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CONSUMER RESEARCH AND  
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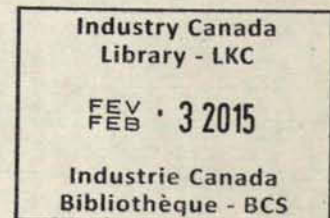
SATISFACTION, DISSATISFACTION AND COMPLAINING  
BEHAVIOUR: A COMPARISON OF MALE AND FEMALE CONSUMERS

by

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A paper submitted for the Fourth Annual Conference on CONSUMER SATIS-  
FACTION, DISSATISFACTION AND COMPLAINING BEHAVIOUR, Indiana University,  
Bloomington, Indiana.

October 3-5, 1979

## INTRODUCTION

In recent years, numerous studies have focused on identifying demographic/socioeconomic correlates of consumer satisfaction/dissatisfaction and complaining behaviour with mixed results (Ash, 1978; Gronhaug, 1977; Liefeld et al., 1975; Mason and Himes, 1973; Miller, 1977; Nichols and Dardis, 1973; Pickle and Bruce, 1972; Thomas and Shuptrine, 1975; Warland et al., 1975). For example, Pickle and Bruce (1972) found that both age and education are positively associated with dissatisfaction but that other demographic variables such as race and income do not seem to be strongly related to satisfaction or dissatisfaction. Other studies also have found respondent age to be strongly related to satisfaction/dissatisfaction (Mason and Himes, 1973; Miller, 1977). There is fairly convincing evidence that consumers who voice dissatisfaction with a purchase are well-educated, young, relatively high in income, and above average in social class and group membership (Warland et al., 1975; Liefeld et al., 1975). Another study suggests that while males and college graduates are more likely to complain about dissatisfaction with a service, factors such as income, age and occupation do not seem to be systematically related to complaining tendencies (Thomas and Shuptrine, 1975). In addition, there is some evidence that complainers tend to be female, married and younger and that they have relatively high incomes (Ash, 1978). As the preceding discussion implies, most efforts to identify significant demographic/socioeconomic correlates of consumer satisfaction and complaining behaviour have generated mixed and often conflicting results. The diversity of results may suggest sampling problems or that dissatisfied consumers may be found in all demographic levels of the population.

To date, no study has concentrated exclusively on the relationship between respondents' sex and levels of consumer satisfaction and complaining behaviour despite significant shifts in the roles and lifestyles adopted by the modern woman. Instead, research activity has tended to focus on issues such as the social and economic impact of changes in the proportion of women in the labour force, on the relationship between female employment status and decision making autonomy for major purchases of goods and services, and on the changing role of women (McCall, 1977; Davis, 1976; Cunningham and Green, 1974; Lazer and Smallwood, 1977; Reynolds et al., 1977; Strober and Weinberg, 1977; Scanzoni, 1977). For example, McCall (1977) reports that the working wife enjoys considerably more independence in decision-making for major acquisitions than her housewife counterpart. Today, women, both working and non-working, appear to be increasing their purchases of items such as automobiles, summer houses, financial services and insurance. Since many of these products and services have, in the past, been purchased primarily by men, the tendency of policy makers and marketers to respond to consumer dissatisfaction with these items from the perspective of the male purchaser is not surprising. Unfortunately, continued emphasis on the needs and desires of the male buyer appears to be contributing to a growing feeling, shared by many women, that females tend to receive less favourable treatment than males in the marketplace, at least for major purchases of goods and services. On the basis of dollar votes registered in the market, the practice of ignoring or, at best, heavily discounting consumer dissatisfaction experienced by female purchasers with items traditionally bought by men seems no longer politically or economically feasible. This paper reports a portion of the results of a national survey of consumer satisfaction, dissatisfaction and complaining behaviour conducted

for the Consumer Research and Evaluation Branch, Consumer and Corporate Affairs Canada. The research instruments used to gather the data for this study were adapted from earlier versions of questionnaires employed by Professor Ralph L. Day in the Bloomington study<sup>1</sup>. This paper presents some analysis of the satisfaction/dissatisfaction and complaining behaviour data from portions of the Durables and Services questionnaires.

### OBJECTIVES

The purpose of this study is to provide insight into the nature of the relationship between consumers' sex and levels of satisfaction/dissatisfaction with items traditionally purchased by males. To conserve space, this paper is concerned solely with respondents' sex as a correlate of consumer satisfaction/dissatisfaction and complaining behaviour. Comparisons between sub-groups such as working and non-working females are also highly interesting and analysis on these relationships is still in progress. Those results will be reported in the near future. To structure the comparisons between male and female consumers over a comprehensive set of satisfaction/dissatisfaction and complaining behaviour data, this paper has several specific objectives:

- (1) To compare levels of satisfaction and dissatisfaction experienced by male and female consumer segments with

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<sup>1</sup>Survey research project conducted by Professor Ralph Day which produced data from a probability sample of Bloomington, Indiana residents during the fall of 1976.

cars and other transportation durables and with financial services and insurance;

- (2) To compare the proportion of male versus female subjects reporting dissatisfaction and to compare the number of times each group experienced dissatisfaction with these items;
- (3) To compare the reasons for dissatisfaction expressed by both male and female consumer segments;
- (4) To compare how male and female consumers who report dissatisfaction attempt to resolve their dissatisfaction through alternative courses of private and public action;
- (5) To compare the reasons cited by male and female subjects for taking no corrective action after experiencing dissatisfaction;
- (6) To compare how satisfied male and female consumers are with the way their complaints are handled.

## RESEARCH DESIGN

This paper presents results from analysis on data which were gathered as part of a national survey research project designed to provide information about consumer satisfaction, dissatisfaction and complaining behaviour in Canada. The survey instruments which were administered in this study were adapted from questionnaires which were utilized in the Bloomington study described earlier. The data were gathered with self-administered questionnaires using the drop off-pick up method to a national probability sample of approximately 3,000 dwelling units in Canada during the spring of 1979. For further information about the content and structure of the research instruments, including differences between the Bloomington study questionnaires and those employed in the Consumer and Corporate Affairs Canada project, the interested reader is referred to a separate paper presented at this conference<sup>2</sup>.

