

**The effects of online negative word-of-mouth on dissatisfied customers: a
frustration–aggression perspective**

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Abstract

Conceptualising how customers construe online negative word-of-mouth (nWOM) following failure experiences remains unsettled, leaving providers with inconclusive recovery strategy programmes. This empirical study recognises online nWOM as a co-created encounter between the complainant (i.e., the initiator of the online nWOM) and the recipient (i.e., the consumer who engages with the online nWOM), examining their idiosyncrasies to discern their understanding of the experience. It introduces frustration–aggression theory to online WOM literature, recognising that it can support a higher order understanding of phenomena. Through phenomenological hermeneutics, interviews and focus groups, data were collected from millennials in Albania and Kosovo that provided accounts of nuanced and distinctive online nWOM realities. The emerged insights extended extant theory to a three-fold online nWOM typology (i.e., lenient online nWOM, moderate online nWOM and severe online nWOM) recognising the negative impact customers have on a provider, which is controlled by frustration–aggression tags. Frustration–aggression variations across online nWOM led to the construct of three types of customers that engage in online nWOM, namely tolerable online nWOM customers, rigorous online nWOM customers and confrontational online nWOM customers. Findings culminated with satisfactory recovery strategies aligned to customer inferences regardless of the nWOM context.

Keywords: frustration–aggression theory, online negative word-of-mouth, millennial, social media, qualitative research, failure and recovery

1. Introduction

Social media present a rich platform for customers' engagement in online negative word-of-mouth (nWOM) as revenge against a service failure experience. Online nWOM includes customers' 'public online ... articulat[ion of negative] opinions about products, brands or companies' (Weitzl & Hutzinger, 2017, p. 164); service failure arises when a provider's service performance fails to meet a customer's expectations (Maxham & Netemeyer, 2002; Craighead, Karwan, & Miller, 2004; Chen, Ma, Bian, Zheng, & Devlin, 2018). Marketing literature posits that online nWOM has the highest detrimental impact on a provider among post-failure activities (Choi & Choi, 2014; Wang, Wu, Lin, & Wang, 2011). Several researchers revealed that online nWOM triggers other social media users to engage with the complaints, demonstrating the enlarged audience reach of complaints (Gu & Ye, 2014; Obeidat, Xiao, Iyer, & Nicholson, 2017; Rosenmayer, McQuiken, Robertson, & Ogden, 2018). Others asserted that a decrease in customers' re-purchasing tendency, trust and loyalty are the detrimental outcomes of nWOM (Jalilvand & Heidari, 2017; Umashankar, Ward, &

Dahl, 2017; Ribeiro, Butori, & Nagrad, 2018). There is a consensus in the marketing literature that recovery strategies mediate the damaging effect of online complaints (Dong, Evans, & Zou, 2008). A growing body of literature posits that compensation can alter customers' inclination for revenge (Ozuem & Lancaster, 2014; Jones, Stevens, Breazeale, & Spaid, 2018). Abney, Pelletier, Ford, and Horky (2017) stated that employees' empathy generated online customer recovery satisfaction specifically among those who voiced their complaint on Twitter.

Although these studies imparted rich conceptual information on the constituents of online nWOM, there is a lack of detailed insight into how one interprets online nWOM. A higher order comprehension of the customers' unique interpretations is imperative for the application of recovery strategies across the multiple nuances of customers' complaints (Quach & Thaichon, 2017). Weaver and Hamby (2018) conducted a study that focused solely on those who remained silent upon exposure to an offline word-of-mouth. They described 'silence as mirror' (p. 4), that is, one's personal agreement/disagreement with the complainant. People perceived nWOM as revealing truth when they held an identical perception of the company/product prior to exposure to the voiced opinion. However, Weaver and Hamby's (2018) study did not clarify the means of conceptualising agreement or disagreement with online nWOM; further studies are needed to aid recovery strategy decision-making.

In line with Weaver and Hamby (2018), the present study proposes that online customers' agreement or disagreement with nWOM articulates a co-created experience between the complainant (i.e., initiator of the online nWOM) and the recipient (i.e., the consumer who engages with the online nWOM). In addition, the present study proposes that the complainant's and recipient's traits along the frustration–aggression continuum explain the recipient's understanding of the nWOM; it acknowledges that frustration–aggression theory can be used to mediate the co-created experience and support theory development. Frustration–aggression theory concerns the emotional undertaking of frustration/aggression in which frustration arises from experiencing an incident and diverges into aggression with an increased negative inference about the encounter. 'Frustration is defined as an event instead of an affective state' (Breuer & Elson, 2017, p. 2), implying the trough of one's negative emotions towards the incident, whereas aggression signifies the peak of negative emotions, indicating a tendency to take revenge against the incident initiator. The peculiarity of the online environment shapes an increased aggressive stance among customers (Ribeiro et al., 2018). Although at a lower level than aggression, the frustration of online customers has been described as a 'high-arousal emotional' state indicating the potential harm of online nWOM to a provider (Herhausen, Ludwig, Grewal, Wulf, & Schoege, 2019). Hence, introducing frustration–aggression into the online word-of-mouth literature could expand understanding of the phenomenon. Further, this extends existing insight beyond the recipient's perception, acknowledging that it is controlled by how the complainant interprets the online nWOM.

This study focuses on the millennial age group. Existing studies adopt inconsistent and even conflicting practices in defining and characterising millennials (Luo et al., 2018; Kerviler & Rodriguez, 2019). There is, in fact, ample literature suggesting that

millennials have a greater preference for social media participation. Luo et al. (2018) generally considered millennials as individuals born between 1979 and 2002. Helal, Ozuem, and Lancaster (2018), on the other hand, associated millennials with a 'demographic cohort born between the early 1980s and the early 2000s' (p. 980). In defining millennials, we build on Helal et al.'s (2018) conceptualisation of three distinct social-cultural dimensions: tech-savvy, socially conscious and active social media users.

Millennials are the dominant users of online platforms and have an elevated inclination to assign responsibility to a provider, such as a bank, and engage in nWOM (Zhang, Trusov, Stephen, & Jamal, 2017; Civera, Casalegno, Mosca, & Maple, 2018). This is a result of millennials' increased motivation to use social media as a medium for social interaction. Abrantes, Seabra, Lages, and Jayawardhena (2013) explained that social media allow for involvement in online nWOM regardless of the in-group or out-of-group online social interaction setting. The former is identified with group members' 'close relationships or strong ties' and the latter with 'weaker ties' (p. 1073). This supports conceptualisation across multiple nuances of customers' interpretation of online nWOM.

