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CONSUMER BEHAVIOUR AND WARRANTY CLAIM: A STUDY ON CZECH CONSUMERS

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ABSTRACT. Consumer behaviour concerning warranty is significant for both consumers and business entities. This article presents the behaviour of consumers on warranty claims for purchased products or services. The present study attempts to investigate the influence of demographic variables on consumer satisfaction in the course of the warranty claim procedure. To study the behaviour of consumers, a quantitative approach was adopted with the sample of 453 respondents in Czech Republic. A self-administered, structured questionnaire was used to collect primary data during the survey and analysis was performed using Statistical Package for Social Science (SPSS). This study contributes to the body of knowledge in the field of consumer behaviour concerning warranty claims.

Introduction

Customer-oriented business strategies are increasingly gaining importance in today's highly competitive marketplace. Therefore, deep understanding of consumers' needs and expectations is becoming crucial for the development of effective business strategies. Consumer behaviour concerning warranty claim captures consumer's attitudes, preferences, intentions and decisions regarding his/her claim for repair, replacement or refund from a product or service provider, in the case of non-performance or underperformance of a product or a service. Effective handling of consumers' warranty claims can be beneficial to the firm due to several reasons, such as preventing loss of consumers; revealing actual problems related to the product or service; providing opportunities for product or service improvement as well as marketing programmes improvement; providing information to improve consumer satisfaction; giving ideas about new product or service concepts; protecting the trade or service mark; preventing negative word of mouth (WOM) communication about the product or service to other, potential customers. Consumer satisfaction is the consumers' perceived relation of expectation and the performance of products and services. If consumer experiences with a product are higher than or equal to the expected, then the customer is satisfied, otherwise dissatisfaction emerges (Schiffman & Kanuk, 2000). Consumer satisfaction is reliant on the level to which a product perceived performance equals consumer expectations. If the product performance surpasses or equals expectations, the consumer is satisfied. On the other hand, level of dissatisfaction can be expressed as the result of the discrepancy between expected and realised performance of a product/service. If product

performance falls short of expectations, the consumer is dissatisfied. During consumption or possession of goods or services, perceived dissatisfaction by consumers may turn into complaints against the failed goods or services. Customers' complaints may or may not be paired with a demand for redress. However, if consumers seek redress and the purchased goods or services are within the warranty period, that may lead them to claim the warranty for purchases, i.e. get repair, replacement or refund for the failed goods or services.

1. Literature review

A consumer complaint is defined as an action taken by an individual which involves communicating something negative regarding a product or service (Jacoby & Jaccard, 1981). Moreover, the concept of consumer complaint behaviour can be expressed as a set of multiple responses, some or all of which are triggered by perceived dissatisfaction with a purchase period. The research area of consumer complaint behaviour deals with identification and analysis of all aspects involved in consumer reaction to a product or a service failure and the consequent perceived dissatisfaction (Garín-Muñoz *et al.*, 2016). Several studies have been done to enrich the knowledge base concerning consumer complaint behaviour (Casado *et al.*, 2011; Liu & McClure, 2001; Mattila & Wirtz, 2004; Singh, 1988). Many previous studies have been conducted to study the factors related to complaint behaviour, i. e. personal, service, situational and macrofactors (Baker *et al.*, 2013; Ekinçi *et al.*, 2016; Hansen *et al.*, 2010; Huppertz, 2003; Jin, 2010; Kanousi, 2005; Moliner Velázquez *et al.*, 2010; Swanson *et al.*, 2011). The issue of consumer complaint behaviour is dynamic and has tendency to change with respect to place, time and sector. Various previous studies have been done to assess the relationship between complaint behaviour and demographic variables such as age, gender, education, income. Demographic variables play significant roles in determining customer complaint behaviour (Li, 2010; Ndubisi & Ling, 2006). It was found that demographic factors such as age, gender, and education level play a very important role in customer complaint behaviour (Day, 1976; Heung & Lam, 2003; Keng *et al.*, 1995; Volkov *et al.*, 2002). In order to retain the existing customers and convert them to loyal ones, organisations must handle customers' complaints effectively and efficiently. In managing customers' complaints, it becomes strategically important to identify complaint behaviour differences related to customers. According Horáková (2015) university students with lower income are highly influenced by marketing tools such as price and various forms of discounts. From literature, it has been observed that consumers with different demographic attributes have different complaint behaviour. In this viewpoint, demographic characteristics play a significant role in determining complaint behaviour differences among consumers. Hence analysing consumers' complaint behaviour according to their demographic characteristics is an important part of consumer complaint management. However, there is no consensus on the effect of age, income and education on complaint behaviour (Boote, 1998; Broadbridge & Marshall, 1995; Hogarth *et al.*, 2001). It is stated that younger customers are more likely to complain than elder ones (Day, 1977; Grougiou & Pettigrew, 2009; Heung, 2000; Jacoby & Jaccard, 1981; Nimako & Mensah, 2012; Singh, 1989). Conversely, a positive relation was found between age and complaint behaviour (Phau & Baird, 2008). Most of the studies have found that consumers with higher education are more inclined to complain (Andreasen, 1988; Heung & Lam, 2003; Williams, 2002). Nevertheless, people who have higher education level are less likely to complain as compared to those with lower education level (Phau & Baird, 2008). Many studies suggest a positive link between income and complaint behaviour (Tronvoll, 2007). However, lower income and education group have been identified as having most problems in unfair deals and deceptions in the market compared to the other consumer groups (Haron & Paim, 2008; Mahayudin *et al.*, 2010). Nonetheless, there is no significant relationship between income and

