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## CUSTOMER DISSATISFACTION: AN EXPLORATION OF THE CONSTRUCT

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### ABSTRACT

*Customer acquisition is critical in the early stages of start-up businesses, but once the business has built a customer base, its sustainability becomes the most critical issue for the business. The more customer one has, the more important customer sustainability is. In regard to customer sustainability, the Pareto principle, also known as the 80–20 rule, states that, “roughly 80% of a company’s future revenue will come from just 20% of its existing customers.” In the grand scheme of things, it’s common for customers to not provide feedback. Firms are then left to wonder whether their products and services are being received positively or negatively. Such valuable piece of information comes from the opportunity the businesses provide its customers to express their opinions and experiences. Give their customers the chance to rant, complain, congratulate, praise and suggest ways to improve. The primary objective of the study is to gain deep insights into the construct ‘customer dissatisfaction’ and thereby highlighting the role of inducing complaints/suggestions from satisfied/dissatisfied customers in customer as well as business sustainability, using various literature surveys from the beginning of the study. The idea here is to investigate the various themes and components related to customer dissatisfaction. Also based on the analysis and understanding of the literature, the secondary objective is to present a model for post-purchase consumer processes. The research design to gain insights into the same was chosen to be exploratory which consisted of extensive literature review and seeking expert advice by way of in depth interview of the experts. On the basis of such analysis, it has been concluded that not only satisfied customers can add to customer equity of a firm but a dissatisfied customer can also be moulded to add to the customer equity. This can be made possible by listening to their grievances, inducing them to complain about dissatisfaction if any, satisfactorily resolving their complaints, making them alternative ways available to reach retailer in case complaints not satisfactorily resolved etc. This highlights the vitality of customer complaint handling mechanism’s adoption in customer sustainability in the firm. Since it is an exploratory study its results cannot be generalised, for that one needs to carry out a conclusive research.*

### KEYWORDS

customer dissatisfaction, complaint handling mechanism, venting of frustration, post purchase consumer model.

### 1. INTRODUCTION

In the face of rising competition and/or maturing industries or shrinking markets acquisition of new customers is becoming increasingly difficult. The cost of generating a new customer can substantially exceed the cost of retaining a present customer. This is so because of low growth and highly competitive markets in most of the industries. So the question is what should be done by the marketers in order to survive, in the phase of maturing industries? The only answer to this question is that in order to survive a firm need to retain its existing customer base so that if they are not able to attract new customers, at least they do not lose its existing customers to others in the market. Traditionally, Successful marketing strategy generally depends on the firm’s ability to identify and influence the flows of customers into and out of the market. These flows consist of (1) additional customer entry to the market, (2) brand shifting, (3) customer market exit, and (4) changes in purchase frequency. Firms seek to control these four customer flows because they are the ultimate determinants of growth, stagnation, or decline. The marketing literature emphasizes strategies designed to obtain additional customers, encourage brand switching, and increase purchase frequency (Fornell and Wernerfelt 1987). In regard to the same, marketing firms have traditionally been interested in customer satisfaction, and with good reason. Customers continue to purchase those products with which they are satisfied, and in telling others about particularly pleasing products, they may influence the brand perceptions of those with whom they communicate. On the other hand, potential responses by dissatisfied customers like (a) switching brands, (b) making a complaint to the seller or to a third party, and (c) telling others about the unsatisfactory product or retailer can have significant impact on the firm’s image which is very difficult to bear, by the firms specially in the phase of maturing industries, wherein firms cannot afford to lose its customers as it is already difficult to attract new customer in the market. So the need of the hour is to give more focus on customer dissatisfaction than merely customer satisfaction.

To begin with, **Customer dissatisfaction** can be defined as a mild, negative affective reaction resulting from an unfavourable appraisal of a consumption outcome. Philip kotler defined dissatisfaction as “If a product matches expectations, the consumer is satisfied; if it falls short, the consumer is dissatisfied.” Oliver stated it as “A judgement that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over-fulfilment.” The theory of disconfirmed expectations given by Leon Festinger states that consumers enter into a consumption experience with predetermined cognitive expectations of a product’s performance. These expectations are used as a type of benchmark against which the actual performance perceptions are judged and when the performance perceptions do not meet expectations it leads to dissatisfaction.

With a brief discussion about the literature reviewed on customer dissatisfaction and how the focus of research interests shifted from the study of customer satisfaction to customer dissatisfaction over a period of time, the paper moves on to a discussion of research objective and research design used in the study for carrying out the review work. The various research papers relating to customer behaviour and sustainability were analysed then to find out the theme related to customer dissatisfaction. The key components were found out then to analyse which variables is mostly used in the literature. Also, an interesting matchup so as to collate the actual moot areas and the areas in which actual research works are being initiated, was studied in the next stage and finally a customer post purchase processes model was framed based on the analysis of the study in the concluding part. Finally, the limitation and future research directions of the study were suggested.

