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Consumers' Attitude toward Complaining: A Cross-Cultural Comparison of its Traits Predictors*

소비자 불평토로성향에 대한 성격특성 예측변수:
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The research compared the motivational network of traits predictive of complaint attitudes across consumers in the U.S. and South Korean cultures. Overall, the results revealed a similar pattern of traits predictive of complaint attitudes in the two cultures. The traits of value consciousness, general self-efficacy, emotional instability, and the need for material resources were positively related to attitudes toward complaining. In contrast, conscientiousness was negatively related to complaint attitudes. The only trait predictor of complaining attitude that was significantly different between the Korean and U.S. samples was shopping enjoyment. It was negatively related to complaining attitude in the U.S. sample but unrelated to complaining attitude in the Korean sample. Understanding the personality traits predictive of complaint attitudes has the potential to help marketers develop messages that will encourage the low complaint prone to voice their dissatisfaction. This is important, because when a consumer complains about an unsatisfactory purchase, it gives the firm a chance to take actions to avoid losing a customer.

Key words: Personality, Traits, Consumer Complaining

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I. Introduction

“Thank heavens for complainers,” “The ones I worry about are the ones I never hear from” (Harari 1997). Managers agree with this statement because without complaints it is difficult to identify problems, restore customer confidence, and make changes that will improve the satisfaction of future customers (Lovelock and Wirtz 2007, p.395). It is critical to identify those with complaints because acquiring a new customer has been estimated to be five times more expensive than keeping an existing customer (Desatnick 1988).

Consumer complaint behavior can be defined as a formal expression of dissatisfaction with any aspect of a product or service experience. Studies of consumer complaining behavior have identified two main purposes for complaining (Krapfel, 1985). First, consumers will complain to recover economic loss. Second, complaints are lodged in order to rebuild self-esteem (Lovelock and Wirtz 2007, p.392). A consistent research finding, however, is that most people do not complain. Three reasons for why dissatisfied customers don't complain are: (1) they didn't think it was worth the time or effort; (2) they decided that no one would be concerned about their problems or resolving it; and (3) they did not know where to go or what to do (TARP 1986). Another reason why consumers do not complain is that the act

of complaining is inconsistent with their personality. For example, research by Harris and Mowen (2001) found that introverted consumers are less likely to complain.

Our research continues the investigation of the trait predictors of complaining and contributes to the literature in two ways. First, we investigate a hierarchically arranged network of trait predictors of a direct measure of attitude toward complaining developed by Richins (1982). Importantly, researchers have previously explored personality trait predictors of various measures of complaining. For example, complaint propensity has been related to risk-taking and the need for achievement (Rubin and Brown, 1975). Complaining has also been linked to such constructs as agreeableness (Kowalski, 1996), self-monitoring (Bearden and Crockett, 1981), extraversion, and emotional stability (Mooradian and Oliver, 1997). Harris and Mowen (2001) found value consciousness, conscientiousness, and extroversion to be positively related to complaint assertiveness (Richins 1983). Importantly, however, previous research has generally investigated the trait predictors of complaining in a piecemeal fashion rather than from within a theoretically derived framework of traits.

Our second contribution to the literature is the investigation of whether there are cultural differences in the trait predictors of attitudes toward complaining across U.S. and South Korean respondents. The selection of Korean

consumers as a comparison group was based upon work of Hofstede (2001, see p.217). He proposed that the cultures of Korea and the United States are quite divergent. Indeed, for East-Asians in general, the importance of retaining one's social and professional position, reputation, and self-image (i.e., saving face) is a norm. As a result, the Korean culture places a high value on conflict avoidance and the maintenance of smooth and harmonious interpersonal relationships (e.g. Mattila and Patterson 2004). Because of these maximally different cultural perspectives, the comparison of Korean to U.S. consumers is justified.

The next section briefly reviews the 3M Model (Mowen 2000), which is used to organize the trait predictors of complaining attitude. It then presents an empirical study that investigates the trait predictors of attitudes toward complaining. The paper concludes with a discussion of its implications for understanding how personality influences consumer behavior as well as a brief discussion of the implications of the model for construct development.

II. The 3M Model and Hypothesis Development

2.1 The 3M Model

In the 3M Model, traits are organized into

four levels--elemental, compound, situational, and surface. The elemental and compound traits are cross-situational in nature. They are proposed to result from genetics and the early learning history of the individual. Like physical elements, there is a limited number, and eight are proposed--openness to experience, conscientiousness, extraversion, agreeableness, emotional instability, the need for arousal, the need for material resources, and the need to protect and enhance body resources. The construct validity of the eight elemental traits has been supported in numerous studies (e.g., Mowen 2000; Licata et al. 2003; Mowen, Park, Zablah 2007). Compound traits are proposed to result from the effects of multiple elemental traits as well as the effects of socialization and cultural processes. Examples of compound traits are general self-efficacy, the need for learning, and competitiveness.

While elemental and compound traits have cross-situational effects, situational and surface traits influence behavior within narrower contexts. Thus, situational traits are more concrete than compound traits and represent enduring dispositions to behave within a general situational context. They are influenced by the pressures of the situational environment and by the effects of elemental and compound traits. Surface traits are the most concrete in nature, and represent highly specific dispositions to respond that result from the effects of elemental, compound, and situational traits as well

as from the press of the context-specific environment. An example of the distinction between situational and surface traits is found in work involving the construct of health motivation (Moorman and Matulich, 1993). Health motivation assesses individuals' general propensity to seek to live a healthy life. Thus, none of the items refer to any particular types of health-related behaviors. As a result, Adams and Mowen (2005) identified health motivation as a situational trait. Using a hierarchical model framework, they proposed and found that health motivation would lead to two surface traits—(1) a propensity to consume a healthy diet and (2) a propensity to exercise. In the present research the attitude toward complaining is conceptualized as a surface trait. The rationale for placing complaining attitude at the surface level is that it represents a context specific enduring disposition to act.

2.2 Hypothesis Development.

〈Figure 1〉 identifies the motivational network of traits hypothesized to be predictive of complaining attitude. Our hypotheses are made for the combined U.S. and Korean samples. However, we will also compare the path relationships found within the U.S. and Korean samples.

Consistent with a 3M Model approach, we identified a surface trait (attitude toward complaining) two situational traits (value con-

sciousness and shopping enjoyment) and three compound traits (competitiveness, the need for learning, and self-efficacy) as hypothesized antecedents of complaining attitude. The rationale for the investigation of these traits is developed in the following paragraphs. In addition, the elemental traits are included as controls that help to minimize the likelihood of missing variables.

