Indian consumers' tendency to exit amidst a complaint: a SEM approach

Amit Kumar, Anupriya Kaur

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Amit Kumar* and Anupriya Kaur

Department of Humanities and Social Sciences,
Jaypee University of Information Technology,
Waknaghat, P.O. Dumehar Bani,
Distt. Solan, Himachal Pradesh, India
Email: amit03apr@gmail.com
Email: kauranupriya@gmail.com
*Corresponding author

Abstract: The purpose of this paper is to develop an integrated model with personality and situational factors to comprehensively understand the determinants of the consumer's tendency to exit (TE) amidst complaints and to assess the psychometric properties of the conceptual model across three service sectors i.e., hotel and hospitality, automobile, and organised retail stores. The research uses survey-based data of 600 consumers by using quota sampling and employs structural equation modelling and multi-group invariance analysis. The results highlight the significant impact of personality factors on consumer's attitude toward complaining (ATC). Further, ATC and situational factors, i.e., perceived likelihood of successful complaint and ease of complaint process, have a significant negative impact on consumers' TE, whereas discouraging subjective norms, lower perceived switching cost, poor employee response, and negative past experience have a significant positive impact on consumers TE. This study is the first of its kind to explore the newly introduced concept of consumers' 'tendency to exit' in the Indian setting.

Keywords: complaints; consumer complaint behaviour; non-complainers; attitude toward complaining; ATC; tendency to exit; SEM; multi-group invariance.

Biographical notes: Amit Kumar is a research scholar in the Department of Humanities and Social Sciences at Jaypee University of Information Technology, Waknaghat, India. His research interests include customer relationship management and consumer behaviour.

Anupriya Kaur is an Associate Professor in the Department of Humanities and Social Sciences at Jaypee University of Information Technology, Waknaghat, India. Her research interests include service marketing, customer relationship management, and consumer behaviour.

1   Introduction

India has emerged as a strategically significant market and amidst the fast-changing economic and social dynamics; a country with the world's largest youthful population is witnessing an attitudinal change in buying behaviour as a consequence of rising affluence and exposure to new ideas and technologies. Given a plethora of choices amongst several competing brands and the presence of several online players – consumer expectations are high and consumer loyalty precarious (Blodgett et al., 2018; Kumar and Kaur, 2020). In such a scenario it would be unwise to blindly adopt a stereotype approach or replicate business models for consumer acquisition/retention from the west and extend it to the Indian market. This certainly paves way for research that throws light on a deeper understanding of consumer psychology and behaviour. Consumer complaining behaviour (CCB) is one such area of interest. In contemporary times, companies should prioritise customer satisfaction since it is closely related to revenue generation, reduction of cost, service quality improvement, and establishment of market share (Kumar and Kaur, 2020; Stauss and Seidel, 2019). However, unlike customer satisfaction, an area that has been traditionally bereft of a similar level of attention is consumer dissatisfaction and in particular complaining (or non-complaining) behaviour (Jin, 2010; Kim et al., 2003). Researchers and practitioners acknowledge that despite best efforts, product malfunction or service failures might occur (Kumar and Kaur, 2020). In the midst of this, retaining a dissatisfied consumer needs a planned and conscious effort (Berry et al., 2018). It is imperative to comprehend the way the consumer has evaluated the purchase experience and derive vital information from the same. The information, feedback, or even a complaint by the customer is no less than a golden opportunity for several reasons. Firstly, it allows firms to offer an apology which is extremely crucial to make a strong connection with the consumer and limit negative word of mouth. Next, it helps the firm develop the right approach to offer redressal in terms of replacement or compensation (Berry et al., 2018). Furthermore, beyond the opportunity for retaining the consumers, complaining allows the organisation to fix the issue, improve consumer loyalty, maintain good consumer relationships and protect potential cash flows (Hwang and Mattila, 2020; Kumar and Kaur, 2020; Stauss and Seidel, 2019).

Although CCB has received some attention from researchers (discussed ahead) however research in the last decade in this area is less conspicuous with only a few standing out (Berry et al., 2018; Souiden et al., 2019; Jin, 2010). Additionally, a worrisome aspect that emerged from the extant literature (Souiden et al., 2019; Stauss and Seidel, 2019; Bodey and Grace, 2007) is that many dissatisfied consumers choose not to complain. "Many dissatisfied consumers tend to keep silent while turning to other service providers, convey negative information to their kith and kin through word-of-mouth (WOM) communication, approach to consumer associations and only a small proportion of consumers choose to report directly to service providers" (Jin, 2010). Such indirect and passive complaining behaviour can prevent an examination of the problem by the firm and develop corrective measures for alleviating consumer dissatisfaction. Furthermore, in absence of complaints, organisations may hold false beliefs about the efficacy of their product and services and the success of their marketing efforts. Eventually, it may lead to serious consequences such as damage to brand image (Kumar and Kaur, 2020; Stephans and Gwinner, 1998) and loss of market share. Past literature (Bodey and Grace, 2007; Gursoy et al., 2007; Jin, 2010; Kim et al., 2003) has mostly examined complaint management concerning complainers and particularly on

attitude towards complaining, service recovery, complaint intention, and propensity to complain. Despite an impressive body of literature in this area, much remains to be explored due to the complex nature of complaining behaviour. Firstly a majority of studies have focused on those consumers/customers that register their dissatisfaction, complaining directly to the firm and do not consider those who spread negative word-of-mouth or silently switch suppliers (Ro and Mattila, 2015; Souiden et al., 2019); second, the role of attitudinal/personality and situational variables in complaining behaviour has not been a central issue; third the concept of consumer's tendency to exit (TE) is not theoretically and empirically developed and validated. Why consumers choose to exit rather than voice largely remained unanswered. The answer to this can offer meaningful insights to

1   effectively design complaint management policies and practices

2   train and sensitise frontline staff on complaint handling

3   strengthen the factors which encourage voicing behaviour and vice versa i.e., dilute or neutralise the impact of factors that foster exit

4   direction to relationship marketing and customer retention.

Thus, the current study aims to fill the lacunae in the CCB literature by specifically examining the antecedents (personality and situational factors) of consumers' TE amidst dissatisfaction/complaint in Indian settings. In particular, three service sectors, that is – Hotel and hospitality, automobile service centres, and organised retail stores have been considered under the study, as these sectors witness a variety of service encounters and interactions between the frontline employees and consumers. Research in this direction can be particularly meaningful given that the service sector in India accounts for 55.39% of the total GVA in FY 2021 (IBEF, 2021). Furthermore, it is evident from past research studies (Tronvoll, 2007) that consumers are more sensitive to service quality and are demanding about all aspects related to services – design, process payment, and delivery. Thus, the service sector remains far more vulnerable due to easily switching between service providers by dissatisfied consumers and may suffer lasting damage if the firm remains negligent in their complaint handling attitude, process, and evaluation (Tosun et al., 2021). In addition to opening research areas that were not previously investigated it also contributes to the extant literature by researching in a non-western setting (like India) which is also one of the visible research gaps (Kaur and Sharma, 2015; Phau and Sari, 2004; Phau and Baird, 2008; Sharma et al., 2010).

A conceptual model to identify the determinants of a consumer's TE is developed based on the integration of theory and previous findings and subsequently, the psychometric properties of the conceptual model across three service sectors in India are evaluated. Specifically, the purpose of this research is

1   to introduce the concept, significance, and empirical validation of the construct 'consumer TE' in the field of CCB

2   to conceptualise, test, and validate several unexplored factors such as cultural inhibitions (CI), discouraging subjective norms (DSN), lower perceived switching cost (LPSC), poor employee response (PER), ease of complaint process (CP), and integrate them in a model which is then assessed for its psychometric properties

3   to offer insights to the marketer, CRM and complaint handling managers which will make a definite impact on consumer voicing rather than exit.

In the sections that follow firstly, the backdrop and conceptual framework on the determinants of consumer's TE are presented. Next, the research methodology adopted for the current study and results are presented. The concluding section discusses the findings and the implications thereof.

2   Backdrop, conceptual framework and hypotheses development

2.1   Theoretical background

There has been significant scholastic attention to developing a framework to interpret and predict CCB. A review of research in the CCB domain shows that the theories of reasoned actions (Fishbein and Ajzen, 1977); theory of planned behaviour (Ajzen, 1991); theory of exit, voice, and loyalty (Hirschman, 1970) have been considered the most popular theories in the context of complaint behaviour (Berry et al., 2018; Kim et al., 2003). Attitude toward complaining (ATC), a construct that has attracted much attention in CCB literature and the theory of reasoned actions and theory of planned behaviour proposed that attitude is an immediate determinant of intention to perform a course of action or behaviour (Ajzen, 1991; Seock and Norton, 2007; Kaur and Thakur, 2019). Similarly, studies such as Bodey and Grace (2007), Kim and Chen (2010), Kim et al. (2003) and Souiden et al. (2019) found that consumers' ATC has a significant influence on their complaint intention and behaviour. According to these theories, behavioural intention is a function of several psychological concepts including attitude, subjective norms, and perceived behavioural control.

