Millennial consumers' complaint behavioural intentions following service failure in the online clothing retail context

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February 2021

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by

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Dissertation submitted in partial fulfilment of the requirements for the degree

Master's in Consumer Science: Clothing Retail Management

in the

Faculty of Natural and Agricultural Science

Department of Consumer and Food Sciences

University of Pretoria

Pretoria

February 2021

Dedicated to

My parents, Andre Jonker and Karen Jonker, and my Fiancé, Jason van der Meijden, for your unwavering support and love.

Declaration

I, Chanel Jonker, declare that the dissertation, which I hereby submit for the degree M Consumer Science: Clothing Retail Management, at the University of Pretoria, is my own work, and that it has not previously been submitted by me for a degree at this or any other tertiary institution.

2020-10-15

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Chanel Jonker Date

Acknowledgements

I would like to thank the following persons for the role they have played, without whom the completion of this study would not have been possible:

- My supervisor, Dr Sune Donoghue, for all your guidance, long hours, patience, and dedication to my work. I will forever be grateful for all the hours you put in to make this a success.
- My co-supervisor, Dr Lizette Diedericks, for all your encouraging words, insight, motivation, and inspiration during this time. I cannot thank you enough for all the help you have given me.
- Ms Joyce Jordaan and Professor Francois Steffens, from the department of statistics, at the University of Pretoria, for helping me with my data analysis.
- To Jason Van Der Meijden, for all your support, motivation and love during the difficult times and for sitting with me during all the late nights.
- To my parents, Andre and Karen, thank you for all your support, motivation, patience, kindness, financial assistance and love. Thank you for all the phone calls and words of encouragements.
- My fellow students, especially Megan Grobler and Arabelle Treurnicht, who were always willing to listen and give assistance when needed.
- To my Supervisor, Dr Sune Donoghue, for the financial assistance through a student bursary.

Abstract

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Researchers in consumer complaint behaviour agree that consumers' complaint intentions are influenced by online service failures. These online service failures include delivery problems, payment security problems, web-page navigational problems, product information problems, and customer service problems. Online service failures cause customer dissatisfaction that could trigger consumer complaint behaviour. Most consumer complaint behaviour researchers concur that the purchasing environment primarily influences consumers' complaint behavioural intentions. Relevant literature on Millennial consumers and theory on service failures and consumer complaint behaviour was integrated to provide this study's theoretical grounding.

This study aimed to determine the Millennial consumers' complaint behavioural intentions following a service failure in the online clothing retail context. This study also determined differences in Emerging, Young and Older Millennials complaint behavioural intentions. A survey research design was implemented, using a structured, self-administered online questionnaire to measure Millennial consumers' (n = 193) complaint behavioural intentions following a service failure in the online clothing retail context. The self-administered questionnaire made use of existing scales and self-developed questions.

Millennial consumers indicated that delivery problems would cause them the most dissatisfaction, followed by payment security problems, customer service problems, product information problems, and webpage navigational problems. The exploratory factor analysis revealed four complaint intention factors. The four factors were labelled as electronic communication, switching behaviour, complaints to the retailer, and negative word-of-mouth.

Negative word-of-mouth as private complaint action was the most relatively pertinent complaint intention, followed by switching intention and complaining to the retailer. Electronic WOM was the least pertinent complaint intention.

More specifically, an ANOVA test was performed to determine the differences in emerging, young and older Millennials' complaint behavioural intentions following a service failure in the online clothing retail context. The descriptive results indicated that the majority of the Millennial cohort would instead take action than no action. ANOVA's were performed to determine the differences across Emerging, Young and Older Millennials' complaint intentions following a service failure in the online clothing retail context. The ANOVA's indicated that the three complaint intentions of electronic communication, switching, and complaining to retailers did not vary across the Millennials cohorts. This implies that the respective Millennial groups equally intended to take these individual complaint actions. Also, only word-of-mouth intention differed significantly across the Millennial groups. Older Millennials were less likely to contact family and/or friends in person or by text messaging on WhatsApp than Emerging and Young Millennials.

The study makes a valuable contribution towards the consumer complaint behaviour literature and for consideration by online retailers, multi or omni-channel retailers, and marketers of clothing products.

Keywords: consumer complaint behavioural intentions, online clothing retailing, online service failures, Millennial consumers, Millennial intra-cohorts.

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Chapter 1:
Introduction

1.1.   INTRODUCTION AND CONTEXT OF THE RESEARCH

Online retailing has grown exponentially over the last few years, with approximately 18.43 million e-commerce users in South Africa (Statista, 2019). Although the number of online consumers has increased, the majority of consumers still prefer shopping at traditional brick-and-mortar (B&M) retailers (Ryke, 2019; Prinsloo, 2016). In South Africa, the total estimated online retail sales in 2018 for all product categories, including clothing products, was R45.3 billion. A total of 69% of the estimated online retail expenditures occurred between October 2018 to November 2019, which amounted to a 19% increase from 2017. Online shopping is expected to increase even more with an expected total expenditure of R61.9 billion in 2020, amounting to an estimated 36% increase from 2018 (Bizcommunity, 2018). Research has shown that online consumers have a strong preference for purchasing clothing online, amongst other product categories (Prinsloo, 2016). The onset of the COVID-19 pandemic has resulted in a significant increase in online shopping in South Africa (Maroela Media, 2020). It was expected that the total number of online consumers would increase to 24.79 million by 2020; however, this figure is expected to increase substantially because of COVID-19. The COVID-19 pandemic will have implications for both South African online retailers and traditional B&M retailers that have a robust online presence (Statistics South Africa, 2019).

Clothing consumers have different reasons for shopping either at an online clothing retail store, brick and mortar retail store, or a retail store with an online presence (Ha & Coghill, 2008). Consistently, over the past few years, the main reasons for online shopping have been driven by convenience, for example: allowing access to a global brand network; allowing a consumer to browse around the clock from wherever they have internet access; and eliminating queuing and parking problems, thus saving time (Javadi, Dolatabadi, Nourbakhsh, Poursaeedi & Asadollahi, 2012). With the emergence of the digital revolution, customers are increasingly using online systems, in particular, with secure and easy internet access (Hamad, Petri, Rezgui & Kwan, 2017). The most significant disadvantage of online shopping is that consumers are not able to touch and feel the product. That is especially important in product categories such as clothing where the sensory properties are imperative to making informed decisions. Online clothing consumers are generally also concerned about the quality of the products, delivery of the correct size, late or non-delivery of products, the exchange of goods, the return policy, and payment security (Forbes, Kelley & Hoffman, 2005).

Consumers have specific expectations about online clothing retailers' service delivery. Service failures arise when the consumers' expectations are not met, i.e. when perceptions of the actual service rendered are lower than the consumers' expectations regarding service delivery (Ryke, 2017; Blodgett & Granbois, 1992:94). The main types of service failure associated with online retail transactions include problems with the delivery, payment security, website navigation problems, product information problems, customer service and quality issues (Rosenmayer, McQuilken, Robertson & Ogden, 2018; Forbes *et al.,* 2005; Holloway & Beatty, 2003). Although clothing retailers are aware of the possibility of a service failure occurring, service failure is, unfortunately, unavoidable. This puts retailers in a predicament, as consumer perceptions of service failure affect their expectations of future service delivery, their evaluation of future service failure, and their behavioural intention towards retailers (Smith, Bolton & Wagner, 1999). Service failure contributes to customer frustration, and when customers are dissatisfied with the service, they can participate in consumer complaint behaviour (Hwang & Mattila, 2020).

Consumer complaint behaviour refers to a group of behavioural and non-behavioural responses following a dissatisfactory purchasing experience, including service failure (Day & Landon, 1977). Consumer complaint behaviour presents both advantages and disadvantages to consumers and online clothing retailers. Since the loss of a client is costly, in their struggle to preserve long-term relationships, retailers are aggressively seeking to understand consumer complaint behaviour, and possible recovery approaches (Soares, Zhang, Proença & Kandampully, 2017:540). Simultaneously, growing competitiveness in the international market is compelling businesses to consider the ways that customers assess service delivery experiences. Effective service delivery will facilitate customer satisfaction and loyalty and influence re-purchase intention and customer relationship management (Ramaseshan, Wirtz & Georgi, 2017:706).

Customers' online service expectations are not always met, which could result in customer dissatisfaction. While consumers are increasingly using social media to communicate negative service delivery experiences to a vast audience, they expect a rapid response from the retailer (Frasquet, Ieva & Ziniani*.,* 2019). Retailers are struggling to provide an acceptable and timely response to reduce the number of negative complaints that could impact a broad audience and harm their reputation (Lemon & Verhoef, 2016). Within the consumer complaint behaviour literature, research on the choice of complaint channel is vast. For example, Day and Landon (1977) differentiated between no action, private action, and public action as behavioural options for compliant behaviour, Mattila and Wirtz (2004) extended Day and Landon's work by adding interactive and remote channel choices, and Clark (2013) further extended Mattila and Wirtz (2004) model by adding social media as semi-interactive complaint channel.

To understand the behaviour and attitudes of customers, companies have resorted to studying generational differences, as the generational cohorts repeatedly exhibit similar behavioural features,

including comparable formative practices, use of technologies, and adaption to environmental and cultural change (Wells, Fishman, Holton & Raman, 2015). Generational cohorts often share the same core beliefs and values that define their attitudes and behaviours (Valaei, Rezaei & Shahijan, 2016:169). The term Millennials, also called the Millennial generation or Generation Y refers to individuals who became adults in the early 21st century, and generally includes the cohort of people born between 1980 and 2000 (Ryke, 2019). Millennials are the most significant, and the most ethnically and racially diverse cohort in the world (Weber, 2017). They are characterised as being driven by performance pressure, ambition, being team-oriented, social connection, demanding prompt feedback, a need for respect, structured authority, self-assurance, and a fast-paced lifestyle (Moreno, Lafuente, Carreon & Morena, 2017).

There are approximately 14.5 million Millennials in South Africa, representing 26.5% of the total population (Statistics South Africa, 2018). Millennials are South Africa's second-largest demographic age group, after Centennials (born after 2000). Millennials are a relatively significant demographic group, and their purchasing power makes them an appealing market for several clothing retailers (Delloite, 2017). South Africa's clothing retail sector plays a vital position in the economy (NCRFSA, 2017); nevertheless, clothing retailers have been suffering the negative consequences of South Africa's current economic situation, especially as a result of the COVID- 19 pandemic, and subsequent nationwide lockdown (EWN, 2020; Forbes Africa, 2020).

Within the Millennials cohort, the internet plays an increasingly significant role in what these consumers purchase (Meer, 2016; Stein, 2013). The studies of Meer (2016) and Stein (2013) have recognised mainly an interest in, but also a limitation on the amount of information about, Millennial consumers' purchasing behaviour and contribution to the economy in South African. Millennials were raised in the digital era, and they are, therefore, more technologically inclined and open to using smart technology (Moore, 2012). Marketing specialists have realised the value of Millennial consumers as a market segment with huge consumption potential and spending power (Ladhari, Gonthier & Lajante, 2019). The challenge, however, remains that consumers within the Millennial segment do not necessarily show similar attitudes and behaviours (Valentine & Powers, 2013; Noble *et al.*, 2009).

Furthermore, only a few studies exist that have attempted to address this segment of the market's online shopping behaviour for fashion apparel (Bento, Martinez & Martinez, 2018; Hall, Towers & Shaw, 2017). This effectively means that the profile for this segment of the market is inadequate (Sethi *et al.*, 2018). Millennial consumers are one of the largest consumer groups. They actively use smart technology to buy products and source information on products (Morena *et al.*, 2017). Clothing retail organisations opt to use smart technology to reach more consumers. Online retailing plays an important role, not only for consumers but also for retailers (Smith, 2012). Online retailing and social media are an essential aspect of the current consumer market. The tools mentioned earlier in this

section increase brand recognition, brand loyalty, consumer experiences, and improve customer insight (Wells *et al.,* 2015). These factors are increasingly integrating into the consumer's everyday life and produce the information the consumer needs to make a purchasing decision.

Although individual reports have shown that Millennials can be regarded a homogeneous generational population, based on their date of birth and various behavioural and psychographic features, recent work indicates that the Millennials population cannot be considered a homogeneous group (Pentecost, Donoghue & Thaichon, 2019; Gurău, 2012; Foscht, Schloffer, Maloles & Chia, 2009; Manpower, 2007). Pentecost *et al.* (2019), have divided the Millennial cohort into three intra–cohort groups, including emerging Millennials (born 1994-2000), young Millennials (born 1987-1993) and older Millennials (born 1980-1986). Millennials are an influential consumer segment who often use social media to react when they are not satisfied with the product or service offered (Clark, 2013). An understanding of the possible differences between emerging, young, and older Millennials complaint behaviour intentions, following an online service failure, would allow retailers to correct service failures, and so improve customer satisfaction.

1.2. PROBLEM STATEMENT

Online clothing retailing is on the rise worldwide, including in South Africa. Millennial consumers are digital technology consumers who prefer online retailers to customary B&M retail stores (Hall *et al.*, 2017:517). In contrast, South African Millennials are not as representative of this market segment concerning online clothing retail context (Media Update, 2020). Millennial consumers continue to dominate the use of online clothing retailers worldwide and remain the generational cohort with the highest online expenditure in South Africa, compared to other generational cohorts. This is defined by the adoption of technology and its implementation in their everyday lives. The sharing of values, lifestyle, motivation and purchase habits of the Millennials cohort (Thompson, Ellis, Soni & Paterson, 2018; Donnelly & Scaff, 2013; Sullivan & Heytmeyer, 2008), and their decision-making abilities, dramatically affects the online purchasing activities of this customer group (Weber, 2017). For this study, Millennials are divided into three intra-cohort groups, namely emerging, young, and older Millennials.

With increased online retailing, the consumer's experience of online service failure is inevitable. Service failure occurs when the actual service delivery is lower than the consumer's expectation, leading to dissatisfaction (Ha & Coghill, 2008). The following types of online service failure have been identified in an online clothing retail context: delivery problems, web site design problems, customer service problems, payment problems, security problems and quality issues (Rosenmayer

et al., 2018; Holloway & Beatty, 2003). Online service failure leads to service dissatisfaction that could trigger consumer complaint behaviour (CCB).

Consumer complaint behaviour (CCB) can be categorised as a set of multiple, behavioural, and non-behavioural responses (Singh,1989). Broadbridge and Marshal (1995) argued that the process of consumer complaint behaviour starts when a consumer evaluates the performance of the product or service and ends when the consumer has made behavioural and non-behavioural responses. Behavioural response is defined as "action", which can be split into public and private action; non-behavioural response is defined as "no action" (Clark, 2013; Lee & Cude, 2012; Mattila & Wirtz, 2004; Day & Landon, 1977). In this study, consumers' complaint behaviour intentions will be studied.

In the South African context, a few studies have been done on consumer complaint behaviour, especially concerning household appliances as a product category (Muller, 2014; Donoghue & De Klerk, 2009; Donoghue, 2008). However, there is a lack of research about consumer complaint behaviour in the online clothing retail context following an online service failure. Although a substantial amount of research has been done on Millennial consumers' buying behaviour (Morena *et al.,* 2017; Cho, 2017; Sullivan, Kang & Heitmeyer, 2012; Jones & Kang, 2006), little research has been done concerning the Millennial consumers' complaint behaviour intention, following service failure in the online clothing retail context, as well as the differences between the three Millennial cohort groups. This suggests a gap in the research on this topic.

1.3.   JUSTIFICATION

The results of this study could contribute to the existing international body of literature on online service failures and consumer complaint behaviour directly correlating to the Millennial consumer group. A substantial amount of literature exists about consumers' complaint behaviour and service failures in the online clothing retail context (Li, Li, Fan & Chen, 2020; Rosenmayer *et al.,* 2018; Clark, 2013). However, limited research has been done in the South African context on consumers' intention to complain about online service failures in the clothing retail context. Online clothing retailers need to address the key factors that influence Millennial consumers' intent to complain to develop fit-for-purpose client complaint-handling platforms in order to attract and retain new customers. Although Millennial consumers are generally considered a unified generational cohort, intra-cohort group difference may exist that may define Millennials behaviour and intention and the way that retailers should approach Millennials.

The outcomes of this study could also advance current knowledge of South African clothing retailers' online service failures and Millennials' subsequent complaint intentions. Subsequently, the findings

of the study would allow clothing retailers that trade online to identify service failures that trigger complaint intentions. The research could facilitate online retailers to correct online service failures to improve customer satisfaction. The research would provide online retailers with a better understanding of Millennial consumers' complaint channel choices and their complaint intentions following a service failure in the online clothing retail context. An awareness of the complaint avenues that customers pursue could help online retailers to understand customer complaints better and to address complaints more effectively. This would ultimately increase marketplace efficiency and contribute to active customer retention. In addition, the findings of the research could be to the advantage of individual consumers by empowering them to take complaint action when an online service failure occurs.

1.4. RESEARCH AIM

This study aims to investigate South African Millennial consumers' complaint behavioural intentions following a service failure in the online clothing retail context.

1.5. RESEARCH OBJECTIVES

Objective 1: To explore and describe the service failures that Millennial consumers experience in the online clothing retail context.

Objective 2: To explore and describe Millennial consumers' complaint behavioural intentions following service failure in the online clothing retail context.

Objective 3: To explore and describe the differences between emerging, young, and older Millennials' complaint behavioural intentions following a service failure in the online clothing retail context.

1.6. STUDY AREA

The study was conducted in all nine provinces across South Africa to attract consumers who purchase clothing at clothing retailers in both the brick-and-mortar and online context.

1.7.   RESEARCH DESIGN AND METHODOLOGY

While this study formed part of a larger research project on consumers' evaluation of product/service failures in the clothing retail (offline/online) context and their subsequent complaint behavioural intentions, this study explored Millennial consumers' complaint behavioural intentions following a service failure in the online retail context. This study is quantitative, exploratory, and descriptive in nature. A cross-sectional survey research design was used, with a self-administered online questionnaire. The questionnaire was compiled using Qualtrics software. A total of 2528 responses were recorded for the bigger research project, of which only 230 responses related to online clothing shopping. A total of 193 of the 230 respondents formed part of the Millennial group. The data from this subsample was analysed to shed some light on Millennial consumers' complaint behavioural intentions following a service failure in the online clothing retail context. The unit of analysis for this study was, therefore, Millennial consumers, who are between 19 to 39-year-old (born between1980-2000) and who are active online shoppers in South Africa.

The structured questionnaire consisted of seven sections, of which only five were used in this study. In Section A, respondents had to indicate whether they prefer to shop online or in-store and at which retailers. Section B measured the type of online service failure the respondents may encounter, the level of dissatisfaction after the online service failure occurred, how severe they consider the online service failure and whom they would blame for the service failure. Section D measured respondents' consumer complaint behavioural intention, and Section E measured the motives for consumers' complaint behavioural intentions. Section H measured respondents' demographic characteristics on gender, age, ethnic group, level of education, level of monthly household income, and province distribution. To ensure the quality of the study, a special effort was made to eliminate error by enhancing the validity and reliability of the results, and by implementing ethical guidelines.

1.8.   DATA ANALYSIS

The data were analysed with the assistance of a qualified statistician at the University of Pretoria. Descriptive statistics, including frequency distribution, percentage, means and standard deviation, were used. Graphic description, as well as inferential statistics, including, exploratory factor analysis (EFA), Cronbach's alpha, Fisher's exact test, and Analysis of variance (ANOVA) were also used to analyse the data.

1.9.   PRESENTATION AND STRUCTURE OF THE DISSERTATION

The dissertation comprises five chapters, namely;

Chapter 1 explains the background to the study, presents the research problem, and justifies the research. The aim and objectives of the research are also presented. The study area, research design, methodology and data analysis are clarified, and the structure of the study is explained briefly.

Chapter 2 discusses the theoretical background of the study, using a literature review. Relevant literature on Millennial consumers and theory on service failures and consumer complaint behaviour were integrated to provide the theoretical grounding of this study. This chapter describes the concepts of Millennial consumers, online retailing and online service failure. The specific types of online service failures include delivery problems, payment security, web page navigation, product information, customer service problems, and quality issues. The conceptual definition of consumer complaint behaviour is provided, and the different taxonomies of consumer complaint behaviour are discussed as background to the classification of consumer complaint intentions for this study. The factors influencing consumer complaint behaviour is provided. The conceptual framework is based on the theoretical background. The aim and objectives of the study are stated.

Chapter 3 presents the research design and research methodology. The research methodology is discussed in terms of the sampling plan, measuring instrument, data-collection procedure, and coding of the data. The data analysis is discussed in terms of the relevant descriptive and inferential statistics used in this research. Key concepts are operationalised, and the appropriate statistical methods to analyse the data are summarised. The quality of the data is outlined in terms of validity and reliability considerations. Also, ethical issues are discussed.

Chapter 4 presents the demographic characteristics of the sample and sub-set sample, followed by the analysis and interpretation of the results, according to the objectives of the study. The findings are discussed in terms of existing literature on Millennial consumers behaviour, complaint behaviour, and service failures in the online retail context.

Chapter 5 discusses the conclusions and limitations of the study and provides recommendations for further research. The implications of the findings for academic interest and the industry are also discussed.

The addenda included in this report are as follows:

- The consent form is included in Addendum A.
- The online questionnaire is included in Addendum B.
- The ethics approval letter is presented in Addendum C.
- The plagiarism declaration is presented in Addendum D.

1.10. ABBREVIATIONS

Various abbreviations are used throughout this document. Table 1.1 provides a list of the acronyms used.

TABLE 1.1: ABBREVIATIONS

ANOVA	Analysis of variance
CCB	Consumer Complaint Behaviour
B&M	Brick and Mortar
EWOM	Electronic Word-of-Mouth
E-SQ	Electronic Service Quality
UP	University of Pretoria
EFA	Exploratory Factor Analysis
E-RETAIL	Online Retailing
E-COMMERCE	Electronic Commerce
KMO	Kaiser-Meyer-Olkin Test
SPSS	Statistical Package for the Social Sciences

Chapter 2
Literature review

2.1. INTRODUCTION

This chapter focuses on the concepts of the three Millennial intra-cohorts and the subsequent online service failures the Millennials consumers experience at different times while enabling purchases from the clothing industry. This chapter also focuses on consumer complaint behavioural intentions, the types of complaint channel choices, and the factors influencing consumer complaint behaviour. The literature review aims to provide the theoretical background to justify this study's objectives within the South African context.

2.2. MILLENNIAL CONSUMERS

The generation of consumers that are commonly referred to as the Millennial Generation is the generation of consumers who have come of age, together with the incorporation of technology into nearly every aspect of their daily life (Calvo-Porral & Presqueira-Sanchez, 2019; Hoffman, 2017; Weber, 2017). The digital age, more commonly known as the age of technology refers to the era where individuals can significantly influence not only their identities but also their behaviour as consumers (Ladhari, Gonthier & Lajante, 2019; Solomon, 2007). Prensky (2001) used the word "digital natives" to identify specific segments of people who were born and raised during the digital age, and "digital immigrants" to describe those who had to adjust to the technological era to survive. The Millennial generation is called digital natives rather than digital immigrants (Bolton, Parasuraman, Hoefnagels, Migchels, Kabadayi, Yuliya & Solnet, 2013). Millennials are the first generation to spend much of their time in the digital world. Therefore, information technology intensely affects their way of working and living (Bennett, Maton & Kervin, 2008; Wesner & Miller, 2008). Millennials are the most technologically skilled generation to date, primarily because they grew up with smartphones and the internet (Weber, 2017; Close, 2015).

While academic literature recognises the Millennials as a generational cohort, there is no agreement about the starting birth years and the ending birth years for Millennials (Bolton *et al.*, 2013). For instance, Smith (2011) selected respondents who were raised between 1986 and 1991 as Millennials, while Smith (2012) used respondents from 1986 to 1992 in their research on Millennials' preferred digital marketing strategies. According to Eastman, Iyer, Liao-Troth, Williams and Griffin (2014) and Norum (2003), respondents born after 1977 may be called Millennials, while Moore

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(2012) found persons born between 1982 and 2004 to be Millennials. This reflects the nature of personal preconceived views of customer behaviour perceptions on various periods of time. Further, Gurău (2012), Stein (2013), Weber (2017) and Morena *et al.* (2017) define Millennials as those who are born between 1980 and 2000.

Pentecost *et al.* (2019) argue that the Millennial cohort should not be regarded as a homogeneous subset as a direct result of intra-cohort behavioural differences. Millennials are seen to have evolved as a crucial geo-demographic segment to target, dictating that marketers understand the distinguishing characteristics of Millennials as a whole (Purani, Kumar & Sahadev, 2019) and as intra-cohort segments (Pentecost *et al.*, 2019). Millennials differ significantly from the previous generations as they have experienced characteristic influences. Stein (2013) emphasised that Millennials are innovative visionaries willing to practice proactive thinking in any given situation, making them more informed and intuitive about behaviour. Millennials are often described as experienced, with market prowess, sound financial acumen, and an increasing quest for new ways of performing everyday tasks (Donnelly & Scaff 2013).

Furthermore, Millennials are regarded as industrious overachievers with high aspirations and have an increasing desire for work commitment (Martins, 2014). Seaver (2018) also associated common characteristics with Millennials, including rejecting conformity, a high self-regard and raised expectations. Accordingly, Millennials can be defined as having a world view of post-modernism regarding their life and the future that will affect their consumer behaviour. Millennial consumers focus on having a sustainable legacy and seeking to make a positive influence on the broader community (Viviers, Venter & Solomon, 2012).

Levy (2017) considers the "expectation of anything to be available on-demand" and "purpose seeking" as two critical characteristics of Millennials. Research has also shown that Millennials are less concerned with brands and are very price-conscious, as they prefer to consciously compare costs while shopping online (Goldman Sach's, 2013). The sheer size and buying power of the Millennial cohort make them an attractive target market for many retailers and consumer industries. Projections are that half of all spending is due to Millennials' spending (McCormick, 2016; Marketing Breakthroughs Inc., 2008). The Millennials are the only age group whose median income is to grow over the next five years (Makortoff, 2015), enabling them to acquire expansive, potential buying power. Research has revealed that Millennials exhibit distinguishable shopping behavioural differences, offering marketers challenges as well as opportunities (Seppanen & Gualtieri, 2012).

Millennial users are well connected over the internet and spend a significant amount of time accessing the web or social media (Thompson *et al.*, 2017; Moore, 2012). Having learned to interact and shop digitally socially, the use of e-commerce by this generation will continue to increase along

with their flexible income (Bolton *et al.*, 2013), and has described Millennials as the driving force behind online shopping (Smith, 2012). Besides having grown up with e-technologies, Millennials are noticeable more comfortable with technical and online shopping environments than other older generations. Millennials constitute over half of those intending to purchase online (Son, Sun & Hughes, 2017). This is important to concentrate on Millennial shoppers, as they are considered to have a high tendency to use numerous electronic platforms as connected digital natives in the retail environment (Jones & Kang 2016). There is already an enormous amount of content that Millennials can choose to experience (Online and offline) (Wells *et al.*, 2015).

Millennials are avid advocates of change and are known trendsetters who express themselves quickly and often through social media (Duffett, 2015). Millennials are also environmentally conscious as they base their purchasing decisions on how ethically products are made (Naderi & Steenburg, 2018). They determine how these products are made by using the internet as a source of information. Millennial consumers have a broad understanding of the products and services, and they talk about their experiences and opinions with other consumers (Wells *et al.*, 2015). As a result, social consciousness became particularly important when making buying decisions for the Millennial generation (Sullivan & Huyn, 2017; Smith, 2012). The internet enables Millennials to exercise market power by voicing their views and concerns across all media platforms that could theoretically affect a myriad of customers (Frasquet *et al.*, 2019).

Social networking, company websites and digital platforms enable Millennials to be more involved in the advancement of product marketing and brand development. Millennials are more prone to talking about products and services online than the general population (Eastman *et al.*, 2014). Sometimes, Millennials look to their peers to assess a product or service's worth. This generation regards their peers and fellow consumers' opinions as far more reliable than conventional mainstream media outlets or information from retailers (Seaver, 2018). Millennials often use various media channels to communicate their concerns or complaints and ultimately inform other consumers of negative experiences (Clark, 2013). As an online generation, the Millennials are very eager to write reviews, provide product suggestions and endorse their favourite product and services (Gurau, 2012).

Out of an estimated population of 57.7 million in South Africa, approximately 14,5 million represent Millennials, thus totalling 26,5% of the South African population (Statistics South Africa, 2018). The Millennials are the second-largest population group in South Africa following the Centennials (individuals born after 2000). Change enablers are what South African Millennials want to be known for. Typical characteristics of South African Millennials include being family-focused, finding recognition, gaining trust in themselves, and being ambitious, confident, optimistic, goal-driven, community-driven, success-driven, lifestyle-centred, and innovative (Duffet, 2017). While they have many parallels with their global equivalents, it is said that South African Millennials are the only Millennials who prioritise owning their own company over learning and growth because of the

country's uncertain employment landscape and economy's need for equilibrium and stability (Close, 2015). Millennials concentrate on education and technological advances (Howe & Strauss, 2000). They are not hesitant to switch jobs in the pursuit of instant gratification. The South African's Millennial generational cohort are better educated than generational cohorts before them, reflecting an average Matric pass rate of 81,3% with 44,55% of the individuals obtaining admission to a bachelor's degree or an average completed tertiary education of 84% (Statistics South Africa, 2019). A survey done among approximately 200 South African Millennials conducted by Deloitte in January 2017 found that 12% hold senior jobs, 29% hold trainee/apprentice jobs, 89% have university or college certificates, and 63% are working in the private sector (Deloitte, 2017).

The South African Millennial cohort encompasses a large segment of the population. As a relatively high percentage of Millennials have entered the workforce, Millennials' purchasing power makes them an attractive target segment for many clothing retailers (Delloite, 2017). Clothing retail is an essential part of the South African economy (NCRFSA, 2017). However, clothing retailers have been experiencing the adverse effects of the current economic slump in South Africa (Naidoo, 2018). Evidently, due to the current COVID-19 pandemic, retailers have been experiencing an even worsened effect (Siziba, 2020). The COVID-19 pandemic has severely impacted South Africa's retail industry on two fronts: firstly, retail stores not stocking essentials were forced to close during the nationwide lockdown and secondly, the sharp decline in purchasing power of South African households (Dludla, 2020). Also, as South African consumers are progressively becoming fashion cognisant, they are increasingly becoming frustrated with the quality of imported clothing and local retail stores' inability to keep abreast of leading commercial fashion trends (Naidoo, 2018). The supply of quality apparel is closely connected to the internet playing a significant role in what these consumers are purchasing and the trends that will be sold in shops (Meer, 2016; Stein, 2013).

Previous literature and research studies have broadly established an interest in, but also pointed to a lack of information about, the different Millennial consumer cohorts' purchasing behaviour and contribution to the economy within the South African context (Naidoo, 2018). The notion exists that the broad classification of generational cohorts may be too simplistic to be of value to marketers (Gurău, 2012; McCrindle & Beard, 2008). As such intra-cohort segmentation within the Millennial cohort could shed some light on South African Millennial's behaviour. Specifically, understanding the differences in emerging, young and mature Millennials' perceptions of service failures and their subsequent complaint behavioural intentions could facilitate online clothing retailers to recover failures and handle complaints better.

