CONSUMER RESPONSES TO THE FAILURE OF SELF-SERVICE BANKING TECHNOLOGY: MODERATING ROLE OF FAILURE STABILITY

Purpose: The purpose of this study is to investigate the impact of dissatisfaction and anger, driven by the failure of the self-service technology (SST) of banks, on customers' post-purchase behavioral reactions, such as complaints, negative word-of-mouth and supplier change. Stability of the failure is proposed to moderate these relationships.

Design/methodology/approach: The proposed research model was tested through data collected from an online survey of a Tunisian sample of 300 respondents, using the scenario method.

Findings: The study validates the positive impact of dissatisfaction on anger and negative word-of-mouth, as well as that of anger on complaint behavior and negative word-of-mouth. The relation between dissatisfaction and negative word-of-mouth is mediated by anger. When the failure is stable, dissatisfied users of the SST seek to enhance their negative word-of-mouth and supplier change. The results also show that the stability of the failure enhances the effect of anger on complaint behavior.

Practical implications: Banks should invest efforts to accelerate the recovery of services to reduce consumer dissatisfaction and anger, and prevent adverse behavioral outcomes. Further, they need to ensure that failures are not repeated, as failure stability activates some otherwise non-significant behavioral outcomes like supplier change.

Originality/value: Previous works have focused on the impact of dissatisfaction and negative emotions for interpersonal services, but very few have come to associate dissatisfaction, anger, complaint, negative word-of-mouth, and supplier change in an integrative framework for an SST failure.

Keywords: customer dissatisfaction; anger; self-service technologies; failure stability; complaint behavior; supplier change; negative word-of-mouth.

INTRODUCTION

Global financial institutions, like banks, are moving towards technology innovation to attract and/or retain clients (Garzaro, Varotto, and Pedro, 2021; Lee and Kim, 2020) and to differentiate themselves from competitors (Ahn and Lee, 2019; Hossain, Zhou, and Rahman 2019). Financial services are now offered through the integration of various self-service technologies (SST hereafter; Amorim et al., 2016; Wang, 2017). Financial institutions have enthusiastically embraced SSTs of various types including automated teller machines, telephone banking, mobile banking and digital banking (Amorim et al., 2016; Ahn and Lee, 2019; Anouze and Alamro, 2020; Lee and Kim, 2020; Mbama and Ezepue, 2018). It has been reported that 69% of banking institutions worldwide use SST and 90% of technology leaders seek self-service cloud consumption[1]. All of these technologies can be used by consumers without any interaction with a bank's employees (Meuter et al., 2000; Garzaro, Varotto, and Pedro, 2021).

Though ensuring customer satisfaction is the goal of every bank, yet there is no guarantee of the same with the occasional service failure creating negative customer experiences (Santos and Ahmad, 2016). Such service failures are not just a source of customer dissatisfaction but also trigger negative emotions, such as helplessness, anger, and regret (Dabholkar and Spaid, 2012; Gelbrich, 2009). Extant research suggests that in the context of banking SST, a high involvement and high-risk service, customers would attribute the failure to an external source, the bank in this case, and result in anger as a prominent negative emotion (Bougie et al., 2003; Weiner, 2000; Yoon, 2013). Such negative emotions may also lead to various behavioral responses that depend on the consumer's perception of the likelihood of success of discussion against the failure, their attitude towards the act of complaining, and the

[1] https://www.ibm.com/downloads/cas/8RQVD7RN

level of importance of the product or service purchased (Dabholkar and Spaid, 2012; Gelbrich, 2009). Further, consumers could engage in negative word-of-mouth behavior as a form of revenge or decide not to do business with the bank again (Richins, 1983).

In the service failure literature, it is argued that customer dissatisfaction with service failure needs to be managed through effective service recovery, leveraging the existing firm-consumer relationship (Ozkan-Tektas and Basgoze 2017; Temerak et al. 2018). An evolving concern for banks is to understand the service failure and its criticality, the consumer reaction to it, and the processes to manage the recovery processes with transparency (Chen, 2018; Chen et al. 2018). This is necessitated to prevent the loss of a valued customer, which is especially penalizing for the banking industry as their success depends on the ability to tackle service failures and preserve long-term customer relationships (Laczniak et al. 2008). Valenzuela et al. (2013) argue that banks need to make extra efforts to provide reliable service delivery every time and prevent dissatisfactory service experiences for consumers.

Through there is extant research on service failure and recovery in the context of interpersonal services, like hotels, smartphones, airlines, and retail to investigate the association between customer satisfaction/dissatisfaction and emotional/behavioral outcomes, (e.g., Homburg and Fürst 2005), there are few studies that examine the process for SST failure for banking services (Tabrani et al. 2018). Further, there is a lack of discussion on the role of SST failure in the user experience literature and hence, more research is needed to assess the role of dissatisfaction and its outcomes in an integrative model for banking services (Gelbrich, 2009; Kim, 2016; Bougie et al., 2003).

To fill this research gap, this work considers dissatisfaction as separate from satisfaction, a concept with more evidence in the positively oriented research on banking services, and measures the impact of such dissatisfaction on anger as a negative emotion

stimulated by the SST failure. Additionally, the role of dissatisfaction and anger is investigated to lead to three customer behavioral responses: complaints, negative word-of-mouth and supplier change, with anger investigated as a mediator in the process. Finally, the role of stability of the failure is examined as a moderator for the entire process. Not only the findings of the work provide new insights into the process of dissatisfaction and anger as sources of consumer outcomes with the process modulated by the failure's stability, but also guide bankers to understand the importance of service consistency to prevent SST failures and manage the failures more effectively, if they happen.

The current study is structured as follows. First, we review the literature in this context introducing the constructs in the model. Next, we present the conceptual framework, followed by the research methodology and results of data analysis. Finally, we discuss the findings, their theoretical and managerial implications, as well as offer future research directions.

LITERATURE REVIEW

Self-service technology

SST refers to the technological interfaces that facilitate the production of services by customers, independent of direct employee involvement (Meuter et al., 2000). Physical contact between customers and service providers is no longer a must and the service provider can deliver their services without interpersonal interaction (Hon et al., 2018; Wang, 2017). SST in banking represents a wide range of IT-based technologies (Anouze and Alamro, 2020; Mbama and Ezepue, 2018). Early research has focused on the adoption of such technologies among consumers (Parasuraman 2000; Kaushik and Rahman, 2015). However, customers' positive perceptions of SSTs, such as convenience (Meuter et al., 2000), time and cost-saving, and a high level of customization (Meuter and Bitner 1998), leads to an increased use of SST (Kim and Young, 2017). As a result, many researchers have started to pay attention to other aspects

of SSTs beyond technology acceptance (Kim et al., 2017), such as customer satisfaction during SST consumption experiences (Meuter et al. 2000) or the consequences of migrating the customers to SSTs (Reinders et al., 2008). Customer participation with SSTs has also been found to increase consumer service quality perception (Cermak et al., 1994; Ennew and Binks, 1999), satisfaction (Dong et al., 2015), loyalty (Auh et al., 2007), and reengagement (Chen, 2018). Further, customer-firm association through SSTs enables strong relationships (Chan et al., 2010) and customer coping with service failures (Dong, et al., 2008).