The data were gathered according to a five-stage stratified probability sampling plan. Usable questionnaires were provided by 3,123 adult Canadians, both males and females, eighteen years of age and over. The results reported here were obtained from data covering 29 categories of transportation durables and financial services/insurance.

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<sup>2</sup>See Ash, Stephen B. and John A. Quelch, "Consumer Satisfaction, Dissatisfaction and Complaining Behaviour: A Comprehensive Study of Rentals, Public Transportation and Utilities."

## SOME RESULTS

To examine the nature of the relationship between consumers' sex and levels of satisfaction/dissatisfaction with items traditionally purchased by males, several types of results are presented. First, mean satisfaction/dissatisfaction scores for both male and female segments are compared and contrasted. Next, reported instances of dissatisfaction experienced by both groups across each product/service section are summarized and compared. This will be followed by a comparison of the reasons cited for dissatisfaction by each segment. Next, complaining behaviour responses of dissatisfied male and female consumers are tabulated and compared. This will be followed by a comparison of the reasons named by each group for taking no corrective action after experiencing dissatisfaction. Finally, comparisons will be made between each segment on their levels of satisfaction with the complaining-handling process.

### Group Satisfaction Scores

To compare mean levels of satisfaction/dissatisfaction between the male and female groups, an average satisfaction score was computed for each respondent based upon the satisfaction ratings provided for the 13 categories of transportation and durables and the 16 categories of financial services and insurance respectively. Each of the subjects was assigned to one of six half-point intervals spanning the four point satisfaction/dissatisfaction scale. To facilitate the presentation of results, the six half-point intervals were collapsed into two overall intervals, one denoting subjects in the "satisfaction" range and the other indicating respondents in the "dissatisfaction" range.

The results presented in Table 1 show that a substantial majority of both males and females are in the satisfaction range for each set of product/service categories. According to the table, 91.7% of male purchasers of cars and other transportation durables had average scores in the satisfaction range as compared to 93.6% of females over the same set of items. When the proportion of male consumers in the satisfaction range are compared to the proportion of female subjects in the satisfaction range for each set of items, significant differences emerge. On the basis of the t-test results indicated on the table, it appears that men are less satisfied than women with their purchases from both sets of categories. These results may be explained either on the basis of higher rates of purchases and/or usage by men (hence a larger absolute base from which unsatisfactory experiences may be reported) or greater awareness by males of the full range of malfunctions and problems which might arise while using these particular products and services. Because of their lack of familiarity with these items, women may bring to the purchase evaluation a comparatively lower set of expectations regarding product performance than their male counterparts. Thus, for these products and services, female purchasers may tend to be satisfied with relatively less (in terms of performance) than male buyers .

#### Instances of Dissatisfaction

Subjects were asked to indicate whether they had had one or more experiences during the recall period with which they were highly dissatisfied



TABLE: 1  
SATISFACTION/DISSATISFACTION SCORES  
DISTRIBUTION AMONG PRODUCT CATEGORIES  
MALE-FEMALE POPULATION

PRODUCT CATEGORIES	SATISFACTION SCORES (SCORE BETWEEN 1.00 AND 2.49)				DISSATISFACTION SCORES (SCORE 2.50 AND OVER)			
	MALE		FEMALE		MALE		FEMALE	
	NO.	%	NO.	%	NO.	%	NO.	%
CARS AND OTHER TRANSPORTATION DURABLES	299	91.7	513	93.6	27	8.3	35	6.4
FINANCIAL SERVICES AND INSURANCE	354	93.4	630	97.7	25	6.6	15	2.3

SECTION	T	SIGNIFICANCE
CARS	2.16	.031
FINANCIAL SERV.	3.52	.001

and to report the number of times extreme dissatisfaction was experienced with items in each set of categories. Tables 2 and 3 reveal that for cars and other transportation durables, 17.1% of male subjects reported dissatisfaction with these items compared of 11.4% indicated by female respondents. However, in the case of financial services and insurance, 13.9% of the males reported that they had been highly dissatisfied whereas 24.0% of the females reported extreme dissatisfaction with the same set of items. According to the t-tests shown at the bottom of Table 3, differences in the proportions of each segment reporting dissatisfaction are significant both for cars and other transportation durables and for financial services and insurance. The results suggest that, while there seems to be a greater tendency for males rather than females to report dissatisfaction with cars and other transportation items, the reverse may be true in the case of financial services and insurance. Tables 2 and 3 also reveal that the number of times dissatisfaction is experienced with items in each section differs between male and female segments. It appears that males experience dissatisfaction with cars and other transportation items more frequently than females, but that women encounter dissatisfaction more often than men in the case of financial services and insurance. Although the greater frequency of dissatisfaction with cars and other transportation items experienced by males may be ascribed, at least in part, to higher usage rates, the corresponding results for females in the case of financial services and insurance are more difficult to explain. In an effort to interpret these results, the next section examines the reasons for dissatisfaction cited by male and female consumers.

TABLE: 2  
SUMMARY OF DISSATISFACTION  
MALE RESPONDENTS

SECTION	% OF RESPONDENTS REPORTING DISSATISFACTION	TIMES DISSATISFIED				
		ONE	TWO	THREE	FOUR	FIVE+
CARS AND OTHER TRANSPORTATION DURABLES	17.1	67.8	22.0	6.8	3.4	0.0
FINANCIAL SERVICES AND INSURANCE	13.9	40.7	31.5	11.1	3.7	13.0

TABLE: 3  
SUMMARY OF DISSATISFACTION  
FEMALE RESPONDENTS

SECTION	% OF RESPONDENTS REPORTING DISSATISFACTION	TIMES DISSATISFIED				
		ONE	TWO	THREE	FOUR	FIVE+
CARS AND OTHER TRANSPORTATION DURABLES	11.4	76.0	13.3	6.7	2.7	1.3
FINANCIAL SERVICES AND INSURANCE	24.0	18.5	6.4	2.5	--	72.6

