

# **Factors Influencing E-Complaining: The Case of North Cyprus**

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Submitted to the  
Institute of Graduation Studies and Research  
in partial fulfillment of the requirement for the degree of

Master of Arts  
in  
Marketing Management

Eastern Mediterranean University  
May 2017  
Gazimağusa, North Cyprus

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## **ABSTRACT**

The study of complaining behavior has started since 1970s. Complaining behavior is beneficial for business because it can manage the satisfaction and dissatisfaction situations and complaint administrating. Internet and its facilities give the customers an opportunity to share their experiences with other customers. Complaining behavior is a necessary factor for firms so determining factors which influence complaining behavior is an important task. Self-confidence is one of these factors. In the field of complaining behavior, self-confidence plays an important role. The present study tries to investigate the impact of self-confidence as general and specific conceptualizations on e-complaining. Also, the effects of perceived usefulness (PU) and perceived ease of use (PEOU) on e-complaining will be investigated.

In that regards, this research has tried to establish whether: (i) general self-confidence has an impact on customer's intention to e-complaining. (ii) Specific self-confidence has an impact on customer's intention to e-complaining. (iii) Perceived ease of use has an effect on e-complaining and (iv) Perceived usefulness has an effect on e-complaining. An expansive literature review was provided to conceptualize the general self-confidence, specific self-confidence, perceived ease of use and perceive usefulness. To achieve the goal, four hypotheses were considered to assess the possible impact of these factors on intention to e-complaining.

T-test, ANOVA test and regression analysis of data were used to investigate the four hypotheses. The results indicated that general self-confidence, specific self-confidence and perceived ease of use had a significant effect on intention to e-complaining,

whereas perceived usefulness was not significant. Following, the theoretical and managerial implication of findings, the limitation of the study and directions for next studies are discussed.

**Keywords:** Complaining Behavior, Intention(s) to e-complaining, Self-confidence, General Self-confidence, Specific Self-confidence, Perceived ease of use and Perceived usefulness.

## ÖZ

Şikayetçi davranış üzerine çalışmalar 1970'lerde başlamıştır. Şikayetçi davranış iş hayatındaki yönetim sürecinde yararlı olabileceği gibi memnuniyet ve memnun kalmama durumlarında ve şikayet yönetiminde etkin rol oynamaktadır. İnternet ve internetin getirdiği kolaylıklar müşterilere yaşadıkları tecrübelerini başka müşterilerle paylaşma şansı verir. Şikayetçi davranış ile ilgili belirlenen kararlar önemli bir görevdir ve şirketler için de önemli bir faktördür. Güncel çalışmalar özgüvenin e-şikayet üzerine etkilerini özel ve genel kavramsallaştırma olarak ele almayı denemektedir. Hatta, algılanan yararlılık ve algılanan kolay kullanım'ın e-şikayet üzerine etkileri araştırılacaktır.

Bu konuda, bu araştırma: (i) genel özgüven'in müşteriler üzerine etkisinin e-şikayet ile bağdaştırılması, (ii) özel özgüven'in müşteriler üzerine etkisinin e-şikayet ile bağdaştırılması, (iii) algılanan kolay kullanımın e-şikayet üzerine olan etkisi, (iv) algılanan yararlılığın e-şikayet' e olan etkisi konularını kapsamaktadır. Genel özgüvenin kavramsallaştırılması, kişisel özgüven, genel özgüven, algılanan kolay kullanım ve onların e-şikayet üzerine olan etkisi literatür incelemesi olarak anlatılmıştır. Bu amaca ulaşmak için, çalışma dört adet hipoteze dayandırılarak bahsi geçen faktörlerin e-şikayet'e olan muhtemel etkileri açıklanmıştır.

T-test, ANOVA test ve verilerin regresyon analizi teknikleri kullanılarak dört hipotez oluşturuldu. Analiz sonuçlarına bakıldığında ise genel özgüven, özel özgüven, algılanan kolay kullanım konuları önemli derecede e-şikayet'in amacını etkilediğini, Diğer taraftan algılanan yararlılığın ise önemli derecede etkiye sahip olmadığı

gözelemlenmiş ardından teorik ve yönetimsel bulguların etkileri, çalışmanın sınırlandırılması ve konu üzerine yapılabilecek ileriye dönük çalışmalar tartışılmıştır.

**Anahtar Kelimeler:** Şikayetçi hareket, e-şikayet'in amacı, özgüven, genel özgüven, kişisel özgüven, algılanan kolay kullanım ve algılanan yararlılık.

## **ACKNOWLEDGMENT**

First and foremost, I would like to express my sincere gratitude to my supervisor, Dr. Emrah Öney, for his patience, motivation, enthusiasm, and immense knowledge. Without his assistance and dedicated involvement in every step throughout the process, this paper would have never been accomplished. I would like to thank him very much for his support and understanding over these past months.

I would like to thank all the people who contributed in some way to the work described in this thesis. Many thanks as well to the many friends I have made during the course of my education, especially for the lighter moments we shared that made the load of this thesis less burdensome to carry.

Last but not least, I am deeply indebted to my family who coped with all the difficulties and problems imposed on them due to my preoccupation with the study. I would like to thank them with all my heart. The least I can do to thank their effort, patience and help is to dedicate this work to all of them.

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## **LIST OF ABBREVIATIONS**

ANOVA	One Way of Variance
GSC	General Self-confidence
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
SSC	Specific Self-confidence
TAM	Technology Acceptance Model
WOM	Word of Mouth

# Chapter 1

## INTRODUCTION AND AIMS OF THIS RESEARCH

### 1.1 Introduction

Providing such goods and services which can satisfy the consumers' needs and wants becomes one of the most important targets in today's marketplace. Generally, most products and services are ideal and consumers are usually pleased with their buying experiences. But at times, goods and services are not always as perfect as consumer's expectations. In this situation, consumers get the chance to complain and ask for compensation.

The study of complaining behavior has started since 1970s; however, it is still related to business and research. Complaining behavior helps business to present a marketing wisdom which involves both satisfaction and dissatisfaction management and complaint administration (Plymire, 1991). Researchers stated that the study of customer's reactions to dissatisfaction can cause brand faithfulness and willingness to reuse that product (Day, 1984), market feedback mechanism and improvement of goods (Fornell & Wernerfelt, 1987) and consumer convenience (Andreasen, 1984). Most researchers believe that complaining behavior may indicate the customers' reactions to unpleasant experience. Some researchers indicate that these reactions show the various ways of expressing negative comments (Westbrook, 1987). Singh (1988) describes complaining behavior as a behavioral or non-behavioral reaction originated from dissatisfaction in purchasing or using the product. Studies indicated that the customer's dissatisfaction

results in complaining (Bearden & Teel, 1983; Oliver, 1987; Westbrook, 1987). Complaining behavior is an essential element for firms in a market place distinguished by more competitiveness (Km et al., 2003). Therefore, determining factors which influence complaining behavior becomes more important in recent researches. Self-confidence is one of these factors.

As Day (1987) stated, high self-confident clients seems to be more forceful and brave to express their feelings. Bearden, Teel & Crockett (1980) mentioned that high social classes have more self-confidence and they are less shy in complaining. Complaint behaviors or complaint reactions refer to all responses to dissatisfaction, whereas complaint actions or complaint intentions directly connect the complaining behavior to seller. It represents a person's general level of self-confidence (Chelminski & Coulter, 2007; Krapfel, 1985; Wall, Dickey & Talarzyk, 1977). Many fields especially marketing pay attention to self-confidence. For example, self-confidence can predict the buying behavior and the way people use the product (Chakraharty, Chopin & Darrat, 1998), it is also a factor of information searching behavior (Lacander & Hermann, 1977) and a factor of expectations (Yi & La, 2003). Self-confidence affects customer's tendency to complain (Bearden & Mason, 1984; Day & Landon, 1976; Day, 1978). It has been considered as a personal character. Benabou, Tirole (2002) & Stajkovic (2006) mentioned that confidence "refers to a person's ability". When self-confidence refers to personality state, it names specific self-confidence (Demo, 1992; Vadey, 1986). Self-confidence in a person's ability can be categorized into general and specific self-confidence.



General self-confidence refers to confidence that is irrelevant to any special task (Lampert & Rosenberg, 1975). Although general and specific self-confidence seem alike, they are different. They are different in definition (Lampert & Rosenberg, 1975). Specific self-confidence refers to special behavior, while general self-confidence indicates the whole assessment of activities, behaviors, and abilities which a person is participated. Some studies (e.g. Bell, 1967; Lampert & Rosenberg, 1975) evaluated the relationship between general and specific self-confidence. Bell (1967) concluded that these two terms have a positive relationship and he argued that a high general self-confidence results in improving skills. Lampert & Rosenberg (1975) also indicated that a deserved person in specific task should not be high self-confident in other tasks.

A critical review of the literature and an alternative perspective for general and specific self-confidence were discussed to better understand these two terms. General and specific self-confidence act differently in predicting ability. The effect of these two items on education and customer behavior was examined and it was concluded that specific self-confidence has a more effective impact on behavior. As an example, Lampert & Rosenberg (1975) investigated the influence of general and specific self-confidence on judging the brands. The results showed that specific self-confidence has an important impact on brand judgment.

Also Lampert & Rosenberg (1975) tested GSC and SSC on word of mouth (WOM) behavior and the outcomes showed that GSC did not have an effective impact while SSC had a positive effect on WOM. The distinction of self-confidence into general and specific ones causes the term of self-confidence to be hierarchical, which specific self-confidence is at lower levels while general self-confidence is at higher levels. However,

the effect of these types of self-confidence on complaining behavior must be carefully investigated. This research emphasizes on the specialization of self-confidence into general and specific self-confidence and the effect of each term on e- complaining.

Complaining through internet has started since the internet was invented and it gives a chance to people to express their experiences with other customers. Perceived usefulness and perceived ease of use are two determinants which are used for predicting the user's adaption of computers. Perceived usefulness explains the degree a person thinks that utilizing a special application or system can increase the outcome. This definition originated from the word useful: "capable of being used advantageously". In more formal fields, people are motivated for better outcome by bonuses, prizes and other motivation (Pfeffer, 1982; Schein, 1980; Vroom, 1964). When an application is high in perceived usefulness, it has a strong and positive use- performance relation.

Perceived ease of use refers to the amount which a user thinks that utilizing a special technology is easy and free of attempt. This definition comes from the word "ease" which means devoid of any difficulty or great endeavor. Endeavor and effort are limited resources that a user earmarks to different tasks that he should do (Radner & Rothschild, 1975). As Davis (1989) claimed, if an application is easier to use compared to another, it will be accepted by the users.

This research aims to investigate the impact of factors on intention to e- complaining. This study focuses on four factors influencing e-complaining. The following part describes the theories which have been used to the theoretical foundation.

## **1.2 Theoretical Foundation**

Complaining behavior means: the behavioral reactions which a customer uses to show his dissatisfaction (Singh & Widing, 1997). Therefore, an undesirable situation is the most important factor for complaining behavior. Marketing specifies an area to conduct a research about complaining behavior because complaining behavior is an essential factor for firms in a market area (Kim et al., 2003). Hence, determining factors influencing complaining behavior became the first attention of study in this field of inquiry. In unpleasant situations, clients may react differently. As an example, a customer may avoid using the product (Hirschman, 1970; Day & Landon, 1977), choose another product / brand (Hirschman, 1970), do statutory action (Hirschman, 1970; Day & Landon, 1977), using negative words-of-mouth (Hirschman, 1970; Day & Landon, 1977; Singh, 1980), talk to agencies or other firms (Day & Landon, 1977; Singh, 1980) or complain to the firms (Hirschman, 1970; Day & Landon, 1977; Singh, 1980). However, sometimes the consumer refuses to do an action and prefers to be loyal to the firm / product (Hirschman, 1970; Hawkins et al., 2001; Crie, 2003).

In an organizational perspective, type of response that a discontented consumer will choose is important. It is confirmed that direct complaining to firms is the most suitable opportunity for firms since the firms can get information from their customers (Fornell & Werner, 1987; Davidow & Dacin, 1997). Customer's direct complaint can help the firms to know about their unpleasant situation and the reasons behind it. Therefore, firms can solve the problem and prevent of happening it again (Davidow & Dacin, 1997; East, 2000).

Since e-complaining can facilitate the complaining, it can investigate the real complaint behavior (Berry et al., 2002). Another advantage of e-complaining is that complaining electronically is more effective than traditional options (cf., Cunningham et al., 2009). As e-complaining is related to technology, it is good to review the Information Technology (IT) acceptance model. Information Technology (IT) acceptance model is a subject which attracts the attention of researchers. Complete assessment in technology results in increasing the productivity, whereas unsuccessful system may cause the discontent outcomes. Some models were applied to investigate user's acceptance of information technology. While most models present perceived ease of use as an indicator of acceptance, the technology acceptance model (TAM) (Davis, 1989; Davis et al., 1989) is the most common model of user acceptance. TAM was originated from the Theory of Reasoned Action (TRA) done by Ajzen & Fishbein (1980). TAM proposed that perceived ease of use and perceived usefulness are the two indicators which determine the behavioral intention to use a technology and they are connected to the next behavior (Taylor & Toid, 1995; Sheppard et al., 1988).

Davis (1989) has omitted the attitude towards using a system for some reasons such as the mediation of the effect of beliefs on intention by tendency, not strong connection between perceived usefulness and tendency and a powerful relationship of perceived ease of use and tendency. This comes from the fact that customers prefer to use technology not for tendency towards it but also for its usefulness. Moreover, TAM proposed that perceived ease of use can influence the perceived usefulness. In other words, if the technology is easy to use, it will be more useful which is a line with TRA is. TAM suggested that the perceived ease of use and perceived usefulness can mediate the exterior variables (e.g., system design features) on intention. Empirical assessments

support TAM in the case of its validity, application and exact copy (Adams et al., 1992; Chin & Copan, 1993; Chin & Todd, 1995; Davis, 1993; Davis & Venkatesh, 1996; Gefen & Straub, 1997; Hendrickson et al., 1993; Igbaria et al., 1997; Mthieson, 1991; Segars & Grover, 1993; Subramanian, 1994; Venkatesh, 1999; E, 1994, 1996; Taylor & Todd, 1995; Venkatesh & Davis, 1996; Venkatesh & Morris, 2000).

The effect of perceived usefulness on using the new system was proposed by Schultz and Slevin (1975) & Robey (1979). The perceived ease of use is originated from Bandura's definition (1982) which focused on self-efficacy. He defined self-efficacy as "the evaluation of how much a person can be successful in using appropriate actions to deal with the situation". Based on the above definition, self-efficiency is similar to the perceived ease of use. Bandura discriminated self-efficiency evaluation from outcome evaluation. Outcome evaluation refers to the amount that a behavior is thought to be associated to worthy results. Bandura's outcome evaluation is close to perceived usefulness. He stated that self-efficiency and outcome ideas have a precedent and that both self-efficiency and outcome ideas can predict the behavior.

Hill et al., (1987) suggested that learning language and customer's decision making can be affected by both self-efficacy and outcome comments. Self-efficiency is one of the theoretical views which support the idea that perceived ease of use and perceived usefulness operates as the main indicator of behavior.

### **1.2.1 TAM Theory**

TAM theory is an extended theory of reasoned action (TRA) suggested by Fishbein & Ajzen (1975) and it was used for user's acceptance of information technology (Davis et al, 1989). This paradigm suggested that behavioral willingness to utilize the technology

can determine the technology use, and this willingness is affected by user's attraction for using the system and perceived usefulness (PU) of the system. Attraction and Pu are also influenced by perceived ease of use (PEOU). Pu reflects a user's opinion in utilizing the technology and it is useful in making the performance much better. PEOU explains a user's opinion about how much using the technology is free of any attempt (Taylor & Todd, 1995). These factors used in technology utilize settings and can be used to deal with acceptance problem (Taylor & Todd, 1995).

As mentioned before, e-complaining is an easy way for customers to express their negative experiences about the product or brand which they are not satisfied with. Researchers have determined some factors which influence the intention to complaining and complaining behavior (Lau & Ng, 2001; Lim & Lwin, 1995). Among these factors, self-confidence belonging to psychological factors was more attractive for the researchers (Day, 1978; Phau & Sari, 2004; Lau & Ng, 2001; Donoghue & Klerk, 2006; Krapfel, 1985; Keng et al., 1995). Phau & Sari (2004), Richin (1983), Lau & Ng (2001) have assessed the effect of self-confidence on complaining behavior. This study investigates the effect of GSC, SSC, PEOU and PU on intention to e- complaining.

### **1.3 Cost-benefit Paradigm**

The cost-benefit paradigm is related to behavioral design theory (Beach & Mitchell, 1978; Johnson & Payne, 1985; Payne, 1982). It is another theory which is connected to perceived ease of use and perceived usefulness. Cost-benefit study does not pay much attention to objective and subjective attempt's differences and precision but its most emphasis is on subjective conformation. The difference between perceived usefulness and perceived ease of use is resembled to difference between subjective decision-making performance and endeavor.

Also adoption of innovations proposes an outstanding role for perceived ease of use. In investigating the relationship between the features of a creation and its coincidence, Tornatzky & Klein (1982) concluded that among various types of innovation conforming, relative advantage and complexity have the strongest relationship. Rogers & Shoemaker (1971) defined the complexity as the amount which an innovation considered as a difficult task to be understood and utilized. This definition is quite close to perceived ease of use. Evaluation of information reports shows the difference between usefulness and the ease of use. Larcker & Lessig (1980) analyzed 6 components factors to rank four information reports. They had 2 different factors:

- 1) Perceived importance defined by Larcker & Lessig (1980): the quality which results in special information for decision-maker and the degree which the information item is an essential part for completing a task.
- 2) Perceived usefulness that refers to the ambiguity of the information. These two definitions were close to perceived ease of use and usefulness.

Swanson (1982, 1987) suggested the model of "channel disposition" to describe the use of information reports. Channel disposition consists of two components: attributed information quality and attributed access quality. Swanson (1987) did an exploratory factor analysis to evaluate information and access quality. He achieved a five-component results which one factor was related to information quality and another factor (accessibility) was connected to access quality. Items loading on these factors show a strong relationship of PEOU and PU. Components like "important", "useful" and "relevant" load on value item. So value is close to perceived usefulness.

Hauser & Simmie (1981) conducted a research on user's understanding of various communication systems which has two items, ease of use and effectiveness. Effectiveness is close to perceived usefulness. The Human-Computer Interaction (HCI) focuses on ease of use in design (Branscomb & Thomas, 1984; Card et al., 1983; Gould & Lewis, 1985). There is a strong conformity among all these theoretical views. All of them support the conceptual and experimental differences between ease of use and usefulness.

Theories concerning of self-efficacy decision and acceptance of creations support perceived usefulness and ease of use as the key indicator of behavior. Recently, Fred & Davis (1989) conducted a study that provided new scales for two definitions, perceived usefulness and perceived ease of use which are presented as the indicators of user's adoption of information technology.

These measurements can be utilized in various ways. System designers may use them to achieve users' comments on various system characters or they can be used after performing of a system to distinct problems in users' adaption. These two scales can also be used to diagnose factors which affect the information system. As these measurements are so useful, it is important to do some researches to examine the features of these scales and test their association with system usage.

### **1.3.1 The Aim and Objectives of this Research**

This research investigates the effect of four factors on e-complaining. It describes that high self-confident people are more eager to complain through internet. Also, this research breaks down self-confidence into general and specific terms and focuses on the effect of each concept on e-complaining. Therefore, the aim of this study is to examine



the impact of variables on intention to e-complaining.

#### **1.4 Sampling Procedure**

Five hundred questionnaires were filled as a representative sample of population by people in Cyprus to get the reasonable results and 470 were used. The research also tries to investigate the influence of demographic variables on intention to e-complaining. The demographic variables are as follows:

1. Age
2. Gender
3. Marital status
4. Income
5. Level of education

This study, tries to understand if there is a significant difference between age groups and gender groups. To choose participants based on their availability and tendency to answer the questionnaires, a non-probability sampling technique was used. The respondents were selected from shopping malls, offices and coffee shops. 100 questionnaires were in Turkish and 400 were printed in English. The questionnaire consists of 5 parts. And the participants were asked to determine the extent that they agreed with questions concerning four independent variables on a seven -point Likert scale.

The 5 parts were:

- a) Questions connecting consumers' general self-confidence
- b) Questions related to specific self-confidence
- c) Questions relevant to perceived ease of use
- d) Questions related to perceived usefulness
- e) Questions regarding intentions to e-complaining

## Chapter 2

### LITERATURE REVIEW

#### 2.1 Introduction

Customer satisfaction is an important part in modern marketing. As the level of life becomes more qualified, the consumer's expectations improve so keeping a customer satisfied is a difficult task for every firm or organization.

If client's expectations are not met, complaining may occur. Therefore, there is a narrow barrier between being loyal to a product and ignoring that product. It seems that loyal clients are more useful since they are eager to buy in excessive amount and more often than new customers (Reichheld & Sasser, 1990). Complaining is a response to a dissatisfaction situation. Complaining behavior can be defined as a possible client's reaction to unsatisfactory buying experience (Singh, 1988; Richins, 1983). Generally, complaining includes asking for compensation (i.e., a repayment, exchange, correction or excuse, etc.), using negative word of mouth (i.e., talking about negative experience to others, leaving the brand (i.e., promise not to buy that brand again) and talking to third parties (i.e., reporting to magazines and newspapers or statutory actions) (Blodgett, Hill & Tax, 1997).

Most clients are not self-confident enough to protest, although it is an important factor in complaining. Self-confidence defines as one's opinion about his total suitability (Coopersmith, 1967). Clients who express their negative feelings are more likely to be

self-confident (Lau & Ng, 2001). Therefore, self-confident people are more likely to talk about their negative experiences. As internet and new technologies were developed, the number of complaints sites were increased and now clients can share their experiences and their feelings to other people. In this way, other clients can read comments and decide carefully about their next purchases. As complaining is more time-consuming, this research focuses on e-complaining and explains the role of self-confidence on it. For better understanding of these terms, consumer value and satisfaction will be defined, then complaining behavior and the theories of complaining behavior will be reviewed. After assessing satisfaction and dissatisfaction, electronic complaining behavior and how it can make the complaining easier will be discussed. At the end of the chapter, TAM theory and its branches will be investigated. This research will focus on the effect of self-confidence on e-complaining behavior and will explain it in details.

## **2.2 Customer Value and Satisfaction**

Value is the main term for marketing activities (Holbrook, 1994). Customer value is taken from equity theory which assesses the ratio of consumer's capability / costs to the service's capability / costs (Oliver & Desabro, 1988). Customer value defined as "the customer's assessment of utility of a product based on perception of what is received and what is given" (Zeithaml, 1988. P. 14). In each definition of value, the evaluation of 'giving' items and 'getting' items can be seen (Anderson, Kumar & Narus, 2007; Sawyer & Dickson, 1984). Creating value to clients is the most essential task for every firm to improve its content, faithfulness and benefits (Kumer & Reinartz, 2007). Customer perceived value is the collection of benefits that clients are expected after the unwelcome results (Gutman, 1982). Profits and unwelcome results come from offering qualities. Benefit is not the same as attribute because people get benefit while offering

items have qualities. Customer perceived value is a main term which is different from quality, perceived profit and content. Findings show that value has an important role in utilizing situations. Zeithmal (1988) claimed that value is an influential factor in user's buying decision making. There are three kinds of value that are shown in following table Flint, Woodruff & Gardial (1997).

Table 1: Three forms of value

	<b>Value</b>	<b>Desired Value</b>	<b>Value Judgment</b>
<b>Definition</b>	Absolute thoughts which conduct the behavior	What users expect to occurred	Measuring what has occurred
<b>Abstraction's rank</b>	Abstract, Ideal end state, Superior arranged target	More real, not higher, arranged targets, profits can result in achieving superior arranged targets	Evaluation of benefits and costs
<b>Origination</b>	Special to clients (Individual or Firms)	The effects of users, products, service and expected use circumstances on each other	The effect of user, product, service and particular apply circumstances on each other
<b>How to use</b>	Not relies on use circumstances	[Not relies on particular use experiments	It relies on special use experiments
<b>Durability</b>	Long- lasting	Almost long – lasting	Changeable according to occasion

Most studies focus on perceived value because it measures the advantages and consecration of a product. As Zeithaml (1988) mentioned in his theory, perceived value plays as a former of buying and a direct result of service quality. Delivering customer value more effectively is an essential target. Everywhere in the world, customers usually order products and services and they have to pay a reasonable price for that product or

service. Those who can provide this value more efficiently are the winners of the competition. Today, delivering customer value is not that much simple since the products have been improved and the competition has become globally. This is more important in industries based on information and communication technology which the value is not just the product. Christopher (2007) believed that the company and the customer can be considered as a whole and a complicated system which results in making structure and managing the value emergence. A customer value emergence is an important part in the concept of systematic value (Bowman & Amboisini, 2000; Clulow et al., 2007; Wernerfelt, 1984). Bowman & Ambrosini (2000) claimed that in order to be successful, the most important thing is to provide value for the customers and this value should be unique and higher than other competitors. Desired customer value as Flint et al., (1997) mentioned, is what customers ask from the market and is pleased to settle for. Based on researches, satisfaction and value complete each other but they are individually unique (Wood & Gardal, 1996, p.98). Allen et al., (1992) pointed out that behavior can be predicted by emotions better than cognitive assessments, while other experts believed that value has to be the former of satisfaction. The following table shows the difference between satisfaction and value. As a whole, customer value may count as a factor in customer satisfaction (Oh, H, 1999).

