

(Araştırma)

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## THE EFFECTS OF NEGATIVE EMOTIONS AND CORPORATE REPUTATION ON ALTERNATIVE VOICE COMPLAINT BEHAVIOR OF BANK CUSTOMERS

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Pınar BAŞGÖZE<sup>1,3</sup>  
Öznur ÖZKAN TEKTAŞ<sup>2</sup>

### ABSTRACT

This study examines the effects of both corporate reputation and negative emotions after failure (annoyance and irritation) on two voice-complaint behaviors, namely, direct firm and third-party complaints. Survey data were collected from 366 customers who experienced a banking service failure and complained. The research model was tested with Partial Least Square SEM using SmartPLS. The results showed that perceived corporate reputation has a greater impact than negative emotions on direct firm complaints, whereas negative emotions lead bank customers to 3rd parties. The relationship between corporate reputation and 3rd party complaints was fully mediated by the intensity of negative emotions. The study offers broader thinking on customer complaint behavior experience choices by proposing the notion that underlying antecedents of customers' different voice complaint behaviors may come from different sources, such as a bank's reputation appears to be judged by customers' experience or the intensity of the negative emotion after a failure. This study also contributes to the existing literature by examining the joint effects of firm reputation and negative emotions on complaint behavior in emerging markets.

**Keywords:** Customer Firm Complaint, Third Party Complaint, Corporate Reputation, Negative Emotion

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<sup>1</sup> Doç. Dr., Hacettepe Üniversitesi, pinaran@hacettepe.edu.tr, ORCID: 0000-0003-4597-5752

<sup>2</sup> Doç. Dr., Hacettepe Üniversitesi, oznuro@hacettepe.edu.tr, ORCID: 0000-0001-5703-6870

<sup>3</sup> İletişim Yazarı / Corresponding Author: pinaran@hacettepe.edu.tr

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## OLUMSUZ DUYGULARIN VE KURUMSAL İTİBARIN BANKA MÜŞTERİLERİNİN ALTERNATİF ŞİKÂyet DAVRANIŞLARI ÜZERİNDEKİ ETKİLERİ

### ÖZ

Bu çalışmanın amacı, kurumsal itibar ve hizmet hatası sonrası oluşan olumsuz duyguların (rahatsızlık ve irrite olma) iki şikâyet davranışı (doğrudan firmaya veya üçüncü kurumlara şikâyet) üzerindeki etkilerini bankacılık sektörü özelinde incelemektir. Çalışmanın verisi bankacılık hizmetlerinde hizmet hatası ile karşılaşan ve şikâyette bulunan 366 banka müşterisinden anket yöntemi ile toplanmıştır. Araştırma modeli Kısmi En Küçük Kareler YEM ile Smart PLS programı kullanılarak test edilmiştir. Sonuçlar, doğrudan firmaya yönlendirilen şikâyetler üzerinde kurumsal itibarın olumsuz duygulardan daha fazla etkiye sahip olduğunu; olumsuz duyguların ise, banka müşterilerini daha çok üçüncü taraflara şikâyete yönlendirdiğini göstermektedir. Olumsuz duygular aynı zamanda kurumsal itibar ile üçüncü taraflara şikâyet arasında düzenleyicilik etkisi göstermektedir. Çalışma, tüketicilerin farklı şikâyet davranışlarının altında yatan öncüllerin farklı kaynaklardan etkilenebileceği fikri ile literatüre katkıda bulunmaktadır. Çalışma aynı zamanda kurumsal itibar ve olumsuz duyguların şikâyet davranış türleri üzerindeki birlikte etkisini incelemesi açısından da katkı sağlar niteliktedir.

**Anahtar Kelimeler:** Firmaya şikâyet, Üçüncü taraflara şikâyet, Kurumsal İtibar, Olumsuz Duygular.

## 1. Introduction

As in many service sectors, in the banking sector, it has been realized that directing firm resources and efforts toward customer satisfaction through satisfactory complaint handling has strategic importance to be successful because of the increasingly intense competitive pressures and deregulations in emerging economies (Yavas et al., 2004). In many of such economies, consumer protection and consumer rights remain a very big challenge preventing customer retention (Donoghue and Klerk, 2009). A way of protecting customers is to establish an efficient redress environment. Despite the improvements in service recovery regulations in the banking sector (Reid, 2007), failures in banking services still appear quite frequently (Petzer et al., 2017). Therefore studying customer complaint behavior as a part of service recovery has become crucial for the success of the banking sector in emerging economies.

Voice complaint is a critical form of complaint behavior in an efficient redress environment by providing firms a chance to recover problems, offer ideas for improving products and services (Heung and Lam, 2003). Redress seekers do not always communicate directly with the firm and may complain through 3<sup>rd</sup> party organizations (Istanbuluoglu *et al.*, 2017). Although 3<sup>rd</sup> party organizations provide important feedback (i.e., the nature of the problem), they may fall short or may even be costly in providing information (Davidow and Dacin, 1997). Thus, the best approach for a corporation is to encourage and maximize complaints to the firm rather than to a 3<sup>rd</sup> party (Fornell and Wernerfelt, 1987).