### 2. LITERATURE REVIEW

No satisfactory literal definition has yet been developed for consumer satisfaction or dissatisfaction in the literature of marketing. The Random House Dictionary states: “dissatisfaction results from contemplating what falls short of one’s wishes or expectations.” Consumer dissatisfaction, then, might be measured by the degree of disparity between expectations and perceived product performance. Buskirk and Rothe go so far as to say: “It is this sense of frustration and bitterness on the part of consumers who have been promised much and have realized less, that may properly be called the driving force behind consumerism.” Marketing firms have traditionally been interested in customer satisfaction, because it is generally assumed to be a significant determinant of repeat sales, positive word-of-mouth, and consumer loyalty. Customers continue to purchase those products with which they are satisfied, and in telling others about particularly pleasing products, they may influence the brand perceptions of those with whom they communicate. However potential responses by dissatisfied customers include (a) switching brands or refusing to repatronize the offending store, (b) making a complaint to the seller or to a third party, and (c) telling others about the unsatisfactory product or retailer. The potential impact of these responses on a firm can be significant. One nationwide study (Technical Assistance Research Programs 1979) reported that depending on the nature of the dissatisfaction, from 30 to over 90% of dissatisfied respondents did not intend to repurchase the brand involved. Data reported by Diener and Greyser (1978) indicated that 34% of those dissatisfied with a personal care product told others about their dissatisfaction. If the number of consumers experiencing dissatisfaction is high enough, such responses may have lasting effects in terms of negative image and reduced sales for the firm.

Generally, a complaint is said to be an expression of dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected. However, not all customers who get dissatisfied complain to retailer. Some generalizations

that have emerged from research on consumer complaining include: those who complain when dissatisfied tend to be members of more upscale socioeconomic groups than those who do not complain (Warland, Herrmann and Willits 1975); Personality characteristics, including dogmatism, locus of control, and self-confidence, are only weakly related to complaint behaviour, if at all (Settle and Golden 1974, Zaichkowsky and Liefeld 1977); The severity of the dissatisfaction or problems caused by the dissatisfaction is positively related to complaint behaviour (Lawther, Krishnan and Valle 1979; Swan and Longman 1973); The greater the blame for the dissatisfaction placed on someone else than the one dissatisfied, the greater the likelihood of complaint action (Lawther, Krishnan and Valle 1979; Valle and Koeske 1977); The more positive the perception of retailer responsiveness to customer complaints, the greater the likelihood of complaint action (Grabick 1980; Granbois, Summers and Frazier 1977).

Consumer complaints are very useful forms of consumer-initiated market information that can be used to make strategic and tactical decisions (Kasouf et al., 1995). Appropriate responses to complaints can prevent customers from switching (Fornell and Wernerfelt, 1987). Plymire (1991) observed that "the surest road to a customer-focused culture is through increased complaints". The indirect benefits of complaining noted above occurs when an unhappy customer complains, which then leads the marketer to respond in a way that makes the customer less dissatisfied in the future.

Another benefit of complaining is that it gives dissatisfied consumers a chance to vent their unhappiness (Kolodinsky and Aleong, 1990; Kowalski, 1996; Richins, 1980). This assertion was empirically supported by the findings of Alicke et al. (1992) who found that the most common reason for complaining in social interactions was to vent negative emotions. Oliver (1987) suggested that complaining reduces dissonance caused by dissatisfaction. Halstead and Page (1992) argued that such complaining induced dissonance reduction, was responsible for the positive relationship between complaining and repurchase intention in the TARP (1979) studies. Individuals under stress tend to experience a subjective sense of something being bottled up (Stiles, 1987). When such individuals suppress expressing their feelings of distress, it causes them to dwell on the causes of their dissatisfaction, which could then result in increased dissatisfaction (Kowalski, 1996; Kowalski and Erickson, 1997). Failure to confide in others about traumatic events has been found to be associated with increased stress and long-term health problems (Pennebaker and Beall, 1986; Pennebaker et al., 1987). Kowalski et al. (1996) has found evidence for the beneficial effects of complaining that low propensity complainers felt better about a source of dissatisfaction after they had expressed their dissatisfaction. Similarly, in a study using student as subjects evaluating a computer to be purchased by their university, it was found that subjects who complained experienced lower levels of dissatisfaction (Nyer, 1999).

While some complaining may be aimed at seeking redress or warning potential customers (Day, 1980), other complaints, especially negative word of-mouth, are motivated by the desire to obtain emotional release (Alicke et al., 1992; Stilwell and Salamon, 1990). The desire to vent frustration was the most commonly reported reason for complaining in social interactions (Alicke et al., 1992). Data quoted by Adamson suggest that dissatisfied customers tell twice as many people of their experience than satisfied customers.

Despite this, there is very little empirical evidence for the effectiveness of venting in reducing dissatisfaction among real consumers in real consumption situations. On the other hand, Good complaint handling is not only must for good marketing but may also be construed as a legal requirement. The fundamental objective of consumer law is to protect the public from defective products and unscrupulous manufacturers, and as a means by which the consumer can obtain suitable compensation or redress. Thus, effective and fair handling of consumer complaints is a statutory requirement. In effect, satisfying a customer under this philosophy may indeed prevent expensive law suits.

Typically, consumer affairs departments seek to improve relations with the consuming public, and to make firms more responsive to the needs and grievances of consumers (Blum, Stewart, and Wheatly 1974). By representing consumer interests in corporation decision making, these units offer potential for improving the satisfaction of consumers in the marketplace. Beyond these societal benefits, consumer affairs units also offer significant opportunities for improving marketing effectiveness. Among these opportunities is strengthened brand loyalty and reduced brand shifting (Fornell 1981), improved marketing intelligence, additional promotional strategies, ideas for new products, and improved image and trade relations (Grainer, McEvoy, and King 1979).

It is seen, once a customer lodges a complaint, the original transaction may become less relevant to the consumer's ultimate satisfaction than events that follow the complaint. TARP's research across industries has shown that even customers with problems can be retained if their complaints are handled effectively; indeed, many of these customers become as loyal as those who had no problems with the firm at all. TARP also presented that complaining customers showed stronger brand loyalty than customers who did not complain and that loyalty could be strengthened further by the firm's complaint handling.

