

# THE DISSATISFACTION AND COMPLAINING BEHAVIOR OF VULNERABLE CONSUMERS

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## INTRODUCTION

Interest in consumer satisfaction/dissatisfaction and complaining behavior is currently undergoing a dramatic resurgence. This is largely driven by the growing importance of such information in helping service businesses track their performance. This resurgence presents an opportunity for scholars and researchers to secure attention and funding for the study of a number of critical issues that remained unresolved during the first decade of work on the topic (Hunt 1982; Hunt 1988).

This paper represents an attempt to address one of these issues, the dissatisfaction and complaining behavior of vulnerable consumers. Despite considerable "objective" evidence that vulnerable consumers are not treated well by the marketplace, reported rates of dissatisfaction and complaining behavior are below those for other consumer groups. We have some understanding of why this is. However, the research to date has been limited both in the outcomes studied and in the models used to develop explanatory variables.

The present paper sets out the social policy framework within which the issue arises, reports our present state of empirical knowledge on the topic, and then outlines a set of critical unresolved research questions to guide those who wish pursue this important social issue in future.

### Social Policy and Vulnerable Consumers

Every society has a formal or informal set of social policies which guide the actions of regulatory agencies, legislators, private organizations and individual citizens that are designed to enhance the collective good. These policies affect most aspects of individual lives, including consumer behavior. Andreasen has offered the following definition:

An issue of social policy arises in the field of consumer behavior whenever the society as a whole believes that intervention in the process or outcome of exchanges between (a) a marketer (individual, group or organization) and (b) a target consumer will make a net material contribution to that society's collective goals and where the desired outcome is unlikely to occur without such intervention. (Andreasen, forthcoming(a))

Society is interested in both the process and outcomes of consumer exchanges and seeks to assure that exchanges are:

- a. Fair
- b. Equitable
- c. Safe, and
- d. Contributory to improved economic and social wellbeing.

Societies typically invest authority in formal agencies

to determine when and how intervention is necessary to achieve these goals and to insure that it is carried out. These agencies need two broad kinds of information. First, they need information to help them identify occasions on which public intervention may be desirable. Second, they need information on alternative interventions.

In the latter regard, they need to know not only what is possible, but also what is likely to be cost/effective. In the present paper, we are concerned with the social policy goal of equity. It is well established that all societies concern themselves with the question of whether some members of the society are systematically discriminated against by one or more marketers in ways that merit public intervention. In the United States, there is a substantial amount of research, case law and regulatory activity that clearly indicates that such discrimination does exist (cf. Kallent and Schlink 1933; Federal Trade Commission 1968; Caplovitz 1963; 1974; Magnuson and Carper 1968; Andreasen 1975; Schrag 1972; Stern and Eovaldi 1984). Discrimination apparently also prevails in a number of foreign countries (Thorelli 1988; Ölander 1988; Williams 1977; Wimmer 1981).

### The Identification Problem

As noted earlier, if public policymakers are to consider intervention to help vulnerable consumers, they must have at their disposal some signalling device that would indicate the existence and nature of market problems especially impacting vulnerable consumers. Ideally, they would like this to be a continuing source.

Hirschman (1970) points out that the marketplace normally sends two kinds of signals about unsatisfactory performance that could be helpful to public policymakers as well as marketers, exit and voicing. Exiting behavior is the classic "invisible hand" that, when it is working well, obviates the need for public policy intervention. Voicing takes place when exiting is impossible (e.g. with public utility monopolies) or when exiting does not yield the individual consumer the restitution to which he or she feels entitled.

Here, there are two possibilities: direct voicing and amplified voicing (Andreasen forthcoming (b)). The former represents the vulnerable consumer complaining directly to the seller; the latter is the case where the consumer enlists the aid of third parties, such as a newspaper columnist, a consumer action group or a regulatory agency to intervene on his or her behalf. Whether these actions are sound strategies for achieving either societal or individual redress in turn depends on the degree to which sellers respond, either changing practices so that the benefit is to all consumers or satisfying the specific complaint and so benefitting only the individual consumer.

