# Public library users' dissatisfaction attributions and complaining behaviour

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# ABSTRACT

In an increasingly demanding environment, users complain because they are dissatisfied with the services rendered. This study investigates the complaining behaviour of public library users in a Malaysian state. A self-administered questionnaire was randomly distributed to 99 dissatisfied adult users of the Labuan Public Library, which is located in the Federal Territory of Labuan, Malaysia. The survey revealed that public library users, who perceive the service of the library to be free, are more likely to complain to a third party about their dissatisfaction. There are some users who complain directly to the personnel or person in charge of the department, or chief librarian at the time of dissatisfaction. Users' complaints can be a powerful resource for the library management to use in making strategic and tactical decisions that could prevent them from switching services. In addition, discussion, conclusions and recommendation for future research are also presented.

**Keywords:** Complaints; Consumer behaviour; User behavior; Dissatisfaction; Public libraries; Malaysia

# INTRODUCTION

In an increasingly demanding environment, users complain because they are dissatisfied with the services rendered. Consumer dissatisfaction can originate from several aspects of the consumption process (Bearden and Oliver 1985; Crie 2003; Day and Landon 1977). Aside from dissatisfaction with the product or service itself, consumers can become displeased with customer service, delivery, store atmosphere, warranty or repairs, among other aspects of the consumer experience. When customers decide to complain, they have previously passed through two distinct, even if interrelated, steps already identified by Hirschman (1970):

- (a) they value positively the balance between costs and benefits. Both costs and benefits are not only economic, but also psychological (Andreasen 1988). The perceived benefit may not be great enough to lead a consumer to complain, even if considerable dissatisfaction exists. On the contrary, a consumer can complain even with a low level of dissatisfaction if the perceived benefit is remarkable (Landon 1977), and
- (b) they view the complaining action as worthwhile because they positively esteem the likelihood of obtaining a favourable solution.

Day (1980) determined that there are three motivations for consumer complaint behaviour, including redress seeking, complaining, and personal boycott. While redress

seeking involves attempts to acquire remedies either directly or indirectly from the seller, complaining refers to the desire to simply convey dissatisfaction. The complaining motive may include a desire to affect the future behaviour of the seller or the intention to dissuade other consumers from purchasing from the seller. Finally, personal boycott involves an individual decision to privately end the use of the dissatisfying product, service, seller, or brand. Hernon and Whitman (2001) reported that "libraries are beginning to recognize that customers have choices for their information needs and that some of these choices are drawing customers away from the library in increasing numbers, and perhaps for good" (p. ix). This situation points to the importance of marketing and customer satisfaction management in these areas where the library need to study customer complaints and the resulting behaviours (complaining behaviour) to better deliver its services. It is expected that the Library will maintain its user friendly services to the end of satisfying users.

No previous study has focused on the factors affecting complaining behaviour of public library users in Malaysia but related study was conducted in Korea by Oh (2003). Thus, this study aims to investigate the complaining behaviour (complaint responses) of public library users in the Federal Territory of Labuan, Malaysia. This research moves toward a broader view of the relationship between complaint responses (Exit, Negative word-of-mouth, Direct voice, Indirect voice, and Third-party complaints) and their antecedents (Personal norms, Perception of free use, Difficulty of complaining, Likelihood of success, Service importance, External attribution, and Loyalty) towards library services. The current study tests a more comprehensive model by examining the integrative system of the relationships. Furthermore, the study incorporates marketing perspectives as inputs into the model, thus strengthening and generalizing its findings as well as broadening the theoretical base in library management research and practice within Malaysia context. Oh's (2003) study of Korean public library users indicated that feedback information (from customers or users) can help the library satisfy users.

# LITERATURE REVIEW

There are many relevant factors that affect the complaining behaviour of the public library users that include: attitude toward complaining, likelihood of success, difficulty of complaining, service importance, external attribution, loyalty, and perception of free service (tested as a variable of consumer complaining behaviour for nonprofit organization). Singh (1988) stated that there are three types of complaining behaviour found when dissatisfaction occurs: a) Voice responses (seeking redress from the seller or no action); b) Private responses (word-of-mouth communication); and c) Third-party responses (implementing legal action). Correspondingly, Oh (2003) stated that the complaining behaviours of public library users were divided into the following categories:

- a) Exit (or repatriate intentions): a vow or expressed intention to never again patronize the offending library,
- b) Negative word of mouth: telling others about ones dissatisfaction (i.e., complaints about the library and/or the service to friends and/or relatives),
- c) Direct voice: complaints registered directly with the library at the time of dissatisfaction,
- d) Indirect voice: complaints registered indirectly with the library using complaint cards, e-mail, etc., and
- e) Third-party complaints: formal complaints directed toward agencies not directly involved in the exchange relationship, that is, other than the library itself.