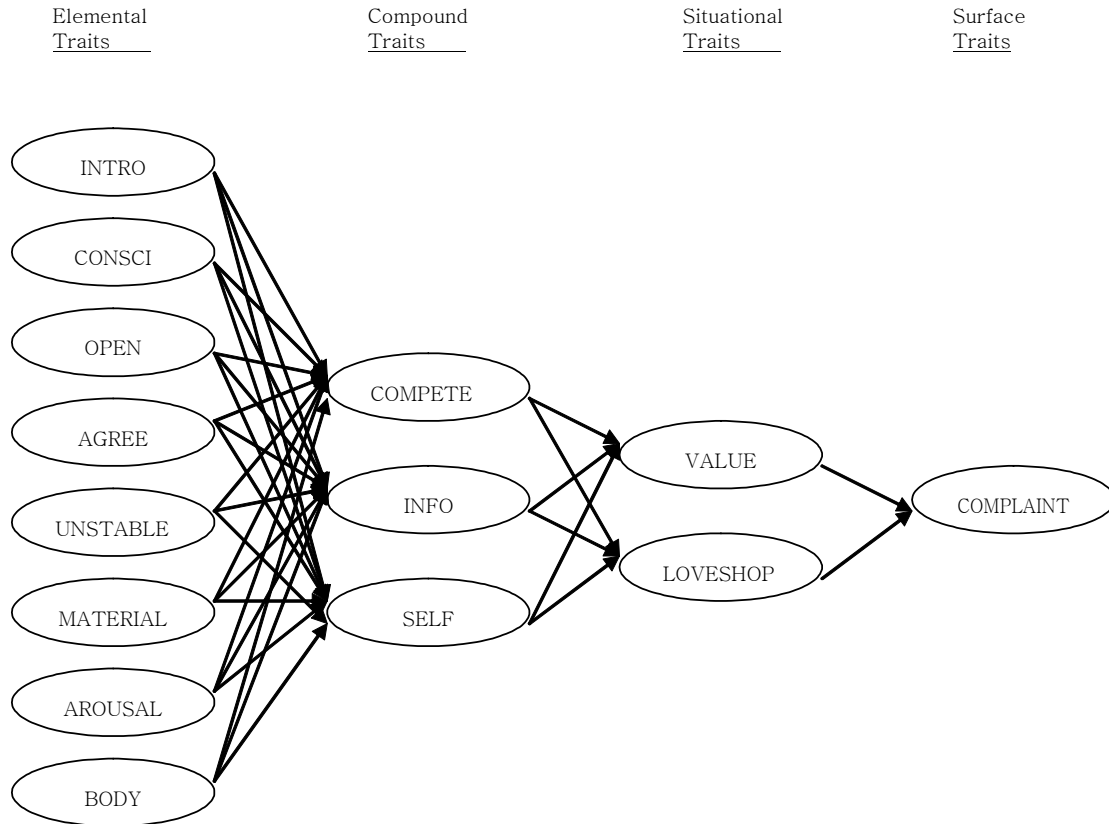
Value consciousness (Lichtenstein, Netemeyer and Burton 1990) assesses an individual's concern for paying low prices and for obtaining high product quality. It was selected because Harris and Mowen (2001) found it to be predictive of a measure of complaint propensity derived from Richins (1983). Thus, omitting the construct would create a missing variable problem. Second, based upon logical analysis, a value conscious person would be more likely to have a positive attitude toward complaining because they seek to balance the quality of a good with the price paid for the good. Therefore, when they feel the discrepancy between the costs and benefits, they are more likely to complain to recover economic loss. Not complaining would be inconsistent with the value consciousness trait. This idea is consistent with the role of personality traits identified in control theory component of the 3M Model. That is, traits act as reference points for behavior. If an outcome is inconsistent with a trait, an interrupt occurs, cognitive processing results, and behavior change occurs. In the present

case, the comparison of a product problem with the value consciousness trait would cause lead to a positive attitude toward complaining.

H₁: Value consciousness will be positively associated with complaining attitude.

The second hypothesis proposes that shopping enjoyment is negatively related to complaining attitude. Our measure of shopping enjoyment was taken from O’Guinn and Faber (1989), and includes items, such as “I shop because buying things makes me happy.” Researchers

<Figure 1> An Exploratory 3M Model of Consumers’ Attitude toward Complaining



Note: In order to simplify the presentation, the hierarchical model is depicted as fully mediated. Consistent with the control theory component of the 3M Model, however, a partial mediation model approach was employed in the structural analysis.

INTRO: Introversion, CONSCI: Conscientiousness, OPEN: Openness to Experience, AGREE: Agreeableness, UNSTABLE: Emotional Instability, MATERIAL: Need for Material Resources, AROUSAL: Need for Arousal, BODY: Need to Protect & Enhance Body, COMPETE: Competitiveness, INFO: Need for Information, SELF: Self-Efficacy, VALUE: Value Consciousness, LOVESHOP: Shopping Enjoyment, COMPLAINT: Complaining Attitude

have found that shopping enjoyment is related to a variety of consumer behaviors. For example, in comparison to those who do not enjoy shopping, consumers who enjoy shopping are likely to be compulsive shoppers (O'Guinn and Faber, 1989), to shop on the internet (Donthu and Garcia, 1999) and to search externally for information (Katona and Mueller 1954). Because products can have problems and service experiences can be bad, shopping does not always include enjoyable outcomes. Further, complaining about the problem can lead exacerbate the negative experience, which is inconsistent with a desire to have an affectively positive shopping experience. This logic suggests that those who enjoy shopping would not enjoy complaining. As a result, shopping enjoyment should be negatively associated with complaining attitude.

H₂: Shopping enjoyment will negatively affect to the complaining attitude.

Three compound level traits were included in the model as hypothesized antecedents of attitudes toward complaining—competitiveness, the need for information, and self-efficacy. The trait of competitiveness has been defined as "... the enjoyment of interpersonal competition and the desire to win and be better than others" (Spence and Helmreich 1983). Mowen (2000) developed a measure of competitiveness and found it be predictive of bargaining proneness. Conceptually, the propensity

to complain has similarity to bargaining proneness. That is, in each case a person must show initiative and a willingness to interact with others in a potentially non-cooperative manner. Thus, we anticipated that competitiveness would be predictive of disposition to complain.

H₃: Competitiveness will positively affect to the complaining attitude.

We also anticipated that the need for learning would be predictive of a disposition to complain. Mowen (2000) developed a measure of the need for learning, which assesses an individual's propensity to seek knowledge. He found it to be positively related to value consciousness and negatively related to compulsive buying. Working in a service worker context, Harris, Brown and Mowen (2005) found it to be positively related to a measure of customer orientation. We reasoned that individuals with a higher need for learning are more likely to complain. The rationale is that those with a higher need for learning will have the ability to articulate the problem and the reasons for the complaint. In addition, they would want to obtain information about why a problem occurred.