Millennials are 'dictating the landscape of financial services' (Singh, 2018, par. 1). As Reimer and Benkenstein (2016) stated, a service that 'generates a higher risk in purchasing', such as online banking, 'increases the influence of online ... customers' behavior' (p. 5995). This reveals the increased sensitivity of millennials to banking failure and recovery experiences and the necessity to comprehend customers' emotional deviations (i.e., frustration/aggression) in their engagement with online nWOM.

Quach and Thaichon (2017) identified the development stage of the country in which the customer lives to be the mediator of his/her distinguishing emotional standpoint. Examination of online nWOM across representative settings of the development stage continuum is essential to the recognition of the complainants' and recipients' emotional peculiarities inherited from those contexts. The present study examines how millennial customers construe online nWOM across online banking in Albania and Kosovo. Albania is a chosen context because it is a setting in which more than 70% of the population, including millennials, embrace social media (StatCounter, 2019). Albanian millennials' social media usage provides opportunities for censure through online nWOM, which could enable higher order conceptualisation of phenomena across multiple refinements. More than 70% of the Kosovan population is under the age of 35 (World Bank, 2013); millennials are the dominant age group and they acknowledge banking as a predominant industry (World Bank, 2019). Such a setting provides a rich diversity of online nWOM occurrences. With 'a large number of media outlets in proportion to its population ... online media [in Kosovo] are increasingly taking over as a main source' of communication (BBC, 2018). This setting provides opportunities to find out how millennials view social platforms in comparison to other media; hence, providing variations in nWOM practices.

In order to address the research gap, a qualitative paradigm of inquiry was chosen. Through phenomenological hermeneutics and data collected through semi-structured

interviews and focus groups, this study provides three important contributions to the literature. First, this is the first study to examine online nWOM as a co-created undertaking of the complainant and recipient, which is an approach that ensures no avoidance of the unique particularities generated by the co-creation parties. Second, it introduces frustration–aggression theory to the online nWOM literature as a theory to find multiple nuances of customers’ interpretations of nWOM. This addresses the missing link, to date, between online customers’ recovery expectations and the providers’ recovery provision, with an explanation of the evolution of customers’ positioning in online nWOM and the satisfactory recovery strategies relevant to each customer. Third, this study expands understanding in two different settings embracing the contextual attributes of each, which supports an enhanced conceptualisation of how customers construe online nWOM and the reasoning behind a construct of a three-fold online nWOM typology and a three-fold online nWOM customer classification. This leads to a context-specific model as a guideline for how online companies, specifically banks, could satisfactorily recover from online nWOM.

2. Literature Review

2.1. Online nWOM

Services marketing scholars utilised diverse theoretical grounds to explain customers’ negative emotional stance in failure-recovery. Justice theory (i.e., customers’ discernment of a fair recovery encounter) has been the dominant theory, assigning an employee’s apology and response speed to customers’ vindictive behaviour (Wirtz & Mattila, 2004; Rio-Lanza, Vazquez-Casielles, & Diaz-Martin, 2009). Kau and Loh (2006) presented compensation as a recovery strategy to negate involvement in nWOM. For Bonifield and Cole (2008), vindictive behaviour is explained by downward social comparison theory, which suggests that ‘[customers] who experience distress may improve their subjective well-being by spontaneously comparing themselves with others who are doing worse than they are’ (p. 565). They recognised customers’ dissatisfaction when customers compared the severe failures in service they had experienced with other customers’ experience of minor failures. Lastner, Folse, Mangus, and Fennell (2016) explained customers’ evaluation of recovery experience and revenge tendency with appraisal theory: ‘emotions arise in response to appraisals, or evaluative judgments’ (p. 4279) and employee’s utilisation of rudeness provoked a customer’s intention to seek revenge. Recently, Chen et al. (2018) applied expectation disconfirmation theory, defining customers’ satisfaction as ‘a function of a combination of expectations and disconfirmation’ (p. 2). According to them, the link between the expectation and disconfirmation is explained by moral judgement, suggesting that customers’ increased tendency to spread online nWOM came from their perception that the failure experience was immoral.

Many researchers proposed that the origin of a service failure was the paramount contributing factor to customers’ negative perception of the provider and engagement in nWOM (Choi & Choi, 2014; He & Bond, 2015). Choi and Mattila (2008) stated that the causes of failures were: the firm, the customer or unknown genesis. They reported an increased tendency of customers to spread nWOM if they perceived that the company could have avoided the failure. Ozuem and Lancaster (2014)

reported that customers' perception of fraud in online transaction usage was a determinant of the spreading of nWOM. Others suggested that problems with the provider's website and purchase delivery had a decisive role in customers' decision to take revenge through nWOM (Zhu & Zolkiewski, 2015; Ribeiro et al., 2018). Regardless of the origin of the failure, a company's unsatisfactory recovery could lead to nWOM (Cowley, 2014; Wien & Olsen, 2014; Thomas, Saenger, & Bock, 2017; Weitzl & Hutzinger, 2017). Izogo and Jayawardhena (2018) argued that the 'advisory electronic word-of-mouth' type of nWOM poses the greatest risk, as it invites others to boycott the company (p. 201).

2.2. nWOM mediators

A stream of researchers explored ways in which customers' vindictive behaviour could be mediated. Van der Lans, van Bruggen, Eliashberg, and Wierenga (2010) developed the viral branching model, which identified e-mails as the core seeding practice of customers wishing to spread electronic word-of-mouth among friends. For them, the subject of an e-mail determines whether a recipient would pay attention to the online message. They suggested online and traditional advertising as means to control online WOM; this does not uncover specificities about how nWOM is managed, but it does provide content for how to control customer intent to spread nWOM. Martin and Lueg (2013) recognised customers' trust as a control for online WOM. This indicates that providers' practices of company–customer trust development, in the form of WOM communication, is instrumental in discouraging customers from participating in online nWOM practices. For Vaerenbergh and Holmqvist (2014), customers' intent to engage in nWOM is determined by language divergence, that is, the 'provider[']s diverge[nce] from the consumer's language' (p. 1601). According to Vaerenbergh and Holmqvist (2014), failure to use customers' native language confronts customers' presumptions of the similarity attraction paradigm (i.e., similarity between provider and customer), implying a basis for nWOM. Pee (2016) posited that detailed product information and low price affect decisions to partake in nWOM, whereas Helal et al. (2018) revealed that online providers' failure to provide *content* that is *relevant* to customers' presumption of self-identity has implications for how customers spread online nWOM. Helal et al. (2018) utilised social identity theory ('the tendency of customers to identify with particular brands in forming a desired social identity', p. 978) to explain customers' self-identification with a business. They noted that a business ambassador (i.e., third parties) controls for customer–provider social intimacy, which leads to customers' diminished predilection for nWOM.

