HOW WELL DO BUSINESSES PREDICT CUSTOMER TURNOFFS?: A DISCREPANCY ANALYSIS

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This paper identifies key discrepancies between customer turnoffs (dissatisfiers) and employee awareness of customer turnoffs in several different types of organizations, revealed by means of a three-phase study. In the first phase of the study, consumers identified 1893 specific factors that cause them to feel dissatisfied while dealing with various organizations ranging from fast food to retailers, to health care providers. These responses were content analyzed, grouped into major categories, and developed into a survey about the major turnoffs in customer service. In the second phase of the study, the survey of major turnoffs was distributed to 707 consumers to determine which factors most significantly cause consumers to be dissatisfied while doing business with eight types of businesses. In the final phase of the study, 295 businesspersons from the eight types of businesses were asked which of the factors they thought would be the greatest turnoffs for customers. Results indicated that there is a notable discrepancy between what customers cite as turnoffs and what businesses think turn off customers.

INTRODUCTION

The average American company will lose 10 to 30 percent of its customers this year - mostly because of poor service (More firms claim 1989). Customer retention has become an ever-increasing challenge with more organizations vying for the same consumer dollars. Consumers hold an election every day and vote with their feet. They walk (sometimes run) to competitors.

When customers don't have a choice, such as in dealing with public utilities or government agencies, they express dissatisfaction as animosity directed toward the organization and its staff (Timm 1995). The psychological toll on employees results in higher turnover and additional costs as these burned out workers suffer excessive job stress, health problems, and a need to be retrained or replaced.

To effectively compete in the battle to win the repeat business of customers, companies must understand what causes customers to be satisfied and dissatisfied while doing business with organizations. Although a great deal of research has examined the factors that increase customer satisfaction (e.g., Bolton and Drew 1991; Fisk, Brown, Cannizzaro, and Naftal 1990; Janson 1989; Parasuraman, Berry, and Zeithaml 1991), little research has examined the factors (turnoffs) that cause customer dissatisfaction.

Turnoff studies are particularly important when we consider that the correlation between customer satisfaction and repeat business is rather tenuous. Satisfied customers may be neutral toward their relationship with a business. It meets their needs adequately but fails to motivate their continuing loyalty. Just as Herzberg et al. (Herzberg, Mausner, and Snyderman 1959) long ago noted that satisfied workers are not necessarily motivated workers, satisfied customers cannot be assumed to be motivated repeat customers. A "zone of indifference" exists between the satisfied and the motivated. Many customers are either ambivalent or make their buying decisions based on factors other than service received (Teas 1993).

Strong evidence supports the fact that lost customers are especially costly to businesses. The oft-quoted statistic that it costs five times as much to get a new customer as it does to keep an existing one (e.g.,

The Journal of Marketing Management
Volume 5, Issue 1, pages 12-23

Clancy and Shulman 1990) and the numerous comparisons of costs of acquiring customers versus retaining them (*Retail Customer Retention: Economic Analysis* 1991; Raphel 1990) strongly suggest the importance of identifying and correcting service-related factors that cause lost customers before the devastating ripple effects can erupt.

The purpose of this study was threefold: (1) to determine the major causes of consumer dissatisfaction, (2) to examine whether businesses are aware of the major sources of dissatisfaction, and (3) to discover which factors tend to predict how sensitive customer-contact employees are to the major causes of consumer dissatisfaction.

HYPOTHESIS DEVELOPMENT

Current research indicates that examining sources of dissatisfaction may be more important than examining sources of satisfaction because of the deleterious effects of customer dissatisfaction. For example, research shows that customers whose complaints were not appropriately resolved told two times as many people about their dissatisfaction as satisfied customers told about their positive experience (Technical Assistance 1982). In addition, other research supports this contention. For instance, Swinyard and Whitlark (1994) examined the relative impact of equally satisfying and dissatisfying shopping experiences. These researchers found that "in their effect on store return intentions, the negative effect of a dissatisfying shopping experience was found to be about twice as great as that of a satisfying experience" (Swinyard and Whitlark 1994, p. 329). Furthermore, Reichheld and Sasser (1990) contend that companies can boost their profits by almost 100% by retaining 5% more of their customers. Thus, the importance of learning about and avoiding things that cause dissatisfaction cannot be overemphasized.