2.3. ONLINE RETAILING

The increasing and exponential growth of the internet has inspired the expansion of online retailing (e-retailing) and electronic commerce (e-commerce) in recent years (Yeo, Goh & Rezaei, 2017; Towers & Xu, 2016; Bressolles, Durrieu & Senecal, 2014; Burt & Sparks, 2003). Due to the expansion of the internet, clothing retailers that trade online in addition to traditional brick and mortar stores, now utilise multi or omni-channels to secure optimum penetration in the clothing sector. Technology has changed how businesses interact with their customers by providing more than just a different way to transact and in providing a means for forming virtual enterprises and communities (Bakar, 2017). Online retailing companies can deliver services to a large number of customers and can interact with them by developing and integrating services over the internet (Berardi, Calvanese, Giacomo, Lenzerini & Mecella, 2004). In specific retail markets, the online retail channel has become very dominant (Christensen & Raynor 2003). Online retailing has surpassed traditional practices worldwide where consumers prefer online retailing platforms over traditional brick-and-mortar (B&M) stores (Smith, 2012). This online retail channel can offer consumers convenience, accessibility and products and services from the comfort of their own homes (Rezaei, Shahijan, Amin & Ismail, 2016; Jiang, Yang & Yun, 2013).

The seamless integration of technologies and customer-oriented roles within the organisation is a standard definition of e-commerce amongst many scholars (Jarvinen & Lehtinen, 2004). De Ruyter, Wetzels and Kleijnen (2001) conceptualised e-service as an "interactive, content-centred and internet-based customer service, driven by the consumer and unified with related structural customer support processes and technologies, to establish a customer- service provider relationship". This conceptualisation of e-services is relatively comprehensive, as it captures the concept of e-services and the pre-purchase intentions of customers. This conceptualisation identifies pre-purchasing and after-sales behaviour whereby the company can strive for loyalty or win goodwill with the customer to generate repeat purchases (Georgakopoulos Schuster, Cichocki & Baker, 1999). Electronic commerce is increasingly popular in the clothing retail industry. Using services online is convenient and efficient (Smith, 2019). The growth in e-commerce and online services has prompted us to look to the future of the conventional brick-and-mortar sector (Verhoef, Kannan & Inman, 2015). According to Sands, Ferraro, Campbell and Pallant (2016), the word 'brick-and-mortar' refers to a typical street-side enterprise that sells its consumers goods and services face to face in an office or shop operated by the owner (Kim, Libaque-Saenz & Park, 2019).

Online retailing has many advantages, aside from the ability to compare product specifications and browse reviews, consumers may prefer shopping online for several reasons (Emrich & Verhoef, 2014). According to Scarpi, Pizzi and Visentin (2014), consumers shop online most noticeably out of convenience; they can buy at any time of the day and any time of the week. Online shopping

allows consumers to compare prices on items and find the best deals possible thus online shopping is highly cost-effective and cost-saving for consumers (Suryandri & Paswan, 2014; Kim *et al.*, 2007; Forsythe, Liu, Shannon & Gardner, 2006). It is also easier to source hard to find items online as online retailers carry large stock quantities of items ensuring better availability and access to the items (Ovezmyradov & Kurata, 2019; Sides, 2016; Pentico, 2008; Noble, Grifth & Adjei, 2005). Online retailing is time-saving as in-store shopping can be hugely time-consuming, mainly if it involves visits to multiple stores in different locations (Grewal & Levy, 2009).

Although online retailing is perceived as convenient, cost-effective, better availability and time-saving, it has a few disadvantages that may discourage consumers from buying at online clothing retailers and instead buy at traditional B&M stores (Ryke, 2019; Avery, Steenburgh, Deighton & Caravella, 2012). Traditional brick and mortar stores offer consumers the ability to physically interact with an item before purchasing it, particularly with personal items such as clothes, cosmetics, or furniture (Kim *et al.*, 2019). Consumers can obtain purchased goods immediately after purchasing rather than waiting for the online order to be shipped (Shankar, Venkatesh, Hofacker & Naik, 2010). Online retailing cannot offer the consumer the level of customer services that traditional B&M stores offer, whereby a consumer can speak directly to a sales representative and get further information and advice about products or services (Oppewal, Tojib & Louvieris, 2013). Other disadvantages of online retailing are that the consumers cannot avoid shipping cost, the hassle and complexity of returning an unwanted product or convey the experience many consumers enjoy while shopping at traditional B&M retail stores (Bhargave, Mantonakis & White, 2016; To, Liao & Lin, 2007).

Retailing has changed dramatically in the last two decades due to the advent of the online retailing and ongoing digitalisation of the market (Jones, 2013). The digital revolution has enabled consumers to choose between multiple retail channels, like those of traditional B&M stores, online retail websites and social media, to communicate effectively with retailers through the procurement process's information acquisition, purchase or after-sales phases (Frasquet *et al.*, 2019; Lemon & Verhoef, 2016). With the inception of online retailing, traditional B&M retailers are having a tough time surviving without expanding to online retail channels by offering multiple retail channels (Zhu, Goraya & Cai, 2018). In an effort to maximise the advantages of each individual business model, it is becoming more prevalent for conventional B&M stores to now have an online presence (Herhausen, Binder, Schoegel & Herrmann, 2015). The online retail environment is expanding increasingly fast, which emphasises the grave importance of, and awareness of what the online retail environment has to offer to the traditional B&M stores (Li *et al.*, 2018).

2.4. ONLINE SERVICE FAILURES

All retailers should strive to perform services without error to achieve customer satisfaction. However, Boshoff (2012), suggests that mistakes are an unavoidable feature in service delivery due to the transient nature of services. Therefore, failures in service transactions are inescapable. No matter how much effort the company puts into the quality assurance of service, the elimination of service errors is not viable. The critical consequence of the marketing process (Bradley & Sparks, 2009) and the purpose of the market economy (Pan *et al.,* 2019) is customer satisfaction.

A service failure happens when the impression of a service offered by the consumer is lower than their expectation or acceptance zone (Schumann, Wünderlich & Evanschitzky, 2014; Zeithaml, Berry & Parasuraman, 1993). According to Palmer (2000), lack of service happens when consumers believe the service is flawed or incompetent. Bitner, Brown and Meuter (2000) suggested that a service failure occurs when expectations about the service are not achieved, e.g. when the service is disrupted or failing to meet the expected performance standard. For online retailers, service failures can occur when customer needs concerning the service delivery are not met within the service delivery process. According to Hocutt, Bowers and Donovan (2006), one negative service encounter has the potential to lower a customer's overall satisfaction permanently.

Previous literature refers to two dimensions of service failures, including outcome failures and process failures (Bitner *et al.,* 2000; Gronroos, 1988; Levesque & McDougall, 1996*).* The outcome factor encompasses what consumers expect from the company, or the service's efficiency dimensions, and the organisation's willingness to uphold its commitments and fix concerns as they emerge (Smith *et al.*, 1999). The component of the processes dimensions involves the practical or human dimensions of the service. This is a result of the employees' actions and customer-oriented service-mindedness (Gronroos, 1988). Consequently, outcome failures occur when the organisation does not meet the core service requirement, whereas the provision of the core service is faulty or in some way inadequate with a process failure (Gunarathe *et al., 2017).*

Although there may be no human interaction in online retailing, errors can occur; for example, the wrong products can be delivered, a website can be complicated, or navigation can cause customer dissatisfaction. Website errors can cause transactions to fail. Service providers should address such issues to deliver quality e-service and to increase customer satisfaction (Ryke, 2019). Following service failures, active service recovery could help to undo customer dissatisfaction by turning dissatisfied customers into satisfied customers, and to increase customer loyalty (Crisafulli & Signh, 2017; Modi, Wiles & Mishra, 2015; Hoffman *et al.*, 1995; Keaveney, 1995; Bitner *et al.,* 1990).

Various typologies of online service failures have been identified in the literature (Rosenmayer *et al.*, 2018; Forbes, Kelley & Hoffman, 2005; Holloway & Beatty, 2003). Holloway and Beatty (2003)

developed a typology of online service failures by examining the types of online service failures that customers experience, customers' subsequent complaint behaviour, their satisfaction with the firms' recovery efforts, and the customer behaviour following service recovery. Holloway and Beatty (2003) identified five categories of online retail service failures, including delivery problems (e.g. purchase arrived later than promised), payment security (e.g. credit card fraud or overcharge), web page navigation (e.g. website navigation issues), product information (information availability and accuracy and reliability), and customer service problems (e.g. poor customer service support). Their primary study results indicate that several consumers complained following an online service malfunction (83% in Study 1 and 54% in Study 2). Just 25.6% of those who complained decided to go back to the online service, nevertheless.

In the context of online shopping, Forbes *et al.* (2005), established typologies of "e-tail failures and e-tail recovery strategies". Forbes *et al.* (2005) divided service failures into two major categories with subcategories: 1) response to service delivery system/product failure: slow/unavailable operation, system pricing, packaging errors, out of stock, product flaw, inaccurate information and website technical failure; and 2) response to customer demands and requests: special order/request, customer inaccuracy and size variations.

Rosenmayer *et al.* (2018) strengthened the knowledge of what is distinctive in the online retail context by revising the typology of online service failures by Holloway and Beatty (2003) to build on and comprise a more comprehensive range of multi- and omni-channel failures. Rosenmayer *et al.* (2018) updated Holloway and Beatty's (2003) seminal typology of online service failures to reflect the contemporary omni-channel context, where more wide-ranging consumer concerns are expected. Rosenmayer *et al.* (2018) expanded on Holloway and Beatty's (2003) five types of online retail service failure by identifying quality issues as a type of online service failure and by introducing subcategories for each of the six identified online service failures. The subcategories for delivery problems include the product arrived later than promised, the product never arrived, the wrong product item was delivered, the product was damaged during delivery, shipment tracking or tracing problems, parcel left unattended and ineffective packaging.

The subcategories for payment security include credit card overcharged, confusing website purchase process, difficulties experienced when paying for a product, and security breach or personal details of consumer revealed. Subcategories for web page navigation problems include missing functionality or website not responding, insufficient information provided on the website, products inaccurately listed on the website, as well as inaccurate or wrong information provided on the website. Subcategories for product information service failure include inaccurate information on the product, vague or inaccurate product description, products incorrectly listed on the website and problems with insufficient information on the size, colour, and fit of the clothing products. The subcategories for customer service problems include poor customer service support, poor

communication problems with the online clothing retailer, unfair or unclear return policies, and refund problems. The subcategories for quality issues include faulty or defective products, customer dissatisfaction with product quality, and customers dissatisfied with the quality of the service attached to the products ordered online.

For this study, Rosenmayer *et al.*'s (2018) extended typology of service failure served as the foundation to classify the types of online service failures.

2.4.1. Delivery problems

According to Wendy (2017), a customer is guaranteed to experience a breakdown in goodwill and trust if the online retailer fails to deliver the goods ordered as promised. What the majority of South African online retailers do not appreciate, is that even the most willing of the customers are appeased if not stunned, by an act of contrition or sincere apology following a service failure (Voccia, Campbell & Thomas, 2017). When a delivery failure occurs, customers are generally pacified by detailed and consistent updates in a more understandable language and not the usual "we apologise for any inconvenience caused" standard responses. What angers customers most is the non-delivery of an online ordered product and little to no response and answers (IGI Global, 2019).

An order's delivery time is a crucial reason for customers' intent to complain (Bolton, 2015). While each online transaction is backed by some kind of customer system of order tracking, some of these systems are often inaccurate (Forsythe & Shi, 2003). Frequently, the delivery workers deliver at the wrong delivery places, or outside of regular hours when predetermined delivery time slots are not indicated accurately. Besides, not all online retail companies in SA offer delivery services to countryside locations, even where many of the South Africans live in these municipalities and countryside areas (Makhitha, 2015:2197). Online delivery failures occur when retailers are not able to convey goods ordered online promptly. According to Rosenmayer *et al.* (2018), common delivery problems include the product arrived later than promised, the product never arrived, the wrong product item was delivered, the product was damaged during delivery, shipment tracking or tracing problems, parcel left unattended, and ineffective packaging (Rosenmayer *et al.*, 2018).

2.4.2. Payment security

Security is one of the biggest concerns in online payment systems. The anticipated payment security issues in any online payment arrangement include access control, authentication, integrity, confidentiality, availability, and non-repudiation (Matikiti, Roberts-Lombard & Mpinganjira, 2019:414). It remains the responsibility of an online retailer to guarantee or run an "under-my-control purchasing procedure" and decrease the risk of fraud at each checkout step. Customers are similarly affected by exposure to data and payment security breaches, identity theft, and fraud (Davari, Lyer & Rokonuzzaman, 2016). Consumers are highly vulnerable to data breaches. The credit card details of consumers and other sensitive information are among the most frequently compromised items in online retail website systems during data breaches (Chackraborty, 2016).

Customers become vulnerable to unapproved purchases following a breach and improper access to such information (Rufin *et al.*, 2016). Typically, a transient piece of information to complete a transaction can serve to threaten a customer after such a data breach. Thus, any data breach into online retail businesses can potentially lead to identity theft. In South Africa, alone, the average cost of a data breach has jumped to R43.3 million, which represents an increase of 12.16% from 2018. The company explains that the root cause for 52% of data breaches in SA was due to malicious or criminal attacks (IBM, 2019).

Several threats and attacks on smart or online devices that undermine payment security remain targets of cyber crooks. Compromising payment security leads to user privacy exposure and monetary loss (PayFast, 2017). The payment information, including user names, credit card numbers, date of expiration, the value in cardholder verification or purchase service code is compromised when there is a data breach. In recent years information security has become critical (Kukar-Kinney & Close, 2010; Gommans, Krishman & Scheffold, 2001; Hoffman *et al.*, 1999).

The psychological risk of losing one's details when shopping online is very high. It is more evident today, given the number of security breaches among retailers in the last few years (Yang, Liu, Li & Yu, 2015:269). Rosenmayer *et al.* (2018) report that the following payment problems impair payment security: credit card overcharged, ambiguous website purchasing processes, difficulties faced when paying for a product, and security breaches of personal information exposed.

2.4.3. Web page navigation

According to San, Heng, Ng, and Cheah (2016:78), online sites with adverse pop-ins and navigation do not help customers find products quickly and easily. Web page navigation problems hinder an online shopper's experience and therefore, the retailer's capacity to grow profits and sales. Website designs consist of a blend of the user-experience patterns, branding, preferences, and conventions. The website design must, therefore, express the values and personality of the online store and similarly offer intuitive and familiar navigation that the customers recognise. It is the relatively little differences in web page navigation that impact customers significantly, as well as their capacity to order or complain about a product or service (Bradley & Sparks, 2009). Web page navigation problems include missing functionality or website not responding, insufficient information provided on the website, products inaccurately listed on the website, as well as inaccurate or wrong information provided on the website (Rosenmayer *et al.*, 2018).

Due to the lack of other environmental or atmospheric factors, the online retail website serves as a vital factor while shopping. The functionality of online shopping websites is directly linked to the convenience and purchasing intentions of the customers. The ease with which customers can complete the transaction electronically can influence the expectations of the service quality. The website interface may be cluttered / uncluttered, easy/difficult to search, and easy to checkout versus difficult (Davari *et al.*, 2016). Consumers considered the amount of time and energy spent on browsing the website of the online retailer dramatically affects their perception of service quality and ultimately increases or decreases customer complaint behaviour (Pan & Zinkhan, 2006).

Lo, Lin and Hsu (2016:772) contend that customers will have the intent to complain where the online website becomes hard to navigate or when the company fails to focus on three (3) key features, i.e., a) an appreciation of what the customer wants to achieve on their site; b) in the most enjoyable manner possible, show the customers the ways they will achieve or order their products; c) remove pieces adding extra discomfort and hindering the customer. Regarding site navigation, the customers' intent to complain, therefore emanates from adverse decision-making, execution, and testing by the online retailer.

Based on customers' online experience and the retail websites they regularly use, customers adapt to the general navigation patterns that most online shops have adopted, including a "top navigation bar with drop-downs", specific site navigation patterns or designs, and website search boxes. However, the best navigation practice to prevent customers' from complaining, focuses on giving the customers options to peruse the contents of the website, the way they are accustomed to. Data and testing must drive the online retailer's site navigation (Sharma & Lijuan, 2015:485). To decrease customers' intent to complain and inform their design verdicts, online retailers must employ analytics

and educate themselves on the ways their customers are using their website. They need to reflect on testing within the 'restraints' of current navigation set-ups than attempt to re-invent.

2.4.4. Product information

Whereas customers can physically see or touch the clothing products when they at brick-and-mortar stores, the opposite is true when they shop online. Online clothing retailers should, therefore, enable their customers to browse the company's product and service range, by viewing product/brand photos or images, product specifications, prices, and special features of the product through specific search features. Online clothing retailers who do not convey the relevant product information to their customers, may cause customers dissatisfaction, that in turn could lead to consumer complaint intentions or behaviours (Morena *et al.*, 2017). Online stores that do not provide product data or links to additional product information like instructions, demonstrations, safety procedures, or specifications from the manufacturer, may initiate customer complaints (Van Huyssteen & Hung-Joubert, 2017). Current product information problems that trigger consumer complaints are inaccurate information on the product, vague or inaccurate product description, products incorrectly listed on the website and problems with insufficient information on the size, colour, and fit of the clothing products (Rosenmayer *et al.,* 2018).

2.4.5. Customer service problems

Customer satisfaction is among the most examined constructs in the online clothing retail context (Tandon, Kiran & Sah, 2017). Customer satisfaction plays a central role in competitive e-commerce environments due to its impact on the preservation of old customers and the attraction of new customers. Customer satisfaction is a vital determinant in the decision by such a consumer to retain or suspend its involvement (Chung & Shin, 2010). Consumer loyalty in an online environment is one of the critical keys leading to improved customer retention (Chen, Ling, Ying & Meng, 2012) and intention to purchase back (Yiu, Grant & Edgar, 2007). Customer satisfaction plays a significant role in the decision-making process for online shoppers, and in increasing repeat purchases (Gupta & Kim, 2010).

Online retailers should provide a clear and in-depth understanding of customer satisfaction interactions in the online environment to enhance business efficiency and increasing consumer satisfaction rates. Given that the online clothing retail environment is different from the conventional clothing retail environment, essential drivers of customer satisfaction in the online clothing retail

environment may also differ from traditional clothing retail environments (Davari *et al.*, 2016; Ranganathan & Ganapathy, 2002).

Keiningham, Morgeson III, Aksoy, and Williams (2014:431) state that, customer service is the provision of a service to a customer before, during, and after a purchase has been made. By extension, where a consumer indeed views the possibility of personally experiencing a critical incident as tiny, other things being constant, its effect on customer satisfaction is projected to be less than probable service failures. The larger the service failure, the more significant the subsequent effect on customer's intent to complain. The impact of service failure is the decreased satisfaction of the customer at the time of experiencing that failure. It is evident that the customers' service failure perceptions negatively and directly impact their satisfaction levels and intent to complain (Mallapragada, Chandukala & Liu, 2016:38). Besides, the various failures in service vary in terms of importance to the customers. Rosenmayer *et al.* (2018) highlight that the typical customer service problems include poor customer service support, poor communication problems with the online clothing retailer, unfair or unclear return policies, and refund problems.

2.4.6. Quality issues

Quality of the end product and the subsequent process plays an integral part in the online shopping experience. During a single visit to an online shop, consumers are unlikely to analyse each subprocess in depth. E-service quality can be described as the overall customer assessment regarding the virtual marketplace effectiveness of e-services (Santos, 2003). Research over the past two decades has shown that service quality can affect customer decisions, and these results have been applied to e-commerce (Wang & Tang, 2003; Wolfinbarger & Gilly, 2003). Service quality assessments have been used, for example, to evaluate the quality of a virtual community website, satisfaction with e-commerce, and factors that influence the success of a website (Lee & Yang, 2013; Lee & Lin, 2005).

Online shopping is a dynamic process that can be separated into different sub-processes, such as navigation, knowledge search, online purchases, or customer engagement (Van Riel, Lijander & Jurriens, 2001). Consumers can see the services as an overall process and result (Van Riel *et al.*, 2001). It is much easier to assess technical features and prices online than through traditional B&M retail channels, which result in the quality of electronic service becoming an essential factor for customers (Santos, 2003). Online customers may, therefore, expect an equivalent or higher level of service quality than customers using conventional B&M retail platforms, as it is easier for them to compare goods, product prices and product features (Davari *et al.*, 2016).

Gera, Mittal, Batra and Prasad (2017) stated that a significant problem when buying products online is that consumers have no guarantee of a product's quality. Quality assurance is a means of eliminating mistakes and deficiencies in manufactured goods and reducing difficulties in supplying products or services to consumers (Trochia & Janda, 2003). This becomes more challenging when a consumer purchase clothing online from a photograph that can be misleading as possible product defects may not be visible to the naked eye. Tsai, Chang and Tsai (2016) reported that quality assurance includes administrative and operational practices carried out in the quality system in order to meet the specifications and expectations for a product or service. It is the systematic assessment, comparison with the norm, process control and related feedback loop that provides on error prevention.

Therefore, when quality requirements for a product of an online clothing retail service are not met, customers may experience dissatisfaction that may trigger consumer's intent to complain. Rosenmayer *et al.* (2018) stated that common problems with quality issues are faulty or defective products, customer dissatisfaction with product quality and customers dissatisfied with the quality of the service attached to the products ordered online.

2.5. CONSUMER COMPLAINT BEHAVIOUR

Reasons for online consumer complaints of online retailer's delivery relate to the failure to deliver the service and how the service was delivered (Gunarathne *et al.,* 2017). Previous studies have found that the process and the outcome of the service when delivered play an essential role in whether customers perceived the service as satisfactory or as a failure (Gunarathne *et al*., 2017). Customer perceptions when using these online services are lower than their expectations as a result of service failure. Once customers' expectations have not been met, this increases customer dissatisfaction and ultimately may lead to consumer complaint behavioural intentions. Service failures are unavoidable due to the complex nature and robustness of service delivery. When such failures occur, customers, engage in complaint behaviour to solve the problem (Hong & Lee, 2005).

2.5.1. Consumer complaint behaviour explained

Levi-Olsen, Andreassen and Streukens (2016:429) state that intent to complain means dissatisfied customers are conducting themselves in a way that could result in filing their grievance to the company. Intention to complain directly correlates with Consumer Complaint Behaviour (CCB). Conventionally, CCB is defined as "a set of multiple, behavioural, and non-behavioural responses, some or all of which are generated by perceived dissatisfaction with a purchased episode"

(Singh,1989). Broadbridge and Marshal (1995) argued that the process of CCB starts when a consumer evaluates the product's or service performance and ends when they have taken behavioural and non-behavioural responses.

The emergence of the internet makes it possible to purchase a product or service via virtual routes. Cho *et al.* (2002) investigated differences in CCB's experience in an online versus offline shopping environment. Their findings indicated that online customers were different from offline customers; with particular regard to the impact of dissatisfaction on the tendency to complain, they were more likely to be offline than online consumers. The internet plays a crucial role in encouraging consumers to articulate their concerns and complaints against retailers (Lee & Cude, 2012). Before the advent of social media, the majority of disgruntled consumers had not protested, as the cost of complaining was considered too far outweigh the benefits of service recovery (Sharma, Marshall, Alan Reday & Na, 2010). Today, online users are more open to the advantages of complaining, and they are more likely to complain if complaints are postponed.

While Wang and Zhang (2018:779) maintain that the customers from the younger generations are complaining more, authors like Soares, Zhang, Proenca and Kandampully (2017:539) suggest that it is older consumers that are more likely to complain. Accordingly, older and younger generations exhibit different intentions to complain about behaviour in several contexts. Millennial customer's intention to complain is dependent on the alienation of the customer, controllability perception, preceding complaint experience, attitude towards complaining, the apparent complaint value, and the supposed possibility of complaint success.

Lervik-Olsen, Andreassen, and Streukens (2016:429) also point out that numerous features influence Millennial customers' intention to complain, including individual variables, situational aspects, and product traits. Situational aspects consist of the presence of alternatives, dissatisfaction levels, the cause of such dissatisfaction, the supposed company responsiveness, probability of success, the complaint barriers and costs, and problem stability (Azemi, Ozuem & Howell, 2020). The product traits consist of the significance of the product price and success. The individual variables entail personality features such as optimism and assertiveness, the education and demographic levels of the Millennial customer, and unique features such as alienation of the customer, complain ability, personal arrogance towards the complaint, as well as previous complaint experiences. The attitude and response of the company towards the Millennial customer will also influence their intent to complain (Soares, Zhang, Proença & Kandampully, 2017:538).

Intention to complain is a result of the customers' attitudinal viewpoints rather than the behaviour of complaining, because the intent is predicted much better, and described by the attitude of the customer as opposed to their behaviour. Complaint behaviour includes a series of non-behavioural and behavioural reactions to apparent dissatisfaction (Blodgett, Bakir, Mattila, Trujillo, Quintanilla & Elmadag, 2018). The three-dimensional catalogue classifies complaints as embodying: the

dimension of voice that is, seeking service provider's compensation; the single dimension, that is, the existing negative word-of-mouth; and the third-party or public dimension, that is, complaint to the press or consumer complaint website. While customers may use a number of different channels to communicate their complaints, such as face-to-face contact, telephone and postal mail, the recent emergence of social media has empowered many customers to complain online to seek redress or communicate their dissatisfaction (Tripp & Grégoire, 2011).

2.5.2. Typologies classifications for Consumer complaint behaviour

Various typologies for CCB classification have been identified in the literature (Clark, 2013; Lee & Cude, 2012; Mattila & Wirtz, 2004; Day & Landon, 1977). Day and Landon (1977) proposed a two-level hierarchical classification model of CCB which serves to classify the response options taken by consumers. The first level separates behavioural responses and non-behavioural responses into "Action" and "No Action," respectively (See Figure 2.1.). The second level of the hierarchical classification model distinguishes private actions and public actions. Private action proposes the complaint by a customer through negative or adverse word-of-mouth communication to significant others (friends and family) and the decision to boycott or not buy the services or products of that online retailer again. Private action never attains the immediate consideration of the retailer. It, therefore, has a grave effect on the online retailer's profitability and sales (Henthorne, Williams & George, 2018:446).

Public action entails direct complaints of the customer to the online retailer, a third party like a government or customer protection agency, as well as seeking some direct redress from the online retailer (Chan, Hsiao & Lee, 2016:45). Public action is more formal than private action. Thus, as an extension of the basic model, Day (1980) proposed that redress seeking, complaining, and personal boycott extends to the third level of the hierarchical classification model. Mattila and Wirtz (2004) expanded on Day and Landon's (1977) work by incorporating channel choice into the model. In the proposed third level of the model, the consumer can choose between a complaint medium based on the degree of interaction associated with that channel. Mattila and Wirtz (2004) incorporated interactive and remote channel choices under redress seeking. Direct face-to-face or telephonic complaints are examples of interactive channels. In contrast, written communication, such as posted letters or electronic messages, can be considered remote communication.

Lee and Cude (2012) distinguished between online shopping environments and offline shopping environments. The consumer's preference for a complaint channel is influenced by the purchasing environment and the level of dissatisfaction. Specifically, different purchasing environments have created different complaint channel preferences. In the online shopping climate, consumers' desire for an online complaint channel has been exacerbated by strong discontent with the purchase. Clark

(2013) revisited Mattila and Wirtz (2004) hierarchical classification model and expanded on the model. Clark (2013) contributed to the 4th level of the model by adding semi-interactive communication. Semi-interactive communication incorporates social media as a consumer complaint channel choice. Social networking is a semi-interactive medium as it is remote. There is a physical distance, and the response is (or should be) instantaneous, but not in real-time; however, the contact is not one-to-one, but one-to-many, because the complaint is made to the company, but can also be heard by other consumers (Frasquet *et al.*, 2019).

Given the public nature of the complaint channel, social media allows consumers to interact with the organisation and other dissatisfied consumers, which provides them with a sense of social solidarity, as it highlights a shared collective experience (Waters *et al.,* 2010; Clark, 2013). Since the advent of social media, consumers can now use social media channels to make complaints to the service provider more quickly, efficiently and effectively than ever before. In addition, if customers do not receive a quick response, the complaint may be moved to the public domain, causing significant problems for the service provider (Grégoire, Salle & Tripp, 2015; Balaji *et al.*, 2015). For the purpose of this study, CCB is classified in terms of Day and Landon's (1977) taxonomy of complaint behaviour, Mattila and Wirtz (2004) and Clark (2013).
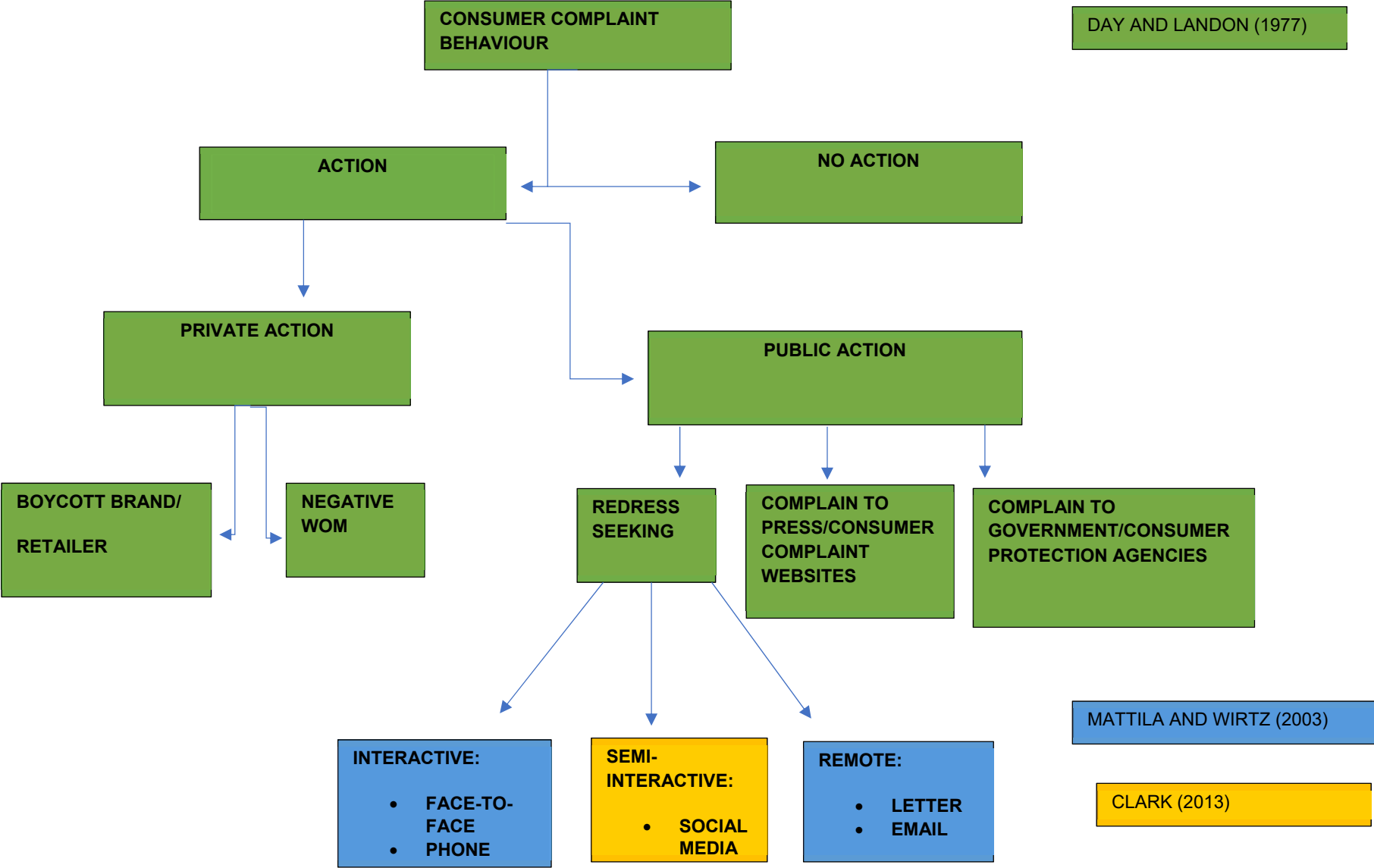
FIGURE 2.1: CLASSIFICATION TYPOLOGY FOR CONSUMER COMPLAINT BEHAVIOUR ADAPTED FROM CLARK (2013)

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2.5.3. Factors influencing consumer complaint behaviour

Previous studies by Bearden and Mason (1979) and Cho *et al.* (2002), have described consumer complaint behaviour and identified its antecedents. Although dissatisfaction is a necessary condition for consumers` complaint behaviour (Lee & Cude, 2012), various researchers have determined that consumer complaint behaviour influenced by a variety of factors. These factors can be described as antecedents to consumer complaint behaviour. Donoghue and De Klerk (2009), shaped these factors into three categories based on preceding research, including consumer-related variables, product-related variables and redress environment factors.