Hirschman's (1970) theory of exit, voice, and loyalty establishes the framework for understanding consumer dissatisfaction behaviour, such as complaint and exit. Hirschman (1970) asserts that CCB is influenced by the attitude of customers toward complaining, the value of complaint, and the likelihood of success. The theoretical underpinnings of this research rest in the above-mentioned theories as discussed ahead. According to Souiden et al. (2019), "complaining is generally understood as a result of consumer's dissatisfaction with products or service performance". Complaining or non-complaining can include multiple forms of behavioural and non-behavioural responses. The consumer's complaining behaviour is described as a 'perceived dissatisfaction process' in the event of a purchase or in the course of consumption or possession of products or services (Crie, 2003). Past researchers examined the determinants and repercussions of consumer dissatisfaction from diverse angles and theoretical platforms. Two focus areas that emerged from the literature are

1   literature on CCB that addresses and discerns consumer responses to dissatisfaction or complaint

2   framework that discusses the antecedents of attitude towards complaining and CCB (Berry et al., 2018; Blodgett et al., 2018; Bodey and Grace, 2007; Phau and Baird, 2008; Jin, 2010; Jones et al., 2002; Sharma et al., 2010; Souiden et al., 2019).

These underlying aspects help us to build the conceptual framework and the research hypotheses. A synoptic review of the customer complaint behaviour classification and the antecedents that influence CCB is presented next.

2.2 Customer complaint behaviour

One of the earliest theories of CCB, Hirschman's (1970) model, describes three main types of complaining behaviour outcomes i.e., exit, voice, and loyalty. This model has been widely cited and has been a point of reference in several past studies (Gursoy et al., 2007; Kaur and Sharma, 2015; Kim et al., 2003; Kumar and Kaur, 2020) and is synthesised as follows: 'Exit' involves the consumer actively rejecting/switching the product or brand rather than voicing direct dissatisfaction. Voice refers to direct and active complaining to employees, management, or authorised agencies of the company for the same. Loyalty refers to the absence of any action for the consumer, even while the product or service is unsatisfied. Day and Landon (1977) had similar attributes to Hirschman's model but classified CCB into two levels (behavioural and non-behavioural responses). The behavioural responses refer to behavioural outcomes such as expressing dissatisfaction to the seller (voicing), taking legal actions, and public complaining to the third party. Non-behavioural responses include exit and negative WOM. Singh (1988) "provides another complaining behaviour classification with three dimensions

1   voice-reflecting actions directed toward the seller

2   private-involving negative WOM communicating to friends and relatives and exit behaviour (switch brand or seller)

3   third party-relating to actions directed external agencies such as legal options" (Gursoy et al., 2007).

2.3 Factors influencing complaint behaviour

Customers react in a variety of ways when they are dissatisfied; in fact, for every customer who bothers to complain, more than six others make unfavourable remarks on the internet (Cai and Chi, 2018). While direct complaints give the service providers the opportunities to correct the mistakes, customers are less likely to complain about a dissatisfied experience directly to the service provider due to reasons such as – time consumption, limited knowledge about complaint channel and mechanism, non-surety of success on complaining (Ro and Mattila, 2015). Dissatisfaction is the primary antecedent for complaining, but the literature suggests that antecedents of complaining are more involved than dissatisfaction alone. Studies in customer complaint behaviour have suggested considering the myriad of factors because of its complex nature (Berry et al., 2018; Blodgett et al., 2015; Bodey and Grace, 2007; Gursoy et al., 2007; Kumar and Kaur, 2020; Souiden et al., 2019). Table 1 provides a snapshot of literature based on some selected studies on factors influencing customer complaint behaviour.

Table 1   Selected studies on the factors influencing complaint behaviour

Factors	Author(s) and year	Variables studied	Key findings
Psychographic	Berry et al. (2018), Bodey and Grace (2007), Gursoy et al. (2007), Souiden et al. (2019) and Tosun et al. (2021)	ATC; self-confidence; self-efficacy; aggressiveness; assertiveness; perceived control; risk-taking; locus of control	Psychographic factors have a significant impact on CCB. Usually, less self-confident and less aggressive consumers are not likely to complain. Consumers having non-interactional behaviour and negative ATC are generally non-complainers.
Situational	Bergel and Brock (2018), Blodgett et al. (2015), Durukan et al. (2012), Soares et al. (2017) and Thøgersen et al. (2009)	Importance of product or service; involvement; perceived cost and benefit; likelihood of success; intensity of dissatisfaction, social norms; previous experience; price consciousness; switching cost; tech savvy; use of social media	Situational factors have a substantial impact on CCB. Likelihood of success, social norms, switching cost, past experience have a significant impact on the tendency to complain. Consumers are inclined to non-complaining for less durable, less expensive, and the product with lesser involvement. Tech-savvy and degree to engage in social network are closely connected to complaining behaviour in Generation Y consumers.
Demographic	Liu and Li (2019), Joe and Choi (2019), Ngai et al. (2007) and Tahir et al. (2018)	Gender; age; income; education; marital status	Demographic factors have a significant influence on CCB. Usually males, less educated, older age consumers are non-complainers.
Culture	Blodgett et al. (2015, 2018), Ergün and Kitapci (2018) and Sann et al. (2020)	Uncertainty avoidance; power distance; collectivism, masculinity, long term orientation	Asian consumers are less likely to complain as compared to non-Asian consumers.

2.4   Consumer TE amidst dissatisfaction

Previous literature evidenced that many dissatisfied consumers do not file a complaint or seek redress (Souiden et al., 2019; Tronvoll, 2007). Non-complainers are significant not only because of their apparent size but also because they often terminate their business relationships and advise others to do the same (Kumar and Kaur, 2020). As stated in the introduction section this may result in serious repercussions for the organisation. Given limited research focusing on non-complaining, it inhibits our understanding of the phenomenon of complaining (Singh and Wilkes, 1996). Although the previous research conceptualised key theoretical constructs such as ATC and propensity to complain (Bodey and Grace, 2007), there is an evident gap in discerning the phenomenon of the TE. 'Propensity to complain' refers to the chance of seeking remedy or expressing dissatisfaction in case of an unfavourable service encounter. According to past

researchers (Bodey and Grace, 2007; Day and Landon, 1977; Goodman and Newman, 2003), "the severity of dissatisfaction, ease of access to marketing channels, the firm's credibility, and the extent of the consumer's loss, all affect the likelihood of filing a complaint". Looking from a reverse (though related) perspective consumer's TE may be defined as – an individual's likelihood of not expressing or voicing dissatisfaction or seeking redress directly from the firm or organisation. It may be characterised by consumers opting for switching brands, having a readiness to explore alternatives, spending time and money for the same, and perceiving complaining as physically or mentally fatiguing. Similar to the propensity to complain, TE would be a central aspect and would directly impact the actual act of complaining or non-complaining. Although the absences of factors that motivate and influence consumers' propensity to complain may also influence the TE, it would be a fallacy to assume the same given the complex nature of CCB. It is rather imperative to explore this phenomenon from a fresh perspective because several additional and/or unexplored factors (personality and situational) as explored ahead may influence the consumer's TE. The next part of the discussion focuses on the

1 ATC, factors influencing ATC and its relationship with TE

2 situational factors that influence TE.

2.5   *Attitude toward complaining*

ATC has been integral to research in the area of CCB and it is pertinent to reflect upon the same. Attitude towards complaining is conceptualised by Singh and Wilkes (1996) as an "overall effect towards the goodness or badness of complaining to sellers". When an individual is unhappy with goods or services, their ATC can be described as their propensity to demand compensation from a company (Souiden et al., 2019). Consumers with a more positive attitude to complaints are more inclined to make complaints and seek redress. Vice versa holds that a negative ATC would lead to an exit (Blodgett and Granbois, 1992). ATC has emerged as a pivotal variable yielding significant weight in the prediction of complaint behaviour (Bodey and Grace, 2007). In a previous study undertaken by Bodey and Grace (2007) a positive ATC's impact on the likelihood to complain was shown to be direct and positive. Similarly, other studies such as Kim et al. (2003), Singh and Wilkes (1996) and Blodgett et al. (1993) had also recognised the relationship between ATC and complaint behaviour. Consider a practical example, when a gap between expectations and the actual delivery of service such as in the hospitality sector occurs, the consumer(s) who have a similar experience behave differently. For instance, some might bring it to the immediate attention of frontline staff, some may articulate this when some formal mechanism of feedback is taken and some may be non-reactive and choose to discontinue their patronage with the current hotel altogether. The difference in their behaviour can be attributed to their attitude towards complaining (besides other factors). Thus in conclusion it may be said that consumers with positive ATCs are less inclined to exit in case of dissatisfaction and vice versa. Based on the above discussion the first hypothesis of this study is proposed:

H1   ATC will have a significant negative effect on TE.

2.6   Personality factors and ATC

Given the central role of ATC in CCB, its antecedents are also explored in this research. "Consumer intrinsic nature influences his/her complaining behavior" (Day and Landon, 1977). In general, "previous studies have found weak relationships between demographic variables and complaint responses" (Gronhaug and Zaltman, 1981), while personality variables have had a strong influence. Personality traits emerge as key factors that explain a significant portion of the variation in consumer complaint behaviour (Harris and Mowen, 2001; Oh, 2004; Phau and Sari, 2004). Thus several intrinsic factors or personality traits as discovered in past studies may be instrumental in influencing attitude towards complaining. Personality factors such as self-confidence (SC); self-efficacy (SE); risk-taking (RT); perceived control (PC); assertiveness; individualism has been a subject of past literature. Since there has been no specific study contextual to attitude towards complaining in Indian settings, SC; SE; RT; and PC are replicated in this study. An aspect that has remained unexplored in context to ATC and yet may be particularly relevant in Indian settings is – culture inhibition which is discussed ahead. A brief discussion of all the factors mentioned above and related hypotheses are presented next.

