POST PURCHASE BEHAVIORAL INTENTIONS: AN EMPIRICAL STUDY OF DISSATISFIED RETAIL CONSUMERS IN MEXICO

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ABSTRACT

US retailers are increasingly interested in entering the consumer market in Mexico. Demographic and purchasing trends are highly favorable. However, there is relatively little information available on post-purchase satisfaction. dissatisfaction and complaining behavior among Mexican consumers. The present study presented four purchasing scenarios to a stratified sample of adults in the centrally-located Mexican state of Queretaro. The four scenarios described an unsatisfactory experience with a convenience good. a shopping good, a durable good, and a service. Respondents were asked to indicate which of six consumer complaining behavior (CCB) responses they were likely to pursue on a five point scale. Results indicated that complaining to friends and family was the most likely result with very little attention given to responses involving third parties. Even complaining to the local store or seller was not a common response. US retailers must teach Mexican consumers that complaining is a useful endeavor. Otherwise, US retailers will not be able to capture information from dissatisfied consumers. Such information is critical in generating customer loyalty; particularly from firms that have a different cultural orientation.

INTRODUCTION

Passage of the North American Free Trade Agreement (NAFTA) in 1994 fundamentally changed the trading relationship between Mexico and the United States. Besides the obvious impact on national accounts - imports and exports - between the two countries, U.S. retailers gained an unprecedented opportunity to deal directly with the Mexican household consumer. Unfortunately, this new level of consumer intimacy, even with one of our closest geo-political neighbors, demands an understanding of Mexican consumer behavior that simply does not exist.

While there is a strong tradition of consumer research in the United States, not nearly as much is known about the Mexican consumer. Historical factors such as Mexico's level of economic development, governmental controls, political volatility, and a large proportion of their population residing in lower socio-economic circumstances have limited academic/business appeal and access. As a direct result, few empirical studies have been published on consumer behavior in Mexico.

Despite the lack of information, U.S. retailers have a growing interest in this young and vibrant market (Triplett 1994, Frastaci 1999, Yelkur 2000). David Hirschman, VP of the Association of American Chambers of Commerce in Latin America, is quoted as saying, "U.S. companies are bullish on Mexico for the mid-to-long term." (Green 1997). As evidence of this fact, the US giant retailer Wal Mart has made a major commitment to head south with other retailers following suit (Francese 1993, Green 1997, Rangel 2000).

Business decisions regarding the specific timing of business entry into Mexican retail markets will depend in part upon the stability of the peso, the growth rate of household income, the availability of household credit, employment levels, and the emergence of a vigorous middle class. However, successful business entry depends upon understanding the Mexican consumer at the most fundamental level: satisfying his or her needs.

Customer satisfaction is not a single event, but a process. The process encompasses both consumption and post-consumption activities. The focus of this particular study is to gain an understanding of post-purchase behaviors of Mexican retail consumers that are related to purchase dissatisfaction. Gaining insights into this area of consumer behavior will be immensely valuable to US businesses attempting to capture a share of this emerging retail market.

CONSUMER COMPLAINT BEHAVIOR (CCB)

Understanding postpurchase consumer behavior attempts to discover how people feel and/or behave after buying certain goods or services. Most consumers will engage in some sort of negative behavior if the product or service acquired is not what was expected or is not what was promised by the seller. Fornell's (in Vavra 1997) model used disconfirmation of perceived quality, value, and expectations as the determinants of consumer dissatisfaction (see also Churchill and Suprenant 1982; Oliver 1980; Tse and Wilton 1988; Woodruff, Cadotte and Jenkins 1983). Behaviors resulting from disconfirmation might include refusing to buy the product in the future, complaining to the seller, warning friends, initiating negative word of mouth communications, seeking recourse from private or government agencies, complaining directly to the manufacturer, or initiating legal actions (cf. Bearden and Teel 1983, Day and Landon 1977, Day 1980, Singh 1988 and Rogers, Ross and Williams 1992). All of these behaviors are collectively called consumer complaining behavior (hereafter referred to as CCB). They are a somewhat diverse but not mutually exclusive group of responses as consumers may proceed in sequential fashion from simple to more involved complaining behaviors depending on the results sought.

Gathering knowledge about how, when, and where consumers express their dissatisfaction is very important to marketers because it allows them to capture the events responsible for consumer disconfirmation. address the sources disconfirmation and thereby place themselves in a position to preserve/restore brand/store satisfaction, and to prevent consumer dissatisfaction and/or defection in the future. Forward thinking retailers will funnel all complaints into a centralized collection and analysis system where they can become market research data. The popular phrases "a complaint is a gift" and "thank heavens for complainers" express the importance of addressing failures in the customer value delivery system.

DETERMINANTS/ANTECEDENTS OF CCB IN THE UNITED STATES

Numerous authors have studied consumer complaining behavior in the United States. While it is a useful starting point for studying other national markets, it is important to remember that cultural differences can produce markedly different responses to similar events.

Complaint behavior in the US has been linked to a variety of situational factors. Landon (1977) offered the following set:

- 1. The level of dissatisfaction of the consumer
- 2. The importance of the product to the consumer
- 3. The amount of benefit to be gained from complaining
- 4. The personality of the consumer
- 5. To whom the blame of the problem is attributed
- 6. The attitude of the consumer toward complaining
- 7. Previous experience with the product and with complaining

Other generalizations have been made about consumer dissatisfaction and complaint behavior by Richins (1983).

- 1. Those who complain when dissatisfied tend to be members of more upscale socioeconomic groups than those who do not complain.
- 2. Personality characteristics, including dogmatism, locus of control, and self confidence, are only weakly related to complaint behavior, if at all.
- 3. The severity of dissatisfaction is positively related to complaint behavior.
- 4. The greater the blame for the dissatisfaction placed on someone other than the one dissatisfied, the greater the likelihood of the complaint.
- 5. The more positive the perception of retailer responsiveness to a consumer complaint, the greater the likelihood of a complaint being lodged.

Young high income and educated people tend to complain more; although some poor individuals with low education may also react to dissatisfaction (Broadbridge and Marshall, 1995). It now appears that the greater the access to communication media like the web, the more people voice dissatisfaction especially by negative word of mouth comments (Allen 2001).