Consumer-related variables refer to factors that are inherent to the consumer. Consumers demographics, including their age, income, education, and race can affect their complaint behaviour (Van Oordt, 2015; Donoghue & De Klerk, 2009; Phau & Baird, 2008; Donoghue & De Klerk, 2006). Relating it to this study, for example, the three Millennial intra-cohorts might complain differently.

While Wang and Zhang (2018:779) indicate that the consumer from younger generations are more prone to complain than consumers from older generations, while authors like Soares, Zhang, Proenca and Kandampully (2017:539) suggest the opposite, therefore, older, emerging, and young generations exhibit different complaint intentions in specific contexts (Morena *et al.*, 2017). Millennial customers' intention to complain is dependent on various factors, including customer alienation perceptions, controllability perceptions; preceding complaint experience, complaint ability, personality characteristics such as optimism and assertiveness, attitude towards complaining, the apparent value of the complaint process, and the supposed possibility of complaint success.

Product-related variables that may influence a consumer's complaint behavioural intentions include the type and durability of a product, the price of the products, the time and effort taken to purchase the item, the importance of the product to the consumer, the dissatisfaction experience with the product and the degree of dissatisfaction related to the product purchased (Lervik-Olsen, Andreassen, and Streukens, 2016:429; Donohue *et al.*, 2012; Refiana, 2012; Phau & Sari, 2004).

Redress environment factors that may influence a consumer's decision to complain include factors such as consumers' perceptions of the complaint situation, the firm's response time and the perceived benefits relative to costs of complaining (Lee & Cude, 2012; Cho *et al.,* 2002; Bearden & Mason, 1979). Lervik-Olsen, Andreassen, and Streukens (2016:429) also

point out that situational aspects, including the presence of alternatives, dissatisfaction levels, the cause of such dissatisfaction, the supposed company responsiveness, probability of success, the complaint barriers and costs, and problem stability influence Millennial customers' intention to complain. Concerning Millennials, Soares, Zhang, Proença and Kandampully, (2017:429) indicate that the attitude and response of the company towards the Millennial customer will influence their intent to complain.

2.5.4. Compliant behaviour versus complaint intention

Researchers distinguish between compliant behaviour and complaint intention. Whereas complaint behaviour refers to actual behaviour, complaint intention refers to the consumer's likelihood to engage in complaint action. Levi-Olsen, Andreassen and Streukens (2016:429) state that intent to complain means that dissatisfied customers are conducting themselves in a way that could result in reporting their grievance to the company. Intention to complain directly correlates with consumer complaint behaviour (Siddiqi, Sun & Akhtar, 2020; Weber, 2017; Ryke, 2017). Complaint behaviour is measured with a dichotomous yes/no scale; in contrast, complaint intention is measured using a Likert-scale.

2.5.5. Implications for retailers

The COVID-19 pandemic has severely impacted the online retailing channels as consumers were forced to buy products online during the nationwide lockdown. South Africa's largest online shopping platform Takealot had a surge in demand, with estimated sales of around one billion rand ($57.9 million) per month between January and March in 2020 (IOL, 2020). Although the demand for online retailing has increased considerably in South Africa, it was not without faults (Githahu & Charles, 2020). In the current multi-channel climate, there is an increasing incidence of customer complaints (Grégoire et al., 2015), which makes it essential to examine the option of a complaint channel within the multi-channel customer journey, particularly when mobile and social media come into play. Efficient complaint management is critical to ensuring consumer satisfaction and loyalty, avoiding conflicting word-of-mouth and customer defection (Tax, Brown & Chandrashekaran, 1998) and preserving successful customer relationships (Bach & Kim, 2012). Organisations are encouraged to build multi-channel feedback systems, which will increase the rate of complaint from consumers, helping businesses to address the cause of the issue and retain customers (Frasquet et al., 2019; Lervik-Olsen, Andreassen & Streukens, 2016; Robertson, 2012).

2.6. CONCEPTUAL FRAMEWORK

In light of the literature review on Millennial consumers, online retailing, online service failures and consumer complaint behavioural intentions, this study proposes a schematic conceptual framework of Millennial consumers' complaint behavioural intentions following a service failure in the online clothing retail context. The conceptual framework depicts all of the essential concepts of this study as well as possible relationships between these concepts. The numbers used in the conceptual framework correspond with the objectives of the study. (See Figure 2.2.).

(1) Online Service Failure in the Online Clothing Retail Context:
- Delivery Problems
- Payment Security Problems
- Web Page Navigation Problems
- Product Information Problems
- Customer Service Problems

Dissatisfaction

(3) Millennial Cohort Groups:
- Emerging Millennials
- Young Millennials
- Older Millennials

(2) Consumer Complaint Behavioural Intentions (CCB):
- No Action
- Action
  - Private Action:
    - Boycott Brand/
    - Face-to-face Negative WOM
    - Electronic WOM
  - Public Action:
    - Seek redress
    - Complain to press/ consumer complaint website
    - Complain to govt/ consumer protection agencies

FIGURE 2.2: SCHEMATIC CONCEPTUAL FRAMEWORK OF MILLENNIAL CONSUMERS' COMPLAINT BEHAVIOURAL INTENTIONS FOLLOWING A SERVICE FAILURE IN THE ONLINE CLOTHING RETAIL CONTEXT

Millennial consumers use online retail services to purchase products (Ryke, 2019; Ha & Coghill, 2008). Millennial consumers are consumers born between 1980 to 2000 (Moreno *et al.*, 2017). Millennial consumers were divided into three intra-cohorts. The first cohort is the emerging Millennials, born between 1994-2000; the second cohort is the young Millennials, born between 1987-1993; the third cohort is the older Millennials born between 1980-1986. After an online purchase is made, several types of service failures could occur. The service failures are identified as delivery problems, web page navigation problems, product information problems, customer service problems and payment security problems (Rosenmayer *et al.*, 2018; Holloway & Beatty, 2003).

Online service failure leads to dissatisfaction, and service failures trigger CCB (Clark, 2013; Mattila & Wirtz, 2004; Day & Landon, 1977). Consumer complaint intentions lead to respondents either taking action or no action. When respondents take action, one or a combination of both actions can occur public action or private action (Lin, Wang & Chang, 2011). Private action includes boycotting of the brand or the retailer, traditional face-to-face negative WOM and electronic negative WOM to friends and family. Public action includes seeking address, complaining to the press or consumer complaint websites, and complaint to government or consumer protection agency. Also, in this study, interactive, semi-interactive and remote responses for seeking redress publicly were included. (Clark, 2013; Mattila & Wirtz, 2004). Interactive responses include face-to-face and telephone complaints. Semi-interactive responses include negative WOM using social media platforms, for example, Facebook, Instagram, Twitter and LinkedIn (Kamerer & Morris, 2011). Remote responses include letter and complaints to the organisations via emails (Clark, 2013).

2.7. AIM OF THE STUDY RESEARCH OBJECTIVES

2.7.1. Aim of the research

This study aims to investigate South African Millennial consumers' complaint behaviour intent following an online service failure.

2.7.2. Research objectives

Objective 1: To explore and describe the service failures that Millennial consumers experience in the online clothing retail context.

Objective 2: To explore and describe Millennial consumers' complaint behaviour intentions following service failure in the online clothing retail context.

Objective 3: To explore and describe the differences between emerging, young, and older Millennials' complaint behavioural intentions following a service failure in the online clothing retail context.

2.8. CONCLUSION

Within online retailing in South Africa, consumers may experience service failures. As previously mentioned in the literature review, unfortunately, service failures are inevitable. As consumers react differently to service failures, service failures may lead to consumer dissatisfaction that in turn, may lead to consumer complaint behavioural intentions. Millennial consumers may complain by taking action or no-action. Consumers who intend to take action may take private or public action. Consumers may complain privately by boycotting the brand or retailer (in this case, the online retailer) and by spreading negative word-of-mouth. The consumer may complain publicly by seeking redress through interactive, semi-interactive and remote channel choices. They can also take public action by complaining to third-parties, including government or consumer protection agencies, or by complaining to the press or consumer complaint websites. By dealing effectively with Millennial customer's complaints, online retailers could boost these customers' loyalty and subsequent intention to re-purchase and encourage positive word-of-mouth intentions. Unfortunately, adverse outcomes are likely if online retailers do not understand customers' complaint intentions and address complaint appropriately.

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Chapter 3:
Research design and methodology

3.1. INTRODUCTION

This chapter encompasses the description of the research design and methodology. The research methodology is discussed in terms of the sampling plan, measuring instrument, data-collection procedure, and coding and capturing of the data. The sampling plan is discussed in terms of the unit of analysis, sampling procedure, sampling techniques, and sample size. The analysis of the data is discussed in terms of the descriptive and inferential statistics used. The measuring instrument's operationalisation is explained in terms of the objectives and the statistical methods used. The quality of the data is discussed in terms of its validity and reliability. Lastly, ethical considerations concerning the study are discussed.

3.2. RESEARCH DESIGN

As this study forms part of a bigger research project on consumers' evaluation of product/service failures in the clothing retail (offline/online) context and their subsequent complaint behavioural intentions, the section below firstly describes the research design for the bigger research project, followed by the application of research design for the study at hand. Yin (2017:30) defines research design as the process that will be used in the collection and analysis of the variable measures in the study problem. This study used a quantitative survey research design. Quantitative research relies on the measurement and analysis of data by using specific measuring instruments (Grosser, 2016:247). In the case of this study, specific scales and descriptive and inferential statistical analysis procedures were used. A survey acts as a research tool to provide a quantitative or numeric description of specific characteristics, trends, attitudes, or opinions of a population (Du Plooy-Cilliers, Davis & Bezuidenhout, 2014:149). This study used a structured, self-administered online questionnaire to shed some light on consumers' evaluation of product/service failures in the clothing retail (offline/online) context and their subsequent complaint behavioural intentions.

This study was exploratory-descriptive in nature. Exploratory research allows the researcher to attain more in-depth knowledge–into the research topic, to clarify central concepts and constructs, and to develop methods to be employed in the study (Wiid & Diggines, 2015:64; De Vos, 2011b:95-96), while descriptive research, related to quantitative methods, establishes

a connection between specific variables where the researcher observes the "how, who, when, why and what" thereof and then describes what was observed (Babbie, 2020:88; Leedy & Ormrod, 2015:154). Furthermore, the research design was empirical as it made use of primary data (Babbie, 2020:50; Berndt *et al.*, 2011:42; Mouton, 2001:152,). This study was cross-sectional as it was conducted at one specific point in time (Creswell & Creswell, 2018:249; Creswell, 2014:225-226; Babbie & Mouton, 2001:674). For the study at hand, the design of the research mentioned above applies, but with the focus on Millennial's consumers' complaint behavioural intentions following a service failure in the online clothing retail context.

3.3. RESEARCH METHODOLOGY

3.3.1 Sampling plan

3.3.1.1. Unit of analysis

The unit of analysis for the bigger study was consumers who were 19 years or older, at the time of the data collection. The consumers had to reside in South Africa, which allowed for the participation of consumers from a broad socioeconomic spectrum who are exposed to numerous retail formats, and who are therefore not notably constrained in terms of shopping opportunities. As the study at hand involved a subset of the sample, the unit of analysis included Millennial consumers aged between 19 and 39 years, i.e., consumers born between 1980 and 2000 (Morena *et al.*, 2017).

3.3.1.2. Sampling technique and sample size

Creswell and Creswell (2017:31) define a sample as the selected number of individuals from the total population that are part of the intended study. The targeted population for the bigger research project comprised of middle- to upper-income consumers who purchase clothing at brick-and-mortar retailers or online retailers. As the South African population consists of approximately 57 million people of which 80.9% are African Blacks, 8.8% are Coloured, 7.8% are White, and 2.5% are either Asian or Indian (Statistics South Africa, 2018), it was decided that the sample should include respondents from the respective population groups. Also, the sample had to include gender groups (male, female and other) and age groups, including Emerging Millennials (19-25 year), Young Millennials (26-32 year), Older Millennials (33-39

years), Middle-aged consumers (40-55 years), and Mature consumers /Baby Boomers (56> years).

Non-probability sampling techniques were used in this study due to time and monetary constraints. With non-probability sampling, samples are selected based on non-random criteria (Babbie, 2020:192). The non-probability techniques used in this study to recruit respondents, included quota sampling, convenience sampling, and snowball sampling. According to Babbie (2020:194), the conceptual definition of quota sampling is that it is a type of non-probability sampling whereby respondents are selected based on prespecified characteristics so that the total sample will have the same distribution characteristics assumed to exist in the population under investigation. The purpose of quota sampling is to draw a sample with the same proportions of characteristics as the population (Creswell & Creswell, 2018:249). As this type of sampling is based on non-random selection, it is less accurate than stratified sampling, which is based on random selection. However, this method is convenient and economical as no lists need to be compiled, and all data can be collected at any random locality (Bless, Higson-Smith & Sithole, 2006).

Trained fieldworkers were instructed to send the link to the questionnaire to middle- to upper-income consumers with an equal distribution of gender groups, age groups and population groups across South Africa. In additions, the fieldworkers also employed convenience non-probability sampling by requesting respondents who were conveniently available to participate in the study. Convenience sampling relies on data collection from population members who are conveniently available to participate in the study (Creswell & Creswell, 2018:250; Lamb, Hair, McDaniel, Terblanche, Boshoff, Elliot & Klopper, 2015:188). Upon recruiting the respondents through convenience sampling, the fieldworkers also request respondents to suggest other people who might be willing to participate in the research, and then contacted these people if they met the criteria for inclusion in the study through snowball sampling. Snowball sampling recruits respondents who are often part of a group of similar people being subjected to convenience sampling, resulting in a more significant sample population (Lamb *et al.*, 2015:188; Kumar, 2014:244-245; Berndt *et al.*, 2011:174;). Snowball non-probability sampling method, often employed in field research, request that each person that took part in the research study may suggest additional people take part in the study (Babbie, 2020:193).

This study formed part of a larger research project that involved a diverse sample of respondents, 2528 usable questionnaires were completed by people living in South Africa, of which only the relevant subset of the sample, i.e. the Millennial cohort for the online service failures and the Millennial cohort for the consumer complaint behaviour intentions (n=193) was used for further analysis.

3.3.2 *Measuring instrument*

A multi-sectioned, structured self-administered online questionnaire was used to collect the data for this study. The questionnaire was compiled by the research team, based on the literature review, and taking into consideration the methodologies for studying consumer complaint behaviour. The questionnaire was created using Qualtrics online survey software. Some of the questionnaire items were self-developed based on existing literature, while some were based on existing scales. The questionnaire items that were based on existing scales were adapted to fit the context of the research better. The consent form that preceded the questionnaire requested that the respondents agree to the stated terms and conditions. The respondents who agreed then had to answer two screening questions to determine whether they met the screening criteria to take part in this study. They were asked to confirm that they were 19 years of age or older and resided in South Africa. (See Addendum B for the online questionnaire and Addendum A for the consent form). The respondents who disagreed with the terms and who did not meet the screening criteria were automatically excluded from the study. These respondents were thanked for their effort to participate in the study.

The online multi-sectioned questionnaire consisted of eight sections, namely Preference to purchase clothes in the offline/online shopping context (Section A), Product/in-store service failure/online service failure scenario (Section B), Consumer emotions following the product/service failure (Section C), Consumer complaint behavioural intentions (Section D), Consumer complaint motives (Section E), Product-specific variables related to consumer complaint intentions (Section F), Consumer personality traits (Section G), and Demographic data (Section H) (see Addendum B). In the following paragraphs, Section, A-G is discussed to facilitate an in-depth understanding of the bigger research project.

Section A determined respondents' preference to purchase clothes in the in-store/online shopping context, and the online/offline clothing retailer from which they mostly shop for themselves. To determine the preference for the in-store/online shopping context, the respondents had to choose between these two options. To establish from which retailer (Retailer X) respondents mostly buy clothing for themselves, respondents had to type the name of the retailer in the text box provided for the open-ended question.

Section B adjudicated the respondents' likelihood to experience specific product/service failures based on their preference to shop for clothing in an in-store/online context, their dissatisfaction with a specific product/service failure, the severity of the failure, and whom they would blame for the failure. Three service failure scenarios were developed to elicit a response. The product failure scenarios required that respondent had to imagine that they are not completely satisfied after having worn and washed an expensive clothing item that they

purchased at the clothing retailer of their choice. Similarly, the in-store/online service failure scenarios required that respondents had to imagine that they are not completely satisfied with the in-store/online service delivery during their shopping experience at the clothing retailer of their choice. The types of clothing failures were based on Kincade, Giddings & Chen-Yu's (1998) list of apparel product failures. The types of in-store service failures were derived from Kelly, Hoffman and Davis (1993), and Beneke *et al.* (2012), and online service failures were derived from Holloway & Beatty (2003) and Rosenmayer, McQuilken, Robertson and Ogden (2018).

Using Qualtrics software, the three failure scenarios were randomised to ensure even distribution of the product/service failures to respondents. The name of the retailer of choice was pulled through to the respective failure scenarios to ensure that respondents keep the retailer in mind when completing the questions. Based on the specific failure scenario respondents had to select three failures provided form a list that would cause them to be the most dissatisfied. To assist respondents to narrow down their choice, they were asked to choose one of the three failures that they had listed that would cause them to be the most dissatisfied. Based on their choice of failure, respondents had to answer three separate follow-up questions to determine their level of dissatisfaction, the severity of the failure, and whom they would blame for the failure.

The type of failure selected by the respondent per scenario was also pulled through to the follow-up questions about respondents' level of dissatisfaction, evaluation of the severity of the failure and emotions. Level of dissatisfaction was measured on a four-point Likert type scale anchored by "slightly dissatisfied" (1) and "extremely dissatisfied" (4). The severity of the failure was measured on a five-point Likert-type scale anchored by "not at all severe" (1) and "extremely severe" (5). Blame attributions were measured by requesting respondents to indicate the party to be blamed for the failure. For the product failure scenario, respondents had to choose between the retailer, the manufacturer, myself, or someone else. For the in-store/offline service failure scenarios respondents had to choose between the retailer or myself.

Section C measured participants' negative emotional state following the product/service failure on a five-point Likert type scale anchored by "no at all (e.g. sad)" (1) and "extremely (e.g. sad)" (5) based on emotion scales adapted from Tronvoll (2011) and Schoefer and Diamantopoulos (2008). The negative emotions included anxious, angry, ashamed, sad, frustrated, irritated, disgusted, and embarrassed.

Section D measured respondents' complaint behavioural intentions following the specific product/service failure. The type of failure was pulled through to the intention question to keep respondents engaged and focussed. The respondents first had to indicate whether they would

take action (informing family and friends about the problem/failure, switching the brand name/retailer, complaining to the retailer, and complaining via social media) following the product/service failure on a dichotomous (yes/no) response scale. Respondents who answered yes had to indicate the likelihood that they would take any of the 13 types of complaint actions listed, using a four-point Likert-type scale anchored by "extremely unlikely" (1) and "extremely likely" (4). Respondents could choose multiple actions as consumers may engage in a combination of private, public and semi-interactive complaint actions (Clark, 2013; Day & Landon, 1977). The complaint behavioural intentions items were derived from Day and Landon (1977), Mattila and Wirtz (2004), Lee and Cude (2012), and Clark (2013).

Section E measured respondents' motives underlying their complaint behavioural intentions on a five-point Likert-type agreement scale anchored by Strongly disagree (1) and Strongly agree (5) with items derived from Loo, Boo and Khoo-Lattimore (2013), Sundaram, Mitr and Webster (1998), and Yilmaz (2016). Only the respondents who were very likely or extremely likely to take complaint action (Section D) answered the follow-up questions in Section E. The contingency questions facilitated respondents to answer only the relevant questions, thus skipping questions that do not apply.

Section F applied to respondents who answered the product failure scenario. This section measured respondents' agreement with the likelihood to complain to the retailer or to tell family and friends about the product failure based on higher price and more extended durability as product-specific variables. The items were self-developed. Respondents had to indicate their level of agreement on a five-point Likert-type scale anchored by "strongly disagree" (1) and "strongly agree" (5).

Section G measured consumers' personality traits using Gosling, Rentfrow and Swann's (2003) 10-item personality measure (TIPI). The respondents had to rate the extent to which the pairs of traits apply to them on a seven-point agreement scale anchored by "disagree strongly" (1) and "agree strongly) (7). The wording of the original pair of traits "open to new experiences, complex" was adapted to "open to new experiences, curious" as the pre-test showed that the original wording created confusion.

Section H measured demographic information including gender, age, level of education, monthly household income, population group and province of residence.

For the study at hand, only Sections A, B, D, and H applied. The relevant sections are discussed in terms of the progression of the questionnaire. The respondents who preferred to purchase clothing online had to indicate the online retailer from which they mostly buy clothing for themselves (Section A). Concerning the online service failure scenario, respondents had to select three types of service failures from the list of 19 services failures provided that they would be the most dissatisfied with. Following that, they had to identify one of the three failures

that they would be most dissatisfied with. The respondents then had to rate their level of dissatisfaction with the chosen online service failure, rate the severity of the online service failure, and indicate whom they would blame the retailer or themselves for the failure themselves (Section B).

In Section D, respondents had to indicate whether they would take action following the online service failure on a dichotomous (yes/no) response scale. Respondents who answered yes had to indicate the likelihood that they would take complaint actions, including private complaint action and public complaint action, and their preferred complaint channel choice actions. Private action included the boycott of the brand/retailer and negative WOM, including both face-to-face and Whatsapp WOM. Public complaint action included redress seeking, complaining to the press or consumer complaint websites and complaining to a government or consumer protection agencies. Under redress seeking the respondents could choose between three complaint channel choices. The first channel choice is interactive complaint channel whereby they can complain by use of phone-call or complain to the retailer face-to-face. The second channel choice is remote complaint channel whereby they can complain through the use of email or letter. The third channel choice is semi-interactive complaint channel whereby the respondents can complain via social media. The respondents were asked whether they would complain to family/friends face-to-face or by use of mobile phone, complain on their private social media forums, switch brands or boycott the retailer, whether they would complain to the retailer in person, mobile phone, by email or on their website. The respondents are also asked whether they would post negative comments on the retailer's Facebook/Instagram/Twitter accounts if they would complain to a consumer protection organisation or the press. Respondents had to indicate their demographic information in Section H.

Table 3.1 shows the structure of the questionnaire in terms of the aspects measured and the question numbering per section. Please take note that the structure of the entire questionnaire is indicated for the sake of completeness. The questions relevant for the study at hand are indicated in the column labelled "online service failure".

TABLE 3.1: THE STRUCTURE OF THE QUESTIONNAIRE

SECTION	ASPECTS MEASURED	PRODUCT FAILURE QUESTION NUMBERING	IN-STORE SERVICE FAILURE QUESTION NUMBERING	ONLINE SERVICE FAILURE QUESTION NUMBERING
A	Preference to purchase clothes in the in-store/online shopping context. Online/offline clothing retailer of choice from which they mostly shop for themselves.	Question 1 (V1.1)	Question 1 (V1.1)	Question 1 (V1.2)
B	Product/in-store and online service failure. Level of dissatisfaction experienced. Degree of problem severity experienced. Party blamed for product failure.	Question 33 (VP 4.1-4.10) Question 39 (VP 5.1-5.10) Question 40 (VP 6.1-6.4) Question 41 (VP 7.1-7.5) Question 52 (VP 8.1-8.4)	Question 35 (VS 4.1-4.16) Question 42 (VS 5.1-5.16) Question 43 (VS 6.1-6.4) Question 41 (VS 7.1-7.5) Question 54 (VS 8.1-8.3)	Question 37 (VO 4.1-4.19) Question 45 (VO 5.1-5.19) Question 46 (VO 6.1-6.4) Question 47 (VO 7.1-7.5) Question 53 (VO 8.1-8.3)
C	Emotional responses following product/service failure.	Question 24 (VP 9.1-4.8) Question 67 (VP 67.5-67.6)	Question 48 (VS 9.1-9.8) Question 68 (VS 68.5-68.6)	Question 49 (VO 9.1-9.8) Question 70 (VO 70.4-70.5)
D	Intention to take consumer complaint actions. Action/no action. Specific complaint intentions.	Question 25 (VP 10.1-10.12)	Question 51 (VS10.1-10.12)	Question 53 (VO 10.1-10.12)
E	Complaint motives.	Question 54 (V 11.1-11.8) Question 55 (V 12.1-12.8) Question 56 (V 13.1-13.8) Question 57 (V 14.1-14.8) Question 58 (V 15.1-15.5) Question 59 (V 16.1-16.4) Question 60 (V 17.1-17.10) Question 61 (V 18.1-18.11) Question 62 (V 19.1-19.11) Question 63 (V 20.1-20.12) Question 64 (V 21.1-21.11) Question 65 (V 22.1-22.5) Question 66 (V 23.1-23.11)		
F	Product-specific variables related to consumer complaint intentions.	Question 71 (V 24.1-24.4)		
G	Personality characteristics	Question 31 (V25.1-25.10)		
H	Demographic data Gender Age Level of education Monthly household income Population group Province of residence	Question 4 (V 26.1) Question 5 (V 26.2) Question 6 (V 26.3) Question 7 (V 26.4) Question 8 (V 26.5) Question 56 (V 74)		

3.3.2.1. Pre-testing the measuring instrument

The online questionnaire was pre-tested on five Master's students and 30 fourth-year students in the field of Consumer Science at the University of Pretoria who had similar demographic characteristics to the respondents who ultimately took part in the study. Pre-testing was necessary to identify ambiguous wording and online questionnaire design problems that could result in the misinterpretation of the questions (Wiid & Diggines, 2015:174; Creswell, 2014:161). The questionnaire was also scrutinised by experts from the Department of Consumer Science and reviewers of the University of Pretoria's Research Ethics Committee (Faculty of Natural and Agricultural Sciences).

3.3.3. Data collection procedure

Hanvey (2018:46) defines data collection as the evaluation and collection of information on the research interest variables in an organised and established way that permits the individual to cover the study objectives, answer the questions and assess the results. The fourth-year undergraduate students and Master's students were informed about the purpose and objectives of the study. They were trained to collect the data using an online questionnaire (Wiid & Diggines, 2015:212-214). These fieldworkers distributed the questionnaire electronically to possible respondents by sharing the link to the questionnaire via WhatsApp and social media, including Facebook, Instagram, and LinkedIn and e-mail. The link contained an invitation to participate in the study. The fieldworkers were instructed to send the link to the questionnaire only to potential respondents who met the criteria for inclusion in the study. An intentional effort was made to involve a diverse sample of respondents.

The consent form that accompanied the questionnaire stated the nature and purpose of the research project and the criteria for inclusion in the study. The consent form also indicated that the questionnaire would take only 10 minutes to complete, that participation was voluntary and that the respondents could withdraw at any stage of the research without having to explain why. The consent form provided a guarantee of confidentiality and anonymity. The contact details of the principal investigator were provided if respondents wanted further information about the research project. Respondents were requested to agree with the terms and conditions to indicate their informed consent to participate in the study.

The data collection took place during July and September 2019. In an effort to obtain more responses for online service failures, additional data was collected between November 2019

and January 2020. Of the 2298 questionnaires completed for the bigger project, a total of 230 questionnaires for the online service failure section was completed in full. Further, 193 of the 230 questionnaires were completed by Millennials. A Questionnaires was considered invalid if it was not completed in full or if it was completed by invalid respondents (i.e. respondents who did not meet the criteria for inclusion in the study).

3.3.4. Coding and capturing the data

Coding is known as the process of categorising and allocating numeric codes to the different responses to a particular question (Babbie, 2020: 391; McDaniel & Gates, 2013:441). Coding categories were incorporated for closed-ended, open-ended and scaled questions during the construction of the questionnaire to facilitate the processing of data using Qualtrics software. Qualtrics software was used to compile a web-based questionnaire. The Qualtrics software facilitated the data-capturing process. The Qualtrics software programming helps to prevent possible data-processing errors as could be the case when capturing data manually. However, pretesting of the questionnaire is essential to ensure that no errors are present before the questionnaire is distributed. Data clean-up was performed to ensure that incomplete questionnaires and questionnaires that did not form part of the unit of analysis were removed.

3.4. DATA ANALYSIS

The collected data obtained from this study were analysed and interpreted according to the specific objectives set out for the study. This analysis of data refers to the systematic process of applying suitable, logical and or statistical techniques to evaluate data (Lamb *et al.*, 2015:188-189; Creswell, 2014:162; Berndt *et al.*, 2011:34; Hofstee, 2006:117). A statistician of the Department of Statistics (UP) assisted with the data analysis by using descriptive and inferential statistics. Descriptive statistics and inferential statistics organised the data set into an easily comprehensible and manageable format. Descriptive statistics is merely a summary of set sample observations.

In contrast, inferential statistics are inferences about the larger population from which the sample observations were drawn (Babbie, 2020: 467-474). Descriptive statistics analysis included the presentation of data by means of numerical measures such as the mean, the standard deviation, and graphic descriptions (Hair *et al.,* 2014). Every study finding from all descriptive analysis in the study was accordingly presented in, tables, frequencies, percentages, and pie charts. Inferential statistics, including exploratory factor analysis, the

Fisher's exact test and ANOVA and were used to draw conclusions from the observations and interpretations (Babbie, 2020: 481; Walliman, 2011:412-413).

Data analysis was done with the help of a statistician from the Department of Statistics at the University of Pretoria, to ensure the validity, accuracy, and reliability of the data collected (Berndt & Petzer, 2013:34). The purpose of this study is to explore and describe South African Millennial consumers' complaint behavioural intentions following a service failure in the online clothing retail context.