2.3. Customers' rationale for online nWOM

Existing studies have found that there are customers who do not take revenge albeit being dissatisfied with the company (Ringberg, Odekerken-Schroder, & Christensen, 2007; Schoefer & Diamantopoulos, 2009). Recently, Azemi, Ozuem, Howell, and Lancaster (2019) proposed three online customer types who engage in nWOM: exigent customers, solutionist customers and impulsive customers. Exigents and solutionists publicise thoughts on Facebook and Twitter, recognising the service failure-recovery experience as the mediator, whereas impulsive customers appraise others' thoughts when making revenge decisions. According to Azemi et al. (2019), customers choose Facebook over Twitter if they have a greater disposition to spread nWOM. This study provided rich insights into the different types of customers that

engage in nWOM, but it did not investigate how recipients' particularities explain perceptions of nWOM.

Weaver and Hamby (2018) stated that the initiator of nWOM was the determinant of what the recipient construes. They proposed that the harmony of the complainant's and recipient's personalities is the mediator for the evolution of the interpretation of nWOM. Utilising naïve theory, which is defined by the 'silence as mirror' concept, they described a person's personality along an agreement/disagreement continuum. For them, the recipient 'tended to see agreement in [nWOM] more when they personally agreed with the speakers but disagreement in the identical reticence when they personally disagreed' (p. 4). Weaver and Hamby's (2018) study was based on silent customers in brick-and-mortar nWOM, leaving conceptualisation of online recipients' interpretations of nWOM limited to a '*non-conversational context*' (p. 5).

Marketing failure-recovery research discloses the prospect of multiple nuances of customers' personalities that go beyond absolute agreement/disagreement (Ringberg et al., 2007; Schoefer & Diamantapolous, 2009). Further, it acknowledges online WOM as a dialogue thread, identifying a collective understanding including non-speaking participants (i.e., although these customers do not engage in online nWOM, they develop their own perceptions of the negative statements made by other customers) (Tang, 2017; Jones et al., 2018). Online nWOM is shaped by the language of the voiced actors' frustration and aggression, where the former is deciphered from words that imply mere dissatisfaction, and the latter from language with implicit harm-orientated motives towards the provider. A growing body of literature discloses millennials to be in a 'self-revelatory mode' (Ladson-Billings, 2000) and indicates that millennials 'build up an implicit knowledge about' how nWOM is construed, including frustration–aggression nuances (Hodder, 2000, p. 707). Many researchers linked millennials' reading of online WOM with self-relatedness and a 'sense of self' conceptualisation (Kerviler & Rodriguez, 2019, p. 2), indicating how a discourse of multiple emotional levels within the frustration–aggression continuum arises (Wetzer, Zeelenberg, & Pieters, 2007; Park, Shin, & Ju, 2019; Berezan, Krishen, Agarwal, & Kachroo, 2018). This embraces the presence of the online nWOM initiator as determinant to one's interpretation. As Tierney (2000) suggested, 'the [customer] is not an autonomous, essentialized agent capable of independently inventing him- or herself' (p. 541). Hence, a mutually inclusive perspective of initiators and recipients of online nWOM seen through the lenses of millennials may enable a higher order understanding of customers' interpretation of online nWOM across the frustration–aggression sequence.

3. Methodology

3.1. Paradigm of inquiry

This paper employs a phenomenological perspective and constructivist paradigm of inquiry to construct a theoretical understanding of the area under investigation. There is an assertion that 'the mind is active in the construction of knowledge', and that one does not simply develop 'interpretations in isolation but against a backdrop of shared

understanding, practices, language, and so forth' (Schwandt, 2000, p. 197). 'Phenomenology concentrates on how we understand the world through experience, identifies social engagement and how this develops our understanding of the world' (Howell, 2016, p. 29). Phenomenological constructivists consider that 'reality arises from the interactive process and temporal, cultural, and structural contexts' (Charmaz, 2000, p. 524). Based on this philosophical position, this study uses phenomenological hermeneutics as a methodological approach which argues that understanding is a basic structure of human existence and a necessary element of our very being or becoming (*Dasein*). 'We are always taking something to something. That is the givenness of our world orientation and we cannot reduce it to anything simpler or more immediate' (Gadamer, 1976, p. 87). Rather than the deliberations of an objective observer, research or data interpretation is not a rule-based procedure; it is the very fact of being human that determines the research questions and data collection procedures and analysis. Based on this perspective, theoretical sampling allowed a level of freedom in the collection of data that was theoretically relevant but, at the same time, comparative analysis theory generation controlled the data collection process. Indeed, the application of 'theoretical control over the choice of comparison groups is more difficult than simply collecting data from a pre-planned set of groups, since choice requires continuous analysis and thought' (Gadamer, 1976, p. 52). Strauss and Corbin (1998) considered that to sample theoretically one progresses in an evolutionary fashion rather than through a predetermined programme. Theoretical sampling is 'based on concepts that emerged from analysis and that appear to have relevance to the evolving theory' (Strauss & Corbin, 1998, p. 202); this maximised opportunities to compare incidents, events and occurrences (Strauss & Corbin, 1998). Theoretical sampling allows each sample to build on the previous data collection and subsequent analysis; during the research process, theoretical sampling becomes more specific as the theory emerges and evolves through the research process.

As noted, social media present a rich platform for customers' engagement in online nWOM as revenge against a service failure experience. Even though this study is exploratory, its relevance lies in the provision of a theoretical model in relation to this emerging phenomenon that can be transferable throughout a social media platform. Transferability reflects ideas relating to external validity and the extent to which findings may be generalised to other situations/settings. However, 'phenomenological research entails in-depth study of groups and pursues depth of understanding regarding unique situations' (Geertz, 1973, p. 6). Thick descriptions are pursued through a selection of 'interpretive methods that ... in turn become thick interpretations' that are transferred to other similar situations and phenomena (Howell, 2013, p 190).

