

# The Influence of Income and Education on Saudi Dissatisfied Consumers Behaviour

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**Abstract:** The purpose of the study is to explore the differences and similarities in post dissatisfaction behaviours between different levels of income and education among Saudi consumers. Currently few articles are available on the post-dissatisfaction behaviour in growing markets, such as Arab countries despite the fact that GCC economies like the United Arab Emirates as well as Saudi Arabia are rising rapidly as their shopping background includes Western forms of retail. The sample was drawn from Saudi individuals which encountered a dissatisfying experience within a single type of retail outlet that sells electrical goods. The established survey instrument constructs considered different consumer complaint behaviour variable. Data were analysed using descriptive statistics, t-tests, Anova, and chi square analysis. The research addressed a literature gap and revealed a specific aspect of complaint behaviour which is related to income and educational levels. The quantitative study finds no differences in consumer complaint behaviour in terms of education and income levels of participants, with a single exception in the assessment for chances of success with complaint where lower educated participant is associated with higher complaining disposition.

**Keywords:** post-dissatisfaction behaviour; education; income; Saudi Arabia;

## I. INTRODUCTION

Customer dissatisfaction is considered as an indicator of product or service failure. Consumers evaluate a product after purchase to determine if the product performance meets their expectations (Pride and Ferrell, 2000). The resulting outcome of satisfaction or dissatisfaction influences whether consumers complain, switch to a different supplier, or repurchase the product or brand from the same supplier. Customer dissatisfaction results in different responses, such as complaining or not (Day, 1984). Complaints involve the reaction of a consumer to service failure or to a product subsequently perceived to be unsatisfying (Butelli, 2007).

The loss of customers is a possible consequence of having consumer dissatisfaction, as the consumer may change the brand or supplier and tell their relatives and friend regarding their bad experience (Day and Ash,1979). However, companies can retain customers by managing and handling the received complaints (Crie and Ladwein, 2002), highlighting the significance of service failure recovery. The focus of this paper is to obtain a better understanding of the impact (relation) of demographic variables, such as income and education, and forms of consumer complaint behaviour (CCB) in Saudi Arabia. The significance of this paper is in the contribution to the literature through adding to the limited knowledge that exists concerning differences in perceptions.

Identifying the different circumstances under which customers consider post dissatisfaction action and, if they proceed, how they choose to complain, will help marketers in devising more effective complaint - management strategies. Identifying demographic differences and similarities in complaint behaviour will additionally benefit marketers in determining the degree of standardisation versus customisation required in their service-failure recovery.

The most common consumer complaints studied in this survey involved service failure in the Saudi consumer electronic retail sector. The bad experiences associated with this service failure resulted in consumer dissatisfaction. This paper is written to provide a better understanding of the impact of the income and education demographics of Saudi consumers on their post dissatisfaction behaviour in a market which ethnically differs from the western market.

### The research context

What makes the Saudi Arabian Market different from the others is the fact that the Islamic religion strongly affects the Arab markets. In fact, its influence is much stronger in the Arab world than it is in nations with large Muslim populations such as Indonesia, India, and Bangladesh (Mahajan, 2013). Saudi Arabia is a conventional society which recognizes dissimilar gender roles than other countries. When females buy products, some of them are unenthusiastic to ask for service or make a criticism to a man. The separation between male and female right that was widespread in the past decades has caused the civilization and financial system of the country to be under pressure (AlMunajjed, 2010).

Saudi retail market is rising sturdily. Worldwide, Saudi Arabia is 14<sup>th</sup> of the top-ranked promising markets for global retail development according to A.T. Kearney who is a global management consultancy (Mesbah, 2012). Alruwaigh (2010) argued that the customer electrical goods markets in the region of Saudi Arabia are noticeable by competition.

Although, very little research focus has been given to consumer protection in the Saudi Arabian context (Habib, 1988), consumer-protection and complaint handling issues are opening to materialize as significant matters in Saudi Arabia.