While consumer affairs units have sometimes been successful in obtaining prompt and equitable redress for those who complain (Grainer, McEvoy, and King 1979), there nevertheless remains appreciable consumer dissatisfaction with goods and services, much of which is never voiced to the seller. Apparently, consumer affairs units have been largely unable to mobilize corporate resources to eliminate or modify the organizational practices that give rise to the discontent, thus allowing perpetuation of the problems causing dissatisfaction (Grainer, McEvoy, and King 1979).

Service recovery policies involve actions taken by service providers to respond to service failures (Gronroos, 2000). Both, what is done (e.g. restitution and compensation) and how it is done (i.e. employee interaction with the customer) influence customer perceptions of service recovery (e.g. Andreassen, 2000; Levesque and McDougall, 2000). Justice theory appears to be the dominant theoretical framework applied to service recovery (Tax and Brown, 2000).

In some instances, loyal customers can take extreme actions to hurt the firm, and thereby become its worst enemies. In fact, practitioner surveys on customer rage (Customer Care M&C 2005), anecdotes in the business press (The Economist 2006) and the abundance of customer advocacy websites (Yahoo! 2007) suggest that customer retaliation is becoming prevalent in today's society. Researchers have argued that strong relationships can amplify customers' unfavourable responses to negative service encounters (Bhattacharya and Sen 2003; Grégoire and Fisher 2006; Hess et al. 2003; Mattila 2001, 2004; Tax et al. 1998).

### 3. RESEARCH OBJECTIVES

The primary objective of the study is to gain deep insights into the construct 'customer dissatisfaction', using the various literature surveys from the beginning of the study. The idea here is to investigate the various themes and components related to customer dissatisfaction. Also based on the analysis and understanding of the literature, the secondary objective is to present a model for post-purchase consumer processes.

### 4. METHODOLOGY

The research design to gain insights into customer dissatisfaction is chosen to be exploratory. For the purpose of fully understanding the construct an extensive exploratory research was carried out. All the research papers that appeared on the theme of customer dissatisfaction were collected from different data sources like WILEY, JSTOR, Emerald, SAGE etc. from 1973 onwards to 2014. A total of 21 research papers were selected for the study and were analysed to explore the various themes, components or dimensions relating to the concept of customer dissatisfaction.

### 5. CUSTOMER DISSATISFACTION: THEMES

Growing recognition of consumer dissatisfaction as a critical construct in marketing and consumer behaviour has generated substantial research interest in the academic world, many research papers and books were published on the same. The themes of those papers are listed in Table 1 below.

TABLE 1: THEMES ON CUSTOMER DISSATISFACTION

Susan M. Keaveney (1995)	This study talks about Customer switching behaviour which in turn damage market share and profitability of the firms.
Marsha L. Richins (1983)	It examines the correlates of one possible response of dissatisfied customer i.e. telling others about the dissatisfaction.
Alireza Rezghi Rostami Changiz Valmohammadi Jahan Yousefpour (2014)	It revealed that the four factors of CRM system, i.e. service quality, service characteristics, level of service access, and handling complaints have a positive effect on customer satisfaction.
Prashanth U. Nyer (2000)	This study advocates the role of consumer complaints as a useful source of information that helps marketers identify areas of dissatisfaction.
Cathy Goodwin Ivan Ross (1990)	It suggests that theories of procedural fairness can offer insights into the effectiveness of complaint-handling strategies. Equity theory is presented in the context of complaint-handling.
Mark D. Alickle et al	It states that complaints can also be non-instrumental in nature and are registered for the purpose of venting their frustration.
Yany Grégoire & Robert J. Fisher (2007)	This study unveiled that betrayal is a key motivational force that leads customers to restore fairness by all possible means, including retaliation.
V.-W. Mitchell (1993)	This study highlights that effective complaint handling is must in order to survive and enhance market share in the scenario of saturated markets.
Jan Keitzmann and Ana Canhoto (2013)	This study aims at developing a better understanding about negative e-WOM and its management.
Phillip K., Hellier Gus M., Geursen Rodney A., Carr John A. & Rickard (2003)	This paper develops a general model on repurchase intention of the consumer with special reference to service quality, equity, customer satisfaction, past loyalty, expected switching cost and brand preference.
Rolph E. Anderson (1973)	The study reveals that too great a gap between high consumer expectations and actual product performance may cause a less favourable evaluation of a product than a somewhat lower level of disparity.
Banwari Mittal & Walfried M. Lassar (1998)	This paper addresses the dynamics of relationship between customer satisfaction and customer loyalty which in turn resulted in an asymmetrical relation i.e. while dissatisfaction nearly guarantees switching, satisfaction does not ensure loyalty.
Jochen Wirtz & Anna S. Mattila (2004)	It revealed that recovery outcomes (e.g. compensation), procedures (e.g. speed of recovery) and interactional treatment (e.g. apology) have a joint effect on post-recovery satisfaction. This study emphasise on justice theory.
William O. Bearden and Jesse E. Teel (1983)	The research conducted a two-phase study of consumer experiences to examine the antecedents and consequences of consumer satisfaction. It suggested that complaint activity must be included in satisfaction/ dissatisfaction research.
Claes Fornell and Birger Wernerfelt (1987)	The study developed an economic model of defensive marketing strategy for complaint management. The authors show that defensive marketing (e.g., complaint management) can lower the total marketing expenditure by substantially reducing the cost of offensive marketing (e.g., advertising).
Mohamed Zairi (2000)	This paper addresses the issue of complaints handling and management as essential for achieving customer retention and loyalty. It tried to produce an audit tool for developing a culture which is not averse to handling complaints.
Alan R. Andreasen (1977)	The study gives the taxonomy of consumer satisfaction/dissatisfaction measures. This paper has given a model describing post purchase consumer processes.
Schibrowsky, John A., and Richard S. Lapidus. (1994)	Many firms have developed programs to handle individual complaints, few have implemented programs to analyze aggregate complaints over time. This study attempts to fill that void and outline a method to analyze and manage aggregate complaints.
Gruber, Thorsten, Isabelle Szmigin, and Roediger Voss. (2009)	This paper seeks to explore the nature of complaint satisfaction with particular emphasis on the qualities and behaviours that male and female customer value during personal complaint-handling service encounters.
Levesque, Terrence J., and Gordon HG McDougall. (1996)	The research suggests that customers are more likely to voice than exit when they encounter problem. It has tried to link the importance of the problem to the rate of taking action (voicing and exit).
Claes Fornell and Robert A. Westbrook (1984)	This paper suggests a process whereby increasing consumer complaint proportions leads to organizational suppression of the unit receiving the complaints, which subsequently contributes to a further increase in complaints due to inaction by marketing management.