H₄: The need for learning will positively affect to the complaining attitude.

The third compound trait investigated is

general self efficacy. Bandura (1997, p.2) defined self-efficacy as the "...belief in one's capability to organize and execute the course of action required to manage prospective situation." Consistent with the previous constructs, we employ a measure of general self-efficacy developed by Mowen (2000). In a series of studies, he obtained evidence that it resides at the compound level and that it is negatively related to compulsive buying and positively related to health motivation. For two reasons we anticipated the construct to be predictive of complaining. First, TARP (1986) identified not knowing where to go or what to do as one factor for not complaining. An individual high in general self-efficacy will have the ability to plan and execute a course of action to remedy a problem. As a result, they will have a positive attitude toward complaining. Second, high self-efficacy individuals believe that they can control outcomes, and complaining is one way of gaining control over a poor product experience. Thus, it can be anticipated that those higher in self-efficacy will have more positive attitudes toward complaining.

H₅: General self-efficacy will positively affect to the complaining attitude.

As suggested by Mowen (2000), the eight elemental traits were included as control variables in the model. In addition, past research has shown that several are predictive of various

measures of complaining. It is important to recognize that in the partial mediation model employed in the 3M Model, compound and situational traits may partially or fully mediate the effects of the elemental traits. Thus, while we identify several potential direct paths between the elemental traits and attitude toward complaining, we do not develop hypotheses. The potential direct relationships include: need for arousal (Rubin and Brown 1975), extroversion (Mooradian and Oliver 1997), emotional stability (Mooradian and Oliver 1997), and conscientiousness (Harris and Mowen 2001). In addition, we anticipated that the need for material resources may have a direct relationship with complaining attitude. That is, as proposed by Mowen (2000), those with a high need for material resources seek to protect and enhance their resources. As a result, if a resource is defective, consumers will seek to complain in order to rectify the problem and protect their good.

An important addressed in the present research concerns whether the relationships specified in the hypotheses differ between American and Korean consumers. As noted earlier, Hofstede (2001, see p.217) proposed that the cultures of Korea and the United States are quite divergent. More specifically, the importance of retaining one's social and professional position, reputation, and self-image (i.e., saving face) is relatively more important among East-Asian consumers. This idea suggests that Korean consumers

should have a more positive attitude toward complaining than American consumers because correcting a problem would enhance one's self-image. On the other hand, the Korean culture places a high value on conflict avoidance and the maintenance of smooth and harmonious interpersonal relationships (e.g. Mattila and Patterson 2004). This line of thought suggests that Koreans should have a more negative attitude toward complaining. Importantly, previous theorizing on the differences between Western and Eastern cultures provides little assistance in identifying differences in the direction of relationships between traits and behavioral tendencies. For example, Mowen, Park, and Zablah (2007) found few differences between traits and word-of-mouth communication between American and Korean consumers. In sum, we view the comparison of American and Korean consumers as exploratory and no formal hypotheses are developed that identify differences in the relationships of traits to complaining attitudes.

III. Method

Data were collected in the United States and South Korea during the same one-month time period. The items for the Korean version were developed through a back-translation process. The participants in U.S. were students enrolled

in consumer behavior and introductory marketing classes at a large mid-western university. Subjects in South Korea were also students enrolled in a marketing-related class at a major national university.

Three hundred seventy-one surveys were completed in the U.S. and 285 in Korea. After eliminating incomplete questionnaires, the final sample consisted of 369 respondents in the U.S. and 274 respondents in Korea. The median age of the respondents in our analysis sample was 21 years for the U.S. sample and 22 years for the Korean sample. Fifty-two percent of U.S. respondents and 51% of the Korean respondents were female.

Measures of the elemental traits were taken from Licata et al. (2003) and the compound traits were taken from Mowen (2000). Subjects were asked "How often do you feel/act this way," and responded on 9-point scales anchored by "never" and "always." The 5-item for value consciousness scale was taken from Lichtenstein et al. (1990), and it was measured by 7-point scales. The 3-item measure of shopping enjoyment was taken from O'Guinn and Faber (1989) and was measured by 7-point scales. Finally, the complaining attitude items came from Richins (1982). In this study, Richins investigated a construct that she called attitude toward complaining. When the dimensions are examined, however, only one actually measures the attitude toward complaining. That is, one dimension assessed a person's perception of the

extent that stores respond to complaints and another assesses the amount of trouble perceived in making a complaint. Thus, we selected the third dimension for investigation because it most directly assesses the respondents view the act of complaining. The Appendix contains the final set of items.

IV. Results

A total of 56 items (see Appendix) were initially selected to measure the 14 different constructs in the model (8 elemental traits, 3 compound traits, 2 situational traits and 1 surface trait). As a first step towards measure validation, item-to-total correlations were examined for all of the items in each scale. After deleting items with low item-to-total correlations (i.e. item-to-total correlations of 0.50 or below, Gerbing and Anderson 1988), a total of 44 measurement items were retained to measure the 14 constructs.

4.1 Measurement model.

A confirmatory factor analysis (LISREL 8.52) was employed to develop the measurement model for the study. The CFA fit indexes for both sets of constructs suggest that the models fit the data well (Hu and Bentler 1999) ($\chi^2=2121.71$, $df=811$, $RMSEA=0.05$,

$SRMR=0.05$, $CFI=0.95$, $GFI=0.86$, $AGFI=0.83$). The good fit of the measurement models supports the fundamental assumption of unidimensional measurement (Anderson and Gerbing 1988).

As shown in Table 1, the relatively high composite reliabilities (ranging from .71 to .90) and average variances extracted (AVE, ranging from .54 to .75) support the measures' reliability (Gerbing and Anderson 1988). In addition, an indication of the measures' convergent validity is provided by the fact that all factor loadings are significant and that the scales exhibit high levels of internal consistency (see Appendix; Anderson and Gerbing 1988; Fornell and Larcker 1981). Evidence of the measures' discriminant validity is provided by two different approaches. As shown in Table 1, the ϕ matrix (correlation between constructs) has none of the confidence intervals of the ϕ values (± 2 standard errors) included the value of one (Bagozzi and Yi 1988), this test provides evidence of discriminant validity. Further evidence of the measures' discriminant validity is offered by the fact that the average variance extracted (AVE) for each of the constructs is greater than the square of the structural link between the two constructs (Fornell and Larcker 1981).