Antecedents of the firm complaints and 3<sup>rd</sup> party complaints (voice complaint) were studied in the service recovery literature (Table 1). Accordingly, customers prefer different complaint channels ranging from self-service interaction to face-to-face employee interaction, depending on whether they can solve the problems themselves or not (Microsoft's, 2017). Yet there is still a call for research focusing on whether there is a hierarchy in complaint channel choice (Van Vaerenbergh et al., 2019).

The antecedents of customer responses to banking service failures may reflect situation-specific issues. More specifically, perceived risk, perceived costs and benefits, probability of redress, and negative emotions may influence the choice of alternative actions among exit, voice complaint, and loyalty behavior (see Table 1). Yet, no prior study has examined how consumers choose between making a direct complaint to the bank or a 3<sup>rd</sup> party. Thus, the primary focus of this study is to gain further insight into channel selection between alternative voice complaints in the banking sector.

Applied to the service recovery process, when customers experience a service failure, they have an emotional reaction before service recovery, which is called pre-recovery emotions (Følstad and Kvale, 2016). Research indicate that one of the

antecedents of customers' complaint channel selection is pre-recovery emotions (e.g., White and Yu, 2005; Bougie et al., 2003). To gain further insight into the choice of an alternative voice complaint channel, we need to understand how the magnitude of a customer's negative emotions after a service failure affects their complaint process.

**Table 1.** Antecedents of Voice Complaint

Study	Firm	3rd party	Antecedents	Results	Industry
Richins, 1980	X		Perceived costs and benefits of complaining	positive effects	NA
Tax and Brown, 1998	X		Ease of complaining		NA
McKee <i>et al.</i> , 2006	X		Likelihood of success in complaining	positive effects	health care
Susskind, 2000	X		Complaint self-efficacy	positive effects	dining experience
McAlister and Erffmeyer (2003)		X	Anxiety level, non-adequate initial remedy, good access to the legal system and other formal agencies, other complaining options	NA	content analysis of complaint researches
Bligh, 1987		X	Demographic factors	gender, language have positive effects	minorities
Singh and Wilkes, 1996		X	Responsiveness to voiced complaints and the value of redress actions	positive effects	banking services than for medical care or automotive repair
Singh, 1990		X	Attitude, success, cost and benefit	positive effects	Medical
Halstead and Droge, 1991		X	Attitudes about channel members' responsiveness	positive effects	carpet brand
Moreira and Silva, 2016		X	Satisfaction and word of mouth	positive effects	health club

Lu et al., 2018	X		Intangible costs	Negative effects	hotel
Ran and Zhou, 2019	X		Customer-company identification, customer commitment, voice efficacy	positive effects	online take-away
Blodgett et.al., 2018		negative WOM	Redress seeking, the likelihood of success	positive effects	retail stores
Ndofirepi, 2020	X		Attitude towards complaining, Customer loyalty, Likelihood of success	Positive effects	fast-outlets

Moreover, customers might be more inclined to forgive failure, especially for corporates with an excellent reputation, but are more destructive to corporates with an average reputation (Ghalandari, 2013). That is, customers may prefer to complain directly to the bank with an excellent perceived reputation because they believe that the bank will successfully handle the recovery experience. The role and importance of customers’ negative emotions and corporate reputation are widely studied (Mattila, 2001; Hess, 2008; Ozgen and Kurt, 2012; Ozkan-Tektas and Basgoze, 2017). Yet, existing frameworks fail to consider the determinants of the differentiation between alternative voice complaint behaviors (direct complaint to the firm and complaint to a 3<sup>rd</sup> party) after a banking service failure.

Therefore, this study aims to test an integrative model that proposes both corporate reputation and negative pre-recovery emotions as predictors of voice-compliant-channel choice of bank customers. It also tests the mediating role of negative emotions between corporate reputation and voice complaint behavior.

## 2. Theoretical Background

### 2.1. Customer Complaint Behavior

Well-known taxonomy has divided complaint behavior into two, namely behavioral and non-behavioral (Bearden, 1983). Subsequently, researchers proposed different labels, such as “action” and “no-action” responses (Day and Landon, 1977) or “activists” and “non-activists” (Pfaff and Blivice, 1977). The fundamental work of Hirschman (1970) identified exit, voice, and loyalty as customers’ behavioral responses when faced with dissatisfaction. After Hirschman (1970), Day and Landon (1977) classified action responses into public and private complaining. Private actions are not directly visible to the company and include negative word-of-mouth behavior, whereas the company recognizes public actions because customers seek redress. The customer may seek a remedy, complete or partial compensation, or repairs—depending on the firm’s recovery process. Therefore, a redress-seeking customer is basically considering achieving any form of remedy to reclaim satisfaction (Deutsch, 1975). Actions aimed at obtaining redress do not always address the company; customers may also use 3<sup>rd</sup> parties, such as consumer protection agencies or legal institutions, for this purpose. Thus, they classify public action as directly seeking redress (from the

firm, manufacturer, or retailer), legal action (to obtain redress), and complaints to a 3<sup>rd</sup> party (such as agencies or the government) (Day and Landon, 1977; Bearden et al., 1979; Mattila and Wirtz, 2004). Singh (1990) defined customers who complain directly to the firm as “voicers.” However, Bligh (1987) suggested that people who direct their complaints to the business or a 3<sup>rd</sup> party agency are “voice complainers,” and those who do not communicate their dissatisfaction have a non-voiced complaint. Although voice complainers provide important information, 3<sup>rd</sup> party organizations may fall short or maybe costly in providing information (Davidow and Dacin, 1997). The best approach is to encourage and maximize complaints to the organization rather than to a 3<sup>rd</sup> party (Fornell and Wernerfelt, 1987; TARP study in Bligh, 1987) to make customers complete their whole consumption experience in the firm. Therefore, satisfaction with complaint handling can enhance the positive evaluation of service experiences (Bitner et al., 1990).

