DISSATISFACTION AND DISTRUST

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ABSTRACT

We explored dissatisfaction to find out what we could learn about it from consumers' lived experiences. We learned that it is emotionally charged, that it can involve quick exit behavior, and that it can be both initiated by and experienced as distrust. This illuminates and raises important issues about the consumption environment. Distrust permeates it. The consumption world is a growing focus of consumers' life worlds. The issues raised have to do with respect in the consumption world and, by association, with well-being in people's lives.

INTRODUCTION

An esteemed and extensive literature exists on satisfaction, but relatively little on dissatisfaction. Much research ostensibly on dissatisfaction really examines the consequences of dissatisfaction. For instance, many start with dissatisfaction as a springboard to studying complaining behavior (e.g., Rottier, Hill, Carlson, Griffin, Bond, Autry and Bobbitt, 2003; Johnston 1998). Similarly, we know a little about antecedents to dissatisfaction - mainly that things that dissatisfy are different from the things that satisfy consumers (see for instance, Cadotte and Turgeon 1988; Bitner, Booms and Tetreault, 1990; Johnston 1995). Nobody has concentrated on consumers' dissatisfaction per se.

To understand thoroughly the gamut of consumer satisfaction, we need to attend to dissatisfaction. As focusing on the negative field of a drawing can help one see new images in the positive field, focusing on dissatisfaction can bring fresh understanding to satisfaction. Juxtaposing negative experiences against positive experiences may help us grasp the finer contours of both satisfaction and dissatisfaction.

We also need to step back from the most popular approaches to the topic and explore dissatisfaction from a different point of view. The dominant view in the broad satisfaction literature has been that degrees of (dis)satisfaction derive from the extent of (dis)confirmation of expectations with the product or service (Fournier and Mick 1999). The dominant approach has been to measure expectations and incidents in specific transactions (Szymanski and Henard 2001). Generally, research indicates that comparisons between expectations and outcomes effect (dis)satisfaction ratings, but there is more to it (Szymanski and Henard 2001). An exploratory look through consumers' lenses may yield new insights about how consumers experience dissatisfaction.

As part of a larger study on understanding consumer satisfaction, we set out to specifically explore dissatisfaction. The non-traditional method of memory-work transported us into consumers' lived experiences of dissatisfaction. This method allowed consumers to voice their stories of dissatisfaction. One theme they chose to explore was "nasty" shopping experiences. That choice in itself reveals something of the nature of dissatisfaction in these people's consumer lives.

This paper addresses four of these "nasty" stories in which the customers experienced "unwarranted distrust" from sellers. Together, these four stories tell of distrust, intense emotion, and quick exits embedded in their dissatisfying shopping experiences. Their stories speak to two realms of distrust. First, we learned that being on the receiving end of distrust raised strong emotions. Second, their experiences left them with an enduring sense of distrust that clouds all their engagements with the marketer-controlled consumption environment. Furthermore, these consumers responded to their emotional experiences by exiting the shopping environment quickly and completely.

We present two of the four written stories of "nasty" shopping experiences about unwarranted distrust. Supported by excerpts from the other two stories of unwarranted distrust and their groups' analyses of these experiences, we describe how these four consumers constructed dissatisfaction. The following pages explain the method and the stories through which these consumers reveal their lived experiences of dissatisfaction.

MEMORY-WORK METHOD

People live "storied" lives. We relate to others and understand ourselves through stories about our life experiences (Bruner 1986, 1990; Clandinin and Connelly 1994; Edson Escalas 1998; Kerby 1991). These stories are more than recorded sequences of events. Each is a construction of the social and cultural meanings attributed to the person's experiences in the context of that individual's life (Carr 1986; Edson Escalas 1998).

We used a qualitative feminist-designed research process known as memory-work (see Haug and Others 1987; Crawford, Kippax and Onyx 1992; Friend and Thompson 2000, 2003). Memory-work helps people articulate their stories in their own voices. While it captures cognitively accessible experiences, it goes beyond the superficial memorability of the experiences to explore them in rich detail. Notably, it does this through the consumer's own searching and telling rather than through probing questions from an interviewer. Thus, memory-work enables the consumer's voice to out-shout the investigator's voice (Hallam 1994, Sarbin and Kitsuse 1994).

Making participants co-researchers makes out-shouting the investigators easier. Investigators and research participants journey together through iterative analyses of the stories (Dupuis 1999). They give, share, listen, question, compare, and make collective sense of their own and others' stories. Distinctions between researcher and the researched blur (Crawford et al. 1992). The co-researchers collectively construct new knowledge through their analyses. New understandings do not "emerge" from the data as in some approaches (Dupuis 1999); it is extracted (Holstein and Gubrium 1995). The people who lived the stories extract the meaning, not strangers to their experiences.