Research indicates that several factors are related to customer satisfaction and dissatisfaction: price (Fisk, Brown, Cannizzaro, and Naftal 1990; Herrmann 1988), quality (Anderson, Fornell, and Lehmann 1994), store layout (Grewal and Baker 1994), store tidiness (Grewal and Baker 1994), and long lines (Katz, Larson, and Larson 1991; Reichheld and Sasser 1990; Taylor 1994). In fact, Lu, Madu, Kuei, and Winokur (1994) advocated ranking the importance of sources of satisfaction. However, customer dissatisfaction is not simply the opposite of satisfaction. For example, a filthy market may cause a shopper to feel dissatisfied, whereas a clean market may not cause the same person to feel satisfied with the store. Thus, more information is needed about the relative impact of various sources of dissatisfaction. This leads to the research question:

> R1: What types of factors tend to cause consumers to be dissatisfied when they are doing business with a company?

Knowing which factors cause dissatisfaction will help companies to improve their customer retention efforts. However, it is not clear how important, relative to each other, each of the factors is. Clearly, if a factor is cited by a majority of consumers, then businesses may want to focus their effort on determining the most effective method for avoiding that turnoff. Although a great deal of research has cited sources of dissatisfaction, research has not focused on the relative impact of each source of dissatisfaction. Therefore, it would be useful to measure the relative impact of the factors identified in the first research question. Thus,

> R2: How important are the causes of dissatisfaction when compared against each other?

Although there are factors that will cause most consumers to feel dissatisfied in most situations, there is evidence that different turnoffs are more salient in certain situations. For example, Parasuraman, Berry, and Zeithaml (1991) studied customer expectations in different types of businesses and found that these expectations differ widely. Common sense would hold a hospital to a higher cleanliness expectation than an auto repair shop. Customers probably hold different expectations about service speed and food presentation in fast food restaurants than they do full-service dining rooms.

Grewal and Baker (1994) examined the effect of store environmental factors on customers' price acceptability. Results indicated that "the price of an item (a picture frame) is more acceptable in a high-social store environment than is the same product at the same price in a low-social store environment" (Grewal and Baker 1994, p. 107). Hence, shoppers at a discount store expect something different from what they expect at a boutique. Various factors seem to have divers levels of importance in different types of businesses.

Sutton and Rafaeli (1988) found an unexpected inverse correlation between displayed positive emotions of employees and store sales. These researchers argued that customers expect good cheer from certain types of organizations (e.g., Nordstrom's, Delta Airlines) and not from others (e.g., convenience stores). Thus, it is interesting to look at the impact of service behaviors in different types of businesses.

Bitner, Booms, and Tetreault (1990) studied events and behaviors of contact employees that cause consumers to distinguish very satisfactory from very dissatisfactory service encounters. These researchers used critical incident reports from customers of airlines, hotels, and restaurants and found "generic behaviors" across all three service industries that were associated with satisfactory and unsatisfactory service encounters. However, they did identify some industry differences. This prompted the researchers to call for a replication of that type of research across industries differing in characteristics.

Noting the lack of research examining customer satisfaction and dissatisfaction in various types of businesses, Olander (1998) wrote, "one of the weaknesses of much CS/D [customer satisfaction and dissatisfaction] research is that it focuses excessively on satisfaction/dissatisfaction with individual products, shops, manufacturers" (p. 753). Thus, this study will examine customer dissatisfaction in various types of organizations:

R3: Are different sources of dissatisfaction (as identified in R1) more important in different types of businesses?

Research further suggests that communication behaviors of employees can have a direct impact on customer satisfaction and dissatisfaction. Bitner et al. (1990) found three categories of employee actions that had an impact on customer satisfaction and dissatisfaction: (1) employee response to service delivery system errors, (2) employee response to customer needs and requests, and (3) unprompted and unsolicited employee actions. Furthermore, these researchers found that 41.5% of dissatisfactory service encounters were related to the customers' negative reactions to the assessed character or attitude of the service employee as inferred from verbal and nonverbal communication.