2.6.1   Self-confidence

SC reflects the extent to which a person's PC over oneself and one's environment mirrors a feeling of personal competence (Bearden and Teel, 1980; cited in Souiden et al., 2019). Bearden and Teel (1980) and Souiden et al. (2019) found that SC plays a major role in forming a positive ATC, and consumers with high SC are more likely to take action. It may be suggested that SC will lead to a readiness to take action and thus would provide impetus to attitude towards complaining. In contrast, consumers with less SC will be unwilling to complain formally and may have a negative attitude towards complaints. The service sector witnesses a simultaneous production and consumption of service and consumer participation can have a strong influence on the quality and delivery of service. A self-confident consumer is expected to be more vocal and forthcoming and thus the following hypothesis is posed:

H2   SC will have a significant positive effect on ATC.

2.6.2   Self-efficacy

SE is defined as "beliefs in one's capabilities to mobilize the motivation, cognitive resources and courses of action needed to meet given situational demands" (Wood and Bandura, 1989 cited in Bodey and Grace, 2007). It is the individual's perception of the ability to judge one's thoughts and experiences, which contributes to adapting behaviour and thinking patterns to achieve a certain level of performance. According to Gist and Mitchell (1992), "it is the judgment based on task capability rather than that of oneself". SE may affect one's perception of the ability to achieve a positive result by complaining in the case of dissatisfaction. Past studies (Bodey and Grace, 2007; Luthans and Peterson, 2002) found a significant influence of SE on ATC. In the service sector the several consumers get more intricately and mentally involved which strengthens SE thus the following hypothesis is posed:

H3   SE will have a significant positive effect on ATC.

2.6.3 Risk-taking

An individual's risk attitude is perceived to be a stable personality trait (Mitchell and Boustani, 1993 cited in Bodey and Grace, 2007). Consumers who incline knowingly take risks are known as risk-takers and as such, participate in behaviours or circumstances with the potential for negative outcomes (Bodey and Grace, 2007). Risk-averse consumers, on the other hand, participate in activities where the result is almost guaranteed to be optimistic or favourable. Keng et al. (1995) and Bodey and Grace (2007) support the positive relationship between RT and ATC. However, since the procedure of complaints does not always ensure beneficial outcomes, low-risk takers may avoid complaints. Making a complaint involves time and cost (psychological and monetary) and repute which may be perceived as a risk to many and impede a positive attitude towards complaining. Many companies including in the sectors such as hotel and hospitality, automobile, and organised retailing have less empowered frontline and bureaucratic layers impeding the complaining process and thus consumers who possess more SE will be more prone to complain. Thus, the following hypothesis is posed:

H4   RT will have a significant positive effect on ATC.

2.6.4 Perceived control

PC is defined as "the expectation of having the power to participate in making decisions to obtain desirable consequences and a sense of personal competence in a given situation" (Bodey and Grace, 2007). According to Skinner (1996) those consumers who have a high degree of PC, are generally more inclined toward taking action. In the case of complaint behaviour, Bodey and Grace (2007) and Folkes et al. (1987) found a positive association between PC and consumer ATC as well as future intention to purchase. A higher chance of success with the complaint may foster a positive ATC and thus it is hypothesised that:

H5   PC will have a significant positive effect on ATC.

2.6.5 Cultural inhibitions

CI are those cultural factors, practices, or barriers which affect someone's behaviour. There is plenty of evidence to cement the relationship between cultural values and behaviour (Keng and Liu, 1997). It would also impact any form of consumer behaviour including complaining. Indian society is collectivist in orientation. People in collectivist cultures value and believe in a sense of belonging and warm relationships with others. Indians have been categorised as 'traditionalist' and high on moral grounds. Austerity, tolerance, and forgiveness are integral to several religious teachings and practices. The act of complaining may be contrarian to such beliefs. Cultural inhibition within the context of complaining can be characterised by perceiving the act of complaining as awkward, hurting, and troubling (an employee mostly) or socially unacceptable. Although few studies (Keng and Liu, 1997; Liu and McClure, 2001; Ngai et al., 2007; Richins and Verhage, 1985; Watkins and Liu, 1996) found that individualists are more prone to complain in case of any dissatisfaction than collectivists, this concept has not been theoretically developed or tested concerning attitude towards complaining. In service sectors, there is more personal contact and it often leads to building connections with frontline staff at a personal level and thus providing more impetus to cultural

inhibition. This off-course requires empirical validation and therefore based on the above discussion it is hypothesised that:

H6   Cultural inhibition will have a significant negative effect on ATC.

2.7   Situational factors and TE

The situational factors are factors integral to the environment in which transactions are taking place between consumers and organisations. It may be noted they may include both – factors that are a part of consumer's social and consumption experiences/environment (for example past experience) or organisation related (for example employee response). According to Stauss and Seidel (2019), the conditions of the situation are factors that influence whether a consumer complains or chooses to exit. In the service sectors chosen for the study – hotel and hospitality, Automobile, and organised retail stores it is essential to understand that continuous patronage may exist between service providers and consumers. They may develop perceptions about the quality of services, the attitude and skills of frontline staff, and the kind of processes designed to effectively deliver the service and address consumer concerns. Such perceptions influence their CCB too and it is vital to make a theoretical understanding and empirical validation of the same. Past studies have examined the influence of situational factors concerning complaint intentions (Blodgett et al., 2015; Durukan et al., 2012; Kim and Chen, 2010; Sharma et al., 2010; Thogersen et al., 2006). In this study, the factor – perceived likelihood of successful complaint (PLSC) is replicated and some new factors such as DSN, LPSC, PER, negative past experience (NPE), and complaining processes are introduced to explore their impact on the consumer's TE.

2.7.1   Discouraging subjective norms

Ajzen (1991) defines subjective norms as the "perceived social pressure to perform or not to perform certain behavior". Subjective norms have not been studied in context to CCB in the Indian setting before. Apart from their cultural inhibition (personality factor discussed in an earlier section), the behaviour of the individual in a collectivist and family-oriented society like India would be influenced by the beliefs held by their social group. When faced with discouragement (perception of the family on voicing complaints being time-consuming, messy, or inhibiting future interactions) from a social setup about complaining or its consequences an individual is more likely to exit rather than voicing a complaint. This leads to the following hypotheses:

H7   DSN will have a significant positive effect on TE.

2.7.2   Perceived likelihood of successful complaint

PLSC is defined as the possibility for consumers to seek compensation, exchange the product, or apology from the firm or service provider (Singh, 1990). The positive influence of the likelihood of successful complaint on complaint intention is well documented in past research (Day and Landon, 1977; Richins, 1983; Singh, 1990). When consumers assume that their complaints will be accepted by the company, they convey their feelings more often. If however, they feel that the company has no interest or offers

resolution to their complaints, they may consider the act of complaint to be ineffective and pointless and hence prefer to leave. Thus the following is hypothesised:

H8 PLSC will have a significant negative effect on TE.

2.7.3   Lower perceived switching cost

Switching cost is the "perceived economic and psychological cost associated with the change from one alternative (product or service provider) to another" (Jones et al., 2002). Bergel and Brock (2018) distinguished three types of switching costs: procedural, financial, and relational. The time and efforts required for switching are referred to as procedural switching costs. Financial switching cost includes the possible monetary loss that consumers may face while switching service providers. The possible loss of a personal relationship as well as psychological or emotional distress, when switching service providers is referred to as the relational switching cost. High perceived switching costs can result in more consumers voicing complaints and low perceived switching costs may lead to customer TE. Therefore, it is hypothesised that:

H9   LPSC will have a significant positive effect on TE.

2.7.4   Poor employee response

Employee response may be defined as how a frontline employee responds to consumers expressing dissatisfaction. It reflects both the employee and organisation's inclination and commitment to resolving the complaint. It was noted by Bitner (1990) that consumers keep negative employee responses for a long period in their minds. However, this has not been a subject of study in the past in the context of CCB. An empowered, responsible, and cordial employee would encourage voicing complaints and vice versa. It is therefore hypothesised:

H10   PER will have a significant positive effect on TE.

2.7.5   Negative past experience

The company's response to past complaining events can strengthen the attitude and conduct of the consumer in future instances (Singh and Wilkes, 1996). As consumers become aware of the mechanisms, options, and positive/negative outcomes, they find out how a firm might respond to voiced complaints and the associated cost/benefit (Singh and Wilkes, 1996). Intention to complain is strengthened by positive past complaining experiences whereas NPEs may increase their TE. Thus, the following is hypothesised:

H11   NPE will have a significant positive effect on TE.