Those who don't complain state (in ranked order) that:

- 1. They didn't think it was worth the time or effort
- 2. They decided no one would be concerned about their problem or resolving it.
- 3. They did not know where to go or what to do. (Technical Assistance Research Programs Institute study in Lovelock, 2001)

In general, the models of CCB identify two major reasons for complaining (Krapfel 1985):

- 1. Consumers will complain in order to recover an economic loss such as exchanging the product for another one or getting their money back.
- 2. Consumers will complain to rebuild their self-image.

Finally, Tom Peters (1988) provides these economic impacts of dissatisfied customers:

It costs five times more to get a new customer than to retain a current one.

Twenty-six of 27 customers fail to report a bad experience.

Ninety-one percent of dissatisfied customers won't return.

Thirteen will tell 20 or more people further polluting your reputation.

CONSUMER PROTECTION AND CCB IN THE UNITED STATES

There are different laws and organizations that

protect consumers' rights in the United States. In principle, the early laws that protected consumers were designed to promote competition. They were "consumerist" primarily in the sense that the government assumed consumers would achieve the highest average standard of living when the economy was organized on a competitive basis rather than on a controlled basis. Later laws addressed specific conditions that were more closely aligned with consumerist concerns, e.g. financial disclosures, product usage warnings, nutritional labeling, age appropriateness, etc. and provided for a variety of remedies.

U.S. consumers have grown to expect certain rights associated with consumption. These rights, first articulated by President Kennedy are: to be informed, to have choices, to be safe, and to be heard. Most consumers look for and patronize manufacturers, distributors, and retailers that will provide satisfying goods and services as well as take action to resolve any problems that arise. When problems are identified, consumers want them to be resolved; they want to receive satisfaction. Even if consumers are not aware at the time of purchase that specific warranties or guarantees exist, they still expect the seller/manufacturer to fulfill their (the buyer's) expectations. Manufacturers, distributors, and retailers are usually quick to fulfill these expectations as customer retention - based on satisfaction - has been closely linked to long term profitability (Best, 2004, p. 15)

From a cultural perspective, the act of complaining and seeking redress is acceptable among U.S. consumers. They know that they have express and implied rights to show their satisfaction or dissatisfaction with any good or service, and also to receive a response to their complaint. It might even be considered a consumption related ritual. Unfortunately, this understanding of CCB in the United States may not be of much use to retailers going to Mexico. The value of the following study is that it explores CCB among Mexican retail consumers under conditions of post purchase dissatisfaction in their native marketplace and made no a priori assumptions.

BACKGROUND OF CONSUMER COMPLAINT BEHAVIOR IN MEXICO

Administrative Agencies

The Federal Law for the Protection of Consumers took effect in 1976. This was the first modern national consumer protection law established in Mexico. Two pro-consumer organizations were created under the provisions of this law: the National Consumer's Institute and the Federal Consumer Advocate's Office (PROFECO).

Unfortunately, the initial Federal Law did not protect consumers' rights as expected. Reforms resulted in the consolidation of the two organizations in 1992. Under this arrangement, PROFECO became the dominant entity and the National Consumer's Institute operated as an adjunct of PROFECO. It was hoped that the reconfigured PROFECO would be better equipped to defend and regulate all activities concerning consumer rights. Consumer access to PROFECO was provided through offices in the major cities of all 32 Mexican states.

PROFECO. The main objective and function of the PROFECO is to protect the rights of consumers, and to give consumers the means and knowledge of the laws to protect themselves. Immediate assistance is gained via an 800 telephone number. Major assistance activities include offering consumers information about products and services that are of better quality and price; teaching consumers to utilize their income and household resources better. and informing consumers of their rights and the laws that protect them. The PROFECO provides other types of information that helps consumers enrich their lifestyles. The PROFECO also has a special center where it conducts investigations into contract fulfillment, verification of product claims, nutrition, and product research and development. They assist in cases that go to arbitration by providing information and names of arbitrators.

The PROFECO reaches out to consumers with T.V. and radio programs and a monthly magazine. There appears to be a growing awareness of the role and scope of the PROFECO's consumer-related activities (Palacios 2001).

Relevant Findings and Literature on Consumer Complaining Behavior in Mexico

Current Status of Complaining. Palacios (2001) says there still is not a well established culture of consumer complaining in Mexico. It has been only in the last five years that consumer complaining has noticeably grown. Actual numbers are hard to come by since the PROFECO has had various modifications and has not kept good records. However, complaints in the Mexican state of Queretaro during the last 5 years have increased by 50% to an average of 230 to 300 complaints monthly, roughly 12 to 15 complaints a day. The complaints are principally against telephone companies, cellular companies, gas distributors, language schools, contractors, and service providers (mechanics, carpenters, welders, among others). There are a large number of complaints against stores which offer a discount or promotion that is not fulfilled, or that offer guarantees for electric appliances that are not honored.

From a temporal perspective, the majority of complaints in Queretaro occur in August right before school starts when consumers spend heavily on school tuition, books, uniforms, and other related expenses. In December consumers are more likely to complain about toys and unjustified price increases during the Christmas season.

There is not much information on consumer complaining behavior other than that offered by the PROFECO. Most consumer behavior literature found on the subject in Mexico is translated from foreign authors, mostly from the United States. Since there are no journals published in the country like Journal of Marketing, Journal of Marketing, original material published in Mexico on the subject of CCB is not readily available.

Role of Market Structure on Complaining Behavior. The lack of consumer complaining behavior in Mexico may result from the fact that a number of large companies enjoy monopoly market positions. Both the telephone company (Telmex), and Pemex, the state owned oil company, are legal monopolies. There are other virtual monopolies in Mexico like Bimbo (bread), and Gerber (baby food).

These companies do promise certain service and quality but they have no direct incentives to provide consumers with an opportunity for registering complaints or to make consumer-friendly responses when complaining does occur.

For consumers, switching to another source is only a limited option. Generally, if there is another company that sells the same product or service, it too offers about the same quality, price, and service levels. Therefore, consumers may feel there is no purpose in leaving one business for another.

There are companies who actively attempt to generate customer satisfaction; mostly transnational companies like Kellogg's, Coca-Cola, and New Holland who have a corporate culture of responding to consumer concerns. Most Mexican companies don't have mechanisms to deal with consumer complaints.