Parasuraman, Berry, and Zeithaml (1991) studied principles involved in providing superior service. They found that many customers' expectations are related to the communication behaviors of the employees. For example, the principle expectations that customers have include the assumptions that employees will: "explain things," "be respectful," and "treat me like a guest."

Although research has examined the communication behaviors of employees that lead to customer satisfaction, it has not focused on the relative impact of communication versus other factors in causing customer dissatisfaction. Thus,

R4: To what extent do communication behaviors of employees, versus other factors, affect customer dissatisfaction?

Understanding the sources of customer dissatisfaction is important. Equally important, however, is determining ways to reduce customer dissatisfaction. For example, some research has examined male/female differences in sales ability. Noticing gender differences, McNeilly (1991) stated that "the results from this study reinforce the view that female reps are still not leading the field in selling ability" (p. 223). Thus, it appears that gender differences may affect customer satisfaction and dissatisfaction.

Many other questions about customer dissatisfaction have not been clearly answered in previous research: Will additional training of front-line employees help them to be more sensitive to sources of customer dissatisfaction? Are employees with high commitment more perceptive of customer dissatisfaction? Are employees with high job satisfaction more sensitive to customer dissatisfaction? How does an employee's job involvement affect his or her sensitivity to customer dissatisfaction? Thus,

R5: Which organizational and personal factors best predict employee sensitivity to potential customer dissatisfaction?

Research has not yet examined the extent to which businesses are apprised of sources of customer dissatisfaction. Clearly, some businesses make special efforts to ask customers for feedback (Bolton and Drew 1991; Daniel 1992; Deveny 1990). However, overall it is not clear whether businesses know what the greatest customer turnoffs are. Thus, our final research question asks:

R6: Are businesses aware of which factors are the greatest sources of dissatisfaction to customers?

STUDY 1: IDENTIFYING MAJOR TURNOFFS

The purpose of the first study was to answer the first research question, to determine the major causes of consumer dissatisfaction. The researchers created and administered data gathering instruments to solicit self-reports from 253 consumers. The sample of consumers was the participants in the professional training seminars led by the researchers. Participants of the seminars ranged from 18 to 73 years of age and represented all income levels.

Respondents were asked to identify and rank "the top four things that *turn you off* to a business or organization. These things would cause you to avoid shopping [or doing business] there (if you have a choice)." Such turnoffs cause customer defections and are thus the antithesis of factors resulting in retention.

Using standard content analysis techniques, 1893 open-ended comments were studied by a panel of judges to identify discrete categories.

Content analysis of the unstructured customer complaints revealed three categories in which customer expectations fall short: value, systems and communication. *Value* problems arise when characteristics of the core product fail to meet expectations such as quality and reliability, relative to cost. *Systems* problems arise from the way the product is delivered. Complaints about long lines, slow service, poor selection, inconvenient store layout, low cleanliness, and poor signage are examples of systems problems. *Communication* problems include such things as rudeness, lack of interest in customer needs, and poor nonverbals such as slow eye contact, inappropriate dress and shoddy grooming.

Ten sources of dissatisfaction (turn-offs) accounted for 97 percent of all comments cited (see Table 1).

STUDY 2: VALIDATING TURNOFFS IN VARIOUS TYPES OF BUSINESSES

Based on the results of study 1, the researchers designed the second study to answer the second, third, and fourth research questions:

R2: How important are the causes of dissatisfaction when compared against each other?

R3: Are different sources of dissatisfaction important in different types of situations?

R4: To what extent do communication behaviors of employees, versus other factors, affect customer dissatisfaction?