Table 2: The difference between customer satisfaction and customer perceived value

<b>Customer Satisfaction</b>	<b>Customer Perceived Value</b>
Useful structure	Cognitive structure
Post-buying outlook	Pre-buying outlook
Tactical orientation	Strategic orientation
Existing users	Existing and potential users
Suppliers productions	Suppliers and rivals productions

Every commercial and public organization pays more attention to customer's satisfaction (CS). The fact that what percentages a firm can keep its customers contented, can be a reason for being unique. The company or organization is able to measure the quality of its product by knowing its real customer behavior. Getting feedback about customers' content through the customers' complaints is a good way to improve. The following table shows some definitions of customer satisfaction:

Table 3: Some definitions of customer satisfaction

<b>Author</b>	<b>Year</b>	<b>Definition</b>
Howard and Shell	1969	The buyer's cognitive state of being adequately or inadequately rewarded for sacrifices he has undergone
Hunt	1977	An evaluation rendered that the consumption experience was at least as good as it was supposed to be
Engel and Black	1982	Consumer's response to the evaluation that the chosen alternative is consistent with prior beliefs with respect to that alternatives
Westbrook and Reilly	1983	An emotional response to experiences provided by, associated with particular products or services purchased, retail outlets or even patterns of behavior such as shopping
Tse and Wilton	1988	The clients' reaction to assessment of difference between expectation and actual result of product

The discrepancy between the prior expectation and the actual performance of the product after using it can define the consumer satisfaction (Tse & Wilton, 1988, p.204). As Blodgelt et al., (1997); Reidheld & Sasser, (1990) claimed, a satisfied client can have a positive role for the company because the customer's consent results in faithfulness, useful advantages and long term relationships so all producers should try to make the clients content. Client's satisfaction depends on client's evaluation of firm's reaction to the complaints (Stauss, 2002). According to client's expectation model done

by Zeithomal, Berry & Parasuraman (1993), Stauss said that assessment of the firms' reaction can have two standards:

One is a desired reaction which defines as a reaction that the complainer expects and the other one is suitable answer which refers to the lowest level that can be counted as a complaint. The distance between these two is called 'complaint zone of tolerance' (Stauss, 2002, p.175). The important point for firms is to keep their customers satisfied and give them such services that guarantee their repurchasing, otherwise they may lose their loyal customers and receive negative comments.

### **2.3 Antecedents of Customer Satisfaction**

As consumer satisfaction is an important subject for researchers, many experts investigated the elements which influence consumer satisfaction. Evaluating the impact of client's demographic and socio-psychological features as indicators of client's satisfaction is an important task for some researches (e.g., Mason & Himes, 1973; Pfaff, 1972; Pickle & Bruce, 1972; Westbrook & Newman, 1978).

Age (Pickle & Bruce, 1972) and personal competence (Westbrook & Newman, 1978) increase consumer content, while factors such as education (Pickle & Bruce, 1972) and income (Mason & Himes, 1973) may reduce consumer satisfaction. Also, it seems that consumer satisfaction is related to race (Pfeff, 1972) and marital situation (Mason & Himes, 1973). Some researchers found a weak relation between satisfaction and age (Mason & Himes, 1973) or satisfaction and education (Gronhaug, 1977). Generally, the relationship between client's satisfaction and these factors is not strong (Westbrook & Newman, 1978). Other studies relate the assessment of post- buying evaluation to cognitive process such as confirmation or disconfirmation (Anderson, 1973; Cardozo,

1965; Cohen & Goldberg, 1970; Peighton, 1984; Hoch & H, 1986; Oliver, 1967, 1977; Olshovsky Miller, 1972; Olson & Dover, 1976, 1979). In these studies, confirmation / disconfirmation and expectations are the main variables that influence the assessment of the product. If the received product is similar to standards, confirmation will occur, while disconfirmation refers to dissimilarity. Gilly (1979) concluded that expectation is a good scale for defining satisfaction or dissatisfaction. Improving the client's satisfaction and keeping the clients loyal result in profits, positive words of mouth and reduction of marketing losses (Reichheld, 1996; Heskett et al., 1977). But as mentioned before, if clients don't get what they desire, they will turn to dissatisfied customers which may react negatively to the product.

## **2.4 Customer Dissatisfaction**

As customer satisfaction is important in business area, few researchers investigated the customer dissatisfaction. Dissatisfaction is the other side of being satisfied. Being displeased and discontented is called dissatisfaction. According to Technical Assistance Research Programs (1979), about 30 to 90 percent of dissatisfied clients didn't tend to buy the product again. Diener & Greyser (1978) claimed that dissatisfied clients inform others about their negative feelings. If the number of dissatisfied clients is completely enough, such reactions may result in decreasing the sale or having a negative image.

People are different in expressing their comments. As (Blodgett et al., 1995) found, some dissatisfied clients are eager to talk about their idea, whereas others prefer not to mention anything and not to claim. According to the recent studies, anger and dissatisfaction are two different emotions that are related to the idiosyncratic experiential content. As researchers showed, there are three possible reactions to dissatisfactions:



### 1. Brand Switching

Brand switching caused by dissatisfaction refers to disinclination of next buying. It is hard to assess the greatness of brand switching and it is not the same in every unsatisfactory experiences (La Barbera, & Mazursky, 1983). Studies regarding tools describe the direct impact of dissatisfaction. Newman & Werbel (1983) observed that 33 percent of fully satisfied clients buy their previous brand again. Only 7 percent of dissatisfied clients buy that brand again. So, dissatisfied clients were just one\_ fifth to buy a brand as they were satisfied buyers. Findings show that 17\_25 percent of goods buyers have unsatisfactory experience (Best & Andreasen, 1977; Newman & Werbal, 1973). Studies in marketing researches mentioned the brand switching as a reaction to dissatisfaction. Labarbera & Mazursky (1983) observed an important relationship between satisfaction and buying behavior of cheap groceries items; others (Gilly & Gelb, 1982; Technical Assistance Research Program, 1981) stated that there is a positive relationship between satisfactory experience and the tendency to buy the product again.

### 2. Word of Mouth (WOM)

WOM is another reaction to unpleasant situation. Unfortunately, most researches concentrate more on positive word of mouth (It is mentioned by both Arndt & Dichter (1966). This reaction happens when consumers tell others about the product. This may include positive or negative phrases.

### 3. Complaining Behavior

The third response to dissatisfaction is complaining. This reaction is an effort to correct the dissatisfaction and recently more literatures pay attention to this part (Richins & Marsh, 1983). Therefore, complaining is a behavioral reaction to unpleasant situation.

The more a client is dissatisfied, the more he complains (Lawther, Krishnan & Valle, 1979; Swan & Longman, 1973).

There is a difference between negative WOM and complaining. Negative WOM includes any negative statement, whereas complaining happens for a special purpose (Kowalski, 1996). Moreover, disconfirmation of what the client desires results in dissatisfaction and dissatisfaction is a former of complaining behavior (Day & Landon, 1977) but it is not an antecedent of WOM. Understanding the relationship between dissatisfaction and the client complaint behavior is important because as Etzel & Silverman, (1981); Day, (1984); TARP, (1886); Singh, (1990) said, feeling bad about the product may have negative effects on brand faithfulness or the willingness to choose that product again. All businesses have to manage the dissatisfied clients. Dissatisfied clients can be ranged from unhappy ones to those who are partisan of vengeance.

Reports on studies indicate that customers will talk about their negative experience to the manager if they are not pleased with the service and the product. It means that those customers who are not pleased with product will complain especially if their problem is severe. Day (1984) claimed that there is a weak relationship between dissatisfying experiences and complaining behavior, while some researchers stated that unsatisfactory experience may directly influences the client reaction. Researchers such as Maute & Forrester (1993) claimed that unpleasant situation can predict complaining behavior. Client's dissatisfaction can result in complaining behavior (Yi, 1990). It seems that the more satisfied clients, the fewer tendencies to protest. Generally, most dissatisfied clients use multiple reactions such as talking to third parties as well as complaining to firms (Broadbridge & Marshall, 1995; Day, 1984; Richins, 1983). The

most important reasons that cause complaining include: the staff's behavior, the staff's incapability and giving wrong information to clients.

The customer complains when there is a difference between the customer's desires before buying the product or service and the dissatisfaction after the purchasing experience. Tax et al., (1988) claimed that the customer's complaints known as "a defensive marketing strategy with fruitful results", are connected to the customer satisfaction. Sometimes customers who might have claimed about a firm and have talked about their dissatisfaction to their friends and families are now willing to talk about their dissatisfaction to the world. As Bearden & Teel, (1983); Day et al., (1981), Gilly & Gelb, (1982); Hunt, (1991); Oliver & Swan, (1981); Fornell & Westbrook, (1979) concluded, when a customer faces unfair reactions or the product makes a customer disappointed, he complains and shows his feelings. Therefore, complaining is a behavioral reaction to dissatisfaction.

## **2.5 Complaining Behavior**

People talk about negative points of themselves, their friends and their surroundings. These negative expressions are called 'complaining' but the question is that "what does complaining refer to? And why do people complain?" Academic attention to customer complaining behavior has started since 1970. There is a good definition for complaining in Webster's third new International Dictionary (Gave, 1981): It is defined as expressing discontent, dissatisfaction, protest, resentment or regret. Most researchers define complaining as a difference between what we expect from a product and what the product really is.

Singh (1988) defined the complaining behavior as an actual and non-actual reaction to a negative feeling about the product or service. Even though complaining is known as a cognitive reaction (Tarp, 1985), sometimes it defines as an emotional term (Krapfel, 1985). Crie (2003) defined the complaining behavior as probable reactions to an unpleasant situation during buying or using periods. Complaining behavior has been defined as a behavior reaction which a client applies to handle his dissatisfaction (Singh & Widing, 1991). Some researchers defined the complaining behavior as follows: client's reaction to dissatisfaction can be defined as consumer complaint behavior (Singh, 1988; Maute & Forrester, 1993, Day et al., 1997; Day & Landon, 1977; Broadbridge & Marshall, 1995; Crie, 2003). According to Bearden et al., (1979), whenever a client feels an imbalance between the costs and profits, he starts complaining.

The firm can have a chance to compensate its negative points. By learning from complaints, the producer may stop the next failures. So as Blodgett et al., (1993, 1995); Hart et al., (1990); Hoftman et al., (1995); Tax et al., (1998) mentioned, clients' comments are necessary to make the product or service better. But the problem is that only 40% of dissatisfied clients talk about their negative comments (Heskelt et al., 1997). Fronell & Wernerfelt (1988) believed that a very competitive weapon will be organized by complaint management for the companies and this will facilitate the way that business obtains complaint in this case. It can be an efficient way to return the customer back. According to Homburg & Furst, (2007), most companies refuse to answer the comments on time because they think their answer makes the situation worse (Middle Berg, 1996).

As Casarez, (2002); Clarck, (2001); Homburg & Furst, (2007) found, answering the complaints at right time is very essential for the firms so as not to receive others' negative comments. As Hening et al., (2003) mentioned, e-complaints are easily distributed among other clients that is harmful for company's credit. The tendency for complaining will reduce if a client feels no one will fix the problem or no one will pay attention to the comments (Blodgett et al., 1995). From Blodgett et al., (1995), we understand that clients may leave the product if they think that the problem will happen again in future.

## **2.6 Theories of Complaining Behavior**

The origination of complaining behavior researches depends on theories from different field of studies (Blodgett et al., 1993). Oliver (1980) introduced some theories that have described complaining behavior by using some paradigms such as contrast theory (Engel & Blackwell, 1982; Howard & Sheth, 1969; Cardoz, 1965), dissonance theory (Festinger, 1957) and attribution theory (Mizerski et al., 1979). The most important theories of complaining behavior are as follows:

### **Confirmation/Disconfirmation Theory**

This theory is illustrated by Oliver (1981). According to this theory, clients buy products with prior expectation about the predicted results. When a customer uses the product or service, he compares the result to what he requests. If the performance is similar to his expectation, confirmation occurs but when the performance was different from the expectation, disconfirmation happens. If product/service's result doesn't exceed the expectation, it results in negative disconfirmation, while positive disconfirmation happens when goods or services exceed the expectation. Satisfaction of clients results from confirmation or positive disconfirmation and dissatisfaction is caused by negative disconfirmation (Oliver, 1981). Figure 1 describes this theory briefly:

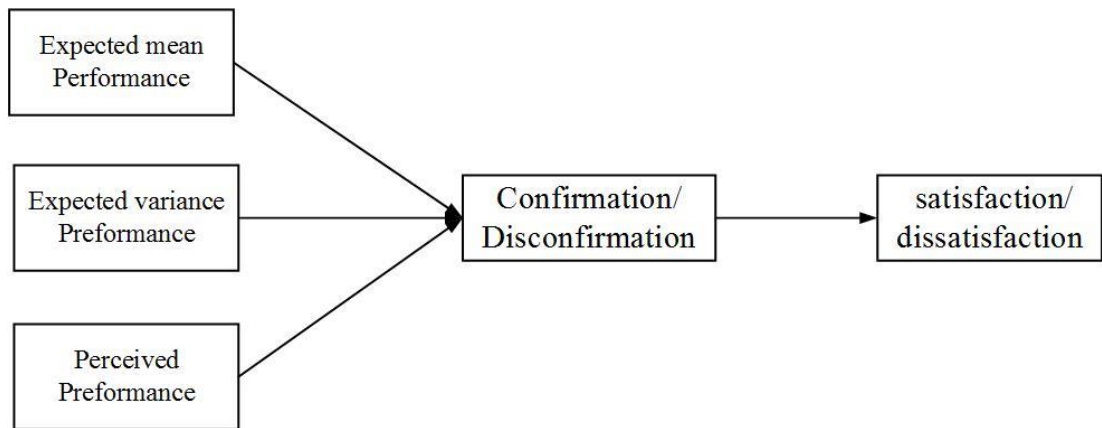


Figure 1: Confirmation/Disconfirmation (Oliver, 1981)

### **Contrast Theory**

According to this theory proposed by Cardozo, 1965; Howard & sheth, 1969, clients compare the product to what they expect from that product. If a product doesn't resemble to what they desire, consumers will become dissatisfied. Although the evaluation of the product doesn't necessarily similar to satisfaction, it is correlated with the amount of satisfaction (Olshavsky & G.A, 1972). This theory is about contrary reaction to the difference between expectation and the actual quality of the product. When the product doesn't give what it was expected to, the consumer may make this incompatibility excessive (Engel & Black well, 1982; Howard & Sheth, 1969; Cardozo, 1965). Therefore, people may change their assessment from expectation if the expectation doesn't fit with the product.

### **Attribution Theory**

Folk (1984) noted that a discontented client wants to know where the problem is consistent and how much it is controllable. Consistency refers to the probability that resembling situation will happen again and in other hand, refers to how much clients feel that the problem could have been stopped. If consumers feel that the problem will not be solved and it will be consistent, they refuse to buy that product and they will

prevent their friends to utilize that product as well. Consumers will become angry if they understand that the problem could have been stopped. This model is illustrated in figure 2.

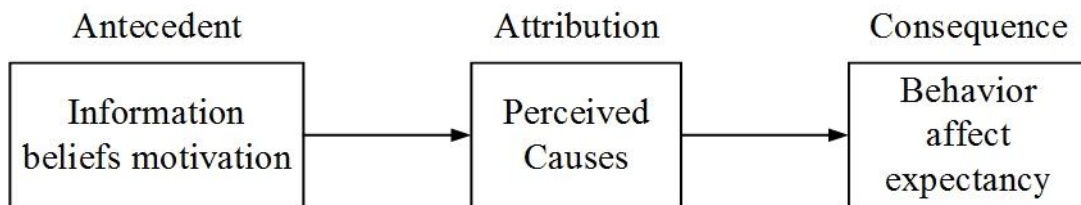


Figure 2: General Model of Attribution Theory  
Source: Based on (Kelley & Michella, 1980)

### **Dissonance theory**

As mentioned in this theory, disconfirmed expectation causes dissonance condition or psychological worry (Festinger, 1957). When a person gets two different opinions, he minimizes the mental pressure by changing one or two ideas to the favorable one. Applying this theory to product assessment, the difference between product expectation and product execution, may cause psychological stress so clients try to remove this issue by changing their perception of the product. According to this theory, progressive message must enhance expectation above the product performance to achieve an elevated assessment (Yi,Y, 1990).

#### **2.6.1 Consumer Complaining Behavior (Ccs) Responses**

Complaining behavior is an active procedure and consumer complaining behavior (CCB) responses include any reaction that expresses dissatisfaction (Rogers et al., 1992; Singh, 1988). Researchers investigated customer complaining behavior responses from their own perspectives. In an unpleasant situation, consumers can react in different ways. Client's reaction relies on the amount of success, tendency to complain and how important the product is. Firms should motivate the dissatisfied clients to ask for

compensation so they may have opportunity to solve the problem and keep those clients. However, firms should be aware that some dissatisfied clients will not give the chance to seller to make the situation better and instead, they may exit or use negative word of mouth. As Ndubisi & Ling (2005) stated, the most famous complaining behavior models belong to Hirschman (1970), Day & Landon (1977) and Singh (1990).

Hirschman's model (1970) mentioned three responses to dissatisfaction: exit, voice and loyalty. Exit is a destroying reaction to discontent. Hirschman believed that economists focus on exit reaction because it is an alarm for firms that a client is dissatisfied with the product. Exit involves choosing another brand and start buying and supporting its product/service (Hirschman, 1970). As Hirschman (1970) mentioned, in competitive situations, switching may occur very often. There might be two conditions that consumer may exit:

1. When the price increases suddenly
2. When the quality decreases

Hirschman was more worried about the quality. Hirschman noted that the relationship between exit and firm's responses is very important.

Voice is a helpful reaction to satisfactory situation. Voice can be a useful way to show a client's request in fruitful market; however, with exclusive supply, consumers don't know where to go. Hirschman defines voice as any attempt to change, not to escape from, an objectionable state of affairs whether through individual or collective petition to the management directly in charge, through appeal to higher authority with the intention of forcing a change in management or through various types of actions and protests, including those that are meant to mobilize public opinion (Hirschman, 1970,



p.30). Complaining to the firms, friends and family and third parties are included in voice category. Dissatisfied clients express their negative feelings about the product directly to the firm so as to get the compensation, an excuse or taking their money back (Blodgett & Granbois, 1992). Direct complaining is useful for the firms since they can make their products and services much better. In addition, client's satisfaction and faithfulness will increase after efficient problem solving (Tax & Brown, 1998). Complaining to third parties is for clients who do not achieve redress directly from the firm (Day & Landon, 1977). The most common way of voice complaining is a negative word of mouth (Liljander, 1999). The negative word of mouth refers to expressing the negative feelings and experiences about the product to others. As the company needs time to answer the comments, Hirschman stated that voice may increase so the company has to respond to louder voice (Hirschman, 1970). The advantage of voice over exit is that clients can express more about what they want and also it is more exact. Voice is a continuous variable. Loyalty refers to affirmative state towards a product or brand. It is an important term in Hirschman's theory. He claimed that loyalty can reduce the probability of exit function. Hirschman suggested that there are some reasons that clients prefer to voice rather than exit:

1. The tendency to exchange the assurance of exit with uncertainty of voice
2. The assurance of their influence on the company.

It seems that the first factor has relationship with loyalty (Hirschman, 1970, p.77\_78). Fornell & Wernrfelt (1987) explained a strategy that diminishes client's ignorance or switching decision. The important target in this theory is to control and solve the client's discontent so as to decrease the negative effects. As Cho et al., (2001) explained, there is a difference between online and offline shopping. Offline communication increases face to face connections. Although Hirschman's classification is a fruitful scheme, some

researchers criticize his theory. As an example, Allen (1984) said that Hirschman's classification has not been reliable according to empirical tests. Singh (1990) has mentioned that Hirschman scheme shouldn't be classified as complaining reactions since it can't be observed directly. In spite of these opposed opinions, it is still widely adaptable. Figure 3 presents the Hirschman classification.

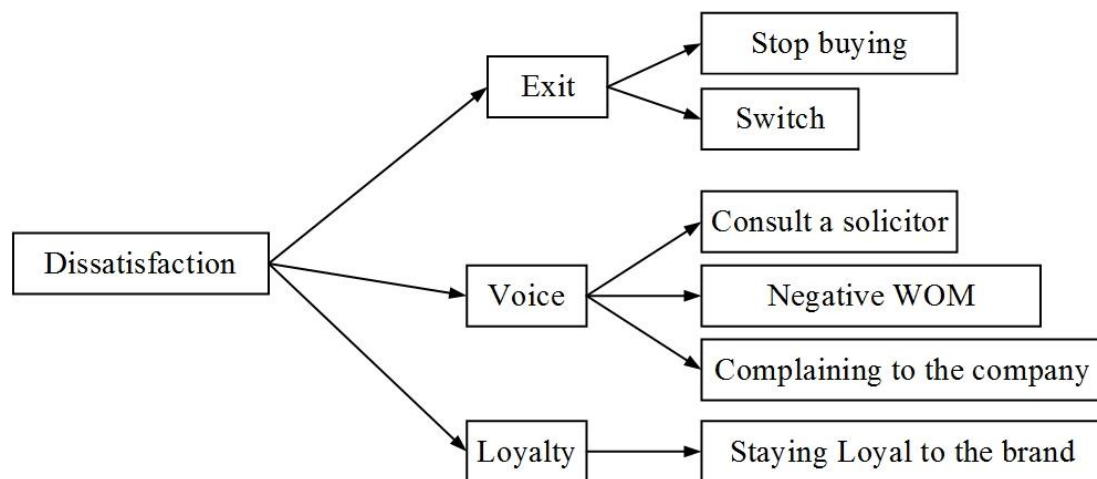


Figure 3: Hirschman's (1970) Classification of Complaining Response.  
Source: Based on Hirschman (1970)

Based on two parameters, these three responses are different from each other (Figure 4). The first parameter is constructiveness/destructiveness and the other one is activity/passivity. Constructiveness happens when a user tries to keep and continue the relationship or looks for a solution (voice or loyalty), while destructiveness happens when a person ruins the relationship by ignoring and removing the product (exit). Activity refers to anticipating and trying to solve the problem activity (exit or voice), whereas passivity occurs when a client doesn't care about the problem and let it stay unsolvable (loyalty).

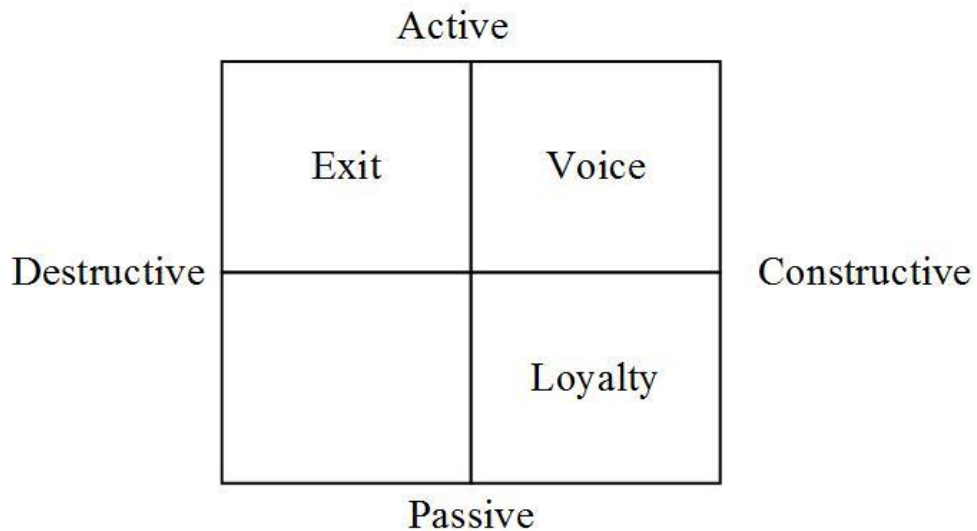


Figure 4: Exit, Voice and Loyalty Framework  
 Source: Rusbult, Zembradt & Gunn (1986: 47)

Another category done by Day & Landon (1977) is famous in consumer complaining response researches (Broadbridge & Marshall, 1995). Day & Landon (1977) proposed a hierarchical scheme based on two levels (See figure 5). Even though researchers mentioned the previous experimental informational of different industries, this model is an intelligible scheme (Day & Landon, 1977). The first level shows the difference between "do nothing" and "do some action" and the second level focuses on "private actions" such as stop buying. Telling others or not supporting that product anymore and "public actions" such as complaining to agencies or doing legal action are sub dividers of "doing an action". According to this taxonomy, clients may take an action by participating in an action towards the situation or may be null and do nothing to solve the problem. Clients use private action when they decide to take an action, for example, they may use negative words of mouth about their experience or talk to their friends. Clients may also use public actions such as complaining to others or act legally (Day & Landon, 1977).

Day (1980) has divided discontent clients' reactions into three categories:

1. Asking for redress which a client waits for compensation.
2. Complaining and pressing negative experience.
3. Boycotting and refusing to use the product again.

Figure 5 explains Day & London's category of complaining responses.

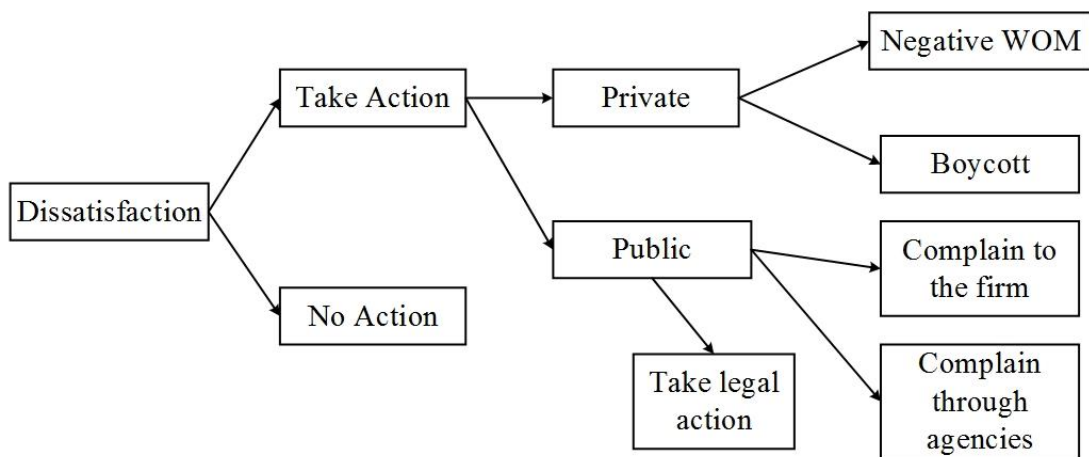


Figure 5: Hierarchical Model for Complaining (Day & London, 1977)  
Source: Based on Day & Landon (1977)

The third classification of complaining responses belongs to Singh (1988) who developed the Day & Landon's (1977) model into the following three dimensions: Private reaction (e.g. negative word of mouth), voice reaction (looking for compensations or no actions) and Third party (act legally and talk to third party such

In Singh's (1988) scheme, compensation or keeping the clients is the basic target of voice, while faithfulness behavior results in helping the firm to solve the problem and return the customers (Kim & Chein, 2010). Singh's (1988) model is the most reasonable model in literature. Singh classified the three factors of behavior into two sections: internal and involved basis. Internal/external basis indicated that whether complaining behavior is conducted to the inside of client's social circle (conducted internally) such

as negative word of mouth or conducted outside the social circle (conducted externally) such as voice. The involved / not involved structure determines that whether the conducting object is contained in the unpleasant situation. Voice is considered as involved, while third party is cited in uninvolved category. Singh extended a three-factor classification. Figure 6 shows the Singh's scheme.