Mexico has had an economy dominated by scarcity where people were conditioned to purchase what was available. As a consequence some suppliers of products and services choose not to provide quality products or services to the customer. Many believed that they did not have to respond if people complained. In addition, prior to NAFTA, the central government controlled foreign products entering the Mexican market. This situation suppressed competition so manufacturers and providers of services were not forced to improve their offerings to compete with others selling similar products or services.

The Role of Culture in Complaint Behavior.

Latin American markets have experienced much change in the last 50 years. Besides integrating new ideas and attitudes from other countries, Latinos (a term that is not much in favor in Mexico) have learned to accept new products, services, and ways of doing business. This process has been difficult for Latin Americans in general who have a different behavioral frame of reference than those of most North American/ European cultures (Strahle, Hernandez, Garcia and Sorensen, 1992; Villareal-Camacho 1983). Part of this difficulty can be explained by the dimensions articulated by Hofstede's Cultural Typology: power distance, individualism, masculinity and uncertainty avoidance. Mexico scored high on power distance (81), low on individualism (30), high on masculinity (69) and high on uncertainty avoidance (82) (Hofstede 1991 and 2001).

Placed in a consumerist context, cultures with high power distance acknowledge or even expect that power will be distributed unevenly amongst members of society. This disparity means many consumers would not expect to challenge corporations or even merchants when poor quality goods and services were provided. Complaining would be viewed as a futile effort since those without power are not entitled to redress or even acknowledgement by those with more social power.

People in individualistic cultures are primarily concerned with their own interests. They act on their own and are less concerned about the harmony of the society. It is acceptable to let their complaints be heard by others; there is no shame in expressing their feelings in public. In collectivist cultures, members' "attitudes toward events, actors, and objects depend on how they relate to the individuals' needs to belong..." (Lui and McClure, 2001). Collectivist culture members interact closely within a group, the in-group, which is defined as "...family and friends and other people concerned with my welfare..." (Triandis, 1995). Most information is kept within the in-group and there is not much interchange of information with out- groups. When negative emotions are to be expressed they are done in the intimacy of family and friends.. Collectivist cultures will avoid interaction with out-groups, which could be the complaint department in a store (Triandis, 1995).

In masculine societies, the men are expected to be more assertive, competitive and concerned with material success while women are expected to be more nurturing. In the marketplace, this suggests that men would be more likely than women to complain as this is an assertive behavior that concerns redressing economic matters or regaining loss of esteem.

The fourth dimension, uncertainty avoidance, has to do with the extent to which members of a society are uncomfortable with unclear, ambiguous, or unstructured situations. Since there is no tradition of consumer complaining and consumer satisfaction in Mexico, the outcome of complaining would be an uncertain event and thus something to be avoided.

These cultural characteristics are all evident in the following study of postpurchase CCB among adult Mexican retail consumers.

OBJECTIVE OF THE STUDY

This study is an exploratory investigation into the consumer complaining intentions of dissatisfied Mexican consumers under a variety of purchase conditions. Liu and McClure (2001) expressed the importance of understanding different cultures influences for businesses that want to go global. With information from this study, companies and researchers can know what to expect and how to deal with a different type of consumer than that of a developed country like the United States.

It is of particular interest to understand CCB in emerging economies (underdeveloped countries) because of the potential global impact these countries will have on long term demand for a variety of retail goods and services. Most of the population in developing nations is very young; in Mexico 50% of the population is under 25 years old.

INVESTIGATION SITE

The following study examined consumer complaint behavior in the state of Queretaro in the Bajio region of Mexico. The state capital, also called Queretaro, was believed to be quite representational of the emerging but still somewhat undeveloped Mexican economy. Queretaro is in the center of the country, well away from the U.S. border, resort towns and the mega-cities where consumer responses would be more likely to reflect outside influences. It is a middle-class, industrial city of 700,000 where retailers like Costco, Kentucky Fried Chicken, McDonald's, Blockbuster have their place along with international manufacturing companies, such as General Electric, Massey Ferguson, Gerber Products, New Holland, Meritor, Daewoo, and Kellogg's de Mexico. Mexican national industries like Pemex, Telefonos de Mexico, Vitro, and Mabe are also found there. Manufacturing activity focuses on food processing (dairy products, canned fruit and vegetables, baby foods), as well as chemical (fertilizers), automotive, and farm vehicle industries. The city of Oueretaro

contains a good cross section of the general population of Mexico, and supports three major economic sectors: agriculture, industry and services.

METHODOLOGY

The research method used is a close replication of CCB studies presented by Slama and Williams (1991), Rogers, Ross & Williams (1992), and Huang (1994). As in the original studies, all published in the JCS/D&CB; consumers were given a survey describing four different purchasing scenarios, each with a noticeable element that would cause dissatisfaction with the purchased good or service. Consumers then evaluated seven specified complaining behaviors they would likely pursue in each scenario using a five-point probability or intention scale (see Survey Questionnaire). A score of +2 means it was a very likely response, +1 means somewhat likely, 0 means not very likely, -1 means unlikely, and -2 means very unlikely.

Likelihood responses were recorded for all seven behavioral responses because consumers often engage in multiple acts when facing a dissatisfying purchase situation. Six of the seven behaviors were active responses such as telling friends or family. The remaining behavior was passive in that the customer indicated the likelihood that they would "Do Nothing" in response to a dissatisfying purchase experience. The likelihood score of this behavior must be numerically interpreted in reverse to be consistent with the other behavioral likelihoods. For example, the consumer who is *very likely* (i.e. +2.0) to "Do Nothing" is also the same person who is *very unlikely* (i.e. -2.0) "to tell friends and family."

In many respects, these response choices. e.g. stopping patronage or complaining; approximate those reflected in the body of Albert Hirschman's book, *Exit, Voice, and Loyalty*. Hirschman (1970) introduced *Exit* as the behavior of switching from an unsatisfactory offering to one that is more satisfying. Remaining a customer but complaining in various forms was called *Voice*. In either case, the seller should examine the reasons that customers exit and listen to their complaints. A positive response to both should increase customer *Loyalty*. Hirschman's work is generally viewed as a manifesto for

improving customer retention and satisfaction although it was normed on U.S. cultural values and not those found in other countries (see for example, Ping 1993).