Kosovo and Albania were selected as two contexts that relate the researchers' shared cultural background with online banking customers and experiential knowledge in online nWOM in banking. This enabled the researchers to decipher multiple realities of the phenomena. As Ladson-Billings (2000) stated, 'the process of developing a worldview that differs from the dominant worldview requires active intellectual work on the part of the knower' (p. 258). The researchers' understandings developed from a certain kind of reality that existed (i.e., the researchers' experiential knowledge of

online nWOM) and other realities were constructed and influenced by alternative sources of knowledge (Herz & Brunk, 2017).

The data collection for this study began with semi-structured interviews, followed by focus group interviews. Prior to the focus group interviews, two pilot focus group interviews were conducted (one per country). The semi-structured interviews started with a complainant and were followed by a recipient. The 'questions [did] not emanate from nowhere, they [were] not born out of total ignorance, they already exist[ed] within what is to be studied and self' (Howell, 2013, p. 163). Pre-understanding projected the development of further conceptualisations in relation to the research in terms of the construction of the interviews (Gadamer, 2004; Howell, 2013). As such, the semi-structured interviews proceeded through a 'stimulus-response format assuming that the respondent will truthfully answer questions previously determined to reveal adequate indicators of the variable in question, as long as the questions are properly phrased' (Fontana & Frey, 2000, p. 645). This conversational inquiry of data in a phenomenological hermeneutics context alleviated participant boundaries and enabled the awakening of new thoughts as the dialogue advanced (Howell, 2013). Unlike structured interviews, semi-structured interviews provide space for further interaction and incorporate the normative and emotional dimension (Rauschnabel, Sheldon, & Herzfeldt, 2019).

Although interviews enlightened the researchers' 'first-hand knowledge' (Charmaz, 2000, p. 510), data collection continued with focus groups interviews as a means 'to ... refine developing' (Charmaz, 2000, p. 509) of insight from the interviews (Charmaz, 2000). Questions identified in the interviews held preconceptions, which they developed as the interviews progressed and were then taken further to the focus groups. Focus groups are not 'freewheeling conversations' but a method of data collection which involve researchers' 'clear agenda, statement regarding desired information and problem to be researched' (Stewart & Shamdasani, 1990, p. 18). The focus groups merged the insight of the researchers (generated from the semi-structured interviews) and the customers' first-hand nWOM experience, amplifying an all-embracing conceptualisation of the experience (Maxwell, 2013). In this context they allowed the development of a phenomenological hermeneutics approach by overcoming 'the "self/other" divide in the research process. Through the multi-vocal [nature]... minimized... control of the researcher... [and] horizontal as well as vertical interactions' (Howell, 2013, p. 202).

This was critical since semi-structured in-depth interviews did not allow for the researchers' conceptualisation of the multidimensional 'form[s] of reason[ings]' that complainants and recipients' utilise in occurrences of socially constructed online nWOM; the focus groups interviews enabled a detailed elucidation of 'actions and their consequences' within the complainant's or recipient's perspective of the nWOM (Kemmis & McTaggart, 2000, p. 583). Hence, in-depth interviews enlightened understanding of customers' online nWOM perception from a single perspective, whereas focus groups enabled researchers to understand multiple specificities of online nWOM occurrences as socially constructed experiences. Customers' reasoning to engage in online nWOM across multiple perspectives was deciphered; flushing out how participants construe relaxed contingencies of nWOM and those 'judged in terms

of complex and sometimes conflicting values' between the actors (Kemmis & McTaggart, 2000, p. 583). This enabled understanding of the depth and breadth of customers' idiosyncrasies in their perception of the phenomena (Felix, Rauschnabel, & Hinsch, 2017).

3.2. Data collection procedure

Our choice of the sample followed a theoretical sampling logic (Maxwell, 2013). The sample size consisted of 48 interviewees: 12 in-depth interviews (6 interviews per country) and 6 focus groups with 6 individuals in each (3 focus groups per country). The sample size was directed by the data saturation point (i.e., the point at which zero new information is generated by the added interview), which in this study was reached in the 24th interview. In socially constructed contexts, such a sample size nullifies the risk of omitting any important information across all extant multiple realities on the researched phenomena (Ozuem, Thomas, & Lancaster, 2016). As Charmaz (2000) stated, reality is not a 'single, universal, and lasting' truth, albeit, the 'approach [to the truth] sensitizes...multiple realities and the multiple viewpoints within them; it does not represent a quest to capture a single reality' (p. 523). The remaining 24 additional interviews were added as means of data triangulation, aiming to control for potential conflicts between the actual versus the generated reality (O'Keeffe, Ozuem, & Lancaster, 2016). For phenomenological hermeneutics, triangulation is also supported with the inclusion of perspectives from all parties, such as in the present study: the complainant, recipient and researcher (Livari, 2018). This approach addresses criticism of the one-perspective approach, which 'silences too many voices' (Denzin & Lincoln, 2000, p. 10).

Grounded in a purposive sampling approach the in-depth interviews were carried out with six customers who had spread nWOM (i.e., complainants) and six recipients (i.e., customers who had been engaged in online nWOM). Similarly, each focus group consisted of three complainants and three recipients of online nWOM. As suggested by Niu, Chiang, and Tsai (2012) 'consumers with relevant experience' of online nWOM in online banking were selected (p. 717) Kerviler and Rodriguez (2019) suggested that to ensure participants' recall of experiences, the online nWOM of the complainant and recipient should have occurred in the past 6 months). In line with Kerviler and Rodriguez (2019), only complainant and recipients involved in online nWOM in the last 6 past months were considered. The interviews began with a complainant followed by a recipient – both from the same instance of online nWOM. Each focus group had three online nWOM cases, with a complainant and a recipient for each instance. This is in keeping with Robson's (2011) recommendation of focus groups as a mixture of joint yet diverse constructs of experiences as a basis to gain in-depth and nuanced insight. The researchers identified the first complainant with the support of their network from the banking industry; all the other following interviewees were recommended by the participants themselves. This aligns with the snowballing sampling approach, which is acknowledged to 'improve the efficiency in locating appropriate subjects' (Park, Shin, & Ju, 2015, p. 603). It results in interviewees who are familiar with each other, reducing potential group thinking yet increasing a participant's self-expression, which allows for a researcher's conceptualisation of the talk's 'depth, detail, emotionality, nuance, and coherence' (Denzin, 2000, p. 902).