Having established the importance of understanding direct firm complaints, some studies examined and found that constructs, such as perceived costs and benefits of complaining (Richins, 1980; Lu et al., 2018; Mei et al., 2019), ease of complaining (Tax and Brown, 1998; Sirisena, 2019), the likelihood of success in complaining (McKee et al., 2006; Blodgett et al., 2018; Ndofirepi, 2020), and complaint self-efficacy (Susskind, 2000; Ran and Zhou, 2019), may significantly influence consumers’ decisions to complain directly to the business.

Moreover, customers who want to complain publicly might address their complaints to 3<sup>rd</sup> parties, such as legal organizations, consumer protection organizations, or social media. Feick (1987) defined these types of 3<sup>rd</sup> party complaints as higher level (difficult actions) complaints according to the hierarchical structure of the complaint; yet, online 3<sup>rd</sup> parties were not common. Today, 3<sup>rd</sup> party complaints are especially important and troublesome to marketers; thus, the structural hierarchy of the complaints changed due to technological developments. According to McAlister and Erffmeyer (2003), a complaint to a 3<sup>rd</sup> party normally indicates a degree of customer dissatisfaction and company unresponsiveness; however, today, customers do not wait for company responses and may complain directly to a 3<sup>rd</sup> party as soon as dissatisfaction occurs.

## ***2.2. Negative Emotion and Its Importance in Complaint Choices***

Emotional responses are fundamental components of consumption experiences (e.g., Westbrook, 1987). The *cognitive-emotive model* states that the process of reacting to a negative event starts with an appraisal of the harmful event and the emotions it generated (Lazarus, 1966). When customers experience a service failure, they experience an emotional reaction before recovery. Further, the magnitude of a service failure creates a pre-recovery emotional reaction associated with the size of the customer’s loss (Hoffman et al., 1995; Smith et al., 1999). The nature of this pre-recovery emotional reaction may affect the entire recovery process

evaluation. That is, service recovery evaluations, which can lead to post-recovery dissatisfaction, negative word-of-mouth, and even switching to another service provider, are significantly shaped by these initial emotional reactions (Chebat and Slusarczyk, 2005; Mattila, 2001; Schoefer and Ennew, 2005). More recently, the *cognitive appraisal approach* has used emotions' underlying motivational and evaluative roots to explain their influences on consumption-related behaviors (Watson and Spence, 2007). Day (1984) posited that a customer's emotional state of dissatisfaction provides a motivational basis for subsequent complaining behaviors.

Additionally, Zeelenberg and Pieters (2004) found that emotions have a direct impact on behavior, over and above the effects of dissatisfaction. They focus on the valence-based approach to model the interactions between emotions and satisfaction-related behaviors. The valence-based approach is a dimensional theoretical approach that consists of all types of emotions in a single currency according to its valence. It emphasizes different valence (positivity–negativity) of emotion causes different behaviors, and consumers are more likely to complain according to the intensity of their negative emotions (Zeelenberg and Pieters, 2004).

The specific emotions approach, on the other hand, focuses on the varying effects of different negative emotions on dissatisfaction (Zeelenberg and Pieters, 2004). Richins (1997) considered the broad range of emotions experienced by consumers. Izard (1991) proposed an emotional scale to define a customer's negative emotions (e.g., anger, disgust, contempt, sadness, guilt, shame, and fear) that were categorized after a dissatisfactory service. Although customers can experience a wide variety of negative emotions after a disappointing service, in their very first study Bell and Zemke (1987) define the negative feeling as "annoyance." After their study, research focused on "annoyance" in-service failure (e.g., Hedrick et al., 2007; Mattila, 2001). For instance, Mattila (2001) measured a customer's emotional response to a service failure with two negative emotions: annoyance and irritation. In another study (Hedrick et al., 2007), participants specify "annoyance" after a service failure within in-depth interviews. Annoyance refers to a minor feeling of "irritation" after service failure (Mattila, 2001). Thus, annoyance and irritation semantically refer to the sub-feelings of sadness (Johnson-Laird and Oatley, 1989).

Another research stream, on the other hand, focuses on the magnitude of discrete emotions. The logic behind this approach is that first; the customers feel different negative emotions in different service failure situations. For instance, serious experiences like flight accidents or terrorism may be measured by much more dominant emotions such as fear or anger. However, experiences that cause mild reactions, such as service recovery, may be measured by lighter emotions such as sadness (Kim and Cameron, 2011). Secondly, each customer may feel different levels of discrete negative emotions (Mattila, 2001). For instance, one

customer might be extremely annoyed by a 20 minutes delay in a flight while another one might consider the same delay as less serious. Research by McAlister and Erffmeyer (2003) suggests that 3<sup>rd</sup> party actions are most likely to occur when customers experience high anxiety levels about the situation causing the complaint. Thus,

*H1a: Customers' negative emotions affect the firm complaints.*

*H1b: Customers' negative emotions affect the 3<sup>rd</sup> party complaints.*

*H1c: Customers choose different voice behavior based on their level of negative emotions.*