Source: compiled by the author

As can be seen from the above themes that were found to exist on 'customer dissatisfaction', it was evaluated that studies related to behavioural aspects of consumers towards unsatisfactory products/services are mostly covered by the researchers. Most of the studies try to highlight the significance of complaint handling mechanism in dealing with dissatisfied customers. They also tried to emphasise its role in enabling venting of frustration caused by unsatisfactory product/service, thereby decreasing customer dissatisfaction. Some studies tried to relate the notion of locus of control with the customer complaining behaviour while other studies examined the gender attitudinal difference towards the nature of complaint satisfaction with particular emphasis on the qualities and behaviours that male and female customer value during complaint-handling service encounters. Once the various themes pertaining to 'Customer Dissatisfaction' were studied, they were analysed to find out the similarities in the various themes and their components. The theme with similar variables used in the study were grouped together to understand it in a better way. The results of the same are provided in Table 2 below.

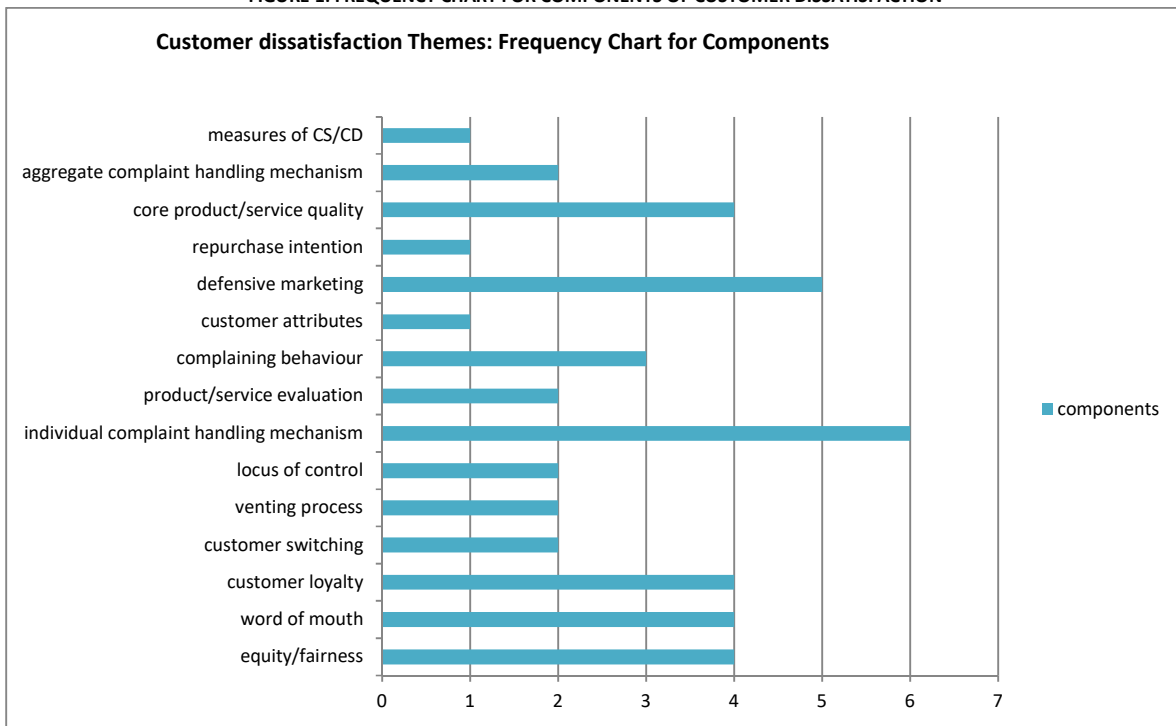
TABLE 2: ANALYSIS OF CUSTOMER DISSATISFACTION THEMES: IDENTIFICATION OF COMMONALITIES