2.7.6   Ease of complaint process

CPs are defined as "how complaints will be lodged, managed, investigated, responded and followed up in online/ offline platforms" (Yang and Li, 2016). Acknowledgment and communication at every step of the complaining process let consumers know that their complaint has been paid attention to. The leniency and complexity of the CP would have a significant impact on CCB. Ease of CP and proper acknowledgment has a positive

impact on consumer intention to complain. Complex and long CPs may restrict consumers from complaining. Thus, the following is hypothesised:

H12   CP will have a significant negative effect on TE.

2.8   *The proposed conceptual model*

A conceptual model for this study has been developed based on the aforementioned literature review and hypothesised relationships (Figure 1). The hypotheses previously discussed and developed are illustrated in the conceptual model.

Figure 1   Conceptual framework
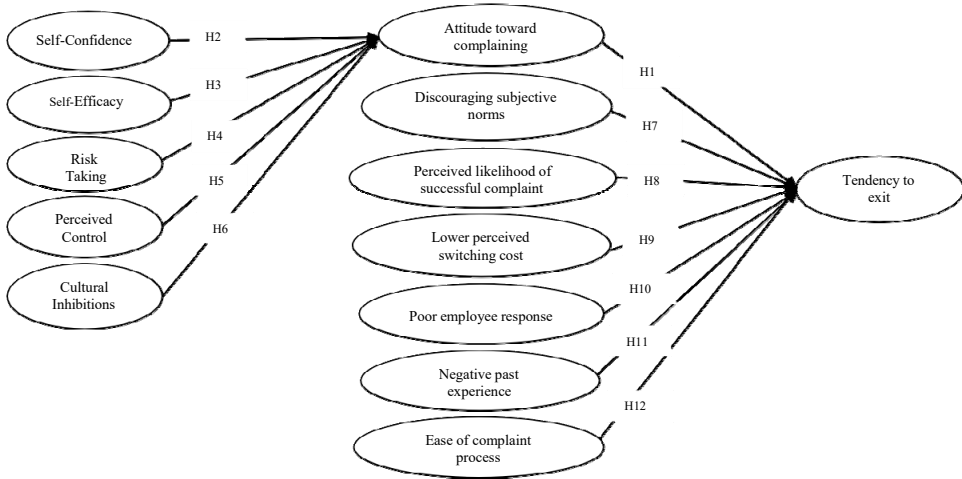
3   Research methodology

3.1   *Data collection and sample profile*

A survey instrument (consisting of three parts) was developed for data collection. The first part consisted of the demographic information of respondents. The second part consisted of statements related to constructs such as SC, SE, RT and PC, and CI to examine the respondent's ATC. The third part of the instrument consisted of statements related to constructs such as DSN, PLSC, LPSC, PER, NPE, ease of CP, and respondent's TE. The current study gathers data through a consumer survey of three different service sectors i.e., hotels and hospitality, automobile service centres, and organised retail stores in five major cities (Delhi, Chandigarh, Ludhiana, Solan, and Shimla) of North India. The data was collected by a survey instrument over a period of three months (December 2020 to February 2021) at selected three and four-star hotels, authorised automobile service centres, and shopping malls in selected cities. Several consumers were randomly intercepted at the data collection points of three service sectors and requested to participate in the study. Respondents were requested to reflect upon their unpleasant/dissatisfactory experiences in the recent past and provide responses on their behaviour disposition (in general) around the same. As suggested by Hair et al. (2010)

and widely adopted by past researchers, the minimum sample size should be at least ten times as many observations as the number of variables to analyse. Our research instrument contains 57 items (sample size should be 570), but to provide an adequate level of confidence, in the present study, 600 responses were considered.

Since the study was in the backdrop of three sectors, adequate representation was ensured via the quota sampling method. "It is a type of multi-stage restricted judgmental sampling in which the first stage includes creating population element control categories or quotas, and the second stage involves selecting sample elements based on convenience or judgment" (Malhotra et al., 2017). Out of the total 600 respondents, the majority of the respondents were female (50.8%). The majority of the respondents were from the age group 25–34 years (57.5%). The majority of respondents were educated on Post graduation and above level (58.2%). The annual income of most of the respondents was up to 800,000 (75.7%). Most of the respondents were in private jobs (42.5%). Detail of the respondent's demographic information is given in Table 2.

Table 2   Demographic profile of respondents (n = 600)

Demographic characteristic	Frequency	Percentage (%)
Sex		
Male	295	49.2
Female	305	50.8
Age (in years)		
25–34	345	57.5
35–44	180	30.0
45–60	70	11.7
Above 60	05	0.8
Education		
Intermediate	18	3.0
Graduation	233	38.8
Post-graduation and above	349	58.2
Income		
Up to 800,000	454	75.7
800,001 to 1,500,000	116	19.3
Above 1,500,000	30	5.0
Occupation		
Govt. job	112	18.6
Private job	255	42.5
Self-employed	90	15.0
Retired	04	0.7
Student	96	16.0
Other	43	7.2

3.2   Measures

In this study wherever possible, the measurement for variables was based on established scales. A brief description of the measures adopted is as follows: SC (five items from Souiden et al., 2019), SE (five items from Bodey and Grace, 2007), RT (four items from Bodey and Grace, 2007), PC (four items from Bodey and Grace, 2007), PLSC (three items from Souiden et al., 2019) ATC (four items from Souiden et al., 2019). The scales were found to be reliable and valid in these studies. Some new constructs such as CI, DSN, LPSC, PER, NPE, ease of CP, and TE were developed by the authors. After the examination of face validity (panel of marketing educators and practitioners), a pilot study was undertaken amongst 90 consumers, only minimal changes were required. After incorporating the required changes exploratory factor analysis (EFA) was undertaken. All the adopted and self-developed constructs were found reliable and valid. All scale items were on a five-point Likert scale on which *1 represented strongly disagree and 5 strongly agree* (Babakus and Mangold, 1992).

3.3   Analytical framework

Structural equation modelling (SEM) is used to analyse the collected data. Psychometric properties (reliability and validity of the constructs) were assessed and SEM is used to test the conceptual model. "SEM is an analytical approach that combines factor analysis with linear regression models for theory testing, and it has been used extensively in management research in recent years" (Kaur and Thakur, 2019). The measurement model in this study includes 13 latent variables (unobserved) and 57 observed variables. The codes used their means and standard deviations scores are listed in Table A1 in Appendix. In the process of confirmatory factor analysis (CFA) first, "scale reliability is estimated through the computation of composite reliability (CR) and it should be 0.7 or higher to indicate sufficient convergence or internal consistency" (Kaur and Thakur, 2019). Next "construct validity is composed of two components: convergent and discriminant validity" (Hair et al., 2010). To evaluate convergent validity "average variance extracted (AVE) was assessed and it should be 0.5 or higher" (Cheah et al., 2018; Evangelista and Dioko, 2011; Kaur and Thakur, 2019). To confirm the uniqueness of the constructs, the discriminant validity of the constructs was evaluated. "AVE estimates should be greater than the square of the correlation between that factor and the other factors to provide evidence of discriminant validity" (Kaur and Thakur, 2019). Furthermore, SEM analysis was done by using several goodness-of-fit (GOF) indices such as the root mean square error of approximation (RMSEA); comparative fit index (CFI); Tucker-Lewis index (TLI); normed fit index (NFI). "First, the ratio of χ^2 to its degree of freedom is computed (χ^2/df), with a value of not more than 5.0 being indicative of an acceptable fit between the hypothetical model and the sample data" (Kaur and Thakur, 2019). Next, other fit indices such as CFI; TLI; NFI, and RMSEA were computed. Value(s) of 0.70 or less for RMSEA and 0.90 or more for CFI, TLI, and NFI in comparison to the baseline model is reflective of a good model fit (Kaur and Thakur, 2019). Psychometric properties (reliability and validity of the constructs) are a critical component as stated by Sureshchandar et al. (2002), "the development of good measures to achieve accurate and reliable estimations of constructs of interest is a vital factor in the development of a fundamental theory in any management concept". Reliability and validity analysis is essential if the measuring scales are to be standardised and to make

sure they genuinely measure what they intend to (Kaur and Thakur, 2019). In addition to the test of reliability and validity, "multi-group invariance analysis is performed to ensure the same coherence or structure in the psychometric properties of data from three groups" (Kaur and Thakur, 2019).

In multi-group invariance analysis, two components were analysed: measurement invariance and structural invariance. Measurement invariance refers to "whether or not, under different conditions of observing and studying phenomena (e.g., countries, cultures, products, and industries), measurement operations yield measures of the same attribute" (Kaur and Thakur, 2019). The factorial equivalence between groups is investigated via structural invariance, which means that the paths defined in the causal structure are equivalent across groups. "When comparing groups, researchers often assume that the instrument (e.g., questionnaire) measures the same psychological construct in all groups. Despite its appeal, this assumption is often not justified and needs to be tested" (Byrne, 2016). Psychological constructs used in this study such as SC, SE, RT, PC, CI, ATC, DSN, PLSC, LPSC, PER, NPE, ease of complaint response are latent variables that cannot be measured directly. By employing measurement invariance, we can ensure that the comparisons we make represent true differences in the constructs of our study and respondents from different groups (three service sectors here) interpret scale items in the same way. For example, if we examine the attitudes toward complaining of the customers from three service sectors, measurement invariance will provide a basis for comparison among them. Furthermore, it is also important to examine whether the sub-population groups are holding the same structural relationship or not. Structural invariance was calculated to examine the structural coherence. To compare latent variables across different sub-population groups, it is important to consider the equivalence of psychological measures. By comparing samples from three different service sectors – hotels and hospitality, automobile service centres, organised retail stores, the findings of this study have the potential to deepen our understanding of determinants of the TE, which so far has been predominantly applied to single sample studies (Bodey and Grace, 2007; Gursoy et al., 2007; Jin, 2010; Berry et al., 2018; Jones et al., 2002; Tosun et al., 2021).