## II. LITERATURE REVIEW

Consumer complaint behaviour in this study refers to “*an action taken by an individual that involves communicating something negative regarding a product or service to either the firm manufacturing or marketing that product or service, or to some third-party organizational entity*” (Jacoby and Jaccard, 1981, p. 6). How this action occurs has been the subject of considerable research with outcomes pointing to a variety of drivers and forms of complaints that restrict the ability to generalise conclusions.

Day (1984, p. 496) argues in his paper that the complaining behaviour as a consequence of dissatisfaction, the diverse set of actions, as well as the different personal or situational indicators seem to be irrelevant to the degree of dissatisfaction. Bearden and Teel (1983) argues similarly, whereas they considered dissatisfaction as an insufficient sign of complaints. In common with Landon’s (1980) who suggested that dissatisfaction is precursor to complaining, in addition, Prakash’s (1991) mentioned that the dissatisfaction’s intensity has a major role, there are writings which supports the approach chosen in this study of concentrating on post-purchase dissatisfaction resulting in complaining behaviour of consumers.

Although a growing body of research has addressed the causes of CCB, part of the reasons for this growth is the failure to reach generalizable conclusions regarding CCB across product categories (Singh and Wilkes, 1996), across countries (Blodgett et al., 2006) as well as cultures (Hernandez et al., 1991; Ngai et al., 2007). The need to develop

a country and product category-specific complaining behaviour model for Saudi Arabia is justified in terms of differences found by the previously cited researchers in addition to the dearth of prior research on consumer behaviour in Saudi Arabia, both in general (Morris and Al Dabbagh, 2004) and within this field. The research supports a lack of understanding of CCB determinants in this emerging Arab economy.

Research has reported that complainers tend to be younger, with a better income and education than non-complainers (e.g. Barnes and Kelloway, 1980; Bearden and Mason, 1984; Singh, 1990). Previous researches have taken education and income variables together in studying complaining behaviour (Liefeld, J. P., Edgecombe, F. H., and Wolfe, L. 1975). However, only little is known whether these education and income variables are related to each other in determining complaining actions in the context of GCC (Gulf Cooperation Council) countries. For example, whether complainers are not only younger, but also have higher levels of education. In summary, the research will advance current knowledge of post dissatisfaction behaviour and complaining action of Saudi consumers.

The customer's decision to make a complaint varies according to the complexity of service, the perceived cost of the complaint, and the level of dissatisfaction (Bolting 1989; Day and Landon 1977). Singh (1990a) found that rates of certain complaint behaviours, such as voicing complaints to a seller/manufacturer, choosing not to complain, and spreading dissatisfaction via word-of-mouth, vary significantly according to the nature of the service. In general, the importance of a product for everyday life significantly influences the action taken positively (Day and Landon 1977).

### ***i. Complaint Type:***

Researches regarding CCB types in business disciplines include several extents together with the business rejoinder and interactions

among customers and business (Butelli, 2007). According to a big random sample survey of American households, Singh (1990a) established a typology of customer dissatisfaction response types, fundamentally gathering primary characteristics of complaining types. Passives were in consistence with non-complainers and were less likely to be decisive; voicers were those consumers who are expected to voice their dissatisfaction and complain, in search of compensation from the seller; irates were those consumers who interacted in negative word of mouth or interchanged providers besides giving a direct complaint to the upsetting provider; in addition to activists were those persuaded to complain to a third party agency, not only to get compensation but also to attain social endings.

While Goetzinger (2007) provided the below classification of complaints, following Hirschman (1970) and Singh (1990a, 1991).

- Voicing a complaint to the retailer, for example verbally stating complaints regarding the product, service or performance disappointment.
- Private complaining, in which the complaint is spoken to family members, friends as well as acquaintances.
- Third-party complaining, in which the complaint is shared with other parties and spread by them.
- Combined complaining, in which complaints are uttered amenably to the public over offline or online networks.