RECENT ISSUES IN ECONOMIC DEVELOPMENT

complaint behaviour (Metehan & Zengin, 2011; Phau & Baird, 2008). Females are more inclined to complain than males (Chan *et al.*, 2016; Heung & Lam, 2003; Keng *et al.*, 1995). On the contrary, males are more inclined to complain than females, according to (Ngai *et al.*, 2007). At the same time, no significant relationship between females and males with respect to complaint behaviour was observed in (Metehan & Zengin, 2011; Phau & Baird, 2008).

Table 1. Influence of demographic characteristics on the consumer complaint behaviour in literature

Author(s)	Demographic attributes	Design/Context/Approach	Findings
Chan <i>et al.</i> (2016)	Sex, age, education level and employment level	In-depth interviews were conducted with semi-structured questions to 30 dissatisfied customers (purposive sampling) who frequently have their meal in Asian full-service restaurants	In comparison to male, female customers intend to complain more. Customers having a high educational level in place of complaining tend not to revisit the restaurant.
Nimakko & Mensah (2012)	Gender, age, education level, income and marital status	A cross-sectional survey with self-administered structured questionnaire was conducted with 480 customers (convenient sampling) from four prominent mobile operators in Ghana.	Demographic variables such as marital status and age show significant influence on complaint behaviour. Whereas, gender, income and education show no significant effect. Married and older respondents are inclined to complain less in comparison to younger and unmarried ones.
Metehan & Zengin (2011)	Age, income, education, occupation, family size and gender	Face to face surveys were conducted at various quarters of Ankara city (Turkey) involving 762 customers.	No significant relationship was found between complaint behaviour and demographic characteristics such as gender and income. On the other hands, a positive correlation was found between complaint behavior and demographic attributes of occupation level and age.
Grougiou & Pettigrew, (2009)	Age	In-depth (semi-structured) interviews and projective exercises were conducted with 60 customers facing negative experiences in service.	Aged customers are less intended and avoid voicing their dissatisfaction.
Phau & Baird (2008)	Age, gender, income and education	Mail (1,200) surveys were conducted resulting in 157 respondents having unsatisfactory experience within last 12 months.	The study states that respondents with tertiary education are less inclined to complain in comparison to those without. No significant relationship was found between complaint behaviour and demographic characteristics such as gender and income. On the other hands, positive relation was found between consumer complaint behaviour and age.
Ngai <i>et al.</i> (2007)	Gender, educational level and age	Face-to-face interview survey with questionnaire was conducted by involving 271 visitors who had previous experience of staying in Hong Kong hotels.	Older and male consumers intend to complain more publicly. Whereas, well-educated respondents are less inclined to complain publicly.