These distinctions indicate that we should examine three questions which could signal to public policymakers whether vulnerable consumers need assistance (Andreasen and Manning 1979). That is, we should ask whether

vulnerable consumers, when compared to all others:

1. Are equally or more satisfied or are less satisfied;
2. When dissatisfied, are equally or more likely to take action to improve their situation (e.g. voice a complaint);
3. When they voice, are equally or more likely to be satisfied with their treatment.

Answers to these questions would indicate also whether policy emphasis ought to be on reducing problems, on stimulating increased complaint action (e.g. if sellers tend to make good when consumers complain) and/or stimulating sellers to more often satisfy buyers when they complain.

### The Vulnerable

For the purposes of this paper, we shall define vulnerable consumers as follows:

Vulnerable consumers are those who are at a disadvantage in exchange relationships where that disadvantage is attributable to characteristics that are largely not controllable by them at the time of the transaction.

This definition would include: children, the elderly, the uneducated, the structurally poor, the physically handicapped, ethnic and racial minorities and those with language problems. Unfortunately, a review of the literature on this topic reveals that research and writing on consumer satisfaction/dissatisfaction and complaining behavior on the part of vulnerable consumers appears to be limited to four groups, the elderly, blacks, those with low incomes, and those with limited education. There has been little or no investigation of satisfaction/dissatisfaction and complaining behavior of children (an exception is Robertson, Rossiter and Ward 1984), the physically handicapped, and ethnic and racial minorities other than blacks (an exception is Villareal-Comacho 1983).

### PURCHASE SATISFACTION/DISSATISFACION

There are three basic approaches used in the literature to study dissatisfaction. First, there are studies of general dissatisfaction with a class of purchases or with the business or marketing system overall (Allison 1975; Lundstrom and Lamont 1976). Second, there are studies of subjective dissatisfaction with individual purchases, usually measured on some single dimension of overall satisfaction (e.g. Day and Bodur 1978; Bearden and Teel 1983; Oliver 1980). Finally, there are studies focusing on problems with individual purchases (Francken and Van Raaij 1985; Andreasen and Best 1977).

Under the first approach, results appear to indicate less general dissatisfaction on the part of vulnerable consumers, more alienation and less support for consumer activism. For example, Bourgeois and Barnes (1979) and Hustain and Pessemier (1973) among others have found

income and education as well as youth to be positively related to consumer activism.

Studies using the second approach (subjective dissatisfaction) typically also indicate lower levels of perceived dissatisfaction among vulnerable consumers in the United States (Landon 1980; Diamond, Ward and Faber 1976; Westbrook 1977; Day and Bodur 1977; Warland, Hermann and Moore 1984). Similar results have been reported in Europe (Ölander 1988; Kristensen 1980; Stø 1983) In the United States, however, most of the reported associations are described as "weak," (e.g. Bearden and Mason 1984, p. 494; Day 1984). The one exception to the generally "weak" results is age. A number of researchers have found strong positive associations between age and subjective dissatisfaction even when other variables are controlled (e.g. Bearden and Mason 1984; Handy 1976; Mason and Himes 1973; Warland, Hermann and Willits 1975).

There have been fewer studies using the third approach, investigating specific consumer problems. Andreasen and Best (1977) classified each of the 2419 respondents in their national study into four levels of socioeconomic status based on income, education and occupational status and into two racial categories, white and black. Table 1 indicates the proportion of respondents who perceived a nonprice problem in 34 purchase categories during the preceding "year or so" as a function of socioeconomic status and race.

As Table 1 makes clear that:

- a. Those in higher socioeconomic categories perceive more problems than those in lower socioeconomic categories;
- b. Whites perceive more problems than blacks; and
- c. There is a modest interaction effect: those who are both white and high status perceive the most problems and those both black and low status perceive the fewest.

This and other studies of specific problems also repeat the pattern of weak relationships found in the subjective satisfaction studies. For example, Warland, Hermann and Moore (1984) asked a sample of consumers whether they had experienced any of sixteen types of problems in the previous year. They found "little relationship between either income or education and the Perceived Problems Index."