Other works provides unconventional viewpoints. Whereas Day and Landon (1977) characterized complaining action into private, public or no action taken. Broadbridge and Marshall (1995), examined this theoretical model, and supported its categorizations. Public action entails both direct communication to a seller or indirect public action like complaining through the use of media. Private action includes boycotting or advising friends and families; the

norm is not taking action. Broadbridge and Marshall argued that this method has been extensively established in the literature.

In this research the post dissatisfaction behaviour were separated into post dissatisfaction action of choosing not to complain or to complain, which included direct public complaint, indirect public complaint, or private complaint.

### **ii. Education and Income**

Demographic factors such as education and socioeconomic levels are particularly relevant to differences with the likelihood of complaint (Andreasen and Manning, 1990). A high level of income, education, or social involvement can increase a consumer's likelihood of complaining (Andreasen and Manning, 1990). In previous western literature, both income and education variables have been found to have an association with the likelihood of complaining (Liefeld, Edgecombe, and Wolfe, 1975; Miller, 1970; Pfaff and Blivice, 1977). At the same time, studies focusing on education have found a direct relationship between the level of education and complaining (Bearden and Mason, 1984; Day and Landon, 1977; Jacoby and Jaccard, 1981; Mayer and Morganosky, 1987). Davidow and Dacin (1997) also supported the investigating several variables to explain complaint behaviour, including sex, age, education, income, and level of perceived dissatisfaction since it is significant in this matter.

Bearden (1983) argued that income, but not education, strongly affected complaining activities (Bearden, 1983). In contrast, Warland, Hermann, and Moore (1984) believed that both education and income to a lesser extent are strong predictors of complaining. Bearden and Oliver (1985) also noted the significance of income on public complaint, but found no relation between income and complaining to a third party.

Differences in complaint behaviour may result due to consumers' socioeconomic status.

Vulnerable consumers, those who may be socially marginalised because of low income, discriminatory legislation, or belonging to a disadvantaged group, have been found to have different complaining behaviours compared to mainstream consumers. Andreasen and Manning (1990) found these types of marginalised populations were less prone to voice complaints, which the authors attributed to a lower level of perceived dissatisfaction and problems than other consumers.

Mayer and Morganosky (1987) have suggested that the significance of successfully dealing with the complaints of the higher income, better educated consumer takes on greater impact on complaint decision. According to Mayer and Morganosky (1987), advanced income and better educated consumers were considerably more likely than lower income and less educated customers to agree with the statement: "if I buy clothes and not satisfied with, I take them back to the store and complain." This research study shall for that reason study and gather information regarding this hypothesis. The researcher therefore hypothesizes that there is a relationship or connection in the attitude of an individual to most likely complain and their educational attained as well as income level earned.

This leads to the following null hypothesis:  
*H1<sub>0</sub>: There is no difference in type of complaint action according to education or income among Saudi consumers.*

### **iii. Attitude**

Consumers' attitude toward the act of complaining has been treated as a mediating variable (Day, 1984); that is, the above considerations about an unsatisfactory experience affect (strengthen or weaken) the consumer's attitudes towards a specific action (to complain or not to complain). Attitude is an affect, or a feeling for or against. In high-involvement situations, beliefs predict attitudes (Mowen and Minor, 2000). The customer's attitude regarding

whether a problem is their fault will affect their behavior. If the problem is related to the product or service that has been caused by an outside or external force, they are more likely to express a complaint (Swartz and Iacobucci, 2000). Consumers who voice complaints are likely to have a positive attitude towards complaining (Richins, 1982; Singh, 1990b). Another article shows that attitudes of consumers towards complaining have been linked to demographic factors such as age, income, gender and the educational level of consumers (Han, Keng and Richmond, 1995). Given these researches, we propose the following null hypothesis:

*H2o: There is no relationship between attitude/willingness to complain and demographic variables of educational level and income level of Saudi consumers.*

