CHAPTER 33

Toward a Theory of Consumer Complaining Behavior

Ralph L. Day
Indiana University

E. Laird Landon, Jr.
University of Colorado

The usual approach to consumer satisfaction in the consumer behavior literature is to focus on a single specific purchase by an individual. The consumer is assumed to enter the purchase situation with more or less well-defined expectations of product performance, the purchase takes place, and a postpurchase evaluation of the purchased item ensues. The outcome of the evaluation process is a judgment by the consumer that product performance was (1) exactly as expected, (2) noticeably better than expected, or (3) noticeably worse than expected. Results (1) and (2) are usually interpreted as leading to favorable feelings about the experience while (3) leads to unfavorable feelings or dissatisfaction. In other words, consumer satisfaction has been defined primarily in terms of the confirmation or disconfirmation of the consumer's specific expectations of product performance. Howard and Sheth suggest that costs or "sacrifices" provide the frame of reference for evaluating any gap between expectations and perceived performance when they define a consumer's satisfaction as the "state of being adequately or inadequately rewarded in a buying situation for the sacrifices he has undergone" (Howard & Sheth 1969, p. 145).

The conceptualization of consumer satisfaction in terms of the confirmation or disconfirmation of prior expectations has been used in a number of laboratory experiments that have tested various hypotheses about the effects of different expectation levels on perceptions of product performance (Anderson 1973). This view of satisfaction does not appear to be especially helpful as the basis of developing operational measures of satisfaction for direct use by business firms or consumer protection agencies. If expectations are measured in advance of the consideration of alternatives, the avoidance of testing effects seems impossible in a realistic setting. If expectation is gauged retrospectively, the vagaries of memory and rationalization are invited. Whatever the measures of expectation and satisfaction used, the results obtained will vary with time and various environmental factors. Someday we may overcome the difficulties involved in evaluating expectations, tracking "real world" consumers through the choice process to assess the postpurchase confirmation or disconfirmation of expectations, and finally translating the results into a measure of satisfaction that can be compared over individuals. In the present state of the art, they are mind boggling.

An alternative conceptualization of consumer satisfaction is based on notions from utility theory and welfare economics. The consumer is seen as a rational decision maker who seeks to maximize his total utility or overall satisfaction. This concept accepts the individual's own perception of his degree of satisfaction as the appropriate measure of utility and employs direct subjective measures. "Since no convenient aggregate measure of utilities exists that provides an easy and reasonably unambiguous measure of satisfaction, consumer opinions had to be pursued on the subject. An index, or a profile of indices, has to be based on their avowed satisfaction" (Pfaff 1972, p. 715). This approach is fundamentally empirical in orientation and visualizes an "index of consumer satisfaction" that may be used to evaluate consumer satisfaction at any point in time or as the basis of a periodic monitoring of the dynamics of consumer satisfaction that can provide "social indicators of market performance". While conceptually simpler than the "confirmation/disconfirmation of expectancy" approach, the index of consumer satisfaction has its own problems of specification and measurement. The difficulty of operationalizing and assessing utility has been avoided in studies utilizing this approach by measuring a subjective surrogate of utility, the consumer's "avowed satisfaction" with an item and/or attributes of the item.

Although research on consumer satisfaction is still at a rather early stage, interest and activity are growing rapidly and useful developments are anticipated. Although the topic of this chapter is clearly related to consumer satisfaction, more adequate theories of satisfaction are not essential for progress to be made toward gaining a better understanding of complaining behavior. Understanding what happens after an unsatisfactory experience occurs may be less fundamental than understanding the process that leads to satisfaction or dissatisfaction, but it is also an important aspect of consumer behavior that merits study. For our purposes, it seems sufficient to identify three consumer states after an experience: conscious of a general feeling of being pleased (satisfied) with the experience; unawareness or feelings of indifference toward the experience; or conscious of a general feeling of being displeased (dissatisfied) with the experience.