COMPONENTS	SOURCE/YEAR	DEFINITION
Equity/fairness	Cathy Goodwin Ivan Ross (1990); Yany Grégoire & Robert J. Fisher (2007); Phillip K., Hellier Gus M., Geursen Rodney A., Carr John A., Rickard (2003); Jochen Wirtz & Anna S. Mattila (2004)	Equity refers to the quality of being fair and impartial to the customers in all aspects. It means fairness and impartiality towards all concerned, based on the principles of even-handed dealing. Equity implies giving as much advantage, consideration, or latitude to one party as it is given to another.
Word of mouth	Marsha L. Richins (1983); Yany Grégoire & Robert J. Fisher (2007); Jan Keitzmann and Ana Canhoto (2013); Jochen Wirtz & Anna S. Mattila (2004)	Word of mouth means an oral or written recommendation by a satisfied/dissatisfied customer to the prospective customers of a good or service. WOM can be positive as well as negative in form.
Customer loyalty	Susan M. Keaveney (1995); Phillip K. Hellier Gus M., Geursen Rodney A., Carr John A., Rickard (2003); Banwari Mittal, Walfried M. Lassar (1998); Mohamed Zairi (2000)	Customer loyalty refers to likelihood of previous customers to continue to buy from a specific organisation. It is both an attitudinal and behavioural tendency to favour one brand over all others, whether due to satisfaction with the product or service, its convenience or performance, or simply familiarity and comfort with the brand.
Customer switching	Susan M. Keaveney (1995); Banwari Mittal, Walfried M. Lassar (1998)	Consumer-switching behaviour refers to customers abandoning a product or service in favour of a competitor's product or service.
Venting process	Prashanth U. Nyer (2000); Mark D. Alickle et al	Venting refers to a forceful expression or release of pent-up thoughts or feelings
Locus of control	Marsha L. Richins (1983); Mark D. Alickle et al	Locus of control is a general dispositional bias and describe relatively stable differences those people who, at one extreme, believe that outcomes that accrue to them are the results of their own actions or disposition (internal locus of control) and, at the other pole, those people who believe that events that befall them are due to its extraneous forces and therefore beyond their control (so called external locus of control).
Individual Complaint handling mechanism	Susan M. Keaveney (1995); Marsha L. Richins (1983); Alireza Rezghi Rostami Changiz Valmohammadi Jahan Yousefpoor (2014); Cathy Goodwin Ivan Ross (1990); Mohamed Zairi (2000); Schibrowsky, John A., and Richard S. Lapidus. (1994)	Individual complaint handling mechanism refers to a formal arrangement made by the organisation whereby customer grievances will be heard and resolved. Since it is individual Complaint handling mechanism it aims at handling individual complaints.
Product/service evaluation	Rolph E. Anderson (1973); William O. Bearden and Jesse E. Teel (1983)	Product evaluation is a systematic determination of a product's merit, worth and significance, using criteria governed by a set of standards.
Complaining behaviour	Marsha L. Richins (1983); Alan R. Andreasen (1977); Levesque, Terrence J., and Gordon HG McDougall. (1996)	Complaining behaviour constitutes of the factors that induce a dissatisfied customer to complain about the dissatisfaction caused to him.
Customer attributes	Gruber, Thorsten, Isabelle Szmigin, and Roediger Voss. (2009)	Customer attributes refers to the distinctive qualities, features or characteristics possessed by different customers.
Defensive marketing	Prashanth U. Nyer (2000); Mark D. Alickle et al, William O. Bearden and Jesse E. Teel (1983); Claes Fornell and Birger Wernerfelt (1987); Claes Fornell and Robert A. Westbrook (1984)	Defensive marketing strategies refer to the actions taken by the marketer to protect his existing market share, profitability and product positioning against an emerging competitor.
Repurchase intention	Phillip K., Hellier Gus M., Geursen Rodney A., Carr John A. & Rickard (2003)	Repurchase intention signifies the subjective probability that a customer will continue to purchase a product/services from the same company.
Core Product/Service quality	Susan M. Keaveney (1995); Alireza Rezghi Rostami Changiz Valmohammadi Jahan Yousefpoor (2014); Phillip K., Hellier Gus M., Geursen Rodney A., Carr John A., Rickard (2003); & Rolph E. Anderson (1973)	Core product is a company's product or service which is most directly related to their core competencies. It refers to the use, benefit or problem-solving service that the consumer is really buying when purchasing the product.
Aggregate complaint handling mechanism	V.-W. Mitchell (1993); Schibrowsky, John A., and Richard S. Lapidus. (1994)	This is a step ahead individual complaint handling mechanism wherein all incoming complaints are recorded. The data so collected is then filtered to arrive at some significant conclusions about the type, causes etc of the complaints received. This is done in order to extract the full benefit from the complaint process.
Measures of CS/CD	Alan R. Andreasen (1977)	It refers to the factors that lead to customer satisfaction and dissatisfaction.

Source: Compiled by author

The above analysis is depicted in a form of a frequency chart below to examine the number of times the components are used in different studies.