Using Standard Industrial Codes (SIC), the researchers identified for comparison eight types of businesses commonly patronized by virtually all people. These are:

TABLE 1

Sources of Customer Dissatisfaction

Communication Factors	
Categories	Sample comments from respondents
Lack of Courtesy/Friendliness/Attention	Cannot find anyone to help you; rude sales people; being ignored; grumpy clerks
Employees Who Lack Knowledge/Are Not Helpful	Salesman who is not willing to answer my questions; unknowledgeable sales clerks
Employee Appearance/Mannerisms	Gum chewing sales people; greasy hair; store clerks' clothes dirty
Value Concerns	
Categories	Sample comments from respondents
Price Too High for Value Received	Obvious price gauging; sky-high prices; products are overpriced
Poor Guarantee/Failure to Back Up Products	Lack of liberal exchange/return policies; don't stand behind products
Quality Not as Good as Expected	The shop does bad work; poor quality products; wilting fruits and vegetables
Slow Service/Help Not Available	Long lines; not enough small change in register for large bills—they have to call management; time it takes to purchase
Systems Concerns	
Categories	Sample comments from respondents
Business Place Dirty, Messy/Cluttered	Floor not vacuumed; store is not tidy; dirty working areas, no spaciousness
Low Selection/Poor Availability of Product	Store doesn't get enough of the sale items in; no variety, lack of selection
Inconvenient Location/Layout/Parking/Access	Hard to get to; located way out of town; too far away—not worth the time to go that far

1. SELF-SERVICE RETAIL. Examples: food stores (e.g., Smith's, Van's, Publix, Albertson's) discount stores (e.g., KMart, Wal-Mart), and warehouse stores (e.g., Pace/Sam's Club, Price Costco).
2. FAST FOOD RESTAURANTS. Examples: McDonald's, Wendy's, Arby's, Hardee's, TCBY yogurt shops, take-out pizza stores, cafeterias, etc.
3. FULL-SERVICE RETAIL. Examples: full-line department stores (e.g., Nordstrom's, Weinstocks', Nieman-Marcus), retailers that provide individualized service (e.g., jewelers, florists, "the helpful hardware man," boutiques, etc.)
4. PUBLIC SERVICES. Examples: offices of public utilities (e.g., gas company, electric company, city utilities department) and government agencies with whom consumers deal personally (e.g., state license bureau, employment services, post office, etc.)
5. FULL-SERVICE RESTAURANTS. Examples: eat-in restaurants with waiter/waitress service (e.g., Red Lobster, Pizza Hut, hotel dining rooms, Denny's, JB's, Olive Garden, etc.)
6. REPAIR SERVICES. Examples: auto repair shops, business machine repair organizations, home appliance repair services, etc.
7. FINANCIAL INSTITUTIONS. Examples: banks, savings and loans, credit unions, insurance agencies, brokerages, etc.
8. PERSONAL SERVICES AND HEALTH CARE. Examples: doctors' offices, hospitals, beauty shops, barber shops, opticians, dentists, etc.

For each type of organization, respondents were asked to rank their top three turn-offs from the list generated in Study 1.

Questionnaires were administered to 707 people to identify relative strength of turn-offs experienced in different customer contexts. The sample was 55% male and included respondents ranging in age from 16 years to over 50 years, with 74% being between the ages of 20-35 years. All household income levels were represented; however, lower income households ($20,000/yr. average income) accounted for 47 percent of respondents. Education levels of respondents were 53% having some college, 20% college graduates, and 5% having high school education or less.

Table 2 summarizes the top three turnoffs in the eight types of businesses as identified by the survey of 707 customers. The more frequently respondents ranked the turnoff as important, the higher the number. The formula used for computing the scores is given in Appendix 1. The highest score for each turnoff is highlighted.

To what extent do communication behaviors of employees, versus other factors, affect customer dissatisfaction? The impact of the communication behaviors of employees varied by industry. For self-service retail stores and fast food restaurants, only 24 percent of the responses cited communication behaviors as major sources of dissatisfaction. For full-service restaurants and repair services, 30 percent of respondents cited communication behaviors as major sources of dissatisfaction.

To further investigate this question, a panel of 10 consumers were asked to rank the eight types of businesses in terms of the amount of personalized service they would <u>expect</u> to receive. Personalization was a function of the products or services offered. The panel agreed that the organizations they expected to provide the most personalized services were financial institutions and personal/health care facilities. Compared against the experts' rankings, analysis of the 707 surveys revealed that communication behaviors become increasingly important in organizations where a customer expects personalized service.