As is typical of memory-work, our study involved two small groups of participants who each wrote a story text evoked by a "trigger" related to the topic – dissatisfying clothing shopping experiences. The first group generated and the second endorsed "a nasty experience" as the trigger for their stories. They followed prescribed guidelines: write in the third person; include incidental details; avoid interpretation, explanation, and biography (Crawford et al. 1992).

The research groups met to discuss their written stories. Each person read and reflected on her own story. As a collective, they questioned, found similarities, differences, patterns, inconsistencies, and contradictions. They discussed personal and social meanings and collectively unraveled and reconstructed the stories until they reached a coherent understanding of "a nasty experience." Then the investigators (the authors) further analyzed the session transcripts, re-examining the meanings and relating interpretations to the literature.

The four participant co-researchers whose stories we report were part of a group of women - including one of the authors - in Hamilton, New Zealand. They ranged in age from 34 to 52 years, were all middle class, tertiary educated, professional women. While all were residents of New Zealand, not all were native New Zealanders. All had lived overseas at some time and most had extensive international travel experience. They varied widely in their interests in clothes and clothes shopping.

PARTICIPANTS' CONSTRUCTION OF DISSATISFACTION AS DISTRUST

Distrust is exhibited on both sides of the counter – by the sellers as well as the customers. An edited version of Annabel's written story presented below describes an encounter triggered by "unwarranted" distrust. This theme is shared in the four stories. Helena's edited story below conveys distrust as a mode of dissatisfaction that continues to imbue these women's lived consumption worlds. We use excerpts from the other two women's stories and quotes from the two groups' collective discussions to support Annabel's and Helena's stories in illustrating these two realms of distrust. [Space limitations prevent us from including all four stories as written by the participants in their entirety. Upon request (lfriend@waikato.ac.nz) a full version of the four stories will be supplied.]

Annabel's "Nasty" Clothing Shopping Experience

It was the Fall of 1969 - Annabel's first year at University. Saturday had arrived and without any

social function to attend, Annabel and several of her new friends went shopping. There were several small cheap-to-reasonably-priced clothing stores in the strip mall, which was anchored with an up-market large department store. They worked their way down the strip enjoying themselves - trying on clothes and purchasing the odd outfit. Annabel had purchased a bright purple velour pantsuit at one of the cheaper stores. The top could be worn as a mini-dress (wouldn't her mother have died if she knew Annabel wore it as a mini) or over the highly flared trousers. The top was a short sleeve straight shirtdress, with a fabric belt attached by a big gold buckle that sat smugly on the hip. When they reached the grand department store they were still in their shopping mode looking for the right outfit(s) to dazzle up their social life. Annabel grabbed several garments and proceeded into the dressing room. Nothing worked, so Annabel got dressed and ventured back into the store. However, as she left the dressing room there was an attendant checking the number of garments that went in and out of the changing area with each customer. Since Annabel had no number tag, was shy and an inexperienced shopper in such a store, she nervously slipped by the attendant holding her breath that she would not be asked for her tag. "No, thank God." The attendant said nothing. Annabel met up with her friends who continued to look and try on the new Fall fashions. As Annabel and her friends left the clothing area and continued to browse, out of nowhere she was stopped by store security. In the middle of the store in front of other customers and her newly found friends he asked to examine her bag. Annabel in her shock and without really thinking, quickly handed over her bag that held her newly bought outfit. As he searched the bag no receipt was to be found. Annabel panicked and scrambled to find it. "What had she done with her receipt?" Eventually she found it. Tall, slim, well-dressed older African American women with glasses and a hat watched and listened about a meter away as the incident took place. "What was she staring at? Why was she listening? It was none of her business, anyway!" Annabel didn't and wouldn't dream of shoplifting. It had never even entered her mind that people would actually steal things from stores. Upon documentation of Annabel's purchase, she and her friends left the store vowing never to return.

Helena's "Nasty" Clothing Shopping Experience

A panic buy: a very unpleasant shopping experience.

It was Helena's last summer in her University town; she was done with her job hunting and was finally leaving the US after seven years. She had just returned from visiting a friend in San Francisco. As Helena's tiny University town was not known for its exciting fashion collections, the visit to the West coast was also an excuse for shopping for some future working clothes. She returned from her expedition with two leotards, one unitard, three pairs of tights in different lengths and two sport bra tops, which were unsuitable garments for her future position. She had, however, admired a pair of nice, dark jeans toward the end of her visit, but had decided that they were too expensive considering that she had already bought all the exercise gear.