Interviews took place in various locations, including participants' offices, universities and libraries. Familiarity among participants made the choice of place an easy process, which is a prerequisite to the participants' relaxed stance through the interview, and the encoding of experiences (Azemi et al., 2019).

Participants were contacted through e-mail twice; first, an interview invitation was sent, followed by a reminder e-mail 48 hours prior to the interview. Participants granted access to the actual online nWOM thread for each case. The thread was e-mailed to the researchers 24 hours prior to the in-depth/focus group interviews; this supported researchers' knowledge prior to data collection instances, which according to social constructivists is a prerequisite for a holistic conceptualisation of phenomena (Jackson & Klobas, 2008). As Angrosino and Mays de Pérez (2000) stated, the researcher is an 'active-member ... sometimes even assuming responsibilities that advance the group', yet this does not mean that the researchers 'fully commit[ed] themselves to members' values and goals' so as to direct participants' responses (p. 677). Prior to the interviews, consent forms were provided to the participants explaining to them the roles and their rights in the data collection process. The interviews lasted 60 minutes. This lies within the timeframe recommended as one to adequately discover the participants' realities (O'Keeffe et al., 2016). The interviews had 15 open-ended questions with the first 10 being 'loosely' structured and the last 5 phenomenologically structured (Quach & Thaichon, 2017). The former were aimed at conceptualisation of participants' interpretation of the actual online nWOM instance (e.g., *How would you explain your involvement in the online nWOM?*). The latter ensured conceptualisation of participants' recovery strategy (e.g., *Could you tell me more about how the bank should have addressed your and the complainant's/recipient's concern?*). Defined as interview questions that permit the interview participants to engage in 'imaginative variations' (Bevan, 2014, p. 138), phenomenological questions enabled a higher order understanding of online nWOM between the complainant and recipients. The age, gender and occupation of each participant were identified as imperative inferences to explain the fundamentals of contextual differences (Ozuem, Howell, & Lancaster, 2019) (see Table 1).

Insert table 1 here

4. Data Analysis and Findings

A thematic approach was utilised to analyse the data because it optimises conceptualisation of socially constructed empirical studies (Ozuem, Howell, & Lancaster, 2008; Eze, Duan, & Chen, 2014; Buzova, Sanz-Blas, & Cervera-Taulet, 2016; Quach & Thaichon, 2017). Braun and Clarke (2006) implied that socially constructed experiences go beyond the interviewees' voices, highlighting the inclusion of the researchers' 'own theoretical positions and values' (p. 80). As such, the researchers did not 'subscribe to a naïve realist view' (Braun & Clarke, 2006, p. 80); instead, the new knowledge was an aggregate of the researchers' theoretical insight and experiential knowledge of online nWOM. The three-step conventional process of the thematic analytic approach was followed. First, the most repeated words throughout the in-depth and focus group interviews were identified, followed by an organisation of them into codes which culminated in themes based on the congruency of meaning

the interviewees' words conveyed. The data analysis began as an isolated approach to the complainants and recipients separately and soon turned into a holistic analysis approach of the two. Separate analyses of complainants and recipients occurred for each country. An iterative data analysis across countries showed no distinguishing differences between customers of the two countries. A social constructivist approach deciphers detailed constructions of very fine attributes into a single context (Ozuem et al., 2008). As Hodder (2000) noted, regardless of the setting of the experience, when 'common practices are examined ... common evocations and common meanings' are identified across those who live the experience (p. 707). The differences between customers of both countries originated in the levels of harm (i.e., the negative impact) they intended through practising online nWOM. This is in line with Azemi et al.'s (2019) suggestion that the demarcation of frustration and aggression reveals understanding of the customers' intention to harm the company.

Two sets of themes emerged from complainants' and recipients' joint perception of the level of harm of online nWOM; these sets of themes were three types of online nWOM and three typologies of customers engaged in online nWOM. The types of online nWOM were: (1) lenient online nWOM, (2) moderate online nWOM and (3) severe online nWOM (see Table 2). The customer typologies were: (1) tolerable customers, (2) rigorous customers and (3) confrontational customers (see Table 3). Following Zhang, Lu, Torres, and Chen's (2018) suggestion regarding data trustworthiness, an online nWOM researcher was asked to run a second round of data coding, the results of which were in line with the initially constructed themes. The findings revealed that the themes were mediated by the frustration-aggression stance of the complainant and the recipient. Hence, the findings depicted no significant difference between complainant and recipient within the same stance of frustration/aggression.

4.1. Interpretation of themes: lenient online nWOM, moderate online nWOM, severe online nWOM

4.1.1. Lenient online nWOM

Lenient online nWOM refers to the online nWOM posts with the least negative impact, consisting of a frustrated complainant and recipient. Frustrated recipients and complainants spread negative-of-mouth upon a failure in service. While dissatisfaction with the failure is evident, it remains unclear as to whether they understood the origin of the failure. A yoga trainer (27, female) stated:

"I was not happy with the failure and have no idea what caused the failure."

No intent to harm the company was present; rather, the online nWOM was adopted to make others cautious about potential incidents. The following sales person's (28, male) statement implies this:

"I wanted to make my family and friends cautious. I don't want them to experience the same struggle."

Companies' explanations that show empathy towards the customer within 48 hours appear to be a powerful recovery strategy. Also, a customer's positive reply in the online nWOM pleases the complainant and recipient. A graphic designer (30, male) explains this:

"I get happy when companies explain the problem and share empathy. That shows they care about me. I am equally happy upon seeing other customers talking positively on the company's behalf."

Aggressiveness is only shown by the complainant when the provider's explanation is not relevant to the incident, whereas the recipient becomes aggressive if the explanation is given 48 hours after an incident occurred. Upon exposure to other customers' negative comments, traits of aggressiveness arise from both complainants and recipients. The response of a secretary (29, female) illustrates this:

"I realise that the provider is not good at all when I see other customers' negative comments. I feel then that I should get involved in negative WOM even more."

Very frustrated customers seem to interact less with a bank after they have spread online nWOM about the bank. This appears to be the outcome of a decreased trust upon experiencing an incident. A data analyst's (28, male) response notes this:

"Incidents happen, and I am not saying that they should not utilise online banking. I surely do not trust the bank as I used to."