### **2.3. Corporate Reputation and Its Importance in Complaint Choices**

Corporate reputation refers to consumers' value judgments about an organization's qualities formed over a long period regarding its consistency, trustworthiness, and reliability (Bennett and Rentschler, 2003). Reputation may influence the impression of a firm's ability to create valuable outcomes (Bennett and Gabriel, 2001) for its customers and create a halo effect. According to Expectancy Violation Theory (Burgoon, 1978), an expectancy is a tool for evaluating a 3<sup>rd</sup> party's actions based on its past behavior and predictions about its future behavior. Violated expectancies may cause negative consequences. When customers attribute a high reputation to a corporate, they have high expectations about the performance of the service the firm provides. Walsh and Beatty (2007), argue that customer orientation, good employer, reliable and financially strong company, product and service quality, social and environmental responsibility may be the dimensions of corporate reputation. Further, reputation is built and managed on day-to-day actions, such as making phone calls, sending e-mails, making decisions, and taking actions (Marken, 2002). Complaint handling can be viewed as a part of this process because an excellent versus average reputation of a service provider may differentiate consumer expectations and recovery activities, as well as complaint behavior (Zeithaml et al., 1993; Hess, 2008). That is, a highly reputable firm can be expected to develop appropriate recovery policies and procedures to satisfy buyer complaints. When a customer has experienced a service failure, a complaint is lodged if the customer has expectations regarding the ability of the institution to process the issue to a satisfactory conclusion (Nel et al., 2000). Taken together, bank customers may prefer to complain directly to the bank if they perceive that the bank has an excellent reputation as they believe that the bank will successfully handle the recovery process. In contrast, in the case of an average reputation, they may think that the recovery process will be problematic. In this case, they may prefer to complain to a 3<sup>rd</sup> party rather than the bank. Thus:

*H2a: Customers' perceived corporate reputation affects the firm complaints.*

*H2b: Customers' perceived corporate reputation affects the 3<sup>rd</sup> party complaints.*



*H2c: Customers choose different voice behavior based on their perceived level of corporate reputation.*

#### **2.4. The Mediation Effect of Corporate Reputation between Emotions and Complaint Choice/Behavior**

The direct effects among reputation-emotion-complaint (Kim and Lennon, 2013; Day, 1984; McAlister and Erffmeyer, 2003; Mattila and Wirtz, 2004) are accepted in service recovery literature. In these studies, there is a general agreement that corporate reputation is a cognitive representation of a company's ability to meet expectations (Grunig and Hung- Baesecke, 2015). It is also believed that consumers' positive reputation perceptions generate positive emotions consistent with their beliefs and lead to favorable behaviors (Zeithalm et al., 1993). This mechanism is supported by very early cognitive consistency theory (Heider, 1946), which states that people try to maintain psychological consistency among their beliefs, attitudes, and behaviors. Thus, we can use the cognition-emotion-behavior framework to support the mediating role of emotions. Further, according to Mehrabian and Russell's Stimulus-Organism-Response model, environmental stimuli (e.g., corporate reputation) lead to an emotional reaction that evokes behavioral responses (e.g., complaint behavior) (Kim and Lennon, 2013).

Thus, it can be argued that corporate reputation and negative emotions work together while influencing the voice complaint choice of customers. That is, after a service failure, customers who perceive a positive corporate reputation may be more likely to engage in positive evaluations reducing their negative emotions and subsequently resulting in direct firm compliant behavior. On the other hand, if customers believe that the corporate has a low reputation, they may tend to dwell on the firm's mistakes and may focus more on the negative aspects of the situation. This tendency may increase the annoyance and irritation levels of customers that, in turn, lead them to make their complaints to a 3<sup>rd</sup> party. Thus:

*H3a: Negative emotions mediate the relationship between corporate reputation and complaint directly to the firm.*

*H3b: Negative emotions mediate the relationship between corporate reputation and complaint to the 3<sup>rd</sup> party.*

### **3. Methodology**

This study was designed as a quantitative descriptive study. The research instrument of the study was a three-part, self-administered questionnaire. Partial Least Square Structural Equation Modeling (PLS-SEM) was conducted to test the research model (Figure 1). PLS-SEM aims to generate latent variable scores that jointly minimize the residuals of the ordinary least square regressions, and therefore to maximize the explanation in the model (Sadidi et al., 2018). PLS is a composite-based method that utilizes bootstrapping in the estimation of standard

errors, which leads to more precise estimates (Hair et al., 2017). Therefore, it is a useful tool for testing hypotheses and mediation effects (Carrión et al., 2017). Besides, PLS is useful especially when the data distribution is skewed, such as surveying a specific gender (Wong, 2013). Since 87% of our survey data is collected from male bank customers, we believe PLS-SEM is a proper technique for this study.