SECTION	T	SIGNIFICANCE
CARS	- 2.43	.016
FINANCIAL SERVICES	4.19	.000

## Reasons for Dissatisfaction

Subjects were asked to check reasons for dissatisfaction with the one service category named as the most unsatisfactory of all. Tables 4 to 7 report the number of times each reason was checked and named as most important by male and female segments across both sections of products and services. Tables 4 and 5 summarize the responses of both groups for the cars and other transportation section whereas Tables 6 and 7 provide the summaries for financial services and insurance. Tables 4 and 5 indicate that some similarities exist between males and females on the basis of reasons cited for dissatisfaction. For example, both groups are extremely concerned about the quality of materials and workmanship and frequently name these items as reasons for dissatisfaction with cars and other transportation products. However, some interesting differences appear to exist between the male and female segments. For example, the results indicate that men are more concerned than women with unsatisfactory repairs or services under the warranty (36.1% compared to 22.1% - item #14) with misrepresentation by the dealer over his ability to provide parts and service (18.0% versus 5.2% - item #17), and with the extent to which the product wastes energy resources (21.3% compared to 7.8% - item #23). On the other hand, there is some evidence that females tend to be more concerned with product safety (30.8% versus 11.5% - item #21). Tables 6 and 7 report the results from a similar analysis of reasons for dissatisfaction with financial services and insurance. Although the overall patterns of results for male and female segments are generally similar, again some interesting differences arise. For example, women seem to be more concerned with the fact that the fee charged was higher than the amount agreed in advance (14.5% versus 6.5% - item #5). On the other

TABLE 4

MAJOR REASONS FOR CONSUMER DISSATISFACTION  
CARS AND OTHER TRANSPORTATION DURABLES

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## MALE RESPONDENTS

REASONS	FREQUENCY OF MENTION				% OF DISSATISFIED
	ALL REASONS		MOST IMPORTANT REASON		CASES MENTIONING
	NO. OF MENTIONS	SHARE OF MENTIONS	NO. OF MENTIONS	SHARE OF MENTIONS	EACH REASON
1. THE QUALITY OF MATERIALS WAS INFERIOR	33	12.5	15	27.2	54.1
2. THE QUALITY OF WORKMANSHIP WAS INFERIOR	31	11.7	12	21.8	50.8
3. THE PRODUCT HAD DRAWBACKS THAT I WAS NOT TOLD ABOUT WHEN I BOUGHT IT	23	8.7	3	5.5	37.7
4. THE COST OF USING THE PRODUCT IS HIGHER THAN I WAS LED TO BELIEVE	12	4.5	2	3.6	19.7
5. THE ITEM THAT WAS DELIVERED WAS DIFFERENT FROM THE ONE I BOUGHT	1	.4	-	-	1.6
6. THE PRODUCT WAS DAMAGED WHEN DELIVERED	4	1.5	-	-	6.6
7. I HAD TO WAIT A LONG TIME BEFORE THE PRODUCT WAS DELIVERED	3	1.1	1	1.8	4.9
8. THE PRODUCT WAS MISREPRESENTED TO ME BY THE SALESMAN	6	2.3	-	-	9.8
9. THE PRODUCT DID NOT CORRESPOND TO THE GENERAL IMPRESSION CREATED IN AN ADVERTISEMENT	9	3.4	1	1.8	14.7
10. THE PRODUCT DID NOT PERFORM AS WELL OR LAST AS LONG AS ADVERTISING CLAIMS LED ME TO BELIEVE	22	8.3	4	7.3	36.1
11. THE CREDIT TERMS WERE MISREPRESENTED TO ME	2	.8	-	-	3.3
12. THE WARRANTY (GUARANTEE) DID NOT COVER ALL OF THE THINGS THAT WENT WRONG	18	6.8	2	3.6	29.5
13. THE WARRANTY (GUARANTEE) WAS NOT AS EXTENSIVE AS THE GENERAL IMPRESSION CREATED IN ADVERTISING	10	3.8	2	3.6	16.4
14. REPAIRS OR SERVICES UNDER THE WARRANTY (GUARANTEE) WERE UNSATISFACTORY	22	8.3	4	7.3	36.1
15. THE WARRANTY (GUARANTEE) WAS NOT HONOURED	9	3.4	-	-	14.7
16. THE STORE WAS UNWILLING TO PROVIDE A REFUND OR AN EXCHANGE	6	2.3	2	3.6	9.8
17. THE DEALER MISREPRESENTED HIS ABILITY TO PROVIDE PARTS AND SERVICE FOR THE PRODUCT	11	4.2	3	5.5	18.0
18. I WAS TRICKED BY A SALESMAN INTO BUYING A MORE EXPENSIVE MODEL THAN I NEEDED	3	1.1	-	-	4.9
19. THE PRICE THAT WAS CHARGED WAS HIGHER THAN WHAT I HAD AGREED TO PAY	2	.8	1	1.8	3.3
20. THE PRICE THAT WAS CHARGED WAS HIGHER THAN THE ADVERTISED PRICE	1	.4	-	-	1.6
21. THE PRODUCT WAS UNSAFE	7	2.6	3	5.5	11.5
22. THE PRODUCT ADVERTISED AS A 'SPECIAL' OR 'BARGAIN' WAS UNAVAILABLE AT THE STORE	2	.8	-	-	3.3
23. THE PRODUCT WASTED ENERGY RESOURCES	13	4.9	-	-	21.3
24. THE INSTRUCTIONS FOR USING AND TAKING CARE OF THE PRODUCT WERE INCOMPLETE OR IMPOSSIBLE TO READ	2	.8	-	-	3.3
25. OTHER REASONS NOT LISTED ABOVE	13	4.9	6	10.9	21.3