4.1.2. Moderate online nWOM

Moderate online nWOM lies within the lenient–severe continuum; it is usually present when either the complainant or the recipient of the online WOM is aggressive. As the following engineer (28, male) explains, customers that experience moderate online nWOM associate the failure either with the provider or the customer:

"The employer of the bank caused the incident. I have seen other cases when the customer was at fault."

Customers that spread moderate online nWOM define a satisfactory recovery as the receipt of an explanation and an apology within 24 hours. An operations manager (35, male) stated:

"I really need an explanation of the incident. Also, I want the company to recognise the problem and apologise for that – I expect this to happen within 24 hours of the online nWOM occurring."

Aggressiveness seems to arise upon exposure to the negative engagement of others. Others' engagement speaks to the validity of the complainant's and recipient's perception of the provider's fault. An MBA student (37, female) reveals this as follows:

"If another customer addresses the incident, I know the company should be identified as a company that has problems."

On the other hand, a positive post may aid the recipient's and complainant's positive perceptions of the company and reduce the aggressiveness to frustration. Such a positive impact can increase customers' perceptions that failures are inevitable and the provider should be granted a second chance. A PR manager (35, female) highlights this:

"I thought I would never use the services of (name of the bank) until I had read another customer's positive comment. That to me was a reassurance that the company is not bad – I understand that incidents could happen."

4.1.3. Severe online nWOM

Severe online nWOM refers to online nWOM with an inordinately detrimental effect. This is evident in situations when both the complainant and recipient are aggressive. Their assessment attributes responsibility for the failure and recovery solely to the company, and they see participation in online nWOM as revenge. A programmer (35, male) stated:

"To me the bank is always responsible for avoiding failure. Also, they should always be ready to address complaints of mine and others within that same day of the negative post. Even if they do, I am happy I have posted on social media. That was as a revenge to let the bank know how I felt when the problem happened."

Recovery strategies that fit within the recovery expectations of customers who post severe online nWOM are apology and explanation within the same business day as the incident and spread of online nWOM. Compensation also appears relevant to their recovery expectation, although when granted more than 48 hours following the complaint, their dissatisfaction with the bank does not seem to dissolve completely. This is shown in the response of an IT worker (35, male):

"I want the bank to apologise and explain the origin of the incident. This should happen within the same business day of the online negative post. I love when the bank compensates. To me, the time I have spent waiting for the recovery, or, as a matter of fact, the time spent to even write my post, is a money loss. I am more patient in waiting for compensation – compensation within 48 hours of the complaint works well."

Although satisfaction is not attained, an influencer's inclusion in the recovery process seems to change complainants' and recipients' aggression into frustration. A CEO (25, male) asserted:

"You can actually never trust an influencer 100 per cent – some of them are paid by the company. However, I was relieved to see an influencer addressing my online complaint. I felt better and did not want to further expose my negative experience on other social media. Otherwise, I would have even paid others to spread my online complaint about my experience."

This anticipates further usage of negative actions by the complainant or recipient upon dissatisfaction with the recovery (i.e., paying others and usage of multiple online platforms). The findings further recognise switching behaviour by aggressive

customers. This finding is encapsulated by the comment of a production supervisor (30, male) that aggressive customers expect to be treated as a priority:

“If the bank does not address the online complaint, I move to a different bank. I have no time to lose waiting for the bank to address the incident. They should know how to treat me right. I am their customer, their priority.”

Insert table 2 here

Insert table 3 here

4.2. Interpretation of themes: tolerable online nWOM customers, rigorous online nWOM customers, confrontational online nWOM customers

A critical interpretation of the data signified changes in customers' frustration and aggression self-inferences driving their intent to move from lenient online nWOM to moderate and/or severe online nWOM and vice versa. This led to the construct of three types of customers who engage in online nWOM: (1) tolerable online nWOM customers, (2) rigorous online nWOM customers, and (3) confrontational online nWOM customers. In line with existing literature, the customers' persistence to achieve a satisfactory recovery experience, which was present in their language, was used to categorise customers (Ozuem et al., 2008; Azemi et al., 2019). The language revealed imperative inferences that highlighted no 'partial and incomplete' reality, rather they enabled understanding of recovery expectation 'on multiple level[s] ... [that] ... enable [deciphering of customers'] action[s]' to move across the nWOM types (Tierney, 2000, pp. 544–545). In the present study, customers' recovery satisfaction was linked with the perceived justice of the company's recovery actions. This is in line with existing literature, albeit scholars to date inform us that the discernment of justice is focused on the following dimensions: recovery timing (Wirtz & Mattila, 2004), severity of the failure (Casado-Diaz & Nicolau-Gonzalbez, 2009), and customer loyalty (Wang et al., 2011). These dimensions inform a customer's emotions and shape his or her perception of justice; it is important to decipher where a recovery strategy might be situated within a continuum of perceived justice for one customer and within an unfairness continuum for another. Mostafa, Lages, and Sääksjärvi (2014) introduced the CURE (CUsTOMER REcovery) scale as a measure of a company's service recovery strategy, which relates to customers' perceived justice of a company's recovery performance, on the basis of the following five activities: (1) *problem solving* on grounds that align with the customer's experienced damage, (2) *speed of recovery*, (3) *employees' effort* to grant the recovery, (4) *facilitation* of the recovery process through placed policies, and (5) *apology*. Although the CURE scale attempts to oppose the risk of misperceived justice, it does not seem to indicate how one can decipher the truth of customers' perceptions. The present study posits the type of nWOM to control the frustration versus aggression undertaking, and an evaluation of the recovery and the perceived justice.

4.2.1 Tolerable online nWOM customers

Tolerable online nWOM customers embed traits of frustration when experiencing online nWOM. Their interpretation does not stop at frustration when an explanation is not relevant and/or given after 48 hours or another customer provides a negative reply to the online nWOM. However, in comparison to rigorous and confrontational customers, a greater forbearance is evident when those who are tolerable evaluate the recovery. For example, a female secretary (29) stated: '*I understand that is not easy to make customers happy*'. A statement of a male student (23) validates this, revealing that he is '*aware that it takes time to make things right and that he trusts the company will address the issue*'. Another interviewee, a female blogger (24), disclosed that she '*empathise[s] with the employees and believe[s] companies care about customers*'.