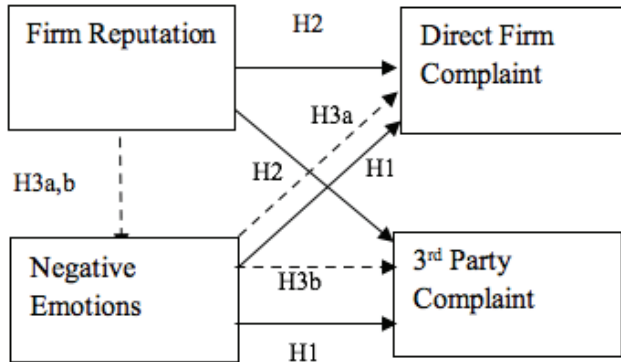


Figure 1. Research Model

### 3.1. Sample and Data Collection

Retail banking service was selected for the test of the research model, for the reason that, according to Nimako and Mensah (2014), understanding the responses of customers use for complaining about banking services, especially in emerging economies, are important. The banking sector is seen as one of the leading service sectors and generates one of the highest customer complaints levels in the service sector (Bengül and Yılmaz, 2018). Further, retail banking is a sector based on customer satisfaction, any feedback received from customers will contribute to the development of the sector (Erduran and Lorcu, 2020). However, very little is known regarding customer complaints towards banking services from an emerging economy perspective. Since Turkey is classified as an emerging market (Al-Shammari, 2016), this study may provide a better understanding of complaint behavior in emerging economies. The participants of the study are customers who have already experienced a banking service failure and have complained to the bank itself or to an online organization, which is the first and largest online complaint platform in Turkey. The website works as a 3<sup>rd</sup> party complaint-handling agency, and its major function is to organize the resolution process. A total of 366 complainers who had complained to the website were willing to complete the questionnaire. Permission to collect data was obtained by contacting the site administrators. The participants were accessed through site administrators. The data was collected anonymously. It is not known which bank the complaints are about and by whom. The participants were asked to answer the questions by thinking about the subject they complained about. A majority of respondents were

in the 25- to 44-year (74%, M=31) age group, with the overall sample ranging from 19 to 63. A total of 81% of the respondents had bachelor's degrees, 14% have high school degrees, and approximately 5% have master's and doctorate degrees. A total of 87% of the respondents were male. Since the majority of the participants were male, possible gender-based differences in the model variables were tested by an independent sample t-test. The results were revealed that there were no significant differences among males and female participants. Thus, hypotheses tests were conducted with aggregate data.

### **3.2. Measures**

The scale items used for each construct were taken from the relevant literature and adjusted for personal banking services. The level of negative emotions after service failure was adopted from Mattila (2001) and was measured with two items representing participants' irritation and annoyance levels. Corporate reputation was adopted from Nguyen and Leblanc (2001) and measured using three items, such as "In general, I believe that ABC always fulfills the promises that it makes to its customers." Finally, firm and 3<sup>rd</sup> party response items were used from the scale of Liu and McClure (2001). Firm complaint measures include "if a problem occurs: I discuss the problem with manager or representative of the firm", 3<sup>rd</sup> party complaint intention was asked such as, "I write a letter to the local newspaper about the bad experience." The respondents were first asked if they experienced a service failure in their banking transactions. They then answered the rest of the survey considering the complaint that they reported. All measurement items, except demographics, were measured on a five-point Likert-type scale. A pre-test was conducted with 34 initial respondents to ensure that there was no problematic measurement item.

### **3.3. Preliminary Analyses**

Primarily, we checked for reliability and validity. All reliability coefficients of Cronbach's alphas exceeded the threshold value of 70%. To detect convergent validity, we used correlation coefficients between items of both independent and dependent variables. The results show that high correlations exist between inter-variable items that support convergent validity (correlation coefficients are between .41 and .73). Average Variance Extracted (AVE) can also provide evidence for convergent validity (Fornell and Larcker, 1981). The correlation coefficients are presented in Table 2, and the means, standard deviations, and Cronbach's alpha values are presented in Table 3.

**Table 2.** Correlation Coefficients and HTMT Ratios

	1	2	3	4
1. Reputation	-	.29	.08	.33
2. Complaint Firm	.25**	-	.71	.10
3. Complaint 3 <sup>rd</sup> Party	.07	.56**	-	.21
4. Negative Emotion	-.28**	.08	.17**	-

\*Correlation is significant at the 0.05 level (2-tailed).\*\* Correlation is significant at the 0.01 level (2-tailed).\*\*\*Italic values represent the HTMT results.

Table 3 represents AVE and Composite Reliabilities as the indicators of Convergent Validity. All composite reliability measures are greater than .60, providing a reliable measurement of the construct. Since all average variance extracted values are above the critical point of .50, we can conclude that the construct captures a higher amount of variance in the indicators compared to that accounted for measurement error (Diamantopoulos and Siguaw, 2000). Also, all CR values are greater than AVEs supporting the convergent validity. For the discriminant validity, we adopted Heterotrait-Monotrait Ratio (HTMT) method (Table 2). HTMT results confirm established discriminant validity between constructs as all values below the threshold value of .90 (Hair et al., 2017).