Given that this study employed a cross-national (i.e. U.S. and Korean) sample, it was also necessary to establish if the measures were invariant (i.e. behaved in a similar fashion)

<Table 1> Measurement Properties for Full Sample

	Number of Items	Mean	SD	AVE	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
1. <i>Introversion</i>	4(4) ^a	4.06	1.67	0.70	0.90														
2. <i>Conscientiousness</i>	3(4)	6.18	1.61	0.66	(0.04)	0.85													
3. <i>Openness to Experience</i>	3(4)	5.90	1.56	0.67	(0.04)	(0.04)	0.86												
4. <i>Agreeableness</i>	3(4)	6.76	1.38	0.59	(0.05)	(0.04)	(0.05)	0.81											
5. <i>Emotional Instability</i>	2(4)	4.31	1.89	0.66	(0.04)	(0.04)	(0.05)	(0.05)	0.79										
6. <i>Need for Material Resources</i>	4(4)	5.01	1.97	0.63	(0.04)	(0.04)	(0.04)	(0.05)	(0.04)	0.87									
7. <i>Need for Arousal</i>	4(4)	5.22	1.86	0.70	(0.04)	(0.04)	(0.04)	(0.05)	(0.04)	(0.04)	0.90								
8. <i>Need to Protect & Enhance Body</i>	3(4)	5.88	1.76	0.67	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	0.86							
9. <i>Competitiveness</i>	3(4)	5.70	1.79	0.67	(0.04)	(0.04)	(0.04)	(0.05)	(0.04)	(0.04)	(0.04)	(0.04)	0.86						
10. <i>Need for Information</i>	2(4)	6.26	1.39	0.60	(0.04)	(0.04)	(0.03)	(0.05)	(0.05)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	0.71				
11. <i>Self-Efficacy</i>	3(4)	6.60	1.56	0.73	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	0.89			
12. <i>Value Consciousness</i>	4(5)	5.68	1.15	0.63	(0.04)	(0.04)	(0.05)	(0.05)	(0.05)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.05)	(0.04)	0.87		
13. <i>Shopping Enjoyment</i>	3(3)	4.45	1.61	0.75	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.05)	(0.04)	(0.04)	(0.04)	0.90	
14. <i>Complainig Attitude</i>	3(4)	4.57	1.20	0.54	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	0.78

Notes: ^a Figures in parenthesis refer to original number of items. S.D.=standard deviation. AVE=average variance extracted. Entries below the diagonal are the ϕ matrix of latent construct and figures in parenthesis are standard errors. Composite Reliabilities are shown in bold on the diagonal.

across countries before proceeding to test any structural relationships. At a minimum, partial metric invariance must be present for any meaningful tests of association (between constructs) to be performed (Steenkamp and Baumgartner 1998). In order to determine if the measures were metrically invariant across countries, two multi-group CFAs were performed using LISREL 8.72. In the first CFA, the loadings for the constructs were specified as free and allowed to vary across countries. In the second CFA, the loadings were constrained to be equal across countries. Then, guided by modification indexes, equality constraints for the item loadings (imposed in the second model) were sequentially removed until a non-significant chi-square difference test resulted. A minimal number of items (see Steenkamp and Baumgartner 1998) were allowed to vary across nations in order to achieve a non-significant chi-square difference test, and 11 out of 44 loadings were allowed to vary across nations. ($\chi^2_{\text{difference}} = 34.53, 19 \text{ d.f.}, p > .01$). For all 14 constructs, at least one measurement item (besides the item fixed at unity to define the scale of the construct) demonstrated metric invariance. This pattern of results is consistent with that of measures that possess partial cross-national metric invariance (Steenkamp and Baumgartner 1998).

4.2 Structural model

The exploratory model was estimated by

structural equation modeling techniques using LISREL 8.52. Given the size and complexity of the exploratory model tested, single-item indicators were employed for each of the constructs (i.e. each construct was represented by the mean of the items for each construct). This was done in order to minimize the number of parameters estimated in the model and thus achieve a favorable observations-to-parameters ratio (Hair et al. 1998). The measurement error terms for each construct were fixed at $(1 - \alpha)$ times the variance of the scale score. This approach to model estimation is consistent with prior efforts reported in the literature (e.g. MacKenzie et al. 1998; Siguaw et al. 1998).

In the first analysis, a partial mediation model was employed in which paths were connected between all traits at different levels as shown as <Figure 1>. The result suggests that the model presented in Figure 1 fits the data well (fit indexes: $\chi^2 = 36.13, \text{d.f.} = 4, \text{CFI} = 0.99, \text{SRMR} = 0.02, \text{NFI} = 0.98, \text{GFI} = 0.99$). The model accounts for a significant proportion of the variance in the dependent variable (R^2 complaining attitude = 0.13). In addition, the model accounts for a substantial amount of the variance in the compound traits (R^2 competitiveness = 0.25, R^2 need for learning = 0.66, R^2 self-efficacy = 0.38), and the situational trait variables (R^2 value consciousness = 0.11, R^2 shopping enjoyment = 0.36).

Out of the 59 paths estimated in the model, 29 (49.2%) were found to be statistically signi-

ficant ($p < .05$). The standardized path coefficients and associated t-values generated from the model estimation procedure are presented

in <Tables 3-5> and are organized according to the level (within the 3M hierarchy) of the trait relationships examined. <Table 3> presents

<Table 2> Goodness of Fit Statistics

	Full Sample	USA Sample	Korean Sample
χ^2	36.13	21.81	21.23
d.f.	4	4	4
CFI	0.99	0.98	0.99
SRMR	0.02	0.02	0.02
NFI	0.98	0.97	0.98
GFI	0.99	0.98	0.99

<Table 3^a> Elemental, Compound and Situational Traits as Predictors of Complaining Attitude

Relationship	Full Sample Parameter Estimates (t-values)	USA Sample Parameter Estimates (t-values)	Korean Sample Parameter Estimates (t-values)	χ^2 Difference ($\Delta df = 1$)
COMPETE → COMPLAINT	0.00(0.01)	0.00(-0.03)	-0.02(-0.37)	0.04
INFO → COMPLAINT	0.08(0.77)	0.11(0.96)	0.02(0.07)	0.37
SELF → COMPLAINT	0.12(2.70)**	0.13(1.70)	0.14(2.73)**	0.03
VALUE → COMPLAINT	0.20(4.04)**	0.14(2.29) *	0.29(2.75)**	1.02
LOVESHOP → COMPLAINT	-0.02(-0.49)	-0.14(-2.40) *	0.11(1.43)	9.75^b
INTRO → COMPLAINT	0.02(0.56)	0.03(0.64)	0.00(0.01)	0.16
CONSCI → COMPLAINT	-0.10(-2.16)*	-0.05(-0.85)	-0.10(-1.25)	0.15
OPEN → COMPLAINT	0.00(0.07)	-0.02(-0.26)	0.09(0.50)	0.74
AGREE → COMPLAINT	-0.06(-1.20)	-0.01(-0.18)	-0.09(-1.03)	0.51
UNSTABLE → COMPLAINT	0.08(2.54)*	0.12(2.76) **	0.00(0.05)	2.40
MATERIAL → COMPLAINT	0.11(2.68)**	0.15(2.76) **	0.12(1.42)	0.66
AROUSAL → COMPLAINT	0.00(0.01)	0.01(0.11)	0.00(-0.01)	0.00
BODY → COMPLAINT	-0.04(-0.97)	-0.02(-0.47)	-0.07(-0.84)	0.19

Notes: ^a We report unstandardized structural equation estimates.