#### **iv. Consumer Complaint Behaviour**

Comprehensive models that seek to depict the decision-making process leading to CCB are few (Blodgett and Granbois, 1992; Day, 1984; Huppertz, 2003; Stephens and Gwinner, 1998). Day's (1984) model was chosen in this study as a vehicle to explain complaint behaviour differences among Saudi consumers. Day (1984) focused on the considerations of a dissatisfied customer leading to a decision either to complain or not to complain. Day's (1984) conceptual model offered a broad umbrella to examine the role status differences on the complaining process. In the model, four antecedent variables (perceived significance of the consumption event; consumer knowledge and experience of the product and complaint process; perceived cost of complaint; and assessment of the likelihood that complaining will be successful) influence attitudes toward the act of complaining, serving as the mediating variable that could lead to either complaining (in its various forms) or not complaining.

If the supplier fails to deliver on time, for instance, each consumer may perceive this failure differently, as different groups have different perceptions of time and may value the

delay differently (Graham, 1981). Differences in post-dissatisfaction responses that may arise at each stage of the Day (1984) model may be attributable to personal demographics variables, cultural, environmental context or the specific consumption situation. Personal issues can be broadly grouped in terms of demographics such as education and income level (Butelli, 2007; Sing and Howell, 1985). Previous literature suggests the significant influence of sex, age, income, and education to the consumer response to dissatisfaction (Sing and Howell, 1985). Building from the preceding discussion, the following four sub-hypotheses were formed to compare the CCB variables.

*H3o: There is no difference between Saudi participants according to education and/or income level in terms of CCB variables such as (H3a) assessment of chances of success of complaining; (H3b) experience with, or knowledge with regard to, the product, consumer rights, or complaining; (H3c) significance of consumption event (H3d) perception of inconvenience or cost of complaining.*

*H3ao: There is no relationship between assessments of chances of success in complaining and demographic variables of educational level and income level of Saudi consumers.*

*H3bo: There is no relationship between experience/knowledge of product and complaint behaviour and demographic variables of educational level, and income level of Saudi consumers.*

*H3co: There is no relationship between perceived significance of the consumption event and demographic variables of educational level, and income level of Saudi consumers.*

*H3do: There is no relationship between perceptions of cost of complaining and demographic variables of educational level, and income level of Saudi consumers.*

### III. RESEARCH METHODOLOGY

The method of Non-probability sampling is used to decide on participants to be presented as a symbol of the population of Saudi consumers. Even though probability sampling hypothetically is better, it is far more difficult to make use of in a country like Saudi Arabia due to its conservative society and culture. In addition, this method of sampling is also very challenging to be used on the female populace sample which makes the appeal of using non-probability sampling high (Onkvisit and Shaw, 2009).

A web-based survey have also been utilized. It has been found that online surveys contains a variety of advantages and benefits. One of the major advantages is that it is easily accessible anytime and anywhere. Additionally, online survey research takes advantage of the capacity of the Internet to grant access for different groups and individuals who may be very difficult to reach through other channels (Garton, Haythornthwaite and Wellman, 1999; Wellman, 1997), in this instance Saudi women are said to be more capable of responding to online surveys than to male data collectors.

An online panel was utilized to recruit and select respondents to completely answer an online survey which is available in both English and Arabic language. Subsequently, the final draft of the questionnaire which has been developed after conducting the qualitative research by Badghish and Stanton (2015) is then emailed to Saudi participants. The panel is a part of a larger consumer panel organised by a Saudi market research agency, the Saudi Mandoob Agency (SMA), based in Riyadh. SMA has developed their email list from community bulletin boards and web site recruitment.

The components of the instrument are explained and justified below. Section one of the questionnaire collected data on respondents' characteristics, such as age, income, gender, educational achievement, and geographic location within Saudi Arabia. The second section was based on the

multi-item scale proposed in Day's (1984) model, which was also used by Blodgett and Granbois (1992), Davidow and Dacin (1997), Fernandes and Santos (2007), Hernandez et al. (1991), Huppertz (2003), Liu and Zhang (2008), Oh (2003), and Stephens and Gwinner (1998). The list of complaint actions was adopted from Hirschman (1970) and Singh (1991). The respondents' actions were used to categorize the respondents as complainers and non-complainers, respectively. Those who made a direct public complaint, indirect public complaint, or private complaint were considered complainers; those who took no action at all were considered non-complainers (Keng, Richmond, and Han, 1995).