## **Attitude toward Complaining**

This variable refers to an individual's disposition to rectify the problem when he or she is dissatisfied with a product or service (Blodgett, Wakefield and Barnes, 1995). According to previous research (Oh 2003; Richins 1982; Singh 1990b), it is hypothesized that:

- H1a: There is a statistically significant relationship between an individual's personal norms concerning complaining and exit.
- H1b: There is a statistically significant relationship between an individual's personal norms concerning complaining and negative word-of-mouth.
- H1c: There are statistically significant relationships between an individual's personal norms concerning complaining and direct voices.
- H1d: There are statistically significant relationships between an individual's personal norms concerning complaining and indirect voices.

## Likelihood of Success

Likelihood of success refers to the perceived probability that the retailer (the library in this study) will rectify the problem without protest (Blodgett and Granbois 1992) and it is hypothesized that:

- H2a: There is a statistically significant relationship between an individual's expectation of the likelihood of success of complaining and exit.
- H2b: There is a statistically significant relationship between an individual's expectation of the likelihood of success of complaining and negative word-of-mouth.
- H2c: There is a statistically significant relationship between an individual's expectation of the likelihood of success of complaining and direct voices.

# **Difficulty of Complaining**

In previous research (Oh 2003), difficulty of complaining refers to the difficulty of seeking rectification by complaining or worthlessness of complaining (Singh 1990a). Based on previous research (Richins 1983; Singh 1990a), the following hypotheses are presented:

- H3a: There are statistically significant relationships between an individual's perceptions of difficulty of complaining and exit.
- H3b: There is a statistically significant relationship between an individual's perceptions of difficulty of complaining and negative word-of-mouth.
- H3c: There is a statistically significant relationship between an individual's perceptions of difficulty of complaining and direct voices.

## Service Importance

Service importance refers to the relative worth an individual places on a product or service (Blodgett et al. 1995; Oh 2003). Lack of budget, lack of manpower, lack of skilled staff and lack of training are the main constraints for not automating library activities (Kumar and Biradar 2010). Hence, it is hypothesized that:

H4: There is a statistically significant relationship between an individual's perception of the importance of the service and direct voices.

# **External Attribution**

Attribution theory predicted that the perceived reason for a service failure influenced the level of consumer satisfaction (Hocutt, Chakraborty and Mowen 1997). Three causal dimensions were suggested in attribution theory. Stability refers to whether the service failure is likely to occur very often. Controllability is whether the service failure could have

been avoided. Locus of control refers to whether the failure is the fault of the user or the service provider. Among these three, the locus dimension appears to be related to external attribution. That is, if a consumer realizes that a service failure is caused by the service provider, he or she is more likely to complain than if the failure is his or her own fault (Folkes 1984a; Folkes 1984b; Hocutt et al. 1997; Krishnan and Valle 1979). Locus of control in the context of library service means that the service failure is due to the library and/or its staff or the library users itself. Thus, it is hypothesized that:

- H5a: There is a statistically significant relationship between external attribution and exit.
- H5b: There is a statistically significant relationship between external attribution and negative word-of-mouth.
- H5c: There is a statistically significant relationship between external attribution and direct voices.
- H5d: There is a statistically significant relationship between external attribution and third-party complaints.

# Loyalty

In his paper, Oh (2003) used Hirschman's (1970) construct to suggest that loyal customers would be more likely to complain (seek rectification) and less likely to exit and give negative word-of-mouth reports when dissatisfied with a product. Because of their psychological attachment to a store, loyal customers should be more likely to give the seller a second chance. It is therefore hypothesized that:

H6: There is a statistically significant relationship between an individual's loyalty to the library and third-party complaints.

# **Perception of Free Use**

Basically, the public library provides free services (services without payment) for their client. Therefore, it is expected that there is a different complaining behaviour between "free service" users and commercial service users (Oh 2003). From this assumption, it is hypothesized that:

- H7a: There is a statistically significant relationship between an individual's perception of free use and indirect voices.
- H7b: There is a statistically significant relationship between an individual's perception of free use and third-party complaints.