**Table 3.** Means, Standard Deviations, AVE, and CR Values

	M	SD	Alpha	AVE	CR	Factor Loadings
1. Reputation	2.82	1.14	.89	.82	.93	
<i>-In general, I believe that ... always fulfills the promises that it makes to its customers</i>	2.54	1.23				.88
<i>- ... has a good reputation.</i>	3.05	1.26				.93
<i>- I believe that the reputation of ... is better than other companies.</i>	2.88	1.27				.90
2. Complaint Firm	4.09	.90	.83	.67	.89	
<i>- Discussed the problem with the manager or other employee of the firm</i>	4.16	1.02				.86
<i>- Asked the firm to take care of the problem</i>	4.32	.91				.90
<i>- Informed the firm about the problem so that they will do better in the future</i>	3.92	1.05				.78
3. Complaint 3 <sup>rd</sup> Party	4.02	.85	.75	.79	.88	
<i>-Reported the problem to a consumer agency</i>	3.97	1.20				.71
<i>-Wrote a letter to the local newspaper about your bad experience</i>	4.08	.99				.94
<i>- Took legal action against the firm</i>	3.96	1.03				.83
4. Negative Emotion	4.40	.77	.82	.85	.92	

-How annoyed were you	4.45	.83				.91
-How irritated were you	4.36	.84				.93

### 3.4. Data Analysis

After evaluating the measurement model, the structural model was tested by using Partial Least Square Structural Equation Modelling in the SmartPLS 3.2.8 program. We assessed Stone-Geisser’s Q<sup>2</sup> value (Geisser, 1974) for predictive relevance. Q<sup>2</sup> values of .055 and .028 indicate that exogenous constructs, Corporate reputation, and Negative Emotions, have a moderate predictive relevance for Firm Compliant and 3<sup>rd</sup> Party Complaint respectively since Q<sup>2</sup> values are greater than zero. We adopted the procedure developed by Nitzl et al. (2016) to the mediation effects on PLS-SEM. First, the significance of direct effects was checked; after that, the significance and the strength of indirect effects when the mediator is included in the model were checked. If any of these effects are insignificant, there is no mediation effect. Since the strength of the indirect effect determines the size of the mediation, testing the difference between direct and indirect effects is not needed (Carrion et al., 2017).

### 3.5. Findings

**Direct Effects:** Standardized path estimates and t-values of direct effects are presented in Table 4 provides the path diagram of the SEM. From Table 4, the results revealed that all of the structural model relationships are significant, confirming our hypotheses about the construct relationships. In general, both corporate reputation and negative emotions after failure have significant positive effects on the firm and 3<sup>rd</sup> party complaints. Specifically, negative emotions affect both firm and 3<sup>rd</sup> party complaints significantly, which provides support for H1a and H1b. Results also revealed that corporate reputation affects both firm and 3<sup>rd</sup> party complaints significantly, which provides support for H2a and H2b. An examination of the individual paths across complaint types provides some notable distinctions between the corporate reputation effects and negative effects providing support for H1c and H2c. For instance, the positive effect of Corporate reputation on Firm Complaints (30, t=5,98, p<.01) is stronger than the positive effect of Corporate reputation on 3<sup>rd</sup> Party Complaints (.12, t=2,34, p<.05). The predictors of 3<sup>rd</sup> Party Complaints show that the effect of Negative Emotions (.20, t=3,39, p<.01) is greater than the effect of Corporate reputation (.12, t=2,34, p<.05). The Effect of Negative Emotions on firm complaints (.39, t=6,66, p<.01) is stronger than the effect of Negative Emotions on 3<sup>rd</sup> party complaints (.33, t=6,06, p<.01). Thus, H1c and H2c are accepted.

**Table 4:** Significance Testing Results of the Structural Model Path Coefficients

<i>Paths</i>	<i>SPE(β)</i>	<i>t-value</i>	<i>P value</i>
Reputation → Firm Complaint	.301	5.982	.000*
Reputation → 3 <sup>rd</sup> Party Complaint	.129	2.348	.018**
Negative Emotion → Firm Complaint	.168	2.967	.003*
Negative Emotion → 3 <sup>rd</sup> Party Complaint	.209	3.393	.001*
Reputation → Negative Emotion	-.286	5.331	.000*

\* $p < .01$ , \*\* $p < .05$ , SPE= Standardized Path Estimates

**Mediation Effects:** Table 5 displays the direct, indirect, and mediation effects. As shown in Table 5, indirect effects of Reputation on Firm Complaint ( $t=2.78$ ,  $p < .01$ ) and 3<sup>rd</sup> Party Complaint ( $t=2.98$ ,  $p < .01$ ) through negative emotions are significant. After the significance of the indirect effect is established, we examined the strength of the mediator through the use of total effect and variance account for (VAF). Hair et al. (2017) state that partial mediation is established when VAF exceeds the .2 threshold level and that full mediation is established when it exceeds .8 value. Table 5 indicates that 17% of Reputation's effect on Firm Complaints can be explained via the Negative Emotion mediator. Although the indirect effect is significant, the VAF value is below the .20 thresholds. Therefore, we conclude that Negative Emotions have no mediating effect on the Reputation→Firm Complaint link. Thus, H3a is rejected. When we consider the 3<sup>rd</sup> Party complaint, %86 of Reputation's effect on 3<sup>rd</sup> Party Complaint is explained via the Negative Emotions mediator. This VAF result is considered to be full mediation. Thus, H3b is accepted.