3.5. OPERATIONALISATION

Table 3.2. depicts the objectives, constructs, dimensions, measurement of scale items, questions and types of statistical methods used in this study.

TABLE 3.2: OPERATIONALISATION

Research Objectives	Construct	Dimensions	Measuring Instruments	Indicator (V=Variable)	Data Analysis
Objective 1: To explore and describe the service failures that Millennial consumers' experience in the online clothing retail context.	Online Service failure	Delivery problems, Payment security problems, Webpage navigation problems, Product information products, Customer service problems	Scale items adapted from: "Satisfiers and Dissatisfiers in the Online Environment" Holloway and Beatty (2003) "Omni-channel service failures and recoveries: refined typologies using Facebook complaints" Rosenmayer *et al.* (2018)	Section A: Q1:V1(2) Section B: Q37: VO4(1-19) Q45: VO5(1-19) Q46: VO6(1-4) Q47: VO7(1-5) Q53: VO8(1-3)	Descriptive statistics.
Objective 2: To explore and describe Millennial consumers' complaint behaviour intentions following service failure in the online clothing retail context.	CCB	No action: Action: Private action: Boycott brand/ retailer negative wom, electronic wom Public action: redress seeking(interactive/semi-interactive/remote)/ complaint to government or consumer protection agencies/ complain to press or consumer complaint websites	Scale based on: Day and Landon's (1977) taxonomy of complaint behaviour "Consumer complaining to firms: The determinants of Channel choice" Mattila and Wirtz (2004) Consumer complaint channel choice in online and offline purchase" Lee and Cude (2012) "Conceptualising Social Media as Complaint Channel" Clark (2013)	Section D: Q53: VO10(1-12)	Descriptive statistics. Inferential statistics: Exploratory Factor Analysis (EFA)
Objective 3: To explore and describe the differences in emerging, young, and older Millennials' complaint behavioural intentions following a service failure in the online clothing retail context.	South African Millennial consumer, Online Service failure, CCB	Emerging Millennials (19-25-year-old), Young Millennials (26-32-year-old), Older Millennials (33-39 year old) Same as objective 1, Same as objective 2	Age Same as objective 1, Same as objective 2	Section H: Q5: V26.2 Same as objective 1-2	Descriptive statistics. Inferential statistics: Fisher's exact test ANOVA

3.5.1. Explanation of statistical methods

The statistical methods used to analyse the data are discussed in the section below.

3.5.1.1 Cronbach's alpha

Technically speaking, Cronbach's alpha is not a statistical test, as it is a measure of internal consistency; that is, how closely related a set of items are as a group. A reliability coefficient of 0,60 or higher is considered "acceptable" in most social science research situations (Malhotra, Nunan & Birks, 2017:360; Mazzocchi, 2008:10).

3.5.1.2. Exploratory factor analysis

Factor analysis is a technique that is used to reduce a large number of variables into fewer numbers of factors (Babbie, 20200: 480; Yong & Pearce, 2013; Fricker, Kulzy & Appleget, 2012). Exploratory factor analysis (EFA) was used, and an extraction method known as Principal Axis Factoring (PAF) was performed using Kaiser Normalisation. EFA is used primarily to enable the researcher to reduce a broad set of variables based on a shared variance of the original variables (Leedy & Ormrod, 2015:259; Wiid & Diggines, 2015:242,294). Furthermore, it is used to presume that any indicator or variable may be related to any factor. EFA uncovers complex patterns by exploring the data set and by testing predictions and variables identified within the matrix (Leedy & Ormrod, 2015:259; Yong & Pearce, 2013; Fricker, Kulzy & Applegate, 2012). Where these variables may be related to one another, it results in fewer factors to explain all of the variables identified within the matrix (Yong & Pearce, 2013; Fricker *et al.*, 2012). The various factor scores may then be used as dependent variables.

In this study, the number of factors to extract was based on the Scree plot and an Eigenvalue of >1 (Wiid & Diggines, 2015:243). Factor loading was used to determine the correlation coefficient for the variable and factor, whereby high loading on a specific factor show that they are characteristic of that specific factor. The higher the factor loading of the variable, the more representative of a factor it is held to be (Wiid & Diggines, 2015:243). For interpretation purposes, it is preferred that a variable loads highly on one factor alone, as it means that such a variable can be better explained by that specific factor (Wiid & Diggines, 2015:242).

3.5.1.3. Fishers exact test

Fisher's exact test is a statistical significance test used in the analysis of contingency tables (Choi, Blume & Dupont, 2015). The Fisher exact test is used in the place of the chi-square test in 2 x 2 contingency tables. The Fisher Exact test uses this formula to obtain the probability of the combination of the frequencies that are obtained. It also involves the finding of the probability of every possible combination which indicates more evidence of association (Meta, Patel & Tsiatis, 1984). The Fisher exact test is used to differentiate between action versus no action across the three Millennial cohorts.

3.5.1.4. Analysis of Variance

Analysis of variance (ANOVA), in its purest form, is a general procedure for isolating the sources of variability in a set of measurements. The purpose is to determine the extent to which the effect of an independent variable is a significant component (Hair, Black, Babin & Anderson, 2014:666). ANOVA allows one to test for significant differences between the means of two or more independent groups (Statsoft, 2018; McDaniel & Gates, 2013). The cases under study are combined into groups representing independent variables, the extent to which the groups differ from one another is analysed in terms of a particular dependent variable (Babbie, 2020: 482). Similarly, the extent to which these groups differ is compared with standard or random distribution. This test essentially compares the means between the groups (variables) that one is interested in and determines if any of those means are significantly different from one another (Babbie, 2020: 482; McDaniel & Gates, 2013).

This test cannot accurately reveal which groups are significantly different from one another. However, it can affirm that at least two groups are significantly different from each other. After performing an ANOVA, a post-hoc test was performed to find where the differences lie between the groups. Post hoc Duncan's multiple range tests (also known as Duncan's test) were used to specify the differences (Leedy & Ormrod, 2015:259). These post hoc outcomes are achieved by calculating the mean for each group and are only undertaken if the outcome of the ANOVA reflects substantial differences between group means (Leedy & Ormrod, 2015:259; Salkind, 2014:261).

An ANOVA test was performed to compare the mean scores for the Millennial cohort consumers intention to complain following an online service failure in the online clothing retail context. Post hoc Duncan's multiple range tests were done to specify further whether significant differences were found if any.

3.6. QUALITY OF DATA

3.6.1. Validity

The concept of 'validity' was applied to all aspects of the research process, including conceptualisation, operationalisation, sampling, data collection and the analysis and interpretation of data (Neuman, 2014:42; Kumar, 2011, Mouton, 1996:109-111). Primarily, validity refers to the appropriateness of each step in finding out what you intend to do. However, the concept of validity is more associated with measurement procedures (Kumar, 2011). Validity refers to the extent to which a specific measurement accurately reflects the concept it is intended to measure (Spiers & Riley, 2019:4). Babbie (2020:321) reiterated this statement by adding that validity refers to the extent to which a measure adequately reflects the true meaning of the concept under investigation. In terms of Mouton's (1996:111-112) validity framework, the dimensions of validity include theoretical validity and measurement validity. In establishing the validity of the measurements, several types of validity need to be considered, including face validity, content validity and construct validity (Babbie, 2020:321). The supervisors and a statistician scrutinised the questionnaire to ensure that the measuring instrument measures everything it is supposed to measure.

3.6.1.1. Theoretical validity

Theoretical validity refers to the extent to which theory is employed to explain occurrences (Cohen, Manion & Morrison, 2011:107). To ensure the attainment of theoretical validity, a thorough and in-depth review of the literature was done of the following concepts: Millennial consumers and their characteristics, online retailing and online service failures. The specific types of online service failure were discussed, namely delivery problems, payment security, web page navigation, product information, customer service problems, and quality issues. The scale items for online service failures were derived from Holloway and Beatty (2003), Forbes *et al.* (2005) and Rosenmayer *et al.* (2018).

The conceptual definition of consumer complaint behavioural intentions (CCB) was discussed by looking at behavioural (action) and non-behavioural (no action) responses. Private and public action was conceptualised in this section. The section on private action focussed on the boycott of the brand/retailer and negative WOM. Public action focussed on seeking redress, complaining to government and consumer protection agencies, and complaining to the press or consumer complaint websites. In the section on redress seeking, interactive, semi-interactive and remote complaint channel choices were being discussed. Definitions of the

essential concepts of CCB were derived from theory, with Day and Landon's (1977), Mattila and Wirtz (2004) and Clark (2013) classification model on CCB serving as the theoretical framework to guide the research.

3.6.1.2. Measurement validity

Measurement validity is concerned with measuring the degree to which a measurement accurately represents what it is intended to measure (Leedy & Omrod, 2015: 114). Measurement validity can take several different forms and is represented by three types of validity: face validity, content validity, and construct validity (Babbie, 2020:151). Content and face validity should be established before the data is collected, while construct validity should be determined after data collection (Leedy & Ormrod, 2015:114-115; Zikmund & Babin, 2013:258).

Face validity does not refer to what an instrument measures but instead to what it appears to measure (Delport, 2005:161). Also referred to as logical validity, face validity is a simple form of validity where a superficial and subjective assessment is applied to the study to determine whether the study measures what it purports to measure (Babbie, 2020:153). Face validity refers to the extent to which an instrument is measuring a specific characteristic and is often used to ensure cooperation with participation in a research study (Leedy & Omrod, 2015:115). The questionnaire consisted of different sections of items that measured the specific objectives. Face validity links the questions or items in a research instrument with the objectives of the study (Leedy & Ormrod, 2015:115; Koonin in Du Plooy-Cilliers, Davis & Bezuidenhout, 2014:256; Zikmund & Babin, 2013:258). The indicators were structured to appear that they are relevant measurements of the variables, contributing to the face validity of the research, which is a desirable characteristic of a measuring instrument (Delport & Roestenburg, 2011:173-174). The denotations of the central concepts are accurate indicators of the connotations of the concepts.

Content validity refers to the extent to which all facets of a given social construct is represented through a scale, (Kumar, 2014:214; Zikmund & Babin, 2013:258; Delport & Roestenburg, 2011a:173; Babbie & Mouton, 2002:123). Content validity also refers to the extent to which the range of meanings included in a concept is covered in the measurement (Babbie, 2020: 152). The questionnaire was scrutinised and accordingly adjusted by the supervisors and a statistician. A pre-test study was employed before the final questionnaire was distributed via the different social media platforms to ensure that the respondents clearly understood the questions and statements and were able to accurately assign their relevant outcome (Wiid & Diggines, 2015:174; Zikmund & Babin, 2013:302). According to Leedy and Omrod (2015:115),

a measurement instrument reflects high content validity when the items or questions encompasses various parts, particular behaviours and skills that are central to the concept being measured. This process enabled the researcher to ensure that the data collection would provide an accurate representation of the desired outcome. The specific items in the questionnaire match the objectives of this study, thus contributing to content validity.

Construct validity can be defined as the degree to which a measure relates to other variables by measuring characteristics that cannot be observed directly but are assumed to exist based on existing patterns (Babbie, 2020:152). Construct validity refers to the degree to which inferences can legitimately be made from the operationalisations in this study to the theoretical constructs on which those operationalisations were based (Leedy & Ormrod, 2015:115; Zikmund & Babin, 2013:259-260). Construct validity has to do with what the measuring instrument measures and how and why it functions in a certain way (Delport & Roestenburg, 2011:175). To ensure construct validity, the constructs for this study were precisely clarified as already discussed in the paragraph of theoretical validity. Construct validity was also ensured by using clear conceptual definitions and multiple indicators where possible.

The survey included general clear and understandable questions that included a logical link to the objectives that were measured. The survey was readable, and language edited, as well as included statistical approval, and can, therefore, be said to have face validity. Content validity can be defined as the degree to which a measure signifies the sample of the broader content being measured (Leedy & Ormond, 2015:115). The questionnaire consisted of questions that stemmed from the literature review as well as items developed by the panel of researchers (supervisors). Therefore, content and face validity ensured the accuracy of measurements.

3.6.2. Reliability

Reliability refers to the quality of a measurement procedure that provides repeatability and accuracy (Babbie, 2020:148). Reliability relates to the consistency of one's research (Bezuidenhout, Davis & Du Plooy-Cilliers, 2014:254). When the measuring process employed produces results capable of being reproduced, the measuring instruments are said to be reliable (Leedy & Ormrod, 2015:116; Kumar, 2014:215-216). Reliability can be affected by the sample size, the response rate, the questionnaire design and the method of data analysis (Berndt *et al.*, 2011:67). To ensure that errors do not occur, all the concepts of this study was conceptualised and defined accurately.

A pre-test was performed before the finalisation of the questionnaire, ensuring that the wording, constructs, and intention of the measurement instrument were evident. Some of the

scale items used in the questionnaire were derived from established scales that have proven to be reliable. Reliability was also enhanced through the provision of simple, yet clear instructions to facilitate respondents' understanding of the questionnaire and a consent form was presented (Salkind, 2012:168; Berndt *et al.,* 2011:150). Fieldworkers were trained and were given clear instructions concerning the aims of the study to ensure the reliability of the data. The Cronbach's alpha values of the constructs were interpreted to determine the internal reliability of scale items, with Cronbach's Alpha >0,6 indicating acceptable reliability of the measurement scale.

3.7. ETHICAL ISSUES

For research to have value, it would depend on its ethical authenticity, as well as the uniqueness of its discovery (Walliman, 2011:267). Ethics can be defined as a set of widely accepted moral principles that offer rules for, and behavioural expectations of, the correct conduct when engaging with experimental subjects and respondents, employers, sponsors, other researchers, assistants, and students (Leedy & Omrod, 2015:120). Ethical considerations took place before conducting the study, during collection and analysis of the data and the writing up of results and conclusion stages of the research (Creswell & Creswell, 2018: 170; Punch, 2014; Strydom, 2011). In order to gain professional recognition, adherence to a code of ethics is essential. Researchers have a moral and professional obligation to adhere to the code of ethics (Neuman, 2014:145-146; Strydom, 2011:129).

The consent form contained the following:

- A description of the respondents' responsibilities in terms of participation (Weijer, Bruni, Gofton, Young, Norton, Peterson & Owen, 2016:290).
- The estimated time to complete the questionnaire (Navab, Koegel, Dowdy & Vernon, 2016:79).
- An indication that participation is voluntary.
- A guarantee of anonymity and confidentiality (Petrova, Dewing & Camilleri, 2016:431).
- The name and affiliation of the principal investigator were provided
- A place to indicate agreement with the terms, indicating informed consent to participate in the study (Babbie, 2020:63; Leedy & Ormrod, 2015:121-122; Matthews & Ross, 2014:73-75).

A consent form was attached to the questionnaire to state the aim of the study to the respondents, the estimated time spent to complete the questionnaire and to clarify the reason

for the research that formed part of academic instruction at the University of Pretoria (Salkind, 2012:112). The respondents' identities were kept confidential in order to get the most truthful and frank responses. Potential respondents were not pressured to participate in the study in any way. It was critical to ensure that the respondents who participated in the study were treated appropriately concerning specific ethical considerations, i.e. showing respect, no harm to the participants, as well as retaining anonymity and confidentiality (Babbie, 2020:67). The anonymity and confidentiality of the respondents were maintained, and information regarding the respondent's identity obtained was not revealed in the research process, during the data collection process or the write up of the findings (Malhotra *et al.*, 2017:898; Strydom, 2011:119). Respondents were recruited on a voluntary basis and were allowed to withdraw participation from the study if they wished to do so at any point during the study without penalty (Salkind, 2012:86; Strydom, 2011:116). Respondents had to sign a consent form to ensure that they understood the purpose of the study as well as the conditions of participation (Salkind, 2012:86; Strydom, 2011:118).

Finally, the findings of the research study were executed and released objectively in the form of a written report (Strydom, 2011a:118), complying with all requirements as stipulated by the University of Pretoria and the Department of Consumer and Food Science. Confirmation of ethics (See Addendum C) from the University of Pretoria's Research Ethics Committee (Faculty of Natural and Agricultural Sciences) approved the research proposal and the questionnaire before the commencement of the data collection and research (Ethics Approval Number: (NAS169/2019). To avoid possible plagiarism, the literature consulted was cited in the text of the document and listed in the list of references. The signed plagiarism declaration, as requested by the Department of Consumer Science, University of Pretoria, is provided in Addendum D. The researcher reported the findings with honesty and without any misinterpretation.

3.8. REPRESENTATION OF DATA

The raw data was statistically analysed, and the conversion is available in both hard copy and electronically at the Department of Consumer Science at UP. Chapter 4 constitutes a discussion of the results of the study.

3.9. CONCLUSION

This chapter focused on the research design and methodology of the study. Critical concepts were defined and conceptualised in this chapter. The study formed part of a bigger research project on consumers' evaluation of product/service failures in the clothing retail (offline/online) context and their subsequent complaint behavioural intentions. The research design details the quantitative research approach used to measure the research objectives. The objective of the research was exploratory and descriptive in nature. This study targeted the Millennial consumer who falls within the 19-39 years age group at the time of data gathering, who actively shop in the online retail context, and who reside in the main urban areas in South Africa. This study employed a cross-sectional survey design involving a self-administered online questionnaire to shed some light on Millennial consumers' complaint behavioural intentions following a service failure in the online clothing retail context. A self-administered online questionnaire, developed through Qualtrics Software, was administered through the use of online and mobile platforms such as WhatsApp, Instagram, Facebook, and LinkedIn to recruit respondents employing convenience sampling and snowball sampling. The online questionnaire was pre-tested, and a total of 2298 respondents completed the online questionnaire. For this study, responses of Millennial respondents (n = 193) were analysed. Measures were implemented to improve the validity and reliability of the results and to ensure that the quality of the study measured up to acceptable standards. The necessary ethical research guidelines and considerations were followed before the commencement of the data collection procedure as per the Ethics committee of the University of Pretoria to ensure a professional and objective study. This chapter relates critical elements that form the basis of the results that are discussed in the proceeding chapter.

Chapter 4:
Results, analysis and interpretation

4.1. INTRODUCTION

In this chapter, the results of the study are presented and discussed to address the problem at hand. The demographic characteristics of the sample of Millennials are presented first, followed by a comparison of the demographic characteristics of the respective Millennial cohorts. The results are presented following the order of the objectives of the study.

It should be noted that this study formed part of a broader research project that involved a diverse sample of respondents who purchased clothing products at traditional B&M retailers and online retailers. This study focuses on Millennial consumers' complaint behaviour intentions following their evaluation of a service failure scenario in the online clothing retail context. Therefore, only data about Sections A, B, D and H of the questionnaire were analysed for the Millennial subset of the sample. Both descriptive and inferential statistics were used to analyse the data. Descriptive statistics, including frequencies, percentages, graphs, pie charts and tables, were used to describe the specific observations by presenting the data in a manageable way. Inferential statistics, including Exploratory Factor Analysis, Cronbach's alpha and ANOVA with Duncan's post-hoc tests, were used to make inferences from the findings.

4.2. DEMOGRAPHIC CHARACTERISTICS OF THE MILLENNIAL RESPONDENTS

A total of 2528 usable questionnaires were retrieved for the analysis for the broader research project that included 2298 respondents who preferred to purchase clothing at brick-and-mortar stores and 230 respondents who preferred to shop online. Of the 230 questionnaires for online shopping, 193 respondents were Millennial consumers, and 37 were older than 40 years of age.

Respondents had to indicate their gender, age, level of education, total monthly household income, population group, and the province they reside in (V26.1-V26.5, and V74 in Section H – Addendum B). The demographic characteristics of the Millennial subset of the sample are summarised in Table 4.1 and discussed in the subsequent paragraphs.

TABLE 4.1:   DEMOGRAPHIC CHARACTERISTICS THE SAMPLE (N = 193)

Gender	n	%	Age (Years)	n	%	Population group	n	%
Male	81	42.0	19-25	77	33.5	Black	81	42.0
Female	112	58.0	26-32	74	32.2	White	86	44.6
			33-39	42	18.3	Indian	5	2.6
						Coloured	15	7.7
						Other	6	3.1
Total	**193**	**100**	**Total**	**193**	**100**	**Total**	**193**	**100**
Household income	**n**	**%**	**Education**	**n**	**%**	**Province**	**n**	**%**
<R10 000	36	18.7	<Grade 10	0	0	Eastern Cape	5	2.6
R10 001-R19 999	52	30.0	Grade 10/11	0	0	Free State	4	2.1
R20 000-R29 999	41	21.2	Grade 12	49	25.4	Gauteng	141	73.1
R30 000-R49 999	31	16.0	Degree/Diploma	110	57.0	KwaZulu-Natal	12	6.2
≥R50 000	33	17.1	Postgraduate	34	17.6	Mpumalanga	2	1.0
						Northern Cape	1	0.5
						North West	6	3.1
						Western Cape	19	9.8
						Limpopo	3	1.6
Total	**193**	**100**	**Total**	**193**	**100**	**Total**	**193**	**100**

4.2.1. Gender distribution

Table 4.1 shows that most of the sample (58.0%) were female, while only 42.0% were male. The higher prevalence of females could indicate that they were more willing to participate in research as is generally the case with convenience samples (See Figure 4.1) (Curtin, Presser & Singer, 2000).
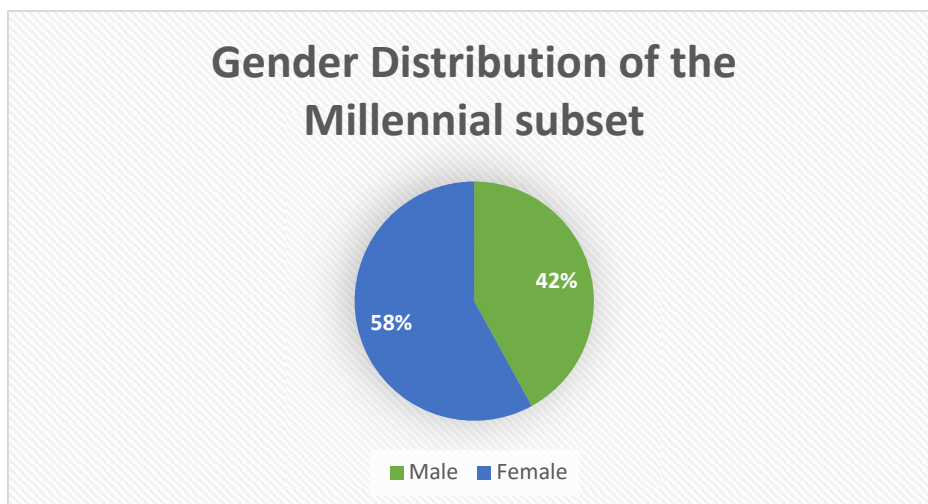
FIGURE 4.1: GENDER DISTRIBUTION OF THE MILLENNIAL SUBSET

4.2.2. Age distribution

The age of the Millennial subsample (n=193) varied between 19 to 39 years. The Millennial subsample was divided into three cohorts, namely Emerging Millennials, between the ages of 19 and 25-years olds (33.5%), Young Millennials between 26 and 32 years (32.2%), and Older Millennials, between 33 and 39 years (18.3%) (See Table 4.1). The Emerging and Young Millennials were relatively equally distributed, but the older Millennials only presented 18.3% of the sample (See Figure 4.2).
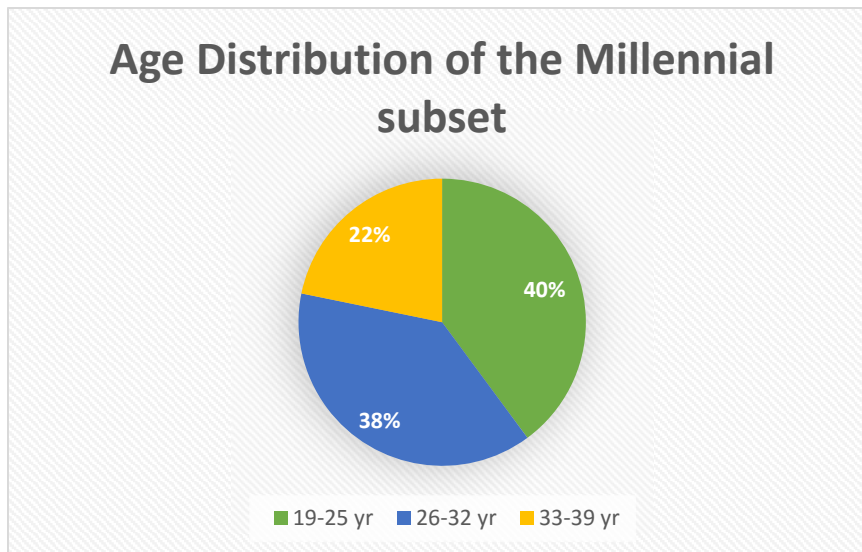
FIGURE 4.2: AGE DISTRIBUTION OF THE MILLENNIAL SUBSET

4.2.3. Level of education

The majority of the sample (74.6%) had some form of tertiary education – most of the respondents (57.0%) obtained a diploma or degree. In comparison, 17.6% received a postgraduate qualification. Only 25.4% possessed a grade 12 certificate. None of the respondents had an education lower than grade 12 – probably due to the convenience sampling method (See Figure 4.3).
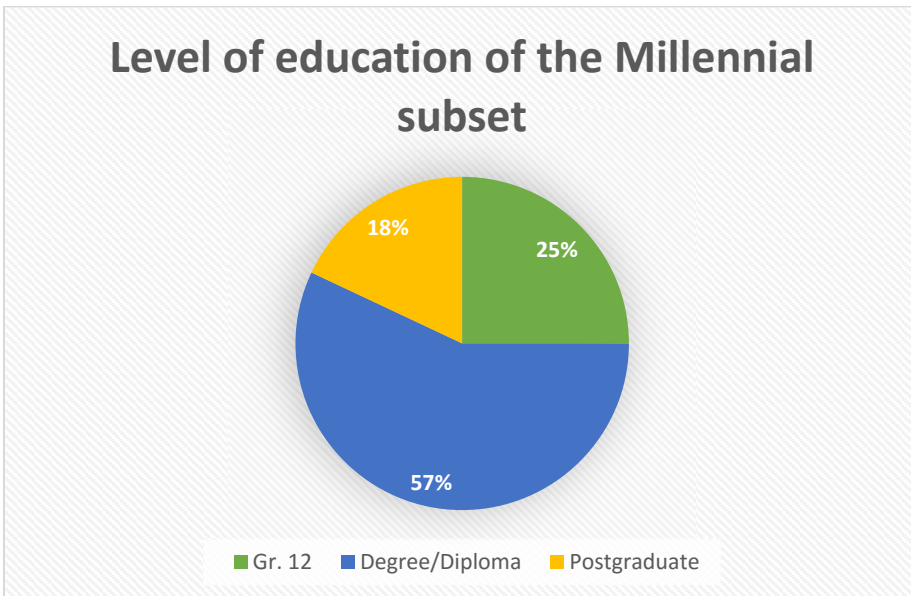
FIGURE 4.3: LEVEL OF EDUCATION OF THE MILLENNIAL SUBSET

4.2.4. Total monthly household income

All five income categories specified in the questionnaire were relatively well represented: 18.7% of the respondents earned less than R10 000 a month, representing the lower-income group; 30.0% earned between R10 001 and R19 999 a month, representing the lower-middle-income group; 21.2% earned between R20 000 and R29 999, representing the upper-middle-income group; 16.0% earned between R30 000 and R49 999 a month, and 17.1% earned R50 000 or more a month, representing the two upper-income groups (See Figure 4.4). Five income levels were specified in the questionnaire to avoid the intimidation that could be caused by a reference to the respective income levels.
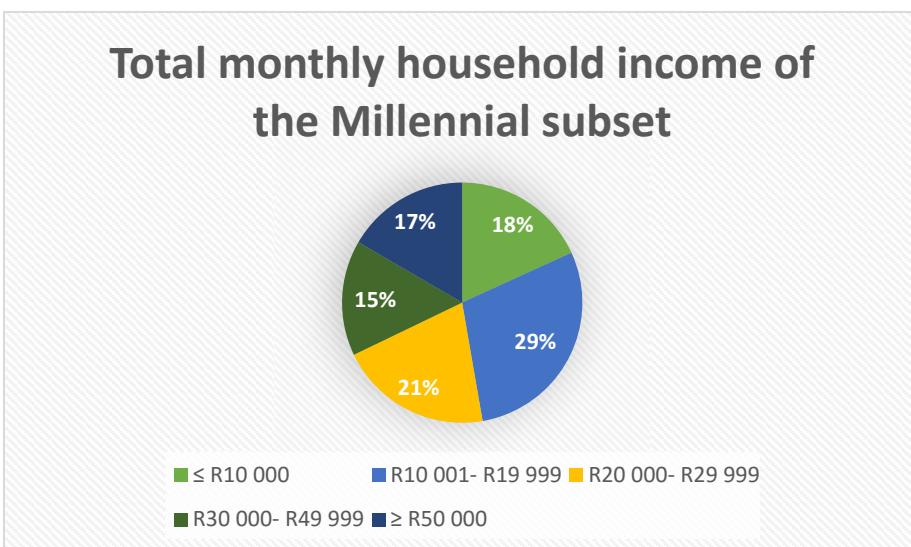
FIGURE 4.4: TOTAL MONTHLY HOUSEHOLD INCOME OF THE MILLENNIAL SUBSET

4.2.5. Population categories

The population groups included five categories, namely the Black population group, White population group, Indian population group, Coloured population group, and other. The distribution for the Black respondents (42.0%) and the White respondents (44.6%) were fairly even. Significantly fewer Coloured respondents (7.7%) and Indian respondents (2.6%) formed part of the sample. Only 3.1% of the sample chose the "other population group" response option, implying that they either did not want to communicate their population group or that they belonged to a different population group (See Figure 4.5).
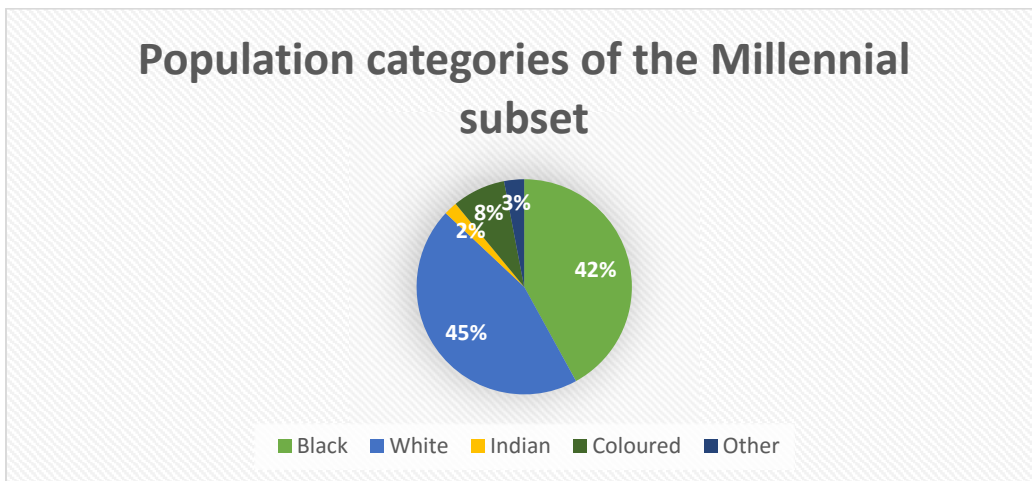
FIGURE 4.5: POPULATION CATEGORIES OF THE MILLENNIAL SUBSET

4.2.6. Province Distribution

The majority (73.1%) of the respondent lived in Gauteng, followed by 10.5% in the Western Cape and 6.5% in KwaZulu Natal. The rest of the respondents (9.9%) lived in the remaining six provinces (as seen in Table 4.1).