Safely at home and away from the temptations of the fitness fashion industry, Helena came to her senses again. After all, jeans were the one American product she respected as well made, yet they were inexpensive. It was well worth putting money into that kind of purchase. Moreover, according to Helena's fashion sense, jeans were formal wear and were, thus, very suitable for her future position as a lecturer. She remembered that this particular pair was sold in a nationwide department store chain that even the University town had. Helena drove to the store with her partner who, she felt, could validate her purchase.

The store did have the jeans. They looked very nice on Helena, her partner agreed. Helena bought the jeans with cash. At home, Helena wanted to admire her beautiful and rational buy again. When she took them out of the plastic bag, she realized that the shop assistant had forgotten to remove the huge white, plastic blob, which in normal circumstances would indicate a stolen product. Helena thought to take them back next thing in the morning and looked for the receipt from the bag. It wasn't there; in the wallet; it wasn't there, either; where the heck was it?? Helena panicked: now what? They will think she was a thief! She

explained the problem to her partner, who, in his male ignorance, asked why Helena just doesn't cut the thing off. Helena is close to tears: Is the partner stupid or what? Attempts to remove it would stain the jeans forever. Finally, it seemed to sink into her partner's head that there is a problem here, but he still could not quite understand why Helena was running around the house crying and frantically, still, looking for the receipt. Well, for Helena it was clearly a disaster. "Now they think I'm a thief! Why now, when I'm just leaving. We just asked the FBI for our criminal records to apply for permanent residencies. Now they will find out that I'm a thief. They will never let me out of the country.... I have no rights here...I'm a foreigner...I'm going to end up in jail!" Helena was almost hysterical. Her partner suggested that she call the shop and simply explain that they had made an error. But Helena did not have the receipt! How could she call them? Such an overly simplistic, hyper-rational suggestion could only come from the mouth of man! It was too late to call the department store anyway. Besides, her accent might make them suspicious over the phone.

When forced to leave the matter for that day, Helena got even more anxious over the unfortunate jeans. To calm her mind, however, they came up with the following strategy: Helena will call the store first thing in the morning and explain that by accident the white plastic was not removed from her purchase. She was not to mention the missing receipt and experiment with what happens. She could hardly sleep during the night and only snoozed off to dream about her future life in jail.

In the morning, Helena called the store right away. Without mentioning the receipt, the assistant asked Helena to bring the jeans back to the store and they would remove the blob. She drove jerkily, nervously speeding to the store. It was a hot day. She sat alone in the car this time as her partner had gone to work. In the air-conditioned cool store, she explained her business to the first clerk, who took it to the second, who took it to the third. The third seemed to have a more managerial position. She said: "Just a moment, please" and held a meeting with another assistant moving further away from Helena. They whispered together briefly and then both looked at Helena. Helena tried to look pleasant, innocent, and unbothered as if the whole matter was trivial everyday business for her. Finally, the manager handed the jeans to the other shop assistant who came over to Helena. "We are very sorry about the trouble, madam," she said and started cutting off the evil blob. Helena tried not to show her relief. Although she felt like chatting furiously away and saying that it was no trouble at all, she, instead, calmly smiled and said: "It's okay" and thanked the clerk.

Outside the store, she felt like she was enjoying a huge caffeine high: she was light, happy, her senses were sharp and she was very aware of her surroundings. She was not going to jail after all. At home, when sipping her diet coke, her partner came home talking about office stuff. Then, suddenly, he remembered Helena's distress and asked how it all went. Helena explained that the counter where she paid for the jeans did not normally use such white blobs and did not have the equipment to remove them. It was clearly their mistake. Nobody had mentioned the missing receipt, either. Her partner laughed and said that he knew all along that everything would turn out well. He started teasing Helena at getting so hysterical over nothing. Helena felt hurt. The partner had never lived in a foreign country. What did he know about feeling helpless and lost in an unknown and mistrustful system?

Analysis

Annabel's and Helena's stories, like the other two (Desiree's and Sweetie's), reveal strong experiential links among distrust, intense negative emotion, dissatisfaction, and customer exit. Taken together these stories provide insights to plausible theoretical explanations for the relationships between these key concepts.

We first focus on distrust displayed by shop attendants as the "sellers" in these particular retail contexts. "Unwarranted" distrust is demonstrated in three of the stories (Annabel's, Desiree's and Sweetie's) when a shop assistant unjustly casts the customer as a shoplifter. In the fourth story, the customer (Helena) unwittingly takes her purchase home with the anti-theft device still attached. These customers each react very strongly to the demonstration and the living of distrust, and end the

encounter feeling extremely dissatisfied with the entire shopping experience.