All of the product purchase scenarios used were quite similar to those proposed by Huang (1994), but adapted to products and services that most Mexicans use. An examination of Table 3B suggests that, for validating research results, dissatisfaction with each of these products or services generated a unique set of responses. The scenario adaptations for the subject market are discussed below:

The fast food used in the above mentioned studies was changed to a typical Mexican food that people buy to take home. Mexican fast food differs from United States style fast food. Mexicans stop by street vendors to eat tacos, tortas or other typical foods right on the spot or to take them home. What is known to U.S. consumers as a fast food restaurant (McDonald's, Kentucky Fried Chicken and Dominos Pizza) in Mexico is quite expensive and people go to them more as a treat than as a convenience. For this question the fast food restaurant was changed to a torta (a type of hot sandwich) stand.

The toaster in the original studies was replaced by a television. It is an appliance of much broader household application than a toaster as toasted bread is typically not an important part of the food menu in Mexico.

The use of a jacket and an auto repair service in this instance did not change from the original study. However, it is important to note that textiles are readily available and relatively inexpensive in Mexico, thus the jacket example was written to ensure that it was a shopping good as planned in the research design. Auto repair in Queretaro is a high risk service purchase because there are fewer standards and there are many independent mechanics who may not have the expertise or tools needed to complete a repair. Also, the cost of auto repair is usually negotiated afterwards which greatly increases the probability of dissatisfaction.

Reference prices used for the jacket and the auto repair were in the high average range to ensure that perceived economic loss would be a contributing factor in complaint behavior. Torta prices were not mentioned as tortas are an inexpensive item. TV prices were not mentioned either as televisions are widely available in many price ranges and are readily found in most households.

The research questionnaire was developed with information obtained from two group sessions with people of both sexes, different ages groups, and three different social classes. All session participants were able to easily relate to the test products or services. Product prices used in the study were based on actual market values.

THE SAMPLE

One hundred and eighty consumers were interviewed using a stratified sampling technique. Since shopping malls are not yet as common in Mexico as in the U.S., a "street intercept" (rather than a mall-intercept) technique was used to obtain respondents. In terms of gender, 93 were men (52%) and 87 were women (48%). Fifty-two percent of the total interviews are from the lower classes, 39% from the middle class, and 9% from the upper class. These percentages represent the approximate distribution of social classes in the country of Mexico (INEGI). The majority of the interviews were given to people between 20 and 40, this is not a surprise since the majority of the Mexican population is under 25 year old (see Table 1). The majority of the interviews were given to consumers with a low income, followed by fewer in the medium income range, and even less with higher income levels (See Tables 2A and 2B). This approximates the distribution of incomes within the general population (INEGI). Most respondents (over 90%) indicated that they had engaged in consumer complaint behavior at least one time over the previous six month period (see Table 3A) suggesting they were familiar with their complaining options.

The questionnaire (see Attachment 1) was only administered to people that were economically active. People with incomes usually spend money and have positive or negative reactions to their purchases. Students in Mexico typically aren't employed--depending instead on allowances from their families--so most buy cheap products that they suspect are of low quality anyway. Students are not as likely to complain so they were not interviewed in this study.

Table 1
Age Distribution of Respondents by Sex

	Women	Men	Overall	
20-30	46%	53%	49%	
31-40	30%	22%	26%	
41-50	7%	14%	11%	
51-60	7%	4%	6%	
61-70	5%	4%	4%	
over 70	6%	3%	4%	

Table 2A
Monthly Income

\$155-311	58%
312-466	
467-778	
779-1555	26%
over 1556	16%
	100%

Table 2B Monthly Income by Sex

	Women	Men
\$155-311	70%	46%
322-466		
467-778		
779-1555	21%	31%
over 1556	9%	23%

Table 3A
Frequency of CCB During the Last 6 Months

	Women	Men	Overall
1 time	33%	26%	29%
2 times	26%	16%	21%
3 times	18%	24%	21%
4 times	7%	11%	9%
more than	9%	14%	12%
None	6%	10%	8%
	100%	100%	100%

RESULTS

General CCB

In response to the questions about general, i.e. non-product specific, complaining behavior (Table 4A, first column), respondents indicated that it was not very likely (-0.38) that they would "Do Nothing" when dissatisfied with a purchase. When given six action choices, "Telling Family and Friends," i.e. negative word of mouth communication, was the most likely manner by which consumers would voice their dissatisfaction. "Stop Buying" was second in terms of likelihood ranking but neither of these two choices registered as high as somewhat likely (i.e. +1.0) on the five point scale used in the study. Complaining to the store was not very likely (-0.38). More formalized complaining measures (subsequently called higher order CCB; those that involved third parties such a writing a newspaper or contacting PROFECO) had a much lower likelihood of occurring, approaching very unlikely (range of -1.62 to -1.81).

Table 4B elaborates on these basic findings using frequency distributions. Almost 50% (79/180) were *somewhat or very unlikely* to Do Nothing. While this establishes a baseline of respondents wishing to complain, their intended actions were mostly limited to two behaviors. In particular, it shows that roughly 80% of the respondents would be

Table 3B
Frequency of Complaint Factors by Product

	FACTORS CONSIDERED WHEN COMPLAINING							
Torta	Jacket	Repair	TV					
36%	25%	20%	20%	The importance that the product has to purchaser				
29%	30%	28%	16%	The price paid				
24%	28%	29%	17%	Fulfillment of expectations				
11%	16%	23%	47%	How dissatisfied purchaser feels				

Table 3C Frequency of Complaint Factors by Product and Sex

		F	ACTORS	CONSIDER	RED WHE	N COMPLA	INING B	Y SEX
Women	Men	Women	Men	Women	Men	Women	Men	
To	Torta Jacket R		Rep	Repair T		V		
40%	32%	28%	23%	16%	23%	16%	24%	The importance that the product has to purchaser
27%	31%	31%	29%	28%	29%	16%	15%	The price paid
23%	24%	25%	32%	32%	26%	18%	16%	Fulfillment of expectations
10%	13%	16%	16%	24%	23%	49%	45%	How dissatisfied purchaser feels
100%	100%	100%	100%	100%	100%	100%	100%	

