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**THE EFFECTS OF SEVERITY OF NEGATIVE WORD-OF-MOUTH  
(nWOM): AN AGGRESSION-FRUSTRATION PERSPECTIVE**

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Description: The present study examines an interpretation of online nWOM across the complainant and the recipient, recognizing frustration-aggression theory to decipher customers' idiosyncrasies imperative to the online negative WOM construct.

Keywords: online negative word-of-mouth, service failure, recovery strategy, aggression-frustration theory

**EXTENDED ABSTRACT**

**Research Question**

Past research provides rich conceptual information on the constituents of online negative word-of-mouth (nWOM). However, inconclusive insight is evident into how customers construe online nWOM. This missing link evolves into unsatisfactory understanding of nWOM, leaving providers with anecdotally based recovery strategy decision-making. To address this, unlike extant research the present study examines how a complainant (i.e., initiator of the online nWOM) and recipient (the consumer who engages with the online nWOM) interpret online nWOM, recognizing this as a co-constructed activity. The study introduces frustration-aggression theory into the

online WOM literature to support the deciphering of customers' idiosyncratic construing of what lies beyond that which is explicitly voiced.

### **Method and Data**

Data were collected from millennials in two contexts (i.e., the UK and Kosovo) with unique online WOM experiences, utilizing online banking as the data collection ground. Social constructivism was acknowledged as the epistemology to advance the development of theory across customers' nuanced interpretations of online nWOM as joined contextually constructed experience. Data were collected through semi-structured focus group interviews, with 6 focus groups in total (3 focus groups per country). Each focus group consisted of 3 complainants and 3 recipients, recruited with the support of banks from each country. The focus group interviews lasted 60 minutes, with 15 open-ended questions phenomenological in nature. Emerged data were analyzed through a thematic analytical approach, where the participants' most repeated words were identified to lead into themes representative of meanings assigned to online nWOM.

### **Summary of Findings**

Data analysis resulted in a threefold online nWOM typology, mediated by the level of harm customers aimed to impart to the provider upon an online banking failure experience: 1) lenient online nWOM, 2) moderate online nWOM, 3) severe online nWOM. Further, the level of harm is explained by the frustration-aggression inherited within customers' personas. Recovery strategies to satisfactorily manage all types of online nWOM are divulged. Lenient online nWOM consists of a frustrated complainant and recipient; with simultaneous explanation and empathy within 48 hours, and a reply on behalf of the company to shape the customer's recovery satisfaction. Apology and explanation within 24 hours is the advised recovery strategy

upon moderate online nWOM arising, disclosed by a frustrated (aggressive) complainant and aggressive (frustrated) recipient. Explanation within a business day, apology within a business day, or compensation within 48 hours are recognized to be the satisfactory recovery strategies for severe online nWOM – where aggression is evident across complainant and recipient.

### **Key Contributions**

The present study is the first to examine unique particularities, explained through frustration-aggression, present in complainant and recipient as drivers of online nWOM – vital to extend understanding beyond existing contextual explanations of negative WOM. It introduces frustration-aggression theory into online nWOM literature as a premise to decipher diverse nuances of customers' interpretation of nWOM. Finally, it extends understanding beyond a single context, recognizing contextually driven nWOM exegeses. The study presents the complainant-recipient model, which enunciates recovery strategies that lead to satisfaction across all types of online nWOM, in particular within the online banking continuum.

‘References are available upon request’