Distrust Triggers a "Nasty" Experience. These women's written stories and discussion describe how distrust triggers their dissatisfying nasty clothing shopping experiences. The seller's accusation of shoplifting in Annabel's story and the two others is a verbal declaration of distrust. While unexpected and unacceptable employee's behaviors such as rudeness, discrimination, and ignoring the customer appear to be main causes of dissatisfaction (Bitner et al. 1990; Johnston 1995), our research suggests that distrust, as a social phenomenon can be a key dissatisfier:

> W: So what constitutes these "nasties"? Being treated with distrust? Being treated badly? . . . The nasty has been how we have been treated. It's all to do with how we got treated by some other person.
> P: The relationship at fault.
> A: It's that interpersonal accusation that Annabel and Helena had done something they hadn't done. And, it was really a very wrongdoing.
> H: Yeah. It was for both of us, like, "How could they even accuse us of stealing?" We don't look like criminals. . . . .
> S: You, Annabel, are accused, but yours, Helena, is self-accused?
> A: But Helena could have been easily accused. If I were in Helena's shoes, I would have felt they might accuse me of taking the jeans. And, you know, I'm innocent. This is real. This is what society says about people who steal. It's a no – no. It's being judged. . . . [and] treated like a piece of dirt.

The declarations of distrust presumably follow some sort of evaluation of the customer. The sellers decided that certain behavior fell outside the norms for a 'trustworthy' customer (see Fullerton and Punj 2004). From these women's experiences, it is apparent that sellers perceive a range of consumption behaviors to transgress the norms of trustworthy conduct. Both Annabel and Sweetie chose to enter unattended dressing rooms and therefore did not receive number tags for the clothing they were trying on. Desiree tells how shop assistants accused her and her friend Marcia of shoplifting based on their "totally irrational" behavior while having fun trying on clothes. As noted in her story:

> *"What else do you expect us [sales assistants] to think? You've been in and out of there [dressing room] all morning – scheming and laughing. You've just about tried everything on in the shop between you. You have been acting so suspiciously, furtively trying to fix zips that are not broken. . . . It just all adds up!"*

In addition to behavior, Sweetie highlights in her story how individual sellers may also refer to the shopper's physical appearance to judge trustworthiness. She is aware that specific aspects of her appearance match norms for "trustworthy": *the tight, wet, just-washed-this-morning 'bun' hairdo (instead of the usual, frizzy pony-tail)...the Christian Dior designer-label on the outside of today's outfit (a Bangkok imitation).* Sweetie also is keenly aware that other visible characteristics match stereotyped expectations for the "Untrustworthy Customer", notably her Samoan skin color. "As a brown person, I'm naturally considered a shoplifter. . . . The brown skin is more important than anything else" [Sweetie]. In Annabel's experience, it is likely that her young age, her student dress, and the fact that she was one of a group of shoppers contributed to her being labeled "untrustworthy". Priscilla, one of the participants who had 20 years retail experience noted, "From my experience in retail, Annabel and her friends would have been watched. Students in their student gear in a grand department store; they are tagged. They are out of context. 'WOW – watch them!'" Helena noted in her story that having a foreign accent is another reason to be judged as "untrustworthy". It appears that people may use visible evidence to assess trustworthiness and untrustworthiness.

Shop attendants could build personal profiles of "Shoplifter" that they use in conjunction with formal criteria supplied by the store. Recent work by Fullerton and Punj (2004) suggests that sellers frame their expectations for consumer conduct on cultural

values, legal norms, ethical codes, and personal experience. Thus, these shop attendants' Shoplifter profiles could include elements from wider social and cultural stereotypes for shoplifters, elements from the store's own culture, and elements from the seller's lived experience of shoplifters. The conversation that Sweetie overhears between the shop assistants is evidence of the variation in criteria for untrustworthiness that can occur across individual shop assistants:

> *Did you notice where that Maaori woman with the bun went?" asked an assistant-sounding voice. ["*Maaori" is the indigenous New Zealand population.*] Ear pricked. Maaori? Bun? – did she mean me? . . . "No, why?" replied another voice. "I can't see that green jerkin she was interested in," said the first. . . . "Probably pinched it – looks the sort," continued the first voice. (Pinched it? Me? What sort do I look like" I'll have you know I drive a Jaguar!) "Have you seen in the paper – it's all very organized – they go into shops in groups, some distract the staff – and the rest disappear with the till or the goods they want." "She seemed to be on her own, and looked all right to me," said the second voice doubtfully. (Thanks dearie – you I like!) "And, probably part of the plan – 'how not to look like a shop-lifter'," suggested the first voice. "They're experienced at trying to pull the wool across your eyes. There are probably others skulking around somewhere. Another thing they do is to pinch stuff and bring it back and try to 'get their money back'."* [Sweetie's "nasty" written story.]