4   Findings

4.1   Descriptive statistics

The descriptive data of the constructs are presented in Table A1 in Appendix. The mean and standard deviation scores of the constructs demonstrate the level and variation in the respondent's scores. In this study, the respondents exhibit a moderate TE (2.52). In comparison, they have a higher inclination towards complaining (3.88). Furthermore, they hold a higher rating for SC (3.97), SE (4.00), RT (3.82), PC (3.67), PLSC (3.36), CP (3.54), and comparatively low ratings for the variables such as CI (2.37), DSN (2.49), LPSC (2.51) and NPE (2.28). These findings are reflected upon in the discussion section along with other results.

4.2   Construct reliability and validity

For coding and data analysis, SPSS 23.0 and AMOS 23.0 were used. The reliability of the scale was evaluated first by calculating composite reliability (CR) (Table A1 in Appendix). For all constructs, CR values exceed the threshold value of 0.7 and the scale is considered reliable. Next, the construct validity was accessed. Convergent validity was calculated by the factor loading and AVE assessment. All the items load strongly on their respective latent constructs having factor loading and AVE values above the threshold value of 0.5 (Table A1 in Appendix). The results from CR, factor loading, and AVE collectively show satisfactory convergent validity. Further, discriminant validity was assessed. According to Fornell and Larcker (1981) criteria i.e., AVE > squared inter construct correlation (SIC), a strong discriminant validity (Table 3) is established. Overall, the scale shows adequate psychometric properties across a range of indicators. The results of the CFA indicate that the model offered good fit to the data (χ^2/df = 2.039; CFI = 0.930; TLI = 0.921; NFI = 0.900 and RMSEA = 0.058).

Table 3   Assessment of convergent and discriminant validity

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13
SC	0.826												
SE	0.462	0.782											
RT	0.112	0.194	0.791										
PC	0.219	0.241	0.286	0.856									
CI	0.356	0.287	0.139	0.448	0.816								
ATC	0.333	0.392	0.399	0.283	0.445	0.820							
DSN	0.172	0.197	0.479	0.246	0.493	0.372	0.820						
PLSC	0.151	0.161	0.420	0.213	0.444	0.328	0.551	0.866					
LPSC	0.178	0.160	0.489	0.231	0.387	0.324	0.721	0.679	0.783				
PER	0.207	0.250	0.516	0.255	0.462	0.326	0.734	0.717	0.483	0.744			
NPE	0.188	0.210	0.407	0.145	0.249	0.217	0.558	0.514	0.561	0.599	0.696		
CP	0.163	0.286	0.389	0.296	0.361	0.375	0.349	0.321	0.394	0.491	0.248	0.634	
TE	0.185	0.169	0.496	0.245	0.430	0.384	0.450	0.489	0.716	0.731	0.540	0.386	0.867

Notes: Diagonal values are the AVE; off-diagonal values are the SIC.
    Discriminant validity = AVE > SIC (Fornell and Larcker, 1981); measurement
    Model fit: χ^2/df = 2.039, CFI = 0.930, TLI = 0.921, NFI = 0.900, RMSEA = 0.058.

4.3   Multi-group analysis

4.3.1   Measurement invariance

"Measurement invariance is concerned with the extent to which parameters comprising the measurement instrument are similar across groups" (Byrne, 2008). Measurement invariance was performed separately in the following hierarchical order of nested models: "configural invariance, metric invariance, and scalar invariance using model fit indices" (Teo et al., 2009; Kaur and Thakur, 2019). In measurement invariance, the first step is to determine a baseline model. The development of the baseline model required the testing

of all hypothesised relationships using the 'pooled' sample (i.e., all three service sectors). The importance of this model is that it serves as the basis for comparing all subsequent equivalency tests (Barrera et al., 2014). "This baseline model (unconstrained) is model was a good representation of the hypothesized relationships" (Chen et al., 2017; Kaur and Thakur, 2019) across all samples (three service sectors in this case). The model showed an acceptable fit (Table 4). It produces values such as (χ^2/df = 2.126; CFI = 0.886; TLI = 0.874; NFI = 0.807 and RMSEA = 0.043) also known as the configural model and is evaluated based on its GOF indices to determine if the Results show that configural invariance is achieved which means that the pattern of fixed and non-fixed parameters in the research model is the same for the three samples.

Table 4   Measurement invariance model

	χ^2/df	CFI	ΔCFI	TLI	NFI	RMSEA
Unconstrained (configural invariance)	2.126	0.886		0.874	0.807	0.043
Measurement weights (metric invariance)	2.123	0.885	0.001	0.873	0.806	0.042
Measurement intercepts (scalar invariance)	2.102	.885	.001	.870	.804	.041

Next, the metric invariance is evaluated, in which the measurement weights were constrained to be equal. By comparing this metric invariance model with the configural invariance model result shows a non-significant χ^2 change which supports full metric invariance. Due to the sensitivity of the χ^2 to sample size and non-normality, Cheung and Rensvold (2002) "have proposed a more practical criterion, the CFI increment (ΔCFI) to determine if the models compared are equivalent when there is change greater than 0.01 in the CFI between two nested models, the least constrained model is accepted and the other rejected". "If the change in CFI is equal or inferior to 0.01, it is considered that all specified equal constraints are tenable and therefore, can go on with the next step in the analysis of the measurement invariance" (Barrera et al., 2014). Further, with the support of the full metric invariance model, the scalar invariance is examined. The scalar invariance of the three samples was tested by constraining the measurement intercepts of indicators. The results support full scalar invariance. Table 4 provides the results of the model comparisons. Results show that the difference in the CFI (ΔCFI) between the configural model and constrained models (measurement weights and intercepts) does not exceed 0.01. This shows that the measurement weights and intercepts in all the variables are equal. The results of configural, metric, and scalar invariance models together validate the strong measurement invariance of the scale.

4.3.2   Structural invariance

After verifying measurement invariance we examined the hypotheses (*H1–H12*) and the invariance of the relationship among the constructs across the three service sectors. In the process, first, the structural model was tested for pooled data. The path coefficients shown in Table 5 indicate that all of the hypothesised relationships were supported.

To evaluate the common method bias Harman's single-factor test was employed. It is a widely used technique in academics and research to address the issue of common method bias (Podsakoff et al., 2003). Results indicate the total variance for a single factor is (43%) which is less than the threshold value of 50% and hence, indicating the absence of common method bias.

Table 5   Structural model path analysis

H	Path		Standardised path coefficient	S.E.	P	Outcome
H1	ATC =>	TE	−0.149	0.023	0.001	Supported
H2	SC =>	ATC	0.171	0.023	***	Supported
H3	SE =>	ATC	0.295	0.032	***	Supported
H4	RT =>	ATC	0.225	0.021	***	Supported
H5	PC =>	ATC	0.367	0.025	***	Supported
H6	CI =>	ATC	−0.245	0.022	***	Supported
H7	DSN =>	TE	0.509	0.019	***	Supported
H8	PLSC =>	TE	−0.521	0.020	***	Supported
H9	LPSC =>	TE	0.325	0.015	***	Supported
H10	PER =>	TE	0.286	0.018	0.002	Supported
H11	NPE =>	TE	0.230	0.018	0.001	Supported
H12	CP =>	TE	−0.269	0.020	***	Supported

Notes: Model fit: χ^2/df = 2.125, CFI = 0.924, TLI = 0.920, NFI = 0.902,
RMSEA = 0.060; squared multiple correlations: ATC (0.36) and TE (0.86).

Table 6   Assessment of structural invariance model

	χ^2/df	CFI	TLI	NFI	RMSEA
Unconstrained (pooled data)	2.125	0.924	0.920	0.902	0.060
Nested model comparisons (assuming model unconstrained to be correct)					
Fully constrained model	*DF*	*CMIN*	*P*		
	24	51.365	0.001		
Path ATC =>	TE	Invariant			
SC =>	ATC	Invariant			
SE =>	ATC	Invariant			
RT =>	ATC	Variant			
PC =>	ATC	Invariant			
CI =>	ATC	Invariant			
DSN =>	TE	Variant			
PLSC =>	TE	Variant			
LPSC =>	TE	Invariant			
PER =>	TE	Invariant			
NPE =>	TE	Invariant			
CP =>	TE	Variant			

SC, SE, RT, PC had a significant positive impact on ATC while CI as hypothesised had a significant negative impact on ATC. Further, ATC, PLSC, and CP had a significant negative impact on TE, while other determinants such as DSN, LPSC, PER, and NPE had a significant positive impact on TE. Model fit indices like CFI, TLI, NFI and RMSEA are also in the acceptable range (χ^2/df = 2.125, CFI = 0.924, TLI = 0.920, NFI = 0.902 and

RMSEA = 0.060). The invariance of the structural model's twelve structural paths was examined next (Table 6). The unconstrained structural model, which allowed all path parameters to differ among three service sector samples, was contrasted with the completely constrained model with all fixed path parameters. "The difference in χ^2 test was found to be significant leading to rejection of an invariant pattern of causal paths; this indicates that at least one of the path coefficients was not the same across the three groups" (Kaur and Thakur, 2019). Therefore, we separately conducted a set of path invariance tests. The final partial invariance structural model was found, with eight invariant paths and four variant paths across the samples of Hotels and Hospitality, automobile service centres, and organised retail store samples.