NO. OF DISSATISFIED CONSUMERS: 61

TABLE 5  
MAJOR REASONS FOR CONSUMER DISSATISFACTION  
CARS AND OTHER TRANSPORTATION DURABLES

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FEMALE RESPONDENTS

REASONS	FREQUENCY OF MENTION				% OF DISSATISFIED
	ALL REASONS		MOST IMPORTANT REASON		CASES MENTIONING
	NO. OF MENTIONS	SHARE OF MENTIONS	NO. OF MENTIONS	SHARE OF MENTIONS	EACH REASON
1. THE QUALITY OF MATERIALS WAS INFERIOR	35	13.4	12	15.8	45.4
2. THE QUALITY OF WORKMANSHIP WAS INFERIOR	26	10.0	11	14.5	33.8
3. THE PRODUCT HAD DRAWBACKS THAT I WAS NOT TOLD ABOUT WHEN I BOUGHT IT	23	8.8	7	9.2	29.9
4. THE COST OF USING THE PRODUCT IS HIGHER THAN I WAS LED TO BELIEVE	10	3.8	1	1.3	13.0
5. THE ITEM THAT WAS DELIVERED WAS DIFFERENT FROM THE ONE I BOUGHT	1	.4	-	-	1.3
6. THE PRODUCT WAS DAMAGED WHEN DELIVERED	9	3.4	2	2.6	11.7
7. I HAD TO WAIT A LONG TIME BEFORE THE PRODUCT WAS DELIVERED	3	1.1	1	1.3	3.9
8. THE PRODUCT WAS MISREPRESENTED TO ME BY THE SALESMAN	10	3.8	2	2.6	13.0
9. THE PRODUCT DID NOT CORRESPOND TO THE GENERAL IMPRESSION CREATED IN AN ADVERTISEMENT	11	4.2	1	1.3	14.3
10. THE PRODUCT DID NOT PERFORM AS WELL OR LAST AS LONG AS ADVERTISING CLAIMS LED ME TO BELIEVE	26	10.0	9	11.8	33.8
11. THE CREDIT TERMS WERE MISREPRESENTED TO ME	1	.4	-	-	1.3
12. THE WARRANTY (GUARANTEE) DID NOT COVER ALL OF THE THINGS THAT WENT WRONG	17	6.5	7	9.2	22.1
13. THE WARRANTY (GUARANTEE) WAS NOT AS EXTENSIVE AS THE GENERAL IMPRESSION CREATED IN ADVERTISING	11	4.2	2	2.6	14.3
14. REPAIRS OR SERVICES UNDER THE WARRANTY (GUARANTEE) WERE UNSATISFACTORY	17	6.5	2	2.6	22.1
15. THE WARRANTY (GUARANTEE) WAS NOT HONOURED	8	3.1	3	3.9	10.4
16. THE STORE WAS UNWILLING TO PROVIDE A REFUND OR AN EXCHANGE	8	3.1	3	3.9	10.4
17. THE DEALER MISREPRESENTED HIS ABILITY TO PROVIDE PARTS AND SERVICE FOR THE PRODUCT	4	1.5	-	-	5.2
18. I WAS TRICKED BY A SALESMAN INTO BUYING A MORE EXPENSIVE MODEL THAN I NEEDED	3	1.1	-	-	3.9
19. THE PRICE THAT WAS CHARGED WAS HIGHER THAN WHAT I HAD AGREED TO PAY	1	.4	-	-	1.3
20. THE PRICE THAT WAS CHARGED WAS HIGHER THAN THE ADVERTISED PRICE	-	-	-	-	-
21. THE PRODUCT WAS UNSAFE	16	6.1	6	7.9	30.8
22. THE PRODUCT ADVERTISED AS A "SPECIAL" OR "BARGAIN" WAS UNAVAILABLE AT THE STORE	-	-	-	-	-
23. THE PRODUCT WASTED ENERGY RESOURCES	6	2.3	1	1.3	7.8
24. THE INSTRUCTIONS FOR USING AND TAKING CARE OF THE PRODUCT WERE INCOMPLETE OR IMPOSSIBLE TO READ	2	.8	-	-	2.6
25. OTHER REASONS NOT LISTED ABOVE	13	5.0	7	9.2	16.9

NO. OF DISSATISFIED CONSUMERS: 77

TABLE 6  
MAJOR REASONS FOR CONSUMER DISSATISFACTION  
FINANCIAL SERVICES AND INSURANCE

MALES RESPONDENTS

REASONS	FREQUENCY OF MENTION				% OF DISSATISFIED
	ALL REASONS		MOST IMPORTANT REASON		CASES MENTIONING
	NO. OF MENTIONS	SHARE OF MENTIONS	NO. OF MENTIONS	SHARE OF MENTIONS	EACH REASON
1. THE SERVICE WAS PROVIDED IN A CARELESS, UNPROFESSIONAL MANNER	18	11.3	7	11.3	29.0
2. THE SERVICE WAS NOT COMPLETED IN THE AGREED TIME	6	3.8	3	4.8	9.7
3. THE SERVICE WAS NOT PERFORMED CORRECTLY THE FIRST TIME	9	5.6	1	1.6	14.5
4. I WAS CHARGED FOR SERVICES THAT WERE NOT PERFORMED	3	1.9	1	1.6	4.8
5. THE FEE WAS MUCH HIGHER THAN THE AMOUNT AGREED UPON IN ADVANCE	4	2.5	3	4.8	6.5
6. THE FEE WAS HIGHER THAN AN ADVERTISED PRICE	1	.6	0	0	1.6
7. MANY MISTAKES WERE MADE IN MY ACCOUNT	14	8.8	7	11.3	22.6
8. A PROFESSIONAL CONFIDENCE WAS VIOLATED TO MY EMBARRASSMENT OR INJURY	3	1.9	0	0	4.8
9. THE PROFESSIONAL ADVICE I PAID FOR WAS INCORRECT AND CAUSED ME SUBSTANTIAL LOSSES	5	3.1	4	6.5	8.1
10. SERVICES WERE RENDERED IN AN INCOMPETENT MANNER WITH VERY HARMFUL RESULTS	9	5.6	3	4.8	14.5
11. I WAS TRICKED BY THE PERSON PROVIDING THE SERVICE INTO BUYING SERVICES, INSURANCE, OR OTHER INTANGIBLES I DIDN'T WANT	5	3.1	1	1.6	8.1
12. RESULTS FELL FAR SHORT OF THOSE CLAIMED BY THE PERSON PROVIDING THE SERVICE	13	8.1	4	6.5	21.0
13. MY INSURANCE POLICY WAS CANCELLED WITHOUT JUSTIFICATION	0	0	0	0	0
14. THE COMPANY REFUSED TO PAY A VALID CLAIM	10	6.3	2	3.2	16.1
15. I WAS UNFAIRLY REFUSED CREDIT OR OTHER FINANCIAL SERVICES	7	4.4	3	4.8	11.3
16. CREDIT TERMS WERE MISREPRESENTED TO ME	0	0	0	0	0
17. I WAS HARASSED BY BILL COLLECTORS	3	1.9	2	3.2	4.8
18. THE BENEFITS DID NOT COVER ALL OF THE EXPENSES AS CLAIMED	5	3.1	3	4.8	8.1
19. INTEREST TO BE PAID ON A SAVINGS ACCOUNT OR PLAN WAS MISREPRESENTED TO ME	3	1.9	1	1.6	4.8
20. I FEEL I WAS TREATED WITH EXTREME RUDENESS	8	5.0	1	1.6	12.9
21. I FEEL THAT I WAS TREATED LIKE AN OBJECT RATHER THAN AS AN INDIVIDUAL	15	9.4	2	3.2	24.2
22. OTHER REASON NOT LISTED	19	11.9	14	22.6	30.6

