

Attitude towards, and likelihood of, complaining in the banking, domestic airline and restaurant industries

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ABSTRACT

It is imperative that service organisations implement effective service recovery strategies when customers experience a service failure, since unresolved service failures can result in customers spreading negative word-of-mouth communication or defecting to competitors. It is therefore in organisations' best interests to encourage customers to complain when a service failure occurs. However, if customers do not have positive attitudes towards complaining or are not likely to complain, service organisations will not be afforded the opportunity to offer service recovery. This study aims to determine customers' attitudes towards complaining as well as their likelihood of voicing a complaint when service failures occur with service providers in the banking, domestic airline and restaurant industries. Non-probability convenience sampling was used to collect data from 915 respondents residing in Gauteng. The results indicate that respondents have fairly positive attitudes towards complaining. Therefore, by creating appropriate channels to complain, customers will in all likelihood use these channels to do so. Significant differences were found between different customer groups pertaining to their overall attitude towards complaining as well as the likelihood of voicing a complaint. Across all three industries, customers are more likely to voice a complaint when they experience a service failure with their current service provider than with a service provider they have never used.

Key words: services failure, service recovery, customer complaint behaviour (CCB), attitude towards complaining, likelihood of voicing a complaint, banking, domestic airlines, restaurants

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Introduction

It is generally believed that service organisations are prone to service failures, particularly due to human involvement in the service delivery process. It is therefore critical that service organisations elicit complaints from their customers in order to successfully recover from service failures. However, Hansen, Wilke and Zaichkowsky (2010: 17) argue that many organisations tend to steer away from actively seeking feedback or complaints from their customers. Casado, Nicolay and Mas (2011: 43), Chelminski and Coulter (2011: 366), and Robinson, Neeley and Williamson (2011: 90) emphasise the importance of encouraging customer complaints by suggesting that the consequences of ignoring feedback pertaining to service failures could result in customers spreading negative word-of-mouth communications and even defecting to competitors.

Considering the potential negative effect of not adequately addressing service failures, it seems obvious that service organisations should become more sensitive towards customer complaints (Kim, Wang & Mattila 2010: 975; Tesfom & Birch 2011: 378).

This study focused on three South African service industries, namely the banking, domestic airline and restaurant industries. These industries are known for their dynamic nature and competitiveness (Bizmag 2011; Infosys 2011; Eturenews 2009). This paper aims to determine the attitudes of customers towards complaining, as it is believed that customers' attitudes towards complaining can be considered an indicator of whether and how customers will complain (Jin 2010: 93). The study furthermore determines the likelihood of customers complaining when a fictional service failure is experienced with a service organisation they regularly patronise as well as a service organisation they have not used before, within each of the three industries.

Literature background

Service failure and service recovery

It is a generally accepted that service organisations such as banks, airlines and restaurants should avoid service failures at all costs, but when failures unavoidably do occur, service recovery efforts should be put in place to recover from such failures (Kim et al. 2010: 975). Successful service recovery is important, since service failures lead to customer dissatisfaction and eventually result in a loss of profit (Robinson et al. 2011: 90).

Customers evaluate the service they receive from a service organisation throughout the consumption process (Narteh & Owusu-Frimpong 2011: 392). The consumption process involves *pre-consumption*, where alternatives (whether these are different banks, domestic airlines or restaurants) are considered; the *actual consumption* of the services; and finally, the *post-consumption* stage, where expectations are compared with the actual service received from the service organisation (Narteh & Owusu-Frimpong 2011: 392).

When a service failure is experienced during any stage of the consumption process, customers typically expect an explanation of what went wrong together with the assurance that such a service failure will not occur again (Casado et al. 2011: 43). Service organisations should therefore continually focus on improving the service recovery systems they have in place to address these issues (Casado et al. 2011: 43; Chang & Chin 2011: 134). If an attempt is made to recover from a service failure and the complainant still feels that the service failure was not suitably resolved, he or she experiences a *double deviation* that could act as an opportunity for competitors to attract such customers by positioning themselves as a service organisation that truly cares about its customers (Casado et al. 2011: 43).

Paninchukunnath and Goyal (2011: 317–318) argue that the behaviour of service employees in particular plays a critical role when recovering from service failures – be it the cashier at a bank, a flight attendant at an airline or a waiter at a restaurant. It can, however, not be taken for granted that all employees will deal with customers who experience a service failure in the best possible way (Robinson et al. 2011: 96). Employees reacting to service failures should therefore possess good communication skills and adequate levels of job-related knowledge and competence (Evardsson, Tronvoll & Höykinpuro 2011: 345). A realistic timeframe to deliver on expectations and a suitable service recovery system are key factors in achieving proper service recovery and an acceptable outcome in the eyes of the customer who experienced a service failure (Evardsson et al. 2011: 345).