Communication turnoffs were cited as the most significant turnoff by 52 percent of financial institution customers and 36 percent of health care customers. Somewhat surprisingly, 52 percent of customers cited communication turnoffs as major problems in public services. Although public services are not seen as being particularly personalized (quite the contrary, they are often seen as impersonal and generic in their products), the study suggests that captive customers are especially sensitive to communication problems. The comment of one respondent seems to substantiate this finding: "It's bad enough that I have to do business with _________. The least they can do is treat me with courtesy."

Full-service retail customers cited communication turnoffs thirty-five percent of the time, further substantiating a possible link between personalized service expectations and the need for good customer communication skills.

STUDY 3: FACTORS PREDICTING SENSITIVITY TO CUSTOMER TURNOFFS

The purpose of the third study was to answer the fifth and sixth research questions: "Which organizational and personal factors best predict employee sensitivity to potential customer dissatisfaction?" and "Are businesses aware of which factors are the greatest sources of dissatisfaction to customers?" To answer these questions, the researchers mailed questionnaires to employees of the eight types of organizations studied in order to determine the degree to which their perceptions of customer turnoffs matched those cited by customers.

The first page of the questionnaire asked the respondents to rank the top three things they thought would cause their customers to be dissatisfied. Also asked were questions dealing with the respondent's training, place of employment, and demographic information.

TABLE 2

Most Frequently Named Customer "Turnoffs" by Industry

	Overall	Industries							
		Financial Institutions	Public Utilities	Repair Services	Personal Services; Health Care	Self Service Retail	Full Service Retail	Fast Food Restaurants	Full Service Restaurants
People									
Friendliness	1.20	1.54	1.58	0.48	1.16	0.53	1.03	0.85	1.04
Helpfulness	0.79	1.06	1.11	0.76	0.63	0.61	0.83	0.21	0.19
Mannerisms	0.41	0.35	0.26	0.21	0.27	0.15	0.27	0.43	0.36
Value									
Price Too High	0.91	0.21	0.39	1.18	0.96	0.78	1.35	0.79	0.80
Quality	0.59	0.14	0.12	0.68	0.38	0.46	0.54	0.77	0.81
Poor Guarantee	0.34	0.11	0.13	0.99	0.11	0.14	0.28	0.04	0.02
Poor Availability	0.23	0.10	0.05	0.09	0.07	0.71	0.40	0.09	0.08
Systems									
Slow Service	1.48	1.67	1.65	1.00	1.45	1.35	0.79	1.44	1.63
Dirty	0.56	0.06	0.16	0.30	0.56	0.82	0.13	1.14	0.86
Location	0.37	0.55	0.42	0.21	0.25	0.35	0.24	0.16	0.10

• Larger values signify more frequently cited turnoffs.
* The formula used to compute these numbers is given in Appendix 1.

The rest of the questionnaire consisted of several scales using a 5-point Likert scale response format ranging from "Strongly Agree" to "Strongly Disagree." The first scale measured the respondent's *job involvement*, with statements such as "I live, eat, and breathe my job," and "The most important things that happen to me involve my work." Alpha for this three-item scale was .82.

The second scale measured the respondent's *job satisfaction*. This four-item scale included questions like "Overall, I am very happy with my job." Alpha for this scale was .78. The third scale measured the respondent's *concern for his/her customers* and included questions such as "I hope that everyone I serve will want to return to my organization" and "I genuinely enjoy serving other people." Alpha for this scale was .68. The fourth scale measured the respondent's perceptions of the *emphasis placed on customer service* by the organization for which they work. This three-item scale included questions such as "My organization emphasizes the importance of satisfying customers; it's more than just slogans" and "My organization only cares about the bottom line, not really about our customers' satisfaction." Alpha for this scale was .80.

After pretesting the questionnaire, the researchers mailed the questionnaire to an average of 84 businesspersons in each of the eight types of organizations, with a total of 674 mailed questionnaires.[1] The cover letter explained that the purpose of the survey was to study the causes of customer dissatisfaction and asked the respondent to fill one copy of the questionnaire himself/herself. The respondent was also asked to have employees and coworkers fill out additional copies of the questionnaire. The envelope also included a free copy of a short book, written by one of the researchers, as a token of appreciation. Of the 674 surveys that were mailed, 60 were returned because of an incomplete or out-of-date address and 295 usable questionnaires were returned completed, resulting in a response rate of approximately 48 percent.