4.3. DEMOGRAPHIC CHARACTERISTICS OF THE MILLENNIAL INTRA-COHORTS

Table 4.2 shows the demographics characteristics of the Millennial intra-cohorts, i.e., Emerging Millennials, Young Millennials and Older Millennials, based on gender, level of education, total monthly household income, and population group.

TABLE 4.2: DEMOGRAPHIC CHARACTERISTICS OF THE MILLENNIAL INTRA-COHORTS (N = 193)

	Emerging Millennials (n = 77)		Young Millennials (n = 74)		Older Millennials (n = 42)	
	n	%	n	%	n	%
GENDER N=193						
Male	38	49.4	25	33.8	18	42.9
Female	39	50.6	49	66.2	24	57.1
LEVEL OF EDUCATION N= 193						
Grade 12	19	24.7	16	21.6	14	33.3
Degree/diploma	40	51.9	44	59.5	26	61.9
Postgraduate	18	23.4	14	18.9	2	4.7
TOTAL HOUSEHOLD MONTHLY INCOME N= 193						
Less than R10 000	17	22.1	18	24.3	1	2.4
R10 001- R19 999	28	36.4	21	28.4	3	7.1
R20 000- R29 999	10	13.0	16	21.6	15	35.7
R30 000- R49 999	8	10.4	12	16.2	11	26.2
R50 000 or more	14	18.1	7	9.5	12	28.6
POPULATION GROUP N= 193						
Black	36	46.7	32	43.2	13	31.0
White	31	40.3	33	44.6	22	52.4
Indian	2	2.6	1	1.4	2	4.8
Coloured	5	6.5	6	8.1	4	9.5
Other	3	3.9	2	2.7	1	2.3

4.3.1. Gender distribution

Table 4.2 and Figure 4.6 shows that the gender distribution for the Emerging Millennials was equally distributed. Also, the majority of the Young Millennials were female (66.2%), and Older Millennials consisted of 57.1% females and 42.9% males.
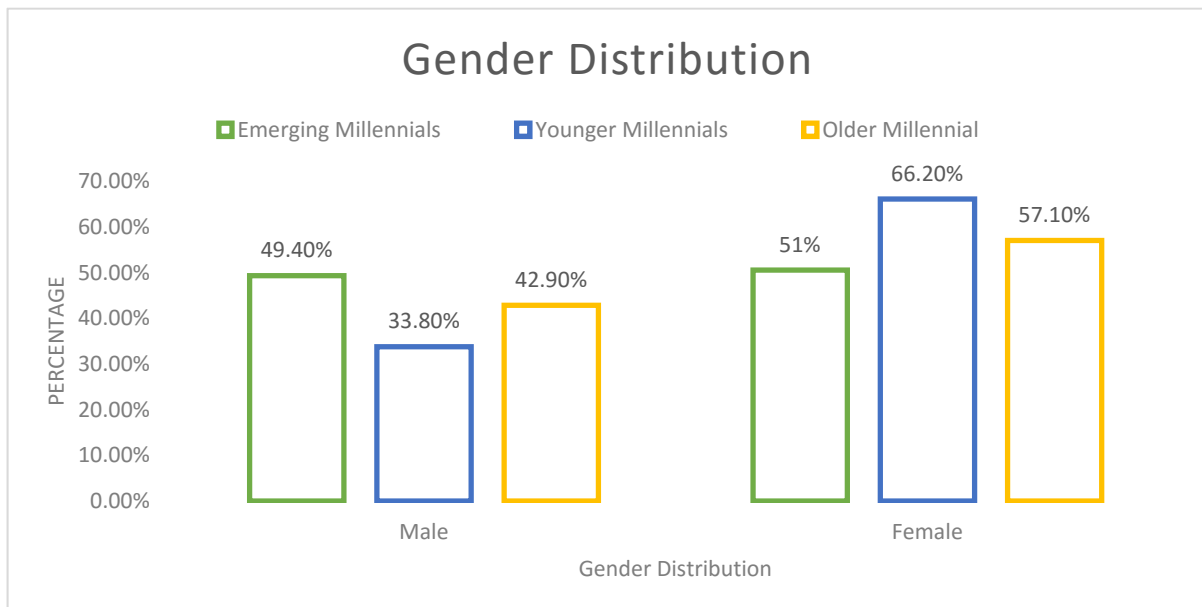
FIGURE 4.6: GENDER DISTRIBUTION OF THE MILLENNIAL INTRA-COHORTS

4.3.2. Level of education

Table 4.2 shows that nearly a quarter (24.7%) of the Emerging Millennials obtained Grade 12, more than half (51.9%) had a degree/diploma qualification, and 23.4% had a postgraduate qualification. Only 21.6% of the Young Millennials had Grade 12, the majority (59.9%) had a degree/diploma, and 18.9% had a postgraduate qualification. For the Older Millennials, a third (33.3%) of the respondents possessed Grade 12. In comparison, 61.9% had a degree/diploma, and 4.7% had a postgraduate qualification.

Growth from Knowledge (GFK) is a South African digital research and audience measurement company that offer digital services to support South African brands, publishers and agencies in understanding their audiences and effectiveness across all digital channels. A study conducted by GFK (2017) highlighted that Millennials are better educated, reflecting a tertiary qualification of 58% compared to an 11% tertiary completion reflected by the Baby Boomer generation. This means that Millennials outperform previous generations when it comes to formal education (GFK, 2017). Figure 4.7 compares the different education levels per Millennial intra-cohort.
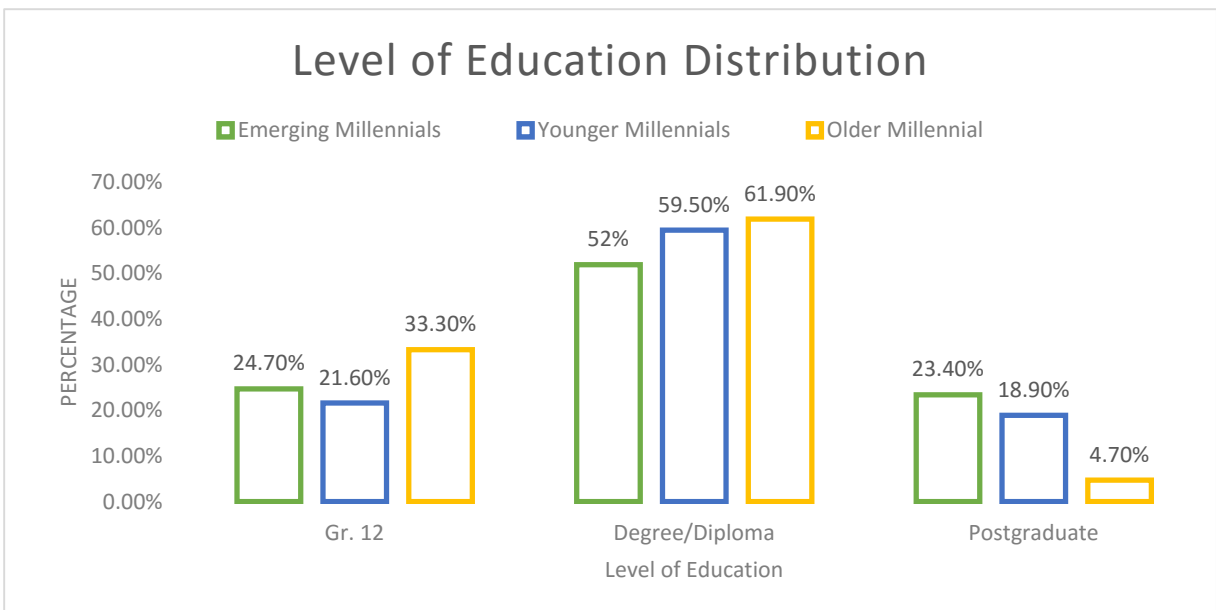
FIGURE 4.7: COMPARISON OF LEVEL OF EDUCATION CATEGORIES ACROSS MILLENNIAL INTRA-COHORTS

Figure 4.7 shows that a degree/diploma was the most prominent qualification amongst all of the cohorts. More of the Older Millennials (33.3%) had Grade 12 than the Young (21.6%) and Emerging Millennials (24.7%). A total of 23.4% of the Emerging Millennials had a postgraduate qualification, closely followed by the Young Millennials (18.9%). In contrast, only 4.7% of the

Older Millennials possessed a postgraduate qualification. When combining the results of the two upper level of education categories, it is clear that 75.4% [52%+23.4%] of the Emerging Millennials, 78.4% [59.5%+18.9%] of the Young Millennials and 66.6% of the Older Millennials had a degree/diploma or postgraduate degree. This finding confirms the results of the GFK (2017) study in that Millennials are highly educated.

4.3.3. Total monthly household income distribution

Table 4.2 and Figure 4.8 shows that 22.1% of the Emerging Millennials earned R10000 or less, 36.4% earned between R10 000 to R19 999, and 13% earned between R20 000 to R29 999. Only 10.4% earned between R30 000 to R 49 999, while 18.1% earned R50 000 or more.

For Young Millennials, the first category is a monthly household income of R10000 or less with a response percentage of 24.3%. The second category is a monthly household income of R10 000 to R19 999, with a response percentage of 28.4%. The third category is a monthly household income of R20 000 to R29 999, with a response percentage of 21.6%. The fourth category is a monthly household income of R30 000 to R 49 999 with a response percentage of 16.2%. The fifth category is a monthly household income of R50 000 or more with a response percentage of 9.5%.

For Older Millennials, the first category is a monthly household income of R10000 or less with a response percentage of 2.4%. The second category is a monthly household income of R10 000 to R19 999, with a response percentage of 7.1%. The third category is a monthly household income of R20 000 to R29 999, with a response percentage of 35.7%. The fourth category is a monthly household income of R30 000 to R 49 999 with a response percentage of 26.2%., and the fifth category is a monthly household income of R50 000 or more with a response percentage of 28.6%.

Figure 4.8 compares the total monthly household income categories across the Millennials intra-cohorts.
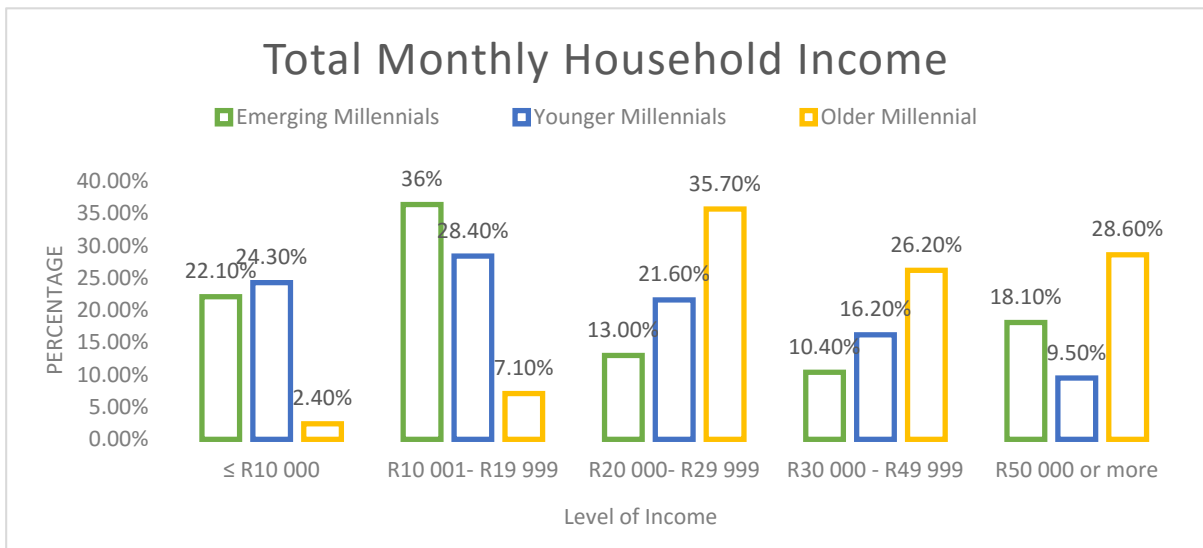
FIGURE 4.8: COMPARISON OF TOTAL MONTHLY HOUSEHOLD INCOME CATEGORIES ACROSS MILLENNIAL INTRA-COHORTS

When combining the two lower income categories, it is clear that 58.5% [22.1%+36.4%] of the Emerging Millennials earn an income of between R10 000 and R19 999. Similarly, 52.7% [24.3%+28.4%] of the Young Millennials earn an income in the same bracket. In contrast, only 9.5% [2.4%+7.1%] of the Older Millennials earn between R10 000 and R19 999. It is also clear that when the upper two income categories are combined, 54.8 % [26.2%+28.6%] of the Older Millennials earn R30 000 or more. In comparison, only 28.5% [10.4%+18.1%] of the Emerging Millennials and 25.7% [16.2%+9.5%] of the Young Millennials earn R30 000 or more.

This could be because Older Millennials, aged between 33 and 39 years, have been working for a considerably more extended period than the Emerging and Young Millennials. It should be noted that the Emerging Millennials are between the ages of 19 and 25 years old and could still be dependent on their parents. This can ultimately be seen as 28.5% of Emerging Millennials earning a total monthly household income of R30 000 and more (see Figure 4.8).

4.3.4. Population categories

Although the sample included five population categories, the responses for the Indian, Coloured, and other groups were combined due to the inadequate responses for the respective groups. The Emerging Millennials comprised of 46.7% Black respondents, 40.3% White respondents and 13.0% respondent form the other population group. The population distribution for the Young Millennials showed a similar pattern with 43.2% Black respondents, 44.6% white respondents and 12.2% other respondents. However, for the Older Millennials, more than half (52.4%) belonged to the White population group, 31% to the Black population group and 16.6% to the other population group.

Figure 4.9. compares the population groups across the Millennials intra-cohorts.
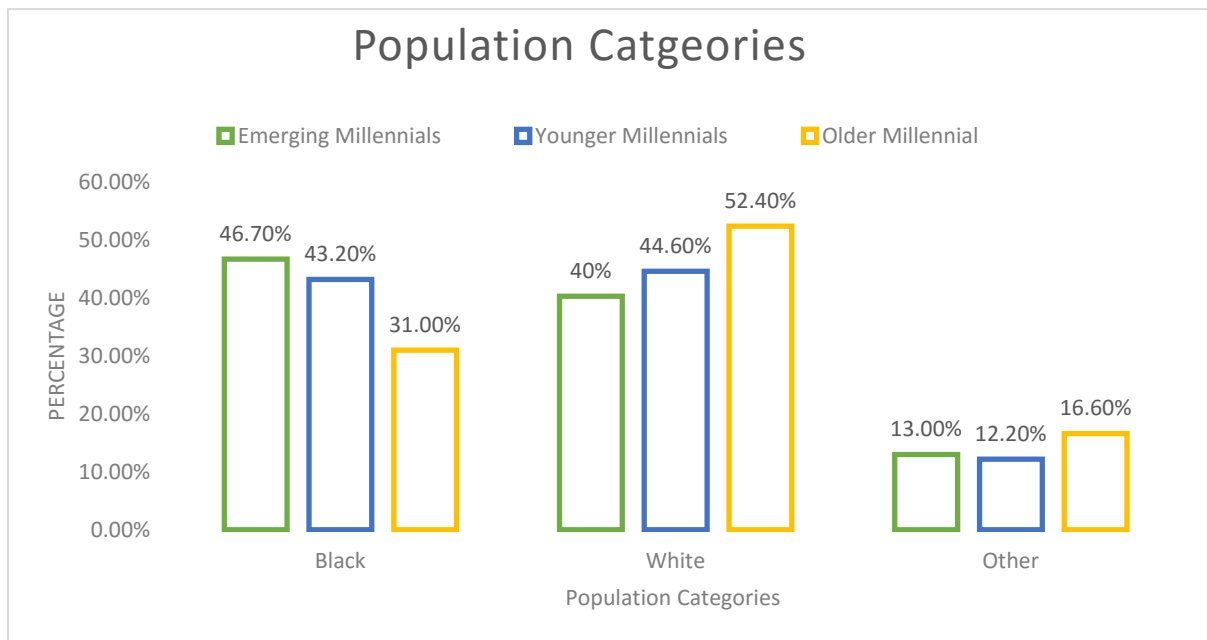
FIGURE 4.9: COMPARISON OF POPULATION GROUPS ACROSS THE MILLENNIAL INTRA-COHORTS

4.4. RESULTS AND DISCUSSIONS IN TERMS OF OBJECTIVES

The results are presented following the objectives of the study. The analysis is based on the service failures that Millennial consumers would experience in the online clothing retail context (Objective 1), followed by their consumer complaint behavioural intentions in the online clothing retail context (Objective 2), and lastly, the differences in complaint behavioural intentions across the Emerging, Young and Older Millennial cohorts (Objective 3). The data for the Millennial subset is analysed using descriptive and inferential statistics. Only Sections A, B, D and H of the questionnaire are relevant.

4.4.1. Objective 1: The service failures that Millennial consumers experience in the online clothing retail context

Respondents had to imagine that they were not completely satisfied with the in-store service delivery while they were shopping for clothing for themselves at on an online retailer of their choice. Based on the imaginary scenario, respondents had to indicate three types of failures that would cause them to be the most dissatisfied (VO4, Section B – Addendum B). The online service failures that Millennial clothing consumers would experience were investigated in terms

of the five dimensions of the construct based on Rosenmayer *et al.'s* (2018) extended typology of service failure.

4.4.1.1. Online service failures for the Millennial group as a whole

Table 4.3 shows the frequencies for the three response options and the combined responses across the type of failures. The combined responses are reported in terms of the total responses selected and not selected per failure. The failures are grouped according to the dimensions identified by Rosenmayer *et al.* (2018).

TABLE 4.3: ONLINE SERVICE FAILURES THAT WOULD CAUSE THE MOST DISSATISFACTION IN TERMS OF TOTAL RESPONSES SELECTED AND NOT SELECTED (N = 193)

Failure dimensions	VO4 Select three in-store/online service failures that will cause you to be the most dissatisfied: Items:	Option 1 (n)	Option 2 (n)	Option 3 (n)	Total Responses selected		Total responses not selected	
					n	%	n	%
Delivery Problems	VO4(1) Received wrong product	87	0	0	87	45.1	10	54.9
	VO4(2) Received wrong size	24	22	0	46	23.8	147	76.2
	VO4(3) Late delivery of products	27	26	4	57	29.5	136	70.5
	VO4(4) Purchased goods never arrived	28	39	14	81	42.0	112	58.0
	VO4(5) Purchased goods damaged during delivery	6	15	13	34	17.6	159	82.4
	VO4(6) Shipment/tracking problems	3	14	7	24	12.4	169	87.6
Website navigational problems	VO4(7) Navigational problems on website	6	2	1	9	4.7	184	95.3
	VO4(8) Insufficient information provided on website	2	12	2	16	8.3	177	91.7
	VO4(10) Inaccurate information provided on website	0	7	6	13	6.7	180	93.3
Product information problems	VO4(9) Products incorrectly listed on website as "in stock" when they are in fact out of stock	4	16	14	34	17.6	159	82.4
Payment security problems	VO4(11) Credit card over-charge	3	11	15	29	15.0	164	85.0
	VO4(12) Confusing payment options	0	3	3	6	3.1	187	96.9
	VO4(13) Difficulties when paying	0	7	8	15	7.8	178	92.2
	VO4(14) Unsecure payment facilities	2	9	28	39	20.2	154	79.8
Customer service problems	VO4(15) Poor customer service support	0	6	18	24	12.4	169	87.6
	VO4(16) Poor communication with customers	0	2	9	11	5.7	182	94.3
	VO4(17) Unfair return/exchange policy	1	1	16	18	9.3	175	90.7
	VO4(18) Unclear return/exchange policy	0	1	9	10	5.2	183	94.8
	VO4(19) Refund problems	0	0	26	26	13.5	167	86.5

Respondents had to select three online service failures that would cause them the most dissatisfaction. Table 4.3 shows that less than half (45.1%) of the respondents indicated that they would be the most dissatisfied when they received the wrong product (VO4(1)), followed by the purchased goods never arrived (VO4(4)) (42%), late delivery of products (VO4(3)) (29.5%), and received wrong size (VO4(2)) (23.8%). The items with the highest total responses

are highlighted in Table 4.3. From Table 4.3, it is evident that respondents would be the most dissatisfied with the delivery problem dimension. The Millennial respondents would also be reasonably dissatisfied with unsecure payment facilities (VO4(14)) (20.2%). For the remaining online service failures, the total responses selected varied between 3.1% (confusing payment options – VO4(12)) and 17.6% (purchased goods damaged during delivery (VO4(5)) and products incorrectly listed on the website as "in stock" when they are in fact out of stock (VO4(9)).

Figure 4.10 for the total responses selected (%) per online service failure.
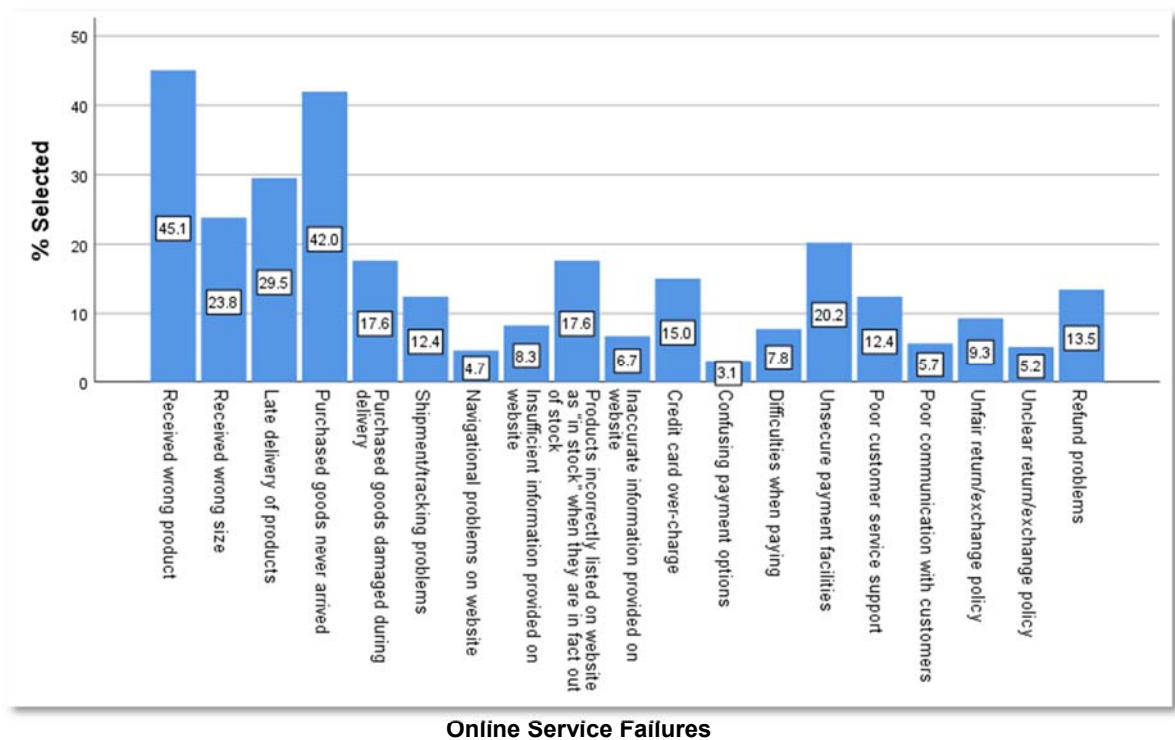
FIGURE 4.10: TOTAL RESPONSES SELECTED (%) PER ONLINE SERVICE FAILURE

Following the selection of three online service failures, respondents had to narrow down their choice to one service failures that would cause them to be the most dissatisfied (VO5 (Q45), Section B – Addendum B).

Table 4.4 shows the online service failure that would cause respondents the most dissatisfaction.

TABLE 4.4: ONLINE SERVICE FAILURE THAT WOULD CAUSE THE MOST DISSATISFACTION (N = 193)

Failure dimensions	VO5 Which one of the three online service failures would cause you to be the most dissatisfied? Items:	Per item		Total (n=193)	
		n	**%**	**n**	**%**
Delivery Problems	VO5(1) Received wrong product	27	14.0	123	63.7
	VO5(2) Received wrong size	15	7.8		
	VO5(3) Late delivery of products	19	9.8		
	VO5(4) Purchased goods never arrived	45	23.3		
	VO5(5) Purchased goods damaged during delivery	9	4.7		
	VO5(6) Shipment/tracking problems	8	4.1		
Website navigational problems	VO5(7) Navigational problems on website	3	1.6	5	2.6
	VO5(8) Insufficient information provided on website	1	0.5		
	VO5(10) Inaccurate information provided on website	1	0.5		
Product information problems	VO5(9) Products incorrectly listed on website as "in stock" when they are in fact out of stock	13	6.7	13	6.7
Payment security problems	VO5(11) Credit card over-charge	10	4.3	34	17.6
	VO5(12) Confusing payment options	4	2.1		
	VO5(13) Difficulties when paying	2	1.0		
	VO5(14) Unsecure payment facilities	18	9.3		
Customer service problems	VO5(15) Poor customer service support	5	2.6	18	9.3
	VO5(16) Poor communication with customers	1	0.5		
	VO5(17) Unfair return/exchange policy	5	2.6		
	VO5(18) Unclear return/exchange policy	1	0.5		
	VO5(19) Refund problems	6	3.1		
	Total	**193**	**100.0**	**193**	**100**

Table 4.4 (N=193) indicates that the respondents would be the most dissatisfied with the following online service failures: purchased goods never arrived (VO5(4)) (23.3%), followed by received the wrong product (VO5(1)) (14%), late delivery of products (VO5(3)) (9.8%), unsecure payments facilities (VO5(14)) (9.3%), and received wrong size (VO5(2)) (7.8%).

The online service failures that Millennial clothing consumers experience were categorised in terms of the five dimensions of the construct based on Rosenmayer *et al.'s* (2018) extended typology of service failure. Rosenmayer *et al.*'s (2018) study indicated that the failure type with the highest response was delivery problems (16.5%), followed by customer service problems (11%), website design (8%), payment problems (3%), and security problems (0.5%). Similar results were found for the study at hand in terms of the total response percentages per dimensions for the online service failure that respondents would be the most dissatisfied with (See Table 4.4.). The total responses for delivery problems are 63.7%. The total responses for payment security problems are 17.6%. Also, the total responses for customer service problems are 9.3%, followed by product information problems (6.7%), and lastly website navigational problems (2.6%). (See Figure 4.11).

In both this study and Rosenmayer *et al.*'s (2018) studies, the majority of the respondents indicated that they would be the most dissatisfied with delivery problems. In this study, the second-highest percentage was recorded for payment security problems, whereas in the

Rosenmayer *et al's.,* (2018) study it was for customer service. In the South African context, respondents may still be wary of trusting online payment systems due to poor infrastructure in the country, and the novelty of online shopping. In both studies, consumers indicated that they would be almost equally dissatisfied with customer service problems. The results for both studies showed that less than 10% of the consumers would be dissatisfied with website navigation problems and product information problems.
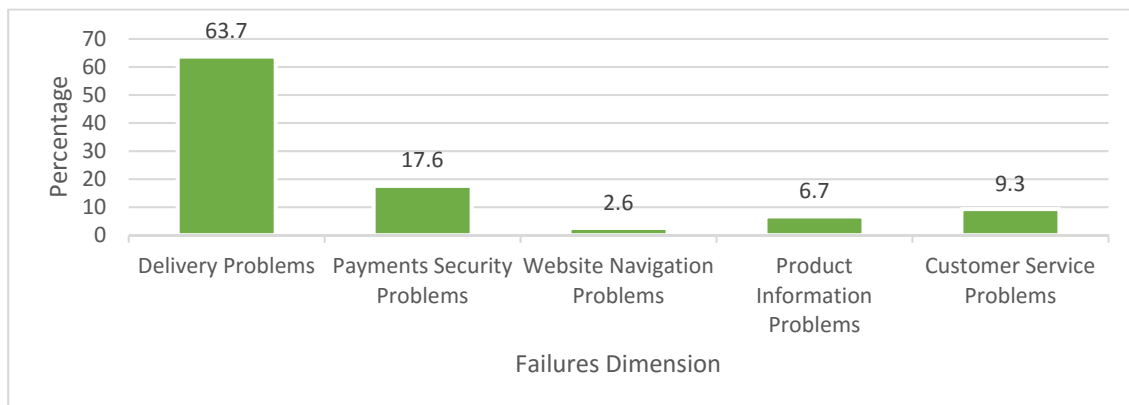
FIGURE 4.11: TOTAL RESPONSE (%) PER ONLINE SERVICE FAILURE DIMENSION

4.4.1.2. Online service failure per Millennial cohort

The Millennials were divided into three intra-cohorts, i.e. Emerging, Young and Older Millennials. The total responses recorded for the online service failures were 230, of which 193 responses included Millennials. Out of the 193 responses, 77 of the responses (39.9%) were Emerging Millennials, 74 of the responses (38.3%) were young Millennials, and 42 of the responses (21.8%) were older Millennials.

Table 4.5 shows the total responses selected for the three online service failures (Question V04) per Millennial cohorts. As question (VO4) is a multiple response question, the total adds up to the total number of responses and not the number of respondents. Only question VO4 is analysed as the responses for VO5 were not enough to justify a meaningful comparison.