# METHODOLOGY

A self-administered questionnaire was completed by 99 adult users/patrons of the Labuan Public Library, located in the Federal Territory of Labuan, Malaysia with 95% response rate. These users, currently working in government institutions located in Financial Park, Federal Territory of Labuan, Malaysia, were randomly identified and contacted to participate as respondents. They were selected from a sampling frame of meeting the criteria of having experienced dissatisfaction with the library's service and/or its staff during the past twelve months. A five-point Likert scale ranging from 1 - strongly disagree, to 5 - strongly agree, was used for all variables of complaining behaviour except the last item of loyalty to indicate a degree of agreement or disagreement with each of a series of statements related to the stimulus objects. Figure 1 presents the model represented graphically for the relationships among the variables in this study.



Figure 1: The Conceptual Framework

Measurement of items is presented in Appendix 1. Perception of free use was measured by four items developed by Oh (2003). Attitude toward complaining consists of five items about personal norms and three items about societal benefits. These items were borrowed from Day (1984), Richins (1982), Singh (1990b), and Oh (2003) and revised for university library context. Difficulty of complaining was measured by five items adapted from Day (1984) and Richins (1979). Likelihood of success was measured by four items, also adapted from Day (1984) and Richins (1979). Service importance was measured by three items, adapted from Day (1984). Attribution was measured by two items, external and internal attribution. Internal attribution was measured to examine its correlation to external attribution. Loyalty was measured by the following three items: attitude about loyalty, period of use (how long the user has use the library), and frequency (how often the user uses the library). Period of use and frequency were measured to examine their relationship with attitude about loyalty. Data were analyzed using multiple regression analysis via the Statistical Product and Service Solutions (SPSS) programme version 17.0 for Windows, with the aim of studying the relationships between the independent variables and dependent variable respectively.

# RESULTS

Of the 99 participants, with 95% response rate, 45 were males (45.5%) and 54 were females (54.5%); 48 participants (48.5%) were between the age of 15 and 20, and 37 (37.4%) participants were between the age of 21 and 25. For the level of education, 36 participants (36.4%) were SPM/O-Level holders, forty-five participants (45.45%) held higher qualifications, up to Degree level.

Variable		Frequency	Percent
Gender	Male	45	45.5
	Female	54	54.5
Age	<15	1	1.0
	15-20	48	48.5
	21-25	37	37.4
	26-30	4	4.0
	>30	9	9.1
Level of Education	SPM/O-Level	36	36.4
	STPM/A-Level	15	15.2
	Diploma	4	4.0
	Degree	36	36.4
	Others	8	8.1

## Table 1: Demographic Profile of Respondents

## **Test of Reliability**

The analysis of reliability is done to help the researcher to determine whether the data collected are reliable or not. Cronbach  $\alpha$ 's were computed as a measure for construct reliability. According to Nunnally and Bernstein (1994), the nearer the value of reliability to 1.00, the more reliable the result would be. A value of reliability less than 0.7 is assumed to be weak while a reliability value in the range of 0.70 up to 1.00 is accepted. Moreover, the value which is more than 0.80 is assumed to be strong. Table 2 infers that the values for all of the variables involved are above 0.7, thus they are all accepted as reliable.

Table 2:	Values of	Reliability
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Variable	No. of Item	Alpha
(1) Exit	2	0.943
(2) Negative word-of-mouth	2	0.911
(3) Direct Voice	2	0.948
(4) Indirect Voice	2	0.951
(5) Third-party Complaints	2	0.974
(6) Personal Norms	6	0.752
(7) Societal Benefits	2	0.962
(8) Perception of Free Use	4	0.855
(9) Difficulty of Complaining	5	0.768
(10) Likelihood of Success	4	0.872
(11) Service Importance	3	0.885
(12) Attribution	2	0.934
(13) Loyalty	2	0.975

# **Correlation Analysis of Variables**

Pearson correlations were calculated to identify the correlation between the variables. Since each construct in the questionnaire was measured by multiple items the average score of the multi-items for each construct was calculated. The score was then used for correlation and regression analysis (Wang and Benbasat 2007). As cited in Wong and Hiew (2005) the correlation coefficient value (*r*) range from 0.10 to 0.29 is considered weak,

from 0.30 to 0.49 is considered medium and from 0.50 to 1.0 is considered strong. However, according to Field (2005), the correlation coefficient should not go beyond 0.8 to avoid multicollinearity. Since the highest correlation coefficient is 0.629, which is less than 0.8, there is no multicollinearity problem in this research (Appendix 2).

