

A Multivariate Analysis of Responses to Dissatisfaction

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Although consumer dissatisfaction is ubiquitous in the marketplace, empirical studies of dissatisfaction have been narrow in focus. This is especially true for studies of responses to dissatisfaction, for these investigations tend to ignore all dissatisfaction responses except complaint behavior. The study reported here replicates and extends an earlier investigation by concurrently examining three dissatisfaction responses—complaints, word of mouth, and brand switching intentions. Three sets of variables were examined in relationship to these responses: characteristics of the product problem, perceptions of the redress environment, and consumer characteristics. Complaint behavior and intention to switch brands showed strongest relationships with the first two types of variables. Word of mouth, on the other hand, seemed to be more heavily influenced by the consumer's level of social interaction, a consumer characteristic. Findings indicate that the three dissatisfaction responses are independent in that they share little if any common variance and they seem to be influenced in different ways by the correlates studied.

INTRODUCTION

Despite the best intentions of marketing managers, consumers sometimes experience dissatisfaction following a purchase. How consumers react to this dissatisfaction is of central importance to marketing managers. Although small dissatisfactions may subside relatively quickly, leading to few negative consequences for the firm, more often some reaction will result. The consumer may seek redress (including complaints to the retailer, a consumer protection agency, or courts of law), make comments

about the dissatisfaction to other consumers (negative word of mouth), or switch brands or retailers.

Brand switching and negative word of mouth are particularly insidious dissatisfaction responses. Unlike complaint behavior, which is evident to retailers and manufacturers, brand switching and negative word of mouth are largely invisible to the marketing institution, at least in the short run. Despite their immediate unobtrusiveness, however, these responses can have serious negative impact on the firm.

Brand Switching

Brand switching as a result of a dissatisfaction represents lost future sales to the customer, with losses potentially large if dissatisfaction is widespread, the product is frequently purchased, or is a large-ticket item. The magnitude of brand switching as a result of dissatisfaction is difficult to estimate and varies across brands and types of dissatisfaction experiences (LaBarbera and Mazursky 1983). However, findings concerning appliances demonstrate the direct impact of dissatisfaction. In a nationwide study of purchasers of major appliances, Newman and Werbel (1973) found that 33 percent of those fully satisfied with their prior brand repurchased that brand; only 7 percent of those with some dissatisfaction made a similar repurchase. Thus, dissatisfied customers were only one-fifth as likely to repurchase a brand as were satisfied purchasers. Studies have consistently shown that between 17 and 25 percent of major appliance purchasers experience some dissatisfaction (Best and Andreasen 1977; Newman and Werbel 1973). In an industry with estimated annual sales greater than \$12 billion, a manufacturer with a market share of just 5 percent can expect to lose sales of \$31 million through brand switching if dissatisfaction with the company's products are at the industry average. Clearly, the impact of dissatisfaction is considerable.

Few studies in the marketing literature address brand switching in response to dissatisfaction. LaBarbera and Mazursky (1983) found significant but small relationships between satisfaction and subsequent

purchase behavior for several inexpensive grocery items; others (Gilly and Gelb 1982; Technical Assistance Research Programs 1981) reported a positive relationship between satisfaction with how a complaint was handled and repurchase behavior or intentions. Little else is known about brand switching subsequent to dissatisfaction.

Word of Mouth

The negative effects of brand switching are potentially multiplied if the dissatisfied consumer engages in negative word of mouth, possibly affecting future sales to word of mouth recipients. Richins (1983b) reported that 85 percent of consumers dissatisfied with a purchase of clothing items told other individuals about the product problem, each dissatisfied consumer telling on the average five other individuals. Since about one quarter of all clothing purchases are unsatisfactory in some way (Best and Andreasen 1977) this negative word of mouth creates a large reservoir of negative information about marketing organizations and products in the marketplace. Although the impact of this information on recipients has not been extensively studied, researchers agree that word of mouth is perceived as extremely important by its recipients and that negative information has more impact than positive information (see Weinberger et al. 1981 for a review).

Although a few studies cite the incidence of negative word of mouth (Diener and Greyser 1978; Technical Assistance Research Programs 1981), most have investigated word of mouth in the context of diffusion of innovations (e.g., Arndt 1967; Mahajan et al. 1984). Studies have found, for instance, that opinion leaders engage in more social activities than those who are not opinion leaders (Reynolds and Darden 1971). But because all individuals, not just opinion leaders, may engage in word of mouth in response to dissatisfaction, it is unclear whether social activity level also correlates with word of mouth in response to dissatisfaction. Although the factors influencing negative word of mouth are still unknown, exploratory research (Richins 1983a) has found that aspects of the product problem and perceptions of the redress environment correlate with word of mouth.