^b Significant differences of parameter estimates (chi difference > 3.84, $p < .05$) between two cultures are denoted by bold scripts.

* $p < 0.05$ ** $p < 0.01$

the path and significance estimates related to the impact of elemental, compound and situational traits on complaining attitude. As is illustrated in the <Table 3>, out of the 13

traits, 5 path estimates were found to be statistically significant ($p < .05$). As predicted, the compound trait of self-efficacy (H_5), and the situational trait of value consciousness (H_1)

<Table 4^a> Elemental and Compound Traits as Predictors of Situational Traits

Relationship	Full Sample Parameter Estimates (t-values)	USA Sample Parameter Estimates (t-values)	Korean Sample Parameter Estimates (t-values)	χ^2 Difference ($\Delta df = 1$)
INTRO → VALUE	0.02(0.68)	0.00(0.06)	0.09(1.88)	1.86
CONSCI → VALUE	0.07(1.50)	0.11(1.91)	0.10(1.16)	0.10
OPEN → VALUE	-0.11(-1.83)	-0.03(-0.47)	-0.37(-2.71)**	0.83
AGREE → VALUE	0.03(0.62)	0.02(0.39)	0.08(0.91)	0.66
UNSTABLE → VALUE	0.08(2.45)*	0.07(1.64)	0.07(1.13)	0.02
MATERIAL → VALUE	-0.12(-3.68)**	-0.18(-4.23) **	0.10(1.71)	14.93^b
AROUSAL → VALUE	-0.02(-0.53)	0.01(0.24)	-0.14(-1.56)	0.24
BODY → VALUE	0.09(2.36)*	0.09(2.14) *	0.00(0.00)	0.50
INTRO → LOVESHOP	0.01(0.33)	0.04(0.77)	0.01(0.17)	0.22
CONSCI → LOVESHOP	-0.08(-1.37)	0.02(0.27)	-0.02(-0.21)	0.08
OPEN → LOVESHOP	-0.11(-1.54)	0.02(0.27)	-0.49(-2.67)**	0.50
AGREE → LOVESHOP	0.23(4.17)**	0.34(5.21) **	0.10(0.81)	3.72
UNSTABLE → LOVESHOP	0.13(3.31)**	0.10(2.12)*	0.02(0.23)	0.74
MATERIAL → LOVESHOP	0.42(10.08)**	0.47(9.13) **	0.52(6.42)**	0.12
AROUSAL → LOVESHOP	-0.24(-4.64)**	-0.22(-3.64) **	-0.22(-1.78)	2.43
BODY → LOVESHOP	0.11(2.38)*	0.09(1.59)	0.05(0.38)	0.00
COMPETE → VALUE	0.04(1.09)	0.06(1.37)	-0.02(-0.37)	0.76
INFO → VALUE	0.25(2.56)*	0.16(1.46)	0.67(2.70)**	0.11
SELF → VALUE	0.03(0.75)	0.03(0.40)	0.07(1.47)	0.26
COMPETE → LOVESHOP	-0.23(-5.47)**	-0.18(-3.66) **	-0.29(-3.72)**	0.34
INFO → LOVESHOP	0.36(2.88)**	0.18(1.45)	0.90(2.66)*	0.59
SELF → LOVESHOP	-0.03(-0.48)	0.04(0.45)	0.03(0.46)	0.00

Notes: ^a We report unstandardized structural equation estimates.

^b Significant differences of parameter estimates (chi difference > 3.84, $p < .05$) between two cultures are denoted by bold scripts.

* $p < 0.05$ ** $p < 0.01$

were positively related to complaint attitude. Among the elemental traits, emotional instability and need for material resources were positively

related and conscientiousness was negatively related to complaining attitude.

〈Table 4〉 summarizes the associations among

〈Table 5^a〉 Elemental Traits as Predictors of Compound Traits

Relationship	Full Sample Parameter Estimates (t-values)	USA Sample Parameter Estimates (t-values)	Korean Sample Parameter Estimates (t-values)	χ^2 Difference ($\Delta df = 1$)
INTRO → COMPETE	-0.02(-0.40)	0.04(0.63)	-0.14(-2.01)*	3.30
CONSCI → COMPETE	0.13(2.24)*	0.04(0.49)	0.27(2.62)**	3.13
OPEN → COMPETE	0.08(1.50)	0.04(0.47)	0.16(2.09) *	1.49
AGREE → COMPETE	-0.07(-1.17)	-0.08(-1.10)	-0.06(-0.44)	0.23
UNSTABLE → COMPETE	0.00(-0.05)	0.00(-0.03)	0.07(0.95)	0.49
MATERIAL → COMPETE	0.10(2.18) *	0.10(1.70)	0.10(1.43)	0.00
AROUSAL → COMPETE	0.26(5.46)**	0.37(5.86)**	-0.01(-0.16)	11.92^b
BODY → COMPETE	0.16(3.24)**	0.15(2.53)*	0.26(2.42)*	0.27
INTRO → INFO	0.00(-0.03)	-0.01(-0.15)	-0.01(-0.16)	0.00
CONSCI → INFO	0.09(2.35)*	0.08(1.67)	0.05(0.68)	0.00
OPEN → INFO	0.43(12.43)**	0.38(8.23)**	0.48(8.69)**	1.81
AGREE → INFO	0.10(2.63)**	0.10(2.00) *	0.10(1.18)	0.00
UNSTABLE → INFO	0.03(0.99)	0.00(0.04)	0.06(1.10)	0.69
MATERIAL → INFO	-0.02(-0.57)	0.00(-0.10)	-0.06(-1.21)	0.42
AROUSAL → INFO	0.20(6.31)**	0.16(3.99)**	0.24(3.91)**	1.59
BODY → INFO	0.07(2.18)*	0.07(2.01)*	0.11(1.36)	0.04
INTRO → SELF	-0.06(-1.70)	-0.06(-1.63)	-0.11(-1.48)	0.29
CONSCI → SELF	0.42(9.06)**	0.32(6.78)**	0.37(3.28)**	0.73
OPEN → SELF	0.08(1.92)	0.06(1.27)	0.12(1.46)	0.50
AGREE → SELF	0.07(1.37)	0.01(0.24)	0.01(0.11)	0.03
UNSTABLE → SELF	-0.09(-2.46)*	-0.05(-1.21)	-0.11(-1.31)	0.75
MATERIAL → SELF	-0.02(-0.61)	-0.07(-1.80)	-0.07(-0.90)	0.05
AROUSAL → SELF	0.13(3.42)**	0.08(2.13)*	0.08(0.87)	0.03
BODY → SELF	0.09(2.22)*	0.08(2.21)*	0.21(1.77)	1.53

Notes: ^a We report unstandardized structural equation estimates.