While most studies find less dissatisfaction by vulnerable consumers, there is one study reporting contrary results. In a recent investigation in one city in the Netherlands, Francken and Van Raaij asked 1577 consumers whether they had experienced any of 36 different types of consumer problems in the preceding year. In contrast to the Andreasen/Best study, these were 36 types of problems (e.g. mistakes on the bill, deceptive advertising) not problems with different types of purchases. Francken and Van Raaij (1985) report that age was the strongest predictor of problems and was in the expected negative direction. However, contrary to other studies, these researchers did find more problems experienced by those with lower incomes, lower social class, and lower occupational status incomes.

Stepwise regression analysis of several

variables on factor scores for four basic problem categories was consistent with other studies in that it found that "SED variables explain only a small proportion of the total variance." However, Francken and Van Raaij found that the explanatory power of SED variables varied across problem types. In particular, low income households more often report problems with "usage costs and product quality." This would suggest that vulnerable households in this Dutch community experience the kinds of problems that objective studies suggest they ought to. Francken and Van Raaij conclude that "these consumers may have an extra drawback: not only do they voice less complaints, but they also experience more problems . . . ." (p.312). The researchers recommend that, in future studies, other investigators ought to control for type of problem when exploring the consumption problems of the disadvantaged.

The need for introducing purchase category as a covariate is suggested Bernhardt (1981). Bernhardt reanalyzed data from the Andreasen and Best (1977) study and found that those over 65 reported fewer problems in 11 categories but more problems (often by wide margins) in 18 categories. Bernhardt concludes that findings of lower dissatisfaction on the part of the elderly in other studies may have been due to the selection of products or services (usually one or a few) to be investigated. A similar suggestion has been made by Day and Bodur (1977).

It should be noted that Bernhardt also reanalyzed the TARP study (Grainer, McEvoy and King 1979) and found that, across types of problems, those over 65 reported fewer instances of problems. Bernhardt speculates that this may simply be because they made fewer purchases, a conclusion also suggested in the work of Grønhaug and Zaltman (1981).

### COMPLAINING BEHAVIOR

The findings that are available on complaining behavior of vulnerable consumers again paint a surprising picture. Despite the fact that vulnerable consumers often have more to lose if something goes wrong with a purchase, they seem less likely than other consumers to do something about it. As with the analysis of purchase satisfaction, education and age very often appear as significant predictors of complaining behavior. Income and education are positively related to complaining and age, negatively, especially when one is considering auto repair services. Grainer McEvoy and King (1979) found essentially no differences between the elderly and the rest of the population. Bearden and Oliver (1985) also reported mixed results. They found support for the importance of income and age on "public complaining" but no relation between income and complaining to so-called third parties such as consumer hotlines (Diamond, Ward and Farber 1976) and the Federal Trade Commission.

The results are not uniform, however (Singh and Howell 1985). For example, Liefeld, Edgecombe and Wolf (1975), Thorelli and Puri (1977), Warland, Hermann and Willetts (1975) found only income and education to be positively correlated with complaining. Warland, Hermann and Moore (1984) found that age and education

(and to a lesser extent income) were strong predictors of the range of complaint activities undertaken in a two year period. On the other hand, Bearden (1983) found strong effects on complaining behavior for age and income but not for education. Bearden, Teel and Crockett (1980) found only age to be a good predictor of complaining behavior in their study of auto repair services while Grainer McEvoy and King (1979) found essentially no differences between the elderly and the rest of the population. Bearden and Oliver (1985) also reported mixed results. They found support for the importance of income and age on "public complaining" but no relation between income and private complaining (although the sample was relatively upscale).

These findings are again relatively weak (Day 1984) as apparently are findings on attitudes toward complaining. Richins (1981) reported that older consumers were more likely to consider complaining to be a behavior one ought to undertake. Those with more education were more likely to believe that complaining was worth the effort. Richins described these findings as "rather weak."

In one of the few studies linking race and complaint behavior, Villareal-Camacho (1983) found that Mexican Americans were less likely to complain and more likely to prefer exiting than their Anglo counterparts. On the other hand, Andreasen and Best (1977) found only a modest difference in complaining behavior between blacks and whites, although a substantial effect due to socioeconomic status.