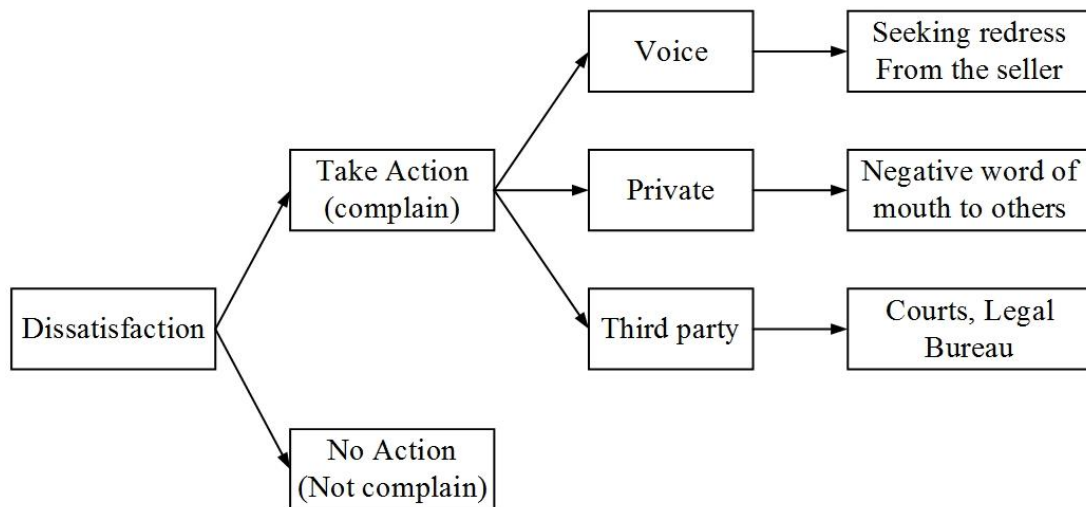


Figure 6: Complaining Response Model (Singh, 1988)  
Source: Based on Singh (1990)

As soon as a client realizes the problem, he starts expressing his opinion to the related parties such as providers or other customers in order to solve the problem. CCS consists of reactions which come from dissatisfying buying experience (Singh, 1988; Rogers et al., 1992). Unsatisfactory buying experience results in various reactions such as being neutral to do legal actions and it may result in complaining. According to personality and some other factors, clients complain differently. The following part is focused on the types of complaining behavior.

### 2.6.2 Types of Complaining

The effect and intensity of dissatisfaction on complaining behavior and realizing a problem in a product may result in different reactions. As Singh (1988) identified, there

are three answers to this issue:

**Voice:** voice is an oral answer that clients used towards employees.

**Private:** saying bad things about the product or leave the product.

**Third party:** clients talk to the third parties such as newspapers or some agencies.

After that, Singh (1988) mentioned the following ways for complaining:

**Passive:** passive refers to people who almost do nothing.

**Voicers:** clients who like to inform the firms about their negative points.

**Irates:** customers who prefer the secret responses.

**Activities:** the customer who both complains and tells other parties.

It is claimed that complaining behavior occurs after dissatisfying experiments (Singh, 1988; Bolten, 1995; Tax et al., 1998). Blodgett et al., (1995) indicated that providers couldn't compensate if the customer doesn't protest. As Desatnick (1988) observed, it takes five times to have new clients than keep the existing clients. Providers should persuade dissatisfied clients to ask for compensation so they can solve the problems and keep those available clients (Blodgett et al., 1995). Some firms are more eager to listen to clients' comments. As an example, Singh (1990) observed that just 17.2 percent of dissatisfied health care customers express their feeling to the doctors while the percentage of comments to car fix service was 84.5. TRRR (1997) indicated that articulation the customers' problem will provide suitable mechanism for increasing the customers' satisfaction. People have various ways to express their opinions and share their experiences to others and e-complaining is one of the fast and expansive ways that people can express their feelings about the product. Since this research focused on e-complaining, the following part illustrates it in details.

### **2.6.3 E-complaining**

Before the existence of Internet, most prior studies focused on the factors which result in clients' ignorance rather than expressing their opinions. In those days, people thought complaining is odd and somehow time consuming (Mitchell, 1993). Dissatisfied consumers didn't express their negative feelings since they thought it was useless, and they also didn't know where and how they could talk about their negative experience (Bearden & Teel, 1983; Day et al., 1981; TARP, 1986). However, by emerging of internet, the communication has progressed a lot (Widdow, 2001). From the time which internet is being used, clients can share their feelings and comments to all internet users. Many retailers ask clients to put their opinions about the product or service (e.g. [www.epinio.com](http://www.epinio.com), [www.enece.com](http://www.enece.com)) so other customers search and read these comments to get the needed information for their next buying decision. In addition, online comments can make trust in electronic market. Emerging of internet increases both the number of consumers and complainers. As the number of online complaints grows up, the Federal Trade Commission established [e-consumer.gov](http://e-consumer.gov) that included 17 countries. By electronic devices and social media, complaining becomes easier even for less internet users (Einmiller, & Steilen, 2015). Moreover, social media users read other's comments so that it may expedite their own complaining (Einmiller & Steilen, 2015). As Kowalsk (1996) noted, reading others' negative opinion can cause cognitive thought and it also decreases the dissatisfaction.

Making web sites is not a hard task for firms. The only important thing is how to encourage clients to express their experiences through websites.

Online communication decreases the clients' psychological expense of complaining and it promotes the tendency of complaining. Marketing experts pay specific attention to e-

complaining behavior since it has some unique features such as:

- a. Many clients can read the comments.
- b. Comments are available in any time

According to previous researches, internet complaints are the first choices for complaining. Web sites allow clients to share their comments all over the world and save their time and energy as well. As online purchasing keeps on growing, the researches show that the rates of client satisfaction go up slowly (Fred & Anderson, 2012). Satisfied clients show their feelings by purchasing through internet again (Chang et al., 2012; Chea & Luo, 2007; Devarj et al., 2002; Rao et al., 2011; Ribstein (2002). However, when online customers realize negative points about the service or product they show their dissatisfaction. The main expressions on social media include: having effect on each other, joint experience and feedback (Zerfass et al., 2014, p.83). A research among 1298 people who use twitter to complain about a product or service, shows that just one third of them get answer for the firm (Maritz Research, 2011). Paying attention to the complainers' comments and making them content is very important for the firm's reputation. Putting unknown comments is a difference between old and electronic complaining. In public electronic area, complainers can share their dissatisfaction and also receive support from other dissatisfied clients (Einwiller, & Steilen, 2015). In internal difficulties, the complaining seems to be transmissible if others join the complaining (Pfeff, Zoback & Carley, 2014).

To make complaining easier, technology plays an important role in improving services. Tax & Brown, (1998) stated that clients' complaining behavior may change if complaining procedure becomes easier and also if more educated employees pay attention to comments. Some online communication communities such as USENET,



MUD and News Group can be considered as a place where the clients can share their comments, construct loyalty and build an electronically commerce environment. Therefore, by using e-business online community, the companies might take the opportunity to answer directly to their customers' needs and make strong connection between company and clients.

Technology's progress increases the number of complaint sites which provide an environment for clients to talk about their bad experience to other clients. We can find many sites through yahoo engine. As an example, some sites are established against Disney, First USA. These complaints sites may be established by anyone who is not satisfied with the target firm. As Marlatt (1998) concluded, the complaint sites are the first things that a viewer can see if he wants to put information about a firm. Domain sites are the solutions for the firms to defend themselves (Marlatt, 1998). Online clients' negative comments are essential for a dotcom's plan to reduce client's switching and it also increases customers' protection by preserving products from other competitors (Fornell & Wernerfelt, 1987; Fornell, 1992). Reasons and reactions of complaining before and after buying procedure have been described in online customer complaining behavior. Reasons of online comments come from the difference between client's expectation and disconfirmation on products or services (Schubert & Selz, 1999).

The established firms can block the complaint sites before others recognize their names. Brown (1997) observed that electronic devices can be useful for both clients and firms to check and solve the negative experiences. Most firms use a strategic producer to check the complaints and solve the problem in order to make the clients faithful again (Hart et al., 1990). The causes for online complaints are emerged from the difference

between customer expectation and dissatisfaction of the product, technology and other factors. Schubert & Selz (1999) believed that web assessment factors will be known by measuring the affective e-commerce sites. Haywood, 1989; Lacznik et al., 2001 & Richins, 1983 concluded that negative comments about a product or service have a severe effect on client's method and behavior.

We can recognize three groups of clients in online complaining site:

1. Complainers: Refers to those who put comments.
2. Repliers: Refers to those who explain their comments on the message and
3. Observers: Refers to those who just read the comments.

It seems that complainers show their dissatisfaction about the products by using the site, while repliers use 'voice' to reveal their own experiences about products or service and observer can compare and evaluate the products by reading the comments. The main users of online complaint sites are the observers. Palmer & Griffirith (1998) stated that communication is an essential factor in successful marketing of the products or services. Berthorn,et al., (1996) claimed that the usage of the web for communication purposes can cause a firm to get a competitive usefulness in the markets. As most clients are not self-confident enough to protest so self-confidence is an important factor in complaining. Numerous studies have been carried out in the area of complaining behavior. Consequently, many factors have been identified as the influencer of complaining. In the following sections, we will discuss these factors:

#### **2.6.4 The Factors Influencing Complaining Behavior**

Blodgelt et al., (1993, 1995); Singh, (1990) found that the amount of firmness of the issue, consumer's tendency to complain and probability of issues can influence the clients to talk about their idea. Cho & Young (1999) discovered that some variables can result in complaining. These variables can be antecedents of unsatisfactory experiment

(Maxham & Netemeyer, 2002). Studies and researches identified some factors other than dissatisfaction. The most important determining factors refer to consumers. Some variables describe the content such as attribution theory (Folker, 1984), equity theory (Oliver & Swan, 1989) while other variables explain personality characteristics (Darvidow & Dacin, 1997; Badey & Grace, 2006). Lau & Ng, 2001; Wee, Lim & Lwin (1995) found some factors which influence complaining behavior. These factors are as follow:

- a) Situational factors: As Oster (1980) said the importance of the product and its cost is addressed in this group.
- b) Individual factors: Heung & Lam, (2003); Ndubisi & Ling (2005); Phau & Baird (2008); Volkov et al., (2002) concluded that demographic factors can be mentioned in this group. The other factors are education and income.
- c) Psychological factors: According to Blodgett & Granbois, (1992); Richin, (1983) attitude relates to this category. Also, personality, self-stem and self-efficacy are important factors in this group. Among these factors, self-confidence is highlighted more than others. Not just dissatisfaction, but other factors such as attitude and price influence complaining behavior. Bearden & Teel (1983) stated that attitude positively affects complaining behavior.

According to Bearden & Crockett, 1981; Richins, 1983; Blodgett & Granbois (1992) consumers who have positive attitude towards complaining have more confidence and they can express their comments more. Bearden et al., (1979) believed that some factors such as the amount of satisfaction or dissatisfaction, the importance of buying, situational conditions, individual characteristics and the evaluation of benefits / costs of complaining can affect the tendency of complaining.

People with different characteristics act differently in dissatisfaction conditions. Individual characteristic such as self-confidence, embarrassment, and self-efficiency may result in complaining. Oster, 1980; Lau & Ng (2001) believed that clients are more eager to express their comments about the price's increases. Richards (1983) mentioned that clients who express their negative experience tend to be more rough and aggressive. Other factors such as the importance of the product, education and age influence complaining behavior as well.

### **2.6.5 Self-confidence and its Effects on Complaining Behavior**

The domain of self-confidence's definition is very various. Self-confidence can be defined as a feeling of trust in someone or something. Self-confident people believe in themselves. Confidence is defined by Barbalet (1998) as trusting and believing in others' capability to do a task. Confidence is considered as general or specific (Cox, 1964; Bell, 1967; Lampert & Rosenberg, 1975; Locander & Herman, 1977). Confidence is known by its antecedents, indicators and results. One antecedent of confidence is previous experiences. If a person is experienced in a special job, he can do that job better and he is more confident. Consumer self-confidence refers to how much a person believes in his capability and how much is sure about his market decisions. Consumer self-confidence can be defined by self-esteem, perceived control (Langer, 1983), dominance (Lorr, 1991) and through previous experiences that influenced by age, income, and education (Obermiller & Spangenberg, 1998).

Self-confidence is related to personality and it expresses how much control one has on himself and the situation (Bearden & Teel, 1980; Tafarodi & Swan, 1996). According to clients complaining behavior, clients with high confidence tend more to complain since they think that people are important (Bearden & Tea, 1980). When people want a

remedy in services they ask for compensation. Suggested by Evanschitzky, Brock & Blut, 2011; Gronhaug & Zaltman, 1981; Jones et al., 2002; Kim & Chen, 2010; Susskind, 2004 personality is one of the important factors that influences complaining. Satisfaction of clients is essential for firms because it can increase repurchasing, client faithfulness and positive comments. Therefore, client's satisfaction plays as a motivator for the firms.

Bearden & Teel (1983) believed that content / discontent has effect on attitude and complaining behavior. Worland, Herman & Willits, 1975; Singh, 1990 concluded that most complainers are young, educated and they work as professional and earns a lot of money. In comparison to non-complainers, complainers have more confidence and they are more claimants (Singh, 1990). As Hardesty & Rose (2001) mentioned, client's self-confidence refers to the degree which a person feels worthy and certain about his comments, and as Adelman (1987) said, it assess the client's ability to produce positive experiences.

Self-confidence is divided into different groups: General and specific. General self-confidence refers to a person's total evaluation of being qualified, important and deserving (Coppersmith, 1967), while specific self-confidence is related to a particular job. GSC is more permanent than SSC since general is a person's personality and it doesn't change during the time. Lambert & Rosenberg (1975) concluded that there is a positive relationship between specific self-confidence and word of mouth and no relationship is seen between general self-confidence and WOM. General self-confidence can't be considered in a special situation because it is related to personality (Hisrich et al., 1972). Taylor (1974) concluded that general self-confidence is just

related to specific self-confidence and the combination of these two variables influence anxiety. According to Spielberger, people who are high in anxiety variable may miss their self-confidence. However, previous experience and individual's capability can affect the assessment of the situation. Specific self-confidence seems to be related to anxiety. It seems that high self-confident clients find the situation to be less risky and less anxiety (Spielberger, 1970).

It seems that there is a relationship between self-confidence and complaining behavior. Day (1978) claimed that complainers seem to be more confident and claimant. Some researchers such as Bearden, Teel & Crockett (1980) believed that high class complainers have more confidence and don't like to feel shy in complaining so clients who believe in themselves can easily share their comments. Bearden, Hardesty & Rose (2001) claimed that self-confident clients can share the market's information with others more easily. Researches indicate that there isn't any relationship between general self-confidence and word of mouth (WOM), whereas specific self-confidence influences the WOM positively (Lampert & Rosenberg, 1975).

Self-confidence is defined as two determinants: One is 'competence' which refers to one's essential skills to do the task and the other one is self-assurance which indicates the extent which a person believes that he can do the task. When self-assurance and competence are in balance, self-confidence occurs. In trade tasks, self-confidence can show the positive points. Past experience plays as an antecedent of confidence. As clients have more experience in one task, they become more confident about the task.

These days the existence of computer and information technologies in industries has been developed. As seen in studies, most new investments belong to information

technology (Westland & Clark, 2000). Being useful in profitability, these investments have to be approved and applied by employees of the organization.

Studies about information systems lead to several theories that come from psychology and Sociology. One of these theories is the information system that describe the individual Tendency to use technology (Davis et al., 1989; Taylor & Todd, 1995; Venkatesh & Davis, 2000).

## **2.7 TAM Theory**

Information system is expensive and unfortunately is not as successful as it should be. Using information theory is an important issue of information researchers. Bringing information technology to work is an important issue of information system searching. Although hardware and software are progressing, the problem of system is going on. The important research point refers to providing the situation for the firm to use information systems in the literatures, theory of reasoned action (TRA) done by Ajzen and Fishbein is continued by TAM. TAM theory is introduced by Fred Davis and Richard Bagozzi (Bagozzi et al., 1992; Davis et al., 1989). Davis (1989) stated that information technology can be described by TAM. He used the theory of Ajzen and Fishbein (1980) to investigate the thoughts which affect attitude towards intention. Davis remarked the technology acceptance model (TAM) to identify the determinants which make the usage of information system easier. This theory checks the relationship between perceived ease of use, perceived usefulness and system characteristics (external variables) and possibility of system use (an element of system success).

In January 2000, Scientific Information Social Science Citation Index addressed 424 journal statements to two journal articles that talk about TAM (David, 1989; David et

al., 1989). After some years, TAM became a good means for predicting user agreements. Davis (1989) believed that the combination of TAM's beliefs (attitude, intention and behavior) are the predictors of user acceptance of IT. He thinks that perceived usefulness and perceived ease of use stated the thoughts which result in user acceptance.

TAM's dependent indicator is a real usage. TAM is supported by some theories such as self-efficacy, cost- benefit research, expectancy theory, innovation research. The general TAM is shown in figure 7. Some researches mentioned more factors while others forgot intention to use or attitude and directly investigated PU and PEOU on application. Many TRA's attitude means were replaced by TAM's two acceptance measures, perceived ease of use (PEOU) and perceived usefulness (PU).

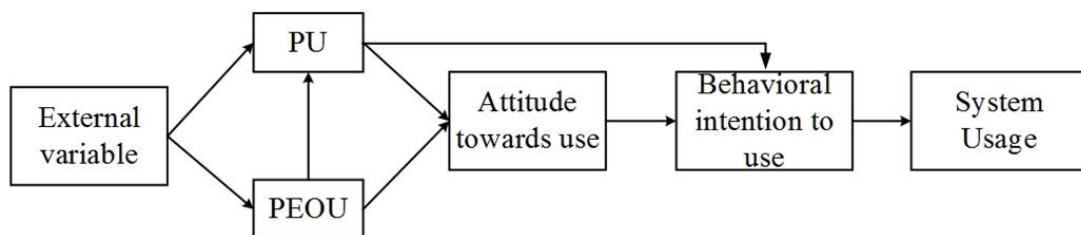


Figure 7: TAM Theory (Davis, 1989)  
Source: Based on Lu, Zhou & Wang (2009)

### 2.7.1 Perceived Ease of Use (PEOU)

PEOU explains the amount of users' expectation for a system to be easy to use and doesn't need much struggle (Davis et al., 1989). PEOU is one of important formers to information system (Guriting & Ndubisi, 2006; Ndubisi et al., 2003; Mckechnie et al., 2006; Adams et al., 1992). The other idea of ease of use that is related to person's confidence refers to how easy the system is to use and how much it is available. PEOU comes from some words such as "ease", "freedom from difficulty". As Radner & Roth Schild (1975) said, effort is a limited word that a person may earmark to his activities.



### **2.7.2 Perceived Usefulness (PU)**

As Davis (1989) explained, the perceived usefulness refers to the amount which a user thinks that a special system can improve his efficiency and output. In other words, PU refers to how much a person believes that applying a system may play an important role in improving in his job. Perceived usefulness defines as " how much a person believes that a special system can be useful in promoting his job. Clients' proficiency is strengthened by various rewards as bonus, promotions (Pfeffer, 1982; Schein, 1980; Vroom, 1964).

Based on TAM, perceived ease of use can describe the difference in perceived usefulness. Although TAM is powerful to explain users acceptance of technology, findings about the impact of ease of use on attitude is changeable. Attitude towards use and behavioral intention are the other basic terms. Attitude towards use is defined as how much a person tends to use a special information system (Ajzen & Fishbein, 1980). Behavioral intention refers to the probability of using the application. Some researches show that the relation between ease of use and attitude is positive (Chen & Tan, 2004; O' Cass & Fenech, 2003). As Van der Heijden & Verhagen (2004) mentioned, applying a system can be more affected by some factors like usefulness, enjoyment, trust and performance rather than the ease of use.

Trust refers to the degree which a user can rely on or believe in a product (Mcknight & Chervany, 2001). Studies confirm that trust can be prior of ease of use (Pavlou, 2003), usefulness (Dahlberg et al., 2003), attitude (Chen & Ton, 2004; Sui & Han, 2002) and behavioral intention (Gefen & Straub, 2003; Pavlou, 2003; Sui & Han, 2002).

Recently, many studies investigate the relationship between ease of use, perceived

usefulness, attitude and other system (Adams, Nelson & Todd, 1992; Bagozzi et al., 1992; Chau, 1996; Davis, 1989; Gefen & Straub, 1997; Hayen, 1991; Igrbraria, 1995; Mathieson, 1991; Straub et al., 1995; hompson, 1998). Via attitude, PU can influence the purpose of using over and above its impact (Davis, 1993). Moreover, PU acts as a motivator to use a new and a real system in both offline and online acceptance research (Vekatesh & Davis, 2000).

According to studies, researchers pay more attention to the usage of information technology at work over last years. Therefore, Technology Acceptance Model is supported by both experimental and theoretical reasons (David, 1989; David et al., 1989). Experimental researches confirmed that TAM shows the ratio of discrepancy between behavior and the purpose of using. What causes people to agree or deny information technology? It seems that the two indicators are important in system usage. The main reason of TAM is to assess the impact of external variables on internal variable such as opinion, attribute, etc. It proposed that perceived usefulness and perceived ease of use are essential elements in describing system usage. As TAM illustrates, perceived ease of use has impact on perceived usefulness. It means that as using the system becomes easier, it will be more useful.

Using TAM to evaluate the student's usage of internet, it was revealed that perceived usefulness has a relationship with time spent on the internet. Ease of use has a positive correlation with utilization of internet in business task. According to experimental test of TAM, perceived usefulness can predict the usage purpose, whereas the other predictor has less impact on usage purpose. Knowing the indicators of perceived usefulness helps us to plan organizational factors which improve user agreements.

Schultz & Slevin, 1975; Robey (1979) focus on the effect of perceived usefulness on systems. By using Schultz & Slevin questionnaire, Robey concluded that performance has a relationship with perceived usefulness ( $r=79$ ) and perceived ease of use ( $r=76$ ). Self-efficacy theory done by Bandura (1982) supports the perceived ease of use. The idea of this theory is as follow: How well a person can act in different situations (p.122). According to the definition, self- efficacy is alike the ease of use. Self-efficacy opinions are considered as a prior elements of behavior. Bandura's theory discriminates self-efficacy arbitration and issue arbitration. Bandura's outcome arbitration resembles to perceived usefulness. As Bandura concluded, self-efficacy and outcome opinions can be good predictors of behavior. It seems that perceived usefulness and ease of use are related to cost-benefit paradigm from behavioral decision theory (Beach & Mitchel, 1987; Johnson & Payne, 1985; Payne, 1982).

TAM model supposed that system usage is affected by behavioral tendency which is resulted from user's willingness to utilize the system and perceived use of the system. Perceived ease of use can affect attitude and perceived usefulness. Perceived usefulness is important in developing performance because perceived usefulness shows user's thought in applying the technology. Perceived ease of use, describing user's opinions in utilizing the technology, will be free of any attempt (Taylor & Todd, 1995). According to TAM theory, ease of use and usefulness of a system can influence users' eagerness to use that technology (Davis, 1986). Therefore, users' tendency to utilize technology can be anticipated through TAM model.

Venkatesh & Davis (1986) claimed that external factors can influence perceived usefulness and perceived ease of use. As an example, Venkatesh & Davis (1996)

mentioned computer self-efficacy as an essential variable and they claimed that computer self-efficacy can have an important role in perceived usefulness and perceived ease of use.

### **External factors**

Perceived usefulness and perceived ease of use are influenced by exterior factors. In TAM, users' tendency to utilize technology is influenced by these two factors. Perceived ease of use has impact on perceived usefulness. In other words, if the system is available for users and if it is easy to use, they will be ready to use the technology. Many studies confirm the relationship between these two factors (Davis, 1989; Davis, 1993; Venkatesh & Davis, 1996). TAM can anticipate whether a common technology will be accepted by users without emphasizing on particular topic (Pituch & Lee, 2006). TAM suggested that perceived ease of use and perceived usefulness of technology are good predictors of user's tendency towards applying the new system, behavioral purpose and the real usage (Yuan, 2005).

Intention to use the technology defined as the act of perceived usefulness and attitude towards the technology. Behavioral purpose distinguishes the real usage of technology (Davis et al., 1989). In TAM, behavioral intention (BI) can specify technology adaption and attitude towards use (ATT) can influence BI, PEOU and PU. PEOU and PU have impact on ATT (Yabrough, 2007; Smith, 2007; Holden & Karsh, 2010; Davis et al., 1992). As mentioned in TAM, beliefs (mental possibility of results if technology is applied), attitudes (what is the user's feeling about the technology) and intentions (eagerness to start using the web site) have important role in perceived ease of use and perceived usefulness (cc & Lu, H, 2000).