Table 4A
Mean CCB Response Scores by All Purchases and by Specific Purchases

	General Purchases	Torta	Jacket	Car Repair	Television
Do Nothing	(0.38)	(0.67)	(0.57)	(0.69)	(0.84)
Stop Buying at that Store	0.51	0.48	1.12	1.36	1.09
Tell Family and Friends	0.83	0.68	1.19	1.35	1.42
Complain to Store	(0.38)	0.43	0.25	1.17	1.23
Complain to PROFECO	(1.62)	(1.79)	(1.36)	(0.81)	(0.20)
Write Newspaper	(1.79)	(1.82)	(1.81)	(1.73)	(1.61)
Contact Lawyer	(1.81)	(1.91)	(1.77)	(1.70)	(1.62)

Note: Use scale of +2 *Very Likely* to -2 *Very Unlikely* whenever mean CCB scores are reported. "*Do Nothing*" should be interpreted in reverse, e.g. -1.0 would mean, "it is unlikely that I would do nothing" about an unsatisfactory purchase." Mean CCB scores are rounded to the nearest whole number for discussion purposes, e.g. 1.37 would be *somewhat likely*.

	Tabl	e 41	3
CCB	Frequency	by	Likelihood

GENERAL CCB FREQUENCY										
	Very Likely	Somewhat Likely	Not Very Likely	Somewhat Unlikely	Very Unlikely					
Do nothing	9	22	70	50	29	180				
Stop buying	36	57	57	19	11	180				
Tell family and friends	61	56	40	14	7	178				
Complain to store	18	31	41	47	43	180				
Complaint to PROFECO	4	7	11	22	140	180				
Write to newspaper	1	4	5	9	160	179				
Contact a lawyer	4	1	4	11	160	180				

Table 4C
Mean CCB Likelihood Scores by Sex - All Purchases

	Men	Women
Do Nothing	(0.34)	(0.41)
Stop Buying at Store	0.58	0.43
Tell Family and Friends	0.73	0.93
Complain to Store	(0.09)	(0.70)
Complaint to PROFECO	(1.62)	(1.62)
Write to Newspaper	(1.82)	(1.77)
Contact a Lawyer	(1.78)	(1.83)

very unlikely to involve third parties in their CCB and that even complaining to the store was not a very popular option; just 27% (49/180) were very or somewhat likely to do that. About one-half of all respondents (93/180) would be very or somewhat likely to stop buying in response to a dissatisfying purchase.

Mean CCB likelihood scores varied across each of the four products used in the study (Table 4A, columns 2-5). When comparing the mean CCB of individual products to the mean CCB of General Purchases, respondents indicated a greater likelihood of lower order complaining about specific products in most cases. Apparently, visualizing dissatisfaction with a specific product in a research setting is more

likely to prompt complaining behavior compared to a set of nonspecified products. The overall CCB pattern for the four products followed a typical level-of-consumer-involvement hierarchy. The propensity to complain tended to increase with the significance of the purchase. This relationship was anchored by the convenience good (torta) at the low end of concern, moving to the shopping good (jacket), then the service (car repair) and then the durable good (television). However, the likelihood of complaining to a third party about any of the four products was still quite low.

When asked what factors would trigger CCB for each product (Table 3B), no clear causal relationships emerged. A generalized sense of

r	able 5	5	
Likelihood of Specific	CCB b	y Sex - All	Purchases

			SPECIFIC	COMPL	AINT BEF	IAVIORS				
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
	Very L	ikely	Somewha	t Likely	Not Ver	y Likely	Somewhat	Unlikely	Very Ur	likely
Do nothing	3%	6%	15%	10%	37%	41%	26%	29%	18%	14%
Stop buying	16%	24%	33%	31%	33%	30%	11%	10%	6%	5%
Tell family and friends	33%	35%	38%	25%	20%	24%	7%	10%	2%	6%
Complain to store	3%	16%	13%	20%	22%	24%	34%	18%	28%	22%
Complaint to Profeco	1%	0%	5%	3%	3%	9%	13%	11%	78%	77%
Write to newspaper	1%	0%	3%	1%	0	6%	8%	2%	87%	90%
Contact a lawyer	2%	1%	0	2%	0	3%	8%	4%	90%	89%

Note: Multiple responses are possible for any purchase; columns do not add up to 100%. Rows are equal to 100% if women and men are added separately.

Table 6
Mean CCB Scores by Age and Sex - All Purchases

	2	1-30	3	1-40	4	1-50	51	-60	61 and	Above
	M	F	M	F	M	F	M	F	M	F
Stop Buying	.38	.69	.35	.50	.83	.77	.67	1.50	.34	.00
Tell Family	.93	.94	.85	.55	1.00	1.08	.50	1.50	1.66	(.50)
Tell Store	(.93)	(.16)	(.23)	(.10)	(1.33)	0.31	(1.00)	.75	(1.00)	(1.68)
Tell Profeco	(1.43)	(1.59)	(1.73)	(1.60)	(2.00)	(1.54)	(2.00)	(.50)	(1.91)	(2.00)
Write Paper	(1.58)	(1.73)	(1.92)	(2.00)	(1.83)	(1.85)	(2.00)	(1.50)	(2.00)	(2.00)
Get Lawyer	(1.53)	(1.67)	(2.00)	(1.80)	(2.00)	(1.92)	(2.00)	(1.25)	(2.00)	(2.00)

Note: The last two age groups were collapsed due to small cell size. Mean CCB is weighted average of both groups.

Table 7

Mean CCB Scores by Income and Sex - All Purchases

	\$15	5-311	\$31	2-466	\$46	7-778	\$779	-1,555	Over	\$1,556
	M	F	M	F	M	F	М	F	M	F
Stop Buying	.50	.30	.33	.50	.88	.20	.62	.61	.38	.63
Tell Family	.45	1.06	.83	1.13	1.0	.45	.97	1.06	1.14	1.25
Tell Store	(.85)	(.85)	(.33)	(1.50)	(.53)	(.75)	.24	(.72)	.29	.25
Tell PROFECO	(1.6)	(1.64)	(1.50)	(1.88)	(1.59)	(1.65)	(1.62)	(1.89)	(1.52)	(.88)
Write Paper	(1.90)	(1.76)	(1.83)	(2.00)	(1.88)	(1.85)	(1.69)	(1.89)	(1.81)	(1.13)
Get Lawyer	(1.75)	(1.82)	(1.67)	(2.00)	(1.71)	(1.80)	(1.79)	(1.89)	(1.71)	(1.13)

dissatisfaction (bottom row, Table 3B) reflected the widest wide range of percentage responses (11% to 47%) but even this was not indicative of cause and effect. When the complaint factors were examined by sex and product (Table 3C), there were still no observable relationships. This suggests that the

causes of CCB and subsequent remedies must be approached on a product by product basis.