Validity of the instrument is determined through reporting of prior determined validity from previous literature along with the use of exploratory factor analysis, which is used to support evidence of validity of the scaled construct items (Survey component questions 21–28). Reliability through assessment of the internal consistency of the scaled items is determined through use of Cronbach's alpha. The computed values for each construct revealed satisfactory levels of reliability ( $> 0.6$ ) (Nunnally and Bernstein, 1994). Cronbach's alpha scores for each construct (survey item with various associated questions) were as follows: Component about experience and knowledge of product or complaining is (0.76), component of perceived cost of complaining is (0.81), component of assessment of the chances of success of complaint is (0.89), component of perceived significance of consumption event is (0.704), and finally the component attitude and willingness to complain is (0.74). The survey items were concluded to be reliable with Cronbach's alpha scores all over 0.6.

#### *Sample Characteristics*

Through filtering statement in the survey, the researcher made sure that all the respondents acknowledged that they had complained about a purchase of electronics products and had a dissatisfying experience in the Saudi retail market.

For this study, a sample of Saudi consumers participated in a survey on complaint behaviors. The majority of the sample (63.4%) are younger than 35 years and this was expected as they are the major customer of electronics retailers. The sample for the study was described according to (a) demographic characteristics (table 1), (b) purchasing history (table 2), and (c) complaint action (table 3). The data demonstrated the sample to be diverse in terms of socioeconomic status, with a wide range of incomes.

**Table I**

***Demographic Characteristics of Respondents***

Variable	Frequency
Gender	
Male	110 (43.3%)
Female	144 (56.7%)
Age	
18–35	161 (63.4%)
36–50	84 (33.1%)
51–65	9 (3.5%)
Over 65	0
Educational Achievement	
Some high school	42 (16.6%)
Diploma	37 (14.6%)
Bachelor’s degree	120 (47.4%)
Postgraduate degree	54 (21.3%)
Currently residing in SA	
Yes	254 (100%)
No	0
Where residing in SA	
Jeddah	67 (26.4%)
Riyadh	66 (26.0%)
Dammam	35 (13.8%)
Other	86 (33.8%)
Monthly income	
Under SR 2999 (Low)	96 (37.8%)
SR 3000–5999	43 (16.9%)
SR 6000–7999	24 (9.4%)
SR 8000–10999	33 (13.7%)
Over 11000 (High)	58 (22.8%)

The purchasing history reported by participants was obtained in terms of purchasing types and a rating of the overall experience. Through a filtering question, all the respondents reported

that they have experienced a dissatisfying situation about a purchase of the products, representing a complaining experience in the Saudi retail market.

As part of the survey responses, participants rated their overall experience with previous purchases of the products. Table 2 provides the descriptive statistics in terms of frequency data, mean, and standard deviation related to participants’ overall experience with the purchases.

**Table II**

***Descriptive Statistics for Overall Satisfaction with Previous Purchases (n = 254)***

Overall Satisfaction Response	Frequency
1– very dissatisfied	9 (3.5%)
2– dissatisfied	13 (5.1%)
3– some dissatisfied	28 (11.0%)
4– neutral	66 (26.0%)
5– some satisfied	50 (19.7%)
6– satisfied	51 (20.1%)
7– very satisfied	36 (14.2%)
No answer	1
Mean	4.71
SE Mean	.098
Standard deviation	1.559

**Table III**

***Respondent Complaint Action (n = 254)***

Question/Response	Frequency
When was last unsatisfactory experience?	
6 months ago	68 (26.8%)
1 year ago	54 (21.3%)
2 years ago	44 (17.3%)
4 years ago	38 (15.0%)
Most recently, how did you complain?	
Complained to:	
The seller/retailer, manufacturer or agent	144 (56.7%)
Third party agency	5 (2.0%)
Publicly	0
Family members and friends	69 (27.2%)
Choose not to complain	36 (14.2%)