4.4   Summary of findings

The following discussion summarises the findings. The findings reveal that all constructs (adopted from past studies as well as self-developed) demonstrate adequate reliability and validity and can benefit future researchers in this field of study. The study reveals that SC, SE, RT, PC and CI act as determinants of ATC, and a 36% variation is caused by these factors towards ATC. Furthermore, DSN, PLSC, LPSC, PER, NPE, and CP are determinants of Indian consumer's TE and these variables cause 86% variation towards the TE. PC emerged as the strongest predictor (0.367) for ATC. The mean rating for the same is (3.67) indicating that generally respondents feel driven to take charge of situations rather than deeming the situation as something beyond their control. The finding is consistent with Bodey and Grace (2007) who examine the impact of personality factors on ATC and propensity to complain. Their results concluded that PC had a significant influence on ATC. In this study the respondents scored high on SE (4.00) as well as SE emerged as a key predictor (0.295) for a positive ATC. High SE is indicative of resilience towards any untoward situation (such as dissatisfaction with service) and perhaps exposure to newer ideas and situations as well as being conditioned to persevere (social setup of Indian society) is leading to higher SE. The results are somewhat similar to the results of Bodey and Grace (2007) that SE had a significant positive impact on ATC. Consumers, who are high on SE, have a more positive ATC. Similar to past studies such as Keng et al. (1995) and Bodey and Grace (2007), RT also emerges as a significant determinant of ATC. The mean rating of (3.82) also indicates a fair inclination of RT amongst the respondents. Although SC received a comparatively high rating of (3.97) its impact on ATC is comparatively weaker than the rest (0.171). The finding however resonates with past studies such as Souiden et al. (2019) and Keng et al. (1995) that highlighted the significant role of SC in forming a positive ATC. Next cultural inhibition had a strong influence on ATC. Although the mean rating (2.37) for cultural inhibition is below the mid-value of 2.5 indicating a lesser degree of cultural inhibition yet as hypothesised CI cast a negative influence on attitude towards complaining (–0.245). These findings can pave the way for future research as discussed in the next section.

Likewise, an exploration of the impact of different factors on consumers' TE yielded promising results. PLSC means rating (3.36) emerged as the most powerful factor (–0.521) and predictor of the TE. The higher the respondents sensed the likelihood of a successful outcome the less likely there was a chance to exit. The result is supported by past studies such as Blodgett et al. (1993), Richins (1983), Kim et al. (2003) and Souiden et al. (2019) "who assert that consumers whose PLSC is high are more likely to seek

redress and that PLSC is low are more likely to exit". DSN emerged as yet another key predictor. Despite an average mean rating (2.49), it had a strong influence on the TE (0.509). The more the consumer is susceptible to DSN the more is the likelihood of exit. The previous literature has not studied this factor in the context of CCB and therefore these findings may be meaningful and insightful as discussed in the next section. LPSC (mean rating 2.51) was another noticeable predictor (0.325). This is in line with previous research such as Bergel and Brock (2018), Orsingher et al. (2009) and Chebat et al. (2011) which cemented the role of switching costs in the complaint behaviour of consumers. The next set of factors i.e., PER, NPE, and ease of CP found statistical support but with comparatively low path coefficients (0.286, 0.230, –0.269 respectively) and it may be observed that their impact may be weaker. In comparison to previous studies in western settings, an unexpected finding was the comparatively weaker role of ATC on the TE. Although the mean rating of (3.88) indicates a positive inclination toward complaining yet the path coefficient (–0.149) is indicative that the relationship between attitude towards complaining and TE is comparatively weaker than other factors mentioned above. Summary of hypotheses testing is presented in Table 7. The scale met full measurement invariance for all the constructs and partial structural invariance as the structural path for RT, DSN, PLSC, and CP was found to vary across the Hotels and Hospitality, automobile service centres, and organised retail store samples.

Table 7   Summary of hypothesis testing

	Hypothesis		*Accepted/rejected*
H1	ATC =>	TE	Accepted
H2	SC =>	ATC	Accepted
H3	SE =>	ATC	Accepted
H4	RT =>	ATC	Accepted
H5	PC =>	ATC	Accepted
H6	CI =>	ATC	Accepted
H7	DSN =>	TE	Accepted
H8	PLSC =>	TE	Accepted
H9	LPSC =>	TE	Accepted
H10	PER =>	TE	Accepted
H11	NPE =>	TE	Accepted
H12	CP =>	TE	Accepted

5   Discussion and implications

This research concentrates on the impact of attitudinal, personality, and situational variables on consumers' TE among Indian consumers. Although a concept such as ATC has been highlighted in several studies in CCB literature, no prior research has specifically examined the phenomenon of consumers' TE amidst complaints. It is imperative to understand the factors that influence a consumer to exit rather than to voice a complaint. In this study of Indian consumers, respondents exhibited a notable TE amidst complaints – something which should remain uppermost for customer relationship

managers. An exploration of antecedent factors helps authors to offer relevant insights to such managers which are presented in the later section. As the hypotheses suggested, most of the antecedents predicted a good proportion of the variation in the dependent variables. The hypothesised relationships have been empirically investigated and results confirm that factors such as SC, SE, RT, PC and CI impact consumers' attitudes toward complaining. Further, ATC, DSN, PLSC, LPSC, PER, NPE, and ease of CP impact consumer's TE.

5.1 Academic implications

This research contributes to the existing literature in the following ways. First, a great amount of research in the field of CCB has been done with American and European consumers (Bodey and Grace, 2007; Day and Landon, 1977; Jin, 2010; Phau and Baird, 2008; Sharma et al., 2010; Liu and McClure, 2001; Stephans and Gwinner, 1998) however a clear gap existed for Asian consumers. This study is carried out in India and in addition to the knowledge in the field of CCB – the results can be significant for various domestic and foreign marketers that see India as a future market. Due to a cultural similarity, it can be also relevant to countries such as Pakistan, Sri Lanka, Nepal, and Bangladesh to name a few. Next, consumers' TE is an under-researched phenomenon. The study conceptually explores the same and the empirical investigation finds the construct is psychometrically valid facilitating its adoption for future studies. In addition to this, several variables of interest (acting as determinants to the TE) some of which were a part of past research i.e., ATC, PLSC, and newly self-developed ones i.e., CI, DSN, LPSC, PER, NPE, and ease of CP were integrated into a model which found empirical support in this study. These self-developed factors have not been a contextual part of CCB studies. For example, the findings of the study highlight the relevance of factors such as CI having a key impact on ATC which had remained unexplored so far. Similarly, the relevance of many of these factors has been discovered in context to consumers' TE. Furthermore, by including samples from three different sectors, the findings of this study have the potential to provide key insights into the determinants of the TE in the service sector, which so far has been limited to single-sample studies in the area of CCB (Bodey and Grace, 2007; Kim et al., 2003; Souiden et al., 2019). The empirical support of the same is illustrated by the successful application of multi-group invariance analysis. Given that data based on psychological notions in self-reported surveys are subject to measurement biases (Kaur and Thakur, 2019) multi-group invariance analysis can be adopted to provide support for measurement and structural invariance before drawing inferences and comparisons from multi-sample data (Morgado et al., 2018). Although various studies have investigated consumer complaint behaviour and its antecedents, none of them have explored consumer TE in Indian service sectors and employed the multi-group analysis. The study's results enhance our understanding of consumer inclination drivers by assessing measurements and structural invariance in three distinct samples i.e., Hotels and Hospitality, automobile service centres, and organised retail stores. The results of this study demonstrate that each of the latent constructs is psychometrically valid and may be used to compare samples in different sectors. Future studies may benefit from these scales, which may be repeated in other situations to allow for empirical generalisations.