Participants in this study were 295 businesspersons. Thirty-seven percent of the respondents were male and 63 percent were female. The respondents represented a variety of organizational positions, with many of them filling several roles: 63 percent were in customer contact positions, 29 percent were supervisors, 14 percent were first-level managers, 10 percent were second-level managers, and 13 percent were sole proprietors. Most respondents worked for small businesses, with 49 percent working for a business with 1-10 employees and 33 percent working for a business with 11-50 employees.

To answer the fifth research question about how accurately the respondent could identify what would cause customers to be dissatisfied (the dependent variable), the respondent's ranking of turnoffs was compared to the mean customer ranking of turnoffs for that type of business.

Multiple regression analysis was used to determine which of the independent variables (e.g., job involvement, job satisfaction, concern for customers, organizational emphasis on customer service, training, gender) had the greatest impact on the dependent variable, the respondent's sensitivity to customer turnoffs. The regression for high employee sensitivity resulted in a multiple R of .6749, accounting for 45% of the variance (R^2=.4555) in the accuracy of their guess. The three strongest predictors of how sensitive they were to sources of customer dissatisfaction were their feelings that they could make a unique contribution (BETA=-.5447, SIG. of T<=.0241), their gender (BETA=.4598, SIG. of T<=.0588), [females were more sensitive to customer turnoffs] and their impression of the quality of service that their organization provides (BETA=-.3760, SIG. of T<=.0657).

ANOVA was used to determine which types of businesses were most effective at predicting the main causes of customer dissatisfaction. Bartlett's Box F was used to test for homogeneity of variance in the ANOVA; Bartlett Box F was 3.448, with P = .001. The two types of businesses that were significantly more successful at predicting causes of customer dissatisfaction were financial institutions and public services. The four types of businesses that were significantly less successful at predicting sources of customer dissatisfaction were: full-service retail, self-service retail, repair services, and personal services and health care.

To answer the final research question, linear regression was used to examine the relationship between the customers' and the businesses' perceptions of the greatest sources of customer dissatisfaction. The coefficient of multiple determination, R^2, was .439--indicating that there is a moderate relationship between the businesses' and the customers' perceptions of turnoffs (standard error of the estimate was .307). A higher R^2 (e.g., .6 or .7) would be expected if the businesses perceptions were highly correlated with the customers' perceptions. Customers reported that slow service is the greatest source of dissatisfaction, whereas businesses believe that service speed is the third greatest source of dissatisfaction. Customers and businesses were in

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[1]To do this, the researchers obtained the SIC codes of the eight types of businesses (as in Study 2) and selected a computer-generated random sample of addresses from the nationwide Dunn and Bradstreet mailing list.

agreement in that both saw low selection, inconvenient location, employee mannerisms, and poor guarantees as incidental--not usually major turnoffs.

IMPLICATIONS FOR BUSINESS PRACTICE

Clearly, businesses must make special efforts to reduce customer dissatisfaction. The results of this research indicate that some pervasive factors cause consumers to feel dissatisfied in most business situations. For example, businesses should make special efforts to reduce the amount of time customers spend waiting for service. Also, businesses should make special efforts to hire employees who are friendly, courteous, and attentive.

Businesses are not entirely in touch with the primary sources of customer dissatisfaction. For example, businesses don't seem to recognize that customers feel quite dissatisfied when help is not available and when the service is slow. Organizations need to institute extensive efforts to be aware of what makes their individual customers feel dissatisfied.

Businesses whose main products and/or services require high involvement by salespersons should pay particularly close attention to the communication behaviors of their employees. Businesses whose products and/or services do not require high involvement by salespeople should pay particular attention to the prices they charge, to the length of time customers must wait, and to employee friendliness.

Companies who want their employees to be sensitive to issues of customer satisfaction and dissatisfaction should pay particular attention to training. The more training an organization conducts, the more the employees think the organization emphasizes customer service. Moreover, employees who work for organizations that never or almost never conduct additional training (low organizational emphasis on service) describe the quality of customer service at their firm as lower than employees whose companies conduct additional training on a regular basis.