#### IV. RESULTS

To determine the difference, if any, in type of complaint action (complaint or noncomplaint) according to education or income among a sample of Saudi consumers ( $n = 254$ ), a chi square analysis was conducted. Participant responses regarding complaint action were separated into post dissatisfaction action of choosing not to complain (noncomplainers) and choosing to complain (complainers), which included direct public complaint (to the seller or manufacturer), indirect public complaint (to a third party agency or media), or private complaint (to family or friends). This constructed dichotomous variable was then compared using a chi square crosstabulation with both the income and education levels of the participants. The crosstabulations revealed a non-significant chi square for both education level (chi square = 3.01,  $df = 3$ ,  $p = .390$ ) and income level (chi square = .704,  $df = 4$ ,  $p = .951$ ). Thus, the null hypothesis was retained, supporting no difference in complaint type according to various income and education levels.

To address the second hypothesis and determine whether a relationship exists between attitude/

willingness to complain and demographic variables of educational level and income level of Saudi consumers a one way ANOVA was conducted. Normal distribution of the sample ( $n = 254$ ) was assumed due to the large sample size and the assumptions of the central limit theorem (Ott and Longnecker, 2010; Robertson 2002). The results of the ANOVA revealed no significant relationship between either education level ( $F [3,208] = .827$ ,  $p = .480$ ) or income level ( $F [4,208] = .212$ ,  $p = .932$ ) and the consumer's attitude/willingness to complain.

The third research question was divided into four hypotheses. Additional ANOVA analyses were conducted to identify differences in (a) consumer assessments of chances of success, (b) experience with, or knowledge with regard to, the product, consumer rights, or complaining, (c) perceived significance of consumption event, and (d) perceived cost of complaining, according to income and educational levels. For Hypothesis 3a, no significant differences were found in terms of assessments of chances of success and the various income levels ( $F [4,213] = 1.53$ ,  $p = .193$ ), but a significant difference was found in the various education levels ( $F [3,213] =$

**Table IV**  
*ANOVA results for Hypothesis 3a*

(I) Educational level	(J) Educational level	Mean Difference (I-J)	Std. Error	p
High School	Diploma	7.20677*	2.63015	.033
	Bachelors Degree	4.16105	2.01246	.167
	Postgraduate Degree	5.36223	2.26307	.086
Diploma	High School	-7.20677*	2.63015	.033
	Bachelors Degree	-3.04571	2.25790	.533
	Postgraduate Degree	-1.84454	2.48387	.880
Bachelors Degree	High School	-4.16105	2.01246	.167
	Diploma	3.04571	2.25790	.533
	Postgraduate Degree	1.20118	1.81711	.912
Postgraduate Degree	High School	-5.36223	2.26307	.086
	Diploma	1.84454	2.48387	.880
	Bachelors Degree	-1.20118	1.81711	.912



2.961,  $p = .033$ ). For the remaining hypotheses with regard to experience or knowledge of complaining (H3b), perceived significance of consumption event (H3c), and perceived cost of complaining (H3d), no significant differences were noted in either education level or income, with all  $p$  values greater than 0.15.

Looking more closely at the results for Hypothesis 3a (table 4), the analysis revealed the significant difference to be between those who had some high school education and those who had gained at least a diploma ( $p = .033$ ).

To further examine this hypothesis, a dichotomous variable was constructed to differentiate groups defined by an education level of some high school or less and education of a diploma or more. Using this newly constructed variable as the group defining variable in an independent samples  $t$ -test, the results indicated a significant difference ( $p = .009$ ) between groups in terms of their assessment of the chances of success in their complaint. The mean score for the lower educated group was 24.42 ( $SD = 12.08$ ) compared to the higher education group ( $M = 19.44$ ,  $SD = 10.21$ ). Thus, the lower education group rated their chances of success higher than the more educated group.