Complaint Behavior

Complaint behavior in response to dissatisfaction has been investigated more extensively than the other two responses, perhaps because it is more visible to marketing institutions. Correlates of complaint behavior include characteristics of the product problem, perceptions of the redress environment, and some consumer characteristics (see Singh and Howell 1985 for a review).

Scope of the Study

Nearly all studies of consumer responses to dissatisfactions have limited their investigation to single responses. Rarely are the responses and their correlates studied in relation with one another. However, one exploratory study (Richins 1983a) assessed both word of mouth and complaint behavior and found that the severity of the

problem causing the dissatisfaction and attributions of blame about its cause, both characteristics of the product problem, had significant relationships with word of mouth. Consumers' perceptions of the likelihood that the problem would be remedied and of the trouble involved should a complaint be made (perceptions of the redress environment) also correlated with word of mouth. For complaint behavior, however, only the variables reflecting characteristics of the product problem were significant correlates.

The study reported here is a partial replication and extension of the Richins (1983a) study. The study is extended in four ways. First, a third response to dissatisfaction, intention to switch brands, was added. Second, consumer characteristics were added to the analysis. Although numerous consumer characteristics have been studied, most demographic and personality variables have shown only weak relationships with complaint behavior, the dissatisfaction response most frequently studied. Only a subset of consumer variables can be included in any one study. Because consumer assertiveness and aggression have recently been recognized as correlates of complaint behavior (Fornell and Westbrook 1979; Richins 1983c), measures of these variables were included here. Further, because social activity has been identified as an important predictor of positive word of mouth (Reynolds and Darden 1971), it was also measured to assess whether a relationship exists for this variable and negative word of mouth.

Third, this study investigates the relationships among the three responses measured. Analyses were performed to assess whether the three responses are correlated or are independent processes by examining the relationships between the responses and potential correlates simultaneously.

Finally, this study extends previous research by examining dissatisfaction responses in the Netherlands, a western European country with some similarities and some differences with the U.S. For instance, the Netherlands is at about the same level of economic development as the U.S. and shares much the same Western heritage. However, the Dutch culture is more homogeneous both ethnically and economically, with the tax structure and government support to citizens tending to level net personal income across individuals. This study provides an opportunity to see if the relationships discovered in the U.S. also hold in this slightly different environment.¹

The objectives of the study reported here can be summarized with the following two research questions:

1. What are the correlates of complaint behavior, word of mouth, and repurchase intention in the Netherlands and how do they compare with those obtained in the U.S.? A summary of the correlates and expected relationships based on prior research are listed in Table 1.

2. Are complaint behavior, word of mouth, and brand switching intentions all related in the same way to response correlates; e.g., are these responses influenced by similar factors or are they the result of independent processes?

TABLE 1
Correlates of Dissatisfaction Response Based on Literature Review^a

Variable	Response		
	Complaint	Word of Mouth	Switching Intention
<u>Characteristics of the Problem</u>			
Problem Severity	+ Kraft 1977 + Granbois et al. 1977	+ Richins 1983a,b	+ Newman & Werbel 1973 ^b + LaBarbera & Mazursky 1983 ^b
Blame Attributions	+ Folkes 1984 + Richins 1980	+ Richins 1983a,b	+ Kraft 1977
Product Class	Numerous studies report differences in complaint and WOM rates by product class		- Hirschman 1970
<u>Perceptions of the Redress Environment</u>			
Marketing Institution	+ Granbois et al. 1977	- Richins 1983a	
Responsiveness			
Perceived Trouble to Make a Complaint	- Bearden & Teel 1980 - Meffert & Bruhn 1983	+ Richins 1983a	
<u>Personal Characteristics</u>			
Assertiveness/ Aggression	+ Fornell & Westbrook 1979 + Richins 1983c		
Social Activity		+ Reynolds & Darden 1971	

^aThe sign in each column represents the direction of the relationship reported for each study.

^bThese researchers studied dissatisfaction, a variable inversely related to problem severity, as a correlate of brand switching.