Normality can be assessed by using the values of skewness and kurtosis. While skewness has to do with symmetary, kurtosis indicates the extent to which the data is peak or flat (Tabachnick and Fidell 2007). Based on the values of skewness and kurtosis, the data can be described as reasonably normal. For example, the skewness of all the items ranges from -0.034 to -1.471 less than ±2.0. Similarly, the values for kurtosis ranges from -0.036 to 8.611 well below the threshold of ±10. Results indicating that the scores approximate a "normal distribution" or "bell-shaped curve".

# **Influences of the Antecedent Variables on Complaint Responses**

Multiple regression analysis was conducted to test the relationship between complaint responses (Exit, Negative word-of-mouth, Direct voice, Indirect voice, and Third-party complaints) and their antecedents (Personal norms, Perception of free use, Difficulty of complaining, Likelihood of success, Service importance, External attribution, and Loyalty). The significant level was set at 0.05.

# **Influences on Exit**

The act of exiting signifies a user-initiated break in the relationship between the user and the library as the service provider of the dissatisfying consumption event. Table 3 demonstrates that a significant relationship exists between personal norms and exit (p<0.05,  $\beta$ = 0.254). Thus, H1a is supported. This shows that users, due to personal norms, will stop using the library's services when they are not satisfied with the services offered. H2a (Likelihood of success), H3a (Difficulty of complaining), and H5a (External attribution) are not supported as the significance value is greater than 0.05. However, Oh's (2003) study on the complaining behaviour of public library users in South Korea shows that external attribution is the only independent variable that had a statistically significant relationship with exit.

	Unstandardized Coefficients		Standardized Coefficients	-	-
	В	Std. Error	Beta	t	Sig.
Personal Norms	.330	.140	.254	2.361	.020*
Difficulty of Complaining	.110	.110	.102	1.000	.320
Likelihood of Success	052	.134	040	386	.700
External Attribution	133	.134	105	993	.323
Adjusted R Square			.038		
F			1.977		
Sig. F			.104		

Table 3: Influence of the Antecedent	Variables on Exit
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Note: \* denotes a significant value as *p*<0.05

## **Influences on Negative Word-of-Mouth**

Table 4 confirms that 'personal norms' is the only independent variable that had a significant relationship with negative word-of-mouth (p<0.05,  $\beta$ = 0.255). Hence H1b is supported. This shows that public library users are too embarrassed to complain,

regardless of how bad the service was. They also find that complaining about anything to anyone is distasteful. This is similar to public library users in South Korea (Oh 2003). Other hypotheses such as H2b (Likelihood of success), H3b (Difficulty of complaining), and H5b (External attribution) are not supported, p>0.05. Inconsistent results were found in Oh's (2003) study where there is a relationship between external attribution and difficulty of complaining with negative word-of-mouth.

	Unstandardized		Standardized		-
	Coefficients		Coefficients		
	В	Std. Error	Beta	t	Sig.
Personal Norms	.374	.149	.255	2.518	.014*
Difficulty of Complaining	.183	.110	.168	1.667	.099
Likelihood of Success	029	.127	022	225	.823
External Attribution	186	.131	147	-1.414	.161
Adjusted R Square			.055		
F			2.423		
Sig. F			.054		

Table 4: Influence of the Antecedent Variables on Negative Word-of-Mouth

Note: \* denotes a significant value as p<0.05

# **Influences on Direct Voice**

As inferred in Table 5, there is a significant relationship between likelihood of success and direct voice (p<0.05,  $\beta$ = 0.448). Hence, H2c is supported. This signifies that users will complain directly to the staff, those in charge of the department or the chief librarian about a service failure which they think can be corrected or improved by lodging a complaint. Users who think that their complaining is likely to succeed are most likely to voice their complaint directly. On the other hand, H1c (Personal norms), H3c (Difficulty of complaining), H4 (Service importance), and H5c (External attribution) are not supported as its significant value is greater than 0.05. This result is different from Oh's (2003) study.