General Complaining by Sex, Age, and Income

When general complaining behavior was

examined by sex, men consistently reported a higher number of complaints (3 times or more) over a 6 month period than women (Table 3A). Men were slightly less likely than women to Do Nothing Table 4C). In regards to the type of general complaining behavior for all purchases (Table 4C), men were more likely to Stop Buying at the Store or to Complain to the Store. Women were more likely to Tell Friends and Family. The mean scores for both sexes were below the *somewhat likely* level for lower order CCBs. They approached *very unlikely* (-1.62 to -.183) in terms of higher order CCBs for both sexes.

When mean likelihood scores are disaggregated (Table 5), the data again suggests that sex of the respondents had little effect upon the occurrence of each specific CCB although small differences can be noted. These are the same patterns that were observable in Table 4C. As before, neither sex wanted to complain to third parties like the PROFECO, a newspaper, or a lawyer.

Sex was crossed with Age (Table 6) and then with Income (Table 7) to produce two tables of response likelihood scores. Younger males and females (i.e. under 30 years of age) are somewhat likely to tell their friends and family, but otherwise are not very active complainers (Table 6). Between 31-40, Tell friends and family is still somewhat likely by males and marginally so for females. Other forms are not very likely. Between 41-60, both men and women are somewhat likely to stop buying from the seller/manufacturer and to tell friends and family. Women in this age group are more likely than men to Tell the Store about an unsatisfactory purchase. Female CCB declines rather markedly after age 60 to lower levels. In contrast, men seem a complaining more willing to maintain posture—although a low profile one--past age 60. Neither sex seems inclined to involve third parties in CCB at any age.

Choosing the "Stop Buying" option approached the *somewhat likely* stage (range of 0.20 to 0.88) across all sex-income combinations (Table 7). There was more variance for both the "Tell friends and family" and "Tell the store." choices. The latter CCB responses are generally positively correlated with increases in income for men, the same is not true for women. The highest likelihood CCB levels

of taking action and complaining are associated with incomes over \$1,556 per month.

Complaining Behavior Associated with Specific Products

Results found in the last set of tables (Table 8) should be combined with Table 4A for interpretation. The unsatisfactory car repair and the unsatisfactory television set evoked fairly consistent and likely intentions to "Stop buying at that store", to "Tell friends and family" and to "Complain to the store." The torta and the jacket evoked lower CCB intentions. This would be consistent with the theory of consumer involvement. Only the television was deemed important enough to involve a third party and that was not very likely (-0.20) to occur. Individual findings are described below:

Tortas. Regarding the convenience good, the torta, respondents approached the position of being somewhat unlikely (0.67) that they would Do Nothing (see Table 4). Some would stop buying that particular food, talk to family and friends about their experience, or complain to the store but all of these responses (0.48 and 0.68 and 0.43 respectively) were mostly lower for tortas than any of the other three products. It is interesting that respondents apparently wanted to complain about an unsatisfactory torta, but in reality they did not do very much about it. Tortas are purchased mainly from transient street vendors where CCB is more difficult to implement.

Damaged Jacket. When responding about the shopping good, the jacket with a ripped shoulder, respondents tended toward complaining action; they were somewhat unlikely (0.57)to Do Nothing It was somewhat likely that they would stop patronizing the store that sold the jacket and tell friends and family (1.12 and 1.1.9 respectively) about their dissatisfaction. Again, taking stronger action was not indicated, with Complain to store being not very likely (0.25) and the other responses being very unlikely (range of -1.36 to -1.81).

Car Repair. Regarding the intangible service repairs, many respondents indicated that they would register their complaints about the car repair by not

	Table 8	
Frequency of	CCB for Each Product Used in	the Study

F	REQUENC	Y OF SPECIFIC C	CB FOR JACKET	PURCHASE		
	Very	Somewhat Likely	Not Very Likely	Somewhat	Very	
	Likely			Unlikely	Unlikely	
Do nothing	12%	8%	21%	28%	31%	100%
Stop buying	49%	27%	14%	8%	2%	100%
Tell family and friends	53%	26%	13%	6%	3%	100%
Complain to store	49%		38%	34%	25%	100%
Complaint to PROFECO	7%	11%	13%	27%	42%	100%
Write to newspaper	4%	2%	5%	7%	82%	100%
Contact a lawyer	2%	4%	7%	7%	80%	100%

FR	EQUENCY	OF SPECIFIC CC	B FOR FAST FO	OD PURCHASE		
	Very	Somewhat Likely	Not Very Likely	Somewhat	Very	
	Likely			Unlikely	Unlikely	
Do nothing	9%	8%	24%	21%	37%	100%
Stop buying	34%	22%	17%	14%	13%	100%
Tell family and friends	39%	23%	17%	8%	12%	100%
Complain to store	36%	19%	13%	16%	16%	100%
Complaint to PROFECO	2%	1%	3%	7%	88%	100%
Write to newspaper	2%	2%	2%	3%	92%	100%
Contact a lawyer	0%	2%	1%	2%	95%	100%

		NCY OF SPECIFIC				
	Very	Somewhat Likely	Not Very Likely	Somewhat	Very	
	Likely			Unlikely	Unlikely	
Do nothing	18%	6%	12%	18%	47%	100%
Stop buying	62%	14%	13%	7%	4%	100%
Tell family and friends	62%	21%	10%	5%	2%	100%
Complain to store	63%	12%	9%	8%	7%	100%
Complaint to PROFECO	16%	8%	11%	12%	54%	100%
Write to newspaper	1%	2%	4%	7%	86%	100%
Contact a lawyer	3%	1%	6%	4%	86%	100%