Customer complaint behaviour

According to Chelminski and Coulter (2011: 366), service failures experienced by customers are often followed by complaint behaviour. When customers complain to a service organisation, it provides the organisation with an opportunity to rectify the service failure (Kim et al. 2010: 983). Research conducted by Tesfom and Birch (2011: 378) indicates that the effect of successfully resolving a customer complaint is particularly powerful and impacts greatly on customer satisfaction and retention.

Unfortunately, most dissatisfied customers never complain to service organisations, but rather complain to others such as friends, family or work colleagues, and by doing so, organisations are deprived of valuable feedback that could have been used to avoid repeating failures (Hansen et al. 2010: 17).

Organisations should therefore do their utmost to encourage customer complaints, since unhappy customers present a serious risk to service organisations' reputations (Chelminski & Coulter 2011: 366). It is furthermore believed that a service organisation with a good reputation for the quality of service it provides is less prone to experiencing negative reactions from customers when service failures occur (Nikbin, Ismail, Marimuthu & Abu-Jarad 2011: 26). Customers tend to be much more forgiving when service failures occur at a reputable service organisation. Maintaining a good reputation is therefore a key priority for service organisations, since it has a major impact on how customers respond to service failures (Nikbin et al. 2011: 26).

Service organisations should accordingly endeavour to cultivate a positive attitude towards complaining among their customers and should make it possible for customers to communicate easily with the organisation when a service failure is experienced (Chang & Chin 2011: 134).

Chang and Chin (2011: 134) profess the importance of understanding the key factors that determine customers' likelihood of complaining. These authors showed that the reputation of the organisation influences the likelihood of customers voicing a complaint (Chang & Chin 2011: 134). Huppertz (2007: 428) suggests that customers are also more likely to complain when it becomes easier to complain or when redress following a complaint becomes more certain. The findings of a study by Jin (2010: 87, 97) support this view by determining that perceived value and the perceived likelihood of being able to successfully complain significantly influence customers' complaint intentions.

Another significant predictor of customers exhibiting complaint behaviour is customers' attitude towards complaining (ATC), as it is argued that customers' ATC influences their intentions to complain following a service failure (Kim & Boo 2011: 232). Numerous other studies concur that a positive relationship exists between ATC and actual customer complaints (Kim & Boo 2011: 232; Yuksel, Kilinc & Yuksel, 2006: 22). Customers with a negative ATC are therefore more likely to switch to competitors, whereas those with a positive ATC will voice their complaint to the organisation.

The contribution of services to the South African economy

South Africa's gross domestic product (GDP) is estimated at R2700 billion (Global Finance 2011; Statistics South Africa 2011: 2). Services, in particular, play a major role in the South African economy. This is evident when considering the following: it is estimated that the finance, real estate and 'other business services' contributed 20.9% of the country's GDP during the first quarter of 2011; general government services represent 13.7%; transport, storage and communication account for 9.1%; and personal services represent 5.6% of the country's GDP, making services a major contributor to the country's GDP (Statistics South Africa 2011: 2).

The following sections elucidate three specific service industries applicable to this study, namely the South African banking, domestic airline and restaurant industries.

An overview of the South African banking industry

The South African banking industry is characterised by many local and foreign banks competing for business (South Africa.info 2011). It is estimated that there were as many as 38 registered banks as well as an additional 44 banks with representatives operated in South Africa during the mid-2000s (Mboweni 2004: 1). The major players operating in this industry include Standard Bank of South Africa and First Rand Bank (the largest banks in sub-Saharan Africa), ABSA (with the controlling share held by the United Kingdom's Barclays Bank), Investec and Nedbank (Infosys 2011; Mboweni 2004: 1).

In addition to the often intense competition between banks, South African banks also compete with so-called non-banks – the most notable being retailers offering financial services by partnering with existing banks (Worthington & Welch 2011: 191). Although self-service technologies such as ATMs and internet banking have forever changed the way South African customers interact with banks (Proenca & Rodrigues 2011: 192), the major challenge for banks is to adequately service the large sector of the population that remains unbanked (Infosys 2011).

South African banks adhere to the Code of Banking Practice (CBP) to protect customers against any unfair dealings (Banking Association of South Africa 2011). Among other things, the CBP provides for internal dispute resolution to quickly and efficiently handle complaints between banks and their customers and furthermore provides for an ombudsman to resolve disputes between these parties (Banking Association of South Africa 2011).