Table 5: Influence of the Antecedent Variables on Direct Voice

	Unstandardized Coefficients		Standardized Coefficients		
		Std.			
	В	Error	Beta	t	Sig.
Personal Norms	.213	.156	.135	1.365	.176
Difficulty of Complaining	.093	.109	.080	.854	.395
Likelihood of Success	.617	.127	.448	4.876	.000*
Service Importance	103	.137	074	752	.454
External Attribution	.048	.131	.035	.365	.716
Adjusted R Square			.188		
F			5.526		
Sig. F			.000		

Note: \* denotes a significant value as *p*<0.05

# **Influences on Indirect Voice**

Table 6 corroborates that there is no significant relationship between any independent variables and indirect voice. Thus, H1d and H7a are not supported. This means that the

perception of free use and personal norms of the public library users will not influence the users in the Federal Territory of Labuan, Malaysia, to complain indirectly to authorities using complaining cards, e-mail, etc. They are less likely to complain to the library management as they prefer to complain indirectly to their friends and relatives or another third party instead. This is because library users, even though dissatisfied, will not expect the same level of service from a free service as they would from a for-profit organization. Oh's (2003) study, however, shows inverse results where a significant relationship subsists between perception of free use and indirect voice.

	Unstandardized		Standardized		
	Coe	fficients	Coefficients		
	В	Std. Error	Beta	t	Sig.
(Constant)	2.607	.694		3.758	.000
Personal Norms	017	.155	012	113	.911
Perception of Free Use	.206	.175	.123	1.179	.241
Adjusted R Square			006		
F			.711		
Sig. F			.494		

## Table 6: Influence of the Antecedent Variables on Indirect Voice

## **Influences on Third-party Complaints**

Next, Table 7 shows that a significant relationship exists between the perception of free use (p<0.05,  $\beta$ = 0.205), external attribution (p<0.05,  $\beta$ = 0.226), loyalty (p<0.05,  $\beta$ = -0.208) and third-party complaints. Hence, H5d, H6, H7b are supported. This shows that users who attribute service failure to the library and/or its staff, users who perceive the service to be free and even loyal users of the library are likely to complain to a third party. Users' faithfulness to the library depends upon the expectation that their future experiences will be satisfactory. This result is partially similar to Oh's (2003) study where perception of free use and loyalty were supported whereas external attribution was not.

Table 7: Influence of the Antecedent Variables on Third-party Complaints

	Unstandardized Coefficients		Standardized Coefficients	-	-
	В	Std. Error	Beta	t	Sig.
(Constant)	1.477	.609		2.425	.017
Perception of Free Use	.318	.154	.205	2.062	.042*
External Attribution	.302	.131	.226	2.305	.023*
Loyalty	205	.095	208	-2.159	.033*
Adjusted R Square			.120		
F			5.436		
Sig. F			.002		

Note: \* denotes a significant value as p<0.05

Figure 2 describes the significant relationships as a summary of the findings of this study.



Figure 2: Theoretical Framework with Significant Results

# DISCUSSION AND CONCLUSIONS

Complaints can function as valuable feedback that helps to solve problems or improve the quality of services, including library services. Particularly, the feedback information from complainants can help libraries to assess and better satisfy the needs of users. Put simply, this study signified that public library users in the Federal Territory of Labuan, Malaysia, who believe that the presence of service failure is due to the negligence of the library staff and perceive the service of the library to be free, are most likely to complain to a third party. In the same way, loyal library users in the Federal Territory of Labuan also prefer to complain to a third party about their dissatisfaction. However, there are still users who make complaints directly to the personnel or person in charge of the department or chief librarian at the time of dissatisfaction if they believe the service which they received was unsatisfactory and can be corrected or improved by making a complaint.

Knowledge of consumer complaining behaviour and complaint handling can be useful in determining ways to increase customer commitment to the library, build customer loyalty, and finally, satisfy customers. This study shows that library users in the Federal Territory of Labuan, even if dissatisfied with the service, are reluctant to complain because they perceive the service to be free. On the other hand, if their dissatisfaction with the service is caused by the library or its staff, they might complain to a third party. Loyal users are also less likely to report a complaint to the authorities but to a third party only. Librarians can unveil their users' needs and preferences through daily observations and should be ready to change and improve after receiving complaints from the users, thus moving toward the goal of serving them effectively and efficiently. Jatkevicius (2010) recommends

organizations, including libraries, use personality testing as a way to get to know employees better and figure out ways to work together. It is vital to change the traditional negative views about complaint behaviour. Therefore, public library management should encourage their users to voice their needs and complaints directly or indirectly to the library management, in turn library staff should be more accepting of their customers' complaints. Knowing its customers is the library's first step in securing a competitive advantage. Users' complaints can be a powerful source of information that can help the library management to make strategic and tactical decisions that could prevent them from switching services or performing an action such as exit from the library, and no longer utilizing the services.