4.2.2 Rigorous online nWOM customers

Rigorous online nWOM customers imparted inferences of an intersection of frustration–aggression indicating that there is a risk that customers’ feelings will shift and aggression dominate. Similar to tolerable customers, rigorous customers are cast into an aggression mode upon exposure to others’ negative replies to an online nWOM. However, in contrast to others, they undergo a frustration mode solely when another customer positively addresses the online nWOM. This reinforces their higher recovery expectation in comparison to tolerable customers, as implied by a male engineer’s (28) statement that *‘I understand the company’s challenge, however, the company should address the problem’*. The same perspective is presented by a female PR manager (35): *‘It is the company’s responsibility. I expect my recovery expectation to be met’*.

4.2.3 Confrontational online nWOM customers

Confrontational online nWOM customers exhibit aggressive attributes, which lead them to the firmest expectations of the recovery strategy in comparison to other customers. Although the company’s immediate explanation and an apology minimise their aggressiveness, their aggressiveness turns into frustration solely when a customer who is an influencer in the industry addresses the nWOM. Immediacy and zero-error recovery strategies have a large impact on their evaluation of the recovery as encapsulated in the following statement: *‘Company must address the incident. The incident should be addressed immediately. There is no question that it was company’s fault. I have zero-tolerance’* (male CEO, 38).

5. Discussion: The complainant-recipient model of online negative WOM

A holistic interpretation of the three online nWOM types and the three online customer types in tandem led to the construct of the *complainant-recipient model of online negative WOM* (Figure 1). The model is a blueprint for how pre-established online banking customers’ frustration–aggression tags reflect their decision making on the negative impact they want to inflict on the bank and the recovery strategies advised for all types of nWOM. Rather than remaining constant, the customers’ frustration–aggression attributes seem to change in response to the recovery experience. The level of change in frustration–aggression is explained by the types of the customers engaged in the online nWOM, namely tolerant customers, rigorous customers and confrontational customers. Past research has shown that recovery strategies that meet customers’ recovery expectations are of paramount importance in detaching customers from detrimental schemes such as nWOM (Dong et al., 2008; Gu & Ye, 2014; Ribeiro et al., 2018). The present model provides premises for how recovery strategies should be applied to revoke tolerant/rigorous/confrontational customers’ frustration and aggression across three types of online nWOM (i.e., lenient, moderate and severe). It further deciphers the multiple forms of customers’ interpretations of the failure-recovery experience, accentuating changes in frustration and aggression that drive the intention of the three customer types to move from lenient online nWOM to moderate and/or severe online nWOM or vice versa. Existing

literature acknowledges alterations within customers' perception, although explanation is confined to failure-recovery experiences in general or brick-and-mortar nWOM in particular (Azemi et al., 2019). This leaves the assumption that customers' changes of perception intertwine with their extant agreement/disagreement with the initiator of the nWOM prior to exposure to the negative thread (Weaver & Hamby, 2018). Further, the complainant-recipient model provides no grounds for dissatisfied customers to detach from other additional detrimental activities, albeit prior failure-recovery studies proposed the opposite (Ringberg et al., 2007; Schoefer & Diamantopoulos, 2009). The growing advent of social media has empowered customers' antagonistic stance (Maxham & Netemeyer, 2002; Weitzl & Hutzinger, 2017; Chen et al., 2018).

Insert Figure 1 here

Having frustration and aggression in the foreground of the emotional traits, tolerant customers are identified with lenient online nWOM and confrontational customers with severe online nWOM, whereas the narrow shift from frustration to aggression is associated with rigorous customers with moderate online nWOM. The vindictive behaviour of frustrated customers with online nWOM is associated with purchase reduction and decrease in trust, whereas paying others to spread nWOM, self-usage of multiple platforms to spread nWOM and switching behaviour are post-recovery activities of aggressive customers. Although post-recovery activities have been proposed to have a negative impact on the provider, past research yields a gap between the expected and experienced recovery (Chen et al., 2018).

The present model indicates that tolerant customers expect lenient online nWOM to be addressed with an explanation, empathy and a customer reply within 48 hours of the incident. These three types of response appear to enhance a frustrated customer's trust in the bank. Many scholars acknowledged a customer-company bonding upon communication that leads to customer self-identification with the company, often mediated by the language utilised (Martin & Lueg, 2013; Vaerenbergh & Holmqvist, 2014; Helal et al., 2018; Tang, Chen, & Gillenson, 2018). A customer's negative response turning into aggression can be prevented if banks offer an apology and explanation within 24 business hours for rigorous customers (i.e., moderate online nWOM) and within a business day and/or compensation for confrontational customers (i.e., severe online nWOM). Compensation has traditionally been regarded as a mediator of incidents, in particular for severe failures allocated to fraud issues (Kau & Loh, 2006; Ozuem & Lancaster, 2014; Jones et al., 2018). An apology from an initially rude employee results in no satisfaction (Rio-Lanza et al., 2009; Lastner et al., 2016). In line with existing literature, explanations driven from downward social fundamentals (i.e., employee's comparison of the customer with other customers who have experienced dissatisfaction) do not yield satisfaction for severe online nWOM (Bonifield & Cole, 2008). The literature indicates that customers who do not understand the cause of a failure acknowledge the provider's apology (Choi & Mattila, 2008; Azemi et al., 2019). This model provides for the customer's reply and specifically

for the effect of an influencer's reply on a customer's aggression. This reflects prior research that appreciated influencers as advocates who should acknowledge the failure on behalf of the company (Weitzl & Hutzinger, 2017).