NO. OF DISSATISFIED CONSUMERS:

TABLE 7

MAJOR REASONS FOR CONSUMER DISSATISFACTION  
FINANCIAL SERVICES AND INSURANCE

## FEMALE RESPONDENTS

REASONS	FREQUENCY OF MENTION				% OF DISSATISFIED
	ALL REASONS		MOST IMPORTANT REASON		CASES MENTIONING EACH REASON
	NO. OF MENTIONS	SHARE OF MENTIONS	NO. OF MENTIONS	SHARE OF MENTIONS	
1. THE SERVICE WAS PROVIDED IN A CARELESS, UNPROFESSIONAL MANNER	17	10.8	2	3.3	27.4
2. THE SERVICE WAS NOT COMPLETED IN THE AGREED TIME	8	5.1	2	3.3	12.9
3. THE SERVICE WAS NOT PERFORMED CORRECTLY THE FIRST TIME	10	6.4	3	4.9	16.1
4. I WAS CHARGED FOR SERVICES THAT WERE NOT PERFORMED	5	3.2	0	0	8.1
5. THE FEE WAS MUCH HIGHER THAN THE AMOUNT AGREED UPON IN ADVANCE	9	5.7	5	8.2	14.5
6. THE FEE WAS HIGHER THAN AN ADVERTISED PRICE	3	1.9	1	1.6	4.8
7. MANY MISTAKES WERE MADE IN MY ACCOUNT	12	7.6	5	8.2	19.4
8. A PROFESSIONAL CONFIDENCE WAS VIOLATED TO MY EMBARRASSMENT OR INJURY	3	1.9	0	0	4.8
9. THE PROFESSIONAL ADVICE I PAID FOR WAS INCORRECT AND CAUSED ME SUBSTANTIAL LOSSES	6	3.8	2	3.3	9.7
10. SERVICES WERE RENDERED IN AN INCOMPETENT MANNER WITH VERY HARMFUL RESULTS	10	6.4	5	8.2	16.1
11. I WAS TRICKED BY THE PERSON PROVIDING THE SERVICE INTO BUYING SERVICES, INSURANCE, OR OTHER INTANGIBLES I DIDN'T WANT	1	.6	0	0	1.6
12. RESULTS FELL FAR SHORT OF THOSE CLAIMED BY THE PERSON PROVIDING THE SERVICE	10	6.4	5	8.2	16.1
13. MY INSURANCE POLICY WAS CANCELLED WITHOUT JUSTIFICATION	1	.6	1	1.6	1.6
14. THE COMPANY REFUSED TO PAY A VALID CLAIM	1	.6	1	1.6	1.6
15. I WAS UNFAIRLY REFUSED CREDIT OR OTHER FINANCIAL SERVICES	6	3.8	2	3.3	9.7
16. CREDIT TERMS WERE MISREPRESENTED TO ME	2	1.3	0	0	3.2
17. I WAS HARASSED BY BILL COLLECTORS	3	1.9	2	3.3	4.8
18. THE BENEFITS DID NOT COVER ALL OF THE EXPENSES AS CLAIMED	3	1.9	1	1.6	4.8
19. INTEREST TO BE PAID ON A SAVINGS ACCOUNT OR PLAN WAS MISREPRESENTED TO ME	2	1.3	2	3.3	3.2
20. I FEEL I WAS TREATED WITH EXTREME RUDENESS	12	7.6	5	8.2	19.4
21. I FEEL THAT I WAS TREATED LIKE AN OBJECT RATHER THAN AS AN INDIVIDUAL	15	9.6	1	1.6	24.2
22. OTHER REASON NOT LISTED	18	11.5	16	26.2	29.0

NO. OF DISSATISFIED CONSUMERS: 62



hand, men seem to worry more than women about companies refusing to pay a valid claim (16.1% versus 1.6% - item #14) and about benefits not covering all of the expenses as claimed (8.1% compared to 4.8% - item #18). The preceding results suggest that important differences exist between male and female consumers on the basis of reasons cited for dissatisfaction across various types of products and services. This argues for the implementation of public policy interventions on a highly selective basis, one which considers both type of consumer and type of problem experienced.

#### Responses to Dissatisfaction

Subjects who reported that they were highly dissatisfied with at least one category from the section were asked to indicate whether or not they had taken any personal and/or direct actions in order to resolve their dissatisfaction. The results, divided according to male or female segment, are presented in Tables 8 to 11. In particular, Tables 8 and 9 summarize the complaining behaviour data furnished by male and female respondents for cars and other transportation products whereas Tables 10 and 11 present comparable summaries for financial services and insurance. On the basis of the results shown on all four tables, it appears that for both cars and transportation items and for financial services and insurance, women may be more inclined than men to rely on some direct form of action (such as complaining and/or actively seeking redress) rather than opting for a personal course of action as a means of resolving dissatisfaction. On the other hand, males seem more likely than females to take some form of personal action when dissatisfied. Such actions include decisions to quit using the product or service and/or efforts to warn family and friends about the unsatisfactory experience. One possible explanation for this result