Future research could be based on investigating other variables in order to examine their relationships in depth such as severity of dissatisfaction and distributive, procedural, and interactional justice. Further research into perception of free use is necessary because it seems to be an important variable in explaining behaviour toward nonprofit organizations, especially public libraries. These links could create a model with better predictive value if it is tested via Structural Equation Modelling technique. Future research should expand or increase the involvement of respondents. It is recommended that further research should be conducted on a larger population since this study was conducted based on the findings taken only from adult users/patrons of the Labuan Public Library, located in the Federal Territory of Labuan, Malaysia with relatively small sample size and predominantly adults' respondents. The more geographic area of research included with larger sample size, the result will be more representative.

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## **APPENDIX 1**

## **MEASUREMENT OF ITEMS**

#### Exit

Decide not to use the same service in that library again.

Decide not to use any service in that library again.

## Negative word of mouth

Speak to my friends and relatives about my bad experience.

Convince my friends and relatives not to use that library.

## Direct Voice

Definitely complain to the personnel about the service.

Complain to those in charge of the department or the chief librarian.

#### Indirect Voice

Complain through complaint card or complaint box in the library.

Complain through e-mail or letter to the library.

#### Third-party Complaints

Report to the competent authorities or superior offices.

Write a letter to the newspaper about your bad experience.

## Personal Norms

Complaining about anything to anyone is distasteful to me.

Complaining is mostly done by people with little else to do.

I am embarrassed to complain, regardless of how bad the service was.

Complaining just leads to more frustration.

It really feels good to get my dissatisfaction and frustrations off my chest by complaining.

The people I know who complain about things they use are neurotic.

#### Societal Benefits

By complaining about poor services, I may prevent other users from experiencing the same problem. Complaining is a consumer's right, not an obligation.

#### Perception of Free Use

It is somewhat difficult to expect the same level of service from the "free service" compared with those from the paid service.

It is inevitable to tolerate some dissatisfaction or inconvenience to use the free service.

It is somewhat hard to indicate the problems or to protest against the dissatisfaction in using the "free" public library.

If I experienced the same level of dissatisfaction in the paid services, I would complain to them.

### Difficulty of Complaining

Would take a lot of time.

Would require a lot of effort.

Would disrupt routines.

Would have trouble finding complaining procedures or methods.

It would be a hassle I don't need.

## Likelihood of Success

Would have a chance to correct or improve the service or to be apologized to.

Would have a chance to get some results for time and effort required.

My complaint will change (improve) the general service of the library.

Would get to let them know just how I feel.

## Attribution

The service failure is due to the library and/or its staff.

The service failure is my own fault.

### Service Importance

It is important to my life itself and my lifestyle.

It is much more important to me than other services in the library.

It requires a lot of time and effort to use the service.

-	2	3	4	5	6	7	8	9		

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Appendix 2: Correlations Analysis

Exit	1												
Negative word- of-mouth	.432(**)	1											
Direct Voice	.185	.198(*)	1										
Indirect Voice	.025	.110	.417(**)	1									
Third-party Complaints	.237(*)	.201(*)	.432(**)	.153	1								
Personal Norms	.243(*)	068	.023	.018	.302(**)	1							
Societal Benefits	.076	.179	.304(**)	.131	.193	027	1						
Perception of Free Use	.241(*)	.233(*)	.122	.120	.223(*)	.243(*)	.484(**)	1					
Difficulty of Complaining	.087	.155	.122	.220(*)	.000	.044	.099	.080	1				
Likelihood of Success	113	025	.448(**)	.214(*)	.203(*)	276(**)	.338(**)	005	.062	1			
Service Importance	.156	.086	.027	.182	.307(**)	.075	.110	.343(**)	.066	.096	1		
Attribution	023	050	.110	.157	.281(**)	.250(*)	.190	.240(*)	.220(*)	.083	.173	1	
Loyalty	.000	076	119	073	180	.010	.171	.172	.190	026	077	029	1

\*\* Correlation is significant at the 0.01 level (2-tailed).
\* Correlation is significant at the 0.05 level (2-tailed).

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