METHODOLOGY

Data Collection

Data were collected using drop-off and pick-up techniques in six different urban, suburban, and rural areas of the Netherlands. Random sampling was used and 454 households were contacted. Respondents in 54 households declined to participate in the study; for the remaining households up to two call-backs were used to obtain 316 completed survey forms, 304 of which were usable. For inclusion in the study, respondents must have experienced a dissatisfaction with either a clothing or appliance item (the products used in the Richins 1983a study) within the preceding six months; 165 reported such a dissatisfaction and the analyses described below are based on this subgroup of the overall sample.

Measures

Variables used in this study are based on measures developed in the earlier U.S. study. To ensure equivalence of the translated measures, procedures recommended by cross-cultural researchers were followed. These included translation and back-translation and the use of expert judges to assess item and construct appropriateness (Green and White 1976). Two extensive pretests were also carried out to assess item appropriateness, adequacy of instructions, and clarity of question wording.

Three dependent variables were measured. Complaint behavior was a dichotomous variable scored 1 if the

respondent reported making a complaint to the retailer or manufacturer about the unsatisfactory product, 0 otherwise. 73 (44%) of the respondents made a complaint.²

Word of mouth activity was measured by having respondents indicate how many individuals in each of several categories they had told about their dissatisfaction: relatives or family members not living at home, people at work, people belonging to the same church or other organization as the respondent, neighbors, and other friends or acquaintances. This method of measurement is superior to the dichotomous variable employed in the earlier study in that it provides a greater range and variance for the variable. The mean and standard deviation for word of mouth were 4.6 and 6.5, respectively. Because the variable showed a substantial positive skew, a square root transformation was employed.

Brand switching was measured with a five-point scale reflecting respondents' intention to purchase the brand in the future. A high value on the scale means a high probability of switching to another brand.

Independent variables were measured as follows:

(1) Problem severity was measured with the four items used in the earlier study: length of ownership, product price, difficulty the consumer would experience in repairing the product, and the extent product function was impaired by the problem. A shorter time of ownership before the product failed, a higher product price, greater difficulty in repairing the product, and greater impairment of product function would all serve to make the problem seem more serious to the consumer. A fifth item directly

measured on a five-point scale respondents' perceptions of the seriousness of the product problem.

(2) Attribution was a dummy variable coded 1 if a marketing institution was wholly blamed for the dissatisfaction, 0 if the consumer accepted partial blame.³

(3) Product class was a dummy variable coded 0 for clothing, 1 for appliances.

(4) and (5) Perceptions of the redress environment included two variables. Perceived responsiveness of the marketing institution and the amount of trouble perceived to be involved should a complaint be made were each measured with two 5-point scales that were summed (α s = .80 and .71, respectively).

(6) and (7) Consumer assertiveness and aggression were measured using the scales developed by Richins (1983c). A shorter, 11-item version of the assertiveness scale was used. Both possessed acceptable levels of reliability (α s = .73 for both measures).

(8) Social activity was measured by summing the amount of time respondents reported they spend talking on the telephone or in person with friends or coworkers (on nonwork-related topics) and engaging in other social activities.

ANALYSIS AND RESULTS

Correlates of Dissatisfaction Responses

Correlations between the three dissatisfaction responses and their predictor variables are shown in Table 2. The first two columns of the table, for word of mouth and complaint behavior, can be compared with the U.S. study reported in Richins (1983a). Some differences emerged for the two countries. In the United States, the strongest correlates of complaint behavior were product price, the difficulty the consumer would have

in repairing the product, and attributions of blame to marketing institutions as the cause of the problem. Perceived responsiveness of the marketing institution and the trouble expected to be involved in making a complaint showed no significant relationship with complaint behavior. In the Netherlands, product price and attributions of blame again correlated with complaint behavior as did perceived seriousness of the product problem, a variable included only in the Dutch study. The strongest correlates, however, were perceived responsiveness of the marketing institution and trouble expected to be involved in making a complaint, two variables which showed no relationship with complaint behavior in the American sample.

Differences between the two countries also occurred for word of mouth. In the American sample, several variables were significant correlates, including product price, attributions of blame, and expected inconvenience of making a complaint (among others). Of the replication variables in the Dutch sample, only product price bore a significant relationship with word of mouth, and this correlation was very weak. Instead, the social activity variable explained the most variance in word of mouth for the Dutch sample. Among these consumers, then, word of mouth is influenced almost solely by the consumer's social habits. Unlike the American consumers studied earlier, characteristics of the dissatisfaction or the complaint environment seemed to play no part in word of mouth.