The discipline needs more research to verify these notions about criteria for judging untrustworthiness. We especially need to explore the use of stereotyped demographic variables such as race, gender, and age as predictors of certain consumption behaviors.

Reactions to Distrust. In their narratives, the women react to unwarranted distrust very quickly and very intensely. Their strong reactions have cognitive, physiological, and affective components, and vary in composition from individual to individual. Annabel appears to close down cognitively in her experience of distrust – she describes herself as being in shock, being unable to think or remember. Sweetie responds cognitively to distrust as she anticipates, even before an attendant physically arrives: *'Browsing' for 10 minutes – and not a shop-detective in sight! No ferret staff watching every move. Unusual. Staff cut-backs, perhaps?* Then, when she overhears the conversation between the two shop assistants Sweetie mentally defends herself against the unwarranted distrust before it is declared: *'Police'? This is too much! All I've done is take the garment into the changing room and tried it on!* Helena's thoughts seem to be complex and far-reaching when she thinks through the possible repercussions for herself as a foreigner: *Now they think I'm a thief! We just asked the FBI for our criminal records to apply for permanent residencies. Now they'll find out I'm a thief. They will never let me out of the country...I have no rights here...I'm a foreigner...I'm going to end up in jail.* In contrast, Desiree is quick and pointed, "Gosh, what would my family think?" and "What did we do that made them suspicious?"

In addition to cognitions, the women described physical responses in their experiences. Annabel describes *panicked* and *scrambled* physical movements, which are echoed in Helena's memories of jerkily driving at abnormally high speeds. Helena recounts disturbed sleep patterns. Sweetie tells of an increase in her body temperature and perspiration; *God it's hot in here. . . . Did I remember to put on deodorant this morning,* and Desiree is aware of going red in the face, her heart going thump, thump, thump, and it sort of made her spine chill. *Desiree crawled up the ramp [out of the store] she was so . . . stunned;* whereas, *Marcia [Desiree's accused accompanist] froze on the spot . . . [and then] stormed up the ramp.*

Despite differences in their cognitive and physical responses, these four women's "nasty" stories share a powerful affective component. All women detail strong emotional responses in their experiences of unwarranted distrust. Specifically:

- humiliation (Desiree: *I've never been so humiliated.*);
- indignation (Desiree: *How dare you accuse*

us of this. Who do they think they are to judge us; Annabel: She was feeling indignant that it should happen to her. She didn't feel guilt.);

- disbelief (Desiree: She just couldn't believe it; Sweetie: *Did she mean me?*);
- surprise (Annabel: She was really surprised, taken back by it all; Desiree: She was so shocked that anyone of her standing should be accused of shoplifting; Desiree: It was absolutely horrifying.);
- guilt (Helena: She took on the guilt. It was totally her fault, because she didn't save the receipt. And, "Why didn't she check that they took that blob out?");
- embarrassment (Annabel: She was quite embarrassed by it all.);
- frustration (Sweetie: *I'm a bit tired of this kind of stereotyping,* that all brown people shoplift, – *in fact I'm darned sick of this kind of thing.);*
- outrage (Sweetie: *Seething. "Excuse me, are you the shop assistant who suggested I probably pinched this sleeveless cardigan . . . ? "For your information, I was just trying it on . . . but you didn't know because you weren't doing your job properly . . . ! Glare;* Marcia: *"You ignorant bitch! Stuff your clothes! Stuff your shop!" She picked up the clothes and threw them over, under and onto the counter.*);
- fear (Annabel: She had fear that she wasn't going to find the ticket and she might be taken away. There was fear of humiliation – of what would happen to her if she had to tell her mother; Helena: *They will think she is a thief! . . . I'm going to end up in jail!"*
- panic (Annabel: *Annabel panicked . . . "What had she done with her receipt?"* "What would she tell her mother?"; Annabel and Helena: Our minds have been going sixty to the dozen – panicking – trying to get out of the situations we're in; Helena: *Helena was running around the house crying and frantically . . . looking for the receipt.*);
- helplessness (Helena: She felt helpless.);
- distress (Desiree: Marcia just lost it, Desiree was distressed with the situation; Helena: *He remembered Helena's distress and asked how it all went;* There is distress here - in slightly different ways for everyone.);

These emotions are triggered by the distrust the women confront. Moreover, it is clear from their accounts that these affective responses dominated their experiences.

F: The negatives absorb the focus of our stories.
W: In previous memories of exhilaration or whatever, it often didn't matter what the service was like, or how we got treated.
D: The shock and the horror of degradation colored all other senses.
S: Usually in writing our stories we are very aware of detail. They are quite important things – the smells, the sounds, and the things that go on. None of us have really observed them?
H: When Helena went to the store she couldn't observe anything. She couldn't remember really how she got there, and what happened - except she was driving really badly. She was so worried about not having the receipt that she couldn't see what others were doing, and what was going on in the mall – nothing. So when she came out, the relief was so huge. And, now again she could observe people.
Sz: You were totally focused...
H: On the worry – yeah, yeah.
A: You were self-engrossed.