RECENT ISSUES IN ECONOMIC DEVELOPMENT

Heung & Lam (2003)	Gender, age and educational level	A survey with self-administered questionnaire was conducted by involving 220 Chinese diners (systematic random sampling) of six Hong Kong hotel restaurants.	Significant relationship was found between complaint intention and demographic variables such as age, gender, and educational level. Well-educated, young and female consumers are more inclined to complain.
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Source: compiled by the authors.

A firm's complaint handling activities can involve restitution and compensation in the form of reimbursement, product/service replacement, credit, apology, repair, refund, and correction. Warranty claim can be stated as customer's claim for replacement, repair or compensation for the failed product or service. Consumer complaint behaviour has received considerable attention from researchers, scholars, and practitioners. Several studies have been conducted to cover different issues related to customer complaint behaviour. However, one of the aspects that has been overlooked is consumer behaviour regarding warranty claim. The novelty of this article lies in the aspect of providing basic empirical evidence of the effect of demographic variables on consumer satisfaction with warranty claim procedure in the context of the Czech Republic. Proper (improper) handling of consumers' warranty claims, arising as a result of product or service failures, may have far-reaching positive (negative) consequences for the firm's relationship with its customers (Shaw, 2017). Taking into account, the huge cost of losing a customer that surpasses the expense of making corrections or any settlements in handling customers' warranty claims, it turns out to be crucially important for companies to understand consumer behaviour in the matter of warranty claim and the relationship between consumer satisfaction with warranty claim procedure and demographic features of consumers. Theoretical and empirical research papers mentioned in the literature review serve as the empirical basis of our current research.

2. Objectives and Methodology

2.1. Research objectives

This article reports a study on consumer behaviour concerning warranty claim in the Czech Republic. To gain a better understanding of such behaviour, the objectives of this study are threefold:

- i. To observe demographic characteristics of respondents.
- ii. To study features of consumer behaviour concerning warranty claim.
- iii. To investigate whether there is a difference in consumer satisfaction with warranty claim procedure with respect to demographic variables.

The following hypotheses were developed to analyse the influence of demographic variables on consumer satisfaction with warranty claim procedure.

H1: There is no significant difference in consumer satisfaction with warranty claim procedure with respect to age.

H2: There is no significant difference in consumer satisfaction with warranty claim procedure with respect to highest level of education achieved.

H3: There is no significant difference in consumer satisfaction with warranty claim procedure with respect to net household income per single person /month.

H4: There is no significant difference in consumer satisfaction with warranty claim procedure with respect to gender.

2.2. Sampling

This study investigates the behaviour of Czech customers regarding warranty claim, toward purchased products or availed services. In this study, consumer durable goods, consumer non – durable goods and consumer services are taken into account. A survey was performed by authors, with questionnaires to collect data in the Czech Republic during November 2016 – January 2017 and subsequently analysis was performed. A quantitative approach was adopted with a sample size of 453 respondents, to study the behaviour of respondents in the matter of warranty claim. The sample of consumers were selected by simple random sampling method. The population of this study is 10.56 million (10,560,000), which is the total population of the Czech Republic in the year 2016. For determining the sample size, the Yamane formula has been adopted, i.e. $n = N / (1 + Ne^2)$, where, n = required size of sample; N = population size; and e = margin of error. Therefore the required sample size for this study is:

$$n = 10,560,000 / \{1 + 10,560,000 * (0.05)^2\}$$
$$n = 399.98 \approx 400$$

With $N = 10,560,000$ and $e = 5\%$ (95% confidence level), the required sample size is 400. Considering the fact that some questionnaires cannot be used due incomplete, invalid or no responses, a total of 550 questionnaires were distributed. Finally, 453 questionnaires were selected and used for further analysis. With a sample size of 453 respondents, the sampling error or the level of precision is 4.6%. The survey was intended to get data related to warranty claim issues.

2.3. Data collection

A self-administered, structured questionnaire was used to collect primary data from consumers in the Czech Republic, during a survey programme. The survey questionnaire was comprised of three sections and had closed-ended questions. The first segment contained information about respondents' demographic profile i.e. age, gender, net household income per single person /month and the highest level of education achieved. The second part consisted of questions related to features of consumer behaviour concerning warranty claim such as frequency of claimed goods or services based on warranty in past two years, the minimum value of goods for warranty claim, source of information about the warranty claim procedure, and preferred mode for warranty claim settlement.