An overview of the South African domestic airline industry

The South African domestic airline industry, characterised as one of the fastest-growing airline industries in the world, as with the rest of Africa (Martin 2011), is dominated by the government-controlled South African Airways (SAA). Other major domestic operators include Kulula.com, 1Time, Mango, Airlink, South African Express and British Airways (Irwin 2011).

The profitability in the South African airline industry has been very low over the past few years, partly because the industry experienced unstable fuel prices, a drop in the number of domestic passengers, an increase of 33% in Air Traffic and Navigation Services (ATNS) fees, as well as substantial increases in airport charges by the Airport Company of South Africa (ACSA) (allAfrica.com 2009). Airport-related charges already account for 25% of the fare of some domestic routes, with this percentage potentially increasing in the future if the Regulator approves requested increases (allAfrica.com 2009). This would even further reduce the number of passengers in a country where only a small percentage of South Africans travel by air.

The industry is accordingly characterised by intense competition, regular price wars between domestic airlines, and as with international trends, a move away from premium carriers towards low-cost airlines (Martin 2011; Irwin 2011; allAfrica.com 2009). It is thus evident that providing exceptional customer service and retaining customers would become increasingly important in this industry, since competition is forecast to become even more cutthroat (Martin 2011).

An overview of the South African restaurant industry

It is very tempting for many prospective entrepreneurs to enter the South African restaurant industry, since it seems to offer endless opportunities, with franchised food and restaurant outlets being the most attractive to prospective restaurateurs (Bizmag 2011). This becomes evident when considering that there were 61 fast food and 55 restaurant franchise systems operating in South Africa by 2007, employing 42 000 people and realising a turnover of R8.9 billion (Bizmag 2011). The interest in franchised outlets is not surprising, since a study conducted in 2010 revealed that 75% of customers in the higher Living Standards Measure (LSM) groups who reside in Soweto buy KFC and that one of the biggest franchised restaurant groups in South Africa, Spur, plans to open smaller outlets than its traditional urban franchised ones in rural areas of South Africa to capture the potential in these areas (Franchise Association of South Africa 2010a & 2010b).

The industry is supported by the Restaurant Association of South Africa (RASA), the South African Chefs Association (SACA), the Federated Hospitality Association

of South Africa (Fedhasa) and the Franchise Association of South Africa (FASA) (Bizmag 2011). RASA is a non-governmental organisation that focuses on countering 'anti-restaurant initiatives' (Anon. 2009: 43). It also encourages good business operations, in particular safe food and good labour practices in the South African restaurant industry (Anon. 2009: 43). SACA provides a support network and advice to the industry, while Fedhasa offers members up-to-date advice regarding government legislation and requirements (Bizmag 2011). FASA provides those involved in franchised businesses with advice and support (Bizmag 2011). It should, however, be remembered that South Africa is an emerging economy with high unemployment levels and that growth in the restaurant industry is, and will, remain a continuous challenge for some time to come (Allen 2011).

Problem statement, objectives and hypotheses

The banking, domestic airline and restaurant industries are characterised by high levels of customer contact and are therefore prone to service failures. These industries are furthermore highly competitive and only those organisations that service their customers well, that properly handle complaints and successfully recover from service failures, will attract and retain customers over time (Tesfom & Birch 2011: 378). For service organisations to recover from service failures, they should first be made aware that customers have experienced a service failure through the complaints customers raise (Chelminski & Coulter 2011: 366). For service organisations to receive complaints, customers should exhibit a positive attitude towards complaining, and there should be a strong likelihood that they will complain. Organisations will, however, not be in a position to offer service recovery initiatives if they are unaware that customers have experienced a service failure. This could result in the defection of customers who have been patronising the business regularly (Casado et al. 2011: 43; Robinson et al. 2011: 90).

The purpose of this paper is to determine customers' overall attitudes towards complaining and furthermore to examine the likelihood of customers voicing a complaint when a service failure occurs with a customer's current service provider and another service provider that they have not used before across the banking, domestic airline and restaurant industries.

To achieve the purpose of this paper, the following objectives were formulated:

- To investigate customers' overall attitudes towards complaining
- To obtain insights into the likelihood of customers voicing a complaint when a hypothetical service failure is experienced with a current service provider across the three service industries

- To obtain insights into the likelihood of customers voicing a complaint when a hypothetical service failure is experienced with a service provider that customers have never used before across the three service industries.

The following alternative hypotheses are formulated for the study based upon the findings of Ekiz and Au (2011) that different groups of customers exhibit different attitudes towards complaining, and the work of Nikbin et al. (2011) that customers react differently towards service failures they experience from different service organisations:

H1: There are significant differences in the overall attitudes of different groups of customers towards complaining.