CIRCUMSTANCES LEADING TO DISSATISFACTION

Only the consumer can decide whether he or she is dissatisfied. At least three situations may occur, as follows:

1. Dissatisfaction is felt and appears to be justified by the circumstances. This is the typical case, when defects or poor performance occur and are recognized by the consumer.
2. Dissatisfaction appears to be justified but is not felt. This is characteristic when defects or poor performance occur but are not recognized by the consumer because of ignorance or inexperience.

3. Dissatisfaction is felt but does not seem to be justified. This occurs when the consumer misuses or abuses the item or evaluates performance in terms of totally inappropriate expectations.

Although situation 2 is of concern to the consumerist, it does not result in complaining behavior. Situation 3 can produce complaining behavior and may come to light in the course of field research.

Precisely how expectations influence the evaluative process is not well understood and various psychological theories have been advanced. Three of the best known are the theories of cognitive dissonance, contrast, and assimilation-contrast. When the performance of a product or service does not conform with expectations (expectations are disconfirmed), the theory of cognitive dissonance predicts a state of psychological tension that leads the consumer to adjust his perceptions to conform with his expectations. The prediction of contrast theory is exactly the opposite, suggesting that a discrepancy between expectations and performance will be magnified. Thus if the performance exceeds expectations, the reaction will be highly favorable and if it falls short the reaction will be highly unfavorable. The combination of these theories into an assimilation-contrast theory predicts that at moderate levels of disconfirmation of expectations (within a "latitude of acceptance") the difference will be assimilated and at high levels the difference will be magnified.

While evidence is hardly conclusive, recent research offers support for the assimilation-contrast prediction (Anderson 1973). The behavioral implications of assimilation-contrast seem reasonable. If an experience seems to be turning out only slightly better or worse than expected, the tendency is to treat it as "normal" and go ahead. However, if the experience is noticeably better or worse than normal, there is a tendency to overreact and consider the experience as "just great" or "terrible". Thus the implication for complaining behavior is that as long as the experience exceeds expectations or falls only slightly short of expectations, there is little chance that the consumer will want to complain. Once a negative disconfirmation of expectations goes beyond the consumer's latitude of acceptance, however, strong feelings of dissatisfaction and some kind of complaining behavior are likely to result.

when complaint occurs

THE NATURE OF COMPLAINTS

When considering consumer dissatisfaction as a concept, the tendency is to think in terms of some overall postpurchase reaction to the quality of a product or service. The results of various studies suggest this is a very limited view of the universe of consumer complaints. Consumers frequently complain about manufacturers' advertisements or retailers' pricing policies even though no purchase is involved. Often complaints relate to aspects of the transaction, the delivery service, or credit arrangement even though the performance of

Table 33.1

STUDY OF COMPLAINTS MADE TO A CONSUMER "HOT LINE"

Type of Complaint	Percentage of Sample
Prepurchase (advertising)	14
Purchase transaction/delivery	27
Product performance	17
Guarantee/warranty/contract	11
Service/repairs	26
Deposits/credit/collections	4

the product itself may be satisfactory. A recent study of complaints made to a consumer hot line used the classification system shown in Table 33.1 (Diamond 1976). In this survey, complaints directly related to product performance accounted for only 17% of the total. While these were primarily follow-up complaints to previous efforts to obtain redress and are hardly typical of the universe of all complaints, the table underscores the point

Table 33.2

PERCENTAGE OF 275 RESPONDENTS REPORTING SPECIFIC COMPLAINTS ABOUT THE LEAST SATISFACTORY NONDURABLE PRODUCT

Complaint	Percentage Checking
(1) The quality of the ingredients and/or workmanship was inferior	69.1
(2) The product was not like the advertisement claimed it would be	36.7
(3) The quantity was less than it was supposed to be	32.4
(4) The package and/or the information on it was misleading	28.7
(5) The product was spoiled or damaged	17.5
(6) The product is unsafe	16.7
(7) The product is harmful to the environment	15.3
(8) I learned after buying that the "special discount price" was as high or higher than the regular price of other sellers	11.3
(9) The instructions for using and/or taking care of the product were unclear or incomplete	11.3
(10) The seller would not replace a spoiled/damaged item	8.0
(11) An advertised "special" was out of stock when I went to the store to buy it	7.3
(12) I was tricked into buying the product by a salesperson	3.6
(13) I was charged a higher price than the one that was advertised and/or posted in the store	2.9
(14) The item that was delivered was different from the one I bought	1.8
(15) The credit terms were misrepresented to me	1.1

that many other aspects of the prepurchase/purchase/use process exist than the degree of satisfaction with the product itself.