Self-service technology failure and causal attribution

While the role of SST success is well documented, many works also focus on SST failures. Such failures differ from traditional service failures in that customers co-create the service and thus, co-create the failures as well. However, the cognitive and emotional outcomes of SST failures remains unresolved. Some works argue that since consumers have more control over the service process while using an SST, they will be keen to share the burden for any service failure (Folkes, 1984; Folkes and Kotsos, 1986; Koc et al., 2017; Zeithaml et al., 2003). Mills et al., (1983) argue that during SST failures, customers are less likely to blame everything on the firm. This explanation is driven by the ego-centric bias which argues that individuals have detailed access to self-information and are largely responsible for outcomes, causing them to acknowledge their primary role in service delivery and willingness to accept blame for the failure (Ross and Sicoly, 1979). Such, self-directed attribution of failure is expected to generate emotions like regret and guilt.

On the other hand, some authors take the self-serving view and argue that individuals attribute failure outcomes to external factors to maintain their self-esteem. In this line of thought, Bendapudi and Leone (2003) posit that customers would take less responsibility for an incorrect outcome when they are participating in service production through the SST. This is

confirmed by Yen et al. (2004) who argue that customers participating through the SST are likely to attribute service failure to the organization. Such external attributions lead to emotions like anger.

Chen et al. (2018) and Chen (2018) suggest that the attribution of SST failure is routed through the self-efficacy of the individual, and individuals with high self-efficacy show different failure attributions than those with low self-efficacy. Since individuals with high self-efficacy strongly believe in their ability to produce positive outcomes, a performance failure misaligned with their expectations causes such individuals to attribute the outcome to causes beyond their control to protect their egos (Bandura, 1986; Stajkovic and Sommer, 2000). This is opposite for people with lower self-efficacy.

SST banking channels require technical expertise since an incorrect operation may lead to financial loss for the consumer (Singh & Srivastava, 2020). Hence, it is certain that consumers with high self-efficacy beliefs in the SST will be keen to try out new services (Yousaf et al., 2021). Extant research indicates a positive influence of self-efficacy on behavioral intentions (Jeong and Yoon 2013; Yousaf et al., 2021). In other words, customers will use SST only when they believe to have the necessary skills to use the technology correctly. In this work, we argue that in case of SST failure, users have high self-efficacy and will attribute the failure to the bank, will be dissatisfied with the experience, and primarily depict the emotion of anger.

Self-service technology failure outcomes

Dissatisfaction

Satisfaction is defined as the post-evaluation of an experience or service received from the firm (Anderson et al., 1994; Parasuraman et al., 1985). Kotler et al. (1991) further clarify this definition and underlined that satisfaction is the evaluation of the service received from the

expectations set in the beginning. Overall, consumer satisfaction is a cognitive response that is colored by a certain intensity of the expectations, the importance of the product/service, the buying experience, and the cumulative experience after the consumption of the product/service (Giese and Cote, 2000).

Recent works consider customer satisfaction as a composite of both satisfaction and dissatisfaction, each driven through specific service attributes (Slevitch and Oh, 2010). Bitner and Hubbert (1994) also differentiate between the two concepts and present satisfaction as a positive response to a consumer experience and dissatisfaction as a negative response to specific service components. This is because customers are more likely to shape their service experiences through attribute-level quality of the service, reflecting a multi-faceted nature of service consumption (Gardial et al. (1994).

Traditionally, satisfaction is discussed as a linear concept with satisfaction and dissatisfaction as polar-opposites (e.g., Oliver, 1980; Westbrook, 1987). This conceptualization has been challenged with the argument that certain service attributes may generate satisfaction, but their absence may not cause dissatisfaction, and vice versa (Johnston, 1995). This has been discussed by Kano et al. (1984) who argue that service attributes can be classified as 'attractive' (causing satisfaction, but not dissatisfaction) and 'must-have' (causing dissatisfaction in absence, but do not create satisfaction). Since this work focusses on the failure of SST, a must-have service for a bank in today's times and its negative outcomes, the primary construct of interest is dissatisfaction, and not reduced satisfaction.

The level of dissatisfaction depends on the assessment of the quality of service, ascribed both to the service outcome and to the manner in which the service was provided (Srijumpa et al., 2007). The gap between expectations and perceptions of performance for the 'must-have' attributes determines the degree of customer dissatisfaction. The latter manifests itself in a

negative gap between the expected quality, and the experienced quality of the service. This is evidenced by Oliver's (1980) expectation paradigm when he refers to negative confirmation, when the service is less efficient than expectations, and the dissatisfaction and anger-based behaviors follow.

Anger

The SST failures are not only a source of dissatisfaction; often, they trigger negative emotions such as helplessness, anger, and regret (Gelbrich, 2009). Based on the theory of emotion assessment, some studies argue that these emotions have direct and indirect effects on customer post-purchase responses (Averill, 1983; Roseman, 1991; Bougie et al., 2003; Chebat and Slusarczyk, 2005). The evoked emotions are associated with the cognitive assessment of the importance of an event and its impact on consumer's personal well-being (Antonetti, 2016; Antonetti et al., 2020; Taylor and Baker, 1994; Mittal et al., 2021). Events, congruent with consumer objectives, evoke positive emotions, while incongruous events lead to negative emotions (Averill, 1983). Anger is aroused especially when the person attributes a negative situation to an external source and blames someone else for an aversive situation (Bougie et al., 2003; Weiner, 2000).

In high involvement and high-risk services like banking, people tend to attribute failures to others (Kalamas et al., 2008). As a result, anger is rated as the most dominant emotional response to such service failures (Gelbrich, 2010; Su et al., 2018). Maute and Dubé (1999) show that anger is a typical response to the dissatisfactory service consumption experiences. In this context, anger reflects an emotional response when the consumer considers the event to be unfair and this feeling will be particularly strong if the failure is considered controllable by the service supplier. A stable failure reinforces the customer's perception that the service supplier is not trying to remedy the incongruous situation (Bougie et al., 2003). This perception is judged

by Nyer, (2000) as more common when the service is based on technology, as long as there is no human intervention available to address the consumer's anger.