FIGURE 1: FREQUENCY CHART FOR COMPONENTS OF CUSTOMER DISSATISFACTION

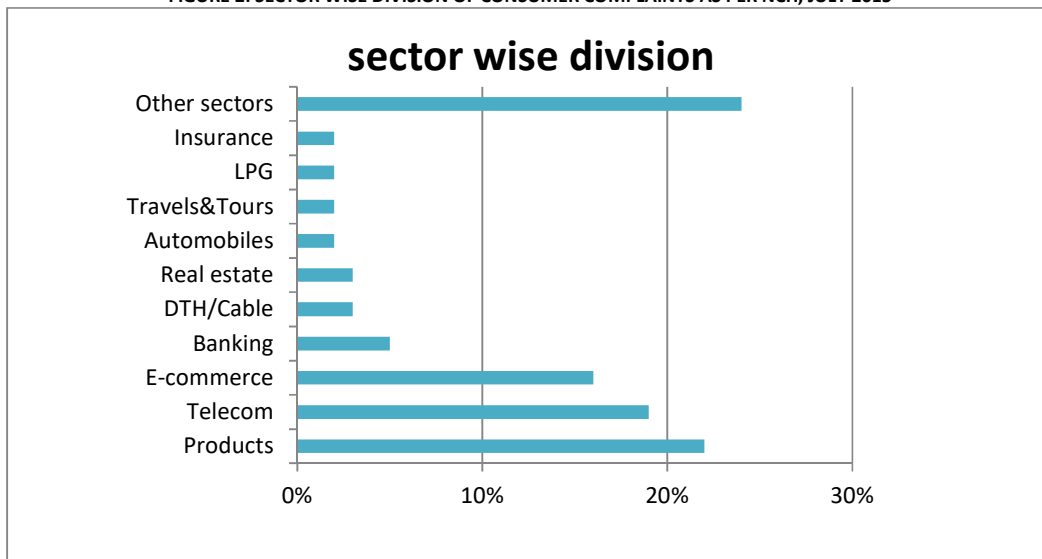


From the above figure, it is clear that most of the authors have tried to focus on core service/product quality as this is one of the basic antecedents in determining customer satisfaction or dissatisfaction while others have tried to highlight the role of complaint handling mechanism in an organisation. Some authors have tried to go beyond individual complaint handling mechanism that to aggregate complaint handling mechanism, thereby not only highlighting their vitality to a firm in tackling with dissatisfied customers, but also facilitating firms’ defensive marketing strategies, as evident from above a large proportion of authors have proposed their studies on defensive marketing. Some studies signify that a dissatisfied customer is more likely to engage in word of mouth than a satisfied customer. Some studies emphasise the notion of equity/fairness in driving the customer satisfaction or dissatisfaction. They suggested that customers are likely to be more satisfied if they feel that they are being treated equally like other customers in all aspects. Few authors have given an attempt to determine customer complaining behaviour as not all customers who get dissatisfied complains. So they have tried to give certain factors that drive a dissatisfied customer to complain about the dissatisfaction to the retailer. Other studies have illuminated aspects like customer loyalty, customer retention, customer switching, customer repurchase intention etc.

**6. COLLATION BETWEEN AREAS OF COMPLAINTS RECEIVED AND AREAS OF RESEARCHES INITIATED**

The month of July 2015 saw National Consumer helpline handling 14,097 calls, which includes complaints registered on NCH Website as well as sms received. The NCH website has registered 5, 07,113 hits – this count is steadily increasing month on month. The sector wise classification of the complaints so received is depicted by the following graph:

FIGURE 2: SECTOR WISE DIVISION OF CONSUMER COMPLAINTS AS PER NCH, JULY 2015



Source: NCH website

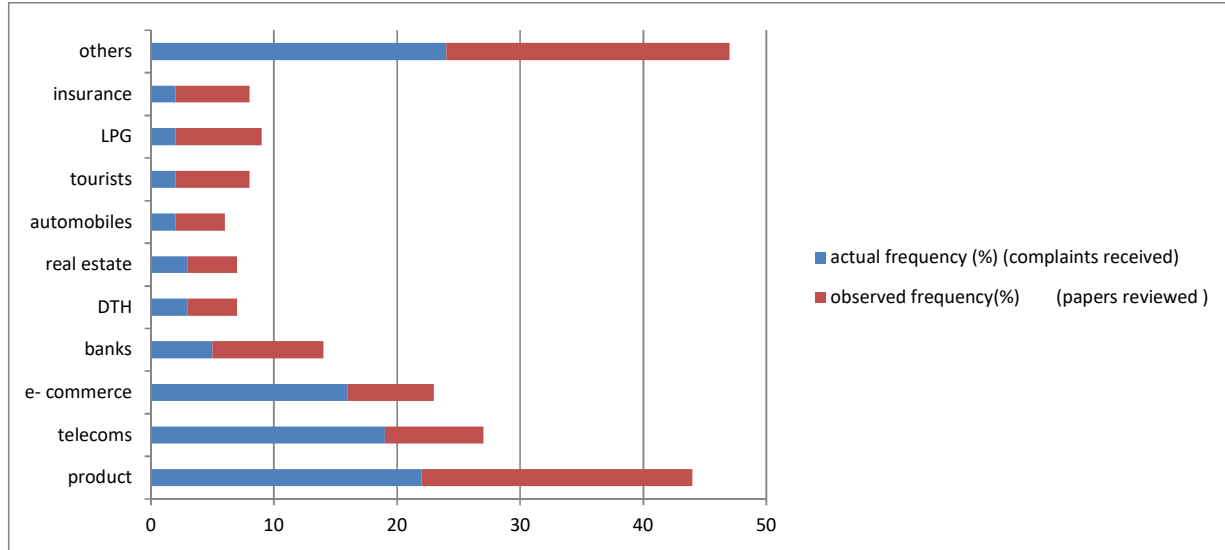
In order to study the similarities between the areas of actual complaints received as per NCH July 2015 as depicted in figure and the areas of researches initiated in, a convenient sample of 72 research papers were taken and classified on basis of their area/sector of research. This was done to check whether there is a coalition between the areas in which complaints are received and the areas in which the researches are being carried out, in order to identify the gaps in the same. This is to determine the areas which evidenced insufficient researches so as to make a fusion between the actual moot areas and the direction of researches being initiated. A breakup of the papers on the basis of area of research is summarised in the following table:

TABLE 3: SECTOR WISE BREAKUP OF RESEARCH PAPERS

Serial no.	Area/sector of research	No. Of papers
1	e- commerce	5
2	Products	14
3	Tourists	4
4	Banks	6
5	Telecoms	6
6	DTH	3
7	Real estate	3
8	Insurance	4
9	Automobiles	3
10	LPG	5

On the basis of the above table, a frequency chart was prepared to confront figure 2 depicting sector wise division of complaints received by NCH July, 2015, in order to collate the two sets of information so collected. The results are depicted in the form of a stacked bar graph given below.