Several studies have attempted to look at possible covariates and intervening variables. One possible intervening variable is community involvement. Warland, Hermann and Moore (1984) found that, when the extent to which consumers were involved in various community activities was included in the analysis, the effects of income and education on complaining behavior were reduced and the effects of age increased. The former is consistent with research of Smith, Macaulay and Associates (1980).

Lawther (1978) has also suggested that social integration may be an important determinant of complaint actions by the elderly.

As noted earlier, an important covariate may be purchase type. Further analysis of data from the Andreasen and Best study (Andreasen 1977) suggested that, when the type of purchase is controlled, the effects of socioeconomic variables largely disappear. Zaltman and Grønhaug (1977) suggest that the extent of marketplace activity may also be a critical covariate.

### EXPERIENCE WITH COMPLAINT HANDLING

Only one study could be found that looked at the experience of vulnerable consumers who actually made complaints. Andreasen and Best (1977) found no relationship between socioeconomic status or race and satisfaction with the outcome of a complaint-handling experience.

### INITIAL CONCLUSIONS

The following appear to be the principal

**Table 1**  
**Mean Problem Perception Rates By**  
**Socioeconomic Status and Race**

	Socioeconomic Status							
	Low		Lower Middle		Upper Middle		High	
	%	(N)	%	(N)	%	(N)	%	(N)
Black	16.8	143	17.4	47	18.1	56	15.4	46
White	15.7	418	18.0	346	20.2	574	21.8	652
All Resp.	15.8	586	17.9	400	20.1	646	21.6	714

Source: Best, Arthur and Alan R. Andreasen (1977), "Consumer Response to Unsatisfactory Purchases: A Survey of Perceiving Defects, Voicing Complaints, and Obtaining Redress," *Law & Society Review*, Vol. 11, No. 4, p. 707.

conclusions that may be drawn at this point from the available empirical evidence:

1. The experience and observations of "outsiders" looking at the objective reality of the marketplace experiences of vulnerable consumers is that they more often are cheated, sold shoddy merchandise, and overcharged both for the goods and services they buy and for the credit they frequently need.
2. Research to date on the satisfaction and complaint behavior of vulnerable consumers has been relatively limited. Several groups, such as children or ethnic minorities other than blacks or Hispanics, have been given little or no attention. There has been virtually no research on the experience of vulnerable consumers when they actually do complain. The neglect of this general area is also found in Europe. Ölander has recently concluded:  
 In various European countries, the protection of [disadvantaged consumers] is one of the most important goals of government consumer policy. For this reason, it is astonishing to find that academic research in Europe has paid little if any attention to the consumer problems with which these groups are confronted. (Ölander 1988, p. 558)
3. With the exception of the elderly, the ethnic minorities and children, most studies yielding potential insights into the attitudes and experiences of vulnerable consumers have been associational, i.e. simply analyzing whether dissatisfaction or complaining behavior rises or falls with age, income, and education.
4. Associational measures appear to be relatively weak when investigating specific instances of dissatisfaction and complaining behavior as well when investigating general attitudes toward complaining or the marketplace.
5. While a number of exceptions appear, on balance the results of this rather skimpy body of research suggests that vulnerable consumers are:

- (a) less likely to be dissatisfied or to experience problems with their purchases;
- (b) less likely to complain about them when they

do experience problems; and

(c) less likely to report alienation or global dissatisfaction with the marketplace in general.

6. Exceptions to these findings suggest that studies to date may have ignored important covariates such as purchase or problem type and/or important intervening variables such as social integration and community involvement.

#### Implications for Public Policymakers

Several implications for public policymakers concerned with the equity of the marketplace are suggested by the preceding review. First, we have seen that vulnerable consumers apparently are not very good judges of their own objective reality. Thus, if public policymakers should decide to undertake routine measures of subjective satisfaction as a market signaling device, such measures are likely to yield substantial underestimates of the extent to which the vulnerable are faring well or poorly in the marketplace. This would appear to be especially true for the elderly and those of lower socioeconomic status.