^b Significant differences of parameter estimates (chi difference > 3.84, p<0.05) between two cultures are denoted by bold scripts.

*p<0.05 **p<0.01

elemental, compound and situational traits. The results reveal that 11 out of the 22 estimated paths were significant ($p < .05$). The significant predictors of value consciousness were emotional instability, body resource needs, information needs and material resource needs (negative relationship). The following constructs had significant positive relationships with shopping enjoyment: agreeableness, emotional instability, material needs, body resource needs, and information needs. In contrast, arousal needs and competitive needs were negatively related to shopping enjoyment.

⟨Table 5⟩ presents the path and significance estimates related to the impact of the elemental traits on the three compound traits. As is revealed in the table, a significant relationship ($p < .05$) was evidenced in 13 out of the 24 (54%) paths estimated. Conscientiousness, material needs, need for arousal, and body needs were positively associated with competitiveness. Conscientiousness, openness to experience, agreeableness, need for arousal and body needs were significant predictors of information needs. Finally, conscientiousness, need for arousal, and body needs were positively related to self-efficacy while emotional instability was negatively related to self-efficacy.

4.3 Comparison to an alternative model

In order to further assess the adequacy of the partial medial model, it was compared to

an alternative model by means of a chi-square difference test (Anderson and Gerbing, 1988; Rigdon 1998). The competing model selected for comparison was one in which the effects of the elemental and compound traits on the surface-level trait (i.e. complaining propensity) was fully-mediated by the two situational traits. The fully-mediated model (which is more parsimonious in nature) offers a good basis for comparison because the 3M approach (and hence the tested model) is based on the assumption of partial mediation. The chi-square difference test ($\chi^2_{\text{difference}} = 234.75$, $df = 27$) was significant ($p < .01$), which provides support for the partial mediation model. Similar to the findings of the partial mediation model, value consciousness was a significant predictor of complaining attitude, and shopping enjoyment was not significant.

4.4 An examination of the moderating role of culture.

The comparison of the U.S. and Korean samples began with partial mediation models being run on each group. The result revealed that the partial model adequately fit the data from both samples (US sample fit index: $\chi^2 = 21.81$, $d.f. = 4$, $CFI = 0.98$, $SRMR = 0.02$, $NFI = 0.97$, $GFI = 0.98$; Korean sample fit indexes: $\chi^2 = 21.23$, $d.f. = 4$, $CFI = 0.99$, $SRMR = 0.02$, $NFI = 0.98$, $GFI = 0.99$). In the analysis, we used the multi-group option in Lisrel 8.52 to

test the equivalence of structural model across the country. In this test, two models were run - one in which the path between the constructs of interest was allowed to vary across cultures and another in which the focal path was constrained to be equal across cultures.

As shown in tables 3-5, the chi difference test revealed that only 3 parameter estimates out of 59 paths differed significantly across cultures. For this article the focus is on a comparison of the elemental, compound, and situational traits predictors of complaining attitude across the two cultures. As shown in Table 3, out of 13 comparisons only one path estimate was significantly different across the two samples ($\chi^2_{\text{difference}} = 9.75, df = 1, p < .01$). In the U.S. sample, the path coefficient from shopping enjoyment to complaining attitude ($p < .05$) was negative while it was not significant in the Korean sample. Thus, H2 was supported for the U.S. sample, but not for the Korean sample.

〈Table 4〉 and 〈Table 5〉 identify the remaining path differences between the samples. The results revealed two significant differences in a comparison of the two cultures at the situational and compound level traits. The parameter estimate for the material need to the value consciousness path was not significant ($\chi^2_{\text{difference}} = 14.93, df = 1$) in the Korean sample, although it was significant (negative relationship) in U.S. sample. Additionally, The parameter estimate for the need for arousal

($\chi^2_{\text{difference}} = 3.94, df = 1$) to the competitive need path was significant in U.S sample, but it was not significant in the Korean sample.

V. Discussion

The present research contributes to the complaint literature in two ways. First, we are the first researchers to employ a theoretically derived model to investigate the trait antecedents of a direct measure of complaint attitude developed by Richins (1982). Second, we are the first researchers to compare the trait predictors of complaint attitude across U.S. and South Korean respondents.

5.1 The Trait Antecedents of Complaint Attitude

Concerning the first objective, the results partially supported our proposed model of the trait antecedents of complaint attitude. When the combined sample was modeled, as expected, self-efficacy and value consciousness were significant predictors of complaining attitude. In addition, emotional instability and material resource needs were positively associated, and conscientiousness was negatively related to complaint attitude. Unexpectedly, competitiveness, the need for information, and shopping enjoyment were not found to be significant pre-

dictors of complaining attitude in the combined sample. Additional tests were run to determine if the effects of these constructs were mediated by intervening constructs in the hierarchical model. These results revealed no evidence of mediation. In sum, across the two samples the following characteristics provide a profile of consumers with a higher propensity to complain, higher self-efficacy, higher value consciousness, lower conscientiousness, more unstable, and more materialistic.

As prior research shows, on average, only 5 to 10 percent of customers who have been unhappy with a service actually complain (Tax and Brown, 1998). Most of them grumble to their friends and family, and choose an alternative supplier the next time silently. Marketers should keep in mind that only when a consumer complains does one have a chance to identify problems and retain customers. These research findings can be helpful in developing persuasive messages that encourage customers to voice their complaints. For example, one consistent finding across the cultures was the positive relationship between general self-efficacy and complaint attitude. In this study, those who are low in the enduring disposition to believe that they can reach their goals are less likely to complain. This result is consistent with prior research showing that customers don't complain because they think it's worthless and no one will care about their problem (TARP 1986; Nancy and Gwinner 1998). Our results

suggest that one message tactic is to provide customers with an easy set of steps that can be followed if they have a complaint, and to emphasize that they will obtain redress if the steps are followed. Such an approach may be particularly effective with those who are lower in self-efficacy because they provide concrete advice on what to do that is easy to follow.