Emotion's overwhelmingly central role in the stories is interesting because the context of the encounters points to them being relatively low-involvement from a marketing perspective. The relationships are immature in relationship-marketing terms.

These stories are consistent with previous research that links emotion and dissatisfaction (e.g., Oliver 1996; Liljander and Strandvik 1997; Stewart 1998). It appears that unwarranted distrust engenders a vast array of swift and intense negative affect such as humiliation, embarrassment, outrage, anger, indignation, frustration, anxiety, fear, and helplessness. Recent work by van Dolen, Lemmink, Mattsson and Rhoen (2001) illustrates that negative emotions contribute to dissatisfaction, and more intense emotions have greater impact than less

intense emotions on (dis)satisfaction. Further, Zeelenberg and Pieters (2004) argue that specific equally valenced emotions idiosyncratically affect (dis)satisfaction, and can help explain specific consumer behaviors.

The concept of the "psychological contract" offers a useful starting point for deepening our understanding of the dynamics between the experience of intense emotion and unwarranted distrust in a retail setting. Broadly speaking, psychological contracts are transactional (with well-described terms of exchange), or relational (less defined and more abstract), or both (Lewis, 1997). In the context of these shopping encounters, the customer's unexpressed expectation that she would receive the paid-for garment would constitute a transactional dimension to the psychological contract. Being treated with respect by the shop assistant could be an appropriate relational assumption implicit in the psychological contract that the customer brings to the interaction. A psychological contract is breached when the individual perceives that the other person has not met the implicit obligations or has broken the promises assumed under the contract. Research from psychology shows that because a violation is experienced at a "deep visceral level" (Chrobot-Mason, 2003, p. 27), the breach may be followed by particularly intense negative emotions such as anger and resentment, in response to feelings of betrayal and a loss of trust (Rousseau and McLean Parks 1993; Morrison and Robinson 1997; Chrobot-Mason, 2003). There would seem to be important links between the psychological contract literature and the lived experience of consumers confronted by unwarranted distrust. The intense emotions that the women reveal in their experiences of unwarranted distrust can be better understood if we conceptualize them as part of the perceived breach of a psychological contract, under which the consumer is expecting to be trusted and treated with respect and fairness by the seller.

Exit. These four women's written stories show that unwarranted distrust engenders such swift and intense affect that it commonly drives the customer to exit. Even when the clothing products are satisfactory (e.g., Sweetie's cardigan, Marcia's final choices), the emotional effect of the interaction with the store staff is so powerful that it propels the customer into the exit process. Thus, exit appears to occur before an evaluation of dissatisfaction (also see Friend and Rummel 1995; Zeelenberg and Pieters 2004). Future research needs to establish where (dis)satisfaction evaluation occurs in a consumption process impacted by negative emotion.

The stories illustrate a twist to the marketing maxim that "The customer contact person IS the service". While Desiree, Marcia, Sweetie (and Helena, in a different way) all "close" a relationship with an individual store employee, all participants project their dissatisfaction onto the store and exit from their relationship with the store. While none of the women detail the specific length of time, they imply the exit is long-term:

> S: Sweetie hasn't been in that shop for four years. She has never really gone back because if she ever saw that shop assistant, she'd be slinking off thinking, "She shouldn't have said that, or done that." . . . .Whenever, I think about that shop, I think, I wonder if that lady is around.
>
> A: Annabel and her friends didn't go back during their freshman year. I think we might have gone back our sophomore year, but Annabel never bought anything from them. It was the only shopping area within walking distance, and at the time students didn't have cars so we walked everywhere. This shopping area only had a few stores. And, Annabel was transferring to another university during that year. But never during her freshman year – probably because she thought they might recognize her.

Others have similarly observed that customers' retail relationships are basically with the salesperson, but partially transfer to the store in regard to loyalty (Beatty, Mayer, Coleman, Reynolds and Lee, 1996; Reynolds and Beatty 1999).

It is clear that the customer exits driven by the distrust in these shoplifter incidents involve some important public elements. For instance, Sweetie vents during her verbal confrontation with the

assistant; Annabel's peers talk about avoiding the store; Helena talks about it with her partner.