## **Intention**

The amount which a user wants the technology again in future is called intention. Thoughts affected applicators' choices then thoughts and users' preferences influence the intention (Jcc & Lu.H, 2000). Bhattacharjee (2001) combined the technology acceptance model (TAM) with disconfirmation model to show how system procedures can influence customer satisfaction and tendency to keep using. What clients expect from disconfirmation theory, may show the amount of clients' eagerness to buy the product again through Information system because most task of internet relies on the availability of information technology (Koufaris, 2002). At the beginning of TAM emergence, it focused on system applying at work, while recently it focuses on online shopping (Gefen et al., 2003; Pavlou, 2000; Vijayarath, 2004).

The main purpose of information technology (IT) studies is to evaluate the value of technology for applicators and also to determine the elements which ascertain this value to spend IT origins. Recently, in modern information technology studies, describing the user's adaption of new technology is one of the most important topics (e.g., Hu, Chu, Sheng & Tam, 1999). Studies defined technology adaption from various perspectives. Some expertise evaluate the relationship between IT and performance to examine technology adaption (e.g., Banker, Kauffman, & Mahmood, 1993). The second target is related to determining of IT acceptance (e.g., Davis, 1989; Davis, Bagozzi, & Warshaw, 1989). Recently, most researchers have focused on perceiving the determinants of IT acceptance and using it which includes intention model from social psychology (Christie, 1981; Swanson, 1982).

## Chapter 3

### STATEMENT OF HYPOTHESES

#### 3.1 Introduction

This chapter explains the effect of General self-confidence (GSC), specific self-confidence (SSC), perceived ease of use (PEOU) and perceived usefulness (PU) on customer's intention to e-complaining. Hence, the relationship between each variable and e-complaining will be investigated in this research. First of all, self-confidence will be defined and then the effect of GSC and SSC on e-complaining will be explored. Next, the relationship between PEOU and e-complaining and the relationship between PU and e-complaining will be described.

#### 3.2 Confidence and E-complaining

Based on Simintiras et al., (2011) Confidence is defined as a "reflective condition in foresight". It depends on opinions (Guennif, 2002), tendency (Rotenstreich, 1972; Krishnan & Smith, 1988), beliefs (Squire, 1994; Krishnan & Smith, 1988; Castelfranchi & Falcone, 2000; Brewer, Sampaio & Barlow, 2005; Earle, 2009), inclination (Rotenstreich, 1972), Conviction (Krishnan & Smith, 1998; Petty et al., 2002; Siegrist et al., 2005) and trust (Brbalet, 1998). All of these have been originated from the previous experience or learning (Siegel, 1985; Pajares, 1992). Bandura, 1971; Chateaneuf, 2002 believed that previous experience or learning, social effect and psychological knowledge (Bandura, 1971; Chateaneuf, 2002); understanding of skills (Stajkovic, 2006), situational factors (Petty et al., 2002), self-efficacy (Tafarodi, 2002) and trust worthy knowledge (Berger, 1992) can have impact on confidence. Phau & Seri

(2004) revealed that educated clients show greater self-confidence and they also tend more to complain.

East (2000) concluded that confidence has a positive and strong impact on complaining. The effect of complaining is essential in non-face-to-face communication (Riley et al., 2000). Confidence about complaining may increase in some situations; however, complaining is effective when it is well expressed, easy and adaptable (East, 2000).

### **3.2.1 Self-confidence and E-complaining**

Self-confidence is a state of personality which refers to the amount of one's control over himself and the environment and it depends on the previous useful goal-directed behavior (Bearden & Teel, 1980; Tafarodi & Swann, 1996). Richins (1983) stated that self-confidence is an essential factor of complaining. Based on personality characteristics, client's internal features have positive impact on complaining (Landon, 1977). Generally, after an unpleasant situation, complainers are more likely to be self-confident (Granhaug & Zaltman, 1981). Bearden et al., (2001) asserted that client's self-confidence refers to the amount of feeling assured according to marketplace decisions and shows the internal assessment of one's capacity to provide positive experiences as a client in markets (Adelman, 1987). Fernandes & Santos (2008) concluded that self-confidence has a positive effect on complaining. As self-confidence associated with tendency to act, they contended that customer's self-confidence will positively affect negative word of mouth and they also represented that self-confidence has a positive influence on switching tendencies. Chelminiski & Coulter (2007) suggested that self-confidence and cultural individualism are related to each other. Tafarodi & Swann (1996) concluded that individualism people are more self-confident than collectivism. And based on Beerden & Teel (1980) confident clients have more tendencies to

complain since they think that people's comments should be considered. Chelminiski & Coulter (2007) also contended that self-confidence mediates the relationship between individualism and complaining.

As Davidow & Dcin (1997) mentioned, self- confidence is the most important factor which has effect on complaining. Theorists such as Lau & Mg (2001) claimed that complainers are more self-confident than others. As mentioned before, self- confidence is divided into two groups: General self- confidence (GSC) and specific self-confidence (SSC). Therefore, the relationship between complaining behavior and each definition will be examined separately. GSC refers to a general assessment of the extent a person is successful, important or merit, whereas SSC relies on special decision (Locander & Herman, 1979).

According to Urbany, Dickson & Wilkie (1989), client's confidence can be defined as two types. 1) Knowledge confidence which shows the client's assurance about special brand under some considerations such as attributes, etc. 2) Choice confidence shows client's assurance about which brand to follow. Therefore, Laroche & Zhou (1996) confirmed that client's knowledge confidence positively affects his intention to buy the brand. The relationship between self-confidence and e-complaining will be considered in the following parts:

### **3.2.1.1 General Self-confidence and Intention to E-complaining**

Based on findings, the probability of useful complaining has a positive effect on complaining intention (Richins, 1983; Singh, 1990). Richin (1983) claimed that general self-confidence positively influences the customer behavior. Also Phau & Sari (2004) concluded that there is a positive relationship between general self-confidence and



customer's behavior. The clients will complain to the company if they feel that their voice will be accepted by the company and the problem will be solved effectively (Anderson & Sullivan, 1993). Based on Bearden, Harsely & Rose (2001, p.122), "client's self-confidence is the extent to which an individual feels capable and assured with respect to his marketplace decisions and behaviors" and shows inner assessment of a person's ability to create fruitful experiences in market (Adelman, 1987). Vonder, Heyde, Fernands & Dos Santoc (2007) found that general self- confidence has a positive effect on complaining intention and they confirmed that high self-confident clients influence consumer's complaining intention. Studies showed that GSC can positively affect complaining behavior which means high GSC clients are more likely to complain (Richins, 1983; Lau & Ng, 2001; Phau & Sari, 2004). Howard & Sheth (1969) were the first researchers who have suggested that confidence is a positive factor in buying intention. They stated that confidence has a positive relationship with intention. Also, Bennett & Harrel (1975) concluded that confidence has an important role in anticipating tendency to buy. Moreover, Oney (PhD, 2011) concluded that GSC has a significant, positive but weak effect on intention to complaining. According to above statements it is hypothesized that:

H1 General Self-confidence has a significant, positive but weak effect on intention to e-complaining.

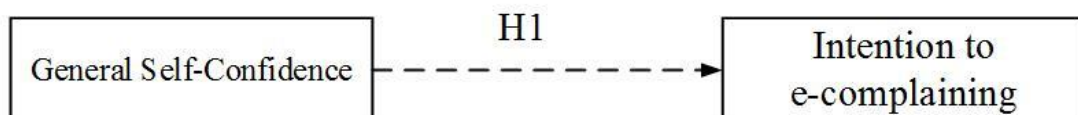


Figure 8: H1 General Self-confidence has a Significant, Positive but Weak effect on Intention to E-complaining.

### 3.2.1.2 Specific Self- confidence and Intention to E-complaining

Specific Self-confidence is considered as a character state (Demo, 1992). Though the effect of SSC on complaining has not been described yet, a few researchers (Lampert & Rosenberg, 1975; Locander & Herman, 1972; Chen et al., 2001) have claimed that there is a significant and positive relationship between SSC and customer's behaviors (i.e. information seeking, WOM, encouragement). Based on London & Lim (1964), a client with high level of SSC has more tendencies to act. If the SSC fits the task, the probability of SSC for client's behavior will be enhanced (Eden, 1996).

According to Lampert & Rozenberg, 1975; Locander & Hermann, 1977; Chen et al., 2001, SSC has an important influence on client's behavior and SSC is important in complaining circumstances which often happen. Also, Oney (PhD, 2011) concluded that SSC has a significant, positive and strong effect on intention to complaining. Therefore, It is hypothesized that:

H2 Specific Self-confidence has a significant, positive and strong effect on e-complaining.

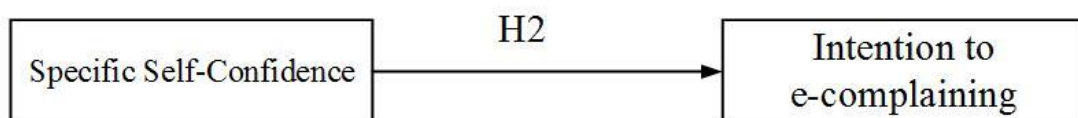


Figure 9: H2 Specific Self-confidence has a Significant, Positive and Strong effect on Intention to E-complaining.

### 3.3 Perceived Ease of Use and Intention to E-complaining

PEOU and PU are the basic determinants of assessing attitude towards using technology system and actual end-user's behavior. Based on Andreason & Streakens (2013), clients

should express their negative experiences and talk about their negative feelings to the company so the complaining will be managed effectively. However, the dissatisfied clients do not complain to the firms (Stephens & Gwinner, 1998). Studies (e.g Mattila & Wirtz, 2004; Voorhees et al., 2006) proposed that the number of dissatisfied clients will increase if they are proposed to have an online complaining option so dissatisfied clients can express their feeling directly to the firms. Opposed to this usefulness, there is no research on the determinants of clients' attitude and behavioral tendencies towards online complaining.

Technology Acceptance Model (TAM) is used for explaining acceptance of information technology (Davis et al., 1989). TAM has been used in marketing to describe the client's acceptance in services (Dabholkar, 1994; Dabholker & Bagozzi, 2002) and government services (Lanseng & Andearssen, 2007). According to studies, TAM is a useful and strong model in people's applying and accepting of technology. As mentioned in chapter 2, TAM has 2 parts. Perceived ease of use and perceived usefulness. PEOU defines as how much an individual thinks that applying a technology will be easy and simple (Venkatesh, 2000). Based on the back ground and the previous researchers, Andearson & Streaken (2013) claimed that PEOU positively affects the attitude towards online-complaining. They concluded that TAM model is useful in describing client's attitude and his tendency to participate in online complaining and all the results supported their hypotheses.

Pikkaraniien, Karjaluoto & Pahnla (2004) concluded that PEOU has a positive effect on consumer acceptance of online banking. Based on TAM, PEOU is an essential element which influences acceptance of information system (Davis et al., 1989). Also, Bajaj &

Nidumolu (1998) revealed that ease of use has a positive impact on attitude since it improves the applicator's self-efficacy. They stated that previous experience is an important factor in influencing perceived ease of use. They asserted that ease of use positively affects the tendency of using information system. Hence, applicators who believe that information system is easy to use are more eager to use it and this may result in greater usage. As previous experiences influence PEOU, revision is suggested. This revision is called: "feedback cycle". Feedback cycle includes the prior usage which results in improvement of ease of use which then causes more positive attitudes towards using the system and then results in additional application. Therefore, they believe that the best way for improving attitude towards usage is to affect its ease of use. In addition, Andreassen & Streukens (2013) conducted that the perceived ease of use of online complaining positively affects attitude towards using it. Also, Pikkaranien, Karjalainen & Pahlila (2004) stated that perceived ease of use positively influences the consumer acceptance of online banking. Moreover, Koufaris (2002) confirmed that perceived ease of use has a significant and positive relationship with intention to use the web site. Based on these hypotheses we hypothesize that:

H3: perceived ease of use has a significant and positive effect on intention to e-complaining

### **3.4 Perceived Usefulness and Intention to E-complaining**

Dabholker & Bagozzi (2002) claimed that the main definition for usefulness refers to the client's understanding of reality and validity of technology-based services or how much the system does well (Meuter et al., 2000). Andreassen & Streukens (2013) claimed that the perceived usefulness has a positive effect on attitude towards using it. In TAM model, attitude shows the user's tendency towards applying the system. Usefulness is the applicator's subjective possibility that applying the system will enhance

his job proficiency. PU refers to the amount of profits which a person gets from applying the system (Davis et al., 1989). If a client feels that a particular system can be useful in developing job performance, he is more eager to use it (Davis et al., 1989). Davis et al., (1989) and other researchers (Cheng et al., 2006; Doll et al., 2003; Karahanna et al., 1999; Venkatesh & Davis, 2006) have mentioned that PU has a strong and positive impact on client's adaption of a system. Pikkaraniemi, Karjalainen & Pahlman (2004) claimed that PU is positively related to consumer acceptance of online banking. Davis et al., (1989) claimed that PU has a positive and direct influence on intention to use the technology. Also, Andreassen & Straub (2013) investigated that PU of online complaining is significantly and positively affected the attitude towards using it. Wu (2013) concluded that perceived usefulness has a positive impact on client's satisfaction on online shopping. Andreassen, & Straub, (2013) claimed that PU has a positive impact on attitude towards online complaining. Based on above statements it is hypothesized that:

H4: Perceived Usefulness has a positive and strong impact on e-complaining:

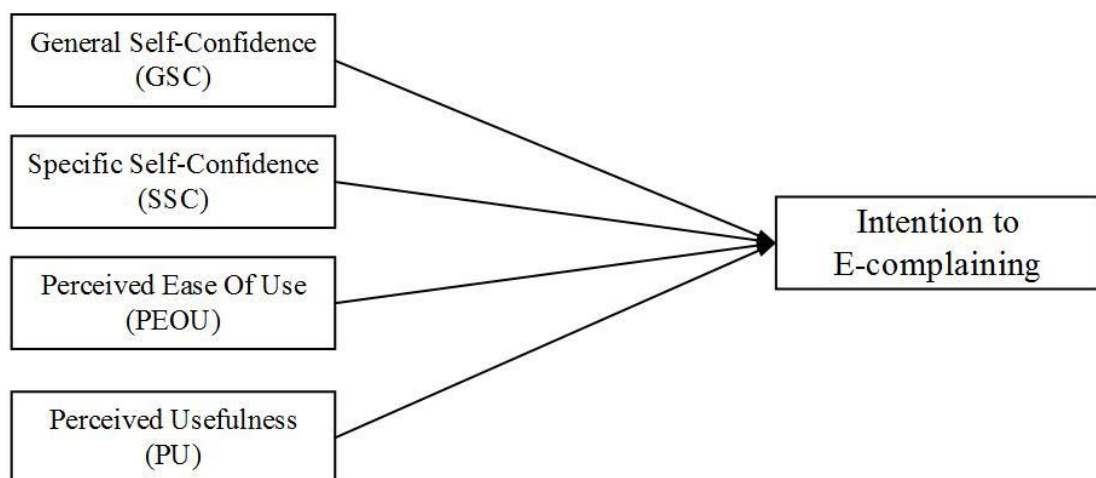


Figure 10: Conceptual Framework of Hypotheses

## **Chapter 4**

### **METHODOLOGY**

#### **4.1 Introduction**

Research methodology involves proclaiming the problem, composing a hypothesis, gathering the information, interpreting the data and achieving the specified results as a solution towards a problem or as a new theory. The main purpose of this study is to discover the secret reality which has not been discovered yet (Kothari, 2004). This chapter emphasizes on elucidating and describing the process of collecting data and investigating the stated hypotheses in the present research. The following parts will be described in this chapter:

Explaining the research design

Steps for designing the questionnaire

Ethical cases

#### **4.2 Research Design**

Research design can be defined as the detailed scheme that conducts the research to achieve its targets (Aaker & Day, 1990). According to Gilbert & Churchill (1992) research design is a scheme used to lead the process of gathering and interpreting the information. Before collecting or interpreting the data, it is necessary for each research to have a design or procedure. Research design is different from work plan (David de Vaus, 2001). A work plan describes the details of the project's procedure and it originates from project's research design, whereas the research design has to confirm that the collected information is enough for answering the stated question (David de

Vaus, 2001). According to Yin (1989) research design is pertained to deductive problems, not logical ones. Research design is essential for a research because of the following reasons:

1. It confirms that the research is done according to the problem
2. Economical process is used in research

Designing the research needs some common decisions. The most important point in the research decision is related to research approach. Research approach explains how the information will be achieved (Aaker, 1990). After choosing the research approach, tactical decisions should be made. Tactical decisions focus on particular evaluation to be made or questions to be asked, format of questionnaire and process of selecting a sample to be involved in research. Time and money have effects on tactical research as well. Designing also connects targets, research approaches and research strategies (Aaker, 1990).

There are many research design plans and they can be categorized into fundamental types. According to Gilbert & Churchill (1992) the common classification of research design includes exploratory, descriptive and causal. Exploratory research emphasizes on discovering the opinions and expert knowledge (Gilbert & Churchill, 1992). According to Aaker & Day (1990) exploratory research means: demanding knowledge into the nature of a problem, the various choices of decision-making and concerned variables.

Brown (1923) defined exploratory research as a research designed to determine the problem and it results in planning a research problem (Aaker & Day, 1990). Exploratory research is used to obtain background and it evaluates the relationship between variables

(Brown, 1923). Secondary data like literature review is the best means to be applied for exploratory research but this type is not proper for investigating the relationship between variables (Field, 2005; Harris & Brown, 2010). Exploratory research is used to build preference among research questions and it conducts the research (Aaker & Day, 1990). It is flexible and if it succeeds, it will make hypotheses to be tested. Exploratory research doesn't need samples, accurate definitions or controlled tests (Brown, 1923).

Descriptive research is used in most of marketing studies. Explaining the existing task is the main aim of descriptive research (Kothari, 2004). According to Parasuraman (2005) longitudinal and cross-sectional designs are the two parts of this type. Longitudinal design refers to investigating the same sample repeatedly over a particular period of time. As Gilbert & Churchill (1992) claimed, longitudinal analysis is also divided into two types, older type and the new type. The older type focuses on measuring the same variables repeatedly and the new type refers to the repeated measurement of samples through time but the achieved information changes from one evaluation to another (Gilbert & Churchill, 1992). Figure 11 shows various types of descriptive researches. Cross sectional design is used when different participants with similar characteristics are compared and these participants should represent the real population (Parasuraman et al., 2005).

Hypotheses exist in descriptive researches but they may be empirical and ideal. In other words, this type of research can be used in predicting (Aaker & Day, 1990). Descriptive research focuses on the alternation of an event or the relationship between variables. The stated hypotheses can conduct this type of the research.

Causal research relates to cause- effect procedure. As an experiment can explain cause-



effect procedure, causal studies come from experiments .Causal research is used when it is important to determine that one variable influences the amount of other variables. Descriptive research can determine just the existence of the relationship between two variables (Aaker & Day, 1990). The relationship between connections, the relationship between provider- product and cause-effect are considered in this type (Brown, 1923).

Categorizing research design into these 3 classes has some awareness. First, there isn't a specified difference between these three types. The main point of conducting a research is that the research should be originated from the problem. Each problem needs a specific type of researching. Second, this warning depends on fundamental features and useful targets. Common features can be taught. Finally, in permanent procedures, these types are considered as a stage and exploratory research is the first step.

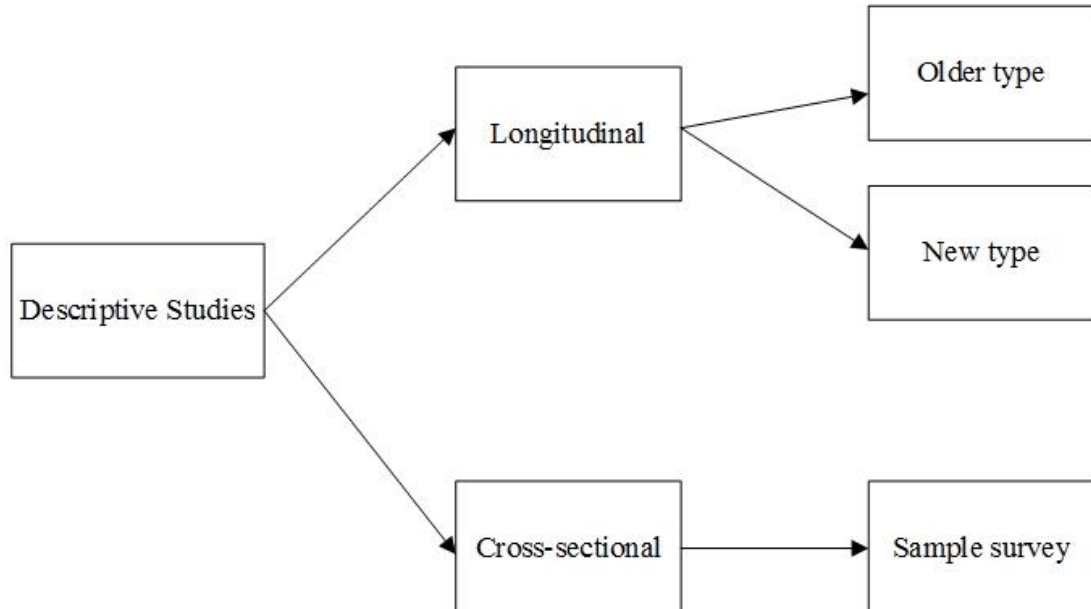


Figure 11: Classifications of Descriptive Studies  
Source: Gilterman & Churchill, 1992, p.13

### 4.3 Steps in Designing the Questionnaires

According to Gilbert & Churchill (1992) designing questionnaire is an art. While most of improvement in designing a questionnaire emphasize on the consideration of what to abstain, managing question and checking vague questions, there are few directions that focus on amplifying questionnaire (Gilbert & Churchill, 1992). A perfect questionnaire should be close to the research's targets (Aaker & Day, 1990). There are some limitations on designing the suitable questionnaire. For example, the questionnaire format is influenced by the participant's tendency to answer the questions or the way the questionnaire is written and the sequence of questions can result in more appropriate answers. While each questionnaire is made according to particular objectives, there are some rules that researchers should follow to organize a complete questionnaire. The following steps are suggested by Gilbert & Churchill (1992). Table 4 illustrates the steps to make a questionnaire.

Table 4: Steps in questionnaire design

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Step1:	Specify what information will be sought
Step2:	Determine the types of questionnaire and methods for administration
Step3:	Content of individual items
Step4:	Determine forms of response
Step5:	Determine wording of each question
Step6:	Determine sequences of questions
Step7:	Determine layout and physical characteristics of the questionnaire
Step8:	Re-examine steps 1-7 and revision
Step9:	Pre- test and Pilot the Questionnaire

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Source: Gilbert & Churchill (1992)

#### **4.3.1 Specify what Information will be Sought (step 1)**

Selecting the suitable information from each questionnaire is a hard task. Lack of knowledge and weak evaluation may result in misunderstanding. This misunderstanding may mean that the results and the research problems are not matched or the results are not complete. These problems are dangerous for the researcher's value (Aaker, 1990). Irrelevant results exist when a researcher insists on illogical information without any purpose in his mind. This may result in high costs of analyzing and low qualified results. Paying attention to the following question reduces the occurrence of this problem: How will this information be useful? If the results are not complete, the errors are unchangeable. Obvious targets will explain the necessary information and the hypotheses; exploratory research will propose the related variables and will help the researcher understand the respondent's opinion. Previous experiences and pretesting the questionnaire can avoid the questionnaire to be incomplete (Aaker, 1990).

According to Gilbert & Churchill (1992), in descriptive and causal research it is essential for the expertise to be knowledgeable enough to understand the problem and can generate particular hypotheses to conduct the research. The questionnaire is conducted by any hypothesis as well. The hypothesis describes what information will be useful since they determine what relationship will be evaluated (Gilbert & Churchill, 1992). Hypotheses do not just influence the information, but also they have impact on the type of question and form of the results.

An exploratory research focuses on finding the opinions so the questionnaire for this type is less structured but a sever opinion of information may be chosen. This is important in the prior process of the exploratory research (Gilbert & Churchill, 1992).

#### **4.3.2 Determine Type of Questionnaire for Administration (step 2)**

After determining the necessary information that will be chosen, it is time to decide how this information will be collected. Second step emphasizes on the format of questionnaire and the way of executing it (Through Telephone, mail or interview) (Gilbert & Churchill, 1992). According to expenses and other issues, these methods are not used equally but they all can be applied.

#### **4.3.3 Determine Content of Individual Questions (step 3)**

The two previous steps will influence question's containing but researchers should consider some questions in this part such as is the question necessary? Is one question adequate or it should be several questions to achieve the appropriate results? Do participants have the useful information? And will participants reflect the needed information? (Gilbert & Churchill, 1992). The phrasing of questions influences on how a participant understands the question. Participant's answer will change if a small change happens in wording (Aaker & Day, 1990).

#### **4.3.4 Determine form of Response to each Question (step 4)**

In this step, researcher has to decide which kind of answers he wants to get. Questions can be open- ended, multiple choices, two choices, etc. In Open-ended questions, the respondent is free to express his idea and there is no limitation with the choices. These questions measure the extent of the types of primary data that could be gathered (Demographic features through tendencies to behavior). The open- ended questions usually are used at the beginning of the questionnaire. It is better to organize the questions from the general to specific ones. For finding extra information, open-ended questions are the best choices.

In multichotomous questions, participants should answer questions from several choices. Participants must compact their choices into one choice (Gilbert & Churchill, 1992). The questionnaire shouldn't be so crowded by too many probable choices. The negative point of this type is that none of the choices may reflex the participant's real feeling.

Dichotomous question is a fixed-alternative question as well. In this type, just two choices exit. It usually includes 'yes' and 'no' choices. This type of question is used in communication researches (Gilbert & Churchill, 1992). The important problem of this type is that a participant relies on the scheme of the question.