Coping with self-service technology failure

In case of service failure, Bandura (1977) suggests that self-efficacy determines the type of coping behaviour to be initiated, the effort to be expended, and the duration of the effort in the face of obstacles and aversive experiences (Bandura 1977). This work proposes three coping mechanisms: negative WOM, complaint behaviour, and supplier change.

Negative word-of-mouth

Luo (2009, p. 150) mention that the negative word-of-mouth consists of "negative information such as brand denigration, product denigration, and complaints of product failures and/or unsatisfactory service experiences". According to Herr et al., (1991), negative word-of-mouth information is more informative than positive and neutral information. As a result, negative information is heavily weighted by the consumer's judgment and decision-making (Herr et al., 1991). Bambauer-Sachse and Mangold, (2011) found that the negative word-of-mouth had a significant effect on the brand-equity of the customers, while Lim and Chung, (2011) showed that the negative word-of-mouth receivers can change their assessment of the attributes of the product. Negative word-of-mouth is more powerful than other information sources because of its accessibility (Herr et al., 1991). Customers who have gone through a satisfying experience talk to about six people, while those with bad experiences speak to about eleven people on average (Hart et al., 1990).

Dissatisfied customers will engage in word-of-mouth behaviors rather than doing nothing (Day and Landon, 1977; Richins, 1983). Richins (1983), in his work on the negative word-of-mouth, found that if the complaint is not handled by the company, the client can talk to others about his or her unsatisfactory experiences. As it appears in the definition of Loureiro

et al. (2018), negative word-of-mouth is characterized by the exchange of unfavorable information about a product, a service, or a company. This occurs because when a customer experiences a negative situation, he/she can share this event with others, resulting in the transmission of a negative message. Negative word-of-mouth may seem harmless if evaluated in the short term, but in the long run, it may hurt the company's image, resulting in a decrease in the number of clients looking to do business with it (Madureira and Gosling, 2012).

Complaint behavior

According to Blodgett et al., (1993), a complaint is a manifestation of consumer dissatisfaction and is characterized as a dynamic process bringing together a set of related facts that lead to the failure. By experiencing dissatisfaction, some consumers choose to seek redress (ask for a refund, exchange, or repair), while others abstain (Stephens and Gwinner, 1998). Some research has found that dissatisfied clients, who choose not to complain, can relieve themselves by talking about their unsatisfactory experience with those around them and stopping or limiting their future attendance at the store (Blodgett et al., 1995; Su et al., 2018).

Other research has shown that the subsequent behavior of complainants is dependent to a large extent on their perception of justice: complainants who perceive that justice has been accomplished, that is the customer has received a fair settlement and treated with courtesy and respect, may subsequently increase their attendance and may spread positive word-of-mouth (Bahri-Ammari and Bilgihan, 2017; 2019; Blodgett et al., 1993; Blodgett et al., 1995; Tax et al., 1998; Funches, 2011). Customers who decide to complain are more willing to give their service supplier a second chance to remedy the problems. The study of complaint behavior is based on different theories coming from several fields of study: the paradigm of the nullification of expectations (Oliver 1980), the research on satisfaction/dissatisfaction (Day, 1984; Su et al., 2018), the theory of the exit, voice and loyalty (Hirchman, 1970) and attribution theory (Folkes

et al., 1987; Yoon, 2013) which also provides a structure for understanding post-complaint behaviors.

Supplier change

Consumer switching intent is a reaction after a service failure and refers to the customer's intention to switch to a competitor. The emergence of the intention of change can be crucial for the supplier-client relationship because intention precedes action if dissatisfaction persists. Companies that prevent switching from their customers to the competitor remain at the top of the list. Changing the service supplier into an advanced stage of the relationship or before break-even results in a considerable cost to the company and such cost is greater than the revenue the firm earns from the customer. Client switching behavior occurs when customers leave their original service supplier for another service (Bahri-Ammari, 2014; Biraglia et al., 2021). The original supplier now loses future profits and bears the cost of acquiring new customers (Keaveney, 1995). Service suppliers are, therefore, interested in customer loyalty, which is particularly necessary for the context of the subscription-based service industries as these companies usually make economies of scale and require a large number of customers to share fixed costs. Keaveney and Parthasarathy (2001) noted that loyal customers can generate many benefits, including relatively high marginal contributions, relatively low selling costs, and positive word-of-mouth offers (Bahri-Ammari et al., 2016; Trubik and Smith, 2007), and hence, need to be retained.

RESEARCH HYPOTHESES

Dissatisfaction and anger

Dissatisfaction and anger represent the two negative outcomes caused by the SST failure in this work. While the failure might be their common cause, these two outcomes are distinct in their experiential implications (Antonetti, 2016; Antonetti et al., 2020). Bougie et al., (2003)

show that these two outcomes of a failure may not always coexist, implying that dissatisfied customers, despite their negative cognitive evaluation of the service, may not be angry, rather may depict different emotions; and angry consumers, following a service failure, may not always be dissatisfied, since the anger may arise out of a specific service attribute that caused the failure while the overall service was satisfactory. According to some works, dissatisfaction is a negative general reaction that arises in response to the cognitive evaluation of service outcome (Weiner, 2000; Bougie et al., 2003), while anger is an apparent specific emotion once the process of external attribution has been made by the consumer. Despite the differences between these two outcomes of a service failure, the marketing literature supports the presence of a significant correlation between the cognitive evaluation leading to dissatisfaction and the emotional outcome of such evaluation (Antonetti, 2016; Antonetti et al., 2020). Thus, we hypothesize:

H1: Dissatisfaction with SST failure positively influences anger.

Dissatisfaction and behavioral responses

Thøgersen et al. (2009) argue that customer dissatisfaction is an imminent determinant of complaint behavior. Maute and Dubé, (1999) also agree that the injustice implicitly felt by the dissatisfied customer directly pushes him/her to complain to inform the service supplier of the incident, pending recovery or repair action. There is some debate about how complaint behavior arises from dissatisfaction. Bougie et al., (2003) and Diaz and Ruiz (2002) suggest that customer dissatisfaction may not lead directly to complaint behavior, unless it is accompanied by anger. Heskett et al. (1997) show that complaint behavior is not automatic during dissatisfactory incidents, and as per their results, only forty per cent of dissatisfied customers expressed their complaints to the service provider. They point out that complaining is related to other factors besides dissatisfaction, such as the level of customer involvement,

customer dependence on the service, the service value, and the recurrence of the problem encountered (Blodgett et al., 1993). In case of SST in banking, the first three factors are critical and may evoke complaining behavior while the recurrence the problem may prove to the customer the ineffectiveness of the complaint. Overall, we hypothesize:

H2a: Dissatisfaction with SST failure positively influences complaint behavior.