TABLE 8  
RESPONSES TO DISSATISFACTION  
CARS AND OTHER TRANSPORTATION DURABLES  
MALE RESPONDENTS

RESPONSE/TYPE OF ACTION TAKEN	FREQUENCY OF SPECIFIC ACTION TAKEN			% OF DISSATISFIED
	NO. OF MENTIONS	SHARE OF PERSONAL ACTIONS	SHARE OF TOTAL ACTIONS	CASES TAKING SPECIFIC ACTIONS
A. PERSONAL ACTION				
I DECIDED NOT TO BUY THAT BRAND OF THE PRODUCT AGAIN	22	33.3	17.6	36.1
I DECIDED TO QUIT USING THAT KIND OF PRODUCT	7	10.6	5.6	11.5
I DECIDED TO STOP SHOPPING AT THE STORE WHERE I BOUGHT THE PRODUCT	13	19.7	10.4	21.3
I WARNED MY FAMILY AND FRIENDS ABOUT THE BRAND, PRODUCT OR STORE	19	28.8	15.2	31.1
OTHER PERSONAL ACTION	5	7.6	4.0	8.2
TOTAL PERSONAL ACTION	66	100.0%	52.8%	N/A
B. DIRECT ACTION				
I REQUESTED THAT THE SERVICE BE DONE AGAIN IN THE CORRECT WAY	12	20.3	9.6	19.7
I ASKED FOR A REFUND OR AN ADJUSTMENT TO THE FEE	21	35.6	16.8	34.4
I CONTACTED THE COMPANY TO COMPLAIN	13	22.0	10.4	21.3
I CONTACTED THE INDUSTRY OR PROFESSIONAL ASSOCIATION TO COMPLAIN	2	3.4	1.6	3.3
I CONTACTED THE BETTER BUSINESS BUREAU TO COMPLAIN	2	3.4	1.6	3.3
I CONTACTED A GOVERNMENTAL AGENCY OR A PUBLIC OFFICIAL TO COMPLAIN	5	8.5	4.0	8.2
I CONTACTED A PRIVATE CONSUMER ADVOCATE OR CONSUMER ORGANIZATION TO COMPLAIN	--	--	--	--
I CONTACTED A LAWYER, WENT TO SMALL CLAIMS COURT, OR OTHERWISE TOOK LEGAL ACTION	2	3.4	1.6	3.3
OTHER DIRECT ACTION NOT LISTED	2	3.4	1.6	3.3
TOTAL DIRECT ACTION	59	100.0%	47.2%	N/A
A & B TOTAL ACTION SUMMARY	125	N/A	100.0%	N/A

TABLE 9

RESPONSES TO DISSATISFACTION  
CARS AND OTHER TRANSPORTATION DURABLES  
FEMALE RESPONDENTS

RESPONSE/TYPE OF ACTION TAKEN	FREQUENCY OF SPECIFIC ACTION TAKEN			% OF DISSATISFIED
	NO. OF MENTIONS	SHARE OF PERSONAL ACTIONS	SHARE OF TOTAL ACTIONS	CASES TAKING SPECIFIC ACTIONS
A. PERSONAL ACTION				
I DECIDED NOT TO BUY THAT BRAND OF TH-PRODUCT AGAIN	22	35.5	16.9	28.6
I DECIDED TO QUIT USING THAT KIND OF PRODUCT	5	8.1	3.8	6.5
I DECIDED TO STOP SHOPPING AT THE STORE WHERE I BOUGHT THE PRODUCT	14	22.6	10.8	18.2
I WARNED MY FAMILY AND FRIENDS ABOUT THE BRAND, PRODUCT OR STORE	18	29.0	13.8	23.4
OTHER PERSONAL ACTION	3	14.5	2.3	3.9
TOTAL PERSONAL ACTION	62	100.0%	37.7%	N/A
B. DIRECT ACTION				
I REQUESTED THAT THE SERVICE BE DONE AGAIN IN THE CORRECT WAY	20	29.4	15.4	26.0
I ASKED FOR A REFUND OR AN ADJUSTMENT TO THE FEE	24	35.3	18.5	31.2
I CONTACTED THE COMPANY TO COMPLAIN	11	16.2	8.5	14.3
I CONTACTED THE INDUSTRY OR PROFESSIONAL ASSOCIATION TO COMPLAIN	4	5.9	3.1	5.2
I CONTACTED THE BETTER BUSINESS BUREAU TO COMPLAIN	2	2.9	1.5	2.6
I CONTACTED A GOVERNMENTAL AGENCY OR A PUBLIC OFFICIAL TO COMPLAIN	2	2.9	1.5	2.6
I CONTACTED A PRIVATE CONSUMER ADVOCATE OR CONSUMER ORGANIZATION TO COMPLAIN	0	0	0	0
I CONTACTED A LAWYER, WENT TO SMALL CLAIMS COURT, OR OTHERWISE TOOK LEGAL ACTION	2	2.9	1.5	2.6
OTHER DIRECT ACTION NOT LISTED	3	4.4	2.3	3.9
TOTAL DIRECT ACTION	68	100.0%	52.3%	N/A
A & B TOTAL ACTION SUMMARY	130	N/A	100.0%	N/A