The third section was focused on determining respondents' satisfaction with warranty claim procedure. This segment was measured in five-point Likert scale (1 = Strongly disagree; 2 = Disagree; 3 = Neither agree nor disagree; 4 = Agree; 5 = Strongly agree). In this part, five scale items were used to measure consumer satisfaction with warranty claim procedure. The consumer satisfaction with warranty claim procedure was assessed as the average score of the five scale items, that allows an overall 'consumer satisfaction with warranty claim procedure' score to be calculated; a higher score indicates higher satisfaction with warranty claim procedure.

2.4. Methods of data analysis

The IBM Statistical Package for Social Science (SPSS) Statistics' Version 23 was used to analyse the data collected from the survey. Data were analysed using Descriptive Statistics, Cronbach's alpha, Independent-samples t-test, and One-way analysis of variance (ANOVA).

3. Results and Discussion

3.1. Demographic profile of respondents

The demographic attributes of respondents such as age, gender, net household income per single person/month, and the highest level of education achieved are presented in *Table 2*.

Table 2. Respondents' demographic profile

Demographic variable	Category	Total Sample Size = 453	
		Number	Percentage (%)
Gender	Female	258	57.0
	Male	195	43.0
Age	18 – 24 years	267	58.9
	25 – 34 years	85	18.8
	35 – 49 years	66	14.6
	50 – 65 years	26	5.7
	66 years and more	9	2.0
Highest level of education achieved	Basic	17	3.8
	Vocational certificate	48	10.6
	High school with maturita exam	298	65.8
	University	90	19.9
Net household income per single person/month	Upto 5000 CZK	29	6.4
	5001 – 10000 CZK	128	28.3
	100001 – 20000 CZK	222	49.0
	20001 CZK and more	74	16.3

Source: authors' research.

It can be observed from *Table 2*, in terms of gender, there were slightly more females (57.0%) than males (43.0%). Looking at age distribution, most of the respondents were in the age group of 18-24 years (58.9%), followed by those in the age groups 25-34 years (18.8%) and 35-49 years (14.6%), while fewer were in the age groups 50-65 years (5.7%) and 66 years and more (2.0%). Consequently, most of the respondents consist of young and middle-aged consumers. The education backgrounds of the respondents i.e. 'highest level of education achieved' showed 3.8% with basic level of education, 10.6% had vocational certificate, whereas, the majority of the respondents (65.8%) had attained high school with maturita exam. However, the percentage of respondents with university level education is 19.9%. For 'net household income per single person/month' category, most of the respondents were in the income group of 10001-20000 CZK (49.0%), followed by those in the income groups 5001-10000 CZK (28.3%) and 20000 CZK and more (16.3%), whereas, few were in the income group of up to 5000 CZK (6.4%). From all these findings, it can be understood that data were obtained from a sample that represents different demographic characteristics.

3.2. Features of consumer behaviour concerning warranty claim

Table 3 represents the frequency of claimed goods or services based on warranty in past two years with respect to the percentage (as a share in total) of respondents. The percentage of the respondents who had claimed goods or services in past two years once, twice, and thrice are 26.7%, 27.6% and 21.2% respectively with the percentage of respondents claiming goods or services twice being the highest, as shown in *Table 3*.

This is followed by 15.0% of the respondents, who had claimed goods or services in past two years four times or more. Comparatively, there were few respondents (9.5%), who had not claimed any good or service in past two years' period.

Table 3. Frequency of claimed goods or services

Frequency of claimed goods or services	Percentage (%)
Never	9.5
Once	26.7
Twice	27.6
Thrice	21.2
Four times or more	15.0

Source: authors' research.