Following a dissatisfactory experience of service failure, the consumer may discuss the failure in person or online to his/her acquaintances, such as family and friends (Anderson, 1998; Mittal et al., 2021). Such negative word-of-mouth is one of the behavioral responses to dissatisfactory experiences (Schoefer and Diamantopoulos, 2008). A dissatisfied customer seeks to share his/her experience to advise the loved ones so that they do not suffer the same thing, to create pressure on the supplier to reconcile the failure, or to take revenge on the supplier and harm its image (Richins, 1983). Anderson (1998) also agrees that dissatisfied customers are more likely to talk about their experiences than satisfied ones. Further, Hirschman (1980) argues that while loyal but dissatisfied customers can suffer in silence waiting for things to be better, in case of no reprieve, they may also express their dissatisfaction by going beyond showing restraint, and indulge in complaint (Thøgersen et al., 2009), negative word-of-mouth (Schaefer and Diamantopoulos, 2008), and even break that loyalty and attempt to change the service supplier (Moutinho and Smith, 2000). Hence, we propose:

H2b: Dissatisfaction with SST failure positively influences negative word-of-mouth.

H2c: Dissatisfaction with SST failure positively influences supplier change.

Anger and behavioral responses

Negative emotions generally lead to adaptive responses that are cognitive and behavioral, and help individuals manage situations that exceed their psychological resources

(Lazarus and Folkman, 1984). Lazarus (1991) proposes two types of coping strategies, namely adaptation centered on problems that aim to manage a situation and repair the damaged person-environment relationship (e.g., complaint behavior), or adaptation that focuses on the regulation of the emotional response of the individual (e.g., switching behavior and negative word-of-mouth).

Anger is 'one of the most powerful emotions, considering its profound impact on social relationships as well as the effects on the person experiencing that emotion' (Lazarus 1991: p 217). It is linked to aggression and hostile behavior (Averill, 1982; Funches, 2011). Previous research on the effect of anger on clients' behavioral intentions shows that when anger increases, customers are more likely to complain and engage in a negative behavioral approach, and less likely to buy back the product or service (Folkes et al., 1987; Biraglia et al., 2021). Other studies show that anger is a significant predictor of intentions to complain and intentions to engage in negative word-of-mouth (Diaz and Rufz 2002; Maute and Dubés, 1999). Bougie et al., (2003) shows that angry customers are motivated to say something nasty and to complain more. In addition, angry customers often want to harm the business in question by damaging its image, not to come back, or take advantage of its services (Funches, 2011; Biraglia et al., 2021). Hence, we propose:

H3a: Anger with SST failure positively influences complaint behavior.

H3b: Anger with SST failure positively influences negative word-of-mouth.

H3c: Anger with SST failure positively influences supplier change.

Dissatisfaction and behavioral outcomes: Mediation by anger

Previous works suggest that attributions of the service failure is a critical cognition and is important in determining the consumer's emotional and behavioral reactions to the incident

(Wolfgang and Clemens, 2020; Vaerenbergh et al., 2014; 2018). The current work posits that the said failure attribution can predict consumer behavior in two ways: direct cognitive route (dissatisfaction to behavior) and an indirect emotional route (dissatisfaction to anger to behavior; Joireman et al., 2013). In the direct route, the customer cognition of the failure predicts the response directly irrespective of a negative emotion. This implies that customers invoke an automatic response to help them cope with the service failure. In the indirect route, specific emotions get evoked in the process (Wolfgang and Clemens, 2020). With this premise, this work assumes that customers' failure attributions are an outcome of the level of dissatisfaction, which if high lead to external attributions and, in turn, evoke anger as an emotion (Bougie et al., 2003). This anger is an outward-directed negative emotion, involving aggression, that creates the customer impulse to address the source of the emotion. Building on the appraisal theory (Lazarus, 1991), the indirect route implies that the anger, a negative emotion, mediates the relation between failure-related cognition, in form of dissatisfaction, and the behavioral outcomes. Hence, we propose:

H4a: Anger mediates the relationship between dissatisfaction with SST failure and complaint behavior.

H4b: Anger mediates the relationship between dissatisfaction with SST failure and negative word-of-mouth.

H4c: Anger mediates the relationship between dissatisfaction with SST failure and supplier change.

Stability of SST failure: Moderating role

Failure attribution has played an important role in service failure research (Bitner 1990; Folkes, 1984, Folkes et al. 1987; Weiner, 2000; Yoon, 2013). Causal attributions formed by individuals constitute cognitive explanation elements (Heider, 1958). Indeed, individuals,

following a technology failure, will seek information to attribute a cause to the problem. According to some research, the three dimensions of attribution, the locus (who caused the failure), the stability (is the failure likely to reoccur) and controllability (could the failure be avoided), have empirical links to consumer complaint intentions, switching intentions, and word-of-mouth behavior (Folkes, 1984; Folkes et al. 1987; Richins, 1983).

Of the three factors, Folkes, (1984) states that dissatisfied and angry customers will primarily focus on the stability of the problem, or the probability that the same problem will reoccur in the future. Stability is the perception of the extent to which a failure is temporary (due to an unforeseen incident) or permanent (a failure that persists over time) (Weiner, 2000). The stability of the default should therefore be significant because of its influence on customer expectations for future service performance (Folkes, 1984; Oliver et al., 1997; Weiner, 2000). According to the extant literature, service failures of a more stable nature generally affect dissatisfaction and its outcomes more negatively than failures of unstable nature (Iglesias, 2009), and those customers who believe that the problem is stable are more likely to engage in complaint behavior, negative word-of-mouth, and less likely to return to the service supplier. Hence, we propose:

H5a: The relationship between dissatisfaction and complaint behavior is enhanced when the SST failure is stable.

H5b: The relationship between dissatisfaction and negative word-of-mouth is enhanced when the SST failure is stable.

H5c: The relationship between dissatisfaction and supplier change is enhanced when the SST failure is stable.

H6a: The relationship between anger and complaint behavior is enhanced when the SST failure is stable.

H6b: The relationship between anger and negative word-of-mouth is enhanced when the SST failure is stable.

H6c: The relationship between anger and supplier change is enhanced when the SST failure is stable.

The overall model is depicted in Figure 1.

INSERT FIGURE 1 HERE

METHODOLOGY

Data collection

For the current study, the scenario method was adopted for data collection. To operationalize the moderator, failure stability, two scenarios were created for the respondents: (i) when the SST failure is unstable and (ii) when the SST failure is stable. The first scenario describes a situation in which the respondent goes to his/her bank on a Monday, but finds a long queue at the cash withdrawal counter. Being in a hurry, (s)he turned to the self-service area where there are no other customers and performs the steps of withdrawing 100 Tunisian Dinar (Dt). Although the customer performed the steps accurately, the SST sent out 50 Dt with a ticket indicating 100 Dt has been debited from the customer's account. The first scenario indicates that this is the first time that such an incident has happened. The second scenario repeats the same situation as in the first one, but with a difference that the customer has faced this problem a few times before with the bank, where an incorrect amount of money was tended by the SST.