Employees who feel they can make a unique contribution to the business (high job involvement) tend to be more sensitive to customer dissatisfaction. One explanation for this is that the companies these employees work for empower them to make a difference and to believe their individual effort is important. Emphasizing to employees that their personal actions are meaningful may be an effective way to help employees provide better customer service.

One of the key implications of this study for business is that customers expect different services from different types of businesses. For example, customers of public utilities and financial institutions feel dissatisfied if employees are not friendly. On the other hand, customers at fast food restaurants become quickly dissatisfied if the restaurant is dirty. Leaders would do well to focus first on the factors that are most likely to cause customers to be dissatisfied with their type of business.

IMPLICATIONS FOR RESEARCH

This study highlights the need for business researchers to examine customer satisfaction and dissatisfaction in different contexts. Since different factors cause dissatisfaction in different types of situations, researchers should be wary of making universal assertions regarding customer dissatisfaction.

This research indicates that the communication behaviors of employees are more critical in high involvement businesses. Future research could examine various factors, besides personal involvement, that cause customers to feel dissatisfaction under certain conditions. For example, does the specific occasion affect customer preferences? Are customers more concerned about speed and availability during the holiday season and more concerned about helpfulness when buying wedding gifts during the summer?

Results of this study indicate that employees who believe they make a unique contribution are more sensitive than males to causes of customer dissatisfaction. Future research should examine why this is true. Is it because the organizations these employees work for train them to be aware that their contribution matters? Is it a function of their personality? Are other factors causing this relationship?

Results of this study suggest that females are more sensitive to causes of customer dissatisfaction. However, other studies have suggested that males make better salespersons (McNeilly 1991). Future research could examine gender differences in salespersons' performance. Do females excel in certain types of businesses or certain types of situations? Are males less sensitive to customer dissatisfaction and also more successful at selling products? Is the shift to relationship selling likely to enhance the value of female sales personnel?

Future research could examine customer satisfaction and dissatisfaction together and across time to gain a broader understanding of the complete process. How are satisfaction and dissatisfaction affected by other factors such as: previous experience with the product or service (Spreng, Dixon, and Olshavsky 1993); post-purchase experience with the product (Gerner 1988); and the company's follow-up service and responsiveness to problems (Richins 1983)?

The next logical avenue for continuing research would focus on differences in individual turnoffs. Ultimately, successful businesses must become intimately aware of the concerns, needs and wants of their individual customers (Hays 1994). To differentiate by business types is one small step; to differentiate by individual customer will be a major breakthrough.

Ultimately, customer service is a one-to-one relationship. Some scholars are arguing convincingly that the future success of businesses lies not in mass marketing with its emphasis on market share but on relationship marketing with its emphasis on share of the customer (Pepper and Rogers 1993). The use of marketing technologies that allow businesses to individually address customers, engage them in two-way communication at a reasonable cost, and respond to customer needs to reduce turnoffs will move customers out of the zone of indifference into the arena of motivated, lifelong customers.

CONCLUSION

A great deal of research has examined the causes of customer satisfaction. However, research shows that the presence of dissatisfaction may have more austere results than the presence of satisfaction (Swinyard and Whitlark 1994; Technical Assistance 1982). Nevertheless, few studies have examined the causes of customer dissatisfaction in various types of organizations. The results of this study strongly support the conclusion that distinct factors account for customer dissatisfaction in different businesses.

This study points to the need for businesses to hire and train employees who will be sensitive to customer satisfaction and dissatisfaction. Future research can examine the most effective ways to do this. By studying customer dissatisfaction, researchers can understand more about how businesses can improve the service they provide to consumers.

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APPENDIX 1

The following formula was used to compute each turnoff in Table 2:

$$\frac{(G \times 3) + (S \times 2) + (T \times 1)}{N}$$

Where:

G = number of respondents citing this as greatest (#1) turnoff;

3 = weight of turnoff;

S = number of respondents citing this as second greatest (#2) turnoff;

2 = weight of turnoff;

T = number of respondents citing this as third greatest (#3) turnoff;

1 = weight of turnoff; and

N = total number of usable responses.