TABLE 10  
RESPONSES TO DISSATISFACTION  
FINANCIAL SERVICES AND INSURANCE  
MALE RESPONDENTS

RESPONSE/TYPE OF ACTION TAKEN	FREQUENCY OF SPECIFIC ACTION TAKEN			% OF DISSATISFIED CASES TAKING SPECIFIC ACTION
	NO. OF MENTIONS	SHARE OF PERSONAL ACTIONS	SHARE OF TOTAL ACTIONS	
A. PERSONAL ACTION				
I DECIDED NOT TO BUY THAT PARTICULAR SERVICE AGAIN	10	16.1	8.6	16.1
I DECIDED TO QUIT USING THE PARTICULAR COMPANY OR PROFESSIONAL PERSON PROVIDING THE SERVICE	21	33.9	18.1	33.9
I WARNED MY FAMILY AND FRIENDS ABOUT THE SERVICE	21	33.9	18.1	33.9
OTHER PERSONAL ACTION	10	16.1	8.6	16.2
TOTAL PERSONAL ACTION	62	100.0%	53.4%	N/A
B. DIRECT ACTION				
I REQUESTED THAT THE SERVICE BE DONE AGAIN IN THE CORRECT WAY	7	13.0	6.0	11.3
I ASKED FOR A REFUND OR AN ADJUSTMENT TO THE FEE	6	11.1	5.2	9.7
I CONTACTED THE COMPANY TO COMPLAIN	25	46.3	21.6	40.3
I CONTACTED THE INDUSTRY OR PROFESSIONAL ASSOCIATION TO COMPLAIN	2	3.7	1.7	3.2
I CONTACTED THE BETTER BUSINESS BUREAU TO COMPLAIN	1	1.9	.9	1.6
I CONTACTED A GOVERNMENTAL AGENCY OR A PUBLIC OFFICIAL TO COMPLAIN	4	7.4	3.4	6.5
I CONTACTED A PRIVATE CONSUMER ADVOCATE OR CONSUMER ORGANIZATION TO COMPLAIN	1	1.9	.9	1.6
I CONTACTED A LAWYER, WENT TO SMALL CLAIMS COURT, OR OTHERWISE TOOK LEGAL ACTION	3	5.6	2.6	4.8
OTHER DIRECT ACTION NOT LISTED	5	9.3	4.3	8.1
TOTAL DIRECT ACTION	54	100.0%	46.6%	N/A
A & B TOTAL ACTION SUMMARY	116	N/A	100.0%	N/A

TABLE 11  
RESPONSES TO DISSATISFACTION  
FINANCIAL SERVICES AND INSURANCE  
FEMALE RESPONDENTS

RESPONSE/TYPE OF ACTION TAKEN	FREQUENCY OF SPECIFIC ACTION TAKEN			% OF DISSATISFIED
	NO. OF MENTIONS	SHARE OF PERSONAL ACTIONS	SHARE OF TOTAL ACTIONS	CASES TAKING SPECIFIC ACTIONS
A. PERSONAL ACTION				
I DECIDED NOT TO BUY THAT PARTICULAR SERVICE AGAIN	8	17.8	8.2	12.9
I DECIDED TO QUIT USING THE PARTICULAR COMPANY OR PROFESSIONAL PERSON PROVIDING THE SERVICE	15	33.3	15.3	24.2
I WARNED MY FAMILY AND FRIENDS ABOUT THE SERVICE	15	33.3	15.3	24.2
OTHER PERSONAL ACTION	7	15.6	7.1	11.3
TOTAL PERSONAL ACTION	45	100.0%	45.9%	N/A
B. DIRECT ACTION				
I REQUESTED THAT THE SERVICE BE DONE AGAIN IN THE CORRECT WAY	8	15.1	8.2	12.9
I ASKED FOR A REFUND OR AN ADJUSTMENT TO THE FEE	11	20.8	11.2	17.7
I CONTACTED THE COMPANY TO COMPLAIN	22	41.5	22.4	35.5
I CONTACTED THE INDUSTRY OR PROFESSIONAL ASSOCIATION TO COMPLAIN	1	1.9	1.0	1.6
I CONTACTED THE BETTER BUSINESS BUREAU TO COMPLAIN	2	3.8	2.0	3.2
I CONTACTED A GOVERNMENTAL AGENCY OR A PUBLIC OFFICIAL TO COMPLAIN	3	5.7	3.1	4.8
I CONTACTED A PRIVATE CONSUMER ADVOCATE OR CONSUMER ORGANIZATION TO COMPLAIN	2	3.8	2.0	3.2
I CONTACTED A LAWYER, WENT TO SMALL CLAIMS COURT, OR OTHERWISE TOOK LEGAL ACTION	2	3.8	2.0	3.2
OTHER DIRECT ACTION NOT LISTED	2	3.8	2.0	3.2
TOTAL DIRECT ACTION	53	100.0%	54.1%	N/A
A & B TOTAL ACTION SUMMARY	98	N/A	100.0%	N/A

may be that women, particularly if they do not work outside of the home, may have more available time than men to pursue comparatively higher effort (direct) forms of action. Or perhaps consumer problems with major purchases of products and services result in financial losses which impose a relatively greater burden on the household budget of the working female than on the budget of her male counterpart. When this is the case, the female purchaser might be expected to expend comparatively greater effort than the male buyer in search of corrective action to resolve a consumer problem. However, these are rather guarded interpretations and more research is needed to increase understanding about the reasons why males and females differ in terms of complaining behaviour.

#### Reasons for Taking No Action

Subjects who took no action following dissatisfaction were asked to consider four possible reasons for not doing so and to check the one which they considered most appropriate. The results, broken down by male and female segments, are presented on Tables 12 and 13. Although the numbers are extremely small, a tentative interpretation may provide insights which might be useful for future research on the topic. With respect to cars and other transportation durables, relatively more females than males who failed to take action when dissatisfied felt that "it was not worth the time and effort" (22.2% versus 8.7%). On the other hand, a comparatively higher proportion of men than women seemed to feel that any action taken would be futile since "anything they could do would not make any difference" (65.2% versus 48.2%). In the case of financial services and insurance, males who took no action following dissatisfaction seemed to feel that "what they could do would not make any difference" (57.1%). This

TABLE: 12

REASONS FOR TAKING NO ACTION  
MALE RESPONDENTS

REASONS	CARS AND OTHER TRANSPORTATION DURABLES		FINANCIAL SERVICES AND INSURANCE	
	NO.	%	NO.	%
I DIDN'T THINK IT WAS WORTH THE TIME AND EFFORT	2	8.7	5	23.8
I WANTED TO DO SOMETHING ABOUT IT BUT NEVER GOT AROUND TO IT	2	8.7	1	4.8
I DIDN'T THINK THAT ANYTHING I COULD DO WOULD MAKE ANY DIFFE- RENCE	15	65.2	12	57.1
I DIDN'T KNOW WHAT TO DO ABOUT IT OR WHERE I COULD GET HELP	4	17.4	3	14.3
TOTAL	23	100.0	21	100.0