	FREQUE	NCY OF SPECIFIC	CCB FOR TV P	URCHASE		
	Very	Somewhat Likely	Not Very Likely	Somewhat	Very	
	Likely			Unlikely	Unlikely	
Do nothing	14%	5%	15%	13%	52%	100%
Stop buying	50%	24%	15%	8%	3%	100%
Tell family and friends	62%	23%	11%	3%	1%	100%
Complain to store	62%	15%	12%	7%	4%	100%
Complaint to PROFECO	29%	8%	14%	8%	39%	100%
Write to newspaper	6%			6%	83%	100%
Contact a lawyer	4%	3%	6%	2%	85%	100%

going back to the mechanic and telling family members and friends about their negative experience. It was also *somewhat likely* that they would complain to the provider of the service. There also are some that would involve the PROFECO, but the majority still didn't consider third parties (PROFECO, newspapers and lawyers) to be an

appropriate vehicle in their complaint behavior.

Television. As for the durable TV purchase, there was a stronger tendency to want to complain; it was *somewhat unlikely* that they would Do nothing when dissatisfied (0.84). Three quarters of the respondents were *somewhat or very likely* to stop

buying the product in question and complain to the store. Negative word of mouth communications would be used more often for the television than the other three products, however, it didn't reach as high as *very likely*. Still there was only a very weak tendency to complain to the PROFECO or involve other third parties.

DISCUSSION OF THE RESULTS

Finding One. Respondents consistently preferred not to involve third parties in their complaint behavior. On the surface, this suggests a very serious consumer lack of confidence in government and business

This result might actually be positive news for U.S. retailers. It means that there is no widespread tradition of resorting to third parties before attempting to gain satisfaction from the seller. This would allow entering retailers to take a proactive approach to generating and capturing consumer complaints. It also suggests that entering retailers should not rely on information from third parties to help them discover areas of customer dissatisfaction or even look for historical CCB trends in third party archives.

Finding Two. About half of the respondents would complain to the offending retailers. Even though there are more businesses competing for business, more products to choose from, and a growing awareness that consumer satisfaction is a reasonable expectation, Mexican consumers are unsure of the effectiveness of complaining. Some even reported it as a waste of time.

This belief might reflect the high power distance found in Mexico. Consumers do not expect that store managers (who have power) will pay much attention to customers (who have no power). In contrast, many U.S. consumers plainly adhere to the "customer is always right" philosophy and U.S. retailers respond accordingly. One of the main priorities of US retailers in Mexico would be to establish credibility in the complaining process. Instore signage or promotions that claim "customer satisfaction guaranteed" is not of much use if the signs are not believed, much less tested for truth.

Finding Three. Complaint behavior in Mexico was most evident in the "negative word of mouth" response. Not only is this the most common response, it is the most damaging response since word of mouth communications are generally highly credible regardless of its veracity. It is important that retailers learn to combat this phenomenon because this type of complaining does not provide them with actionable feedback. Providing an attractive, alternative "voice" is extremely important.

Finding Four. In-group complaining is a strong tendency. Telling friends and family (the in-group) is very consistent with behavior in a collectivist culture. Mexico is a collectivist culture, where most people act on behalf of their social group instead of acting for themselves as in an individualistic culture. This is the group that can be trusted, retailers (the out-group) cannot. Having to complain to the business or to a third party means that the consumer has to get involved with an out-group who is not part of their social group.

Given this tendency to engage in negative word of mouth complaining instead of confronting the provider or using third parties as intermediaries, US retailers have two choices: (a) establish themselves as part of the "in-group" through calculated relationship marketing or (b) teach younger individualistic behavior is consumers that acceptable; perhaps by demonstrating that the entire social unit will benefit when retailers are given a chance to compensate for unfulfilled expectations. However, the latter course of action would require very diligent attention to a customer satisfaction program. Unfortunately, this is a pattern that will be difficult for retailers to change since it is a culturally ingrained behavior.

Finding Five. Not returning to the business is also a tendency. The survey results showed that dissatisfied respondents would be *somewhat likely* (0.51) to stop buying at an establishment or using a particular service for all but the tortas.

The nature of complaining behavior about the tortas might be a bit puzzling to US retailers. These results appear to be related to structural variables rather than complaining variables. In Mexico there is quite a bit of informal commerce generated by

street vendors and at informal markets i.e. tianguis. When consumers buy on the street and are unsatisfied with their purchase, it is difficult to go back and complain since a street vendor changes places, and some markets are set up only on certain days. The consumer is left with no guarantee that they will again find the vendor, or that they will get any response to their complaint since there is no invoice, receipt, or any written form that proves that the product was bought from a particular vendor. Likewise, there is little information to provide to friends and family. This also explains, at least in part, why third party involvement is the least likely in the case of tortas. Since US fast food retailers are likely to be franchisees with fixed retail locations and hours of operation, consumer CCB should be greatly facilitated if complaint initiation and service recovery programs are implemented.

However, it should be noted that the typical Mexican household spends about one-third of its income on food; much more than in the US. Any unsatisfactory food purchase is likely to be of more significance in this environment than in the United States. Food retailers should take appropriate steps to deal with this reality.

Not returning to a business after an unsatisfying purchasing experience does not favor the retailers seeking return patronage. This form of " silent withdrawal" response leaves retailers with no feedback about the sources of consumer dissatisfaction, loss of future revenues from that customer, and with the cost of replacing a lost customer with a new one. Retailers should implement mechanisms to encourage consumers to let them know what made them unhappy, so that services and products can be improved. Also, they need to train retail employees on how to handle complaints from customers in a manner that will encourage consumers to voice their dissatisfaction.

Finding Six. Younger shoppers are more likely to complain than older shoppers but still follow the example of their elders. As a culture, Mexicans do considerable talking but take little action, unless the matter is of great importance and there is a high probability of success; likely an adjunct of uncertainty avoidance. This has been explained as follows:

For a long time, Mexicans were restricted to hardly any competition among brands or companies. They got used to complaining to family and friends since they knew that little would be done by businesses. People, especially younger ones, are starting to understand that complaining will lead to results, especially when they hear favorable comments on resolutions that the PROFECO has obtained. But generally, it is not yet a habit for people to believe that if they complain they will get an answer. It seems that young people follow the customs of their elders, not complaining directly to the store, manager, or manufacturer, or to third parties. Like older people, they complain by negative word of mouth (Hernandez 2001).