It is also apparent that the private elements of the exits are more intense and profound than theorists had acknowledged previously. They affect our way of life and well-being. This is unmistakably illustrated in the discussion of Sweetie's story and experience:

> S: [Sweetie's "nasty" story is written] like a play, [in that] this is an embellishment of life. When you see a play, you see a little picture of life – where things happen. [But writing it as a play] also allow you to distance yourself - without putting the emotion into it, without becoming too intense about it.
> F: It is just an act you can leave?
> S: Mm, Mm. . . . [But] just like Desiree was saying about her ["nasty"] experience, you relive it. And it's one of those things that stick in my mind – letting myself down [in the way I responded].
> F: Have you forgiven yourself?
> S: Not so much, not forgiven, but it plays on my mind that I let myself react. To me it's a bit immature for an old lady. But I don't regret it. But it plays on my mind, and I think of it.

In a sense, the attendant "exits" the relationship before the customer. The attendants made their judgments and acted to impede interaction. The accusation of shoplifting declares the attendant's distrust of the shopper and effectively denies the shopper entry to an exchange relationship. The group's discussion of Desiree's story about her and a friend being accused of shoplifting illustrates that this rejection implies that the customer is not trustworthy enough nor of sufficient moral character to continue the encounter and foster a business relationship:

> D: Marcia and I were just so blown away with the fact that we were just such outstanding members of society – upright, principal people. We were just having fun. . . . How could anyone dare to accuse me - someone who's so upright and honest?

The work of Young and Daniel (2003) acknowledges situational barriers to developing trust in interpersonal relationships, but does not explore the construction of relational barriers such as those suggested by the experiences of these participants. The women in this research have subsequently chosen to exit in the face of the entry barrier erected by the shop:

> *She'll wander around, and then realize there are several pairs of 'beady eyes' watching every move she makes – the kind of attention which encourages her to hive off to another shop to do her actual shopping!* [Sweetie's "nasty" written story.]

There are tangible entry barriers, too. In the story that hinges on the anti-theft device (tangible evidence of sellers' distrust in customers), Helena is extremely reluctant to re-enter the store without her receipt. A receipt would provide tangible evidence that she is trustworthy and not a thief. Without the receipt she must face the prospect of having to defend her moral honor and disprove the store's solid "proof" that she is a shoplifter.

> H: In the beginning, Helena started assertively, "Oh my God, they have forgotten this thing - blob. What a bad thing to do. Don't they know what they're doing?" But when she can't find the receipt, she feels **totally helpless.** Then it started to be her fault. Everything after that is her fault. . . . . I think Annabel's was a lot like Helena's because somehow they couldn't cover themselves. And then they were accused, or at least Helena thought she would be accused, and there was no way she could prove her innocence. At least Annabel could prove it with the magical receipt.
> P: Receipts! - The power of receipts - WOW.
> A: Yeah, it was like, "Oh, they are not going to find me innocent." There was fear there too - what happens if I can't find the receipt? What are they going to do to me? What am I going to do? What will I tell my mother?

The *huge white plastic blob* physically represents the store's entry barrier to a continued

successful relationship with Helena:

A: The evil blob! (All laughing.)
H: It was evil.
S: It did become very evil to Helena's whole life...
P: Yeah, she dreamt about it.
A: It was the blob's fault. It was causing all the problems. It was evil. If that blob wasn't there it couldn't stain the jeans. It couldn't stain Helena's reputation.

There appears to be no research that explores entry barriers to marketplace relationships. On the other hand, the literature theorizes about relationship exit barriers and promotes them as ways to retain customers (e.g., Stewart 1997,1998; Buttle and Burton 2002).

Dissatisfaction as Distrust. Scholars have suggested that consumers live (dis)satisfaction via the emotive components of their consumption experiences (Oliver 1989, 1996; Fournier and Mick 1999). Previously identified (dis)satisfaction modes are: contentment; pleasure; surprise (delight or outrage); novelty; relief; awe; trust; helplessness; resignation; and love (Oliver 1989, 1996; Fournier and Mick 1999). Our stories are consistent with these views, but also show that we need to understand much more about the complexity and intensity of emotions that occur in consumer experiences and how they contribute to dissatisfaction. For example, Helena's story would seem to illustrate satisfaction–as–relief in that she is not formally accused of shoplifting. Nevertheless, she classifies her story as a "nasty" experience rather than a satisfying one. Desiree's friend, Marcia, clearly experiences dissatisfaction as surprise (Oliver 1989) expressed in her outrage. However, surprise alone does not explicate her experience of dissatisfaction. Much work remains to understand the complexity of these response modes (Oliver 1996; Fournier and Mick 1999).