TABLE 4.5: TOTAL RESPONSES SELECTED FOR THREE ONLINE SERVICE FAILURES THAT WOULD CAUSE THE MOST DISSATISFACTION ACROSS THE MILLENNIAL COHORTS (N = 193)

Failure dimensions	VO4 Select three in-store/online service failures that will cause you to be the most dissatisfied: Items:	Emerging Millennials		Young Millennials		Older Millennials	
		n	%	n	%	n	%
Delivery Problems	VO4(1) Received wrong product	41	53.2	26	35.1	20	47.6
	VO4(2) Received wrong size	22	28.6	14	18.9	10	23.8
	VO4(3) Late delivery of products	25	32.5	17	23.0	15	35.7
	VO4(4) Purchased goods never arrived	30	39.0	41	55.4	10	23.8
	VO4(5) Purchased goods damaged during delivery	17	22.1	9	12.2	8	19.0
	VO4(6) Shipment/tracking problems	11	14.3	7	9.5	6	14.3
Website navigational problems	VO4(7) Navigational problems on website	1	1.3	4	5.4	4	9.5
	VO4(8) Insufficient information provided on website	7	9.1	4	5.4	5	11.9
	VO4(10) Inaccurate information provided on website	6	7.8	4	5.4	3	7.1
Product information problems	VO4(9) Products incorrectly listed on website as "in stock" when they are in fact out of stock	12	15.6	14	18.9	8	19.0
Payment security problems	VO4(11) Credit card over-charge	6	7.8	22	29.7	1	2.4
	VO4(12) Confusing payment options	0	0	6	8.1	0	0
	VO4(13) Difficulties when paying	6	7.8	4	5.4	5	11.9
	VO4(14) Unsecure payment facilities	17	22.1	13	17.6	9	21.4
Customer service problems	VO4(15) Poor customer service support	7	9.1	10	13.5	7	16.7
	VO4(16) Poor communication with customers	3	3.9	4	5.4	4	9.5
	VO4(17) Unfair return/exchange policy	9	11.7	7	9.5	2	4.8
	VO4(18) Unclear return/exchange policy	3	3.9	5	6.8	2	4.8
	VO4(19) Refund problems	8	10.4	11	14.9	7	16.7

The respondents had to select, in Section B of the questionnaire, the three online service failures (VO4) that they would be most dissatisfied with. The results of the online service failures that the three Millennial cohort groups would be the most dissatisfied with are displayed in Table 4.5 in terms of frequencies and percentages, and Figure 4.12 in terms of percentages. The online service failures that the Emerging Millennials would be most dissatisfied with, based on the total responses selected, include received wrong product (VO4(1)) (53.2%), purchased goods never arrived with a response (VO4(4)) (39%), late delivery of goods (VO4(3)) (32.5%), received wrong size (VO4(2)) (28.6%), and purchased goods damaged during delivery (VO4(5)) (22.1%).

The online service failures that the Young Millennials would be the most dissatisfied include purchased goods never arrived (VO4(4)) (55.4%), received wrong product (VO4(1)) (35.1%),

followed by credit card overcharged (VO4(11)) (29.7%), late delivery of goods (VO4(3)) (23%), and received wrong size (VO4(2)) (18.9%).

The online service failure that the Older Millennials would be most dissatisfied with include received wrong product (VO4(1)) (47.6%), late delivery of products (VO4(3)) (35.7%), followed by received wrong size (VO4(2)) (23.8%), purchased goods never arrived (VO4(4)) (23.8%), and lastly unsecure payments facilities (VO4(14)) (21.4%).
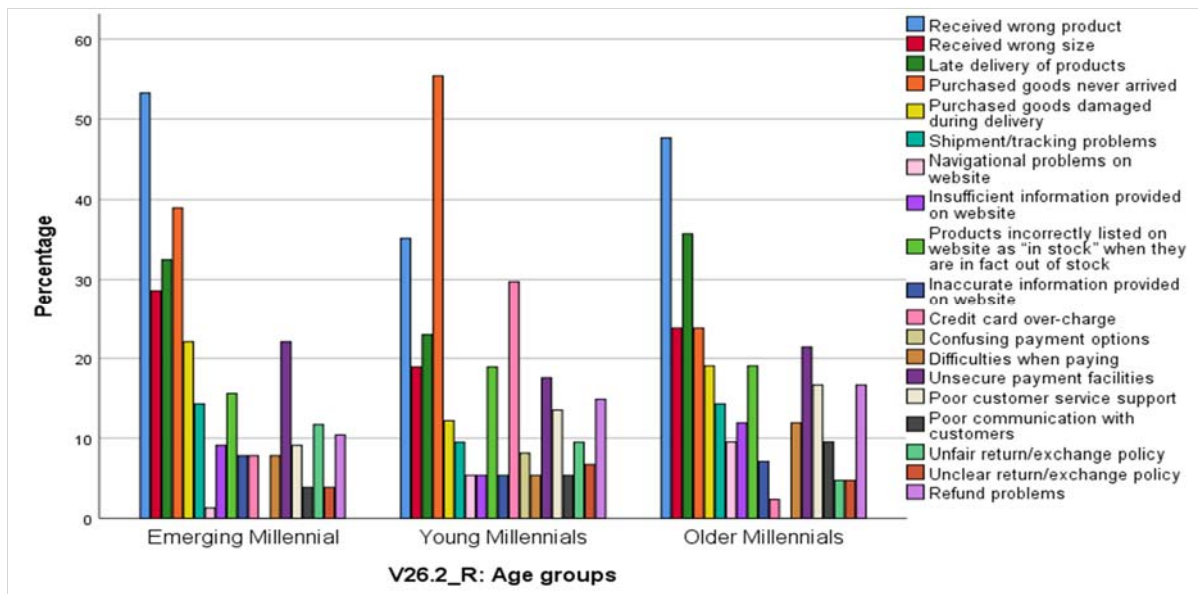
FIGURE 4.12: PERCENTAGE TOTAL RESPONSES SELECTED FOR ONLINE SERVICE FAILURE PER MILLENNIAL COHORT

Figure 4.13 shows the average percentage responses for the service failure categories across the Millennials cohorts.

The online service failures category with the highest average percentage responses among all three Millennial cohorts was delivery problems (Emerging Millennials = 31.6%, Older Millennials = 27.4%, Young Millennials = 25.7%). Overall, the total Millennial subset indicated that delivery problems would cause them the most dissatisfaction (See Table 4.4). The second most prominent online service failure category was product information problems (Emerging Millennials = 15.6%, Young Millennials = 18.9%, and Older Millennials = 19.0%). Payment security problems were the third relevant online service failure (Emerging Millennials = 9.4%, Young Millennials = 15.2%, Older Millennials = 8.9%. The least prominent failure categories included customer service problems (Emerging Millennials = 7.8%, Young Millennials = 10.0%, Older Millennials = 10.5%) and website navigational problems (Emerging Millennials = 6.0%, Young Millennials = 5.4%, Older Millennials = 9.5%). One should note that the percentages

are relatively low as respondents could select three of 19 different response options. Respondents provided a variety of response combinations.
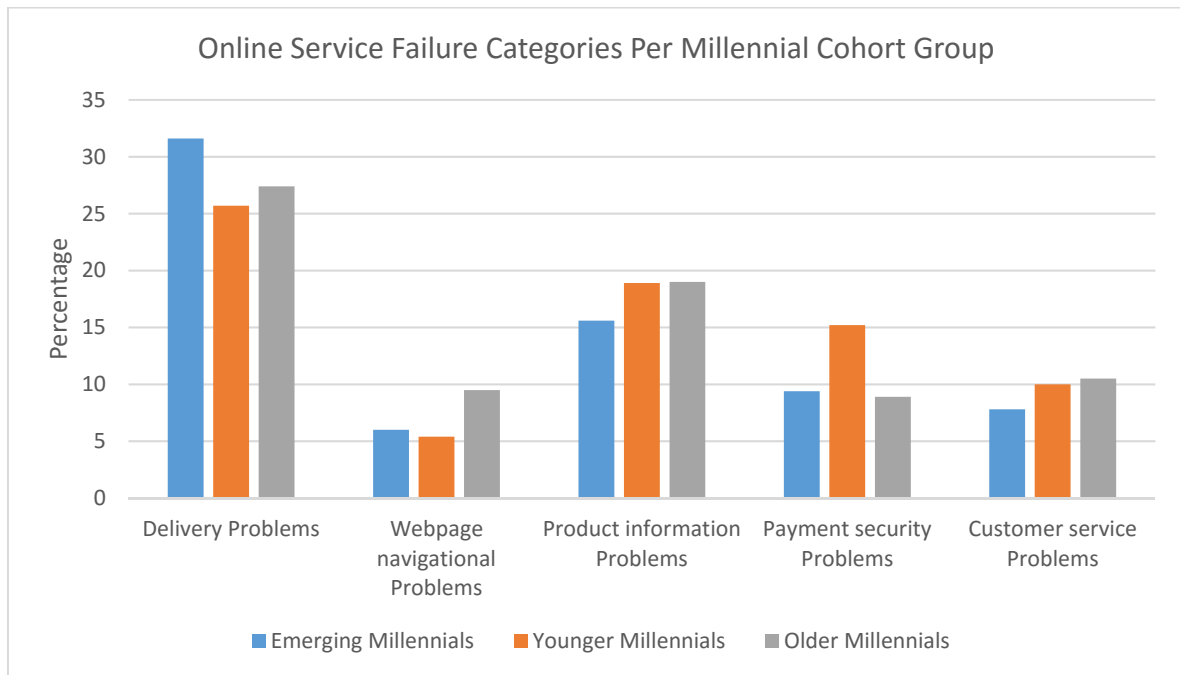
FIGURE 4.13: AVERAGE PERCENTAGE RESPONSES FOR ONLINE SERVICE FAILURE CATEGORIES ACROSS MILLENNIAL COHORTS

In conclusion, all three Millennial cohorts would be the most dissatisfied with delivery problems. Emerging Millennials indicated that they would be more dissatisfied with delivery problems than the Young and Older Millennials. Older Millennials would be the most dissatisfied with web page navigational problems, product information problems and customer service problems. Young Millennials would be the most dissatisfied with payment security problems as an online service failure. As can be seen from Figure 4.13, the differences between these groups per failure category are relatively small.

4.4.2. Objective 2: Millennial consumers' complaint behavioural intentions following a service failure in the online clothing retail context.

Variable 070 (Q70), Section C (Addendum B) measured respondents' complaint behavioural intentions following the specific online service failure. The respondents first had to indicate whether they would take action using a dichotomous (yes/no) response scale based on the online service failure they suggested would cause them to be the most dissatisfied. The results are shown in Table 4.6.

TABLE 4.6: INTENTION TO TAKE ACTION VERSUS NO ACTION

Items: Intention to take action	Total	
	n	%
Yes	171	88.6
No	22	11.4
Total	193	100

Concerning the intention to take action versus no action following the specific online service failures, 88.6% of respondents indicated that they would take action, and 11.4% indicated that they would not.

4.4.2.1. Consumer complaint behaviour intentions for the Millennials consumers

Respondents who answered yes had to indicate the likelihood that they would take any of the 13 types of complaint actions listed, using a four-point Likert-type scale anchored by "extremely unlikely" (1) and "extremely likely" (4). Respondents had to answer all question as previous research has shown that consumers may engage in a combination of private and public actions (Mattila & Wirtz, 2004). The results are shown in Table 4.7.

TABLE 4.7: LIKELIHOOD OF COMPLAINING FOLLOWING AN ONLINE SERVICE FAILURE (n = 171)

Private or public complaint Intentions	Type of private or public complaint intentions	Items Following the online service failure, would you …	Likelihood of complaining Number of responses (%)			
			Not at all likely	Unlikely	Likely	Extremely likely
Private Action	**Boycott Brand/ Retailer**	VO10.4. Switch to another brand	14 (8.2)	43 (25.1)	67 (39.2)	47 (27.5)
		VO10.5. Stop buying at the retailer	18 (10.5)	58 (33.9)	61 (35.7)	34 (19.9)
	Negative word-of-mouth	**Direct word-of-mouth**				
		VO10.1. Tell your family and/or friends about the problem/failure in person (face-to-face) or by phoning them	4 (2.3)	31 (18.1%)	59 (34.5%)	77 (45.1%)
		Electronic word-of-mouth				
		VO10.2. Text your family and/or friends about the problem/failure (e.g. using WhatsApp)	8 (4.7%)	32 (18.7%)	65 (38%)	66 (38.6%)
		VO10.3. Post your experience on your Facebook/Instagram profile for your friends to see	51 (29.8%)	70 (40.9%)	28 (16.4%)	22 (12.9%)
Public Action	**Redress seeking**	**Interactive**				
		VO10.6. Complain to the retailer in person (face-to-face)	32 (18.7%)	57 (33.3%)	45 (26.4%)	37 (21.6%)
		VO10.7. Complain to the retailer by phone	16 (9.3%)	35 (20.5%)	68 (39.8%)	52 (30.4%)
		Semi-Interactive				
		VO10.9. Complain on the retailer's website	18 (10.5%)	45 (26.3%)	44 (25.8%)	64 (37.4%)
		VO10.10. Post negative comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see	61 (35.7%)	66 (38.7%)	29 (16.8%)	15 (8.8%)
		Remote			
		VO10.8. Complain to the retailer by e-mail	5 (2.9%)	17 (9.9%)	61 (35.7%)	88 (51.5%)
	Complaint to press/ consumer complaint website	VO10.12. Write/post a complaint to the press (newspaper, magazine etc.) or a consumer complaint website	86 (50.3%)	51 (29.8%)	24 (14%)	10 (5.9%)
	Complaint to Government/ consumer protection agencies	VO10.11. Complain to a consumer protection organisation (e.g. the National Consumer Commission	71 (41.5%)	62 (36.3%)	24 (14%)	14 (8.2%)

4.4.2.1.1. Private Action

The results were divided into private action and public action. Private action refers to boycott brand/retailer and negative word-of-mouth (WOM). The results for boycott brand/retailer indicated that a total of 66.7% of the respondents were likely to extremely likely to switch to another brand. A total of 55.6% of the respondents were likely to extremely likely to stop buying at the retailers. It is evident for negative WOM that a total of 79.6% of the respondents indicated that they were likely to extremely likely to tell friends and family about the problem in person. Concerning electronic word-of-mouth, 76.6% of respondents indicated that they were likely to extremely likely to text family and friends about their problem (e.g. using WhatsApp). In comparison, only 29.3% were likely to extremely likely to post their experience on their Facebook/Instagram profile for your friends to see (See Table 4.7).

Face-to-face communication to friends and family is the most prominent private complaint action, followed by text messaging on WhatsApp. It seems that South African consumers are still reluctant to complain electronically on Facebook and Instagram. Lee and Cude (2012) found similar results in that the majority of consumers who complained privately, did so by contacting family and friends face-to-face rather than using social media or online platforms. However, it should be noted that the study at hand was conducted before the Covid-19 pandemic, and Lee and Cude's research was conducted in 2012. Consumers' use of social media, and online platforms have increased dramatically since Covid-19 (Snyder, 2020).
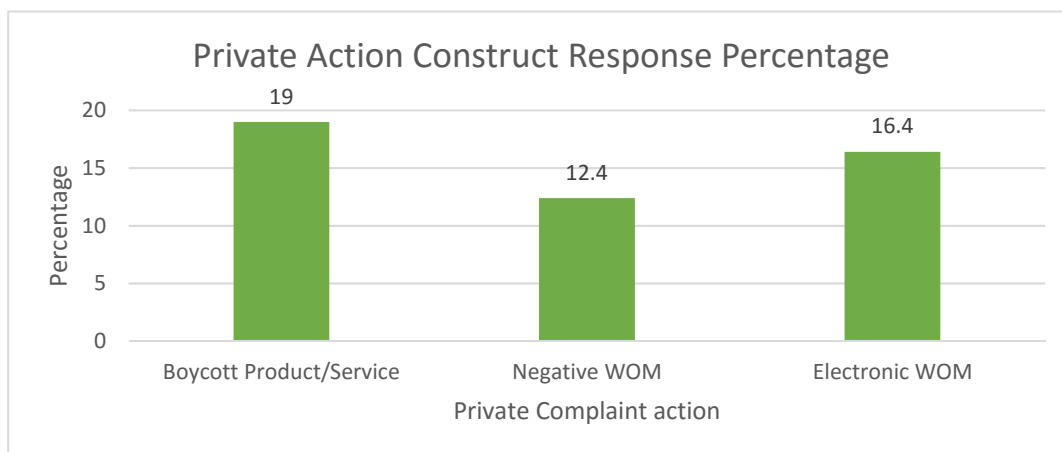
FIGURE 4.14: GROUPED RESPONSES FOR PRIVATE COMPLAINT BEHAVIOURAL INTENTION

Figure 4.14 shows the grouped responses for private complaint behavioural intention for boycotting the brand/retailer, electronic word-of-mouth and negative word-of-mouth. The total responses for likely to extremely likely to take the complaint action were combined and amounted to 1101 responses. A total of 10.4% of the 1101 responses indicate to intention to boycott the brand/retailer following an online service failure, and 8.6% of the 1101 responses indicate to boycotting the retailer. Considering negative word-of-mouth, a total of 12.4% the 1101 responses indicated the intention to engage in traditional (face-to-face) WOM, and 16.3% of the 1101 responses indicate to intention to communicate via electronic WOM to friends and family (WhatsApp WOM = 11.9%; Facebook and Instagram posts = 4.5%). More responses (28.8% of the 1101 responses) were obtained for face-to-face WOM and electronic WOM than for boycotting the brand or retailer (19% of the 1101 responses).

4.4.2.1.2. Public action

The respondent's public complaint behavioural intentions were grouped in terms of the three dimensions of the construct (See Table 4.7). Public complaint action included redress seeking from the retailer, writing or posting a complaint to the press/consumer complaint website or complaining to a consumer protection organisation. Under redress seeking the respondents can choose between three complaint channel choices. With the interactive complaint channel consumers may complain to the retailer face-to-face or by phone-call. With the semi-interactive complaint channel consumers may complain via social media, e.g. the retailer's website or Twitter/Facebook/Instagram pages for anyone to see. The remote complaint channel involves complaining via emails to the retailer.

Almost half of the respondents (48%) indicated they were not likely to contact retailers directly. In contrast, 70.2% indicated that they were likely to extremely likely to phone the retailer to rectify the issue. Lee and Cude's (2012) research confirmed that the purchase environment partly influences consumers' choice of complaint channel. Consumers who purchase products online due to convenience would rather complain by phoning the retailer than complaining face-to-face (Lee & Cude, 2012). Concerning semi-interactive redress seeking complaint action, a total of 63.2% of respondents indicated that they were likely to extremely likely to complain on the retailer's website.

In contrast, 74.4% of respondents indicated that they were not likely to post negative comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see. Remote redress seeking action with the retailer would imply contacting the retailer by e-mail. The majority of the respondents (87.2%) indicated that they would contact the retailer remotely via email. A total of 80.1% of respondents indicated that they were not likely to write/post a complaint to the

press (newspaper, magazine etc.) or a consumer complaint website, and 77.8% indicated that they were not likely to complain to the government or consumer protection organisation.

Figure 4.15 shows the grouped responses for public complaint behavioural intention
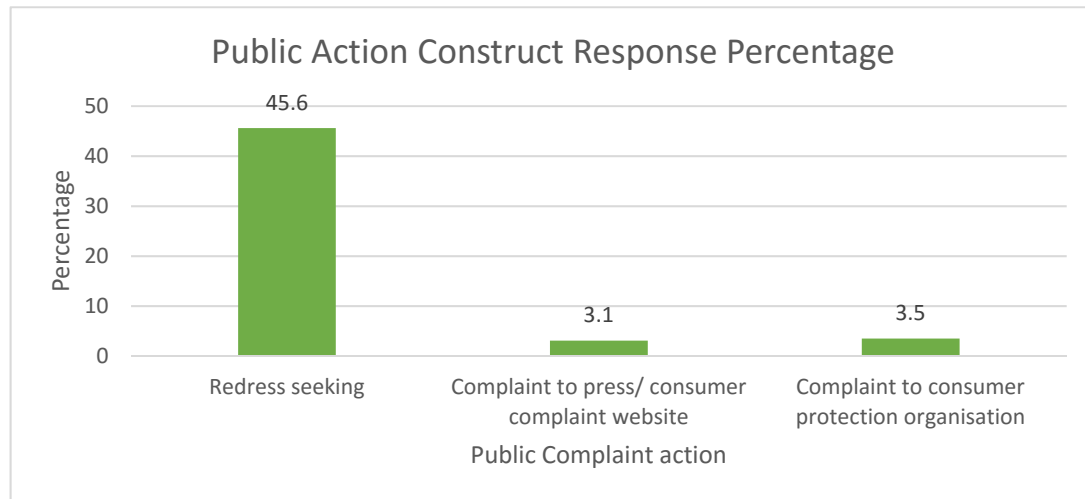
Figure 4.15: GROUPED RESPONSES FOR PUBLIC COMPLAINT BEHAVIOURAL INTENTION

Based on Figure 4.15, a total of 45.6% of 1101 responses indicate an intention to seek redress from the retailer, a total of 3.1% of the responses indicate the intention to write/post a complaint to the press or a complaint website, and 3.5% of the responses indicate an intention to complain to a consumer protection organisation

4.4.2.1.3. Private action versus Public action

Figure 4.16 shows the total grouped responses for private versus public action.
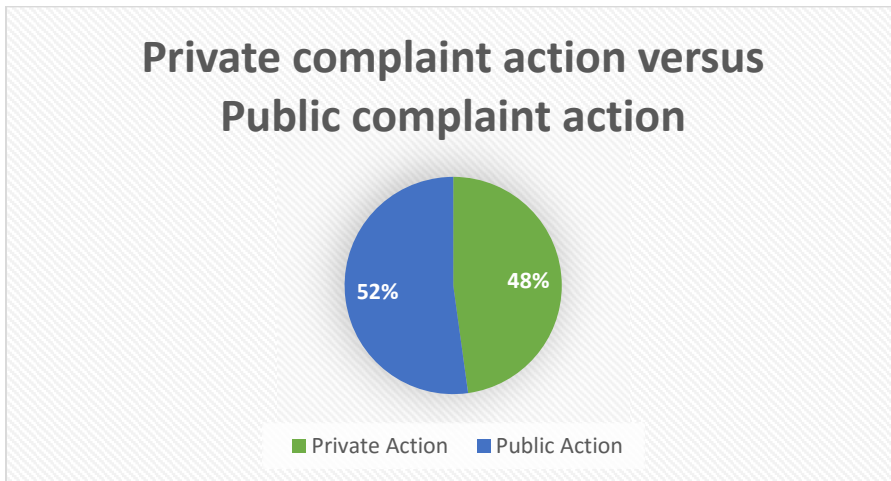
FIGURE 4.16: TOTAL GROUPED RESPONSES FOR PRIVATE VERSUS PUBLIC COMPLAINT ACTION

When grouping the responses for private action and public action respectively, 47.8% of the 1101 responses indicate to the intention to take private (hidden), and 52.2% of the 1101 responses indicate to the intention to take public action. The response distribution between private and public action is, therefore fairly even. (See Figure 4.16).

4.4.2.2. Exploratory factor analysis to uncover underlying consumer complaint intention structure

The exploratory factor analysis (EFA) was used to reduce the 12 items for Millennial consumer's complaint intention (VO10.1-VO10.12, Q53.1-Q53.12 - Section D) into meaningful factors using the Statistical Package for the Social Sciences (SPSS). Following the initial EFA, one item (VO10.6 - complain to the retailer in person (face-to-face)) with a double-loading was deleted. EFA was performed on the remaining items.

An extraction method known as Principal Axis Factoring (PAF) was performed using Varimax rotation with Kaiser Normalisation. Bartlett's test of sphericity was significant (p = 0.000), and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy at 0.726 indicate that the data was appropriate for factor analysis (See Table 4.8).

TABLE 4.8: KMO AND BARTLETTS TEST

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,726
Bartlett's Test of Sphericity	Approx. Chi-Square	490.867
	df	55
	Sig.	0,000

Both Kaiser's criterion and a Scree test were used to determine the number of factors to be extracted. Both of these analyses were done since it is argued that Kaiser's criterion may lead to an overestimation of the number of factors extracted (Costello & Osborne, 2005; Field & Miles, 2010:553). Kaiser's criterion, which entails retaining factors with eigenvalues greater than one, suggested that four factors could be extracted. In addition, the point of inflexion on the Scree plot confirmed that four factors could be extracted. As a rule of thumb, factor loadings between 0.3 to .0.4 were considered to meet the minimal level for interpretation of the factor structure. (Hair, Black, Babin & Anderson, 2010:117)

Factor structure

A clarification of the factors in terms of their content is presented in Table 4.9.

TABLE 4.9: STRUCTURE MATRIX FOR MILLENNIALS' COMPLAINT INTENTIONS

Items	F1	F2	F3	F4
VO10.12: Write/post a complaint to the press (newspaper, magazine etc.) or a consumer complaint website	0.730	0.176	0.081	-0.084
VO10.11: Complain to a consumer protection organisation (e.g. the National Consumer Commission)	0.661	0.134	0.149	-0.024
VO10.10: Post negative comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see	0.602	-0.076	0.149	0.425
VO10.3: Post your experience on your Facebook/Instagram profile for your friends to see	0.564	-0.021	0.235	0.437
VO10.4: Switch to another brand name	0.084	0.855	0.058	0.206
VO10.5: Stop buying at the retailer	0.150	0.603	0.174	0.210
VO10.9: Complain on the retailer's website	0.150	0.082	0.631	0.101
VO10.7: Complain to the retailer by phone	0.239	0.035	0.521	0.065
VO10.8: Complain to the retailer by e-mail	0.006	0.065	0.478	-0.137
VO10.1: Tell your family and/or friends about the problem/failure in person (face-to-face) or by phoning them	-0.015	0.229	0.047	0.453
VO10.2: Text your family and/or friends about the problem/failure (e.g. using WhatsApp)	0.042	0.179	-0.122	0.363
Mean	1.85	2.66	2.52	2.75
Standard deviation	0.59	0.44	0.59	0.41
Eigen values	3.05	1.60	1.34	1.05
% Variance explained	23.3	10.2	6.6	4.5
Cronbach's Alpha	0.76	0.76	0.56	0.48

The total percentage of variance explained following extraction was 44.6%. The first factor accounted for 23.3% of the variance, the second accounted for 10.2%, the third accounted for 6.6%, and the fourth factor accounted for 4.5%. The level of variance that is considered satisfactory depends on the problem (Malholtra, Nunan, Briks, 2017:718). In the social sciences, where information often is less precise than the natural sciences, a solution that accounts for 60% of the total variance, and in some cases even less, is considered to be satisfactory (Hair *et al.*, 2010:109). According to the Streiner (1994), as a general rule, the proportion of the total variance explained by the retained factors should be at least 50%.

One of the most commonly used indicators of internal consistency is Cronbach's alpha coefficient. Ideally, the Cronbach alpha coefficient of a scale should be above 0.7 (DeVellis, 2003). Cronbach alpha values are, however, quite sensitive to the number of items in the scale.

With short scales (e.g. scales with fewer than ten items), it is common to find relatively low Cronbach values (e.g. 0.5) (Pallant, 2010:97).

The factors were qualitatively labelled in terms of their content, namely:

Factor 1: Electronic communication (4 items)

Factor 2: Switching intention (2 items)

Factor 3: Complaining to the retailer (3 items)

Factor 4: Negative word-of-mouth (2 items)

Factor 1: Electronic Communication:

Factor one of this study associated mainly with the Negative EWOM of the adapted scale items based off of Lee and Cude (2012) and Clark (2013), and retained the following original items:

- VO10(3) Post your experience on your Facebook/Instagram profile for your friends to see

In addition, factor one of this study is associated with the complaint to government/ consumer protection agencies, complaint to the press or consumer complaint websites, and semi-interactive complaint on social media, and retained the following added items:

- VO10(10) Post negative comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see

- VO10(11) Complain to a consumer protection organisation (e.g. the National Consumer Commission)

- VO10(12) Write/post a complaint to the press (newspaper, magazine etc.) or a consumer complaint website

The first factor seemed to capture complaint intention via electronic communication. Three of the four items reflected consumers' use of electronic means of communication, including posting comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see, posting experiences on personal Facebook/Instagram profiles for friends to see, and writing/posting a complaint to the press (newspaper, magazine etc.) or a consumer complaint website. Consumers may contact consumer protection organisations in person, by writing letters or by making use of e-mail. The Cronbach Alpha (0.76) for factor one shows that the

items are internally consistent, meaning that the respondents similarly perceived the items and that the items, therefore, belong together. Therefore, the item "complain to a consumer protection organisation (e.g. the National Consumer Commission)" could imply that consumers would contact such organisations electronically instead of in-person. However, it should be noted that the wording of the item does not necessarily imply electronic communication.

Factor 2: Switching Intention:

Factor two of this study associated mainly with Boycott brand/retailer of the adapted scale items based off of Lee and Cude (2012) and Clark (2013), and retained the following two of the original items:

- VO10(4) Switch to another brand name

- VO10(5) Stop buying at the retailer

The second factor corresponds most strongly with switching intention. Switching manifests in the intention to stop buying at retailers as dissatisfied consumers would probably switch to other retailers, and intention to switch to another brand name. Both of these items relate to private action, implying that retailers remain unaware of service shortcomings. The Cronbach's Alpha (0.76) for factor two shows that the items are internally consistent.

Factor 3: *Complaining to the retailers:*

Factor three of this study associated mainly with redress seeking of the adapted scale items based off of Lee and Cude (2012) and Clark (2013), and retained the following three of the original items:

- VO10(7) Complain to the retailer by phone

- VO10(9) Complain on the retailer's website

- VO10(8) Complain to the retailer by e-mail

The second factor tapped into the different complaints directed to the retailer. The three items included the intentions to complain to the retailer by phone, by e-mail, and on the retailer's website. Complaints to retailers by phone or by email represent remote complaining. In contrast, complaints to retailer websites constitute semi-interactive complaining. The three

items did not include any reference to the intention to complain to the retailer in person (face-to-face). This could mean that the respondents did not consider it to be part of their intention to complain directly to the retailer, probably as the failure relates to the online shopping experience and not the in-store shopping experience.

Seeking redress directly from the retailers (implying face-to-face contact) formed part of Day and Landon's (1977) complaint taxonomy. However, their taxonomy was developed for the traditional in-store shopping context, that excluded online shopping. The Cronbach Alpha (0.56) for factor three is acceptable. The Cronbach's alpha indicates that the items are not contradictory.

Online retailers should note that consumers perceive complaining remotely by phone, via e-mail and by posting comments on websites as a means to obtain redress from the retailers rather than complaining in person. This could be especially true of pure online retailers who do not have physical store presence. It should also be noted that traditional B&M retailers with an online presence were also included in this study. However, consumers are more willing to complain remotely, as it is time-saving and convenient (Clark, 2013).

Factor 4: Word of Mouth:

Factor four of this study is associated with private negative EWOM of the adapted scale items based off of Lee and Cude (2012) and Clark (2013), and retained the following original items:

- VO10(1) Tell your family and/or friends about the problem/failure in person (face-to-face) or by phoning them

- VO10(2) Text your family and/or friends about the problem/failure (e.g. using WhatsApp)

The fourth factor corresponds most strongly to word of mouth. In this case, word of mouth manifests in the intention to tell your friends and family about the problem/failure in person, and intention to text your friends and family about the problem/failure using WhatsApp. Both of these items relate to private action, implying that retailers remain unaware of service shortcomings. Although the Cronbach's alpha (0.48) for factor four can be considered low, the grouping of the items is meaningful, considering the theoretical interpretation of the conceptual basis for the variables.

For the purpose of interpretation of the means (*M*) of the respective factors (decision-making styles), the following applied:

M ≤ 1.5, Highly unlikely (weak intention)

M > 1.6 ≤ 2.5, unlikely relatively (relatively weak intention)

M > 2.5 ≤ 3.5, likely (relatively strong intention)

M > 3.6, highly likely (strong/pertinent intention).

Based on the factor means, electronic word-of-mouth (mean = 1.85) is a relatively weak complaint intention, while complaining to the retailer (mean =2.51), switching intention (mean = 2.66) and negative word-of-mouth (mean = 2.75) are relatively strong complaint intentions. Negative word-of-mouth as private complaint action is the most relatively pertinent complaint intention, followed by switching intentions. Complaining to the retailer is a relatively strong public complaint intention. Electronic word of mouth is the least pertinent complaint intention.