FIGURE 3: COMPARISON BETWEEN COMPLAINTS RECEIVED AND PAPERS REVIEWED

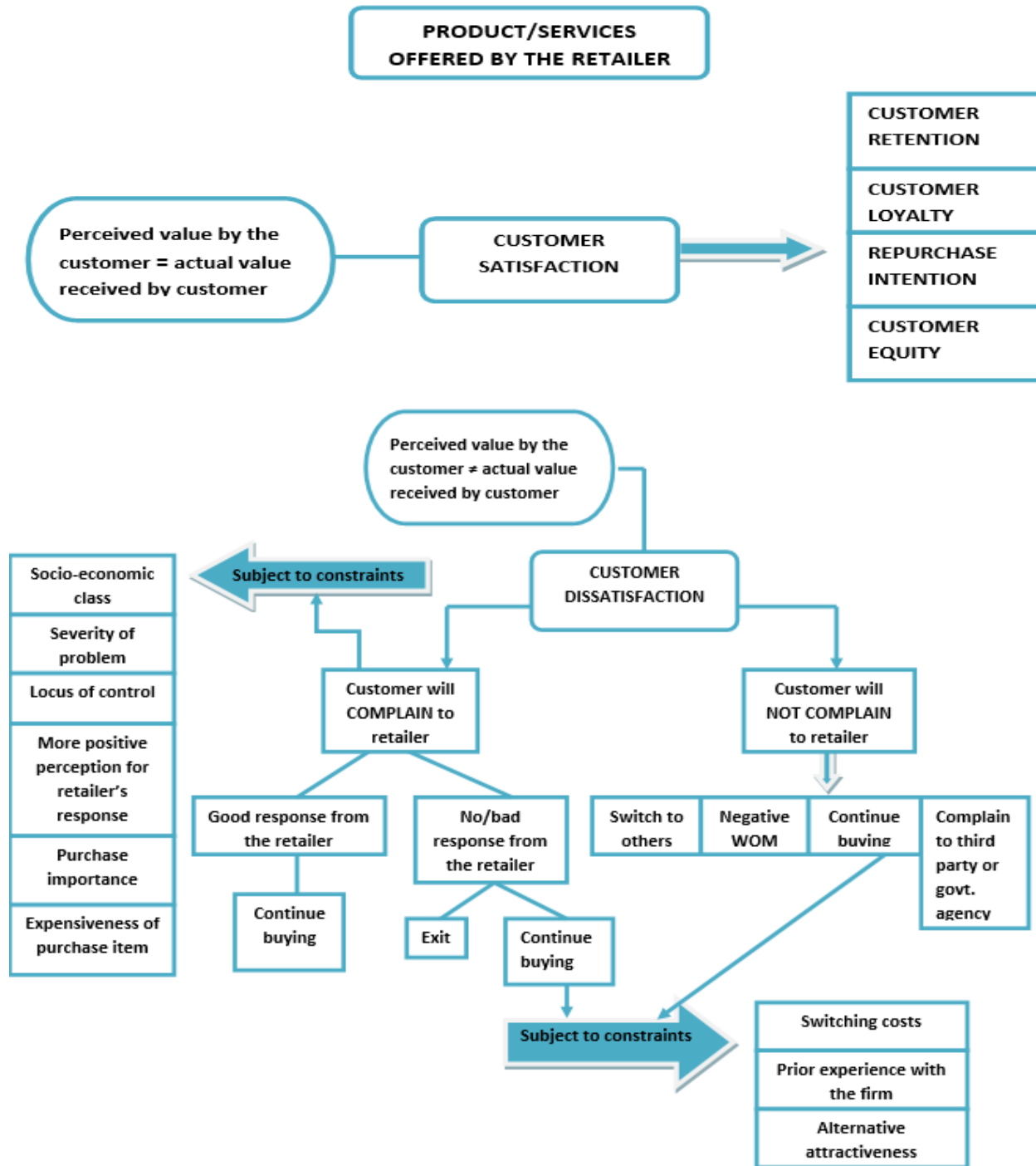


From the above figure, it can be seen that majority of the areas showed no significant difference between the magnitudes of actual complaints received and researches initiated in the respective areas. As evident from above figure category 'product' witnessed almost equal proportion of actual and observed frequency. The same applies to other categories like 'insurance', 'LPG', 'tourism', 'automobiles', 'real estate', 'DTH', 'banks', and 'others' which consists of areas namely medical services, beauty products, financial services, restaurants services etc. However, in case of e- commerce as well as telecoms astonishing results have been seen. These areas lack sufficient research with respect to the magnitude of complaints received in these areas. The magnitudes of deviations seen in these areas are almost more than half between the actual and observed frequencies.