6. Managerial Implications

The present study recommends that banks' employees understand customers' idiosyncrasies of frustration and aggression in order to be able to provide satisfactory recovery strategies for online nWOM. Employees should be trained in general, and the social media representatives in particular, in how to conceptualise incidents and decipher language beyond what is explicitly stated in the online nWOM. It is recommended that an *emotional rationale* code sets the content for the training, providing language that shapes all levels of frustrated-aggressive customers' emotional positioning (i.e., tolerant customers, rigorous customers and confrontational customers) across the three online nWOM types respectively (i.e., lenient, moderate and severe). The *complainant-recipient model of online nWOM* provides advice on how banks should allocate successful recovery strategies relative to the type of nWOM. While apology has traditionally been appraised to be the rule of thumb across all customer types (Kau & Loh, 2006; Weitzl & Hutzinger, 2017), the present study advises banks' detachment from apology when frustration dominates both complainant and recipient. Further, apology has a limited effect when applied alone across moderate and severe online nWOM. It is advised that employees should respond empathetically to lenient online nWOM together with an explanation of the service, whereas apology and explanation are the recommended recovery strategies for moderate online nWOM. Compensation should be utilised in addition to apology and explanation when both complainant and recipient show signs of aggression. Existing literature supports compensation as the recovery strategy to elicit satisfaction in response to nWOM following severe failures (Ozuem & Lancaster, 2014; Jones et al., 2018). In line with extant literature, the present study also calls for providers to promptly address online nWOM (Gu & Ye, 2014; Abney et al., 2017; Yang, Zheng, Zhao, & Gupta, 2017). It is suggested that providers should use 'within 48 hours/24 hours/within a business day reply' as a rule of thumb for the timing of responses for lenient/moderate/severe online nWOM, respectively. Lastly, the findings revealed changes in customers' frustration-aggression traits upon exposure to unexpected recovery strategies. Providers are recommended to continuously monitor how customers evolve across the frustration-aggression idiosyncrasies to ensure that adequate recovery strategies are applied.

7. Limitations and Future Research

The study is restricted to millennials, providing no insight into how other age groups interpret nWOM. Future research could expand conceptualisation of nWOM construction to other generations with practical recommendations for all customer types. Further, this study collected data from complainants and recipients across multiple social media platforms. A comparative study to decipher inferences that pertain to specific social media platforms would impart an improved insight to support satisfactory recovery strategy provision. It is also recommended that future research

could empirically test the complainant-recipient model of online nWOM to ensure the generalisability of the findings across different settings and contexts.

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Table 1: Demographic characteristics of participants

Country	IN-DEPTH INTERVIEWS			
Kosovo	Nr.	Age	Gender	Occupation
	1	23	F	Student
	2	37	M	IT Manager
	3	27	M	Graphic Designer
	4	38	M	CEO
	5	25	F	Sales Person
	6	23	M	Student
Albania	1	24	M	Bank Teller
	2	33	F	Branch Manager
	3	34	M	Accountant
	4	37	M	Adjunct Professor
	5	25	F	Student
	6	29	F	Hairdresser
Country	FOCUS GROUPS			
Kosovo	Nr.	Age	Gender	Occupation
	1	23	M	Student
	2	35	M	Programmer
	3	28	M	Engineer
	4	29	M	IT
	5	35	F	Hairdresser
	6	35	M	CEO
	7	23	M	Proofreader
	8	30	M	Graphic Designer
	9	33	M	Architect
	10	35	M	IT
	11	31	M	Accountant
	12	27	F	Yoga Trainer
13	29	F	Secretary	

	14	34	F	Teacher
	15	37	F	MBA student
	16	33	M	Data Analyst
	17	25	M	Training Manager
	18	31	M	Policy Analyst
Albania	1	24	F	Blogger
	2	32	M	Head of Division
	3	27	M	Accountant
	4	28	M	Sales Person
	5	29	F	Sales Person
	6	35	M	Executive Director
	7	30	M	Production Supervisor
	8	37	F	Legal Representative
	9	31	F	TV Presenter
	10	24	M	Accountant
	11	28	M	Data Analyst
	12	35	M	Operations Manager
	13	33	F	Secretary
	14	35	F	PR Manager
	15	25	M	CEO
	16	30	M	Editor
	17	33	F	PhD Student
	18	31	F	Executive Assistant

Table 2: Generated Themes: Lenient online nWOM; Moderate online nWOM; Severe online nWOM

THEMES	Customers' frustration-aggression stance as a mediator	CODES	WORDS
1) Lenient online nWOM	Frustrated complainant & frustrated recipient	Emotional rationale	Not sure what caused the failure, Not happy with the failure, I want my family and friends to be cautious, I prefer this, Understand that an incident could happen, Expect my complaint to be addressed, Do not trust as I used to
		Recovery Strategy	Explanation within 48 business hours, Empathy within 48 business hours, Positive reply from a customer, Negative reply from a customer, Explanation not relevant
		Post-recovery Behaviour	Decrease in trust, Less purchasing
2) Moderate online nWOM	Frustrated complainant & aggressive recipient. Aggressive complainant & frustrated recipient	Emotional rationale	Provider's fault, Customer's fault, Prefer, Understand that an incident could happen, Expect my complaint to be addressed, Do not trust as I used to, Need revenge, Hate the struggle, I am a priority of the company, I don't care about company's struggle, Time loss, Money loss, This is what I need
		Recovery Strategy	Apology within 24 business hours, Explanation within 24 business hours, Customer's positive reply, Customer's negative reply
		Post-recovery Behaviour	Decrease in trust, Less purchasing, Switching, Usage of multiple platforms, Paying others to spread nWOM
3) Severe online nWOM	Aggressive complainant & aggressive recipient	Emotional rationale	Provider's fault, Need revenge, Hate the struggle, I am a priority of the company, I don't care about company's struggle, Time loss, Money loss, This is what I need
		Recovery Strategy	Apology within a business day, Explanation within a business day, Compensation within 48 business hours
		Post-recovery Behaviour	Switching, Usage of multiple platforms, Paying others to spread nWOM

Table 3: Generated themes: Tolerable online nWOM customer, Rigorous online nWOM customer, Confrontational online nWOM customer

THEMES		CODES	WORDS
1) Tolerable online nWOM customer		Language that implies tolerance on recovery expectation	<p>I understand it is not easy to make customers happy</p> <p>I empathise with employees</p> <p>I am aware that it takes time to make things right</p> <p>I believe companies care about customers</p> <p>I trust the company</p>
2) Rigorous online nWOM customer	Types of online nWOM (the variation in customers' frustration–aggression stance) as a mediator	Language that implies rigorousness on recovery expectation	<p>The company should address the problem</p> <p>Company's responsibility</p> <p>A controlled situation</p> <p>I understand the company's challenge</p> <p>I expect my recovery expectation to be met</p>
3) Confrontational online nWOM customer		Language that implies confrontation on recovery expectation	<p>Company must</p> <p>Immediate recovery</p> <p>Zero-tolerance</p> <p>There is no question that it was the company's fault</p>

Figure 1: Complainant-recipient model of online negative word-of-mouth