Intention to switch brands, the third dissatisfaction response, was most strongly related to marketing institution responsiveness. Consumers who believed their complaint would be handled satisfactorily (whether they actually complained or not) were less likely to report that they would switch brands. Expectation of inconvenience in making a complaint and blame

TABLE 2
Dissatisfaction Responses and Their Correlates

Variable	Complaint	Response WOM ^a	Switching Intent
Problem Severity			
Length of Ownership	-.09	.11	-.02
Usability	.24 ^b	.04	.00
Difficulty of Repair	.04	-.03	-.05
Product Price	.27 ^b	.15 ^c	-.08
Perceived Problem Severity	.25 ^b	.06	.11
Blame Attributions	.16 ^c	.09	.17 ^c
Product Class	.18 ^b	.06	-.28 ^b
Responsiveness	.32 ^b	-.10	-.34 ^b
Trouble Involved	-.33 ^b	.04	.17 ^c
Assertiveness	.20 ^b	-.02	-.03
Aggression	.12 ^d	-.04	-.11
Social Activity	-.08	.32 ^b	.02

^aBecause respondents may have had difficulty recalling the amount of word of mouth they engaged in, analyses were repeated after this variable was recoded into a dummy variable (0=no WOM, 1=any amount of WOM). Results did not differ from those reported here.

^b $p < .01$

^c $p < .05$

^dSignificant differences between product classes emerged for the correlation between these variables ($z = 1.99$). For clothing, $r = .24$, for appliances, $r = -.07$.

placed on marketing institutions also showed significant correlations with switching intent.

Contrary to expectation, the problem severity variables bore no relationship to switching intention. This hypothesized relationship was based on indirect evidence from studies that investigated the link between brand switching and dissatisfaction, not problem severity. It is possible that dissatisfaction is a summary variable incorporating many factors, including problem severity, blame attributions, perceptions of the recourse environment, and so forth. It may be that the summary variable affects switching intentions, but the problem severity measure itself does not. This possibility was tested in a post hoc analysis with a dissatisfaction measure the dependent variable and problem severity, attributions, and the two recourse perception variables as predictors. The correlation between dissatisfaction and brand switching intention was also calculated.

The postulated relationship between dissatisfaction and the other variables held for clothing items but not for appliances. For clothing, with dissatisfaction the dependent variable R^2 equalled .56 and three of the four individual betas were significant at $p < .01$. The correlation between dissatisfaction and switching intention was .25 ($p < .01$). For appliances, the R^2 reached only borderline significance ($p < .10$), and there was no relationship at all between dissatisfaction and brand switching intention. For appliances, then, switching intention seems to be primarily a function of perceptions of the redress environment and is not mediated by dissatisfaction per se.

To test for other product class differences among the correlates, the analyses reported in Table 2 were also performed separately for clothing and appliance dissatisfactions. Only one significant difference emerged. The consumer aggression measure bore a significant relationship with complaint behavior for clothing items: aggressive consumers who were dissatisfied with a clothing item were more likely to make a complaint than nonaggressive consumers ($r = -.24$). This relationship did not hold for appliance items ($r = -.07$). It is possible that for these expensive products, situational variables such as the severity of the product problem and perceptions of the redress environment outweigh personal dispositions in influencing complaint behavior. Even nonaggressive consumers might complain if the problem is serious enough.

Dissatisfaction Response Independence Tests

Two sets of analyses were performed to see if complaints, word of mouth, and brand switching are independent processes. First, correlations among the three responses were calculated. Complaint behavior showed no correlation (r 's = .05 and -.08) with either word of mouth or switching intention. There was, however, a significant relationship between word of mouth and switching intention ($r = .24$), suggesting that those who talk more about a product dissatisfaction are also more likely to switch brands as a result of the dissatisfaction.

For the second test, canonical correlation analysis was performed with the three dissatisfaction responses

comprising one variable set and the correlates from Table 1 the second set. For the problem severity predictor, a summary index of the three variables that showed significant relationships with dissatisfaction responses was created for use in this analysis.

If the relationships between the independent variables and the three dissatisfaction responses are similar, only one significant canonical variate would result from this analysis. More than one significant variate would indicate that the responses follow different processes.