TABLE: 13  
REASONS FOR TAKING NO ACTION  
FEMALE RESPONDENTS

REASONS	CARS AND OTHER TRANSPORTATION DURABLES		FINANCIAL SERVICES AND INSURANCE	
	NO.	%	NO.	%
I DIDN'T THINK IT WAS WORTH THE TIME AND EFFORT	6	22.2	2	10.0
I WANTED TO DO SOMETHING ABOUT IT BUT NEVER GOT AROUND TO IT	3	11.1	1	5.0
I DIDN'T THINK THAT ANYTHING I COULD DO WOULD MAKE ANY DIFFE- RENCE	13	48.2	13	65.0
I DIDN'T KNOW WHAT TO DO ABOUT IT OR WHERE I COULD GET HELP	5	18.5	4	20.0
TOTAL	27	100.0	20	100.0



perception of helplessness was held by even more females (65.0%). Since financial services and insurance are items which have traditionally been purchased by males, it is not surprising that females tend to be uncertain about how to handle problems with these purchases when they arise. These results suggest that both male and female consumers are fairly pragmatic since they may be more likely to complain when they expect their efforts to meet with success.

#### Satisfaction With Complaint-Handling

Subjects who took direct (i.e. public) actions to resolve their dissatisfaction were asked how satisfied they were with the way their complaint was handled. Tables 14 and 15 present these results for the male and female segments respectively. The results indicate that a majority of both groups remain dissatisfied after complaining about dissatisfactory experiences with items in each section of products and services. When levels of satisfaction/dissatisfaction with complaint-handling mechanisms are compared between male and female segments, the results indicate that males are less satisfied with the way their complaints about financial service and insurance items are handled than is the case for women ( $t = 1.89$ ; significance = 0.059). However, no significant differences in opinions about complaint-handling expressed by male and female subjects were found in the case of cars and other transportation products. These results reinforce those reported by Nichols and Dardis (1973) who found that over 50% of the complainers identified in their study were not satisfied with the action taken by the store.

TABLE: 14  
SATISFACTION WITH COMPLAINT HANDLING MECHANISM  
MALE RESPONDENTS

	CARS AND OTHER TRANSPORTATION DURABLES		FINANCIAL SERVICES AND INSURANCE	
	NO.	%	NO.	%
VERY SATISFIED	2	6.7	3	11.1
SOMEWHAT SATISFIED	8	26.7	5	18.5
SOMEWHAT DISSATISFIED	6	20.0	8	29.6
VERY DISSATISFIED	14	46.6	11	40.8
TOTAL	30	100.0	27	100.0

TABLE: 15  
SATISFACTION WITH COMPLAINT HANDLING MECHANISM  
FEMALE RESPONDENTS

	CARS AND OTHER TRANSPORTATION DURABLES		FINANCIAL SERVICES AND INSURANCE	
	NO.	%	NO.	%
VERY SATISFIED	3	7.0	2	7.7
SOMEWHAT SATISFIED	13	30.2	8	30.8
SOMEWHAT DISSATISFIED	9	20.9	4	15.4
VERY DISSATISFIED	18	41.9	12	46.1
TOTAL	43	100.0	26	100.0

SECTION	T	SIGNIFICANCE
CARS	1.23	.218
FINANCIAL SERVICES	1.89	.059

## SUMMARY AND CONCLUSIONS

The results reported in this paper were derived from a broader study of consumer satisfaction/dissatisfaction and complaining behaviour obtained from a national probability sample of 2082 households in Canada. This study compared both satisfaction/dissatisfaction scale responses and complaining behaviour responses reported by male and female consumers. In this paper, analysis focused on consumer experiences with items which, in the past, have been purchased primarily by men. Product and service categories from the Cars and Other Transportation section of the durables questionnaire and from the Financial Services and Insurance section of the services instrument were examined. When mean satisfaction scores were compared between male and female subjects, it appeared that men were relatively less satisfied than women as consumers both of cars and other transportation products and of financial services and insurance. On the basis of post-purchase evaluation of the products and services under consideration, the results suggest that males tend to experience comparatively higher levels of dissatisfaction than females. They do not, however, permit a direct comparison of the opinions held by male and female consumers toward the buying process itself. Analysis of reported instances of dissatisfaction suggests that more men than women tend to report that they experienced high dissatisfaction with one or more categories in the section in the case of cars and other transportation products. On the other hand, relatively more women than men tend to report highly dissatisfactory experiences with financial service and insurance items. More focused research is needed, however to clarify these differences. Analysis of reasons cited for dissatisfaction indicates that there may be some basic differences in the types

of problems experienced by male and female consumers. The apparent variation in reasons for dissatisfaction expressed by each group argues for designing consumer protection programs in a way which reflects these differences. Another interesting result of this study is that there appears to be a fundamental difference between male and female consumers in terms of complaining behaviour, at least for certain products and services. The findings suggest that women may be more likely than men to take a direct form of action (e.g. registering a complaint and/or actively seeking redress) in order to resolve their dissatisfaction. Again, further research is necessary to understand the apparent differences in post-purchase responses associated with each segment. When reasons for taking no action following dissatisfaction were analyzed, the results suggested that consumers, particularly males, often felt that nothing they could do would make any difference. However, in the case of financial services and insurance, a large proportion of dissatisfied female consumers indicated that they took no action because they didn't know what to do to resolve their dissatisfaction. Since these results are based on extremely small numbers, they must be regarded as quite tentative. However, they suggest, at least in the case of female consumers of financial services/insurance, the need for greater dissemination of consumer information outlining redress alternatives available to the dissatisfied consumer. Analysis of levels of satisfaction/dissatisfaction with complaint-handling suggest that a majority of both male and female consumers who complain about an unsatisfactory experience tend to be dissatisfied with the way their complaint is handled. Regarding financial service and insurance items, the results indicate that men may be less satisfied than women with the handling of their complaints.

The results reported in this paper indicate that some basic differences appear to exist between male and females in terms of consumer satisfaction/dissatisfaction and complaining behaviour, at least for certain products and services. Although an effort was made to explain these differences, the need for further research on the topic is obvious. It is hoped that the differences between male and female consumers identified in this study will lead to additional research designed to provide better understanding of the problems faced by male and female consumers and of the actions taken by each segment to resolve them.

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