Value consciousness was also positively related to complaining attitude across both cultures. The value conscious are aware of the costs and benefits of an action. This suggests that in order to encourage complaining organizations should develop messages that emphasize to customers the benefits that will be obtained while lowering the costs of complaining.

Similarly, across both cultures the need for material resources was positively associated with the attitude toward complaining. Thus, those who are concerned with protecting and enhancing their material resources are more likely to complain. These results suggest that messages that focus attention on the importance of protecting one's possessions may be an effective means of increasing the customers' likelihood of complaining.

Tax, Brown, and Chandrashekar (1998) identified three dimensions of fairness in service recovery process - procedural, interactional, distributive justice. The trait relationships with complaining attitudes have relevance to each of these dimensions. The conscientiousness findings are relevant to procedural justice, which

concerns the policies and rules that a consumer has to go through. Because low conscientious individuals are less likely to appreciate and follow policies and rules, the findings suggest that as compared to low complaining individuals, those with positive attitudes toward complaining may not appreciate policies and rules - particularly if they are onerous. In contrast, the findings for emotional instability apply to interactional justice, which involves the behavior of employees in the service recovery process. Thus, it is particularly important for employees to show empathy and understanding in the interaction with complainers because of their lower level of emotional stability. Finally, the findings for self-efficacy, value consciousness, and material needs apply to distributive justice, which concerns the compensation that a customer receives as a result of the losses and inconveniences incurred because of a service failure. By providing fair compensation for product or service problems will be particularly important for those with a positive attitude toward complaining because of these traits. That is, it will appeal to their material needs and to their value consciousness. In addition, it will provide a sense of control, which is consistent with the self-efficacy trait.

5.2 Comparing Cultures

A second contribution of the research involves the comparison of U.S. and Korean individuals

on the trait predictors of complaining attitude. For the predictors of complaint attitude, the multi-group analysis revealed the pattern of results to be highly consistent. The one significant difference in the trait antecedents of complaint attitudes across the two cultures involved the measure of shopping enjoyment. Consistent with H₂, the relationship between shopping enjoyment and complaining attitude was negative in the U.S. sample. However, no effects were found for the Korean sample. We based the prediction on the reasoning that people who shop for enjoyment are seeking an affectively positive experience, which would be inconsistent with the negative emotions involved in complaining. Thus, the results were consistent with this logic for the U.S. group.

Why may be there no relationship between shopping enjoyment and complaining attitudes among individuals in the Korean sample? One possible explanation for the findings is that in the U.S. culture, the pleasure of shopping is a more important motive than in the Korean culture. As a result, the relationship would only be found in the U.S. sample. Another possibility is that the policies and rules that consumers must go through in order to obtain redress for unsatisfactory products and services are much more onerous in Korea than in America. As a result, Koreans might believe that the shopping enjoyment and the attitudes toward complaining are separate things. As a result, they do not want to complain because

the redress process has little chance of success.

VI. Limitations and Future Research

The present research investigated the motivational network of traits predictive of complaining attitudes and strong similarities were found among the American and Korean respondents. It is likely, however, that country specific norms and governmental regulations will impact the specifics of how complaints are handled. Thus, future research should compare and contrast the regulatory environments of the cultures under investigation.

A key finding in the current research was the similarity in the patterns of results for the two cultures. One possible explanation is that both samples were composed of students enrolled in universities. Thus, the samples were matched in terms of age and education. In addition, they had similar access to the Internet and the effects of advertising on the world-wide web. As a result, the norms and values associated with buying and complaining may be quite similar. These ideas suggest that another area of future research involves the investigation of the role of norms and cultural values in customer complaining attitudes and behavior. For example, Mattila and Patterson (2004) suggest that cultural norms and values are likely to influence customer's perceptions of fairness and

satisfaction with the service recovery process.

Another direction for future research involves investigating why competitiveness and the need for information were not predictive of complaint attitudes. First, considering competitiveness, it is possible that competitiveness is more closely related to the actual act of complaining. Second, considering the need for information, it is possible that complaining attitudes are not motivated by a desire to collect data. Rather, they are motivated by material needs and value consciousness. Future research should replicate the findings for complaint attitudes and compare these findings to measures of intentions to complain and the assessment of actual complaining behavior.

One surprising finding is that the present research obtained a negative relationship between conscientiousness and complaint attitude, which is the opposite of that found by Harris and Mowen (200). A key difference in the studies is the measure of complaining. Harris and Mowen (2001) investigated the combination of two dimensions of complaining in the Richins (1983) scale - resisting requests and the seeking redress. Thus, an explanation of the inconsistent results is that the constructs of complaining attitude (Richins 1982) and the Richins (1983) complaint propensity scale are assessing divergent enduring dispositions. A possible reason for the negative relationship between conscientiousness and complaining attitudes is that complaining is viewed as a negative and disor-

derly experience that conscientious people, who value precision and orderliness, dislike. On the other hand, those who actually carry out the complaints do so because their desire for precision pushes them to bring the situation to a conclusion. A final possibility is that the effect is spurious and represents a Type 1 error.

One of the reviewers noted that complaining could be product and/or situation specific. As a result, the general measure of complaint propensity may be too broad. This is an excellent point and suggests an important direction for future research. That is, experiments should be conducted in which consumers respond to scenarios in which the type of product for which a problem occurs is varied. Complaint attitudes are measured and the likelihood of complaining assessed. Such an approach will provide a means for determining the extent to which complaining is product specific.

The study has several limitations. First, the use of student samples in the two countries limits the generalizability of the results. We believe, however, that the use of student samples avoided potential confounding variables in our tests of the similarity of the path relationships. That is, because both groups are similar in age and education level, it is possible to more directly compare the effects of culture on path relationships. Second, we only deal with complaint attitudes. Future research should compare and contrast the trait predictors of attitudes toward complaining and the extent of actual

complaint behavior. It is possible that the trait antecedents of the two constructs are different. In addition, the trait predictors of complaint attitudes and complaint behavior should be compared to other post-purchase behaviors, such as word-of-mouth intentions. Another issue concerns the choice of compound trait antecedents to complaint attitudes. Future research should investigate additional traits as possible precursors, such as need for activity, should be investigated. Finally, because of the exploratory nature of the comparison of Korean and U.S. consumers, it is possible that any differences obtained may result from alpha error inflation. Future research should build upon the present study and theories of cultural differences to make a priori predictions of how complaining attitudes may differ across cultures.