The population of the study was people who are customers to a bank and use some form of SST to access banking services. For the current study, the authors collaborated with the one of the largest private banks in Tunisia who agreed to float the study questionnaire to a randomly

selected set of their customers. The online questionnaire was developed based on the existing literature and the measurement items for the survey instrument were adapted to fit the context. Dissatisfaction was measured by three items developed by Chan and Wan (2008); anger was measured with the three items of Roseman (1991), Maute and Dubé (1999), and Kim and Shawn (2014); three items representing complaint behavior were adopted from Bougie et al., (2003); three items representing the change of supplier were adopted from Putrevu and Lord (1994) and García and Curras-Perez (2019); and negative word-of-mouth was measured by three items adapted from Collier et al. (2017). The items are presented in Appendix A1. All the items were measured using a five-point Likert scale anchored as strongly disagree (1) and strongly agree (5). The respondents were directed to an online survey where one of the two scenarios was presented randomly.

Sampling

The questionnaire was sent to randomly selected 1543 customers of the bank. Of those, 322 sent back filled questionnaires. Of the 322, 300 had completed the questionnaire in all sections, with 150 respondents exposed to each scenario, and representing a response rate of 19.44%. The sample was composed of 50% women (rest men); 67.3% respondents between 20-40 years age, 26% between 41-60 years age (rest above 60 years), 29.0% were executives by profession, 24.7% were students, and remaining were self-employed. The data was collected in a six-month period from June 2020 to December 2020. The sample size was large enough for testing the model using Partial Least Squares-based Structural Equation Modelling (PLS-SEM) using SmartPLS3.0 (Jöreskog and Sörbom, 1982). In the '10X' rule for PLS-SEM to determine minimum sample size, X is the maximum number of arrows entering or exiting a construct (including indicators). In our case, X=7 (for anger: 1 path entering from dissatisfaction, 3 paths exiting to the three behavioral outcomes, and 3 indicators of anger) and hence, the minimum sample size required is 70. Our sample size is much higher than this.

RESULTS

The two–step approach recommended by Anderson and Gerbing (1988) was used for analyzing the data. The first step was performed to ensure the validity of the measurement model followed by the evaluation of the structural model to test the causal relations.

Reliability and validity of constructs

The psychometric properties of the measures were established by examining their reliability and validity through confirmatory factor analysis with PLS-SEM, with results presented in Table 1. The Cronbach-alpha (α) for each variable is over the acceptable value of 0.70 and indicates the good internal consistency of the instrument (Hair et al., 2017). The Joreskog-Rho, also referred to as composite reliability, is a measure to check the reliability of each scale, and is above 0.70 for each construct suggesting suitable measure reliability (Nunally, 1978). To check the convergent validity of the variables, the average variance extracted (AVE) was examined, which in this study is over 0.50 (Fornell and Larcker, 1981).

INSERT TABLE 1 HERE

The final step was to check for discriminant validity which implies that each latent variable is distinct from other such variables in the model. Discriminant validity was confirmed using the more stringent Fornell and Larcker's (1981) criterion, and the square root of the AVE for each latent variable was found to be greater than its corresponding correlation coefficient with other variables. The result is depicted in Table 2.

INSERT TABLE 2 HERE

Model fit

To judge the adequacy of the model with the empirical data, it is important to obtain an overall performance parameter of the model. The PLS-SEM provides coefficient of determination (R^2) and predictive relevance (Q^2) that help in judging the model suitability (Hair et al., 2016; Ainsworth and Ballantine, 2014). The R^2 is a measure of the predictive power of the model and is calculated as the squared correlation between the actual and predicted values of a specific endogenous construct (Rigdon, 2012). The value of R^2 lie between zero and one and a high value shows a better explained variance of the endogenous construct (Hair et al., 2016). To evaluate the predictive accuracy of the model, another indicator iss taken into account: the Q^2 value (Geisser, 1974, Stone, 1974). This measure is an indicator of predictive power/relevance of the model outside the model sample. In the structural model, Q^2 values greater than zero for a specific endogenous latent variable indicate the predictive relevance of the model. The results related to R^2 and Q^2 are summarized in Table 3, which support a satisfactory model fit.

INSERT TABLE 3 HERE

Hypotheses Testing

Another result given by the SmartPLS, the f^2 measures the effect size of the cause variable on the outcome one, with 0.02, 0.15, and 0.35 considered small, medium, and large, respectively (Hair et al., 2016). As shown in Table 4, the effect sizes of dissatisfaction on complaint behaviour, dissatisfaction on supplier change, and anger on supplier change are negligible.

INSERT TABLE 4 HERE

The results show a significant relationship between dissatisfaction and anger (β=0.557, t = 10.676, p <0.001). This result provides support for hypothesis H1. Dissatisfaction does not have any impact on complaint behavior (β=0.112, t=1.617). Hence, hypothesis H2a is not supported. Likewise, dissatisfaction does not influence the supplier change. Hence, hypothesis H2c is also not supported (β=0.095, t=1.311). However, the effect of dissatisfaction on negative word-of-mouth is significant (β=0.184, t=2.796), thus hypothesis H2b is supported. Next, anger has significant impact on complaint behaviour (β=0.135, t=2.283) and negative word-of-mouth (β=0.204, t=2.692), supporting hypotheses H3a and H3b. Hypothesis H3c was found to be not supported (β=0.136, t=1.547) as anger is not found to affect supplier change. To evaluate for the mediation hypotheses, we checked for the indirect effects between dissatisfaction and the behavioral outcome. Of the three indirect effects, the one of dissatisfaction on negative word-of-mouth is significant (β=0.113, t=2.615) and hence, anger partially mediates this relationship. This is because both the direct effects are also significant. Hence, only hypothesis H4b is supported[2].

The above results show the combined result from the entire dataset. To test the moderation effect of failure stability, a multi-group analysis was run and the difference in the path values across the two failure scenarios was examined (Sosik et al., 2009, Hair et al., 2017). Table 5 shows a difference in the averages of the relationships between the variables in the two

[2] To check if anger moderates the direct relationship between dissatisfaction and behavioral outcomes, a separate moderation test was done using Haye's (2013) method on the combined dataset. The direct effects of dissatisfaction (antecedent) and anger (moderator) on the outcome variables maintained their significance (or non-significance), like those obtained in the mediated model. However, all the interaction effects of dissatisfaction and anger on the outcome variables were found non-significant, indicating no moderation effect on anger on the direct paths. The mediated model, with anger as mediator, is thus superior to the moderated model, with anger as moderator.

scenarios. The results show that the stability of the failure intensifies the following effects: the effect of dissatisfaction on the negative word-of-mouth (path difference=0.373, *p*=0.000), the effect of dissatisfaction on supplier change behavior (path difference=0.195, *p*=0.012), and the effect of anger on complaint behavior (path difference=0.189, *p*=0.015). Interestingly, the path from anger to negative word-of-mouth is suppressed for a stable failure (path difference=-0.424, *p*=0.000). Thus, hypotheses H5b, H5c, and H6a are supported, while hypothesis H6b is refuted.