The minimum value of goods for which the respondents would proceed for warranty claim, relating to the percentage (as a share in total) of respondents is presented in *Table 4*. From *Table 4*, the majority of the respondents (34.0%) would proceed for warranty claim when the minimum value of goods is 500 CZK. However, there were 31.3% of respondents, who would proceed for warranty claim without caring about the value of goods. Moreover, about 14.8%, and 12.1% of the respondents would proceed for warranty claim when minimum value of goods are 1000 CZK and 200 CZK respectively. Followed by few, i.e. 3.5% and 2.9% of the respondents, who would advance for warranty claim when minimum value of goods are 100 CZK and 1000 CZK respectively. In comparison, there were very few number of respondents, i.e., 0.4% of the respondents, who would not proceed for warranty claim regardless of the value.

Furthermore, there were 0.9% of respondents who for the category of 'the minimum value of goods for warranty claim' had chosen the other amount option, in place of those mentioned in the survey questionnaire.

Table 4. Minimum value of goods

Minimum value	Percentage (%)
Do not care about value	31.3
100 CZK	3.5
200 CZK	12.1
500 CZK	34.0
1000 CZK	14.8
2000 CZK	2.9
Other amount	0.9
Goods not claimed	0.4

Source: authors' research.

Table 5 describes the 'source of information about the warranty claim procedure' category in relation to the number of respondents. In this category, respondents were allowed to choose more than one option. When respondents would like to find information about the warranty claim procedure, most of them (N = 371) would take the help of internet, which is the most popular option among the respondents, as observed from *Table 5*. This is followed by the respondents (N = 183) who would like to rely on their family, friends or relatives' experiences in order to get information about the warranty claim procedure. Legislation and print appear to

be less important, with number of respondents choosing these options being 57 and 27 respectively. Chosen by only 4 respondents, the least important option in the category of 'source of information about the warranty claim procedure' is others.

Table 5. Source of information about the claim procedure

Source of Information	Frequency (N)
Internet	371
Print	27
Family, friends or relatives' experiences	183
Legislation	57
Others	4

Source: authors' research.

Table 6 shows preferred mode for warranty claim settlement relating to the percentage (as a share in total) of respondents. According to Table 6, the majority of the respondents (64.9%) would prefer money back during warranty claim settlements. In addition, 21.6% of the respondents, would prefer exchange of goods for new ones. However, about 8.2% and 5.3% of the respondents would prefer repair of goods and exchange of goods for different goods respectively.

Table 6. Preferred mode for claim settlement

Preferred Mode	Percentage (%)
Money back	64.9
Exchange of goods for new	21.6
Repair goods	8.2
Exchange for different	5.3

Source: authors' research.

3.3. Relationship between demographic attributes and consumer satisfaction with warranty claim procedure

According to the reliability analysis, the Cronbach's alpha value (0.741) suggests that five scale items used to measure consumer satisfaction with warranty claim procedure had acceptable and reliable internal consistency.

ANOVA was used to analyse the relationship between demographic characteristics (like age, net household income per single person /month, and the highest level of education achieved) and consumer satisfaction with warranty claim procedure. Whereas, independent-samples t-test was used to analyse the relationship between gender and consumer satisfaction with warranty claim procedure. The results of ANOVA are shown in Table 7.

Table 7. Results of one-way analysis of variance (ANOVA)

Hypothesis	F value	p value	Results
Age	16.612	<0.05	Rejected
Education	7.324	<0.05	Rejected
Income	0.064	>0.05	Accepted

Source: authors' research.

ANOVA was conducted to determine if consumer satisfaction with warranty claim procedure was different for different age groups. *Table 7* shows $F = 16.612$ and $p < 0.05$. This reveals that according to age groups, the group means are statistically significantly different at the level of 0.05 in the case of consumer satisfaction with warranty claim procedure. It indicates that hypothesis (H1) is rejected. Therefore, it can be considered that there is a significant difference in consumer satisfaction with warranty claim procedure with respect to age. It has been observed that younger Czech consumers are more satisfied with warranty claim procedure than aged consumers. One of the possible reasons for the finding is that younger respondents may be well aware of the warranty claim procedure from media – advertisements, cautious and sensitive towards a purchase.