#### **4.3.5 Determine Wording of each Question (step 5)**

This step includes the phrasing of the questions. It is an important step since if the wording of questions is weak; the participants may deny replying. Also a poor wording may cause misunderstanding so people may not answer the questions correctly. None response answers result in problems in interpreting the data. Specialized researchers know that questions' wording have a direct effect on the responses to it (Gilter & Churchill, 1992). Although wording affects the results, few researchers pay attention to the principles. Some principles are as follow:

##### **4.3.5.1 Use Simple Words**

As the investigators are commonly more educated than the participants, they tend to utilize the words that they use more but they may be difficult for the respondents. As it is difficult to understand which word is easy and simple for every individual, the best suggestion is to use simple words.

#### **4.3.5.2 Avoid Vague Words and Questions**

Questions should be easy and not ambiguous. Questions should be generated in such a way that prevents misunderstanding. As an example, the words 'occasionally', 'sometimes' and 'often' are ambiguous words.

#### **4.3.5.3 Avoid Leading Question**

According to Gilbert & Churchill (1992) leading questions are those which guide the respondent directly to the answer. As mentioned before, wording influences the results so leading questions should be omitted from the questionnaire.

#### **4.3.5.4 Avoid Implicit Choices**

If a question doesn't mention a choice in the option, it is an implicit choice. Implicit choices shouldn't be mentioned in options except in the case that there is an important reason behind it. Moreover, the order of choices is better to change since the way the options are organized can influence the answer.

#### **4.3.5.5 Avoid Generalization and Estimates**

Questions should be more specific. General questions are hard to answer.

#### **4.3.5.6 Avoid Double-barreled Questions**

The double-barreled question refers to the question that has two answers so the respondents will get confused. The problem becomes critical if the participants are asked to choose one answer from the choices. To avoid confusing, the first questions should be divided into two separate questions. The word "and" is helpful in the beginning of the question (Gilbert & Churchill, 1992).

According to Aaker & Day (1990) the following questions are useful in this step:

1. Are the words easy, direct and acquainted to all participants? It is better to use understandable words, not specialized ones. It is also important not to use words

with various meanings.

2. Are there any ambiguous words or definitions in the questions? As an example, we can mention the word "often" or "occasionally" (Aaker & Day, 1990).
3. Are there any double-barreled questions? There shouldn't be such questions which the participant likes one part but not the other. In this situation, the result cannot be considered (Aker, 1990).
4. Is there any leading or loaded question? If a question proposes the answer or researcher's opinion obviously, it is a leading question. A loaded question exists when there is a lack of choice. For example, a question like: What do you do in your free time? Reading a newspaper? Or what?
5. Are the questions proper in size? Long questions are less likely to be answered and it is hard to be understood (Aaker & Day, 1990).

#### **4.3.6 Determine Question Sequence (step 6)**

When form of answering and particular phrasing for each question is done, it is time to put them in a questionnaire. The sequence of the questions can have an important role in research's success. To organize the questions in a suitable form, some guidelines are proposed:

##### **4.3.6.1 Use Simple and Interesting Opinion Questions**

The first questions in the questionnaire are important. If these questions are hard to understand or if they are boring, the respondents will deny answering the rests. So it is essential to use interesting, simple and attractive questions at the beginning of the questions. It is better to ask people's opinion on some issues.

##### **4.3.6.2 Funnel Approach**

Questionnaire should be started with broad questions and then it should be narrowed to special ones. Questions should be ordered logically. The questions shouldn't have a

jumping order.

#### **4.3.6.3 Design Branching Question Carefully**

Branching means: designing the questions in a way that the next question relies on the answer to the previous question. Decreasing the number of choices in each question is a benefit of branching questions.

Branching questions are suitable for telephone or interviews than email. If it will be used in email surveys, the number of questions should be least so that participants don't get mixed-up or deny answering.

#### **4.3.7 Determine Physical Characteristics of Questionnaire (step7)**

The correctness of the answers is affected by the physical features. The physical characteristics of a questionnaire can influence the participant's reaction. The following guidelines are useful for the questionnaire to be accepted by respondents and also they help the researcher to control them:

##### **4.3.7.1 Securing Acceptance of the Questionnaire**

The participants' collaboration can be influenced by the appearance of the questionnaire. This is important in email and personal interviews' questionnaires. If the questionnaire looks untidy and disorganized, participants feel that the research is not important so they refuse to collaborate. Questionnaire must show the importance of the research if it is. Questionnaire must begin with a perfect introduction. In mail questionnaires, cover letter presents the research in details, while in personal and telephone interviews, the research begins with a shorter introduction. The cover letter should persuade the participants to collaborate and it usually revises several times to get the suitable phrasing.



#### **4.3.7.2 Facilitating Handling and Control**

Questionnaires' size, scheme and order help the researcher to manage and control the research and also it plays an important role in accepting the questionnaire by the respondents. Questionnaire's size should be regarded. Questionnaire is better to be small and not too much cramped because the smaller questionnaire is easier to reply, doesn't need much time and attracts respondents more.

#### **4.3.8 Reexamining and Revising the whole Steps if Needed (step 8)**

Researchers know that the first draft will not be a useful questionnaire so reexamination and revision of them are the inseparable part of the questionnaire scheme. To avoid confusing, misunderstanding and vague sentences, each question needs to be checked. Every word should be tested in each sentence and if any problem is seen, the question should be changed. The questionnaire should be examined after checking each word, each sentence and the meaning of the questions.

#### **4.3.9 Pretesting the Questionnaire and Revise if Necessary (step 9)**

In this step, questionnaire has to be pretested under real situations of collecting information. Researchers shouldn't gather data before pretesting of the questionnaire. Both individual questions and their arrangements are evaluated by pretesting. The first pretest is examined through personal interview. The chosen respondents should be similar to those who will be used in the real research. For being sure that the research will be successful, the protest choice is the cheapest option. A sample of 9 participants was involved in pretesting of the questionnaire. As there was no mistake, the questionnaire was applied for the research.

#### 4.4 The Questionnaire Format

Conducting Churchill's (1999) nine steps, the questionnaire divided into 6 parts. The questionnaire was begun with the evaluation of the intention to e-complaining. Then the second part was related to participant's general self-confidence in 6 statements. . The participant's specific self-confidence was measured in the third part. Next part evaluates the perceived ease of use containing 4 statements. The fifth part measures the perceived useful uses of e- complaining and the demographic features of participants were measured at the end. The participants answered the five-part questions by rating them on 7-point Likert scale which 1 is strongly disagree, 2 is disagree, 3 is lightly disagree, 4 is neither agree nor disagree, 5 is slightly agree, 6 is agree and 7 is strongly agree. The seventh part of questionnaire with five statement which each one has multiple Linkert scale, was in the last page of questionnaire. Gender, age, marital status, acceptance education and income of respondents were asked in 6 short questions. 400 of the questionnaires were prepared to in English and then 100 were translated to Turkish.

#### 4.5 Choice of Respondents and Sample Size

Sampling means: choosing a small contribution of accumulated units of interest for helping to conclude about the entire unit (Parasuraman et al., 2005). This procedure is helpful to decrease the possible errors. This research uses Churchill & Lacobucci's (2002) 5 step producing a sample.

Table 5: Sampling procedure

Step 1 : Define the target population
Step 2 : Identify the sampling frame
Step3: Select sampling method
Step 4 : Determine the sample size
Step 5 : Collect the data from the sample

Source: based on Churchill & Lacobucci (2002)

#### **4.5.1 Define the Target Population (step 1)**

Target population can be defined as " a particular assembling of people which is known as the elected beneficiary of the study. The population in this research involved everyone who tends to complain electronically in TRNC.

#### **4.5.2 Identify the Sampling Frame (step 2)**

Churchill & Lacocucci (2002) stated that sampling frame contains any possible element which the actual sample is chosen. Random sampling is used in this research.

#### **4.5.3 Sampling Method (step 3)**

As Rice & Hancock (2005) defined, high activity areas such as shopping malls, coffee shops, supermarkets and school cafeteria are involved in mall intercept which is a kind of test. This study also used mall intercept method to collect data. Those who were eager to complete the questionnaire were participated in this survey.

#### **4.5.4 Identifying the Sample Size (step 4)**

There is no exact answer to the question "how extensive should the sample be" (Bell, 2003; Sekara, 2003). The following parts will mention some rules to specify a sample size.

- a) Sample size should be between 30 and 500 participants (Roscoe, 1975)
- b) If a sample has subgroups, a minimum sample size of 30 is needed.
- c) The accuracy and confidence level can have important role in determining

sample size. Sample size should be large if the questionnaire need to be more accurate. 500 questionnaire were distributed but 470 were utilizable.

#### **4.5.5 Collet Data from the Sample (step 5)**

The questionnaires were distributed in several cities of North Cyprus (Lefkosha and Fmagusta).3 month were lasted to collect to required data beginning from November 2016 to the end of March 2017 between the hours of 9:00 to 6:00 from Mondays to

Saturdays.

## **4.6 Ethical Consideration**

Ethics should be considered in all parts of research like: planning, doing and assessing the research. Ethical consideration has impact on research procedures and helps the investigator to be sure that the study is ethically accepted or not. The research association, educational and capital organization, ethics association and the society also have to obey ethical rules. Researching may be so expensive if the research isn't being accepted through ethical issues. Every individual in society is responsible to improve the ethical standards in studies so as to stop unethical researchers (Behi & Nolan, 1995).

### **4.6.1 Ethical Human Subject Research**

Everyone needs to have privacy so people don't like their answers to the questions which are about their idea and attitude to be identified or seen in public area. This is called as "anonymity". The data should be collected in a way that ensures the participants that no one will understand their references (Behi & Nolan, 1995). This is ethical for the investigator to use coding so that they can contact with no-responders again to motivate them. Keeping anonymity in all steps are hard so in this condition confidentiality is necessary (Eddie, 1994). Confidentiality means that the research information's references will be seen just by the researchers.

Table 6: Questionnaire Structure

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**Intention to E-complaining**

1. I intend to voice out my dissatisfaction to a restaurant manager
2. I will try to voice out my dissatisfaction to a restaurant manager
3. I plan to voice out my dissatisfaction to a restaurant manager.

Source: Cheng, C. L. S. (2003). Measuring consumer complaining intention: using theory of planned behavior (Doctoral dissertation, The Hong Kong Polytechnic University).

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**General Self-confidence**

1. I am more confident than most people
2. I would like to be considered as a leader
3. I am not outstanding at anything
4. I can talk others into doing something
5. I am certain of my personal ability
6. I am more independent than most people

Source: Meuter, M. L., Ostrom, A. L., Bitner, M. J. and Roundtree, R. (2003). The influence of technology anxiety on consumer use experiences with self-service technologies. *Journal of Business Research*, 56, 899-906

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**Specific Self-confidence**

1. I will never give up complaining when faced with such a problem
2. I will most certainly complain this time
3. I am sure that I will be successful this time with my complaint
4. I am certain that I can complain effectively in any situation similar to the above
5. My past records allow me to be very confident at complaining to mobile companies .

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**Perceived Ease of Use (PEOU)**

1. Interaction with the e-complaining is clear and understandable
2. Interaction with the e-complaining doesn't require a lot of my mental effort
3. I find thee-complaining to be easy to use
4. I find it easy to get e-complaining to do what I want it to do

**Sources:** Venkatesh, V. (2000). Determinants of perceived ease of use: Integrating control, intrinsic motivation, and emotion into the technology

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acceptance model. *Information systems research*, 11(4), 342-365

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**Perceived Usefulness (PU)**

1. Using e-complaining improves my performance in my job
2. Using e-complaining in my job increases my productivity
3. Using e-complaining enhances my effectiveness in my job
4. .I find e-complaining to be useful in my job

Sources: Venkatesh, V. (2000). Determinants of perceived ease of use: Integrating control, intrinsic motivation, and emotion into the technology acceptance model. *Information systems research*, 11(4), 34

Source: Bell\*, D. G. (1967). Self-confidence and persuasion in car buying. *Journal of Marketing Research*, 4, 46-52; and Chen, G., Gully, S. M., & Eden, D. (2001). Validation of a new general self-efficacy scale. *Organizational Research Methods*, 4, 62-83.

## Chapter 5

### DATA ANALYSIS

#### 5.1 Introduction

The data collected from the respondents are described in this chapter. Spss 22.0 software was used to analyze the data. The data were entered into Spss so that the research hypotheses will be answered. The cleaning stage was done and then some tests were used to give statistical information. Demographic features of sampled participants were explained in frequency columns. Standard deviation and mean (descriptive statistics) were achieved based on the respondent's responses. T-test was used to identify if gender variances on independent variables and dependent variable had any significant differences.

ANOVA tests were done for age, education, and income as the variables were more than one group. If there was any significant difference between groups, Post Hoc Tukey analysis was run to determine the group which had the most variation. Pearson correlation analysis method was used to find the correlation between scales. In addition, simple linear regression analysis was used to evaluate the effect of independent variables (General self-confidence, specific self-confidence, perceived ease of use and perceived usefulness) on dependent variables. This chapter investigates the effect of these four independent variables on dependent variable. The following part describes the descriptive analysis of the samples.

## 5.2 Descriptive Analysis

### 5.2.1 Gender Distribution

The following pie-chart shows the gender distribution of respondents. Of 470 participants, 255 of them (54.3%) were male and 215 of them (45.7%) were female.

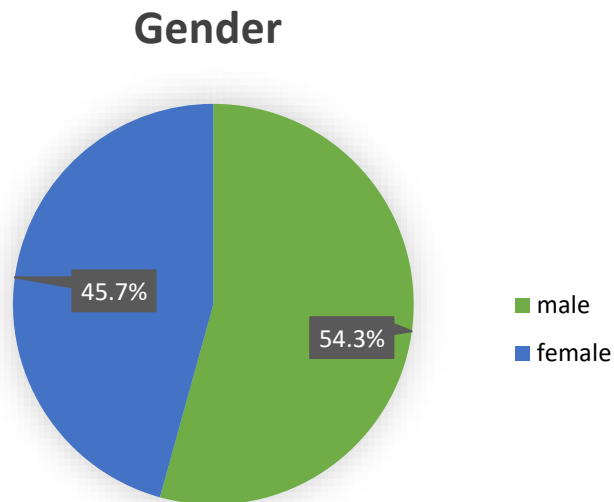


Figure 12 : Gender Distribution of Respondents

### 5.2.2 Age Distribution

As shown in the following pie charts, 298 of respondents (63.4%) were aged between the ranges of 18\_27, whereas 145 of them (30.9%) were between 28\_37. The analysis also shows that 19 participants (4%) were between 38\_47 while 5 of them (1.1%) were settled in 48\_57, just 1 respondent (0.2%) were in 58\_67 category. This part had 2 (0.4%) missing data.



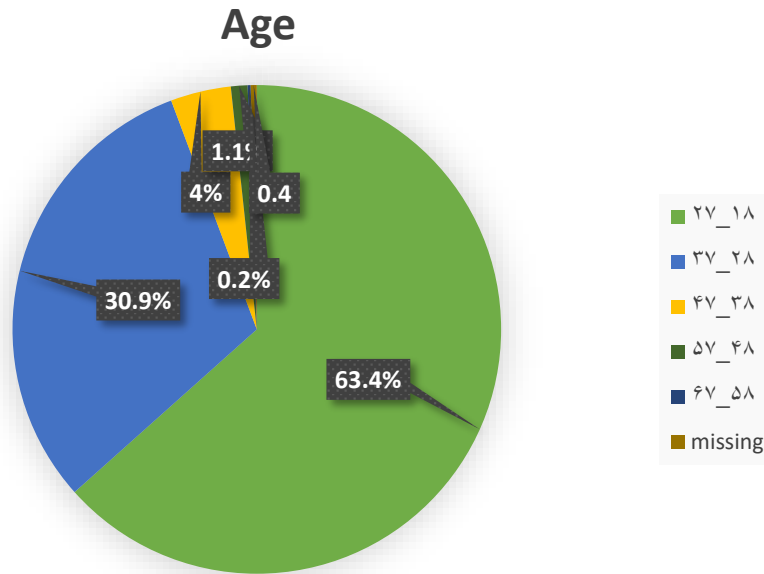


Figure 13: Age Distribution

### 5.2.3 Marital Status

Based on data collection, 375 of 470 participants (79.8%) were single, 89 of them (18.9%) were married while 6 respondents (1.3%) were divorced. The following chart explains the marital status of participants.

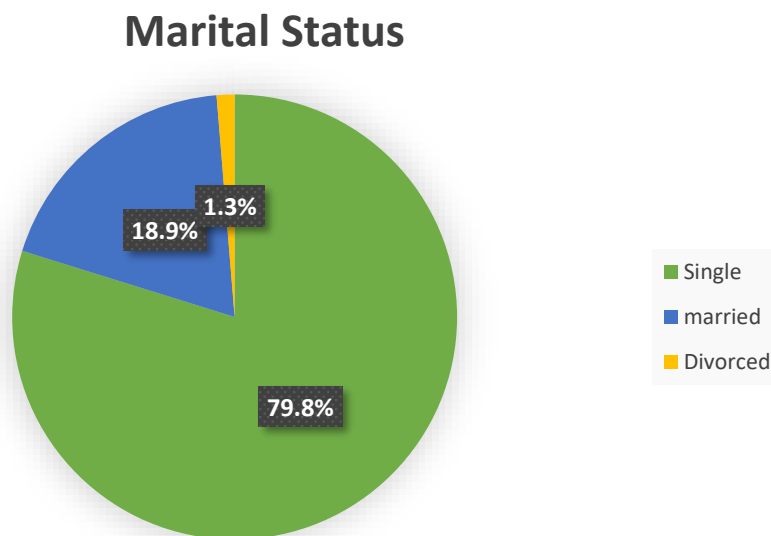


Figure 14: Marital Distribution of Participants

### 5.2.4 Occupation Distribution

According to participants' occupations, 14 of the respondents (3%) were engineers, 19 of them (4%) were instructors. 6 of participants (1.3%) were chefs, 18 of them (3.8%) do their own business, 2 of them (0.4%) were technicians, 1 of them (0.2%) were secretor, 12 of participants (2.6%) were workers, 10 of them (2.1%) were officers and the majority of respondents,380 (80.9%) were students. This part had 8 (1.7%) missing data.

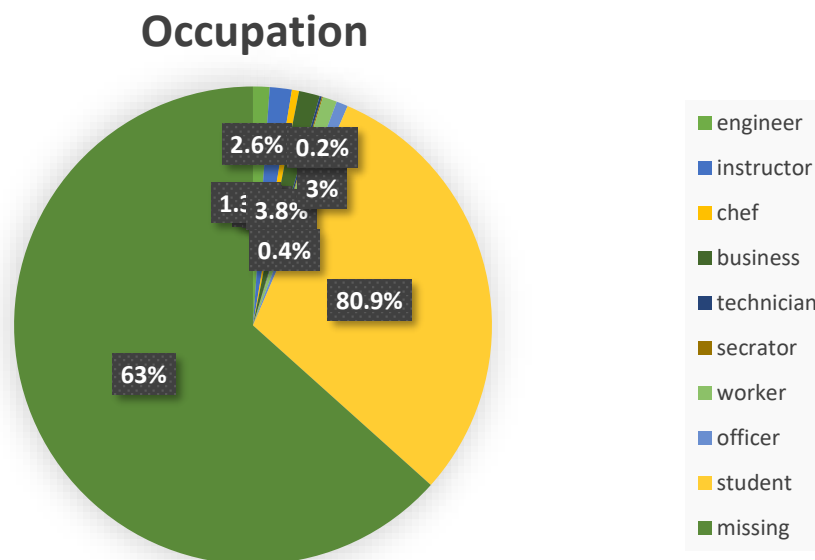


Figure 15: Occupation Distribution of Respondents

Regarding the educational level of participants, from 467 respondents, 172 of them (36.6%) had the first degree while 2 participants (0.4%) had primary school, 33 of them (7%) had secondary school, 62 of participants (13.2%) had high national Diploma, 135 of them (28.8%) got their master degree and 62 of respondents (13.2%) had PhD degree and just 1 of them (0.2%) was not in the mentioned groups. This part had 3 (0.6%) missing data.

## Education

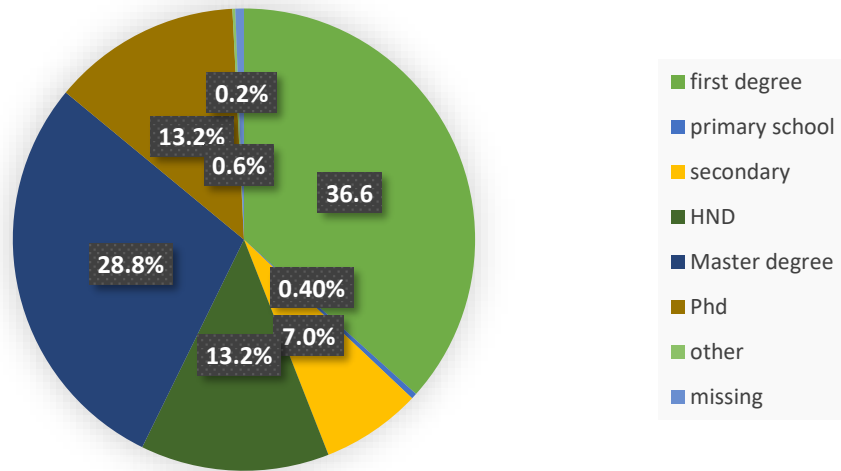


Figure 16: Education level Distribution of Respondents

### 5.2.5 Income Distribution

Based on the respondent's income, 139 of 229 respondents (29.6) were in the range of up to 20000 TL, while 57 participants (12.1%) were involved in 20001\_40000TL group. 23 (4.9%) of them got 40001\_60000TL and just 10 respondents (2.10) earns more than 60001 TL). This part had 241 (51.3%) missing data.

# Income

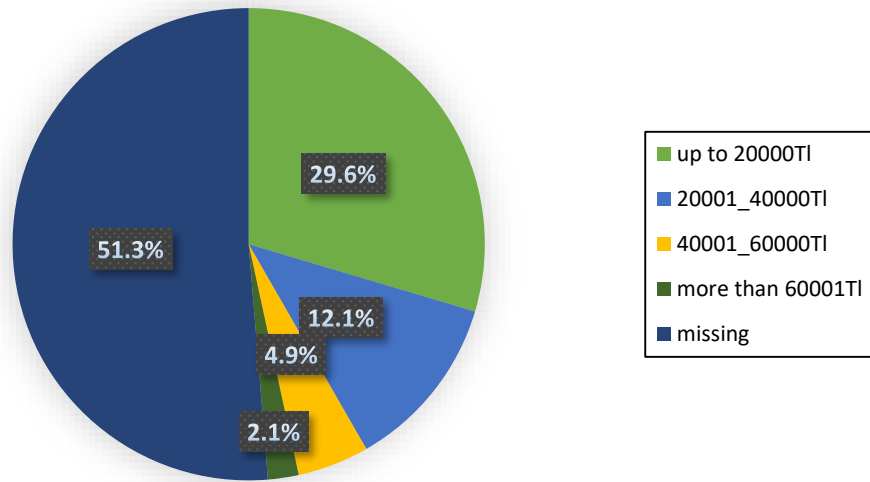


Figure 17: Income Distribution of Respondents

Table 7: Demographic characteristics of respondents

		Frequency	Percent
<b>Gender</b>	Male	255	54.3
	Female	215	45.7
	Missing	0	0
<b>Age</b>	18_27	298	63.4
	28_37	145	30.9
	38_47	19	4.0
	48_57	5	1.1
	58_67	1	0.2
	Missing	2	0.4
<b>Marital</b>	Single	375	79.8
	Married	89	18.9
	Divorced	6	1.3
	Missing system	0	0
<b>Occupation</b>	Engineer	14	3.0
	Instructor	19	4.0
	Chef	6	1.3
	Business	18	3.8
	Student	380	80.9
	Technician	2	0.4
	Secretor	1	0.2
	Worker	12	2.6
	Officer	10	2.1
	Missing	8	1.7
<b>Education</b>	Primary school	2	0.4
	Secondary school	33	7
	High National		
	Diploma(HND)	62	13.2
	First degree	172	36.6

		Frequency	Percent
	Master degree	135	28.8
	PHD	62	13.2
	Other	1	0.2
	Missing	3	0.6
<b>Income</b>	Up to 20000	139	29.6
	20001_40000	57	12.1
	40001_60000	23	4.9
	More than 60001	10	2.1
	Missing system	241	51.3
<b>Total</b>		<b>470</b>	<b>100</b>

### 5.2.6 T-test for Gender Comparison

The T-test determines if there is a statistical difference between the means of two groups (Field, 2005; Pallant, 2007). T-test is useful to compare the means of two groups (e.g., Gender, male and female). The existence of a significant difference between the means of two groups is determined by P-value. It means that if the p-value is equal or less than 0.05, there will be a significant difference (Field, 2005). In this research, T-test was used to show if there were any significant differences between the mean score of male and female on the fourth variables studied in this research. Table 8 defines the group statistic for independent sample t-test to be compared based on gender and table 9 describes the results for independent sample t-test for the equality of means for gender comparison.

Table 8: Group statistic of gender

	<b>Gender</b>	<b>N</b>	<b>Mean</b>	<b>Std Deviation</b>	<b>Std Error Mean</b>
Intention to complain_ AVG	Male	255	4.14	1.554	0.097
	Female	215	4.09	1.681	0.114
GSC_AVG	Male	255	5.12	0.992	0.062
	Female	214	5.03	0.941	0.064
SSC_AVG	Male	255	4.22	1.275	0.079
	Female	214	4.07	1.311	0.089
PU_AVG	Male	255	4.12	1.353	0.084
	Female	214	3.93	1.469	0.100
PEOU_AVG	Male	252	4.49	1.240	0.078
	Female	215	4.40	1.192	0.081

The results indicate that there wasn't any significant difference between male and female concerning factors influencing e-complaining. Investigating whether the difference in the means of variables was statically significant, the Leven's test for similarity of means was done on the data and the following table (Table 9) shows the results. In summary, the data in the following table indicates that the mean differences between males and females were not statistically significant.