INSERT TABLE 5 HERE

DISCUSSION OF FINDINGS

The objective of this research is to study how customer dissatisfaction and anger towards an SST failure in a bank affects their subsequent behaviors in form of complaint, negative word-of-mouth, and supplier change. With respect to the literary evidence, the study results showed some convergences, and otherwise. The positive effect of dissatisfaction on anger confirms the findings of similar studies developed in the context of the failure of interpersonal services (e.g., Weiner, 2000; Bougie, 2003). Despite debates on the association between dissatisfaction and anger, this work provides another evidence of the positive impact of dissatisfaction on customer's anger in a new context of SST failure. Further, the stability of the failure did not really influence the link between these two negative emotions, supporting their universal association.

The customer's behavior, post-dissatisfactory experiences with an SST failure, are represented in this study by three variables: complaint, negative word-of-mouth, and supplier change. The effect of dissatisfaction on complaint behavior and on supplier change was not significant and the only supported relationship is the one with the effect of dissatisfaction on

negative word-of-mouth. The validation of the effect of dissatisfaction on negative word-of-mouth and the rejection of the effect of dissatisfaction on the complaint behavior as well as supplier change converges with the findings of Matos and Rossi (2008) and Halstead (2002) They explain that following a dissatisfactory experience, customers prefer to discuss it privately by talking about their experiences to their family and friends, rather than reaching out to the supplier or changing it altogether. In the context of bank SST where the service supplier is physically absent, the complaint behavior is challenging as it requires moving the customer to use the services of an interpersonal service agency to achieve the same.

Our results show that even when the failure is stable, dissatisfied users of the SST do not seek to complain to the supplier, supporting the general nature of the relationship. However, the stability of the failure enhances the willingness to share negative experiences in form of negative word-of-mouth, which is in alignment with existing works (e.g., Kim, 2016; Kimmel et al., 2014). This implies that repetitive failures force the consumer to take revenge on the supplier to create a detrimental image of the firm with his/her family and friends (Richins, 1983; Gelbrich, 2009). Interestingly, the results also showed that while, generally, dissatisfaction does not lead to supplier change, it does so only if the failure of the SST is stable. This result can be justified by the findings of Gerrard and Cunningham, (2004) who show that the change of supplier is a strong decision and happens in the context of banking services if the failures are repetitive, giving a message to the consumer that his/her opinion does not carry any importance for the service provider. Unlike other service industries, bank customers are often closely tied to their service provider and avoid change as long as the cost of default is not perceived to be very high (Gerrard and Cunningham, 2004)

Next, we examined the relationship between anger and the customer's post-purchase behavior following SST failure. The results showed that following a failure, customers, angry on specific service attribute failure, would engage in an automatic complaint behavior and

spread negative word-of-mouth, with or without necessarily being generally dissatisfied with the service. This result converges with the studies of Lazarus and Folkman (1984) and Lazarus (1991) that associate this behavior with cognitive and behavioral responses of an individual to manage and adapt to situations causing anger as an emotion. Lazarus (1991) justifies the complaint behavior, following anger, led by the customer temptation to manage a failure and repair the damaged person-environment relationship. The spread of negative word-of-mouth is justified by the emotion-focused adaptation temptation that focuses on regulating the individual's emotional response, evacuation, and excitement by discussing the problem with others (Lazarus and Folkman, 1984). Like the lack of influence of dissatisfaction on supplier change, the lack of effect of anger on supplier change is justified by the considerable costs of changing a financial service supplier, like a bank, with whom a customer may share a deeply-entrenched relationship. Additionally, the mediation path from dissatisfaction to negative word-of-mouth is found significant, while other mediation paths are not. This supports the argument that the connection between a cognitive evaluation of the failure (dissatisfaction) and behavioral outcome, negative word-of-mouth, follows both the direct and the indirect routes, while for complaint behavior, a more involving process, the presence of anger is enough without the service being dissatisfactory (Wolfgang and Clemens, 2020; Vaerenbergh et al., 2014; 2018).

Examining the impact of failure stability, the results show that anger has no influence on supplier change, irrespective of the repetitiveness of the failure, which agrees with existing works (e.g., Biraglia et al., 2021). According to Bougie (2003), anger is associated with saying something nasty or complaining as an action and the desire to punish and avenge oneself as an emotional motivation, which explains the impact of anger on complaint and negative word-of-mouth behaviors. It is apparent that anger generates immediate unintended responses in case of one-time failures leading to negative word-of-mouth with family and friends, while for stable failures, the failure is expected and hence, the negative word-of-mouth is replaced with

complaint with the service provider. However, switching to a competitor presents a decision for the customer that requires much thought and consideration, and hence, is independent of the type of failure (Chuang and Tai, 2016; Biraglia et al., 2021). This is possible because such an important decision is based on the feeling of dissatisfaction that is associated with reflecting on what has happened and deliberately judging how to act, rather than on a more situational anger emotion (Chebat and Slusarczyk, 2005; Mittal et al., 2021).

THEORETICAL CONTRIBUTIONS

This work offers a few theoretical contributions. First, it proposes a conceptual model of the effect of dissatisfaction and anger following a bank's SST failure incident on customers' post-purchase behavioral responses, conceptualized as complaint behaviour, negative word-of-mouth, and supplier change. Previous works have focused on these relationships in the context of services involving physical firm-customer interactions, but very few have come to associate in the same conceptual model for a bank's SST. The SST context is especially unique as there is no physical contact between the customer and the service provider, and hence, the dynamic interrelationships of these variables become interesting (Hon et al., 2018; Wang, 2017; Anouze and Alamro, 2020; Mbama and Ezepue, 2018). With banking SST offering customer benefits like convenience, time saving, and customized services, their adoption and continued usage has increased manifold (Meuter et al., 2000; Meuter and Bitner 1998; Kim and Young, 2017). Beyond adoption of such technologies, recent research is examining the effects of continued usage of such emerging technologies and how satisfaction, or lack of it, drives consumer behavior (Parasuraman 2000; Kaushik and Rahman, 2015; Kim et al., 2017; Meuter et al. 2000; Reinders et al., 2008). While SSTs are known to increase the perception of service quality, loyalty, and reengagement with a service provider (Cermak et al., 1994; Ennew and Binks, 1999; Auh et al., 2007; Chen, 2018), how their failure affects customer relationship (Chan et

al., 2010) and coping with such failures (Dong, et al., 2008) is relatively unknown and an issue that this work clarifies.