The results of a survey research study shown in Table 33.2 reflect a much stronger emphasis on aspects of product quality (Day & Landon 1976). The table shows the percent of the sample checking each of the 15 responses (with multiple responses allowed) with respect to the one nondurable item from a list of 65 categories of nondurables that the respondent found the least satisfactory of all. The possible responses for the separate sections on durable products and services in the same questionnaire were somewhat different, reflecting the varying circumstances of purchase and use over the three broad categories.

Although consumers may sometimes react to generalized feelings of dissatisfaction with a product or service, most consumer complaints tend to be quite specific. Some particular aspect of the process of shopping, purchasing, or using consumer goods "goes wrong". Sometimes more than one aspect of the consumption process will fail to meet expectations and lead to dissatisfactions (as suggested by the multiple responses noted in Figure 33.2). A delay in delivery, a mistake in billing, or an overstatement in an advertisement can generate dissatisfaction as readily as a damaged or defective product. To rephrase Murphy's Law, anything can go wrong and it will (and consumers will complain about it).

ALTERNATIVE ACTIONS BY DISSATISFIED CONSUMERS

Many alternative courses of action are available to dissatisfied consumers that range from doing nothing at all to suing for millions of dollars in damages.

Private Alternatives

The dissatisfied consumer may decide to resolve his dissatisfaction in a private or personal way. The most private way, of course, is to do nothing at all and say nothing to anyone. Thus the dissatisfaction is felt but is then suppressed without having any effect on the individual's behavior. In Day and Landon (1976), the respondents indicated which action(s) from a possible list of 13 they had taken with respect to the one particular item in each of the three broad categories of products and services they had experienced the most dissatisfaction with. The response, "I didn't do anything at all," was checked by 26.5% of the sample with respect to nondurable products, by 22.9% for durable products, and by 16.0% for services and intangible products.

In a recent national telephone study of the "principal grocery shopper" in 1,000 households, 540 respondents reported having encountered one or more defective products among items normally purchased at grocery stores. Those respondents reported that in 45% of the 1,307 total instances in-

volving defective products the experience had no effect at all on their behavior (A. C. Nielsen Company 1975). The nondurables section of the study by the authors covered a broader range of product types, including some more complex and expensive items than the grocery store merchandise covered by the Nielsen study, so it is not surprising that the percentage who took no action is considerably lower. Another telephone study dealing with complaints recalled by respondents with respect to any type of product or service found that 25% of the 1,215 respondents in a national probability sample indicated they had recently experienced extreme dissatisfaction but had done nothing (Warland, Herman & Willetts 1975). While the results of any one of these three studies should be generalized with considerable caution, if at all, their common finding that a substantial portion of dissatisfied consumers take no action whatever when they have an unsatisfactory experience can hardly be disregarded.

Consumers who are unwilling to ignore their dissatisfactions but wish to resolve them in a private or personal way can modify their future purchasing behavior and/or urge their family and friends to do so. The national study by the A. C. Nielsen Company reported that when grocery purchasers found defects in products they stopped buying that type of product in 19% of the cases and switched to another brand in 25% of the cases (A. C. Nielsen Company 1975). The authors found that 54% of the respondents indicated they would never again purchase the particular nondurable item that they had designated as the most unsatisfactory. More than 45% of the respondents in this study reported that they had told their friends about their unsatisfactory experiences and urged them to boycott these products or services (Day & Landon 1976). These results suggest that knowledge of the private actions of consumers may be more significant to marketers than the visible actions of those who seek redress or complain about their experiences.