**Table 5.** Structural Relationships and Hypothesis Testing

Procedure	Path	Path Coef.	Indirect effect	Std Dev	Total effect	VAF	t	P	Hypothesis
Step 1: Direct Effect	Reput -> Firm Co.	.301	n/a				5.982	.000	H3a Rejected
Step 2: Indirect Effect	Reput -> Firm Co.	.252	n/a		.255	.045	2.789	.005	
	Reput -> Neg.Emo	-.286	-.045	.017					
	Neg. Emo -> Firm Co.	.168							

Step 1: Direct Effect	Reput -> 3 <sup>rd</sup> Party	.129	n/a		2.348	.018	H3b Accepted		
Step 2: Indirect Effect	Reput -> 3 <sup>rd</sup> Party	.069	n/a		.069	.861		2.98	.003
	Reput -> Neg.Emo	-.286	-.059	.020					
	Neg.Emo -> 3 <sup>rd</sup> Party	.209							

\*VAF (Variance Account For) = indirect effect/total effect. Hair et al. (2017) state that if VAF is higher than .20; there is a partial mediation effect, if it is higher than .8; there is a full mediation effect.

In an attempt to determine the effect of different levels of corporate reputation and negative emotions on two different complaint behaviors as the dependent variables, two separate Multivariate analysis of variance tests were performed. Corporate reputation and negative emotion scores were re-coded and combined under three categories that indicate low medium, and high levels and are used as the within-groups factor. Voice complaint tendencies (i.e., complaint to the firm and complaint to a 3<sup>rd</sup> party) are used as the criterion variables. The multivariate test results indicate that the main effect of corporate reputation ( $F(4, 724)=4,304, p<.01$ ; Wilk's  $\Lambda = .95$ , partial  $\eta^2 = .023$ ) and negative emotions ( $F(4, 724)=2,488, p<.05$ ; Wilk's  $\Lambda = .97$ , partial  $\eta^2 = .014$ ) are significant, indicating that both corporate reputation and negative emotions create differences in the tendency of customers to complain. This general result is consistent with path analysis. The univariate tests, following the multivariate test of significance, indicating that a corporation's reputation has a statistically significant effect on customers' tendency to complain to the firm ( $F(2, 363)= 7,30; p< .01$ ; partial  $\eta^2 = .039$ ). Yet, there is no statistically significant difference for the tendency to complain to a 3<sup>rd</sup> party ( $F(2, 363)= 1,068; p>.05$ ; partial  $\eta^2 = .006$ ) (Table 6). A post hoc comparison using the Tukey HSD test indicated that, for the complaint-to-the-firm variable, the mean score for a high reputation was significantly different from that for a medium reputation (mean difference= .30,  $p< .01$ ) and a low reputation (mean difference= .39,  $p< .01$ ). However, the high reputation condition did not significantly differ from the medium reputation condition (mean difference= .08,  $p> .05$ ). Taken together, these results suggest that, in the case of a high corporate reputation, customers' tendency to complain to the firm increases significantly. However, the reputation level does not appear to significantly change customers' tendency to complain to a 3<sup>rd</sup> party.

In the case of negative emotions, the univariate test results showed that a negative emotion level has a statistically significant effect on customers' tendency to complain to a 3<sup>rd</sup> party ( $F(2, 363)= 4,18; p< .05$ ; partial  $\eta^2 = .023$ ), but is not significant for the tendency to complain to the firm. A post hoc comparison using the Tukey HSD test indicated that, for the 3<sup>rd</sup> party complaint variable, the mean score for high levels of negative emotions was significantly different than for low

levels of negative emotions (mean difference= .30,  $p < .05$ ). Taken together, these results indicate that, when the magnitude of negative emotions is high, customers' tendency to complain to a 3<sup>rd</sup> party increases significantly. These results provide additional statistical evidence for H1c and H2c of the study.

**Table 6.** Mean and Standard Deviation for the Dependent Variables

Variables	Low Reputation (n = 140)	Medium Reputation (n = 145)	High Reputation (n = 81)	F (2, 363)
Firm Complaint	3.88 (1,11)	4.19 (.62)	4.27 (.56)	7.30*
3 <sup>rd</sup> Party Complaint	3.95(1,03)	4.10(.82)	4.01(.81)	1.06
	Low Neg. Emo. (n = 124)	Medium Neg. Emo. (n = 69)	High Neg. Emo. (n = 173)	F (2, 363)
Firm Complaint	3.96(.73)	4.19(.65)	4.09(.85)	
3 <sup>rd</sup> Party Complaint	3.4(.93)	4.03(.77)	4.15(.91)	

\* $p < .01$

## 4. Results and Discussion

### 4.1. Theoretical Implications

Customers who experienced a service failure may approach different complaint behaviors depending on certain situational factors (Mattila and Wirtz, 2004). Although prior studies show findings of the firm complaint (Lu et. al., 2018; Ran and Zhou, 2019; Ndofirepi, 2020) or 3rd party complaint (Moreira and Silva, 2016) apart, the current study contributes to the existing service recovery literature by examining the joint direct and indirect effects of firm reputation and post-failure negative emotions after a service failure on the voice complaint choice of bank customers to the firm and a 3rd party. More specifically, we first focused on whether firm reputation and negative emotions cause a difference in the complaint choices of customers. Second, we examined the mediation effect of pre-recovery negative emotions on the relationship between firm reputation and complaint behavior choices.