Figure 4.17 shows the visual presentation of the consumer complaint intentions for Millennial consumers.
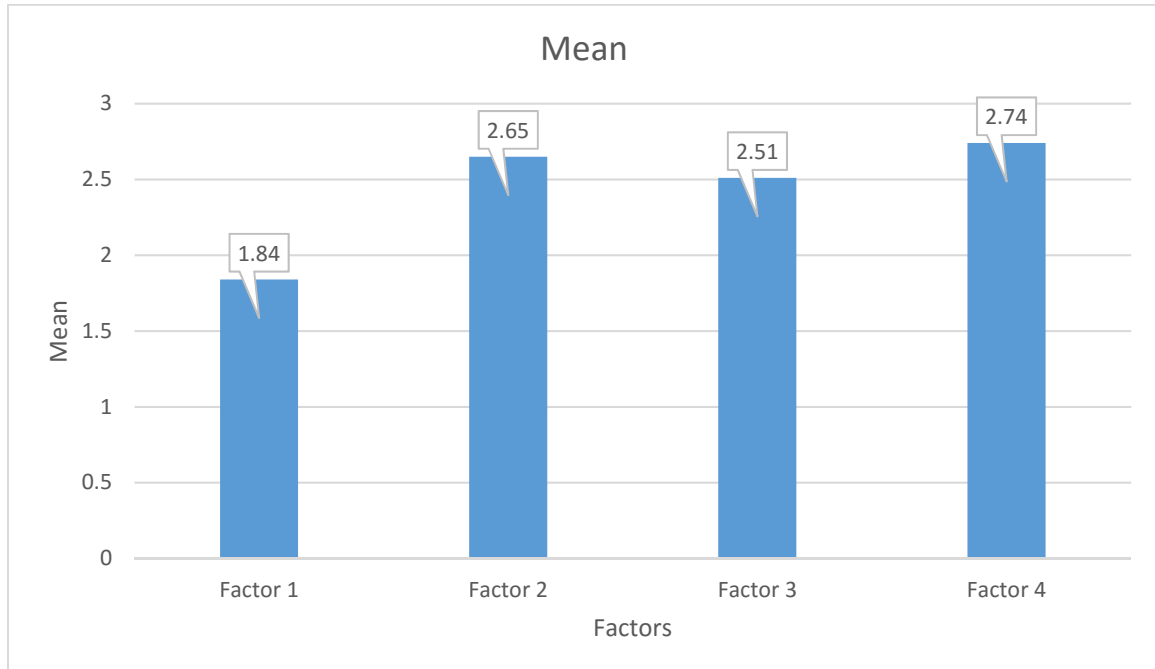
FIGURE 4.17: A VISUAL PRESENTATION OF THE CONSUMER COMPLAINT INTENTIONS FOR MILLENNIAL CONSUMERS

4.4.3. Objective 3: Differences in emerging, young, and older Millennials complaint behaviour intentions following a service failure in the online clothing retail context.

Millennials were divided into three groups, including Emerging Millennials, Young Millennials and Older Millennials. Fisher's exact test was used to determine the differences across the respective Millennial cohorts' intention to take action versus no action (nominal Yes/No response options). The Fisher's exact test is generally used as an alternative to the Chi-square test when cell sizes are too small (Pietersen & Maree, 2020:298).

Table 4.10. shows the differences in the Millennial cohort's intention to take action or no action.

TABLE 4.10: DIFFERENCES IN THE MILLENNIAL COHORTS INTENTION TO TAKE ACTION OR NO ACTION

Following the online service failure, would you take action?	Millennial cohorts						Total		p-value Fisher's exact test
	Emerging Millennials		Young Millennials		Older Millennials				
	n	%	n	%	n	%	n	%	
Yes	69	89.6	63	85.1	39	92.9	171	88.6	
No	8	10.4	11	14.9	3	7.1	22	11.4	0.444
Total	77	100.0	74	100.0	42	100.0	193	100.0	

p-value: significant at p < 0,05, 1 cell had an expected count less than 5

Table 4.10 shows that the Millennial cohorts were relatively equal likely to take complaint action (Older Millennials = 92.9%, Emerging Millennials = 89.6%, Young Millennials (85.1%). No significant differences exist between the respective Millennial cohorts and their intention to take action versus no action (p-value = 0.444). Irrespective of the Millennial cohort, respondents were equally inclined to take action instead of no action, implying no differences between the respective cohorts in terms of intention to take action versus no action. Similarly, in a recent study conducted by Soares *et al.* (2017), they found that Millennial consumers have low trust in brands and are heavily influenced by their peers increasing dissatisfaction after a service failure occurred and thus an increase in complaint intention. In addition, no generational differences existed in terms of their intention to take action or no action.

ANOVA was performed to determine the differences in Millennial consumers complaint intentions (factors) following an online service failure. The results are displayed in Table 4.11.

TABLE 4.11: DIFFERENCES IN COMPLAINT INTENTIONS ACROSS THE MILLENNIAL GROUP

Complaint intention (Factor)		Millennial cohorts			Complaint intention (Factor)		Millennial cohorts		
		Emerging Millennial	Young Millennials	Older Millennials			Emerging Millennial	Young Millennials	Older Millennials
Electronic communication	n	69	63	39	**Complaining to the retailer**	n	69	63	39
	Mean	1.74	1.91	1.94		Mean	2.51	2.60	2.40
	Std. dev.	0.53	0.66	0.54		Std. dev.	0.57	0.55	0.67
	F-Value			2.061		F-Value			1.484
	p-value, ANOVA			0.131		p-value, ANOVA			0.230
Switching intention	n	69	63	39	**Word-of-mouth**	n	69	63	39
	Mean	2.67	2.69	2.59		Mean	2.83[a]	2.75[a]	2.59[b]
	Std. dev.	0.42	0.40	0.51		Std. dev	0.31	0.35	0.58
	F-Value			0.649		F-Value			4.229
	p-value, ANOVA			0.524		p-value, ANOVA			0.016*

df = Between groups = 2, Within groups = 160, Total = 170
p-value: significant at p < 0,05, Means with different superscripts differ significantly on the 5% level, Duncan Multiple Range post-hoc test

The means per complaint intention (factors) was analysed across the Emerging, Young, and Older Millennials. For the interpretations of the means (M), the following applied: M ≤1.5, Highly unlikely (weak complaint intention); M = >1.6 ≤2.5, unlikely (relatively weak complaint intention); M = >2.5 ≤3.5, likely (relatively strong/pertinent complaint intention); M > 3.6, highly likely (strong/pertinent complaint intention). The Emerging Millennials had the lowest mean (mean =1.74) for electronic communication, meaning they were unlikely to take this complaint action. Although the Older Millennials had the highest mean (mean =1.94), they were also unlikely to complain electronically. The Young Millennials were also unlikely to complain electronically (mean = 1.91).

The Young Millennials had the highest mean score (mean = 2.69) for switching intention, followed by the Emerging Millennials (mean = 2.67) and Older Millennials (mean 2.59). The respective groups were, therefore, likely to take this complaint action.

Concerning complaining to the retailer, the Emerging Millennials had the second highest mean (mean = 2.51). The Young Millennials had the highest mean (mean = 2.60). The Older Millennials had the lowest mean (mean = 2.4). All three of the Millennial cohorts were likely to complain to the retailer.

The Emerging Millennials had the highest mean (mean = 2.83) for word-of-mouth intention, followed by the Young Millennials (mean = 2.75). The Older Millennials had the lowest mean (mean = 2.59). All three of the Millennial cohort groups were likely to take this complaint action.

The ANOVA shows that there is no statistically significant difference between the Millennial groups concerning the intention to complain by electronic communication (p-value = 0.131), switching between the brand/retailer (p-value = 0.524) and contacting the retailer (p-value = 0.230). Therefore, there is no evidence that Emerging, Young and Older Millennials would differ in terms of their electronic complaint intentions to communicate electronically, switch between brands or retailers, or contact retailers following an online service failure. (See Table 4.11).

Also, the ANOVA revealed a statistically significant difference between the three Millennial cohorts across the intention to engage in negative word-of-mouth (p-value = 0.016). Therefore, the results point to evidence that Emerging, Young, and Older Millennials would differ in terms of their negative word-of-mouth complaint intention following an online service failure. Duncan's post-hoc test shows no significant difference between Emerging and Young Millennials. At the same time, both of these groups are significantly different from the Older Millennials. The Duncan's multiple range test further pinpointed precisely where the differences were located; Older Millennials (mean = 2.59) was significantly different from Young Millennials (mean = 2.75) and from Emerging Millennials (2.83) (p = 0.016). Older Millennials might be less likely to tell their family and friends about the problem/failure in person (face-to-face or by phoning them) and by texting them using WhatsApp than Emerging and Young Millennials.

Millennials are tech-savvy and familiar with digital devices and technology (Bolton *et al.*, 2013). Millennial consumers find it easy to share their judgements of service quality or an overall experience (Muskat *et al.,* 2013), including complaints following a service failure. In this sense, it is evident that emerging, and young Millennial consumers are more likely to complain about a service failure to their family or friends than the older Millennials because they can complain more easily using multiple, technological media sources.

Figure 4.18 shows the means for the Emerging, Young, and Older Millennials by word-of-mouth intention. A mean of M≥2.6 indicates that the specific Millennial cohort was likely to highly likely to take the specific complaint action.
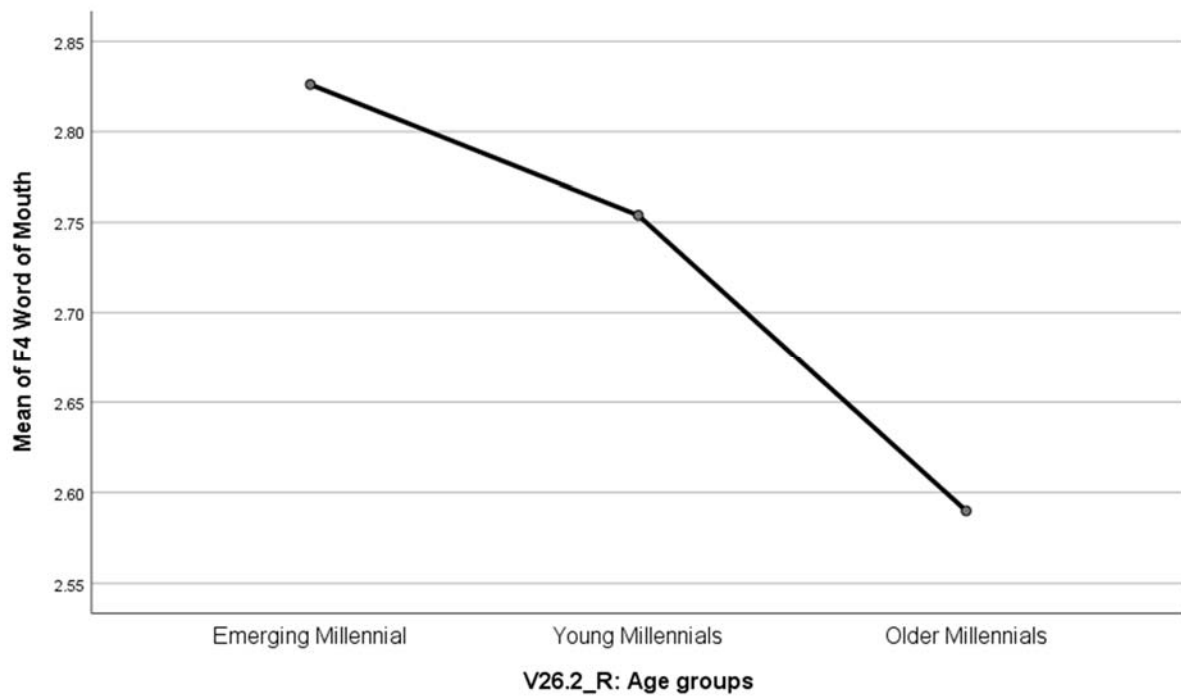
FIGURE 4.18: MEAN FACTOR FOR WORD-OF-MOUTH INTENTION

4.4. CONCLUSION

This study formed part of a larger research project (n = 2528) on consumers' complaint behavioural intentions following a product/service failure in the online/offline clothing retail context. Only data about the Millennial respondents (n = 193) who purchased clothing in the online retail context were analysed. The analysis focused on the online service failures that would cause Millennials the most dissatisfaction, their subsequent complaint intentions, and the differences in complaint intentions across the respective Millennial cohorts, including Emerging Millennials, Young Millennials and Older Millennials.

The demographic characteristics of the Millennials subset of the sample were presented first. This was followed by a discussion of the demographic characteristics of the respective Millennial cohorts. The Millennial subset comprised of almost half male and female respondents. The sample also included an almost equal representation of White and Black respondents. The results were analysed in terms of the three objectives of this study.

Objective 1 explored and described the service failures that Millennial consumers experience in the online clothing retail context. The data were analysed in terms of the online service failure categories identified in Rosenmeayer *et al.*'s (2018) study. The majority of the Millennials indicated that delivery problems would cause them the most dissatisfaction. That

was followed by payment security problems, product information problems, customer service problems, and website navigational problems. Negligible few respondents indicated that website navigational problems would cause them the most dissatisfaction.

Objective 2 explored and described Millennial consumers' complaint intentions following service failure in the online clothing retail context. The data were analysed in terms of the intention to take action (private versus public action) or no action. The results showed that more than 88% of the Millennials would take action following an online service failure in the clothing retail context. For private action, the majority of the respondents indicated that they would tell their family and/or friends about the problem/failure in person (negative WOM) or by using WhatsApp (electronic WOM). For public action, the majority of respondents indicated that they would seek redress rather than complain to government/ consumer protection agencies or complaint to the press or consumer complaint website. More responses indicate to likelihood to take public action (52.3% of the 1101 responses) compared to intention to take private (47.7% of 1101). In addition, exploratory factor analysis resulted in four underlying complaint intention dimensions or factors, including electronic communication, contacting the retailer, switching between brands/retailers, and negative word-of-mouth. These dimensions could serve to group consumers based on the relative emphasis they put on the specific complaint dimension.

Objective three determined the differences in Emerging, Young, and Older Millennials' complaint behavioural intentions following a service failure in the online clothing retail context. Fisher's exact test showed no significant difference between the respective groups' intention to engage in private versus public action. ANOVA tests were performed to determine the differences in complaint intentions (factors) across the different Millennial cohorts. The ANOVA test indicated that there was no significant difference between the means scores for intention to complain by electronic communication, switching between the brand name/retailer and contacting the retailer across the respective groups. This implies that all three of the Millennial groups were equally likely to engage in the respective complaint actions. Also, the Anova showed that intention to engage in negative word-of-mouth varied significantly by the Millennial groups, with Older Millennials being less likely to contact family and/or friends in person or by text messaging on WhatsApp than Emerging and Young Millennials.

The results emphasise that online retailers should understand the demographic profile of their client base. While there is little difference between the number of Millennials, who would complain privately versus publicly, including the differences between the emerging, young and older Millennial cohort groups, Millennials differ about the service failures that would cause them the most dissatisfaction.

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Chapter 5:
Conclusion of the study

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5.1. INTRODUCTION

In the following sections, the conclusions are presented in the order of the objectives of the study. Objective 1 focuses on the service failures that Millennial consumers would experience in the online clothing retail context. Objective 2 focuses on Millennial consumers complaint behavioural intentions following service failure in the online clothing retail context. Objective 3 centres on the differences in Emerging, Young, and Older Millennial consumers' complaint behavioural intentions following a service failure in the online retail context. The theoretical contribution, the practical implications, and limitations of the study, as well as recommendations for future research, are discussed.

5.2. CONCLUSION OF OBJECTIVES

5.2.1. Service failures that Millennial consumers would experience in the online clothing retail context

5.2.1.1. Online service failures for the Millennial group as a whole

Based on a scenario, respondents had to indicate three out of the 19 possible service failures that would cause them to be the most dissatisfied. After grouping the total responses selected, it became clear that almost half of the Millennials indicated that they would be most dissatisfied with receiving the wrong product, followed by purchased goods never arrived and the late delivery of products. When the respondents had to indicate the one service failure that would cause the most dissatisfaction, most of the responses related to the delivery problem failure dimension. The service failures that would cause the most dissatisfaction included: purchased goods never arrived, receiving the wrong product, and late delivery of products. In addition, unsecure payments facilities that indicate to payment security problems was also a reason for dissatisfaction.

Based on Rosenmayer *et al.'s* (2018) extended typology of service failures, the responses for the types of service failure that would cause the most dissatisfaction were categorised into delivery problems, payment security problems, customer service problems, product

<div align="right">90</div>

information problems, and website navigational problems. The order of the problems presents the prominence of the problems, with delivery problems being the most prominent and website navigational problems being the least prominent. Delivery problems were also the most pertinent in Rosenmayer *et al.'s* (2018) study. Delivery problems due to the human element should not be underestimated. Receiving the wrong product, wrong size, late delivery, or purchased goods never arrived are all related to external causes that the customer cannot control. However, the online retailer can, to a certain degree, prevent these issues by providing appropriate staff training and emphasising the importance of good work ethics.

Unsecure payment facilities, implying payment security issues, is a troubling issue in online retailing due to the potential for external parties to commit fraudulent transactions. Online merchants and consumers alike expect online buying and selling to be easy, efficient, and safe. In the South African contexts, customers may be sceptical about online payment systems due to lack of quality infrastructure, and the novelty of online shopping. In a recent study conducted by Deloitte (2019), it showed that Millennials in South African believe that the benefits of technology outweigh the risks associated with sharing personal data, online payment fraud, and security breaches. However, due to Covid-19, many online retailers were forced to improve their delivery systems that could instil consumer confidence and trust (The Media Online, 2020). New online payment technologies have already simplified and smoothed transaction experiences to ensure safer online payment methods, for example, mobile payments, e-wallets, and contactless cards. As the demand for online retail environment grows additional payment features and safety options will have to expand to ensure growth in multiple directions.

Poor customer service problems and customer service support were equally pertinent in both this study and Rosenmayer *et al.'s* (2018) study. In addition, in both studies, very few respondents indicated that they would be dissatisfied with web-page navigation problems and product information problems. Web page navigation problems include insufficient information provided on the website as well as inaccurate or wrong information provided on the website. It is evident that consumers are accustomed to the way online retail platforms functions and how to navigate them, thus resulting in fewer consumers that would be dissatisfied with web-page navigational problems. Similarly, consumers' who frequently buy clothing online will not be that dissatisfied with product information problems as they gain experience in terms of where to buy and what to buy. Online clothing retailers can, however, prevent these problems by ensuring that the websites are user-friendly and up to date.

5.2.1.2. Conclusion of results for online service failures per Millennial intra-cohort group

The online service failure category that had the highest responses among all three Millennial cohorts was delivery problems. The second most pertinent service failure category across the Millennial cohorts was product information problems. Payment security problems were the third most pertinent online service failure category. The least relevant service failure categories were customer service problems and website navigational problems.

The findings show that Emerging Millennials would be more dissatisfied with delivery problems than the Young and Older Millennials. Also, older Millennials would be more dissatisfied with web page navigational problems, product information problems and customer service than the other cohorts would. Young Millennials would be more dissatisfied with payment security problems compared to the other groups. Nonetheless, one should note that the differences between the cohorts were relatively small.

5.2.2. Millennial consumers' complaint behaviour intentions following service failure in the online clothing retail context

The data were analysed based on Clark's (2013) consumer complaint behavioural model that was adapted from Mattila and Wirtz (2003) and Day and Landon (1977). Based on the theory, complaint intention/behaviour manifests in action or no action. Action manifests in private and public action.

Based on the descriptive analysis, the majority of the Millennials intended to take complaint action following service failures in the online clothing retail context. Private action refers to boycotting brand/retailers and negative word-of-mouth (WOM) communication. Results showed two-thirds respondents were likely to extremely likely to switch to another brand. At the same time, more than 50% were likely to extremely likely to boycott the retailer. Concerning negative WOM, the majority of the respondents were likely to extremely likely to tell friends and family about the problem in person. Most of the respondents were likely to extremely likely to text family and friends about their problem using WhatsApp. By contrast, nearly a third were likely to extremely likely to post their experience on their Facebook/Instagram profile for your friends to see (see Table 4.7).

It is clear that Millennials prefer face-to-face private complaint intentions, followed by text messaging on WhatsApp. South African consumers could be still reluctant to complain electronically on Facebook and Instagram. Similarly, in a study conducted by Lee and Cude

(2012), the majority of consumers, who complained privately, instead contacted their significant others face-to-face than using social media or online platforms.

Public complaint action includes redress seeking, complaining to the press or compliant websites, or contacting a consumer protection organisation. Under redress seeking the respondents could choose between three complaint channel choices. The interactive complaint channel includes actions such as phoning retailers or contacting retailers face-to-face. The semi-interactive complaint channel involves complaints via social media. The remote complaint channel includes complaints via email or a letter. Interactive redress-seeking includes complaining to the retailer in person or by phone.

More than half of the respondents were not likely to contact the retailers directly. In contrast, 70.2% were likely to extremely likely to phone the retailer to rectify the issue. Concerning semi-interactive redress seeking complaint intention, 63.2% indicated that they were likely to extremely likely to complain on the retailer's website. In contrast, almost 75% of the respondents indicated that they were not likely to post negative comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see. Therefore, it is evident that Millennials who purchase clothing online, probably due to the convenience aspect, would rather complain using more convenient avenues, such as by phoning the retailer and complaining on the retailers' websites, than complaining in person. The fact that Millennials are not likely to post comments on the retailers' social media pages could indicate the Millennials are not ready to vent their anger in public for all to see. According to Clark (2013), Millennials intent to complain is directly influenced by the difficulty of the complaint channel. It is evident that the Millennials in this study were more likely to voice their complaint if the complaint channel was easy and convenient to use. In South Africa, Millennial consumers are often considered passive and thus results in Millennials that still prefer to directly or electronically complain to the retailer rather than complaining on social media.

Consumers who take private action, probably to complain to seek redress and not vent their anger, thus complaining directly to the retailer's website would subsequently increase the likelihood of their complaint being handled successfully. This is also evident in remote redress seeking whereby consumers can contact the retailer by e-mail. The majority of the respondents, 87.2% indicated that they would contact the retailer remotely via email.

The majority of the respondents (80.1%) were not likely to write to the press (newspaper, magazine etc.) or a consumer complaint website. Similarly, 77.8% indicated that they were not likely to complain to a consumer protection organisation. This implies a general passivity towards third party complaint channels. Online clothing consumers might prefer to complain to the retailer via phone or e-mail than to compliant to the press or consumer protection

organisation as they might consider it not worth the while to contact third parties. According to the Consumer Protection Act, consumers should first contact the retailer to resolve the issue before escalating the matter to third parties (NCC, 2020). Consumers tend to contact third parties when retailers do not address their dissatisfaction or offer any form of redress. Regarding private versus public action, 52.2% of the total responses indicated to public complaint intention and 47.7% to private complaint intention. The results imply that the respondents were reasonably equally willing to take private action and public action. Similarly, in a study conducted by Malhorta *et al.* (2008), consumers were relatively equally willing to take private action and public action. Private action has severe implications for retailers as the complaints do not get resolved directly by the retailer and thus could have grave ramifications for retailers. However, the online retailer should encourage their consumers to complain publicly by creating an easy and convenient way to complain as this will allow them to improve their products and offer redress to the consumer.

In addition to the descriptive analysis, inferential statistics were used to analyse the data about Millennials compliant intentions. The EFA reduced that data into four meaningful factors, including electronic communication (4 items), switching intention (2 items), complaining to the retailer (3 items), and negative word of mouth (2 items).

Electronic communication included posting comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see, posting experiences on personal Facebook/Instagram profiles for friends to see, and writing/posting a complaint to the press (newspaper, magazine etc.) or a consumer complaint website, and contacting a consumer protection organisation. Cronbach Alpha (0.76) could imply that the consumers would be willing to complain to consumer protection originations via electronic means. However, the wording of the items does not explicitly state electronic communication. This form of electronic communication involves both private and public complaint action. Private actions are not visible to retailers. With public actions, retailers may become aware of the problem, e.g. when the customer post complaints on the retailers' social media pages. Third parties, including consumer protection organisations and the media, could bring the problem to the retailers' attention. Public action, in this sense, may also create awareness among consumers due to the influence of social media and websites.

Switching intention manifests in the intention to stop buying at retailers and intention to switch to another brand name. Switching relates to private complaint action. The disadvantage of boycotting brands and retailers is that retailers do not get the opportunity to correct the service failure. Unfortunately, they will remain unaware of the service failure.

Complaining to the retailer involves public action by complaining to the retailer by phone, by e-mail, and on the retailer's website. Complaints to retailers by phone or by email represent

remote complaining. In contrast, complaints to retailer websites constitute semi-interactive complaining. The third factor excluded the item "complain to the retailer in person (face-to-face)". This could mean that the respondents did not consider direct contact with the retailer as part of "complaints directed to the retailer", probably as the failure relates to the online shopping experience and not the in-store shopping experience. The third factor suggests that online consumers would rather seek redress remotely by complaining via email, the phone, or the retailers' websites than contacting the retailer face-to-face. This finding confirms that the traditional complaint models that mainly focussed on the complaint actions related to the brick-and-mortar shopping context should be adapted to address the online shopping context and relevant online consumer complaint behaviours/intentions. This is especially true for pure online retailers.

The word-of-mouth complaint dimension manifests in the intention to tell friends and family about the problem/failure in person and to text friends and family about the problem/failure using WhatsApp. Both of these items related to private action, implying that retailers remain unaware of service shortcomings. Although the reliability coefficient (0.48) for this dimension is low, the groupings of the two items show that negative WOM to significant others could be considered a type of complaint action.

Negative word-of-mouth as private complaint action is the most relatively pertinent complaint intention (mean = 2.74), followed by switching intention (mean = 2.65). Complaining to the retailer is a relatively strong complaint intention (mean = 2.51). At the same time, electronic word-of-mouth is the least pertinent complaint intention (mean = 1.84).

5.2.3. Differences in emerging, young, and older Millennials complaint behaviour intentions following a service failure in the online clothing retail context

Irrespective of the Millennial cohort, respondents were equally inclined to take action instead of no action, implying no differences between the respective cohorts in terms of intention to take action versus no action. Similarly, in a study conducted by Donoghue, Van Oordt and Strydom (2016), the majority of respondents are willing to take action than no action. This is evident as the majority of consumers want to vent their anger or seek redress after a service failure has occurred in the online clothing retail context.

Based on the descriptive analysis of the means across the respective Millennial groups, the electronic complaint dimension represents a relatively weak complaint intention. In contrast, the switching, complaining to retailers and negative word-of-mouth dimensions constitute relatively strong complaint intentions.

The ANOVAs indicated that the three complaint intentions of electronic communication, switching and complaining to retailers did not vary across the Millennials cohorts. This implies that the respective Millennial groups equally intended to take these respective complaint actions. Also, only word-of-mouth intention differed significantly across the Millennial groups (p<0.05). Older Millennials were less likely to communicate negative information about the service failure to significant others via direct word-of-mouth or WhatsApp messaging than Emerging and Young Millennials. This is due to the fact that Emerging and Young Millennials are more likely influenced by their significant other opinions and would thus be more likely to converse in negative word-of-mouth after a service failure has occurred. Conversely, older Millennials are less reliant on the opinions of their significant others. They are more likely to complain to the retailers to seek redress directly.

5.3. CONTRIBUTION OF EXISTING THEORY

Substantial literature worldwide exists about consumers' complaint behaviour about service failures in the online retailing context (Li *et al.*, 2020; Rosenmayer *et al.*, 2018; Clark, 2013). Extending theory, this study contributes to an understanding of Millennials' intention to complain about online service failures in the South African clothing retailing context. Emerging, Young and Older Millennials have similar complaint intentions – electronic complaints, switching between brands/retailers and contacting retailers. The respective Millennial groups differ concerning their negative word-of-mouth intentions. Older Millennials are less likely than Emerging and Young consumers to communicate information about online service failures to family and friends. This study provides evidence of the classification of complaint intentions following service failures in the South African online clothing retailing context.

5.4. IMPLICATIONS OF THE STUDY

This study provides insight into the Millennial consumers' complaint behavioural intentions following a service failure in the online retail context. The results of the study could help clothing retailers that trade online to identify service failures that trigger complaint intentions. The research could facilitate online retailers to correct online service failures to improve customer satisfaction. The research would provide online retailers with a better understanding of Millennial consumers' complaint channel choices and their complaint intentions following a service failure in the online clothing retail context. An awareness of the complaint avenues that customers pursue could help online retailers to understand customer complaints better and to address complaints more efficiently. This would ultimately increase marketplace efficiency and

contribute to active customer retention. Also, the findings of the research could be to the advantage of individual consumers by empowering them to take complaint action when an online service failure occurs.

Overall, the results show that the Millennials had the highest percentage responses for delivery failures. The results also point to differences in the type of service failures that Emerging, Young and Older Millennials would experience. Emerging Millennials would be the most dissatisfied with delivery problems. Older Millennials would be the most dissatisfied with webpage navigational problems, product information problems and customer service. In addition, young Millennials would be most dissatisfied with payment security problems. It is evident that each Millennial cohort differs in terms of what service failure they would be most dissatisfied with. Thus, retailers have to understand who their target market is and identify what service failures would lead to dissatisfaction and trigger consumer complaint behaviour. This can make it difficult for retailers to understand the importance of each service failure within the Millennial cohorts. As the results indicate that delivery problems are the most prominent online service failure that the Millennials, as a whole, would find most dissatisfying, retailers can improve their delivery service to avoid failure. The retailer can improve their delivery services by increasing their delivery efficiency, delivering on-time and ensuring that the right product is delivered to the right consumer.

The response distribution between private and public complaint intention was relatively even. Concerning private complaint intention. More responses (28.6% of the 1101 responses) were obtained for face-to-face WOM and electronic WOM. For public complaint intention, the majority of the Millennials indicated that they would seek redress rather than complain to government/consumer protection agencies or complain to the press/ consumer complaint websites. Redress seeking included interactive responses (face-to-face and telephone complaints), semi-interactive responses (negative WOM using social media platforms, for example, Facebook, Instagram, Twitter, and LinkedIn) and remote responses (letter and complaints to the retailers via e-mail). Consumers who take public complaint action are generally more satisfied with the outcome than consumers who take private action. Private complaint action presents severe implications for the retailer as the retailer do not get the opportunity to address the problem. Therefore, retailers should encourage consumers to take public complaint action, as this will provide them with the opportunity to provide redress to the consumer.

In addition, exploratory factor analysis resulted in four underlying complaint intention dimensions or factors, including electronic communication, contacting the retailer, switching between brands/retailers, and negative word-of-mouth. These dimensions could serve to group consumers based on the relative emphasis they put on the specific complaint dimension.

Negative word-of-mouth, switching intention and complaining to the retailers are the most pertinent complaint intentions. In contrast, electronic word-of-mouth is the least pertinent complaint intention. Electronic word-of-mouth reflected consumers' use of electronic means of communication, including posting comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see, posting experiences on personal Facebook/Instagram profiles for friends to see, and writing/posting a complaint to the press (newspaper, magazine etc.) or a consumer complaint website.