Public Alternatives

When the dissatisfied consumer decides to do something more than change his or her own purchase behavior and/or urging his family and friends to change theirs, three major courses of action are open to him:

1. Make an effort to obtain redress by contacting the seller and/or manufacturer and asking for the appropriate corrective action. Depending on the nature of the product or service and the particular circumstances, this may entail an adjustment of the price paid, a full refund of the purchase price, replacement of the item, free repairs and replacement of defective parts, or the payment of damages for injuries or losses caused by substandard performance.
2. Take legal action to obtain the appropriate redress either immediately upon the occurrence of the dissatisfaction or after the failure of direct efforts to obtain redress from the seller or manufacturer.

3. Register a complaint as an alternative to attempting to obtain redress, as a means of seeking assistance in obtaining reparations from the seller or manufacturer, or to record a protest after all efforts to obtain compensation have failed.

Past studies of complaining behavior suggest that efforts to obtain redress or to complain about unsatisfactory experiences are most often directed to the seller or the manufacturer (Day & Landon 1976). While the available data are far from definitive, most complaints made to better business bureaus, consumer organizations, and governmental agencies result either from unsuccessful efforts to obtain redress or a lack of knowledge about how to do it. The data in Table 33.3 from the previously cited study by the authors describe this process. Substantial percentages of the respondents reported they had returned unsatisfactory items to the seller for replacement or refund or had complained to either the store or the manufacturer. Smaller percentages indicated they had contacted agencies or individuals outside of the channel of distribution. These percentages were very small in the

Table 33.3

PERCENTAGE OF 275 RESPONDENTS REPORTING SPECIFIC ACTION WITH RESPECT TO PRODUCT OR LEAST SATISFACTORY SERVICE REPORT

Action	Durables (%)	Nondurables (%)	Services (%)
(1) I returned the merchandise for a replacement/refund	21.8	24.7	13.1
(2) I contacted the store to complain	34.5	21.5	34.5
(3) I contacted the manufacturer to complain	16.4	5.4	9.1
(4) I contacted the Better Business Bureau	6.9	5.4	5.8
(5) I contacted my lawyer about possible legal action	3.6	1.1	6.2
(6) I contacted a local or state official	5.4	2.5	1.9
(7) I contacted my congressman or senator	.7	1.1	1.8
(8) I contacted the Office of Consumer Affairs in Washington, D. C.	1.1	1.1	.4
(9) I contacted a consumer advocate (e.g., Ralph Nader)	1.4	1.4	.4
(10) I contacted a federal regulator agency (e.g. the Federal Trade Commission)	1.1	.4	2.2

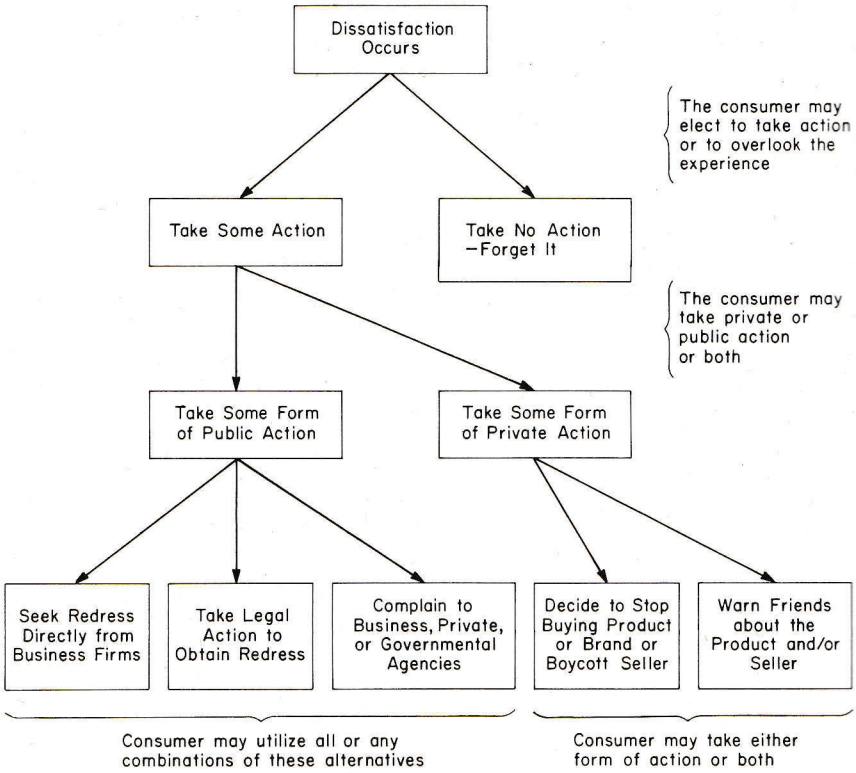

Figure 33.1 Overview of the consumer's postdissatisfaction alternatives.