In our exploration of links between distrust and dissatisfaction, we identify distrust as a response mode of dissatisfaction as well as a trigger. All four women's stories of unwarranted distrust encapsulate this dissatisfaction-as-distrust and show it to be multi-faceted and complex. All four women live dissatisfaction-as-distrust as a "loss of freedom" and a "loss of privacy" in their shopping experiences and ways of being. They are unable to partake fully in the consumption experience, as they are being watched and judged, essentially robbed of their privacy. They also feel a "contamination of self"" – of being stained, of being made to feel dirty. Following on from these losses and contamination, there is a "fear of future accusation" and a "fear of reliving their experience and its intense emotions and physiological responses". People who are not accused, but present when others are accused – even strangers – also experience dissatisfaction as fear of accusation and reliving intense responses. Even though no one ever accused Suzie of shoplifting, she notes in the group discussion how she experienced dissatisfaction-as-distrust in one of her shopping experiences:

Sz: Well, I saw three policemen today in the grocery shop with people they had pulled aside as shoplifters. I tried to watch what they were doing to these people, and I thought if they come and get me, I'd be a dead duck now. I felt guilty. I was so embarrassed for these people. I was so embarrassed, and hot and bothered.
P: I assume the same thing when the law is around. It must be conditioning.
A: There must be a fear that we're going to be accused of those kinds of things that we haven't done. We must learn that somehow.
P: Fear of authority.

Helena specifically notes how she lives dissatisfaction-as-distrust as *feeling helpless and lost in an unknown and mistrustful system.* Helena's feeling of "being helpless" in her experience of dissatisfaction-as-distrust is similar to the dissatisfaction-as-helplessness proposed by Fournier and Mick (1999). Contrasting with satisfaction-as-trust (i.e., reliability in something that you depend on), Fournier and Mick detail dissatisfaction-as-helplessness as having a negative dependency where there are no acceptable or obtainable alternatives. As a consequence of being distrusted, Helena and the other group members view retailers as having power over them and other women. Women depend

on retailers to trust them as "reliable" customers:

> H: I was prepared to tell them [the sales assistants, if they asked for the receipt,] something like, "I'm a reliable customer. I have a Ph.D. . . . ."

Women also depend on retailers to purchase clothing they need:

> P: Women assume the passive role in retail. Retailers in these stories have got the power. We feel they have got the power.
> H: And what f...ing power do they have? They are just like us. We give them the power, right?
> P: Without the clothes, they've none at all.
> H: [But for Helena, it was very difficult for her] to go into the store as the salespeople's equal, and explain that you guys made a mistake. Helena was feeling that she was at their mercy . . . . We give them the power, and then we take on guilt.

Distrust as a mode of dissatisfaction is more than helplessness. These stories also illustrate it as "being lost" or "alienated in a distrustful system". Because of their experiences, these women, in different senses and degrees, felt like foreigners or outsiders to the system. They were made to feel that they did not belong and consequently felt alienated and lost in the system.

This multifarious mode of dissatisfaction extends far beyond responses of negative affect. Consumers feel distrust as an intense emotional, physiological, psychological, sociological and moral phenomenon. All of these facets appear to have implications for the consumers' self, well-being, and quality of life.

SUMMARY AND CONCLUSION

In summary, these stories demonstrate that distrust can lead to intense emotion, which contributes largely to dissatisfaction. Customer exit is an unequivocal expression of that dissatisfaction. The points of distinctiveness in the stories remind us that in 'real life,' people experience distrust, dissatisfaction, and exit as dynamic, multifaceted, and highly specific phenomena.

Distrust is rapidly becoming part of our social reality. It is signaled by suspicion and a lack of confidence between people (Govier 1992) and is entangled with the marketer-controlled consumption environment. When sellers create a composite customer to satisfy in a standard way, they 'deface' and dehumanize consumers. In this faceless state, consumers lose the right to respect and are assumed to be untrustworthy. This may be characteristic of retail environments where standardization rather than customization is the norm and would indicate that standardization has gone too far.

These stories illustrate that distrust occurs on both sides of the counter – exhibited by the customers as well as the "sellers." As both buyers and sellers bring more cynicism and distrust into their market relationships, retaining customers becomes increasingly difficult. Marketers and satisfaction scholars must tackle the distrust issue urgently because of the impact it has on exchange relationships. We suggest pursuing issues of relational barriers to entry, psychological contracts (Lewis 1997), and interactional justice (Goodwin and Ross 1992).

These four women's narratives provide some exciting insights to the destructive impact distrust can have on market relationships. But much work is needed before we understand fully the nature of distrust, its role in dissatisfaction and relationship deterioration. Furthermore, we need to expand our knowledge about the various outcomes of the distrust and dissatisfaction processes, and the consequences for both the customer and the seller. This would also give a theoretical base for designing marketing strategies to address the pressing issues of customer dissatisfaction, service recovery, customer retention, and relationship management in an environment characterized by growing distrust.

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