Three significant variates emerged ($p < .01$, squared canonical correlations = .33, .19, and .12), suggesting that the processes underlying the three behavioral responses to dissatisfaction are not similar. Their differences can be elucidated by examining the variate loadings, or the within-set variable-variate correlations, shown in Table 3.⁴ Although the first two variates each show loadings above .50 for both complaint behavior and repeat purchase intention, neither have high loadings for word of mouth. The third variate shows a high loading for word of mouth but negligible weights for the other two responses.

Although complaint behavior and repeat purchase intention both load on each of the first two variates, the two dimensions suggest some underlying differences in how the dissatisfaction situation variables relate to these two responses. Examination of variate 1 reveals that consumers are more likely to switch brands but less likely to complain if the product problem is not very serious, it would be inconvenient to complain, marketing institutions' responsiveness to the problem is perceived to be low, and the product is a clothing rather than appliance item. Abstracting, this variate seems to represent the potential gain to be obtained relative to the cost of seeking redress. If the retailer appears unlikely to remedy the problem or if the procedure for seeking redress would result in considerable inconvenience, the consumer may decide that complaining is not likely to be productive and that switching brands

TABLE 3
Variate Loadings for Canonical Analysis

	1	2	3
Predictor set:			
Problem severity	-.46	.50	.38
External attribution	-.01	.47	.30
Product class	-.56	-.28	.17
Responsiveness	-.79	-.00	-.19
Trouble involved	.60	-.24	.01
Assertiveness	-.29	.27	.05
Aggression	-.28	.03	-.06
Social activity	.10	-.38	.82
Criterion set:			
Complaint behavior	-.75	.61	.24
Word of mouth	.08	-.19	.99
Brand switching	.70	.64	.31

is the more economical response. This may be especially true for clothing items, which tend to be less important to consumers than appliance items and whose accompanying dissatisfactions may be less serious and more subjective in nature.

Variate 2 indicates that consumers are likely to both complain and switch brands when the problem is a serious one and the blame for the dissatisfaction is placed on marketing institutions.

The third variate involves primarily the word of mouth response to dissatisfaction. Only one variable in the predictor set, social activity, has a high loading on the third variate. The very low loadings of word of mouth on the first two variates and the low loadings on variate 3 for all variables except word of mouth and social activity reinforce the findings of the univariate analysis that for this sample, negative word of mouth is not much influenced by aspects of the product problem or the redress environment.

DISCUSSION

The replication portion of this study revealed some inconsistency in findings between this and the original study. Two separate investigations in the U.S. (Richins 1983a,b) showed a relationship between word of mouth and other variables, including problem severity and blame attributions. This single study of Dutch consumers shows these variables to have minimal if any relationship with word of mouth.

Several explanations for this difference must be considered. First, a true cross-cultural difference may exist, and for Dutch consumers negative word of mouth may in fact be influenced by social habits and not by the characteristics of the product problem or perceptions of the redress environment. Alternatively, measurement differences between the American and Dutch surveys may be responsible to some extent for discrepant findings. In the original American study blame attribution was measured by a cumbersome list of 26 possible blame attributions, and a percentage of external to total attributions was calculated to serve as the attribution variable. In the Netherlands, a summary measure of who the consumer believed to be responsible for the dissatisfaction was used. Such measurement differences cannot wholly explain inconsistent results for the two countries, however, as a subsequent study in the U.S. (Richins 1983b) used an attribution measure very similar to the one employed here and found a significant relationship between attribution and word of mouth.

Inconsistencies between the two studies also emerged for complaint behavior. Although problem severity and blame attributions correlated with complaint behavior in both studies, perceptions of marketing institution responsiveness and the trouble involved in making a complaint showed correlations in the second (Dutch) but not the first (American) study. This inconsistency is troubling and is not easily explained. Several complaint behavior theorists (e.g., Day et al. 1981; Landon 1977) have postulated relationships between these variables and complaint behavior, and the existence of these relationships seems reasonable. Furthermore, Bearden (Bearden and Teel 1980;

Bearden et al. 1980) found significant relationships between variables similar to these and attitudes toward complaining, which was in turn related to complaint behavior. An empirical study by Meffert and Bruhn (1983) in West Germany also found evidence that anticipated costs and effort to make a complaint bear a relationship with complaint actions (for unsatisfactory televisions but not for unsatisfactory automobiles). Taken together, this evidence suggests that the original Richins (1983a) study may be anomalous in not finding significant relationships for these variables.