case of consumer nondurables, reflecting the refund or replacement policies followed by a majority of retail stores for items of this type.

Figure 33.1 depicts the major behavioral options available to the dissatisfied consumer. The extent to which the various options are exercised varies with the nature of the product and how important it is to the consumer. For small ticket nondurable items, it is likely that unsatisfactory experiences are simply ignored in roughly one-third of the cases and that only "personal action" is taken in perhaps half of the cases. Most of the remaining cases involving nondurables are resolved by contacting the store, and complaints occur in 5% or less of the cases. With the more expensive nondurables, the more complex and expensive durable products, and with services and intangible products, the chances that the consumer will do nothing at all or take only private action are lower but still appear to be substantial. Hopefully, adequate data banks will be developed within the next few years so that patterns of complaining behavior for particular classes of products may be identified with greater precision.

FACTORS INFLUENCING THE CHOICE OF ALTERNATIVE ACTIONS

The process by which the consumer determines what, if anything, he will do after experiencing dissatisfaction is extremely complex and cannot be adequately described by any simple model. However, a reasonable approach such as breaking the process down into its three major components should be helpful in increasing our understanding of it. These components include factors controlled or primarily influenced by marketers, consumer-related factors, circumstantial or environmental factors that are in a sense independent of the marketing and consumer factors.

Marketing Aspects

Three aspects of marketing that influence how consumers react to dissatisfaction are (1) the seller's reputation for quality and service, (2) the nature of the circumstances of the sale, and (3) the responsiveness of the marketing channel in providing redress to dissatisfied consumers.

The manufacturer's and/or retailer's reputation can have complex effects on the manner in which the consumer responds to dissatisfaction. In general, a strong reputation for quality and service encourages the consumer to seek redress when something goes wrong. In dealing with reputable firms, one buys assurance of fair treatment along with the product. When the supplier's reputation is unknown or weak, some consumers may feel that they took their chances and lost; others could react more emotionally and make greater efforts to obtain redress than with a manufacturer who has a good reputation. To the extent that this speculation is true, the expected result when dissatisfaction occurs with a firm with a poor reputation is that the percentage of complaints will be lower than with a more highly regarded firm but the efforts that are made will be pushed more vigorously.

The sales pressure level exerted by the seller at the time of sale may have a considerable influence on the consumer's actions after a dissatisfaction occurs. If an item was bought after a "hard sell" by a dealer, a strong reaction would seem more likely than if the dealer had recommended something else or pointed out the risks involved in buying the item for the consumer's intended use. Other aspects of the purchase situation, such as the type of store or whether the item was on sale, can influence the consumer's reaction.

When a seller represents many manufacturers or otherwise deals in merchandise of different levels of quality and familiarity, his reputation for "standing behind his merchandise" may also be an important factor in determining postdissatisfaction behavior. Generally, consumers may be expected to be less upset by an unsatisfactory experience if they can count on a prompt and cheerful refund or exchange for a defective item from a conveniently located store. When this happens, little ill will may be generated by a defective item. On the other hand, a poor reputation for dealing with

complaints may encourage some consumers to "fight for their rights" but probably will discourage others from making any effort to obtain redress.