In order to refine this hypothesis, the following sub-hypotheses can be formulated:

H1a: There is a significant difference between male and female customers with regard to their overall attitudes towards complaining.

H1b: There is a significant difference between younger and older customers with regard to their overall attitudes towards complaining.

H1c: There is a significant difference between customers with a higher education and customers with matric or less with regard to their overall attitudes towards complaining.

H1d: There is a significant difference between customers who regularly use a service provider and those who infrequently use a service provider with regard to their overall attitudes towards complaining.

H2: There are significant differences in the likelihood of customers voicing a complaint when they experience a similar hypothetical service failure at their current service provider and a service provider that they have never used.

In order to refine this hypothesis, the following sub-hypotheses can be formulated:

H2a: There is a significant difference in the likelihood of customers voicing a complaint when they experience a similar hypothetical service failure at their current bank and a bank they have never used.

H2b: There is a significant difference in the likelihood of customers voicing a complaint when they experience a similar hypothetical service failure with the domestic airline they most often fly with and a domestic airline they have never flown with.

H2c: There is a significant difference in the likelihood of customers voicing a complaint when they experience a similar hypothetical service failure at the restaurant they usually go to and a restaurant they have never been to.

Research methodology

Population and sampling

The target population of the study included individuals in Gauteng province, South Africa who either hold a bank account in their personal capacity, or have flown at least once in the past year on a domestic airline, or have taken out or eaten a meal at a restaurant during the past six months. The researchers decided to focus on these three industries due to the competitiveness between service providers in these industries and since service failures and resultant complaints in these industries are fairly well publicised.

Two-stage non-probability sampling was used to collect data from respondents in Gauteng province, South Africa. Potential respondents were selected by fieldworkers on the basis of convenience, and subsequently the fieldworkers had to fill race and gender quotas. In total, 915 useable questionnaires were collected from respondents for analysis: 315 questionnaires related to the banking industry, 280 related to the domestic airline industry and 320 related to the restaurant industry.

The questionnaires

Three different self-administered questionnaires were used to collect information from respondents. The questionnaires were designed to elicit information related to each of the three industries under study. Each questionnaire contained a screening question to ensure that respondents qualified to participate in the study. The questionnaires also included a section that enquired about respondents' demographics as well as their patronage habits with respect to their current bank, domestic airline or usual restaurant. The questionnaires also included a measurement set to measure respondents' attitudes towards complaining in general (eight scale items). This measurement set was taken from the work of Yuksel et al. (2006: 16) on complaint behaviour.

Each questionnaire furthermore included fictional scenarios of service failures experienced with the respondents' current bank, the domestic airline they most often fly with, or the restaurant they usually go to (see Annexure A). Following the fictional service failure scenarios, a measurement set was included in each of the three questionnaires to measure the likelihood of respondents voicing a complaint in response to the fictional service failures (five scale items). This measurement set was also taken from the work of Yuksel et al. (2006: 16). The same scenarios were again presented to respondents, but this time focused on a bank, domestic airline and

restaurant that respondents had never used. Respondents then also had to indicate their likelihood of complaining based on these fictional service failure scenarios. A respondent's level of agreement with all statements was measured on a five-point unlabelled Likert-type scale.

The questionnaires were pre-tested among population elements contained in the target population of the study. Based upon their feedback, and after tabulation of the pre-test results, minor changes were effected to the questionnaire before it was fielded among respondents.

Data collection

Trained fieldworkers were used to select respondents based upon convenience, to fill the prescribed race and gender quotas, hand the questionnaires to them, and collect the questionnaires once completed. The researchers conducted checks to ensure that the sampling plan was followed and that errors related to data collection were minimised.

Data analysis

The Statistical Package for Social Sciences (SPSS version 17) was used to capture and analyse the data. The data were captured, cleaned and prepared for analysis. The data analysis commenced with an investigation into the normality of the distribution of each scale item included in one of the two measurement sets in the questionnaires. The reliability of the measurement sets was furthermore investigated by calculating the reliability statistic (Cronbach's alpha) for each of the two measurement sets.

Descriptive statistics were calculated to describe the demographic profile of respondents as well as their patronage habits in relation to their current bank, the domestic airline they most often fly with, or the restaurant they most often go to. The paper also reports the descriptive statistics (means and standard deviations) for respondents' overall attitudes towards complaining and their likelihood of voicing a complaint regarding a fictional service failure with their current service provider and a service provider they have not used before.