Table 9: Leven's test for equality of variance

		Leven's test		T-test for equality of Means						
		For equality of Variances		T	Df	Sig(2_Tailed)	Mean Diff	Std Difference	95% confidence Interval of the Differenc	
		F	Sig						Lowest	Upper
Intention Complaining Avg	Equal Variance Assumed	2.055	0.152	0.333	468	0.740	0.4970	0.14943	-0.24393	0.34334
	Equal variance Not Assumed			0.330	440.63	0.741	0.4970	0.15044	-0.24596	0.34537
GSC_Avg	Equal Variance Assumed	0.030	0.863	0.993	467	0.321	0.08929	0.08989	-0.08736	0.26594
	Equal variance Not Assumed			0.998	460.09	0.319	0.08929	0.08948	-0.08654	0.26512
SSC_Avg	Equal Variance Assumed	0.835	0.361	1.237	467	0.217	0.14816	0.11978	-0.08720	0.38583
	Equal variance Not Assumed			1.234	448.34	0.218	0.14816	0.12007	-0.08781	0.38414
PU_Avg	Equal Variance Assumed	1.934	0.165	1.416	467	0.157	0.18484	0.13049	-0.07159	0.44127
	Equal variance Not Assumed			1.406	437.96	0.160	0.18484	0.13144	-0.07349	0.44317
PEOU_Avg	Equal Variance Assumed	0.064	0.800	0.766	465	0.444	0.08673	0.11316	-0.13565	0.30910
	Equal variance Not Assumed			0.769	458.44	0.442	0.08673	0.11281	-0.13495	0.30841

As described in the above table, almost no significant difference was seen between males and females considering their intention to complain electronically. The reason is that P was greater than 0.05 ( $P > 0.05$ ). The results indicate that men and women almost equally want to express their negative opinion about the product or service through



email or websites (e-complaining). No significant difference was seen between men and women on the subject of general self-confidence as  $P > 0.05$ . Also, the results show that there was no significant difference between genders regarding the specific self-confidence since  $P > 0.05$ .

The analyzed information determines that there was no significant difference between two genders (male and female) on the subject of perceived usefulness. It seems that both men and women think that electronic devices are useful for them to complain. The reason originated from the result:  $P > 0.05$ . And finally, considering the perceived ease of use, there was no significant difference between genders as the p value is greater than 0.05. It suggested that both men and women consider the electronic options easy to complain.

### **5.3 Using ANOVA to Compare the Respondents According to Age**

The one way analysis of variance (One way ANOVA) is a useful way to compare the means of more than two groups. In this research, one way ANOVA was applied to show the effect of age differences on selected variable's response. The adaption of the Leven Statistics indicates the assumption of homogeneity of Variance and the results show that the whole factors concerning such assumption of homogeneity was achieved since all of them have the significant values more than 0.05.

Table 10: Test of homogeneity of variance

	Leven statistic	df1	df2	Sig
General Self Confidence (GSC)_AVG	0.682	3	462	0.564
Specific Self Confidence (SSC)_AVG	1.128	3	462	0.337
Perceived Usefulness (PU)_AVG	1.309	3	462	0.271
Perceived Ease of Use (PEOU)_AVG	0.742	3	460	0.528
Intention to complain _AVG	2.419	3	463	0.066

As the results indicate, the P value was greater than 0.05 ( $P > 0.05$ ) for general self-confidence, specific self-confidence, perceived usefulness, perceived ease of use and intention to e-complaining so ANOVA test was accepted for all variables. Based on table 11, it is concluded that there weren't any significant differences among age groups considering specific self-confidence, perceived usefulness and perceived ease of use since the significant value represented in table 11 for each factor was above (0.05), while there was a significant difference somewhere among age groups regarding general self-confidence and also among age groups regarding intention to e-complaining. Post Hoc Test (Multiple Comparisons) was adopted to determine which age groups have significant differences for each factor. According to Post Hoc Test, there was no significant difference among age groups regarding general self-confidence since  $P > 0.05$ , whereas there were significant differences among the mean scores on intention to e-complaining for age group 1 and group 3. According to results, group 3 had a higher intention to complain electronically compared to group 1 (See appendix B).

Table 11: The ANOVA Test for Age

		Sun of Squares	Df	Mean Square	F	Sig
GSC_AVG	Between groups	8.065	3	2.688	2.889	0.035
	Within groups	429.920	462	0.931		
	Total	437.985	465			
SSC_AVG	Between groups	3.611	3	1.204	0.716	0.543
	Within groups	776.822	462	1.681		
	Total	780.432	465			
PU_avg	Between groups	5.078	3	1.693	0.848	0.468
	Within groups	922.096	462	1.996		
	Total	927.174	465			
PEOU_avg	Between groups	0.583	3	0.194	0.130	0.942
	Within groups	689.301	462	1.498		
	Total	689.885	465			
Intention to e-complain_AVG	Between groups	31.945	3	10.648	4.171	0.006
	Within groups	1181.943	463	2.553		
	Total	1213.888	466			

#### 5.4 Comparison of Respondents According to Education level through ANOVA Test

To assess the effect of education level like primary school, secondary school, High national Diploma, first degree, master degree and PhD on the chosen variables, one way ANOVA was used. The probability of the homogeneity of variance was tested by Leven's test.

Table 12: Test of homogeneity of variance for education

	Leven statistic	df1	df2	Sig
General Self Confidence (GSC)_AVG	1.617	5	459	0.154
Specific Self Confidence (SSC)_AVG	1.755	5	459	0.121
Perceived Usefulness (PU)_AVG	1.416	5	459	0.217
Perceived Ease of Use (PEOU)_AVG	2.529	5	457	0.028
Intention to complain _AVG	1.481	5	460	0.194

As  $P > 0.05$  for general self-confidence, specific self-confidence, perceived usefulness and intention to e-complaining ANOVA test will be adapted for these factors. At the same time, according to the violation in the assumption and the result of 0.028 for perceived ease of use, the Robust Test of equity will be accepted just for this factor.

Table 13: Anova analysis of education

		Sun of Squares	Df	Mean Square	F	Sig
GSC_ AVG	Between groups	17.580	5	3.516	3.860	0.002
	Within groups	418.032	459	0.911		
	Total	435.611	464			
SSC_ AVG	Between groups	8.453	5	1.691	1.013	0.409
	Within groups	766.029	459	1.669		
	Total	774.482	464			
PU	Between groups	14.898	5	2.980	1.513	0.184
	Within groups	903.960	459	1.969		
	Total	918.858	464			
Intention to e-complaining	Between groups	4.727	5	0.945	0.361	0.875
	Within groups	1203.242	460	2.616		
	Total	1207.969	465			

Based on table 13 it is deduced that there were no significant differences among the age groups regarding their specific self-confidence, perceived usefulness, and intention to e-complaining, since the significant value represented in table 13 for each factor was above (0.05). However, there was a significant difference somewhere among age groups considering general self-confidence as  $P < 0.05$ . Since the significant values for GSC represented in table 13 were less than (0.05), Post Hoc Test (Multiple Comparisons) was adopted to determine which educational level groups have significant differences for this factor. Based on Post Hoc (Multiple Comparison)'s results, group 2 had a higher general self-confidence compared to group 3. Group 4 had a higher general self-confidence compared to group 3. Group 6 had a higher general self-confidence compared to group 3 and group 2 had the highest average (See appendix C).

Table 14: Robust Test of Equality regarding PEOU

	Statistic <sup>a</sup>	df1	df2	Sig.
PEOU Welch	1.519	5	11.184	0.266
Brown-forsythe	2.263	5	58.086	0.060

Based on table 14 there is no significant difference between the age groups regarding Perceived ease of use, since ( $P > 0.05$ ).

## **5.5 ANOVA Comparison of Respondents According to Income Level of Respondents**

One way ANOVA test was applied to assess the effect of income on the chosen variables. The inference of homogeneity of variance was tested by Leven tool

Table 15: Test of homogeneity of variance

	Leven statistic	df1	df2	Sig
General Self Confidence (GSC)_AVG	0.052	3	225	0.759
Specific Self Confidence (SSC)_AVG	0.392	3	224	0.680
Perceived Usefulness (PU)_AVG	0.503	3	225	0.136
Perceived Ease of Use (PEOU)_AVG	1.866	3	225	0.389
Intention to complain _AVG	1.611	3	223	0.984

As ( $P > 0.05$ ) for general Self-Confidence, specific self-confidence, perceived usefulness, perceived ease of use and intention to e-complaining, ANOVA test was adapted for all factors.

Table 16: Anova analysis of income group

		Sun of Squares	Df	Mean Square	F	Sig
GSC_AVG	Between groups	0.264	3	0.088	0.090	0.965
	Within groups	219.058	224	0.978		
	Total	219.322	227			
SSC_AVG	Between groups	2.776	3	0.925	0.557	0.644
	Within groups	374.012	225	1.662		
	Total	376.788	228			
PU	Between groups	9.033	3	3.011	1.554	0.201
	Within groups	435.933	225	1.937		
	Total	444.966	228			
PEOU_AVG	Between groups	0.975	3	0.325	0.266	0.892
	Within groups	351.247	223	1.575		
	Total	352.222	226			
Intention to e-complaining	Between groups	9.058	3	3.019	1.191	0.314
	Within groups	570.269	225	2.535		
	Total	579.328	228			

The ANOVA results indicated that there were no significant differences among income groups concerning general self-confidence, specific self-confidence, perceived usefulness, perceived ease of use and intention to e-complaining since  $P > 0.05$ .

## 5.6 The Reliability Analysis of the Scales

Lee Cronbach has provided Alpha to evaluate the internal perseverance scale and it is explained between 0 and 1. Internal consistency explains whether all questions assess the same target and then it is connected to inter-relatedness of questions in the test. Pallant (2001) stated that Cronbach's coefficient Alpha is the popular statistics instrument to evaluate the perseverance of a scale. Cronbach  $\alpha$  is used to evaluate the connection of questions with each other in a questionnaire (Sekaran, 2003).

Table 17: Cronbach's Alpha test for reliability

Scale	Cronbach's Alpha
General self-confidence (GSC)*	0.715
Specific self-confidence (SSC)	0.864
Perceived Usefulness (PU)	0.876
Perceived Ease of Use (PEOU)	0.788
Intention to e-complaining	0.886

\*One question (the reverse question) was removed so as to improve the reliability. So General self-confidence has 5 factors from now to make a scale more reliable (Q2a+Q2b+Q2d+Q2e+Q2f).

As shown in table 17, the Cronbach's Alpha value for intention to e-complaint's scale is 0.886 and shows that the questions used to evaluate this factor are connected to each other and the scale is highly reliable. The Cronbach's Alpha for general self-confidence was at first 0.681 which showed the low reliability of this scale. Therefore, the Q2c was

removed to improve the reliability. After removing that question the Cronbach's Alpha becomes 0.751 so it is concluded that the scale evaluating general self-confidence is reliable. Similarly, the questions used to evaluate the specific self-confidence are interrelated and the Cronbach's alpha value for this scale is 0.864. Also, the scales assessing the perceived usefulness and perceived ease of use are valid as the Cronbach's alpha is 0.876 for perceived usefulness and is 0.788 for perceived ease of use. As a whole, the scales used in this questionnaire had a Cronbach's alpha value more than 7 so the scales used in this research are valid and considerable.

### **5.7 The Factor Analysis**

Factor analysis is a statistical method for obtaining the smaller number of factors which can be employed to indicate the interrelations among the variables (Pallant, 2001). Factor analysis consists of various techniques such as Price component analysis (PCA) and factor analysis (FA). PCA is used when the main variables are changed into smaller compound and all variables are used in this technique, while in factor analysis, only the shared variance is analyzed (Tabachnic & Fidell, 2001). The PCA is used in this research. The KMO and Bartlett's test were done (KMO= 0.909; Bartlett's Test = 4801911; df = 210; P= 0.000). Since KMO is more than 0.6 and P= 0.000 the factor analysis is suitable. Rotated component matrix shows the loading of each factor on selected variables. The following table indicates the factor concerning each variable. As seen in table 18, most variables get the value more than 0.6. Just question Q2a got the value of 0.397 and it shows that this question didn't load sufficiently on any factor. The important loading on component 1 was Q4c, whereas the main loading on component 2 was related to Q1b, the main loading on component 3 was connected to Q2d and the most loading on component 4 was related to Q5c and the important loading on component 5 was related to Q3b.



Table 18: Rotated component matrix

	Component				
	1	2	3	4	5
When I am dissatisfied, I intend to voice out my dissatisfaction electronically (via e-mail or web sites).		0.856			
When I am dissatisfied, I will try to voice out my dissatisfaction electronically (via e-mail or websites).		0.859			
When I am dissatisfied, I plan to voice out my dissatisfaction electronically (via e-mail or websites).		0.803			
I am more confident than most people to complain through internet*			0.397		
I would like to be considered as a leader			0.709		
I can talk others into doing something			0.725		
I am certain of my personal ability.			0.767		
I am more independent than most people.			0.721		
I will most certainly complain through internet this time.					0.650
I am sure that I will be successful this time with my e-complaining.					0.691
I am certain that I can use e-complaining in any situation similar to above					0.627
I can say that I am confident in my efforts in e-complaining.					0.645
I can say that e-complaining is an area which I have good ability.					0.612
Using e-complaining improves my performance in my life.	0.766				
Using e-complaining increases my productivity.	0.761				
Using e-complaining enhances my effectiveness in my life.	0.792				
I find e-complaining to be useful in complaining in my life.					
My interaction with e-complaining is clear and understandable.	0.754				
My interaction with e-complaining is clear and				0.568	

	Component				
	1	2	3	4	5
understandable. Interacting with e-complaining doesn't require a lot of my mental effort for e-complaining. I find e-complaining to be easy to use I find it easy to get e-complaining to do what I want it to do				0.744 0.814 0.642	

\*Q2a in the questionnaire has been removed due to low factor loading. It didn't load sufficiently on any factor.

## 5.8 Correlation Analysis

Correlation analysis proposed by Hotelling (1936) is an adaptable and classical way for finding correlation between two data sets (Klami, 2013; Virtanen & Kaski, 2013). To describe the power and direction of the relation between two variables, correlation analysis is a useful method (Field, 2005; Pallant, 2007). According to Pallant (2007), a complete correlation of -1 and +1 displays that the value of one variable can be specified by knowing the value of the other value. The correlation's result varies from -1 to 1. The value of +1 determines a strong positive correlation (If one value increases, the other value will increase as well), whereas the value of -1 indicates a negative correlation which means if one variable increases, the other variable will decrease. In addition, the correlation of 0 shows no relationship between variables.

Describing the power of correlation coefficient, the method described by Pallant (2007) and Field (2005) is used. The method describes that coefficient ranged from 0.10 to 0.29 are considered as 'small'. The value ranged from 0.30 and 0.49 are noted as 'medium' and coefficient greater than 0.5 are titled as 'large'. The power and direction of linear relationship among every independent variables is assessed by using correlation analysis. Also the relationship between each independent variables and dependent

variables are tested by correlation analysis. The following table shows the results.

Table 19: The correlation of variable examined in this study

		Intention_AVG	GSC_AVG	SSC_AVG	PU_AVG	PEOU_AVG
Intention to e-complaining_AVG	Pearson Correlation Sig(2-tailed) N	1 470	0.215** .000 469	0.538** .000 469	0.375** .000 469	0.417** .000 467
GSC_AVG	Pearson Correlation Sig(2-tailed) N	0.215** .000 469	1 469	0.227** .000 468	0.123** .008 468	0.221 .000 466
SSC_AVG	Pearson Correlation Sig(2-tailed) N	0.538** .000 469	0.227** .000 468	1 469	0.682* .000 463	0.581** .000 466
PU_AVG	Pearson Correlation Sig(2-tailed) N	0.375** .000 469	0.123** .008 468	0.682** .000 468	1 469	0.573** .000 466
PEOU_AVG	Pearson Correlation Sig(2-tailed) N	0.417** .000 467	0.231** .000 466	0.581** .000 466	0.573** .000 466	1 467

\*\*Correlation is significant at the 0.01 level (2-tailed)

### 5.8.1 General Self-confidence (GSC) and Intention to E-complaining

As stated in literature, the personality characters like GSC, self-esteem and embarrassment influence consumer behavior (Settle & Golden, 1974; Day, 1987; Davidow & Dacin, 1997; Mooradian & Swan, 2006). Thus, according to the above statement, it is predicted that there is a positive relationship between GSC and intention to e-complaining. The results approved the predicted relationship. The correlation coefficient for these 2 factors was 0.215 (P=0). The results indicate that there is a small and positive linear relationship between general self-confidence and intention to

complain through internet. In other words, higher intentions to complain through internet are much more among people with higher general self-confidence.

### **5.8.2 Specific Self-confidence (SSC) and Intention to E-complain**

The relationship between SSC and intention to e-complaining was tested in this study. As seen in the above table, the coefficient value for this relationship was 0.538 and it was significant as P value was 0. So there is a positive and strong relationship between SSC variable and intention to e-complaining. It means that high levels of SSC were related to high levels in intention to e-complaining. This relationship is acceptable since specific experiments can form the SSC (Lampert & Rosenburg, 1975).

### **5.8.3 Perceived Usefulness (PU) and Intention to E-complaining**

As Andreassen & Streukens (2013) concluded, there is a positive relationship between intention to e-complaining and the degree customers think that complaining through internet is useful. Therefore, it is predicted that there is a positive correlation between perceived usefulness and intention to e-complaining. The results proved the prediction since the correlation coefficient is 0.375 and it is significant since P value is 0. The correlation value indicates that there is a positive and medium relationship between PU and intention to e-complaining. In other words, the customer's intention is positively depends on e-complaining usefulness.

### **5.8.4 Perceived Ease of Use and Intention to E-complaining**

According to study done by Andreassen & Streukens (2013), it is suggested that intention to e-complaining is positively related to the extent which users think the e-complaining is easy to utilize. Therefore, it is expected that there is a positive relationship between PEOU and intention to e-complaining. The correlation value proved the results (0.417) which indicate the medium and positive correlation between PEOU and intention to e-complaining. The correlation was significant as P value was

0( $P < 0.05$ ).

## **5.9 Correlation among Variables**

In this study, the amount of correlation among independent variables was explained as well. The results are listed in table 19. First of all, the relationship between general self-confidence and specific self-confidence is investigated. A few researches (e.g., Bell, 1967; Lampert & Rosenburg, 1975) have examined the relationship between general self-confidence and specific self-confidence. According to Marsh (1986) specific self-confidence can predict the behavior of the general self-confidence. Also, Vaeley (1986) concluded that specific self-confidence is predicted by general self-confidence. The results confirm the prediction since the correlation coefficient between general self-confidence and specific self-confidence was 0.227 which indicates the positive and small relationship between these two variables. The correlation test was significant as P value was 0 ( $P < 0.05$ ). Hence, a person with high / low general self-confidence also has more/ less specific self-confidence. The relationship between two types of confidence with other variables is demonstrated in next parts.

### **5.9.1 General self-confidence and Perceived Usefulness (PU) / General Self-confidence and Perceived Ease of Use (PEOU)**

As the data shows, there isn't a significant relationship between General self-confidence and PU, since P value is 0.008 ( $P > 0.005$ ). However, General self-confidence has a significant, small and positive correlation with perceived ease of use, as the correlation coefficient of (0.221) with ( $P < 0.05$ ). This means that higher perceived ease of use of complaining through internet can be predicted among people who have a higher level of general self-confidence.

### 5.9.2 The Correlation between Perceived Ease of Use and Usefulness

According to a psychological study, it is suggested that perceived ease of use and perceived usefulness can predict the intention to use technology. Also it is assumed that perceived ease of use has a positive relationship with perceived usefulness. A study done by Gao (2005) stated that perceived ease of use is positively related to perceived usefulness. The result proves the statement. As shown in table 19, there is a significant, strong and positive correlation between PEOU and PU since the correlation coefficient is 0.573 and P value is less than 0.05. In other words, the increase in PEOU results in increase in PU.

PEOU has a positive and small correlation with GSC as correlation coefficient is 0.221 with  $P=0$  so the relationship is significant. And PEOU has a strong and positive relationship with specific self-confidence (SSC) as correlation coefficient is 0.581. The correlation is significant since P is less than 0.05.

### 5.10 Regression Analysis

According to Wikipedia, regression analysis is a statistical method for evaluation the relationship between dependent and independent variables. It is a way to understand how the value of dependent variable can be changed by each of the independent variables while the other independent variables keep fixed. There are many techniques which are used to do the regression analysis. Linear regression is one of the known methods to do the regression. The following table describes the results of regression analysis:

Table 20: Results of regression

Model	R	R Square	Adjusted R square	Std. Error of the estimate
1	0.561*	0.315	0.309	1.34416

Table 21: Anova

Model	Sum of Square	DF	Mean Square	F	Sig.
Regression	380.571	4	95.143	52.659	0.000 <sup>b</sup>
Residua	829.307	459	1.807		
Total	1209.877	463			

The model is statistically significant because the p value is less than 0.05,  $P < 0.05$ .

Table 22: Coefficient

Model	Standardized Coefficient		Standardized Coefficient	t	Sig	95.0% confidence interval for B	
	B	Std. Error				Lower	Upper
1(constant)	0.421	0.344		1.226	0.221	-0.254	1.097
GSC	0.114	0.057	0.079	1.979	0.048	0.001	0.226
SSC	0.564	0.070	0.453	8.039	0.000	0.426	0.702
PU	-0.034	0.063	-0.030	-0.543	0.587	-0.159	0.090
PEOU	0.204	0.066	0.154	3.068	0.002	0.073	0.334

The coefficient table determines which of the variables in the model corporate in the estimation of the dependent variable. In this table, it is observed that intention to e-complaining is mostly influenced by general self-confidence, specific self-confidence and perceived ease of use.

R square describes that how much the model can describe the variance in the dependent variable. The value of 31.5% explains that the variation of participant's intention to complain electrically is ascertained by 31.5% with general self-confidence, specific self-confidence, perceived usefulness and perceived ease of use. As shown in table 22, SSC, GSC, PEOU have a significant value of  $P < 0.05$ , so it can be concluded that these variables severely influence the intention to e-complaining. And specific self-confidence has the most cooperation in describing the intention to e-complaining. The

reason is that a person with high self-confidence in specific task is more eager to complain through internet. On the other hand, perceives usefulness has the less contribution in describing the intention to e-complaining and it is not significant ( $P>0.05$ ).

Table 23: Result of hypothesis

HYPOTHESIS	FINDINGS
H1: General self-confidence has a significant and a positive impact on intention to e-complaining	Accepted
H2: Specific self-confidence has a significant and Strong impact on intention to e-complaining	Accepted
H3: Perceived ease of use has a significant and positive impact on intention to e-complaining	Accepted
H4: Perceived usefulness has a significant and Positive impact on e-complaining	Rejected



## Chapter 6

### DISCUSSION OF FINDINGS

#### 6.1 Introduction

The findings and results of hypotheses were discussed in the previous chapters. This chapter focuses on discussing the results and their theoretical concepts. Also, permanence and impermanence of the study will be discussed by comparing it to other related studies. First, the effect of gender on each of variables will be described and then it will be continued with other factors.

#### 6.2 Gender Differences

Based on the results, males and females show the same levels of general self-confidence. Evaluating self-confidence, females were almost similar to males in their independence, their ability to manage their personal tasks and their confidence to express their feelings. As a whole, the females' results in this research was resemble to males, concerning the level of self-confidence. This finding was impermanence with Lenney (1977) who proposed that females are less confident than males in competitive tasks. Niederle & Vesterlund (2011) stated that males are more confident than women. Also some researchers believe that women are less confident than men (Basow, 1986; Maccoby & Jacklin, 1974). Evaluating the effect of gender on specific self-confidence, this research determined that there was no significant difference between two genders in specific self-confidence in intention to complain electronically. The mean value for males was 4.22 and the value for females was 4.07 with the  $P > 0.05$ . This findings show that women are resemble to men in their specific self-confidence in intention to e-complaining.

Therefore, males and females in North Cyprus show almost the same levels of self-confidence in using their attempts in intention to e-complaining, The reason is that both genders use electronic devices and internet which is accessible everywhere.

This research also indicated that there was no significant difference between males and females concerning perceived usefulness in their intention to e-complaining. The mean value for men was 4.12 which was close to women (3.93) at the P value of  $>0.05$ . The results showed that males and females were almost similar in their perceived usefulness in e-complaining. In other words, both genders think similarly that complaining through internet may increase their productivity, enhance their effectiveness and also it is useful. This is impermanence with Gefen & Straub (1997) who stated that women rate the perceived usefulness of electronic device higher than men. Also, Ong & Lau (2006) concluded that men rate the perceived usefulness of e-learning more than women. However, this research didn't find any difference between males and females in their perceived usefulness of using electronic device to complain.

Concerning the perceived ease of use of e-complaining, there was no significant difference between men and women. The mean score for men was 4.49 and the mean score for women was 4.40 at the P value of 0.80 ( $P>0.05$ ). It means that male and females have similar perception of ease of use in e-complaining. This finding is impermanence with Ong & Lai (2006) who declared that men rate the perceived ease of use of e-learning more than women. They also concluded that perceived ease of use influence the intention to use e-learning more severely for women than men. Thus, this study indicates that males and females similarly think that e-complaining is clear and understandable, needs less mental effort and it is easy to complain electronically.

Finally, according to the results there was no significant difference between males and females concerning their intention to e-complaining. The mean score for men was 4.14 whereas the mean scores for women was 4.09 with a non-significant P value  $>0.05$ . It means that men and women equally tend to complain through internet. This finding is inconsistent with Kemp & Palan (2006) who proposed that women show more positive tendency to WOM than men. Also, previous researches (e.g., Babakus et al., 1991; Huang et al., 1996; Reiboldt, 2002) concluded that men tend more to complain than women which are contrary with this research.

### **6.3 Age Analysis**

468 (2 missing values) participants provided a reliable responses and the age variable was categorized into 4 groups. Investigating the effects of age groups on independent and dependent variables, the ANOVA test was used.