The second contribution of this work is the consideration of dissatisfaction as a construct, separate from satisfaction, which is a unique consideration in the context of banking SST failure. In its conceptualization of dissatisfaction as a unique concept, this work aligns with recent works which discuss overall satisfaction as a combination of satisfaction and dissatisfaction, with each shaped through different attributes of a service (Slevitch and Oh, 2010; Bitner and Hubbert, 1994). The proposed framework of this work argues that customers derive service consumption experiences through individual attributes and their individual quality, however, failure of certain 'must-have' attributes, like SSTs, while not necessary for creating satisfaction, will cause dissatisfaction (Johnston, 1995; Kano et al., 1984). Such dissatisfaction is proposed as a gap between the expected service quality and the experienced quality manifesting into anger and subsequent behaviors.

The third contribution lies in the manipulation of the failure to be stable or unstable to check if it an effect on the proposed relationships in the model. Within the attribution theory, it is known that dissatisfied customers focus on the failure stability and the chances of its repetition (Folkes, 1984). The SST failure stability has a strong influence on customer expectations for the service performance of a particular service provider (Folkes, 1984; Oliver et al., 1997; Weiner, 2000). The findings of the current work in evoking the moderating effect of failure stability support the extant literature that service failures of a more stable nature generally affect dissatisfaction, anger, and subsequent behaviors more negatively than stable failures (Iglesias, 2009). Overall, the current research is one of the first efforts to understand consumer behavior in the failures of SST from a customer's psychological point of view, in the case of an emerging country like Tunisia where adoption of SSTs is still growing and adds to the knowledge of furthering the adoption of such emerging technologies (Kim, 2016).

MANAGERIAL CONTRIBUTIONS

The work also offers some guidance to bankers and managers of SST. First, the results revealed that customers experience dissatisfaction when the SST fails and depict anger as a primary negative emotion. This implies that customers primarily attribute the blame of the failure on the bank. Unlike traditional services, there is no interpersonal contact with employees when using SST and, therefore, in the event of a failure, customers are more likely to blame the supplier and seek revenge harming his image. Hence, in the event of the SST failure, managers should readily accept the failure and help the customer cope with the failure and manage the anger, to prevent further repercussions on the customer-bank relationship.

Second, customers disappointed with the SST failure which results in their intentions to engage in negative word-of-mouth but not complaint behaviour or supplier change. This implies the argument that before the customers can depict a stronger negative emotion in form of anger, the service provider can provide solutions to ensure that the 'must-have' attribute, here SST, failure is recovered. This may also prevent the customer to spread negative word-of-mouth to his/her family and friends.

Third, the findings suggest that once the anger is invoked, as an outcome of not containing the customer's dissatisfaction, the customer indulges in complaint behaviour, beyond the negative word-of-mouth. This not only reiterates the importance of 'taming' the customer's anger appropriately, but also be very receptive of the customer's complaints to help him/her cope with the failure.

Fourth, it is found that the stability of the failure enhances the consumer's negative word-of-mouth and supplier change as an outcome of dissatisfaction. This means that bankers need to ensure that the failure is not repeated to prevent the dissatisfaction and/or convince the customer to not engage in a negative promotion of the bank and deteriorate its image.

Additionally, permanency of the failure may lead to a bigger concern for the bank in form of the customer shifting to the services of a competitor. Hence, it is even more important for bankers to listen to consumers carefully and prevent any systemic repetitive SST failures from occurring. This is also supported by enhanced effect of anger on complaint behavior for stable failures, which means that the more the same failure happens, the more the bank will receive complaints and in turn, lose some loyal customers. financial institutions should invest efforts to prioritize the recovery of service failures.

Since failures in SST are inevitable, banks might consider re-humanizing some services to offer help when customers encounter problems. Some customers may prefer to be assisted by employees even in the case they are using an SST and ask for advice on the use of the technology or in case they encounter a problem. In case the bank representative receives a complaint, the complaint should be promptly forwarded to the SST maintenance teams. Further, in case the bank encounter's the customer's negative word-of-mouth through another individual or through social media, the bank should make efforts to not only reassure the individual, but also reach out to the primary dissatisfied customer for issuing an apology and recovering the failure. Finally, the bank should make an all-out effort to prevent the dissatisfied customer from switching the bank, an unlikely outcome as per our work, in form of providing them complementary services or enhancing the customer status with the bank, to make them feel important by the bank and avoid the feeling that the customer's voice 'is falling on deaf ears'.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

The current study has some limitations. One of the limitations of the current study is regarding the selection of respondents who belong to a local population of Tunisian nationality. This may call into question the generation of the results obtained. Hence, future researchers may collect data from a larger sample across different countries to check for the overall

applicability of the model. Additionally, the adopting of emerging technologies, like banking SSTs, may vary across cultures and economic development of a country. A cross-cultural/country comparison of the model may add significant value to existing literature.

Second, the study was based on the scenario method and the respondents were put in hypothetical situations. However, it is difficult to identify all the nuances of a real purchasing situation through the scenario method, as the respondent is imagining the situation rather than experiencing it first-hand. The results would not necessarily be the same in a real situation because other situational factors could come have their effect on the consumer response. Hence, future researchers can deploy different methods, other than scenarios, to capture the primary variables as well as the stability of the SST failure. This may include observational studies across banks with SST, or conducting in-bank surveys with customers facing a specific SST failure, or deploying in-laboratory experimental research to manipulate the failures, while controlling for other factors to establish the cause-effect relationships more robustly.

Additionally, future studies can integrate some additional situational factors into the conceptual model, such as the cause of the failure, the primary technology, or the user characteristics (Forbes, 2008). Another important situational factors that may also have a significant effect on the proposed model is the presence/absence of other clients in an SST failure incident. Collier et al. (2017; 2015) show that clients' susceptibility to the embarrassment changes in the presence of others on-site and can be a factor that impacts the user reactions to the technology failure. Our study also shows that supplier change from dissatisfaction is aggravated when the failure is stable. However, the switching costs of may also impact such supplier change behavior (Biraglia et al., 2021). Future works can integrate this variable, reflecting the deep entrenchment of the customer-bank relationship, as a moderator between dissatisfaction/anger and supplier change outcome.