5.2 Managerial implications

A notable insight from research in this area suggests that the majority of unhappy consumers do not contact the company with complaints. Like in the case of previous research (Stauss and Seidel, 2019) there are far more 'unvoiced complaints' for every 'articulated complaint'. Traditionally and conventionally companies focus on attracting new consumers. However, companies can concentrate on defensive marketing in an increasingly competitive environment (Stauss and Seidel, 2019). Defensive marketing focuses on keeping existing consumers satisfied and retaining them for a longer period. Effective complaint management is a vital factor for retaining existing consumers in the event of product or service malfunction (McCole, 2004). Consumer relationship managers and complaint handling managers in Hotels and Hospitality, automobile service centres, and organised retail stores in Indian settings who strive for consumer retention via strengthening the relationship with existing consumers and aim to extend the duration of the consumer life cycle can greatly benefit from the determinants of 'unvoicing' or consumer's TE. This study has various managerial implications. As a starting point, we may infer that our proposed model offers new insights and highlights the importance of many personality and situational factors besides ATC to discern this phenomenon. Firstly, factors such as SC positively impact ATC. As was the case with past studies it was found that self-confident consumers will hold a positive attitude towards complaining and vice versa, organisations should therefore train their consumer contact employees to be particularly attentive and encouraging to hesitant consumers. The settings for service encounters or consumer interaction process/conversations should provide adequate privacy (e.g., at wellness and beauty centres, healthcare, and hospitality) for consumers to feel confident (open up) and voice their expectations and concerns. Similar is the case with SE, the more employees (the process of expressing concern or dissatisfaction) make consumers participate and involved in the entire process and progress of offering redress, the more explicit the consumers would be to voice complaints and stay involved rather than choosing to exit. RT emerged as yet another predictor of positive ATC, organisations must acknowledge (maybe offered some incentive, separate from redressal offer) the consumer's act of voicing dissatisfaction which would once again help in developing positive ATC. Furthermore, providing them the connection between their act of voicing complaints and the redress would help them understand the worth of their action and justify the time and effort or money (hence the risk) of voicing complaints. Given that PC acts as a predictor for positive ATC, making aggrieved consumers participate in the recovery and redress process could be helpful. It would give consumers a sense of being in charge of the situation and eventually help foster the right attitude towards complaining. Next, helping consumers overcome CI and expressing their expectations is an important aspect in Indian settings. For example, a simple signboard such as – 'We listen' or something similar can help consumers overcome their CI. Well-trained empathetic and patient frontline staff would also be helpful. The core of this research was to determine the determinants of consumer TE.

The findings of this study suggest that factors such as DSN, PLSC, LPSC, PER, NPE, and ease of CP impact consumer's TE. There would be a great deal of sensitivity involved in handling these aspects and factoring them into the operational practices of the organisation. ATC emerged as one of the predictors for the TE and therefore if organisations on their part do not create an environment (ease of CP, redress, empathetic front line, appreciating the act of voicing, etc.) for consumers to voice complaints then

they would suffer obvious disadvantages (discussed previously) of consumer's exit. Thus all factors which foster a positive ATC should be provided with the right impetus. DSN dissuades consumers from voicing complaints and leads to the exit. In a collectivist and family-oriented society such as India, managers must consider the influence of family and friends and suitably design their complaining process and response. For example, gestures such as being open to group meetings, acknowledging the viewpoints of those who are related to the complainant, giving time to the complainant to discuss with family members, etc. may be fruitful. This may be particularly true for service sectors like – tourism and hospitality, healthcare, financial and investment services, etc. The perceived likelihood of a successful complaint is one of the strong factors that determine the TE. If the organisation fails to make visible the successful outcomes of voicing dissatisfaction then once again its consumer retention would weaken. Company policies for refund, replacement, maintenance, compensation, or repeat process should be communicated clearly and designed fairly and equitably. Wherever possible it should be made visible at service centres, websites, or on invoices. Data on successful redress or customer testimonials may be shared on websites etc. which would build trust amongst a target group. In the hotel and hospitality sector guests are more likely to voice over when they perceive the problem as severe and not in case of small irritants. Communication strategies should focus on the detail of a service experience with the message that 'anything that causes a problem to a customer is serious and should be reported. This strategy can increase customer involvement and encourage them to report more dissatisfaction'.

LPSC is yet another factor that can fuel exit. In sectors, such as retailing, travel, food industry, etc. the switch is accomplished easily, particularly with the rise of online mediums. It would be unethical to put deliberate barriers like penalties etc. to prevent switches. However, some practices such as membership/subscription options may build a 'soft lock in' and may buy time for the organisation to address the concerns of customers and offer redress. Similar to the factors discussed above, PER can be instrumental in driving away consumers. Internal marketing is a widely acknowledged perspective in the context of service marketing. It refers to the process within a service organisation to understand, motivate and empower their employees that positively reinforces employee behaviour in general and towards consumers in particular. For example, the Taj hotel's STARS (special thanks and recognition system) program, connects client satisfaction with employee benefits. This method collects points for compliments from guests and coworkers, resulting in an award for exemplary service (Taj hotel, Mumbai). There is nothing novel to suggest except reiterate what the past literature has already implied

1   if properly 'empowered' (Cook and Macaulay, 1997) frontline workers in direct communication with consumers who receive consumer complaints firsthand would play a key role

2   adequate training (Hsieh et al., 2005) to prevent double jeopardy situations, frontline workers must be conditioned to encourage and welcome complaint actions as well as empowered to provide appropriate redress.

One of the noteworthy examples is the 'extensive employee training program by Taj Hotel, during the 18 months employee training in the classroom, on the job and through mentors on technical and interpersonal skills' (Taj Hotel, Mumbai). Recruiting people with the right attitude and temperament such as – empathy, patience, learning ability, and

being emotionally intelligent could also pay good results in the long run. Providing the necessary resources and infrastructure (equipment and software) to them to timely diagnose and respond to the problems may also improve the response rates of employees.

Next, the NPE was also found to be an influence on consumers' TE. Anecdotal evidence suggests that past negative impressions can have a lasting impression and therefore consumers who had an unsuccessful interaction (particularly on voicing a complaint) earlier would act as a trigger even with the slightest hint of dissatisfaction leading to the exit. Organisations may try to neutralise the situation by proactive measures. Modern-day technologies promptly offer past consumer history (maybe past consumer ratings on services) and can help service providers to factor the same in the present and future service encounters. Eventually, it will help build an environment where consumers feel comfortable in voicing concerns and dissuade them from exiting, for example, "evolutionary customer building tool (e-CRB) by Toyota Motors, which constantly updates live status while you wait for your vehicle at the customer lounge at all Toyota Dealerships. When outside, receive prompt updates through SMS on repair estimation, estimated delivery time, repair completion, delivery, and invoice". The ease of CP could also be a decisive factor in consumer TE. An organisation may use a successful CP to not only provide remedies to disgruntled consumers but also to learn and improve its operations (Gilly et al., 1991). One of the best examples in this regard is "CCMS by TATA steel, a web-based complaint management system for effective handling of complaints and addressing queries. The main objective of CCMS concept is to build a company-wide documented learning process from the various complaints and their resolution process". Consumer complaint systems require user-friendly interfaces that reduce the amount of time and effort taken by consumers to file a complaint (Gelbrich and Roschk, 2011). Organisations may design their complaint registering and tracking process which economises time and effort as well as is not intimidating for (non-tech savvy) consumers. The Internet and the widespread use of smart phones seem to be opportune innovations that may facilitate a 24 × 7 connection and facilitate prompt registration and response to complaints.

6   Limitations and future research

Like most studies, this study is also subject to certain limitations. It focused on the north Indian sample which somewhat limits the overall generalisation of results in a country with diversity like India. The current study examined a limited number of personality and situational factors that are likely to influence consumer's ATC and the TE which limits the scope of the study. Further studies should explore the effect of other factors not included in the current study such as socio-demographic factors, location (urban or rural), personality factors such as emotional intelligence, etc. Furthermore, we have examined the consumer's TE rather than actual exit behaviour, which might be a constraint. An apparent reason is the difficulty in gathering and accessing behavioural data over time. In the next stage of their research, the authors plan to examine the role of several factors (gender, education, income, etc.) which may act as moderators to the hypothesised relationships. This study introduced the construct-consumer's TE and its determinants. Given the robust psychometric properties of the scales, future researchers may benefit from replicating the model in a different setting for further contribution to the CCB literature.

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Table A1   Descriptive statistics and summary of measurement model