As there were more than two age groups to be compared in this research, ANOVA test was suggested and used. The results indicated that there were no significant differences among age groups concerning general self-confidence, specific self-confidence, perceived usefulness, perceive ease of use. For all these variables, the P value was more than 0.05. However, there was a significant difference among age groups regarding intention to e-complaining as the P value was  $<0.05$ . There was a significant difference in group 1 and group 3 on intention to e-complaining and group 3 had a higher intention to e-complaining compared to group 1. It can be stated that people in age group of 38\_47 tended more to complain electronically. The research didn't achieve information from participants who were above 57 and also the information obtained for age rank of 48-57 was not quite enough.

But all age groups were similar in specific self-confidence which means that all people from elder to younger are not different in having confidence in specific tasks. The data also indicates that various age groups had the perception of usefulness and perceived ease of use of complaining electronically. This may show that almost all people in North Cyprus believe that using internet improves their effectiveness and it is easy to use.

#### **6.4 Educational Analysis**

Information related to education level of participants was achieved from 467 reliable answers (3 were missing). The answers were categorized into seven groups:

- a) Primary school (2)
- b) Secondary school (33)
- c) High school (62)
- d) First degree (172)
- e) Master degree (135)
- f) PHD (62)
- g) Other (1)

An ANOVA test was used to determine if education level of participants have any impact on variables in this research. Results indicate that there were no significant differences among educational level regarding intention to e-complaining, specific self-confidence, perceived usefulness and perceived ease of use, while general self-confidence has a significant value ( $P < 0.05$ ). The results show that there was a significant difference at  $P < 0.05$  among education groups regarding general self-confidence. Group 2 had a higher GSC compared to group 3, Group 4 had a higher GSC compared to group 3, group 6 had a higher GSC compared to group 3 and group 3 had the highest average.

#### **6.5 Correlation Analysis**

To indicate the direction and the strength of relation between variables, correlation

analysis is conducted. There was a significant, positive and small correlation between GSC and intention to e-complaining with  $P=0$ . Thus, higher intention to complain through internet can be anticipated among those who have more general self-confidence. The reason may result from the applicable usage of internet in North Cyprus which using internet is an ordinary part of their lives. In other words, a person with high levels of self-confidence tends more to complain through internet than a person with lower general self-confidence.

The results also indicate a significant, positive and strong correlation between SSC and intention to e-complaining (0.538) with P value of 0.00 which means higher intention to e-complaining can be predicted among people who have more specific self-confidence. Results show that people in North Cyprus had enough specific self-confidence to complain through internet and they are familiar with internet and its facilities.

The data in this research shows a significant, positive and medium correlation between PU and intention to e-complaining (0.375) with the P value of 0.00. This means that people with higher perception of usefulness of e-complaining may tend more to complain through internet. Therefore, where users think that e-complaining is useful for their productivity, they also have more tendency to complain through internet. This research also indicate a significant, positive and medium correlation between PEOU and intention to e-complaining (417) with  $P=0$ . It means that higher intention to e-complaining can be predicted among individuals who have higher perception of ease of use of e-complaining. This finding is permanence with Andressen & Streauken (2013) who concluded that perceived ease of use has a positive effect on attitude to online-

complaining.

This research examined a linear relationship among independent variables and the effect of them on each other. The test determined that there is a positive correlation between general self-confidence and specific self-confidence with a coefficient of 0.227 and a significant level of 0.00. This, represents that in North Cyprus higher levels of general self-confidence are anticipated to be seen in those who have higher levels of self-confidence as well. It can be concluded that the resemble factors can influence both specific and general self-confidence and cause them to both increase and decrease together. A study done by Rosenberg et al., (1995) investigated the correlation between general and specific self-confidence and he concluded that they are positively related to each other.

The results show a significant positive correlation between general self-confidence and perceived ease of use. The coefficient is 0.221 with  $P < 0.05$ . This finding determines that people who are more self-confident to complain electronically also have greater perception of ease of use.

Concerning perceived usefulness, a significant positive correlation between PU and specific self-confidence has been found. The coefficient of these variables is 0.581 with a significant level of 0.00. This result shows that people with high specific self-confidence also have higher perception of usefulness of e-complaining. Regarding perceived usefulness, there was not a significant correlation between PU and GSC as  $P > 0.05$ . The data also proved that there was a significant, positive correlation between SSC and PU. This means that people with high levels of specific self-confidence also have strong perceived usefulness.

## **6.6 Regression Analysis**

Regression analysis is a statistical method for investigation the relationship among variables. Regression analysis of 4 independent variables against dependent variable displayed that intention to e-complaining is affected by general self-confidence, specific self-confidence and perceived ease of use. SSC, GSC and PEOU severely influence the intention to e-complaining. Among these, SSC has the most important role in intention to e-complaining, while perceived usefulness has the fewer role in describing the intention to e-complaining. Concerning the North Cyprus, it seems that SSC and PEOU of e-complaining can predict the later intention to complain through internet. Considering the population of North Cyprus, specific self-confidence and perceived ease of use may predict the future intentions to e-complaining rather than other indicators.

Regression analysis for the other two variable presented that GSC also has a significant impact on intention to e-complaining ( $P < 0.05$ ). The findings indicate that general self-confidence significantly influences intention to e-complaining even though it is not as much as specific self-confidence. There is a cause-and-effect relationship among these variables in relation to residents of North Cyprus. However, PU doesn't have a significant impact on intention to complain since  $P > 0.05$ . This means that higher perception of usefulness will not cause a greater intention to complain electronically. So the hypothesis which stated that PU has appositve effect on e-complaining was not supported.

## **6.7 Impact of GSC,SSC, PEOU and PU on Intention to E-complaining**

As mentioned before, GSC and SSC positively influenced the intention to e-complaining. GSC is related to personality and it is anticipated that it is positively

related to aptitude of the action. (i.e., complaining). The finding shows that general self-confidence is a variable which has a significant but weak effect on intention to e-complaining. This is consistent with Lau & Ng (2001) who concluded that customers with high general self-confidence have enough assurance to talk about their negative experience with others. Also, Bennet & Harrell (1975) concluded that self-confidence is positively related to buying intention(s) and buying behavior. Moreover, studies found that GSC has a positive effect on complaining behavior. It means that people with high GSC complain more (Richins, 1983; Lau & Ng, 2001; Phau and Sario, 2004). The results were a line with the assumed hypotheses in this study. It is logical that consumers with high levels of general self-confidence may complain electronically more since they believe that it is their right to express their negative comments and complain through internet, though the effect of this variable was weak.

The data shows that specific self-confidence has a strong and positive effect on intention to e-complaining which supports the stated hypotheses in this research. The finding is a line with Öney (PhD, 2012) who concluded that specific self-confidence has a positive and strong effect on intention to complaining. Studies (Lampert & Rosenburg, 1975; Locander & Hermann, 1979; Chen et al., 2001) have stated that SSC has a significant impact on customer's behavior. Also, Landon & Lim (1964) have claimed that people with higher levels of SSC tend more to act. Almost no research has been found to propose the negative effect of SSC on intention to e-complaining. The findings suggest that consumers with high levels of SSC believe that they can be successful in complaining electronically as well so SSC increases their intention to e-complaining. According to previous findings, the impact of SSC on intention to e-complaining is stronger than GSC so intention to e-complaining is controlled by SSC. The intention to



complain increases when SSC is more than GSC, as it has proved that SSC has a stronger effect on intention to e-complaining. In other words, if a person has a higher SSC than GSC in complaining he has more tendencies to complain electronically. According to findings, the assumed hypothesis is supported.

According to the data, perceived ease of use significantly affects the intention to e-complaining. Based on the previous researches, PEOU has a positive impact on e-service and e-complaining. As an example, the data is a line with Andreassen & Streukens (2013) who concluded that perceived ease of use on online complaining has a positive impact on using it and also it is a line with Bahli (2005) who claimed that perceived ease of use positively impact the intention to e-learning system. Therefore, higher perceived ease of use has a positive effect on intention to e-complaining. In other words, customers who think that complaining through internet doesn't need much effort and it is easy to use, may intend to complain electronically more. As the finding is consistent with previous studies, the hypothesis is supported.

However, Pu doesn't have a significant impact on intention to e-complaining. This is contradictory with Andreassen & Streukens (2013) who concluded that attitude towards e-complaining is positively related to the extent that the users think online complaining will be useful. Also, (Chiu et al., 2009) discovered that Pu is significantly related to customers' intention to use the product/ brand again. Moreover, the finding is inconsistent with Andreassen, & Streukens (2009) who claimed that technology-based consumer complaining system has a significant positive effect on attitude towards using it. Leng, & Amboala, (2011) suggested that PU positively influenced intention to use social networking sites (SNS). Also, some studies concluded that PU is significantly

affected the online repurchase intention (Khalifa & Liu, 2007). This study indicates that PU doesn't significantly affect the intention to e-complaining and as the result was inconsistent with above the findings, so the hypothesis is not supported. The reason why Pu doesn't significantly influence the intention to e-complaining in Cyprus may be because people in Cyprus think that perceived usefulness of e- complaining doesn't increase their performance. In other words, if customers notice the usefulness of e-complaining they tend more to complain electronically.

## Chapter 7

### CONCLUSION

#### 7.1 Introduction

The findings were explained and analyzed in previous chapters. This chapter focuses on the managerial implication of the stud, the limitation of the study and several suggestions for future studies.

#### 7.2 Managerial Implication

Client's complaint to the firm results in beneficial outcomes to business as the information was achieved directly from customers (Fornell & Wernerfelt, (1870) and it gives the firm a chance to solve the problem and make the client satisfied (Richins, 1983). Moreover, complaining and expressing the negative comments directly to the firms can be an opportunity to keep the customers (Tarp, 1986). Based on the findings, self-confidence especially specific self-confidence has an important role in customer's intention to complain through internet. It is logical to say that customers with low SSC refuse to engage in e-complaining to the firms. So by increasing the SSC of clients and motivate them to express their comments directly to the firms, the firms would profit more. Customers' SSC will improve if they know that their complaints to the firms will be heard, will result in immediate actions and will cause rapid improvements. The important implication from this research is that firms have to provide facilities for customers to complain directly to the company. Some facilities may be as follows:

1. A good and designed website (Harrison, Walker & Erdem, 2000) can help the firms to facilitate complaining.

2. Answer the customer's comment as soon as possible and assure them that their comments will be read. The faster the firm can answer to complaints, the faster a customer's sadness and disappointment decreased.
3. Another facilities is using of chat lines. Chat lines help the clients to communicate one\_ on \_one with a firm representatives. Also, using internet
4. Telephone can be a suitable option for facilitating customer's complaint. Regardless of which response option is chosen, operators who reply the comments should know how to apologize and let the customers express their feelings freely as well as to propose some useful suggestions (Goodwin & Ross, 1992). The internet help firms to answer individually and quickly. While the call center is necessary, a designed website can increase the advantage, since customers can be replied individually and also the information can be accumulated to determine the special problem areas as well as new opportunities (Harrison, Walker & Erdem, 2000).

New market chances will be determined by analyzing the accumulated information. As an example, as baby boomers grew up and kept on traveling, there will be more passengers with particular wishes. Analyzing the complaining information to determine the needs and wishes might provide the airline a competitive situation. Also, monitoring the comments may result in new products or services. For example, the new product or service opinion results in children's meal, new entertainments and toys when there were passengers traveling with babies. Providing complaint facilities through call center or websites needs connection and united systems. Successful outcomes of firm's actions must be announced to public. Firm's attention to client should be disseminated to show how the firms deal with a special situation. These experiences should also be put on the

firm's website to let the visitors understand that the firm will pay attention and it is responsible to customer's needs. As a whole, firms and companies should consider the internet to their profits. They should provide suitable facilities for customer's complaints especially those complained through internet.

Moreover, the availability of obtained information can determine the SSC. Therefore, firms should arrange the information to be available in many channels such as internet. The availability of information will result in clients' SSC to complain directly to firms. On the other hand, if clients feel that their complaining through internet can be effective and useful, their perception of e-complaining's usefulness will improve so they will tend more to express their comments through internet. Thus, firms should prepare a secure circumstance for the customers to complain and ensure them that they can put comments and complain freely as well as inspire them that complaining through internet is clear and easy to use and it doesn't need much mental effort. Customers choose electronic devices for their complaints if they feel that complaining through internet is easy, clear and effective as well as it is more easy and faster to be answered.

### **7.3 Limitation of this Study**

As a general, every research has some limitations and so does this study. This research intended to achieve a representative sample of North Cyprus population concerning with e-complaining. The sample was consist of 470 respondents which was large enough for achieving the needed information. However, sample did not include participants older than 57 which is a ration of the population of the country. The information from this study just explains the 18-57. Moreover, the 48-57 age group was not sufficient to represent this groups' characteristics.

The second limitation relates to the sampling method. Participants were chosen based on their accessibility and their willingness to answer the questions so the information achieved from those who were eager to complete the questionnaire. Achieving more equitable representative sample from the main cities of Cyprus, is more costly and needs more budget. In addition, the intention to e-complaining in this scale was prepared by taking items from various scales, and creating some new statements. So it could not express the exact meaning of what the study looks for. Finally, this research concluded that PU does not play an important role as others variable does on intention to complain. Further research, may determine the reason why it doesn't have significant effect in intention to complain.

#### **7.4 Suggestion for Future Research**

This study investigated the effects of general self-confidence, Specific self-confidence, perceived usefulness and perceived ease of use on intention to e-complaining. Concluding this research determined some issues which next researches need to study in more details to get a more complete understanding of e-complaining in North Cyprus.

As this research could not achieve sufficient information from older people (age group of 48 and above), future research need to focus on this group to understand what factors affect their intention to e-complaining. Most participants of this study were very young and most of them were students. Future research need to be done to investigate the effect of factors on other age group with other occupations.

Finally, better understanding of participant's complaint experiences, a longitudinal research is suggested. As most researches mentioned in this study were cross-sectional which means collecting data about a special group at a certain period of time, Longitudinal design collecting data during a longer period of time and the real

experience of participants' complaint can be achieved.

This study examined the effect of general self-confidence (GSC), specific self-confidence (SSC), perceived usefulness (PU) and perceived ease of use (PEOU) on intention to e-complaining and it was concluded that GSC and SSC have important effect on intention to e-complaining. More specifically, SSC has been proved to be more effective on intention to e-complaining. It has been found that people with high levels of specific self-confidence tend more to complain electronically.

It was also concluded that perceived ease of use has a significant positive effect on intention to e-complaining. It means that customers will have more intention to complain through internet if they think that complaining electronically gives them what they expect and is easy to use. The conclusion obtained from this research is summarized as follows:

- (i) General self-confidence has a significant and positive effect on intention to e-complaining
- (ii) Specific self-confidence has a significant and strong effect on intention to e-complaining.
- (iii) Perceived ease of use has a significant and positive effect on intention to e-complaining
- (iv) Perceived usefulness does not significantly affect individual's intention to complain electronically

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## **APPENDICES**

# Appendix A



## QUESTIONNAIRE



This academic project is concerned with the factors affecting e-complaining. Taking the time to complete the questionnaire is vitally important and your contribution is highly appreciated. Your responses will remain anonymous and be treated in the strictest of confidence. There are no right or wrong answers; what really matters is your honest opinion. Thank you very much for your help.

**Q1: Please indicate the extent to which you agree or disagree with each of the following statements.**

(Please tick /circle only one box per line)

	Strongly Disagree	Disagree	Slightly Disagree	Neither Agree nor Disagree	Slightly Agree	Agree	Strongly Agree
a) When I am dissatisfied, I intend to voice out my dissatisfaction electronically (via e-mail or website).	1	2	3	4	5	6	7
b) When I am dissatisfied, I will try to voice out my dissatisfaction electronically (via e-mail or website).	1	2	3	4	5	6	7
c) When I am dissatisfied, I plan to voice out my dissatisfaction electronically (via e-mail or website).	1	2	3	4	5	6	7

**Q2: Please indicate the extent to which you agree or disagree with each of the following statements.**

(Please tick /circle only one box per line)

	Strongly Disagree	Disagree	Slightly Disagree	Neither Agree nor Disagree	Slightly Agree	Agree	Strongly Agree
a) I am more confident than most people to complain through internet	1	2	3	4	5	6	7
b) I would like to be considered as a leader.	1	2	3	4	5	6	7
c) I am not outstanding at anything.	1	2	3	4	5	6	7
d) I can talk others into doing something.	1	2	3	4	5	6	7
e) I am certain of my personal ability.	1	2	3	4	5	6	7
f) I am more independent than most people.	1	2	3	4	5	6	7

**Q3: Please indicate the extent to which you agree or disagree with each of the following statements.**

(Please tick /circle only one box per line)

	Strongly Disagree	Disagree	Slightly Disagree	Neither Agree nor Disagree	Slightly Agree	Agree	Strongly Agree
a) I will most certainly complain through internet this time .	1	2	3	4	5	6	7
b) I am sure that I will be successful this time with my e-complaining..	1	2	3	4	5	6	7
c) I am certain that I can use e-complaining in any situation similar to above.	1	2	3	4	5	6	7
d) I can say that I am confident in my efforts in e-complaining.	1	2	3	4	5	6	7
e) I can say that e-complaining is an area which I have good ability.	1	2	3	4	5	6	7

**Q4: Please indicate the extent to which you agree or disagree with each of the following statements.**

(please tick/circle only one box per line)

	Strongly Disagree	Disagree	Slightly Disagree	Neither Agree nor Disagree	Slightly Agree	Agree	Strongly Agree
a) Using e-complaining improves my performance in my life	1	2	3	4	5	6	7
b) Using e-complaining increases my productivity	1	2	3	4	5	6	7
c) Using e-complaining enhances my effectiveness in my life	1	2	3	4	5	6	7
d) I find e-complaining to be useful in complaining in my life	1	2	3	4	5	6	7

**Q5: Please indicate the extent to which you agree or disagree with each of the following statements.**

(Please tick /circle only one box per line)

	Strongly Disagree	Disagree	Slightly Disagree	Neither Agree nor Disagree	Slightly Agree	Agree	Strongly Agree
a) My interaction with e-complaining is clear and undrestandable.	1	2	3	4	5	6	7
b) Interacting with e-complaining doesn't require a lot of my mental effort for e-complaining	1	2	3	4	5	6	7
c) I find e-complaining to be easy to use	1	2	3	4	5	6	7
d) I find it easy to get e-complaining to do what I want it to do.	1	2	3	4	5	6	7

**Q6. Please specify below your:**

(Tick only one box per question)

Q6a) Gender: Male  1

Female  2

Q6b) Age \_\_\_\_\_

Q6c) Marital Status:

Single  1

Married  2

Divorced  3

Other (Please specify): \_\_\_\_\_

Q6d) What is your occupation? \_\_\_\_\_

Q6e) Highest Education Level:

Primary School  1

Secondary School  2

High National Diploma (HND)  3

First Degree  4

Masters Degree  5

PhD  6

Other (Please specify): \_\_\_\_\_

Q6f) Annual Income (optional):

Up to 20,000  1

20,001 - 40,000  2

40,001 - 60,000  3

More than 60,001  4

Thank you very much for your participation



## SORU SORU



Bu akademik proje, e-şikayet etmeyi etkileyen faktörlerle ilgilidir. İçin vakit ayırmak Anketin doldurulması hayati önem taşımaktadır ve katkınız çok takdir edilmektedir. Senin Yanıtlar anonim kalacak ve kendinden emin bir şekilde muamele görecektir. Hak yok Ya da yanlış cevaplar; Gerçekten önemli olan, dürüst görüşünüzdür. Yardımın için çok teşekkürle

### Q1:Lütfen aşağıdaki ifadelerin her biriyle ne ölçüde katılıp katılmadığınızı belirtin .

(Lütfen satır başına yalnızca bir kutuyu işaretleyin / daire içine alın)

- a) Nefretsiz olduğumda, Memnuniyetsizlik, elektronik ortamda (e-posta veya web sitesi aracılığıyla)
- b) Memnun kalmadığım zaman, benim sesimi çıkarmaya çalışacağım. Memnuniyetsizlik (e-posta veya web sitesi yoluyla)
- c) Memnun kalmadığım zaman, benim sesimi çıkarmayı planlıyorum. Memnuniyetsizlik (e-posta veya web sitesi yoluyla)

Güçlü Katılım yorum	Katılım yorum	Birazcık Katılmıyorum	Ne Katılıyorum	Birazcık Katılıyorum	Katılıyorum	Güçlü Katılım yorum
1	2	3	4	5	6	7
1	2	3	4	5	6	7
1	2	3	4	5	6	7

### Q2:Lütfen aşağıdaki ifadelerin her birine hangi sıklıkla katılıp katılmadığınızı belirtin

( Lütfen her satıra yalnızca bir kutu işaretleyin / daire içine alın)

- a) Ben internetten şikayet etmek için çoğu insandan daha eminsin
- b) Lider olarak kabul edilmek isterim.
- c) Hiçbir şeyde üstün değilim.
- d) Başkalarını bir şeyler yapmaları için konuşabilirim.
- e) Kişisel yeteneğimden eminim.
- f) Çoğu insandan daha bağımsızım.

Güçlü Katılım yorum	Katılım yorum	Birazcık Katılmıyorum	Ne Katılıyorum	Birazcık Katılıyorum	Katılıyorum	Güçlü Katılım yorum
1	2	3	4	5	6	7
1	2	3	4	5	6	7
1	2	3	4	5	6	7
1	2	3	4	5	6	7
1	2	3	4	5	6	7
1	2	3	4	5	6	7

**Q3: Lütfen aşağıdakilerden her hangi biriyle hemfikir olduğunuzu veya katılmadığınızı belirtin. İfadeler.**

(Lütfen her satıra yalnızca bir kutu işaretleyin / daire içine alın)

a) Bu sefer internette kesinlikle şikayet edecek

Güçlü Katılım yorum	Katılım yorum	Birazcık Katılmıyorum	Ne Katılıyorum	Birazcık Katılıyorum	Katılıyorum	Güçlü Katılım yorum
1	2	3	4	5	6	7

b) Eminim bu sefer e-şikayetimle başarılı olacağım)..

1	2	3	4	5	6	7
---	---	---	---	---	---	---

c) E-şikayetini, yukarıdaki gibi herhangi bir durumda kullanabileceğimden eminim.

1	2	3	4	5	6	7
---	---	---	---	---	---	---

d) E-şikayet etme çabalarımın emin olduğumu söyleyebilirim

1	2	3	4	5	6	7
---	---	---	---	---	---	---

e) E-şikayet etmenin, iyi yeteneğim olan bir alan olduğunu söyleyebilirim.

1	2	3	4	5	6	7
---	---	---	---	---	---	---

**Q4: Lütfen aşağıdakilerden her hangi biriyle hemfikir olduğunuzu veya katılmadığınızı belirtin. İfadeler**

(Lütfen satır başına yalnızca bir kutuyu işaretleyin / daire içine alın.)

a) E-şikayet etmeyi kullanmak, benim şahsen benim performansımı geliştirir Hayat.

Güçlü Katılım yorum	Katılım yorum	Birazcık Katılmıyorum	Ne Katılıyorum	Birazcık Katılıyorum	Katılıyorum	Güçlü Katılım yorum
1	2	3	4	5	6	7

b) E-şikayet etmenin kullanılması benim ürünümün artmasını sağlıyor

1	2	3	4	5	6	7
---	---	---	---	---	---	---

c) E-şikayet etmenin kullanılması, hayatımdaki etkinliğini artırıyor.

1	2	3	4	5	6	7
---	---	---	---	---	---	---

d) Hayatımda şikayet etmede e-şikayetçi olduğumu düşünüyorum

1	2	3	4	5	6	7
---	---	---	---	---	---	---

**Q5: Lütfen aşağıdakilerden her hangi biriyle hemfikir olduğunuzu veya katılmadığınızı belirtin İfadeler.**

(Lütfen her satıra yalnızca bir kutu işaretleyin / daire içine alın)

a) E-şikayetle olan etkileşimim açık ve dayanaksız.

Güçlü Katılım yorum	Katılım yorum	Birazcık Katılmıyorum	Ne Katılıyorum	Birazcık Katılıyorum	Katılıyorum	Güçlü Katılım yorum
1	2	3	4	5	6	7

b) E-şikayetle etkileşim kurmak, e-şikayet etmek için çok zahmetli bir çaba gerektirmiyor.

1	2	3	4	5	6	7
---	---	---	---	---	---	---

c) Kullanımı kolay e-şikayetçi buluyorum

1	2	3	4	5	6	7
---	---	---	---	---	---	---

d) Yapmak istediğim şeyi yapmak için şikayet eden e-postayı almak kolay buluyorum.