This study added consumer characteristics to other variables in the study of dissatisfaction responses. A consumer characteristic, social activity, was the most potent predictor of word of mouth. For switching intent, none of the consumer variables were important. In the analysis of complaint behavior, findings here are consistent with other research indicating that personal variables do not explain a large amount of the variance in complaint behavior.

More important than the replication findings, this study breaks new ground by examining the relationships among the three major responses to dissatisfaction. At least for the sample studied here, complaint behavior, word of mouth, and formation of brand switching intention are separate processes influenced by different variables or in different ways by the same variables. Word of mouth was not influenced by characteristics of the product problem or perceptions of the redress environment. Complaint behavior and switching intention were influenced by these variables but in different ways. Negative perceptions of the redress environment seems to discourage complaint behavior and encourage an intention to switch brands. Problem severity and blame attributions encourage both complaint behavior and intention to switch.

The role of complaint management in marketing has been discussed elsewhere (Ross and Oliver 1984). Although there is conflicting evidence concerning the role of redress environment perceptions in influencing dissatisfaction response, negative perceptions can only have a negative impact on the firm, either by inhibiting complaints, encouraging brand switching, or perhaps stimulating negative word of mouth.

With respect to brand switching, study findings suggest that consumers are unwilling to tolerate unresponsiveness to consumer complaints and are more likely to form an intention to switch if they blame marketing institutions for the product problem. Brand switching, however, is probably influenced to a greater extent by structural variables such as the degree of competition in the product class and the availability of acceptable brand substitutes (Hirschman 1970). Future research needs to incorporate such variables.

The third response to dissatisfaction, negative word of mouth, requires further investigation before its determinants become clear. If the relationship between social activity and negative word of mouth is confirmed in subsequent studies, one can conclude that some products are especially vulnerable to negative word of mouth communication. Producers of goods with high social visibility or whose purchasers engage in a high level of social activity (e.g.,

fashion goods or those used in group social or recreational activity such as boats, ski equipment, and the like) need to be especially careful in design and quality control to prevent dissatisfaction from occurring rather than relying on complaint mechanisms to deal with dissatisfactions after they occur. When problems do occur, careful handling of complaints is essential. Technical Assistance Research Programs (1981) has reported that consumers engage in about twice as much word of mouth when they are dissatisfied with a company's response to their complaint than when they are satisfied. Thus, one way to control negative word of mouth is to encourage consumers to seek redress when dissatisfied and handle these complaints to the consumer's satisfaction.

While this study has expanded knowledge of consumers' responses to dissatisfaction, findings must be viewed in light of the study's limitations. Not all important variables can be measured in a single study, and this investigation is limited in this respect.

The primary limitation of this study, however, is the use of an intentions measure for brand switching rather than actual behavior. Prior research has shown that in some circumstances intentions are not especially strong predictors of actual future behavior. One possible criticism of intentions measures in the present context is that, lacking true information on how they will act in the future, consumers may attempt to report future behavior in a way that is consistent with current attitudes and behaviors. If such a consistency motive were operative, one would predict that brand switching intentions would be reported by those consumers who had severe product problems and had been so dissatisfied that they made a complaint about the product. Analysis revealed, however, that correlations between these variables and brand switching intention were not significant. Thus, a consistency explanation is not supported.

Finally, word of mouth deserves further investigation to determine if variables besides those studied here correlate with negative word of mouth in response to dissatisfaction. Product visibility, enduring product involvement, and stage of the product life cycle are candidates for examination as potential influences.

FOOTNOTES

¹Although a few studies have examined dissatisfaction and complaint behavior in countries other than the U.S. (e.g., Commission of the European Communities 1976; Francken 1983) cross-cultural comparison of response determinants are rare.

²The percentage of respondents reporting complaints is somewhat higher than that found in many American studies. This result probably occurred because respondents could choose the dissatisfaction they described in the questionnaire, and respondents are probably more likely to recall a dissatisfaction that resulted in a complaint than a less important one.

³A three category measure was originally planned with the following categories: marketing institution wholly blamed, blame shared by marketing institution and consumer, and consumer wholly blamed. Because less than 5% of the respondents used the final category, categories 2 and 3 were combined.

⁴Because of the possibility of instability in canonical loadings (Lambert and Durand 1975), the sample was split randomly and analysis performed on each subsample. Correlations between the canonical loadings for the two subsamples were .94, .90, and .80. These values indicate good stability for the canonical solution.

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