Electronic word-of-mouth is the least pertinent complaint intention as consumers in South Africa do not prefer to use social media as a complaint channel. Complaining on social media platforms or to the press does not guarantee a faster response time and thus is seen as too much effort to complain electronically. This is to the advantage of South African retailers' reputations, as consumers are less likely to complain on social media platforms for everyone to see.

The ANOVAs indicated that three complaint intentions did not vary across the Millennial cohorts. These three complaint intentions include electronic communication, switching and complaining to retailers. This implied that the Millennial cohorts equally intended to take these respective complaint actions. The word-of-mouth complaint intention differed significantly across the Millennial groups. Older Millennials were less likely to communicate negative information about the service failure to significant others via direct word-of-mouth or WhatsApp messaging than Emerging and Young Millennials. Retailers should understand that differences exist within the Millennial cohort and thus could result in different complaint intentions.

As Emerging and Young Millennials are more likely to converse in negative word-of-mouth, this could have severe implications for retailers. Retailers should realise that emerging and young Millennials' negative word-of-mouth to friends and family is detrimental to their business as a negative perception towards the retailer may form and influence their friends and family's future buying decision. An understanding of these differences will allow the development of efficient complaint handling procedures that are meant to suitably address consumers' concerns in a rapidly evolving online consumer environment.

5.5. LIMITATIONS OF THE STUDY

This study explored selected online service failure categories, including delivery problems, payment security problems, web-page navigational problems, product information problems, and customer service problems based on Rosenmayer *et al.* (2018) refined typology of omni-channel service failures and recoveries, using Facebook complaints. The findings of the current study can only be applied to these specific online service failure categories. As online particular service failures related to marketing activities or corporate social responsibilities were not measured, one cannot make inferences about these constructs. In addition, the focus of this study was only on Millennials consumers.

At the time of the data collection in 2019, the majority of consumers preferred to shop at traditional brick-and-mortar retail stores over online stores (The Media Online, 2020). Consequently, only 8.9% of the total responses recorded for the bigger research project related to online shopping. Due to Covid-19, many consumers were forced to shop online in 2020 (News24, 2020). Therefore, if the study is to be repeated, it is highly likely that more participants would have gained experience with online shopping. The findings of such a study could, therefore, reveal different findings.

The sample of the current study was not representative of the South African population, probably due to the non-random sampling techniques. Although an intentional effort was made to involve a diverse sample, fieldworkers mainly recruited respondents from the population groups that they could access. Due to the non-random sampling techniques, the results of the study cannot be generalised to the bigger population of online clothing consumers.

The Cronbach's alpha for negative word-of-mouth complaint intention was low even though the mean intention was considered relatively strong. Therefore, in future research, negative word-of-mouth should be investigated in more detail to understand what factors substantially affected the results.

The study used a scenario to determine the online service failures that Millennials experience as well as their consumer complaint intentions. The scenario limited consumers responses as they could only base their responses on one online service failure. Although this study focused on consumer complaint intentions, consumer complaint behaviour was not investigated. As intention to complain does not directly correlate with the complaint behaviour that consumers take, the results will likely show different intentions to actual complaint behaviour.

As this study formed part of a bigger research project on consumers' evaluation of product/service failures in the clothing retail (offline/online) context and their subsequent complaint behavioural intentions, it limited the number of online retail responses that were recorded as all of the smaller projects were measured using one questionnaire.

5.6. RECOMMENDATIONS FOR FUTURE RESEARCH

In light of the conclusions and limitations, recommendations and suggestions for future research are given below.

A comparison between Millennial and more mature consumers could reveal interesting findings. As the data has already been collected for mature consumers, such an analysis is possible. The findings of the study are limited to the online clothing retail context. However, a comparison of consumers' complaint intentions in the in-store and online contexts could be worthwhile. It could be valuable to relate the rest of the demographic variables with consumer complaint behavioural intentions to determine the demographic profile of specific types of complainers. The link between motives and complaint intentions could also be explored to shed light on the underlying reasons for specific complaint intentions. For future research, consumer complaint intention items could be rephrased to reflect electronic communication as the majority of consumers considered any form of online complaining, including complaint to government/ consumer protection agencies, as electronic communications.

This study provides the basis for further application of the measurement of consumer complaint behavioural intentions following an online service failure. The investigation could be extended to other online service failure categories representing a wider variety of service failure experienced, including marketing activities/promotions or corporate social responsibilities of the online retailers. In addition, the online service failures could be distinguished between different clothing categories, for example, to distinguish between clothing category and accessory category-specific online service failure categories.

Before the Covid-19 pandemic consumers generally purchased less clothing online compared to in-store shopping (News24, 2020). Despite the intentional effort to recruit online clothing consumers, fieldworkers could only recruit 193 respondents. As the online consumption of clothing has increased dramatically due to Covid-19 (IOL, 2020), it would probably be easier to recruit online consumers. The study could be replicated to compare online consumers' evaluations of service failures and their subsequent compliant intentions before and during Covid-19.

This study used a quantitative survey research design. This study can be extended by using qualitative data analysis methods such as interviews, focus group, text and images. Qualitative research will allow for the inclusion of many different kinds of data collection and analysis techniques that are associated with qualitative research. This will allow researchers to get an in-depth understanding of Millennial consumers' complaint intentions following a service failure in the online clothing retail context.

5.7. CONCLUSION

The conclusions based on the findings of the study were presented in this chapter. The findings of the study broaden our understanding of the Millennial consumers' complaint behavioural intentions following a service failure in the online clothing retail context. The findings have practical implications for online clothing retailers, omni-channel clothing retailers and marketers. Several limitations were identified, and recommendations were made for future research.

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ADDENDUM A: CONSENT FORM
CONSENT FORM

Dear Participant

NATURE AND PURPOSE OF THE RESEARCH PROJECT

This research project forms part of the requirements for the completion of the 2019 final year B Consumer Science Clothing Retail Management degree. The purpose of this research project is to explore consumers' dissatisfaction, emotions and behavioural intentions following clothing product failure and in-store/online service failure associated with clothing retailers.

RESEARCH PROCEDURE

You will be asked to indicate whether you mostly purchase clothing at brick-and-mortar retailers (in the store) or online. Based on your choice of shopping channel, you will be randomly asked to complete questions about clothing product failures or clothing retailers' service failures, and your subsequent dissatisfaction emotions and intentions.

Please note: No prior preparation is needed to complete the questionnaire. Participation is voluntary, with no penalty or loss of benefit if you decide not to take part. Completion of the questionnaire takes approximately 10 minutes. The procedure is completed by a word of appreciation for your time and effort.

PRIVACY AND CONFIDENTIALITY

Participants' responses are strictly confidential, and only members of the research team will have access to the information. Your response will be bulked with those obtained from other participants and appropriate statistical analysis will be performed on the bulked data. At no time will personal opinions be linked to specific individuals. Data will be safely and securely stored and will not be accessible from the public domain. The privacy and anonymity of your participation are therefore ensured.

WITHDRAWAL CLAUSE AND RIGHTS OF ACCESS TO DATA

Participants may withdraw at any stage of the research without having to explain why. By no means will your withdrawal be held against you. As a participant you also have the right of access to your data.

POTENTIAL BENEFITS

The findings derived from this research could assist clothing retailers to improve the quality of their product and service offering, to better understand their customers and to developing effective complaint handling strategies to promote customer satisfaction.

ADDITIONAL INFORMATION

Dr. Suné Donoghue can be contacted at sune.donoghue@up.ac.za or at (012) 420 2488 for further information about the research project.

CONSENT

I have read the above information relating to the research project and declare that I understand it. I have been afforded the opportunity to contact and discuss relevant aspects of the project with the project leader, and hereby declare that I agree voluntarily to participate in the project.

I indemnify the University and any employee or student of the University against any liability that I may incur during the course of the project.

V72 (Q 15) -I agree to the terms and conditions as stated above:

○ Yes, I agree (1)

○ No, I do not agree (2)

V73 (Q 16)-Before we continue, we just want to ensure that you belong to the group we are targeting.

Are you older than **19 years** of age?

☐

Yes (1)

☐

No (2)

ADDENDUM B: ONLINE QUESTIONNAIRE

Consumer complaint behaviour questionnaire

Section A – Retailer information

V1(Q1) Where do you prefer to buy your clothing (excluding shoes, accessories and jewellery)?	**V4.1** In-store	**V4.2** 1	**V4.3** Online	**V4.4** 2	
V4.5 V2(Q19) From which retailer (Retailer X) do you mostly buy clothing for yourself?	**V4.6**				

Section B – Failure scenario

Product	**Service**
Product failure ***VP3 (Q32)*** *Imagine that you recently purchased an expensive clothing item that you really wanted at retailer X. After having worn and washed the item once, you realise that you are not completely satisfied due to product failure.*	Instore (Q34) / Online (Q36) ***VS3/ VO3 (Q34/Q36)*** *Imagine that you are shopping for clothing for yourself at retailer X. During your shopping experience you realise that you are not completely satisfied with the in-store service delivery.*
VP4 (Q33) Select **three** product failures that will cause you to be the **most dissatisfied**.	**VS4 (Q35)** Select **three** in-store/online service failures that will cause you to be the **most dissatisfied**.
(1) Small balls of fluff form on the fabric's surface (2) Fabric rips, tears or forms holes (3) Fasteners (e.g. zippers, buttons etc.) break or become undone	**In-store service failures** (1) Untidy store areas (e.g. fitting rooms, till points, etc.) (2) Unorganised store layout

(4) Decorative trimmings (e.g. embroidery, sequins, ribbons) become undone	(3) Unpleasant atmosphere (e.g. loud music/staff, uncomfortable room temperature, etc.)
(5) Seams and/or stiches unravel or do not stay intact	(4) Unfriendly staff
(6) Hems unravel	(5) Unhelpful staff
(7) Colour of the item fades after being washed	(6) Incompetent staff
	(7) Poor customer service support
(8) Bright colours bleed into lighter colours of the item after being washed (e.g. the white stripes of your blue and white striped shirt turn light blue)	(8) Poor communication with customers
	(9) Unfair return/exchange policy
	(10) Unclear return/exchange policy
(9) Printed designs on the fabric rub off/fade	(11) Refund problems
(10) Clothing item does not keep its shape due to shrinking, stretching or twisting	(12) Stock availability issues (e.g. out of stock)
	(13) Inaccurate information (e.g. misleading product information, incorrect pricing of products)
	(14) Missing price tags
	(15) Difficulties while paying (e.g. under-staffed, trainees serving customers, etc.)
	(16) Long waiting time in queues
	VO4 (Q37) Online service failures
	(1) Received wrong product
	(2) Received wrong size
	(3) Late delivery of products
	(4) Purchased goods never arrived

	(5) Purchased goods damaged during delivery
	(6) Shipment/tracking problems
	(7) Navigational problems on website
	(8) Insufficient information provided on website
	(9) Products incorrectly listed on website as "in stock" when they are in fact out of stock
	(10) Inaccurate information provided on website
	(11) Credit card over-charge
	(12) Confusing payment options
	(13) Difficulties when paying
	(14) Unsecure payment facilities
	(15) Poor customer service support
	(16) Poor communication with customers
	(17) Unfair return/exchange policy
	(18) Unclear return/exchange policy
	(19) Refund problems
VP5 (Q39) Which **one** of the three product failures listed below would cause you to be the **most dissatisfied**? **VP5:(1)-(10)**	**VS5 (Q42(INSTORE))/** **VO5 (Q45(ONLINE))** Which **one** of the three in-store/online service failures listed below, would cause you to be the **most dissatisfied**? **VS5: (1)-(16)** **VO5: (1)-(19)**

VP6 (Q40) Rate your **level of dissatisfaction** for this product failure (failure x). (1 = Slightly dissatisfied; 2 = Moderately dissatisfied; 3 = Very dissatisfied; 4 = Extremely dissatisfied)	**VS6 (Q43 (INSTORE))** **VO6 (Q46(ONLINE))** Rate your **level of dissatisfaction** for this service failure (failure X). (1 = Slightly dissatisfied; 2 = Moderately dissatisfied; 3 = Very dissatisfied; 4 = Extremely dissatisfied)
VP7 (Q41 (PRODUCT); VS7 (Q44 (INSTORE); VO6 Q47 (ONLINE); How severe (serious) would you consider the product/service failure? (1 = Not at all severe; 2 = Slightly severe; 3 = Moderately severe; 4 = Very severe; 5 = Extremely severe)	
VP8 (Q52) Who would you blame for the product failure (failure x)? (1) the retailer (2) the manufacturer (3) myself (4) Someone else	**VO8 (Q53)** Who would you blame for the **Online** service failure (Failure x) (1) the retailer (2) my self (5) Someone else **VS8 (Q54)** Who would you blame for the **In-store** service failure (Failure x) (1) the retailer (2) my self (4) someone else

Section C – Negative emotions

VP9 (Q24) Please indicate your emotional state following the **product** failure. (1 = Not at all X; 2 = Slightly X; 3 = Moderately X; 4 = Very X; 5 = Extremely X)				
I would feel …	Not at all	Slightly	Moderately	Very	Extremely
VP9.1 anxious					
VP9.2 angry					
VP9.3 ashamed					
VP9.4 sad					
VP9.5 frustrated					
VP9.6 irritated					
VP9.7 disgusted					
VP9.8 embarrassed					

VP67 (Q67) Following the Product failure (failure x), would you take action? **Action means: Informing family and friends about the problem/failure, switching the brand name/retailer, complaining to the retailer, and complaining via social media, etc.**	**YES**	(5)	**NO**	(6)

VS9 (Q48) Please indicate your emotional state following the **In store** service failure.

(1 = Not at all X; 2 = Slightly X; 3 = Moderately X; 4 = Very X; 5 = Extremely X)

I would feel …	Not at all	Slightly	Moderately	Very	Extremely
VS9.1 anxious					
VS9.2 angry					
VS9.3 ashamed					
VS9.4 sad					
VS9.5 frustrated					
VS9.6 irritated					
VS9.7 disgusted					
VS9.8 embarrassed					

VS68 (Q68) Following the In store failure (failure x), would you take action? **Action means: Informing family and friends about the problem/failure, switching the brand name/retailer, complaining to the retailer, and complaining via social media, etc.**	**YES**	(5)	**NO**	(6)

VO9 (Q49) Please indicate your emotional state following the **Online** service failure. (1 = Not at all X; 2 = Slightly X; 3 = Moderately X; 4 = Very X; 5 = Extremely X)					
I would feel …	Not at all	Slightly	Moderately	Very	Extremely
VO9.1 anxious					
VO9.2 angry					
VO9.3 ashamed					
VO9.4 sad					
VO9.5 frustrated					
VO9.6 irritated					
VO9.7 disgusted					
VO9.8 embarrassed					

VO70 (Q70) Following the Online failure (failure x), would you take action? **Action means: Informing family and friends about the problem/failure, switching the brand name/retailer, complaining to the retailer, and complaining via social media, etc.**	**YES**	(4)	**NO**	(5)

Section D – Consumer complaint intention

VP10 (Q25) Following the **Product** failure how likely are you to _____ (1 = Extremely unlikely; 2 = Unlikely; 3 = Neutral; 4 = Likely; 5 = Extremely likely)	
	Possible items
VP10.1	Tell your family and friends about the **problem/failure** in person (face-to-face) or by phoning them?
VP10.2	Text your family and friends about the problem/failure (e.g. using WhatsApp**)**
VP10.3	Post your experience on your Facebook/Instagram profile for your friends to see
VP10.4	Switch to another brand name
VP10.5	Stop buying at the retailer
VP10.6	Complain to the retailer in person (face-to-face)
VP10.7	Complain to the retailer by phone
VP10.8	Complain to the retailer by e-mail
VP10.9	Complain on the retailer's website
VP10.10	Post negative comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see
VP10.11	Complain to a consumer protection organisation (e.g. the National Consumer Commission)
VP10.12	Write/post a complaint to the press (newspaper, magazine etc.) or a consumer complaint website (e.g. hellopeter.com)

	VS10 (Q51) Following the **In store** service failure how likely are you to **_____**

(1 = Extremely unlikely; 2 = Unlikely; 3 = Neutral; 4 = Likely; 5 = Extremely likely)

	Possible items
VS10.1	Tell your family and friends about the **problem/failure** in person (face-to-face) or by phoning them?
VS10.2	Text your family and friends about the problem/failure (e.g. using WhatsApp**)**
VS10.3	Post your experience on your Facebook/Instagram profile for your friends to see
VS10.4	Switch to another brand name
VS10.5	Stop buying at the retailer
VS10.6	Complain to the retailer in person (face-to-face)
VS10.7	Complain to the retailer by phone
VS10.8	Complain to the retailer by e-mail
VS10.9	Complain on the retailer's website
VS10.10	Post negative comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see
VS10.11	Complain to a consumer protection organisation (e.g. the National Consumer Commission)
VS10.12	Write/post a complaint to the press (newspaper, magazine etc.) or a consumer complaint website (e.g. hellopeter.com)

	VO10 (Q53) Following the **Online** service failure how likely are you to **_____**

(1 = Extremely unlikely; 2 = Unlikely; 3 = Likely; 4 = Extremely likely)

	Possible items
VO10.1 Tell your family and friends about the **problem/failure** in person (face-to-face) or by phoning them?	
VO10.2 Text your family and friends about the problem/failure (e.g. using WhatsApp**)**	
VO10.3 Post your experience on your Facebook/Instagram profile for your friends to see	
VO10.4 Switch to another brand name	
VO10.5 Stop buying at the retailer	
VO10.6 Complain to the retailer in person (face-to-face)	
VO10.7 Complain to the retailer by phone	
VO10.8 Complain to the retailer by e-mail	
VO10.9 Complain on the retailer's website	
VO10.10 Post negative comments on the retailer's Twitter/Facebook/Instagram pages for anyone to see	
VO10.11 Complain to a consumer protection organisation (e.g. the National Consumer Commission)	
VO10.12 Write/post a complaint to the press (newspaper, magazine etc.) or a consumer complaint website (e.g. hellopeter.com)	

Section E – Motives for complaint intention

Motives (1) Strongly disagree; (2) Disagree; (3) Neither agree nor disagree; (4) Agree; (5) Strongly agree	Note: Only for 4 & 5 answered to above questions

V11 No-complaining motives	(Q54) Why would you not do anything about the problem/failure?
V11.1	Complaining is too much effort.
V11.2	The complaint process is a waste of time.
V11.3	The retailer would not be able to fix the problem.
V11.4	The problem/failure experienced is no big deal.
V11.5	I had purchased from the retailer many times before without problems and therefore will not be especially angered when the failure occurs.
V11.6	I am too shy to complain.
V11.7	I do not want to be perceived as a nuisance or troublemaker.
V11.8	The retailer has an unfair return/exchange/refund policy.
E2:Private action motives	
V12 Family and friends	(Q55) Why would you tell your family and friends about the problem/failure in person (face-to-face) or by phoning them?
V12.1	To warn them against the retailer
V12.2	To prevent them from experiencing the same problem
V12.3	To feel less dissatisfied
V12.4	To get rid of my anger
V12.5	To seek their advice
V12.6	To harm the retailer
V12.7	To seek empathy
V12.8	To stand up for my rights as a consumer
V13 Private	(Q56) Why would you text your family and friends about the problem/failure using WhatsApp?

V13.1	To warn them against the retailer
V13.2	To prevent them from experiencing the same problem
V13.3	To feel less dissatisfied
V13.4	To get rid of my anger
V13.5	To seek their advice
V13.6	To harm the retailer
V13.7	To seek empathy
V13.8	To stand up for my rights as a consumer
V14 Private social media	**(Q57) Why would you post your experience on your Facebook/Instagram profile for your friends to see?**
V14.1	To warn them against the retailer
V14.2	To prevent them from experiencing the same problem
V14.3	To feel less dissatisfied
V14.4	To get rid of my anger
V14.5	To seek their advice
V14.6	To harm the retailer
V14.7	To seek empathy
V14.8	To stand up for my rights as a consumer
V15 Brand switching	**(Q58) Why would you switch to another brand name?**
V15.1	I do not consider the brand name reliable anymore
V15.2	To get rid of my anger
V15.3	To harm the brand name
V15.4	To feel less dissatisfied

V16 Boycotting retailer	(Q59) Why would you stop buying at the retailer?
V16.1	I do not consider the retailer reliable anymore
V16.2	To get rid of my anger
V16.3	To harm the retailer
V16.4	To feel less dissatisfied

E3: Public action motives	
V17 Complain to the retailer in person	(Q60) Why would you complain to the retailer in person (face-to-face)?
V17.1	To obtain redress (get a refund/voucher or return/exchange the product)
V17.2	To resolve the problem
V17.3	To better understand the reason for the failure
V17.4	To prevent other consumers from experiencing the same problem
V17.5	To get rid of my anger
V17.6	To feel less dissatisfied
V17.7	To ensure that the company is aware of the problem
V17.8	To get an apology from the retailer
V17.9	To help the retailer in preventing future problems/failures
V17.10	To stand up for my rights as a consumer
V18 Complain to the retailer by phone	(Q61) Why would you complain to the retailer by phone?
V18.1	To obtain redress (get a refund/voucher or return/exchange the product)

V18.2	To resolve the problem
V18.3	To better understand the reason for the failure
V18.4	To prevent other consumers from experiencing the same problem
V18.5	To get rid of my anger
V18.6	To feel less dissatisfied
V18.7	To ensure that the company is aware of the problem
V18.8	To get an apology from the retailer
V18.9	To help the retailer in preventing future problems/failures
V18.10	To stand up for my rights as a consumer
V18.11	Complaining by phone requires less hassle than visiting the retailer in person
V19 **Complain to the retailer by email**	**(Q62) Why would you complain to the retailer by email?**
V19.1	To obtain redress (get a refund/voucher or return/exchange the product)
V19.2	To resolve the problem
V19.3	To better understand the reason for the failure
V19.4	To prevent other consumers from experiencing the same problem
V19.5	To get rid of my anger
V19.6	To feel less dissatisfied
V19.7	To ensure that the company is aware of the problem
V19.8	To get an apology from the retailer
V19.9	To help the retailer in preventing future problems/failures
V19.10	To stand up for my rights as a consumer

V19.11	Complaining by email requires less hassle than visiting the retailer in person
V20 **Complain on the retailer's website**	**(Q63) Why would you post a complaint on the retailer's website?**
V20.1	To obtain redress (get a refund/voucher or return/exchange the product)
V20.2	To resolve the problem
V20.3	To better understand the reason for the failure
V20.4	To prevent consumers from experiencing the same problem
V20.5	To get rid of my anger
V20.6	To feel less dissatisfied
V20.7	To ensure that the company is aware of the problem.
V20.8	To get an apology from the retailer
V20.9	To help the retailer in preventing future problems/failures
V20.10	To stand up for my rights as a consumer
V20.11	Complaining on the retailer's website is more convenient than at the retailer in person
V20.12	Complaints on the retailer's website are handled more effectively than in the store
V21 **Retailer's social media pages**	**(Q64) Why would you post negative comments on the retailer's Twitter/Facebook/Instagram pages? (i.e. where anyone and the retailer can see the post)?**
V21.1	To prevent other consumers from experiencing the same problem
V21.2	To get rid of my anger
V21.3	To feel less dissatisfied

V21.4	To ensure that the company is aware of the problem
V21.5	To get an apology from the retailer
V21.6	To help the retailer in preventing future problems/failures
V21.7	To stand up for my rights as a consumer
V21.8	To get the problem resolved faster than when complaining in the store
V21.9	As complaints are visible to the public, it can be damaging to the retailer
V21.10	Sharing my dissatisfaction may harm the retailer's reputation
V21.11	To prevent others from shopping at the retailer
V22 **Consumer** **protection** **organisation**	**(Q65) Why would you complain to a consumer protection organisation (e.g. the National Consumer Commission)?**
V22.1	To seek assistance in resolving the problem as the retailer is unable to resolve the problem
V22.2	To stand up for my rights as a consumer
V22.3	To get rid of my anger
V22.4	To feel less dissatisfied
V22.5	To aid in warning other people against the retailer
V23 **Complain to** **newspaper**	**(Q66) Why would you write/post a complaint to the press (newspaper, magazine etc.) and/or a consumer complaint website (e.g. hellopeter.com)?**
V23.1	To seek assistance in resolving the problem as the retailer is unable to resolve the problem
V23.2	To stand up for my rights as a consumer
V23.3	To get rid of my anger
V23.4	To aid in warning other people against the retailer

V23.5	By complaining, problems will be addressed that will be to the benefit of other consumers
V23.6	To get the problem resolved faster than when complaining in the store
V23.7	As complaints are visible to the public, it can be damaging to the retailer
V23.8	Sharing my dissatisfaction may harm the retailer's reputation
V23.9	To prevent other consumers from experiencing the same problem
V23.10	To feel less dissatisfied
V23.11	To seek other people's advice

Section F- Product specific variables and CCB

Only for clothing product

V24 (Q71) Indicate how strongly you agree or disagree with each of the statements below:

  V24.1   The higher the price of the clothing item, the more likely I am to tell my friends and family about the problem.

  V24.2   The higher the price of the clothing item, the more likely I am to complain to the retailer

  V24.3   The longer the clothing item should last, the more likely I am to tell my friends and family about the problem

  V24.4   The longer the clothing item should last, the more likely I am to complain to the retailer

(8) Strongly disagree; (9) Disagree; (10) Neither agree nor disagree; (11) Agree; (12) Strongly agree

Section G – Consumer personality

V25 (Q31) PERSONALITY INVENTORY

Here are a number of personality traits that may or may not apply to you. Please write a number next to each statement to indicate the extent to which you agree or disagree with that statement.

You should rate the extent to which the pair of traits both apply to you, even if one characteristic applies more strongly than the other.

1 = Disagree strongly

2 = Disagree moderately

3 = Disagree a little

4 = Neither agree nor disagree

5 = Agree a little

6 = Agree moderately

7 = Agree strongly

    V25.1   Extraverted, enthusiastic

    V25.2   Critical, quarrelsome

    V25.3   Dependable, self-disciplined

    V25.4   Anxious, easily upset

    V25.5   Open to new experiences, curious

    V25.6   Reserved, quiet

    V25.7   Sympathetic, warm

    V25.8   Disorganised, careless

    V25.9   Calm, emotionally stable

    V25.10   Conventional, uncreative

Section H – Please tell us more about yourself (Demographic questions)

V26 Answer every question and mark every relevant answer with an *X.*							
V26.1 (Q4) **What is your gender?**	Male	1	Female	2	Other		3

V26.2 (Q5) What is your age?							Years	

V26.3 (Q6) **What is your highest level of education?**	Lower than Grade 10	1	Grade 10 or 11	2	Grade 12	3	Degree/ diploma	4	Post-graduate	5

V26.4 (Q7) **What is your approximate total monthly HOUSEHOLD INCOME?**	Less than R10 000	1	R10 001 to R19 999	2	R20 000 to R29 999	3	R30 000 to R49 999	4	R50 000 or more	5

V26.5 (Q8)To which population group do you belong according to the SA Population Equity Act?

Black	2	Coloured	4	Indian	3	White	1	Other:		5

V74 (Q56) In which province do you live?	9 Options
Eastern Cape	**1**
Free State	**2**
Gauteng	**3**
Kwazulu-Natal	**4**
Limpopo	**5**
Mpumalanga	**6**
Northern Cape	**7**
North West	**8**

Western Cape	**9**

Thank you for taking time to participate in the study.

ADDENDUM C: ETHICS APPROVAL LETTER

UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

Faculty of Natural and Agricultural Sciences
Ethics Committee

E-mail: ethics.nas@up.ac.za

ETHICS SUBMISSION: LETTER OF APPROVAL

Dr S Donoghue
Department of Consumer and Food Sciences
Faculty of Natural and Agricultural Science
University of Pretoria

Reference number: NAS169/2019
Project title: The role of consumer-related variables in consumers' complaint behavioural intentions following product or service failure in the clothing retail context

Dear Dr S Donoghue,

We are pleased to inform you that your submission conforms to the requirements of the Faculty of Natural and Agricultural Sciences Research Ethics committee.

Please note the following about your ethics approval:
- Please use your reference number (NAS169/2019) on any documents or correspondence with the Research Ethics Committee regarding your research.
- Please note that the Research Ethics Committee may ask further questions, seek additional information, require further modification, monitor the conduct of your research, or suspend or withdraw ethics approval.
- Please note that ethical approval is granted for the duration of the research (e.g. Honours studies: 1 year, Masters studies: two years, and PhD studies: three years) and should be extended when the approval period lapses.
- The digital archiving of data is a requirement of the University of Pretoria. The data should be accessible in the event of an enquiry or further analysis of the data.

Ethics approval is subject to the following:
- The ethics approval is conditional on the research being conducted as stipulated by the details of all documents submitted to the Committee. In the event that a further need arises to change who the investigators are, the methods or any other aspect, such changes must be submitted as an Amendment for approval by the Committee.

Post approval submissions including application for ethics extension and amendments to the approved application should be submitted online via the Ethics work centre.

We wish you the best with your research.

Yours sincerely,

Chairperson: NAS Ethics Committee

ADDENDUM D: PLAGIARISM INDEMNITY FORM

FORM A

UNIVERSITY OF PRETORIA

FACULTY NATURAL AND AGRICULTURAL

DEPARTMENT CONSUMER SCIENCES: CLOTHING RETAIL MANAGEMENT

The Department CONSUMER SCIENCES CLOTHING RETAIL MANAGEMENT places specific emphasis on integrity and ethical behaviour with regard to the preparation of all written work to be submitted for academic evaluation.

Although academic personnel will provide you with information regarding reference techniques as well as ways to avoid plagiarism, you also have a responsibility to fulfil in this regard. Should you at any time feel unsure about the requirements, you must consult the lecturer concerned before you submit any written work.

You are guilty of plagiarism when you extract information from a book, article or web page without acknowledging the source and pretend that it is your own work. In truth, you are stealing someone else's property. This doesn't only apply to cases where you quote verbatim, but also when you present someone else's work in a somewhat amended format (paraphrase), or even when you use someone else's deliberation without the necessary acknowledgement. You are not allowed to use another student's previous work. You are furthermore not allowed to let anyone copy or use your work with the intention of presenting it as his/her own.

Students who are guilty of plagiarism will forfeit all credit for the work concerned. In addition, the matter can also be referred to the Committee for Discipline (Students) for a ruling to be made. Plagiarism is considered a serious violation of the University's regulations and may lead to suspension from the University.

For the period that you are a student at the Department CONSUMER SCIENCES CLOTHING RETAIL MANAGEMENT , the under-mentioned declaration must accompany all written work to be submitted. No written work will be accepted unless the declaration has been completed and attached.

I (full names)	CHANEL JONKER
Student number	15006795
Subject of the work	MASTERS DISSERTATION

Declaration

1. I understand what plagiarism entails and am aware of the University's policy in this regard.
2. I declare that this DISSERTATION (e.g. essay, report, project, assignment, dissertation, thesis etc) is my own, original work. Where someone else's work was used (whether from a printed source, the internet or any other source) due acknowledgement was given and reference was made according to departmental requirements.
3. I did not make use of another student's previous work and submitted it as my own.
4. I did not allow and will not allow anyone to copy my work with the intention of presenting it as his or her own work.

Signature _____