ANOVA was run to determine if consumer satisfaction with warranty claim procedure was different for different level of education achieved. *Table 7* presents $F = 7.324$ and $p < 0.05$. This means that according to the highest level of education achieved groups, the group means are statistically significantly different at the level of 0.05 in the case of consumer satisfaction with warranty claim procedure. It implies that hypothesis (H2) is rejected. Thus, it can be considered that there is a significant difference in consumer satisfaction with warranty claim procedure with respect to highest level of education achieved. It has been observed that Czech consumers with a higher education level are less likely to be satisfied with warranty claim procedure. A possible explanation for the finding is that consumers with higher education level may be less responsive to warranty claim procedure and do not find it worth of time and effort.

ANOVA was conducted to determine if consumer satisfaction with warranty claim procedure was different for different ‘net household income per single person /month’ groups. *Table 7* shows $F = 0.064$ and $p > 0.05$. This reveals that according to ‘net household income per single person /month’ groups, the group means are not statistically significantly different at the level of 0.05 in the case of consumer satisfaction with warranty claim procedure. It indicates that hypothesis (H3) is accepted. Therefore, it can be considered that there is no significant difference in consumer satisfaction with warranty claim procedure with respect to net household income per single person /month. In other words, for Czech consumers, there is no difference among customers having different ‘net household income per single person /month’ with regard to consumer satisfaction with warranty claim procedure. One of the possible reasons for the finding is that consumers in the Czech Republic belonging to any income groups can claim the warranty for purchases (within warranty period) without any difficulty as there is no (monetary) cost of claiming the warranty.

Table 8. Results of independent-samples t-test

Hypothesis	t value	p value	Results
Gender	-0.896	>0.05	Accepted

Source: authors’ research.

The results of independent-samples t-test are shown in *Table 8*. An independent-samples t-test was run to determine if there were differences in consumer satisfaction with warranty claim procedure between females and males. *Table 8* shows $t = -0.896$ and $p > 0.05$. This means that there is statistically no significant difference (at the level of 0.05) in consumer satisfaction with warranty claim procedure between females and males. It implies that hypothesis (H4) is accepted. Thus, it can be considered that there is no significant difference in consumer satisfaction with warranty claim procedure with respect to gender. In other words, for Czech consumers, there is no difference between genders with regard to consumer satisfaction with warranty claim procedure. One of the possible explanations of the finding can be attributed to

the fact of equal exposure of knowledge and market for both male and female in the Czech Republic.

The results of this article will help management and marketing practitioners to formulate strategies for effective handling as well as management of consumers' warranty claims. In the context of our findings, young and lower education group consumers are more likely to be satisfied with warranty claim procedure. Hence, it is recommended to business entities to handle and resolve these consumers' warranty claims more sensitively, promptly and efficiently. With reference to our results, older and highly educated consumers are less likely to be satisfied with warranty claim procedure. Consequently, it is recommended to familiarise them with the effectiveness of warranty claim procedure and encourage them to seek redress and claim the warranty for purchases. To turn their dissatisfaction into satisfaction and earn their trust-confidence, their warranty claims issues should be treated more seriously and solved as quickly as possible. For a better understanding of consumers' warranty claims intentions and effective handling as well as management of those claims, the article suggests business organisations to consider their consumers' essential demographic characteristics and analyse them accordingly. Generalisations based on the findings of this research are limited and impact might not be same over European Union (EU).

Conclusion

In conclusion, the study program has provided information and insights on behaviour of Czech consumers concerning warranty claim. From the past two years' frequency of claimed goods or services based on warranty, it can be inferred that respondents have a positive tendency towards the warranty claim procedure. Interestingly, it was observed respondents purchasing a minimum value of 500 CZK would proceed for the warranty claim procedure. However, there was a good percentage of respondents who would proceed for the warranty claim procedure irrespective of the minimum amount of goods being purchased. Among the respondents, most of them would rely on internet and family, friends or relatives' experiences to acquire information about the warranty claim procedure. At the same time, it can be inferred, respondents would likely opt for the money back option apart from exchange of goods for new ones as preferred mode for settling warranty claims. Moreover, younger consumers tend to be more satisfied with warranty claim procedure whereas, with a higher education level consumers intend to be less likely who are satisfied with warranty claim procedure. For both gender and customers having different 'net household income per single person /month' categories, no difference was observed with regard to consumer satisfaction with warranty claim procedure. This study will be useful to marketing theories and practices in enterprises.

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