With regard to the hypotheses formulated for the study, the researchers relied on a confidence level of 95% and a resultant p-value of 0.05. A p-value of equal to or less than 0.05 would therefore be regarded as statistically significant.

For the purposes of testing the hypotheses formulated for the study, multiple response categories used to measure three of the variables in the questionnaires (namely, age, education and regularity of use) were collapsed into two response

categories each. 'Age' was collapsed into those who are 29 years and younger (younger) and those who are 30 years and older (older). 'Education' was collapsed into those who have a high school education (matric) or less and those who have a higher level of education. 'Regularity of use' was collapsed into those who regularly (once a month or more) use a service provider (bank, domestic airline or restaurant) and those who infrequently (twice a year or less) use a service provider.

Parametric tests were used for the purposes of hypotheses testing. The sample size is large ($n = 915$), and each of the scale items included in the two measurement sets (measuring attitude towards complaining and likelihood of voicing a complaint) exhibit distributions that can be considered as normal (Eiselen, Uys & Potgieter 2007: 79; West, Finch & Curran 1995: 75). The assessment of the distribution of results is discussed in the following section.

The researcher made use of independent sample t-tests to determine whether significant differences exist between two groups of respondents (based on gender, age, education and regularity with which the service provider is used) with regard to their attitude towards complaining. Paired sample t-tests were furthermore used to determine whether significant differences exist between two variables, namely the customers' likelihood of voicing a complaint in the case of a fictional service failure occurring with a current service provider compared with a service provider they have not used before in each of the three industries.

Results

Distribution of results

Before the individual scale items included in each of the two measurement sets were subjected to hypothesis testing through the use of parametric tests, the researchers first determined whether the distribution of each of the scale items falls within the acceptable limits of normality. West et al. (1995: 75) state that the distribution for a particular scale item may be considered normal if the skewness of the distribution is less than ± 2.00 and the kurtosis of the distribution is less than ± 7.00 . The assessment of the scale items included in the two measurement sets indicates that they all fall within these limits.

Reliability

The researchers furthermore determined the reliability of each of the two measurement sets used in the study. Although the measurement sets used in this

study were found to be reliable in the work of Yuksel et al. (2006: 16), the reliability of the two measurement sets was assessed by calculating Cronbach's alpha values. The closer the value is to 1.00, the more reliable a measurement is deemed to be (Hair, Anderson, Tatham & Black 1998: 118). Hair et al. (1998: 118) also note that a measurement set with a Cronbach's alpha value of 0.7 or higher can be considered reliable. Table 1 provides an exposition of the reliability testing conducted for this study.

Table 1: Cronbach's alpha values for the measurement sets used in the study

Measurement sets	Cronbach's alpha
Attitude towards complaining (eight scale items)	0.738
Likelihood of voicing a complaint (five scale items)	0.737

It is evident from Table 1 that both measurement sets may be considered reliable, as they are both above the value of 0.7.

Construct validity

As stated previously, the two measurement sets used in the questionnaire were taken from the work of Yuksel et al. (2006: 18). Their study indicates that the use of the scale items is associated with significant paths that link the relevant constructs. The study also indicates that the residuals that transpired were low.

Sample profile

The sample profile is presented in Table 2.

It is evident from Table 2 that the majority of respondents were female (53.1%), between the ages of 20 and 29 years and English speaking. The majority of respondents have a degree (40.0%) and are employed full-time (60.9%). It is evident from this profile that the respondents who took part in the study are better educated than the norm, with two-thirds possessing a post-matric qualification.

Specific findings relating to attitude towards complaining

Table 3 provides an exposition of the results obtained with regard to respondents' attitudes towards complaining.

Attitude towards complaining in the banking, domestic airline and restaurant industries

Table 2: Sample profile

Gender	Percentage
Male	46.9
Female	53.1
Age	Percentage
Younger than 20	5.5
20–29	45.8
30–39	19.8
40–49	15.2
50–59	10.3
60–69	2.7
70 or older	0.7
Home language	Percentage
Afrikaans	22.9
English	50.1
Nguni (isiZulu, isiXhosa, Siswati, isiNdebele)	11.6
Sotho (Sepedi, Sesotho, Setswana)	12.1
Tshivenda/Xitsonga	2.1
Other language	1.2
Education	Percentage
Primary school completed	0.3
Some high school	3.4
Matric	27.4
Technical diploma or degree	26.7
University degree	40.0
Other	2.1
Employment status	Percentage
Full-time	60.9
Part-time	10.3
Self-employed	9.4
Student	13.3
Housewife or househusband	2.9
Retired	1.3
Unemployed	2.0