Third, this work argues that attribution of the SST failure will primarily be focused on the bank, causing the customer to depict anger as a primary emotion. However, as an ongoing debate in the existing literature, due to enhanced customer participation in the SST, some customers may also attribute the failure to themselves, thus, displaying regret, frustration, helplessness, and guilt as negative emotions (Kim, 2016; Gelbrich, 2009). Future research can model these additional emotions, as a factor of individual traits, to provide a holistic view of the concept of the SST failure and its emotional and corresponding relevant behavioral outcomes.

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Model

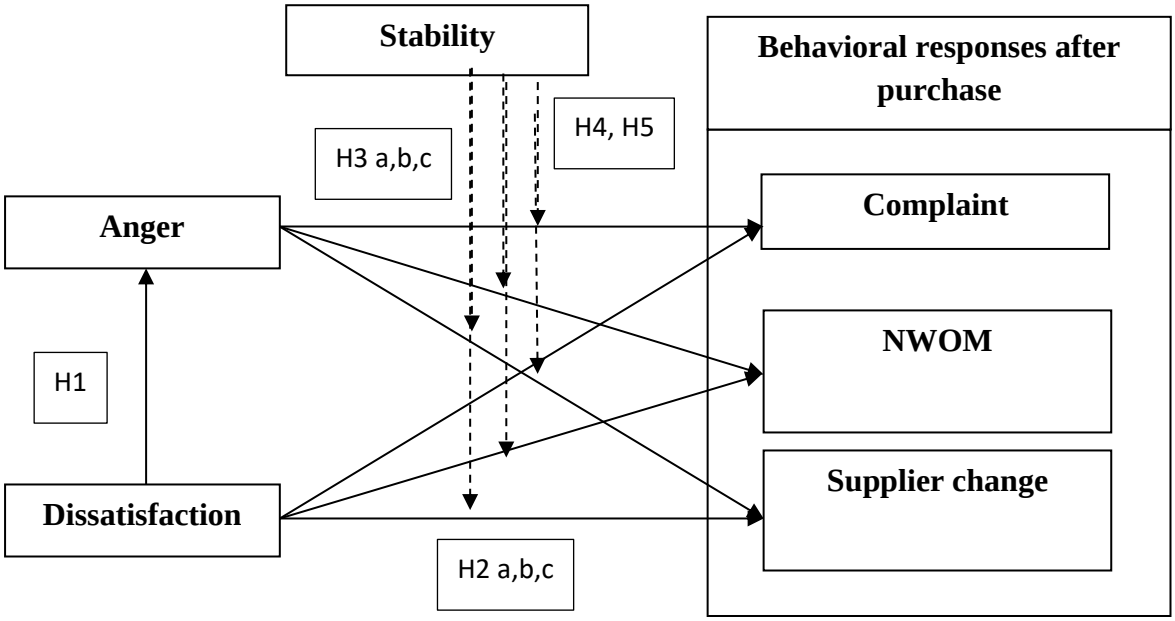

Fig. 1 : Proposed Framework

Construct	Label	Factor Loading	Cronbach-α	Composite Reliability (Joreskog-Rho)	AVE*
Anger	**ANG1**	0.825	0.898	0.902	0.831
	ANG2	0.888			
	ANG3	0.921			
Dissatisfaction	**DSAT1**	0.707	0.762	0.796	0.680
	DSAT2	0.881			
	DSAT3	0.874			
Complaint	**COM1**	0.907	0.935	0.913	0.882
	COM2	0.948			
	COM3	0.962			
Negative word-of-mouth	**NWOM 1**	0.866	0.908	0.912	0.845
	NWOM 2	0.945			
	NWOM 3	0.946			
Supplier change	**SCHG1**	0.917	0.944	0.936	0.899
	SCHG2	0.974			
	SCHG3	0.952			

***Notes:** AVE = averages variance extracted

Table 1: Measurement model

Construct	Negative word-of-mouth	Supplier change	Dissatisfaction	Complaint	Anger
Negative word-of-mouth	**0.919**				
Supplier change	0.389	**0.948**			
Dissatisfaction	0.298	0.170	**0.825**		
Complaint	-0.067	-0.251	0.037	**0.939**	
Anger	0.307	0.188	0.557	-0.072	**0.912**

Notes: Diagonals (bold) represent the square-root of the average variance extracted (AVE) while off-diagonals represent the correlations.

Table 2: Discriminant Validity

Endogenous Constructs	**R^2**	**Q^2**
Anger	0.118	0.238
Supplier change	0.042	0.032
Complaint behaviour	0.014	0.08
Negative word-of-mouth	0.310	0.09

Table 3: R^2 and Q^2 Results

Hypotheses	Path	Path Value	t-value	p-value	Decision	f^2 Effect Size
	Direct Effects					
H1	Dissatisfaction - Anger	0.557	10.676	0.000	Supported	0.449
H2a	Dissatisfaction – Complaint Behaviour	0.112	1.617	0.107	Not Supported	0.000
H2b	Dissatisfaction – Negative word-of-mouth	0.184	2.796	0.005	Supported	0.027
H2c	Dissatisfaction - Supplier change	0.095	1.311	0.190	Not Supported	0.000
H3a	Anger – Complaint Behaviour	0.135	2.283	0.023	Supported	0.013
H3b	Anger - Negative word-of-mouth	0.204	2.692	0.007	Supported	0.350
H3c	Anger - Supplier change	0.136	1.547	0.122	Not Supported	0.000
	Indirect Effects					
H4a	Dissatisfaction – Anger – Complaint Behaviour	0.075	1.774	0.091	No mediation	
H4b	Dissatisfaction – Anger - Negative word-of-mouth	0.113	2.615	0.018	Partial mediation	
H4c	Dissatisfaction – Anger – Supplier Change	0.076	1.778	0.089	No mediation	

Notes: significance evaluated at $p < 0.05$

Table 4: Results of the Structural Model Analysis (Hypotheses Testing)

Path (Hypothesis)	Path Value – Unstable Failure	T-value/*p*-value Unstable Failure	Path Value – Stable Failure	T-value/*p*-value Stable Failure	Path Value Difference (Stable - Unstable	*p*-value (difference)
Dissatisfaction -> Complaint Behaviour (H5a)	0.124	1.626/0.105	0.059	0.369/0.712	-0.065	-0.512
Dissatisfaction -> NWOM (H5b)	-0.003	0.116/0.908	0.370	3.852/0.000	0.373	0.000
Dissatisfaction -> Supplier change (H5c)	0.048	0.282/0.778	0.243	2.198/0.028	0.195	0.012
Anger -> Complaint Behaviour (H6a)	-0.001	0.108/0.914	0.188	2.229/0.026	0.189	0.015
Anger -> NWOM (H6b)	0.475	4.830/0.000	0.051	0.336/0.737	-0.424	-0.000
Anger -> Supplier change (H6c)	0.098	0.750/0.454	0.077	0.470/0.639	-0.021	0.763

Table 5: Moderator effect