7. POST PURCHASE CONSUMER PROCESSES

Based on the understanding of the previous studies discussed in this paper, a Post purchase consumer processes model is presented below:

FIGURE 4: POST PURCHASE CONSUMER PROCESSES MODEL



Source: Compiled by Author

The above model depicts a consumer’s post purchase behaviour. It starts with the comparison of expected value of product/service perceived by the consumer with the actual value he received from the product/service rendered by the retailer. When the two equates i.e. the expected value of product/service perceived by the consumer and the actual value he received from the product/service rendered by the retailer, the consumer is said to be satisfied. Customer satisfaction is said to result in customer retention, customer loyalty, repurchase intention and add to customer equity. However, if the same does not equate a customer is said to be dissatisfied with the product/service rendered to him. Generally, a dissatisfied customer is expected to make complain to the retailer but it is not true always. As discovered from the papers discussed above, not all customers who are dissatisfied complain to retailer. A dissatisfied customer complains to the retailer subject to certain conditions i.e. factors determining customer complaining behaviour. Some of them as mentioned in the model are:

- **Socio-economic class of the customer:** It is studied that the more upper the class, to which a customer belongs to, the more he tends to complain.
- **Severity of problem:** it implies the more severe the problem related to the product/service is, the more a customer tends to complain.
- **Locus of control:** it means the more the blame of dissatisfaction can be placed on others, the more a customer tends to complain.
- **More positive perception for retailer’s response:** the more positive a customer’s perception for retailer’s response is, the more he will tend to complain.
- **Purchase importance:** the more important the product/service is to the customer, even a little defect will induce him to complain.

- **Expensiveness of purchase item:** the more expensive the product/service is, the more cautious a customer is and complains on slighter defects even. Subject to above mentioned conditions a customer will decide to whether complain or not. If he decides to complain, his grievance will either be resolved satisfactorily or not. In case of satisfactory resolution of query, he will continue to be the customer of the same retailer and will involve in repeat purchases. However, if he gets bad/no response from the seller, he might exit the firm and move on to other retailers, or he may even continue buying from the same retailer but subject to certain conditions. Few of them as depicted in the model are below.
- **Switching costs:** if cost of moving from one retailer to another is sufficiently high either in monetary terms, time or efforts involved etc., a customer prefer to stick to the same retailer.
- **Prior experience with the firm:** if the customer's previous experience with the firm is so positive, he tends to ignore slight deviations in expected and actual value of the purchase received by him.
- **Alternative attractiveness:** when a customer is unable to get a product/service to replace the existing product/service, he is likely to stick to the same retailer. The deviations, between substitute product available and product under consideration, can be in any terms for instance it can be quality differences, price differences etc.

Subject to above mentioned constraints a customer may continue buying even in the case of unsatisfactory resolution of grievance. In case of no complaint by the dissatisfied customer, a customer is said to be involved in one of the above given situations i.e. switch to other retailers, negative word of mouth, complaint to third party or some government agency and even continue buying from the same retailer subject to the same conditions mentioned just above. However, he may also get involved in two of the three given situations at a time i.e. switch to other retailer and spread negative word of mouth for the previous retailer or it can be continue buying from the same retailer subject to given conditions as mentioned in the model and also spread negative views about the retailer in the public.

## 8. CONCLUSION

The current study tried to explore the literature available on customer dissatisfaction, so much research papers initiated in this area starting from 1973 to 2014 can be seen from this study. This paper has tried to summarise each research paper mentioned above on the basis of themes of customer dissatisfaction and further tried to correlate them by finding out the commonalities in the papers under study. On the basis of such analysis, one can conclude that not only satisfied customers can add to customer equity of a firm but a dissatisfied customer can also be moulded to add to the customer equity (TARP study, 1979). This can be made possible by listening to their grievances, inducing them to complain about dissatisfaction if any, satisfactorily resolving their complaints, making them alternative ways available to reach retailer in case complaints not satisfactorily resolved etc. This highlights the vitality of customer complaint handling mechanism's adoption in the firm. A formal mechanism offered by the firm to his customers to file their complaints will have dual effects for the firm itself. This is so, by allowing the dissatisfied customers to file their complaints, gives them a chance to vent their frustration and thereby decreasing their dissatisfaction (Prashanth U. Nyer, 2000; Mark D. Alickle et al), and by decreasing dissatisfaction a customer is expected to involve in repurchase behaviour. On the other hand, by listening to customer grievances, a firm is able to know about its area of improvement and thereby offering better services to the customers in future. In the grand scheme of things it's common for customers to not provide feedback. Firms are then left to wonder whether their products and services are being received positively or negatively, such valuable piece of information comes from the opportunity the businesses provide its customers to express their opinions and experiences. Give their customers the opportunity to rant, complain, congratulate, praise and suggest ways to improve. At its crux, complaints management truly is an essential component of customer service and business success. Not only is it the means to gather valuable customer insight, but also helps in company's progress to improvements that lead to reduced costs, increased profitability and increased customer satisfaction. It can be concluded that inducing complaints from customers and its management is an issue of utmost importance in customer sustainability in the business.

On the basis of the literature reviewed a customer post-purchase processes model has been suggested. This model will be helpful to the marketers in understanding the post buying behaviour of consumer in the state of satisfaction/dissatisfaction.

Since it is an exploratory study its results cannot be generalised, for that one needs to carry out a conclusive research. This paper has tried to cover various themes and its components by different authors over period of time. The result of the study was concluded on selective papers and some other important papers may have been missed out during analysis. Further study can be done to check the validity of the model proposed in the paper, with some practical data. Also, attempts can be made to further develop the model by adding factors like what determines a customer's perception for the product/service, what other factors influence customer complaining behaviour, what can be the future possible barriers to customer switching etc. This study found that very few researches have been initiated in the field of e-commerce and telecoms sector, especially the e-commerce sector, despite the growing scenario of internet and IT sector. So, researches can also be conducted to explore the drivers and antecedents of customer satisfaction/dissatisfaction in e-commerce.

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