Table 3: Respondents' attitudes toward complaining

Scale items	n	Mean	Standard deviation
Complaining is a customer's right, not an obligation	900	4.19	0.903
I always complain when I am dissatisfied because I feel it my duty	904	3.45	1.162
Complaining is not easy, but it should be done when things are not right	902	4.13	0.954
I always feel better once I voice my dissatisfactions through a complaint	905	3.50	1.136
For me, complaining usually makes me more frustrated*	901	3.21	1.275
Complaining about anything is distasteful to me*	884	3.47	1.296
People who have little else to do are the ones who complain the most*	903	3.61	1.353
I am embarrassed to complain no matter how bad the product or service was*	909	3.79	1.240
Overall		3.67	0.699

* Inverted scores for negative scale items are presented for the purposes of statistical comparison

It is evident from Table 3 that respondents agree the most with the statement 'Complaining is a customer's right, not an obligation' (mean = 4.19; standard deviation = 0.903). This is followed by 'Complaining is not easy, but it should be done when things are not right' (mean = 4.13; standard deviation = 0.9547). The scale item respondents agree the least with is 'Complaining makes me more frustrated' (mean = 3.21; standard deviation = 1.275). The overall mean score for respondents' attitudes towards complaining is 3.67 (standard deviation = 0.699). Considered on a five-point scale, it can be concluded that overall, respondents agree with scale items contained in this measurement set and therefore have fairly positive attitudes towards complaining.

Specific findings related to the likelihood of voicing a complaint

Table 4 shows the results obtained when a fictional scenario of a service failure was presented to respondents and they were asked to indicate their likelihood of voicing a complaint in response at their current service provider across the three service industries.

Attitude towards complaining in the banking, domestic airline and restaurant industries

Table 4: Respondents' likelihood of voicing a complaint based on a fictional service failure with their current service provider

Scale items	Scenario 1 (bank service failure)		Scenario 2 (domestic airline service failure)		Scenario 3 (restaurant service failure)		Overall	
	Mean	Standard deviation	Mean	Standard deviation	Mean	Standard deviation	Mean	Standard deviation
I would complain to the staff member	3.81	1.256	4.52	0.709	4.13	1.153	4.14	1.113
I would demand immediate and active involvement of a manager	3.65	1.271	3.97	1.163	3.65	1.169	3.75	1.211
I would write a letter of complaint to the head office	2.89	1.379	3.33	1.355	2.59	1.299	2.92	1.376
I would talk to other customers about the problem	3.13	1.320	3.33	1.310	2.47	1.233	2.96	1.338
I would complain to an external agency (e.g. newspaper)	2.26	1.235	2.28	1.167	1.94	1.050	2.16	1.169
Overall	3.15	0.892	3.48	0.843	2.94	0.788	3.18	0.870

It is evident that respondents agree overall most with the scale item 'I would complain to the staff member' (overall mean = 4.14; overall standard deviation = 1.113) when a service failure is experienced. This is also the scale item with which respondents agree the most within each of the industries. The scale item 'I would complain to an external agency (e.g. newspaper)' is the scale item respondents agree with the least overall when a service failure is experienced (overall mean = 2.16; overall standard deviation = 1.169). This is also the case within each of the three industries.

Table 5 shows the results obtained when a fictional scenario of a service failure was presented to respondents and they were asked to indicate their likelihood of voicing a complaint in response to a service failure with a service provider they have never used before across the three service industries.

It is evident that respondents agree most overall with the scale item 'I would complain to the staff member' (overall mean = 3.93; overall standard deviation = 1.235) when a service failure is experienced. This is also the scale item with which respondents agree the most within each of the industries. The scale item 'I would

Table 5: Respondents' likelihood of voicing a complaint based on a fictional service failure with a service provider they have never used before

Scale items	Scenario 1 (bank service failure)		Scenario 2 (domestic airline service failure)		Scenario 3 (restaurant service failure)		Overall	
	Mean	Standard deviation	Mean	Standard deviation	Mean	Standard deviation	Mean	Standard deviation
I would complain to the staff member	3.40	1.371	4.22	0.994	4.19	1.115	3.93	1.235
I would demand immediate and active involvement of a manager	3.13	1.368	3.76	1.262	3.49	1.303	3.45	1.337
I would write a letter of complaint to the head office	2.50	1.333	3.12	1.362	2.34	1.256	2.63	1.355
I would talk to other customers about the problem	2.92	1.318	3.37	1.329	2.41	1.284	2.88	1.364
I would complain to an external agency (e.g. newspaper)	1.98	1.146	2.27	1.164	1.81	1.011	2.01	1.121
Overall	2.78	0.882	3.35	0.925	2.84	0.805	2.98	0.904

complain to an external agency (e.g. newspaper)' is the scale item respondents agree with the least overall when a service failure is experienced (overall mean = 2.01; overall standard deviation = 1.121). This is also the case within each of the three industries.