Consumer Factors

The attributes and skills of the individual consumer are significant in determining how he or she reacts to an unsatisfactory experience. Being an effective consumer involves both the acquisition of knowledge and skills and a willingness to expend time and effort in buying carefully and using products and services appropriately. The more knowledgeable consumer is less likely to have an unsatisfactory experience, and is more likely to be able to resolve it on his own or to obtain redress with relatively little friction. Since the poorly informed consumer tends to buy inappropriate items, misuse correctly bought items, or to have unreasonable expectations of performance, he is more likely to be an inappropriately dissatisfied consumer. On the other hand, the lack of knowledge about how to buy and use products may have the opposite effect. When consumers have little basis for evaluating product performance, they may have defective or poorly performing products and be unaware of it. While there appears to be a considerable degree of correlation between general intelligence and educational level with skills as a consumer, even the most intelligent and highly educated consumer is likely to have "regions of ignorance" in which he is ill prepared as a consumer.

The notion of "propensity to complain" is an effort to summarize the personality, attitudinal, and lifestyle variables that influence whether a person will seek to obtain redress or complain when dissatisfied and also have an effect on the nature of the action to be taken. Studies of people who have written complaint letters indicate they are atypical of the population (Stokes 1974). Generally, those who complain appear to be highly educated, have higher incomes, are younger than average, tend to have negative attitudes toward business, and tend to be political liberals (Warland 1975). Personality factors such as aggressiveness and lifestyle factors such as the availability of leisure time also have some influence on the propensity to seek redress and/or complain.

Circumstantial Factors

Numerous circumstantial or environmental factors influence whether or not an unsatisfactory experience will result in an effort to seek redress and/or register a complaint. Perhaps the most obvious of these is how essential the product is to everyday life. When the family car or the color television set fails to work, any delay or difficulty involved in getting it repaired may result in immediate complaints. The amount of money involved in the purchase also tends to have an important effect. If an item is very inexpensive, the tendency is to conclude that it isn't worth the bother to return or complain about. On the other hand, a complaint with respect to a "big ticket" item is not as likely to be overlooked. Another situational factor is the

ease with which redress may be obtained. When an item can be returned for a routine refund or replacement on the next shopping trip, a request for redress is much more likely than if the item has to be packaged and mailed or the consumer must otherwise exert considerable effort.

The degree of public consciousness with respect to the item influences whether or not a complaint will be registered. If dangerous toys are the subject of frequent newspaper stories and magazine articles, many people will be more likely to take action than if they believed a minor injury to their child was an isolated happening. The encouragement of consumer advocates or spokesmen for governmental consumer protection agencies can also lead to more complaint activity than might otherwise occur. An additional factor is the behavior of friends or neighbors who have had similar experiences and have complained about them.

Several major factors that influence the dissatisfied consumer's choice of alternatives have been presented at a general level. Much work remains to be done before precise statements and operational models can be developed. However, these basic notions seem adequate to support a limited preliminary effort aimed at establishing a conceptual framework to help in describing and understanding the complaining behavior of consumers.

TOWARD A MODEL OF COMPLAINING BEHAVIOR

As a first effort to describe the process by which the consumer chooses among alternatives as diagrammed in Figure 33.1, the following series of steps has been identified:

1. The importance of obtaining redress or voicing his or her dissatisfaction is evaluated by the consumer after he has experienced dissatisfaction. If he concludes that the value of obtaining redress or complaining about the incident is so slight that it is not worth the effort, the process ends and the incident is ignored. If the value of obtaining reparations or registering a complaint is seen as being worth considering further, the process continues.
2. An evaluation of the availability of direct compensation and the effort required to obtain it is made. If redress seems easy to obtain, an effort to obtain replacement, refund, free repairs, or some other form of atonement will be made. If not, some form of indirect public action may be considered. Also, private or personal actions such as boycotting the product class or brand and/or warning friends may be considered. Private or personal actions may be undertaken in addition to any of the following steps.
3. Consumers who elect to take public action will consider and evaluate alternative methods of attempting to obtain redress. If feasible and reasonably convenient, a direct effort will be made to obtain compensation within the channels of distribution. If this is not feasible or if an effort to directly obtain redress is made and proves unsuccessful, advice and assistance may be sought through the Better Business Bureau, consumerist organizations, or governmental agencies.
4. If redress is still not forthcoming after assistance has been sought, legal action may be initiated and/or complaints registered directly to business firms or through private