The findings revealed that both the bank's reputation and negative emotions significantly affect the complaint behavior of the bank's customers. These findings correspond to the fundamental notion that emotions affect complaint behavior (Day, 1984). Although prior studies show the effects of complaint management on corporate reputation (e.g. Breitsohl, Khammash and Griffiths, 2010), this study also highlights the reputation of a service provider which may differentiate consumer expectations and recovery activities, as well as complaint behavior (Zeithaml et al., 1993; Hess, 2008). More specifically, regarding firm complaints, a bank's perceived reputation has a stronger impact than customers' negative



emotions. This means that the bank's reputation may be much more related to direct complaints to the bank. This finding can be explained by the halo effect of the corporate reputation. Corporate reputation is the collective total of all previous experiences regarding the service provider and requires consistency of a retailer's actions over extended periods (Herbig and Milewicz, 1995). This consistency creates a halo effect and evokes the feeling of satisfactory complaint handling management.

When we consider 3<sup>rd</sup> party complaints, the effect of negative emotions is stronger than the effect of the bank's reputation. This result supports the previous studies stating the significant effects of the level of negative emotions on the complaining behaviors of customers in service encounters (White and Yu, 2005; Bougie et al., 2003). Moreover, our study showed that annoyance and irritation significantly and directly affect the tendency to complain to a 3<sup>rd</sup> party rather than to the firm.

For the mediation effect of negative emotions, our results implied that the direct positive effect of corporate reputation on 3<sup>rd</sup> party complaint behavior vanishes when negative emotions are taken into account. This result can be explained by the cognition-emotion-action sequence of the "hierarchy of effects" model (Solomon, 2018). That is, consumers first build cognitive thinking, representing their perception of corporate reputation. This cognitive evaluation causes a decrease (or increase) in the level of negative emotions that will eventually affect their 3<sup>rd</sup> party complaint behavior. Therefore, corporates may have a chance to reduce 3<sup>rd</sup> party complaint intention of their customers by using their reputation.

When negative emotions are considered as a mediator for the reputation and firm compliant relation, our results stated that although there is a significant mediation effect of negative emotions, this effect is statistically too weak. Together with the direct effect, this result means that, when customers consider the corporate reputation, they intend to make their complaint directly to the firm because of the halo effect, and negative emotions have no effect in this relation. These mediating effect results of our study offer a better understanding of how reputation can contribute to mitigating negative emotions after a service failure, which eventually leads to voice complaint behavior.

#### **4.2. Managerial Implications**

Several recommendations about complaint management are possible for the banking sector. Service quality is a function of bank reputation where the empathy dimension is mostly related to the complaint handling strategies of the company (Wang et al., 2003). Therefore, increasing the empathy ability of the employees may enhance the customer's reputation perception. This may help banks to improve their complaint mechanisms and encourage dissatisfied customers to complain directly to the service provider (Loftus, 2018).

The study also shows that customers who feel high negative emotions after a failure in a banking transaction will have a higher tendency to complain to a 3<sup>rd</sup> party. Accordingly, banks need to manage their customers' emotions effectively to prevent 3<sup>rd</sup> party complaints. As 3<sup>rd</sup> party complaints are based on the causal explanations for the failure (based on the Attribution Theory - Weiner, 1985), bank managers should explore the antecedents of the negative emotions by examining these causal attributions. For instance, if the customer thinks that the failure is *systematic* or *controllable* (Bitner, 1990) they are likely to feel anger, annoyance, sad or upset (Nikbin et al., 2015). According to Harrison-Walker (2012), when the customer perceives that the failure is *deliberate* or *unjustified*, then they may also feel anger. Therefore, the more constant, manageable, conscious, or unfair the service problem is, the more likely the customer is to express negative emotions. The company should emphasize that the nature of the failure was inevitable and unusual. The results of the study suggest that both bank managers and employees should be aware of if the customer blames the bank or the employee for the problem and if the problem is likely to reappear. Explaining why the failure will not reappear in the future may decrease the annoyance or irritation. Bank managers should continuously collect information about the failure and improve their complaint management standards. If the failure resulted from incompetence, they should train the employees accordingly.

Considering the mediation effect, managers need to focus on enhancing the bank's reputation that will encourage the customers to direct their complaints to the bank itself. There are no zero-defect banking services, but making the service experience as pleasurable as possible can mitigate the negative emotions that can occur after a service failure. Further, emotional communications are needed to target feelings during bank service consumption. Stories and values, such as cultural and historical, that may be used in bank advertisements may enhance the emotional bonds between the customer and the bank. Also, a cognitively surprised customer may provide cognitive consistency and problem-solving experiences that are the basic points of reputation. For example, the service delivery system can be designed to minimize perceived waiting time which normally may irritate the customers. We hope that this study enables bank managers to understand some of the antecedents that may influence customers' complaint experiences and keep them within the firm after a service failure to benefit post-recovery satisfaction/experiences of customers.

## 5. Limitations and Future Research

This study has several limitations and further research suggestions. First, in addition to firm reputation and negative emotions, the direct and moderating effects of some other variables, such as customer commitment types and levels, may be examined. Second, the data used in this study were collected from a single industry. Future research should replicate the proposed relations for different services industries. In addition, a qualitative examination of the antecedents of

the complaint experience of consumers may provide a richer understanding of the underlying reasons for different complaint channel choices of consumers. Finally, while this study was conducted in the context of a web-based complaint channel, the theoretical findings have implications for social media-based complaints. For instance, Mei et.al. (2019) notes that consumers who evaluate their experience as important may tend to share their unfavorable experiences via social media. In addition, to vent frustration they may complain via social media sites. Thus, traditional complaint channels and social media-based complaints can be compared in future researches.

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