Finally, it should be noted that the results support two aspects of the 3M Model. First, the findings are consistent with the proposal that traits can be arranged into a four-level hierarchy. Thus, multiple elemental traits accounted for substantial variance in each of the compound traits (i.e., 25% for competitiveness, 66 % for need for information and 38% for self efficacy). Similarly, a combination of elemental and compound traits accounted for substantial variance in the situational traits (i.e., 11% value consciousness, 36% for shopping enjoyment). In addition, a combination of elemental, compound, and situational traits accounted for substantial variance in surface traits (i.e., 13% for com-

plaint attitude). These results support the use of a hierarchical approach for understanding the relationships among personality traits. A second finding consistent with the 3M Model is the support for the partial mediation model. The 3M Model proposes that partial mediation exists among the hierarchically arranged traits. Thus, the findings support the proposal that behavior results from a motivational network of traits, rather than from single traits acting in isolation of each other.

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〈Appendix〉 Measures (Item Loadings)*

Introversion†

1. Feel bashful more than others (0,85)
2. Introverted. (0,81)
3. Quiet when with people (0,79)
4. Shy (0,89)

Conscientiousness

1. Precise*
2. Efficient(0,70)
3. Organized (0,90)
4. Orderly (0,83)

Openness to Experience

1. Frequently feel highly creative (0,78)
2. Imaginative *
3. Find novel solutions (0,82)
4. More original than others (0,86)

Agreeableness

1. Tender hearted with others (0,86)
2. Agreeable with others (0,67)
3. Kind to others*
4. Softhearted (0,76)

Emotional Instability

1. Moody more than others*
2. Temperamental*
3. Touchy (0,65)
4. Emotions go way up and down (0,93)

Need for Material Resources

1. Enjoy buying expensive things (0,85)
2. Like to own nice things more than most people (0,74)
3. Acquiring valuable things is important to me (0,69)
4. Enjoy owning luxurious things (0,89)

Need for Arousal

1. Drawn to experiences with an element of danger (0,84)
2. Seek an adrenaline rush (0,82)
3. Actively seek out new experiences (0,78)
4. Enjoy taking more risks than others (0,90)

* Items marked with an asterisk were dropped from the final analysis.

Figures in parenthesis are completely standardized item loadings.

† For the constructs that follow, respondents were asked to indicate how often they feel/act this way. Responses were recorded on a 1-9 scale, where 1=never and 9=always.

Need to Protect and Enhance Body Resources

1. Focus on my body and how it feels*
2. Devote time each day to improving my body (0,93)
3. Feel that making my body look good is important (0,65)
4. Work hard to keep my body healthy (0,85)

Competitiveness

1. Enjoy cooperating more than others (0,86)
2. Feel that it is important to work well with others*
3. Enjoy working with others for the common good (0,88)
4. Feel that it is important to support others (0,71)

Need for Information

1. Enjoy learning new things more than others (0,62)
2. People consider me to be intellectual *
3. Enjoy working on new ideas (0,90)
4. Information is my most important resource *

Self-Efficacy

1. I feel in control of what is happening to me*
2. Once I make up my mind, I can reach my goals (0,82)
3. I feel like I have a great deal of will power (0,86)
4. When I make a decision, I can carry it out (0,88)

Value Consciousness*

1. I am very concerned about low prices, but I am equally concerned about product quality*
2. I compare the prices of different brands to be sure I get the best value for the money (0,78)
3. When purchasing a product, I always try to maximize the quality I get for the money I spend (0,82)
4. When I buy products, I like to be sure that I am getting my money's worth (0,81)
5. I always check out prices to be sure I get the best value for the money I spend (0,74)

Shopping Enjoyment

1. I shop because buying things makes me happy (0,83)
2. Shopping is fun (0,90)
3. I get a real "high" from shopping (0,87)

Complaining Attitude

1. Most people don't make enough complaints to businesses about unsatisfactory products*
2. I feel a sense of accomplishment when I have managed to get a complaint to a store taken care of satisfactorily (0,71)
3. It bothers me quite a bit if I don't complain about an unsatisfactory product when I know I should (0,78)
4. If people end up with an unsatisfactory product, they should complain about it (0,71)

* For the constructs that follow, respondents were asked to indicate the extent to which they agree with each statement. Responses were recorded on a 1-7 scale, where 1=strongly disagree and 7=strongly agree.

소비자 불평토로성향에 대한 성격특성 예측변수: 한·미 비교문화적 접근*

박 소 진**

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요 약

본 연구는 소비자의 불평토로성향을 유발하는 동기적 네트워크로서 성격특성변수들을 한국과 미국 소비자들을 대상으로 비교하였다. 연구모델의 검증결과 전반적으로 불평토로성향은 두 문화간에 큰 차이가 없는 것으로 나타났다. 가치의식성, 자기효능감, 감정적 불안정성, 물질적 욕구는 불평토로성향과 긍정적으로 관련이 있는 것으로 나타났다. 반대로 일처리의 신중함은 불평토로성향과 부정적인 관계인 것으로 나타났다. 한국과 미국소비자의 가장 큰 차이점은 '쇼핑을 즐기는 성향'이었다. '쇼핑을 즐기는 성향'은 미국집단에서는 불평토로성향과 부정적인 관련이 있는 것으로 나타난 반면, 한국집단에서는 관련이 없는 것으로 나타났다. 즐거움을 위해 쇼핑하는 소비자들은 쇼핑에서 긍정적인 감정을 추구하려 하기 때문에 부정적인 감정을 유발하는 불평토로성향과는 부정적인 관계인 것으로 보인다. 그러나 이러한 부정적인 관계가 한국 소비자에게 나타나지 않은 이유는 쇼핑환경의 차이인 것으로 보인다. 교환 및 환불이 미국보다 용이하지 않은 한국에서는 소비자들이 쇼핑의 즐거움과 불평토로를 별개로 지각하거나, 또는 쇼핑을 즐길수록 제품이나 서비스에 불만족할 기회를 더 많이 접하기 때문인 것으로 사료된다.

고객의 불평토로행동은 기업이 미처 알지 못하는 불만족 원인들을 이해하고 복구기회를 제공함으로써 기존고객을 유지할 수 있게 해준다. 그런데 상당수 소비자들은 과연 자신의 불평토로행동이 효과가 있을까 혹은 불평토로행동에 소요되는 시간적 경제적 비용 등을 고려하여 불평을 토로하지 않는다. 마케팅은 불평토로성향을 유발하는 소비자의 성격특성에 대하여 이해함으로써, 불만족한 고객이 자신의 경험을 이야기하도록 북돋워주는 메시지를 개발하거나 기업의 불평처리시스템을 개선할 수 있다.

핵심개념: 불평토로성향, 성격특성

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