#### ***Testing the Influence of Education and Income Variables on Post Dissatisfaction Action***

Using the scaled score results (Likert-scaled responses) for the likelihood of complaint versus non complaint, the participants' scaled scores were compared using ANOVA to the categorical variables of income and education level. Results again failed to demonstrate a relationship between the two variables of income and education level and complaint action ( $p = .214$  complainer score and  $p = .874$  noncomplainer score for education;  $p = .564$  complainers and  $p = .608$  noncomplainers for income). Based on the results of the previous sections, classifying the education

variable into low education (having some high school education or less) and high education (diploma and above) groups of participants, an independent samples  $t$ -test was used to assess the mean differences in complaint action scores by education level.

The mean difference in likelihood to complain between the low education level (high school) and high education level (diploma or higher) was not significant (mean difference = 0.05,  $p = .583$ ) and the mean difference in likelihood of noncomplaint was only 0.129 ( $p = .581$ ). Similarly, for income level, the variable was classified as lower income (< SR 6000) and higher income (> SR 8000). Those of the lower income bracket demonstrated a lower likelihood to complain mean score than the higher income bracket by 0.11 ( $p = .123$ ) and a higher mean score of likelihood of noncomplaint than the higher income group with a difference of 0.19 ( $p = .331$ ). However, these results failed to demonstrate any statistical significance between group differences for income and education level groups in terms of complaint action.

## **V. DISCUSSION AND CONCLUSION**

This study examined complaint and non-complaint behaviours among a sample of Saudi consumers as related to the participant's education and income levels. The results of the analysis supported the null hypothesis for all hypotheses with the exception of hypothesis 3a under Research Question 3. Therefore, as a whole, there were no differences in consumer complaint behaviour were noted in terms of education and income levels of participants, with a single exception.

The only significant finding related to complaint behaviour differences by education and income levels was a statistically substantial difference in the assessment of chances of success with complaint. For this variable, participants without a diploma scored significantly higher in their assessment of the

chances for success of complaining compared to the more educated group (with at least a diploma). Those consumers with low education have the tendency to complain. Managers need to pay attention to this when dealing with that segment. Companies should acknowledge that serving this segment may involve higher costs compared to other segments as higher number of employees may be needed to handle their complaints. Most of them complain to sellers, and family and friends.

In contrast to previous research that has reported those who complain to have higher income and education compared to non-complainers (Barnes and Kelloway, 1980; Bearden and Mason, 1984; Singh, 1990; Warland et al., 1985), as well as research indicating that a high level of income, education, or social involvement can increase a consumer's likelihood of complaining (Andreasen and Manning, 1990), these variables were not shown to be related to complaint actions. The results pointing to major differences in assessment of the chances of success by educational levels may demonstrate an impact on the decision to complain, particularly among consumers with less than a diploma, who may overestimate their success in complaining, which may contribute to an increased frequency of complaining. Studies focusing on education have found a direct relationship between the level of

education and complaining (Bearden and Mason, 1984; Day and Landon, 1977; Jacoby and Jaccard, 1981; Mayer and Morganosky, 1987). Therefore, there is a need for additional research on this variable.

This study was limited by self-report data obtained from a sample of Saudi consumers in a single type of retail electronics store. In addition the number of noncomplainers in this study ( $n = 36$ ) was significantly lower than the number of complainers ( $n = 218$ ). For this reason, the scale-scored data on likelihood of complaining or not complaining was used to provide scored data on the likelihood of complaint and noncompliant for all participants ( $n = 254$ ). The results of this study point to the need for further research. Future studies should be considered in order to compare how education levels of consumers may affect their perceptions and assessments of the benefits and risks of complaining and, ultimately, their decision to complain or not to complain. As pointed out in the literature Liu and McClure (2001) also cultural research may help to find more complaint behaviour differences. Different ethnicities or nationalities would prove useful demonstration in a variety of settings, suggesting a more universal CCB model for use in analysing cross-cultural consumer complaint behaviours.

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