Retailers who can provide convincing evidence of their good will in resolving complaints, particularly among younger shoppers, should be able to establish store loyalty. This will require careful management of a system that encourages complaining among young shoppers and resolves them in a prompt, effective manner. Effective recovery from complaints generally results in a more loyal customer and protecting the lifetime income stream that would be generated by that customer.

Finding Seven. Not surprisingly, it appears that higher price of and/or higher involvement with the product or service, e.g., television and car repair, increases the chances that consumers will complain. Mexican consumers tend to plan for such purchases. Food and textiles are relatively inexpensive goods on a per unit basis and thus are not as involving as the more important television (social role) or car repair (performance and financial risk). The television and auto repair are important purchases. Consumers give thought to what they are going to buy and take the time to study the characteristics of these higher cost items. The likelihood of telling friends and family, complaining to the store, and stopping buying is noticeably higher for both of these products. This behavior is similar to that found in Mexican-American consumers when they are not satisfied with their more expensive purchases. (Cornwell and Bligh 1991). However, third party involvement was still quite unlikely. Retailers can

respond to this finding in two different ways: the first is to determine which goods are more likely to be high involvement purchases and take particular efforts to encourage CCB so that consumer problems can be addressed for these items. The second course is to teach consumers that satisfaction can and should be obtained for all types of goods, not just those that are the most important purchases.

Finding Eight. Consumer complaining behavior is not strongly correlated with sex of the respondent. In general, Mexico would be classified as a masculine-oriented society but because women do much of the shopping, the typical male dominance patterns are not as prevalent in CCB. Therefore, American retailers should direct their customer relationship management programs at women as well as men.

The findings of this study clearly demonstrate that American retailers should not simply export an American style customer satisfaction program into Mexico. Any such program should reflect the structural and cultural differences found between these two markets. By using the results from this study, U.S. retailers should be in a much better position to formulate an effective customer relationship management program among its Mexican customers.

LIMITATIONS AND FUTURE STUDY

Any time behavioral intentions are used as a proxy for behavior, there is an opportunity for misrepresentation of actual market phenomenon. However, trying to find a sample of Mexican retail consumers with an identical set of four disappointing purchase situations would be nearly impossible. Replication of this study with a different marketbasket of goods and services would help validate these descriptive findings. Income, age, and gender were all considered but because of the skewed distribution of age and income in Mexico, only small samples were available above age 40 and a monthly income above \$700. Subdivision by gender would have made them even smaller. Further studies would need to have much larger samples and/or highly stratified samples to provide valid statistical tests of significance using these variables. This study provides a platform for further studies; particularly comparative studies with other underdeveloped countries in Hofstede's typology (1981). Also, it could be redefined for a specific product or service that a company is interested in promoting globally. Understanding consumer complaint behavior from different cultures will lead to a better understanding of consumer satisfaction and help develop effective strategies to better serve customers.

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Appendix Survey Instrument

1. Indicate the frequency with which you complain when dissatisfied with a purchase or service: (Indicate how likely it is that you would take each of the following actions by circling a number to the right of the item using the following scale)

+2 Very likely +1 Somewhat likely 0 Not very likely -1 Somewhat Unlikely -2 Very unlikely

Do nothing about the incident

Stop buying at the store/using the service/ buying the brand

Tell family and friends about your bad experience

Complain to the business manager and/or complain to the manufacturer

Complain to the PROFECO Write to a newspaper Contact a lawyer or take legal action.

2. Imagine that last week you purchased a jacket for \$50.00. This week the shoulder seam ripped out beyond repair. You are certain that it ripped because of poor workmanship and not because of your actions. The store management where you bought the jacket refused to exchange it or refund your money: (Indicate how likely it is that you would take each of the following actions by circling a number to the right of the item)

Do nothing about the incident
Stop buying at the store and/or stop buying the brand
Tell family and friends about your bad experience
Complain to the store manager and/or complain to the manufacturer
Complain to the PROFECO
Write to a newspaper
Contact a lawyer or take legal action

3. Assume that you buy a torta to take home, You specifically ask that no chile be but on it. After you pay for the torta, you realize that there is a lot of chile on it, You tell the clerk, and you are told that nothing will be done for you: (Indicate how likely it is that you would take each of the following actions by circling a number to the right of the item)

Do nothing about the incident
Stop buying at that establishment
Tell family and friends about your bad experience
Complain to the person in charge
Complain to the PROFECO
Write to a newspaper
Contact a lawyer or take legal action

4. You take your car into a garage to repair an oil leak. After paying \$150, you notice that the car is still leaking oil. You take the car back, and you are told that they will fix the leak again but at an extra charge: (Indicate how likely it is that you would take each of the following actions by circling a number to the right of the item)

Do nothing about the incident
Stop going to that garage
Tell family and friends about your bad experience
Complain to the person in charge
Complain to the PROFECO
Write to a newspaper
Contact a lawyer or take legal action

5. You buy a TV. When you get home you find that the there is no sound. At the store where you purchased the TV they tell you that they can't do anything. Indicate how likely it is that you would take each of the following actions: (Indicate how likely it is that you would take each of the following actions by circling a number to the right of the item)

Do nothing about the incident
Stop buying at the store and/or stop buying that
Tell family and friends about your bad experience
Complain to the store manager and/or manufacturer
Complain to the PROFECO
Write to a newspaper
Contact a lawyer or take legal action

6. In the last six	months, how many times have you complained
1 time	
2 times	
3 times	
	

4 times	
5 or more 5 ti	mes
The importa The price pa Your expect If the produ	lain, it depends on: (number from one to four, one being the most important, two second and so forth) ince that the product has for you hid rations of the product/service were not fulfilled ct/service does not satisfy your needs sfied you feel
8. Female	Male
9. Your age range	
20-30	
31-40	
41-50	
51-60	
61-70	
71 or more	
10. Your monthly i	ncome range
USD\$155 - 311	
322 - 466	
467 - 778	
779 - 1555	
1556 or more	