remain competitive. According to Watkins and Liu (1996), positive consumer perceptions of supplier responses to complaints resulted in greater satisfaction and increased repurchase intentions and behaviors. This impression is important among Malaysian customers who may erroneously view direct complaint to the bank as abnormal. Managers and other employees should show clear appreciation for customers who complain directly to the organization and those who assist the bank to resolve the cause(s) of dissatisfaction.

It is germane to jog management's mind that it should not wait for complaints to drive service improvements instead a proactive step should be taken which includes constant improvement on quality even when there is no complaint. Since some dissatisfied customers may not complain to the bank, instead they patronize one another, banks should make efforts to create and deliver quality services to customers (Ndubisi, 2003b).

In sum, this paper shows that retail bank customers in Malaysia who defect to competitors may or may not complain to the organization. Data for the study was supplied by bank customers in Kota Kinabalu, Sabah. The findings of the research are (a) both public and private complaints are associated with defection, (b) private complaint is a better predictor of defection than public complaint, and (c) sex-type does not moderate the relationship of private and public complaints with defection. In effect, Malaysian bank customers are more likely to discontinue service (when unsatisfied) without complaining to the bank and more likely to convey their grievances to family and friends. This tendency is applicable to both male and female customers. Management and staff should therefore impress customers (in attitude, word and deed) that complaint is welcome and viewed positively by the bank as an opportunity to improve customer service. They should also strive for efficient resolution of complaints in order to motivate customers to continue to express their dissatisfaction directly to the organization. This will help in enhancing bank-customer relationship for mutual benefits.

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