1	2	3	4	5	6	7
---	---	---	---	---	---	---

**Q6. Lütfen aşağıda belirttiğiniz:**  
Her soru için bir kutu işaretleyin)

Q6a) Cinsiyet: Erkek  1  
Kadın  2

Q6b) Yaş \_\_\_\_\_

Q6c) Medeni Hali:

Tek  1

Evli  2

Boşanmış  3

Diğer (Lütfen Belirtin): \_\_\_\_\_

Q6d) Mesleğiniz nedir?? \_\_\_\_\_

Q6e) En üst eğitim seviyesi :

İlkokul  1

Ortaokul  2

Yüksek Ulusal Diploma (HND)  3

Birinci derece  4

Yüksek lisans  5

Doktora  6

Diğer (Lütfen Belirtin): \_\_\_\_\_

Q6f) Yıllık Gelir (isteğe bağlı):

20.000'e kadar  1

20,001 - 40,000  2

40,001 - 60,000  3

60.001'den fazla  4

**Katılımınız için çok teşekkür ederiz**



## Appendix B

Multiple Comparisons							
Tukey HSD							
Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
intention_Avg1	18-27	28-37	-,18279	,16178	,671	-,5999	,2343
		38-47	-	,37805	,014	-2,1140	-,1645
		48-57	1,13923*	,72050	,252	-3,1899	,5255
	28-37	18-27	,18279	,16178	,671	-,2343	,5999
		38-47	-,95644	,38982	,069	-1,9616	,0487
		48-57	-1,14943	,72675	,390	-3,0233	,7244
	38-47	18-27	1,13923*	,37805	,014	,1645	2,1140
		28-37	,95644	,38982	,069	-,0487	1,9616
		48-57	-,19298	,80307	,995	-2,2636	1,8776
	48-57	18-27	1,33221	,72050	,252	-,5255	3,1899
		28-37	1,14943	,72675	,390	-,7244	3,0233
		38-47	,19298	,80307	,995	-1,8776	2,2636
GSC_Avg1	18-27	28-37	-,22534	,09773	,098	-,4773	,0266
		38-47	-,25214	,22828	,687	-,8407	,3364
		48-57	-,79776	,43502	,259	-1,9194	,3239
	28-37	18-27	,22534	,09773	,098	-,0266	,4773
		38-47	-,02680	,23536	,999	-,6337	,5801
		48-57	-,57241	,43878	,560	-1,7038	,5589
	38-47	18-27	,25214	,22828	,687	-,3364	,8407
		28-37	,02680	,23536	,999	-,5801	,6337
		48-57	-,54561	,48486	,674	-1,7958	,7046
	48-57	18-27	,79776	,43502	,259	-,3239	1,9194
		28-37	,57241	,43878	,560	-,5589	1,7038
		38-47	,54561	,48486	,674	-,7046	1,7958
SSC_Avg1	18-27	28-37	-,07507	,13160	,941	-,4144	,2642
		38-47	-,10943	,30682	,984	-,9005	,6817
		48-57	-,79785	,58475	,522	-2,3056	,7099
	28-37	18-27	,07507	,13160	,941	-,2642	,4144
		38-47	-,03436	,31650	1,000	-,8504	,7817

Multiple Comparisons								
Tukey HSD								
Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
	38-47	48-57	-,72278	,58988	,611	-2,2437	,7982	
		18-27	,10943	,30682	,984	-,6817	,9005	
		28-37	,03436	,31650	1,000	-,7817	,8504	
	48-57	48-57	-,68842	,65175	,716	-2,3689	,9921	
		18-27	,79785	,58475	,522	-,7099	2,3056	
		28-37	,72278	,58988	,611	-,7982	2,2437	
	PU_Avg1	18-27	28-37	-,08953	,14313	,924	-,4586	,2795
			38-47	-,09716	,33431	,991	-,9592	,7648
			48-57	-,95505	,63710	,439	-2,5978	,6877
		28-37	18-27	,08953	,14313	,924	-,2795	,4586
			38-47	-,00762	,34469	1,000	-,8964	,8811
			48-57	-,86552	,64260	,534	-2,5224	,7914
38-47		18-27	,09716	,33431	,991	-,7648	,9592	
		28-37	,00762	,34469	1,000	-,8811	,8964	
		48-57	-,85789	,71009	,622	-2,6888	,9730	
48-57		18-27	,95505	,63710	,439	-,6877	2,5978	
		28-37	,86552	,64260	,534	-,7914	2,5224	
		38-47	,85789	,71009	,622	-,9730	2,6888	
PEOU_Avg1	18-27	28-37	-,01106	,12408	1,000	-,3310	,3089	
		38-47	-,08846	,28971	,990	-,8355	,6585	
		48-57	,32601	,61618	,952	-1,2628	1,9148	
	28-37	18-27	,01106	,12408	1,000	-,3089	,3310	
		38-47	-,07740	,29867	,994	-,8475	,6927	
		48-57	,33707	,62045	,948	-1,2627	1,9369	
	38-47	18-27	,08846	,28971	,990	-,6585	,8355	
		28-37	,07740	,29867	,994	-,6927	,8475	
		48-57	,41447	,67342	,927	-1,3219	2,1508	
	48-57	18-27	-,32601	,61618	,952	-1,9148	1,2628	
		28-37	-,33707	,62045	,948	-1,9369	1,2627	
		38-47	-,41447	,67342	,927	-2,1508	1,3219	

\*. The mean difference is significant at the 0.05 level.

## Appendix C

### Multiple Comparisons

Dependent Variable	(I) Highest Education Level	(J) Highest Education Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
						intention_Avg1	Tukey HSD
		High National Diploma (HND)	1,09677	1,16192	,935	-2,2284	4,4219
	Primary School	First Degree	,84496	1,15025	,978	-2,4468	4,1367
		Masters Degree	,86173	1,15206	,976	-2,4352	4,1587
		PhD	,91398	1,16192	,970	-2,4112	4,2391
		Primary School	-,89899	1,17777	,973	-4,2695	2,4715
		High National Diploma (HND)	,19778	,34850	,993	-,7996	1,1951
	Secondary School	First Degree	-,05403	,30736	1,000	-,9336	,8256
		Masters Degree	-,03726	,31407	1,000	-,9361	,8615
		PhD	,01499	,34850	1,000	-,9823	1,0123
		Primary School	-1,09677	1,16192	,935	-4,4219	2,2284
	High National Diploma (HND)	Secondary School	-,19778	,34850	,993	-1,1951	,7996
		First Degree	-,25181	,23958	,900	-,9374	,4338
		Masters Degree	-,23505	,24812	,934	-,9451	,4750

		PhD	-,18280	,29048	,989	-1,0141	,6485
		Primary School	-,84496	1,15025	,978	-4,1367	2,4468
		Secondary School	,05403	,30736	1,000	-,8256	,9336
	First Degree	High National Diploma (HND)	,25181	,23958	,900	-,4338	,9374
		Masters Degree	,01677	,18597	1,000	-,5154	,5490
		PhD	,06902	,23958	1,000	-,6166	,7546
		Primary School	-,86173	1,15206	,976	-4,1587	2,4352
		Secondary School	,03726	,31407	1,000	-,8615	,9361
	Masters Degree	High National Diploma (HND)	,23505	,24812	,934	-,4750	,9451
		First Degree	-,01677	,18597	1,000	-,5490	,5154
		PhD	,05225	,24812	1,000	-,6578	,7623
		Primary School	-,91398	1,16192	,970	-4,2391	2,4112
		Secondary School	-,01499	,34850	1,000	-1,0123	,9823
	PhD	High National Diploma (HND)	,18280	,29048	,989	-,6485	1,0141
		First Degree	-,06902	,23958	1,000	-,7546	,6166
		Masters Degree	-,05225	,24812	1,000	-,7623	,6578
		Secondary School	,89899	,41830	,462	-1,9063	3,7043
		High National Diploma (HND)	1,09677	,38314	,354	-2,6868	4,8804
Games- Howell	Primary School	First Degree	,84496	,35418	,495	-5,0067	6,6966
		Masters Degree	,86173	,36541	,481	-3,9474	5,6709
		PhD	,91398	,39623	,446	-2,3912	4,2192
	Secondary School	Primary School	-,89899	,41830	,462	-3,7043	1,9063

	High National Diploma (HND)	,19778	,31552	,989	-,7280	1,1235
	First Degree	-,05403	,27964	1,000	-,8843	,7763
	Masters Degree	-,03726	,29373	1,000	-,9036	,8290
	PhD	,01499	,33129	1,000	-,9541	,9841
High National Diploma (HND)	Primary School	-1,09677	,38314	,354	-4,8804	2,6868
	Secondary School	-,19778	,31552	,989	-1,1235	,7280
	First Degree	-,25181	,22366	,870	-,9002	,3966
	Masters Degree	-,23505	,24104	,925	-,9318	,4617
	PhD	-,18280	,28561	,988	-1,0100	,6444
First Degree	Primary School	-,84496	,35418	,495	-6,6966	5,0067
	Secondary School	,05403	,27964	1,000	-,7763	,8843
	High National Diploma (HND)	,25181	,22366	,870	-,3966	,9002
	Masters Degree	,01677	,19170	1,000	-,5334	,5669
	PhD	,06902	,24540	1,000	-,6438	,7819
Masters Degree	Primary School	-,86173	,36541	,481	-5,6709	3,9474
	Secondary School	,03726	,29373	1,000	-,8290	,9036
	High National Diploma (HND)	,23505	,24104	,925	-,4617	,9318
	First Degree	-,01677	,19170	1,000	-,5669	,5334
	PhD	,05225	,26134	1,000	-,7045	,8090
PhD	Primary School	-,91398	,39623	,446	-4,2192	2,3912
	Secondary School	-,01499	,33129	1,000	-,9841	,9541
	High National Diploma (HND)	,18280	,28561	,988	-,6444	1,0100

		First Degree	-.06902	,24540	1,000	-,7819	,6438
		Masters Degree	-.05225	,26134	1,000	-,8090	,7045
GSC_Avg1	Primary School	Secondary School	-.50758	,69496	,978	-2,4964	1,4813
		High National Diploma (HND)	,26639	,68579	,999	-1,6962	2,2290
		First Degree	-.24419	,67872	,999	-2,1866	1,6982
		Masters Degree	-.11543	,67979	1,000	-2,0609	1,8300
		PhD	-.28495	,68561	,998	-2,2470	1,6771
	Secondary School	Primary School	,50758	,69496	,978	-1,4813	2,4964
		High National Diploma (HND)	,77397*	,20622	,003	,1838	1,3641
		First Degree	,26339	,18137	,695	-,2556	,7824
		Masters Degree	,39214	,18532	,281	-,1382	,9225
		PhD	,22263	,20564	,888	-,3659	,8111
	High National Diploma (HND)	Primary School	-.26639	,68579	,999	-2,2290	1,6962
		Secondary School	-.77397*	,20622	,003	-1,3641	-,1838
		First Degree	-.51058*	,14222	,005	-,9176	-,1036
		Masters Degree	-.38183	,14723	,101	-,8032	,0395
		PhD	-.55134*	,17210	,018	-1,0439	-,0588
	First Degree	Primary School	,24419	,67872	,999	-1,6982	2,1866
		Secondary School	-.26339	,18137	,695	-,7824	,2556
		High National Diploma (HND)	,51058*	,14222	,005	,1036	,9176
		Masters Degree	,12875	,10973	,849	-,1853	,4428
		PhD	-.04076	,14137	1,000	-,4453	,3638
Masters Degree	Primary School	,11543	,67979	1,000	-1,8300	2,0609	

		Secondary School	-,39214	,18532	,281	-,9225	,1382
		High National Diploma (HND)	,38183	,14723	,101	-,0395	,8032
		First Degree	-,12875	,10973	,849	-,4428	,1853
		PhD	-,16951	,14641	,857	-,5885	,2495
		Primary School	,28495	,68561	,998	-1,6771	2,2470
		Secondary School	-,22263	,20564	,888	-,8111	,3659
	PhD	High National Diploma (HND)	,55134*	,17210	,018	,0588	1,0439
		First Degree	,04076	,14137	1,000	-,3638	,4453
		Masters Degree	,16951	,14641	,857	-,2495	,5885
		Secondary School	-,50758	1,09040	,990	-29,6666	28,6514
		High National Diploma (HND)	,26639	1,09111	,999	-28,7229	29,2557
	Primary School	First Degree	-,24419	1,08542	1,000	-30,6495	30,1611
		Masters Degree	-,11543	1,08707	1,000	-30,0975	29,8667
		PhD	-,28495	1,09036	,999	-29,4551	28,8852
		Primary School	,50758	1,09040	,990	-28,6514	29,6666
		High National Diploma (HND)	,77397*	,17964	,001	,2503	1,2977
	Secondary School	First Degree	,26339	,14103	,433	-,1536	,6804
		Masters Degree	,39214	,15324	,121	-,0569	,8411
		PhD	,22263	,17502	,799	-,2878	,7331
		Primary School	-,26639	1,09111	,999	-29,2557	28,7229
	High National Diploma (HND)	Secondary School	-,77397*	,17964	,001	-1,2977	-,2503
		First Degree	-,51058*	,14639	,009	-,9365	-,0847
		Masters Degree	-,38183	,15818	,160	-,8400	,0764

		PhD	-,55134*	,17936	,031	-1,0708	-,0319
		Primary School	,24419	1,08542	1,000	-30,1611	30,6495
		Secondary School	-,26339	,14103	,433	-,6804	,1536
	First Degree	High National Diploma (HND)	,51058*	,14639	,009	,0847	,9365
		Masters Degree	,12875	,11242	,862	-,1940	,4515
		PhD	-,04076	,14067	1,000	-,4496	,3680
		Primary School	,11543	1,08707	1,000	-29,8667	30,0975
		Secondary School	-,39214	,15324	,121	-,8411	,0569
	Masters Degree	High National Diploma (HND)	,38183	,15818	,160	-,0764	,8400
		First Degree	-,12875	,11242	,862	-,4515	,1940
		PhD	-,16951	,15290	,877	-,6120	,2730
		Primary School	,28495	1,09036	,999	-28,8852	29,4551
		Secondary School	-,22263	,17502	,799	-,7331	,2878
	PhD	High National Diploma (HND)	,55134*	,17936	,031	,0319	1,0708
		First Degree	,04076	,14067	1,000	-,3680	,4496
		Masters Degree	,16951	,15290	,877	-,2730	,6120
SSC_Avg1	Tukey HSD	Secondary School	-1,56061	,94076	,560	-4,2529	1,1317
		High National Diploma (HND)	-1,10323	,92810	,842	-3,7593	1,5528
	Primary School	First Degree	-1,21279	,91878	,774	-3,8422	1,4166
		Masters Degree	-1,26866	,92028	,740	-3,9023	1,3650
		PhD	-1,34194	,92810	,699	-3,9980	1,3141
	Secondary School	Primary School	1,56061	,94076	,560	-1,1317	4,2529
		High National Diploma (HND)	,45738	,27837	,570	-,3393	1,2540



	First Degree	,34782	,24551	,717	-,3548	1,0504
	Masters Degree	,29195	,25105	,854	-,4265	1,0104
	PhD	,21867	,27837	,970	-,5780	1,0153
High National Diploma (HND)	Primary School	1,10323	,92810	,842	-1,5528	3,7593
	Secondary School	-,45738	,27837	,570	-1,2540	,3393
	First Degree	-,10956	,19137	,993	-,6572	,4381
	Masters Degree	-,16543	,19842	,961	-,7333	,4024
	PhD	-,23871	,23203	,908	-,9027	,4253
First Degree	Primary School	1,21279	,91878	,774	-1,4166	3,8422
	Secondary School	-,34782	,24551	,717	-1,0504	,3548
	High National Diploma (HND)	,10956	,19137	,993	-,4381	,6572
	Masters Degree	-,05587	,14885	,999	-,4819	,3701
	PhD	-,12914	,19137	,985	-,6768	,4185
Masters Degree	Primary School	1,26866	,92028	,740	-1,3650	3,9023
	Secondary School	-,29195	,25105	,854	-1,0104	,4265
	High National Diploma (HND)	,16543	,19842	,961	-,4024	,7333
	First Degree	,05587	,14885	,999	-,3701	,4819
	PhD	-,07328	,19842	,999	-,6411	,4946
PhD	Primary School	1,34194	,92810	,699	-1,3141	3,9980
	Secondary School	-,21867	,27837	,970	-1,0153	,5780
	High National Diploma (HND)	,23871	,23203	,908	-,4253	,9027
	First Degree	,12914	,19137	,985	-,4185	,6768
	Masters Degree	,07328	,19842	,999	-,4946	,6411

Games- Howell	Primary School	Secondary School	-1,56061*	,22970	,000	-2,2919	-,8293
		High National Diploma (HND)	-1,10323*	,18700	,001	-1,7400	-,4665
		First Degree	-1,21279*	,13713	,009	-1,9125	-,5130
		Masters Degree	-1,26866*	,15815	,001	-1,8928	-,6446
		PhD	-1,34194*	,19085	,000	-1,9838	-,7000
	Secondary School	Primary School	1,56061*	,22970	,000	,8293	2,2919
		High National Diploma (HND)	,45738	,26026	,500	-,3058	1,2206
		First Degree	,34782	,22709	,646	-,3273	1,0229
		Masters Degree	,29195	,24036	,828	-,4170	1,0009
		PhD	,21867	,26303	,961	-,5521	,9895
	High National Diploma (HND)	Primary School	1,10323*	,18700	,001	,4665	1,7400
		Secondary School	-,45738	,26026	,500	-1,2206	,3058
		First Degree	-,10956	,18378	,991	-,6429	,4238
		Masters Degree	-,16543	,19995	,962	-,7436	,4127
		PhD	-,23871	,22670	,899	-,8951	,4177
	First Degree	Primary School	1,21279*	,13713	,009	,5130	1,9125
		Secondary School	-,34782	,22709	,646	-1,0229	,3273
		High National Diploma (HND)	,10956	,18378	,991	-,4238	,6429
		Masters Degree	-,05587	,15432	,999	-,4989	,3872
		PhD	-,12914	,18769	,983	-,6741	,4158
Masters Degree	Primary School	1,26866*	,15815	,001	,6446	1,8928	
	Secondary School	-,29195	,24036	,828	-1,0009	,4170	
	High National Diploma (HND)	,16543	,19995	,962	-,4127	,7436	

PU_Avg1	Tukey HSD		First Degree	,05587	,15432	,999	-,3872	,4989	
			PhD	-,07328	,20355	,999	-,6620	,5155	
		PhD		Primary School	1,34194*	,19085	,000	,7000	1,9838
				Secondary School	-,21867	,26303	,961	-,9895	,5521
				High National Diploma (HND)	,23871	,22670	,899	-,4177	,8951
				First Degree	,12914	,18769	,983	-,4158	,6741
				Masters Degree	,07328	,20355	,999	-,5155	,6620
		Primary School		Secondary School	,38636	1,02195	,999	-2,5383	3,3110
				High National Diploma (HND)	,93548	1,00820	,939	-1,9498	3,8208
				First Degree	,85901	,99808	,956	-1,9973	3,7153
				Masters Degree	,64259	,99965	,988	-2,2182	3,5034
				PhD	,49180	1,00846	,997	-2,3942	3,3778
		Secondary School		Primary School	-,38636	1,02195	,999	-3,3110	2,5383
				High National Diploma (HND)	,54912	,30240	,456	-,3163	1,4145
				First Degree	,47265	,26670	,485	-,2906	1,2359
				Masters Degree	,25623	,27252	,936	-,5237	1,0361
				PhD	,10544	,30326	,999	-,7624	,9733
		High National Diploma (HND)		Primary School	-,93548	1,00820	,939	-3,8208	1,9498
				Secondary School	-,54912	,30240	,456	-1,4145	,3163
				First Degree	-,07647	,20788	,999	-,6714	,5184
	Masters Degree		-,29289	,21530	,751	-,9090	,3232		
	PhD		-,44368	,25308	,497	-1,1679	,2806		
	First Degree	Primary School	-,85901	,99808	,956	-3,7153	1,9973		

		Secondary School	-,47265	,26670	,485	-1,2359	,2906
		High National Diploma (HND)	,07647	,20788	,999	-,5184	,6714
		Masters Degree	-,21642	,16136	,762	-,6782	,2454
		PhD	-,36721	,20913	,496	-,9657	,2313
		Primary School	-,64259	,99965	,988	-3,5034	2,2182
		Secondary School	-,25623	,27252	,936	-1,0361	,5237
	Masters Degree	High National Diploma (HND)	,29289	,21530	,751	-,3232	,9090
		First Degree	,21642	,16136	,762	-,2454	,6782
		PhD	-,15079	,21650	,982	-,7704	,4688
		Primary School	-,49180	1,00846	,997	-3,3778	2,3942
		Secondary School	-,10544	,30326	,999	-,9733	,7624
	PhD	High National Diploma (HND)	,44368	,25308	,497	-,2806	1,1679
		First Degree	,36721	,20913	,496	-,2313	,9657
		Masters Degree	,15079	,21650	,982	-,4688	,7704
		Secondary School	,38636	,77927	,988	-15,1059	15,8786
		High National Diploma (HND)	,93548	,76831	,814	-16,4024	18,2733
	Primary School	First Degree	,85901	,75726	,840	-18,7699	20,4879
		Masters Degree	,64259	,76134	,923	-18,0829	19,3681
		PhD	,49180	,77133	,968	-16,2990	17,2826
Games- Howell		Primary School	-,38636	,77927	,988	-15,8786	15,1059
	Secondary School	High National Diploma (HND)	,54912	,26935	,332	-,2401	1,3384
		First Degree	,47265	,23600	,356	-,2272	1,1725
		Masters Degree	,25623	,24877	,906	-,4765	,9889

		PhD	,10544	,27785	,999	-,7074	,9182	
		Primary School	-,93548	,76831	,814	-18,2733	16,4024	
		Secondary School	-,54912	,26935	,332	-1,3384	,2401	
		High National Diploma (HND)	-,07647	,19681	,999	-,6471	,4942	
		Masters Degree	-,29289	,21196	,738	-,9056	,3198	
		PhD	-,44368	,24543	,465	-1,1545	,2672	
		Primary School	-,85901	,75726	,840	-20,4879	18,7699	
		Secondary School	-,47265	,23600	,356	-1,1725	,2272	
		High National Diploma (HND)	,07647	,19681	,999	-,4942	,6471	
		Masters Degree	-,21642	,16755	,789	-,6973	,2645	
		PhD	-,36721	,20829	,494	-,9721	,2377	
		Primary School	-,64259	,76134	,923	-19,3681	18,0829	
		Secondary School	-,25623	,24877	,906	-,9889	,4765	
		High National Diploma (HND)	,29289	,21196	,738	-,3198	,9056	
		First Degree	,21642	,16755	,789	-,2645	,6973	
		PhD	-,15079	,22266	,984	-,7953	,4937	
		Primary School	-,49180	,77133	,968	-17,2826	16,2990	
		Secondary School	-,10544	,27785	,999	-,9182	,7074	
		High National Diploma (HND)	,44368	,24543	,465	-,2672	1,1545	
		First Degree	,36721	,20829	,494	-,2377	,9721	
		Masters Degree	,15079	,22266	,984	-,4937	,7953	
PEOU_Avg1	Tukey HSD	Primary School	Secondary School	,09375	,87989	1,000	-2,4244	2,6119
			High National Diploma (HND)	,90323	,86728	,904	-1,5788	3,3853

	First Degree	,67763	,85860	,969	-1,7796	3,1348
	Masters Degree	,70522	,85997	,964	-1,7559	3,1663
	PhD	,65323	,86728	,975	-1,8288	3,1353
Secondary School	Primary School	-,09375	,87989	1,000	-2,6119	2,4244
	High National Diploma (HND)	,80948*	,26277	,026	,0575	1,5615
	First Degree	,58388	,23252	,123	-,0815	1,2493
	Masters Degree	,61147	,23752	,106	-,0683	1,2912
	PhD	,55948	,26277	,274	-,1925	1,3115
High National Diploma (HND)	Primary School	-,90323	,86728	,904	-3,3853	1,5788
	Secondary School	-,80948*	,26277	,026	-1,5615	-,0575
	First Degree	-,22559	,17896	,806	-,7378	,2866
	Masters Degree	-,19800	,18542	,894	-,7287	,3326
	PhD	-,25000	,21682	,859	-,8705	,3705
First Degree	Primary School	-,67763	,85860	,969	-3,1348	1,7796
	Secondary School	-,58388	,23252	,123	-1,2493	,0815
	High National Diploma (HND)	,22559	,17896	,806	-,2866	,7378
	Masters Degree	,02759	,13928	1,000	-,3710	,4262
	PhD	-,02441	,17896	1,000	-,5366	,4878
Masters Degree	Primary School	-,70522	,85997	,964	-3,1663	1,7559
	Secondary School	-,61147	,23752	,106	-1,2912	,0683
	High National Diploma (HND)	,19800	,18542	,894	-,3326	,7287
	First Degree	-,02759	,13928	1,000	-,4262	,3710
	PhD	-,05200	,18542	1,000	-,5826	,4787

Games- Howell	PhD	Primary School	-,65323	,86728	,975	-3,1353	1,8288
		Secondary School	-,55948	,26277	,274	-1,3115	,1925
		High National Diploma (HND)	,25000	,21682	,859	-,3705	,8705
		First Degree	,02441	,17896	1,000	-,4878	,5366
		Masters Degree	,05200	,18542	1,000	-,4787	,5826
	Primary School	Secondary School	,09375	,67378	1,000	-9,8949	10,0824
		High National Diploma (HND)	,90323	,63953	,754	-13,6802	15,4867
		First Degree	,67763	,63141	,858	-15,5958	16,9511
		Masters Degree	,70522	,63553	,847	-14,6728	16,0832
		PhD	,65323	,63801	,873	-14,2243	15,5307
	Secondary School	Primary School	-,09375	,67378	1,000	-10,0824	9,8949
		High National Diploma (HND)	,80948	,28589	,069	-,0380	1,6569
		First Degree	,58388	,26723	,268	-,2164	1,3842
		Masters Degree	,61147	,27680	,254	-,2124	1,4353
		PhD	,55948	,28245	,368	-,2792	1,3981
	High National Diploma (HND)	Primary School	-,90323	,63953	,754	-15,4867	13,6802
		Secondary School	-,80948	,28589	,069	-1,6569	,0380
		First Degree	-,22559	,16260	,734	-,6967	,2455
		Masters Degree	-,19800	,17790	,875	-,7118	,3158
		PhD	-,25000	,18657	,762	-,7903	,2903
First Degree	Primary School	-,67763	,63141	,858	-16,9511	15,5958	
	Secondary School	-,58388	,26723	,268	-1,3842	,2164	
	High National Diploma (HND)	,22559	,16260	,734	-,2455	,6967	

	Masters Degree	,02759	,14604	1,000	-,3916	,4468
	PhD	-,02441	,15649	1,000	-,4774	,4286
	Primary School	-,70522	,63553	,847	-16,0832	14,6728
	Secondary School	-,61147	,27680	,254	-1,4353	,2124
Masters Degree	High National Diploma (HND)	,19800	,17790	,875	-,3158	,7118
	First Degree	-,02759	,14604	1,000	-,4468	,3916
	PhD	-,05200	,17233	1,000	-,5494	,4454
	Primary School	-,65323	,63801	,873	-15,5307	14,2243
	Secondary School	-,55948	,28245	,368	-1,3981	,2792
PhD	High National Diploma (HND)	,25000	,18657	,762	-,2903	,7903
	First Degree	,02441	,15649	1,000	-,4286	,4774
	Masters Degree	,05200	,17233	1,000	-,4454	,5494

\*. The mean difference is significant at the 0.05 level.