Hypothesis testing

Hypothesis 1

With regard to hypothesis 1 that there are significant differences in the overall attitude of different groups of respondents towards complaining, the following were found:

Attitude towards complaining in the banking, domestic airline and restaurant industries

- There is a significant difference between male (mean = 3.60) and female (mean = 3.73; p-value = 0.006) respondents with regard to their overall attitudes towards complaining. Female respondents have a more positive attitude towards complaining than male respondents do. H1a can therefore be accepted.
- There is no significant difference between younger (mean = 3.65) and older (mean = 3.69; p-value = 0.444) respondents with regard to their overall attitudes towards complaining. H1b can therefore be rejected.
- There is a significant difference between respondents with a higher education (mean = 3.70) and respondents with matric or less (mean = 3.57; p-value = 0.011) with regard to their overall attitudes towards complaining. Respondents with a higher education have a more positive attitude towards complaining than respondents with an education of matric or less. H1c can therefore be accepted.
- There is a significant difference between respondents who regularly use the service provider (mean = 3.71) and those who infrequently use a service provider (mean = 3.59; p-value = 0.014) with regard to their overall attitudes towards complaining. Respondents who regularly use the service provider have a more positive attitude towards complaining than respondents who infrequently use the service provider. H1d can therefore be accepted.

Hypothesis 1 can therefore only be partially supported, since significant differences exist between the overall attitude of different groups of respondents towards complaining based upon gender, education and regularity with which the service provider is used.

Hypothesis 2

With regard to hypothesis 2 that there are significant differences in the likelihood of respondents voicing a complaint when they experience a similar hypothetical service failure with their current service provider and a service provider they have never used before, the following were found:

- There is a significant difference in the likelihood of respondents voicing a complaint when they experience a similar hypothetical service failure with their current bank (mean = 3.14) and a bank they have never used (mean = 2.79; p-value = 0.000). Respondents are significantly more likely to voice a complaint with their current bank than with a bank they have never used when a service failure occurs. H2a can therefore be accepted.
- There is a significant difference in the likelihood of respondents voicing a complaint when they experience a similar hypothetical service failure with the domestic airline they most often fly with (mean = 3.49) and a domestic airline

they have not flown with (mean = 3.34; p-value = 0.000). Respondents are significantly more likely to voice a complaint with the domestic airline they most often fly with than another domestic airline they have not flown with when a service failure occurs. H2b can therefore be accepted.

- There is a significant difference in the likelihood of respondents voicing a complaint when they experience a similar hypothetical service failure at the restaurant they usually go to (mean = 2.93) and a restaurant they have never been to (mean = 2.83; p-value = 0.010). Respondents are significantly more likely to voice a complaint at the restaurant they usually go to than a restaurant they have not been to. H2c can therefore be accepted.

Hypothesis 2 can therefore be accepted, since significant differences exist in the likelihood of respondents voicing a complaint when they experience a similar hypothetical service failure with their current service provider and a service provider they have never used in the banking, domestic airline and restaurant industries. Respondents are significantly more likely to voice a complaint when they experience a similar hypothetical service failure with their current service provider than with a service provider they have never used across all three industries.

Discussion and recommendations

Respondents exhibited fairly positive attitudes towards complaining. The benefit to service organisations stemming from this finding is that if appropriate channels are created for complaining, customers will in all likelihood use these channels to complain, thereby allowing the activation of proper service recovery strategies.

When presented with a fictional service failure with their current service provider, respondents in all three industries agreed the most with the statement 'I would complain to the staff member' and the least with 'I would complain to an external agency (e.g. newspaper)'. Similar findings are also evident when respondents were presented with a fictional service failure with a service organisation they have never used. Since respondents are most willing to complain to a staff member within the service organisation, it is important to ensure that staff members are approachable and that a process exists to facilitate the complaint process.

Significant differences were found in the overall attitudes of different groups of customers towards complaining based on gender, education and regularity with which the service provider is used. There are also significant differences in the likelihood of customers voicing a complaint when they experience a similar hypothetical service failure with their current service provider and a service provider they have never used

in the banking, domestic airline and restaurant industries. These findings make it possible for service organisations to identify those customers who are more likely to complain and encourage complaints in order to recover service failures and change practices and processes accordingly.