Item code	Item description	Mean (S.D.)			F.L.	
		H	A	OR		
SC	Self-confidence		3.97 (1.11)			CR (0.960), AVE (0.826)
SC1	I am afraid to "ask to speak to the manager" about an unsatisfactory situation*	4.15 (1.07)	4.15 (1.19)	3.92 (1.24)	0.923	
SC2	I don't like to tell a salesperson/management something is wrong with their product or service*	4.03 (1.11)	4.06 (1.25)	3.82 (1.28)	0.904	
SC3	More often than I would like, I end up buying something unsatisfactory because I have a hard time saying no to a salesperson*	3.92 (1.11)	3.91 (1.29)	3.70 (1.25)	0.861	
SC4	I am too timid/ nervous to complain when problem arise while shopping*	4.04 (1.03)	4.13 (1.11)	3.80 (1.22)	0.912	
SC5	I am hesitant to complain when shopping*	4.05 (1.08)	4.04 (1.27)	3.81 (1.32)	0.940	
SE	Self-efficacy	4.00 (0.95)				CR (0.947), AVE (0.782)
SE1	I can always solve difficult problems if I try hard	4.14 (0.93)	4.14 (1.06)	4.04 (1.04)	0.837	
SE2	It is easy for me to stick with my aims and accomplish my goals	3.97 (0.95)	4.04 (1.11)	3.85 (1.06)	0.884	
SE3	I am confident that I could deal with unexpected events	3.96 (1.02)	4.00 (1.20)	3.85 (1.17)	0.921	
SE4	No matter what comes in my way, I am usually able to handle it	3.98 (0.95)	4.03 (1.11)	3.92 (1.05)	0.925	
SE5	If I am in trouble, I usually think of something to do	4.06 (0.88)	4.09 (1.05)	3.90 (1.07)	0.853	
RT	Risk-taking		3.82 (2.12)			CR (0.938), AVE (0.791)
RT1	I like to try new product whenever I shopping	3.76 (1.17)	4.01 (1.12)	3.89 (1.10)	0.847	
RT2	I like to try most unusual items while shopping	3.61 (1.14)	3.92 (1.18)	3.72 (1.12)	0.834	
RT3	I find it safer to go with the familiar brand*	3.80 (1.21)	4.08 (1.26)	3.91 (1.23)	0.930	
RT4	I would love to stick to one brand*	3.61 (1.38)	3.88 (1.36)	3.71 (1.27)	0.937	
PC	Perceived control	3.67 (1.19)				CR (0.960), AVE (0.856)
PC1	It is not wise to plan too far, because many things turn out to be a matter of good or bad fortune anyway*	3.50 (1.21)	3.82 (1.27)	3.57 (1.30)	0.916	
PC2	When things are going well for me, I consider it due to a run of good luck*	3.50 (1.19)	3.85 (1.30)	3.60 (1.32)	0.943	
PC3	I have usually found that what is going to happen will happen regardless of my action*	3.55 (1.24)	3.85 (1.29)	3.66 (1.27)	0.936	
PC4	I think life is mostly a gamble*	3.56 (1.22)	3.87 (1.22)	3.72 (1.23)	0.905	
CI	Cultural inhibitions		2.37 (1.19)			CR (0.957), AVE (0.816)
CI1	I have not seen many of my family member and friends complaining	2.45 (1.20)	2.32 (1.29)	2.43 (1.30)	0.879	
CI2	I feel by complaining, I am hurting someone sentiments	2.46 (1.18)	2.23 (1.27)	2.54 (1.39)	0.897	
CI3	I feel awkward confronting someone on some issue	2.34 (1.18)	2.17 (1.23)	2.39 (1.19)	0.927	
CI4	I feel I can put someone in trouble by complaining	2.50 (1.24)	2.26 (1.33)	2.46 (1.31)	0.919	
CI5	I do not like to be in unpleasant situations and find it easy to tolerate a bit	2.39 (1.29)	2.20 (1.30)	2.41 (1.30)	0.894	

Notes: *Marked items are reverse coded items. SD: standard deviation; FL: factor loadings; H: hotels and hospitality; A: automobile service centers; OR: organised retail stores; CR: composite reliability; AVE: average variance extracted.

Table A1 Descriptive statistics and summary of measurement model (continued)

Item code	Item description	Mean (S.D.) H	A	OR	F.L.	
ATC	Attitude toward complaining		3.88 (1.04)			CR (0.948), AVE (0.820)
ATC1	It feels good to get my dissatisfaction and frustration with the product/service off my chest by complaining	3.96 (1.10)	4.11 (0.97)	3.69 (1.14)	0.812	
ATC2	I complain when I am dissatisfied with product/service because, I feel it is my duty to do so	4.15 (1.16)	4.26 (1.07)	3.86 (1.25)	0.890	
ATC3	By all means, I should complain upon receiving unsatisfactory product/services	3.56 (1.08)	3.95 (1.06)	3.40 (1.00)	0.885	
ATC4	Complaining is not always easy, but it should be done when things are not right	3.87 (1.11)	4.19 (1.00)	3.62 (1.20)	0.845	
DSN	Discouraging subjective norms		2.49 (1.11)			CR (0.948), AVE (0.820)
DSN1	My family dissuades/ discourages me to get into a messy situation in case of dissatisfaction	2.59 (1.11)	2.35 (1.21)	2.54 (1.21)	0.886	
DSN2	My family believes it is time consuming to complain	2.65 (1.19)	2.42 (1.30)	2.62 (1.20)	0.915	
DSN3	My family believes money/ compensation recovered after complaining is not worth	2.47 (1.08)	2.31 (1.26)	2.58 (1.21)	0.926	
DSN4	My family believes that it may adversely affect my further transaction	2.47 (1.10)	2.33 (1.24)	2.57 (1.22)	0.894	
PLSC	Perceived likelihood of successful complaint		3.36 (1.19)			CR (0.951), AVE (0.866)
PLSC1	Upon complaining, I am confident that I will get chance to exchange the product, get refund, or would repair the product/ service	3.29 (1.08)	3.51 (1.34)	3.25 (1.27)	0.930	
PLSC2	Most service providers have a policy that encourages customers to return items they are not satisfied with	3.32 (1.19)	3.56 (1.31)	3.23 (1.22)	0.951	
PLSC3	The time and effort I would spend on complaining, will certainly lead to satisfactory results	3.35 (1.14)	3.50 (1.42)	3.28 (1.24)	0.910	
LPSC	Lower perceived switching cost		2.51 (1.15)			CR (0.935), AVE (0.783)
LPSC1	Switching to another service provider will not burden me with extra financial cost or additional expenditure	2.52 (1.17)	2.41 (1.38)	2.69 (1.25)	0.863	
LPSC2	Switching to another service provider will not affect my savings, discount or special deals	2.60 (1.16)	2.44 (1.30)	2.58 (1.20)	0.908	
LPSC3	Switching to another service provider will not create any hassle for me	2.42 (1.24)	2.31 (1.28)	2.50 (1.25)	0.891	
LPSC4	By switching to another service provider, I will not lose any important or personal relationship	2.64 (1.25)	2.43 (1.36)	2.56 (1.30)	0.876	
PER	Poor employee response		2.54 (1.07)			CR (0.936), AVE (0.744)
PER1	I feel the staff is not clear about the complaining processes	2.59 (1.18)	2.46 (1.30)	2.74 (1.16)	0.839	
PER2	I feel staff are not empowered enough to handle customer complaint	2.46 (1.14)	2.36 (1.24)	2.62 (1.12)	0.827	
PER3	I feel staff usually not encouraging customers to complain	2.59 (1.19)	2.47 (1.33)	2.69 (1.18)	0.888	
PER4	I feel staff usually has policy to linger on the things at initial level and not to follow a formal process	2.58 (1.16)	2.37 (1.32)	2.73 (1.23)	0.908	
PER5	I feel staff is not clear about their responsibility in overall as well as individual complaint management processes	2.48 (1.01)	2.37 (1.25)	2.60 (1.06)	0.847	

Notes: *Marked items are reverse coded items. SD: standard deviation; FL: factor loadings; A: automobile service centers; H: hotels and hospitality; OR: organised retail stores; CR: composite reliability; AVE: average variance extracted.

Table A1	Descriptive statistics and summary of measurement model (continued)

Item code	Item description	Mean (S.D.) H	A	OR	F.L.	
NPE	Negative past experience		2.28 (0.99)			CR (0.901), AVE (0.696)
NPE1	I have complained many times in the last one year	2.32 (1.13)	2.11 (1.19)	2.32 (1.13)	0.714	
NPE2	My past experience of complaining did not give me sense of usefulness	2.26 (0.98)	2.13 (1.20)	2.44 (1.12)	0.895	
NPE3	The resolutions provided to my complaints in the past were not satisfactory	2.23 (1.04)	2.26 (1.26)	2.50 (1.14)	0.869	
NPE4	My past experience of complaining does not encourage me to complain	2.31 (1.10)	2.10 (1.14)	2.40 (1.09)	0.851	
CP	Ease of complaint process		3.54 (0.95)			CR (0.896), AVE (0.634)
CP1	The complaining process is direct, simple and well explained	3.41 (1.11)	3.61 (1.26)	3.52 (1.30)	0.714	
CP2	I can comprehend the complaining process without any further assistance	3.52 (1.10)	3.70 (1.19)	3.55 (1.30)	0.826	
CP3	The complaining process does not require extensive details	3.37 (1.08)	3.62 (1.17)	3.38 (1.09)	0.844	
CP4	Complaining process has a tracking mechanism (online) / acknowledgement and updating (offline) in case of complaint being made	3.47 (1.03)	3.66 (1.19)	3.49 (1.11)	0.803	
CP5	Service provider has a simple process to withdraw the complaint if it is needed	3.52 (1.06)	3.66 (1.18)	3.58 (1.03)	0.784	
TE	Tendency to exit		2.52 (1.18)			CR (0.970), AVE (0.867)
TE1	If there is service or product failure, I will prefer to switch the brand instead of complaining	2.66 (1.22)	2.12 (1.12)	2.71 (1.25)	0.869	
TE2	It is mentally fatiguing to follow the process of complaining	2.68 (1.23)	2.15 (1.08)	2.84 (1.22)	0.860	
TE3	It is easier to exit than to spend time on pursuing complaint	2.68 (1.14)	2.20 (1.13)	2.84 (1.19)	0.869	
TE4	I am comfortable in exploring other options rather than to stick with one service provider	2.78 (1.13)	2.23 (1.13)	2.81 (1.26)	0.839	
TE5	It is easy to spend a little more on an alternative rather to go through a complaining process	2.80 (1.19)	2.26 (1.14)	2.85 (1.33)	0.833	

Notes: *Marked items are reverse coded items. SD: standard deviation; FL: factor loadings; H: hotels and hospitality; A: automobile service centers; OR: organised retail stores; CR: composite reliability; AVE: average variance extracted.