Customers are significantly more likely to voice a complaint when they experience a similar hypothetical service failure with their current service provider than with a service provider they have never used across all three industries. This finding is in line with previous studies and punctuates the importance of managing complaints, since the complaints will most probably originate from regular or loyal customers.

All service organisations should ensure that appropriate channels are in place to facilitate customer complaints and to allow for successful recovery from a service failure. The service organisation should furthermore ensure, in appointing and training employees, that frontline employees are approachable at all times and behave in such a way that customers feel comfortable to complain to them.

A service organisation should also conduct research to determine the profile of customers who are most likely to complain. This study indicates that gender, education and whether an organisation is regularly patronised are good differentiators of attitude towards complaining and could, as such, be used to identify those who would be more prone to complain. By contacting and communicating with these customers, a service organisation may uncover service-related problems that customers are dissatisfied with.

Irrespective of the industry in which the service organisation operates, customers are more likely to complain to the service organisation they usually patronise. If these customers do complain, it is critical that the service organisation addresses their complaints expeditiously once they are received. In not addressing complaints from this group of customers, organisations could lose these customers to competitors or may be exposed to negative word-of-mouth communication.

Limitations of the research

The study was limited to one province in South Africa, namely Gauteng. The province is highly urbanised, with many customers being economically active and with many options in terms of service organisations available to them. Also, as is evident from the demographic profile, the respondents were highly educated. The study population can therefore not be viewed as representative of the larger South African population.

The respondents were presented with different scenarios and did not respond with a real service failure in mind. Although this allowed for an investigation and

comparison of all respondents based on exactly the same scenarios, respondents may react differently in a real-life situation.

Further research

It is suggested that the study be expanded to other regions of the country to study the complaint behaviour of customers in other provinces. It might also be valuable to investigate actual complaint behaviour across the three service industries. The likelihood of complaining and attitudes towards complaining should also be tested in other industries to determine whether customers' complaint intentions differ across more, and more diverse, industries. Future studies could also consider which other factors influence both customers' likelihood of complaining as well as their attitudes towards complaining. Finally, future studies should also consider the possible influence of customers' likelihood of complaining and attitudes towards complaining on their perceptions of service recovery efforts offered when complaining directly to organisations.

Conclusion

Due to their high levels of customer contact, the airline, banking and restaurant industries are prone to service failures. By creating opportunities for customers to complain following a service failure, service organisations stand to implement effective service recovery strategies. The results of this study suggest that complaints will most probably originate from regular customers and that staff members should be approachable, as customers are most willing to complain to a staff member within the service organisation.

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Attitude towards complaining in the banking, domestic airline and restaurant industries

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Annexure 1

Fictional scenarios of service failures presented to respondents for their current bank, the domestic airline they most often fly with and the restaurant they usually go to as well as a bank, airline or restaurant they have not used before:

Scenario 1 (Bank service failure)
<p>You decide to go to the bank that you <i>currently bank with / do not bank with</i> to explore the possibility of opening a new account with them. The information desk refers you to a waiting area where an advisor will call you. Although the advisor you were referred to is aware of your presence, you are initially ignored. After a few minutes, the advisor motions to you to come to his cubicle, greets you abruptly and mumbles, "How can I help you" (you think that was what he said) without making eye contact or appearing truly interested in assisting you.</p>
Scenario 2 (Domestic airline service failure)
<p>When going on holiday, you decide to fly to Cape Town with <i>the airline you most often fly with / an airline you have not flown with</i>. After checking in your luggage at the check-in counter, you make your way to the departure lounge where you learn that the flight will be delayed by 10 minutes. Although you enjoyed a pleasant flight, you thought the service by the cabin crew could have been better – or they could at least have been friendlier. At Cape Town International Airport you had to wait 30 minutes for your luggage, only to be told that one of your bags was lost, and you then noticed that another of your bags appeared to have been tampered with. When pointing this out to an airline employee, you are first ignored and then you are told that you should have taken preventative measures to protect your luggage.</p>
Scenario 3 (Restaurant service failure)
<p>You and your friends decide to go to <i>the restaurant you go to most often / a restaurant you have not visited before</i>. Although the restaurant looked busy, you are seated within 10 minutes. You order drinks, which you receive after 15 minutes. You are almost finished with your drinks before your food order is taken. At this point you ask for the table's drinks to be refilled. When receiving your food only half an hour later, you are still waiting for the drinks to be refilled. You ask for the drinks to be refilled again. You receive the drinks after you have finished your food and immediately order coffee instead of dessert. When you haven't received your coffee 20 minutes later, you cancel the order and ask for the bill. You had to ask the waiter three times more to bring you the bill before you eventually received it.</p>