Second, it seems clear that the vulnerable are less likely than other consumers to defend themselves through the "normal" consumer complaint process<sup>1</sup>. This means that, for them, internal regulation of the marketing system is inadequate to insure their wellbeing. It also means that, as market signals, consumer complaint reports doubly undercount some segments of the vulnerable population. They less often perceive problems and they less often speak up about them.

If future research continues to support these conclusions, it would appear that public policymakers are justified in intervening to help vulnerable consumers at two levels. First, there appears to be value in teaching vulnerable consumers how to objectively evaluate their purchases and acquainting them with their rights as consumers. Second, there is certainly need to find ways to motivate vulnerable consumers to complain more. Unfortunately, despite Fornell and Westbrook's (1979) suggestion that assertiveness in complaining behavior can be taught, in the present context, our state of knowledge is deficient in two important respects. We have little

understanding of the barriers (real or perceived) that keep vulnerable consumers from complaining. Further, we know virtually nothing about what happens when they do complain. Certainly, urging them to complain more would be futile, even counterproductive, if these complaints more often than average fall on deaf ears.

### Implications for Consumer Researchers

As noted above, despite the social policy importance of vulnerable consumers, our scholarly research to date has been insufficient in four respects.

1. There are several important vulnerable groups that have been neglected, perhaps most importantly children, immigrant ethnics and Hispanics.
2. One important dimension of the dissatisfaction/complaint process -- satisfaction with complaint handling -- has been studied hardly at all.
3. We have not systematically controlled for covariates or intervening variables that the literature says may be important. This lack of control may well account for the "weak" relationships in many studies (or it may eliminate them altogether).
4. Our conclusions to date too often must be derived from general bivariate or multivariate studies of general populations. A major assumption of such conclusions is that one can capture the situation of vulnerable consumers by observing one end of some distribution of characteristics.

The latter deficiency is particularly troublesome. It presumes that the poor, the uneducated or the elderly are like the rest of us and differ only in the degree to which they possess some defining trait. This presumption may be fatally flawed. Over a decade ago, Andreasen (1975) advanced three major theses stemming from his investigation of the plight of disadvantaged consumers:

1. The problems of the disadvantaged are qualitatively as well as quantitatively different from those of the nondisadvantaged;
2. Policymakers and researchers who observe the behavior of the disadvantaged and claim this behavior is often irrational (e.g. Richards 1966) do not understand the qualitative differences in the life experiences of this population; and
3. Public policy based on fundamental misconceptions of the disadvantaged culture will be misguided and doomed to failure.

These conclusions appear to be equally valid for research in the consumer satisfaction/ dissatisfaction and complaining behavior of vulnerable consumers. It seems entirely possible that being old or being black or being poor is not just being a little more or a little less of something but being part of entirely different cultural milieu. In this milieu, the perspectives and assumptions of middle class academics and researchers may not apply.

We have seen that dissatisfaction and complaining behavior apparently varies by purchase category and problem type. These findings could well be attributable to differences in cultural or contextual factors that we have

not yet addressed. Given that the vulnerable may be qualitatively different from the rest of the population in attitudes, lifestyles and economic orientations, it is likely that their purchases will be qualitatively different as well. Possessions may have different meanings for them. Complaining may be supported or not by those in their immediate social environment.

In this context, it is important to develop answers to the following central questions emanating from the literature:

1. Why are vulnerable consumers more satisfied with their purchases than other consumers?
  - a. Is it that they truly do obtain more satisfactory products and services than other consumers? This seems plausible for several reasons:
    - i. They have more limited resources and they may shop more carefully.
    - ii. They may have simpler needs and thus the purchases they make are simpler with less to go wrong (i.e. they buy simple furniture in basic materials with no fancy legs to break or exotic finishes to chip or peel; they buy basic transportation without "turbo" engines and with few electronic devices to go wrong).
  - b. Is it that, as Hunt (1988) suggests, they have lowered their aspirations?
  - c. Is it that they began with lowered aspirations? This may be the case with new immigrants from poor countries who come to this country with standards that make shoddy American products look impressive!
  - d. Is it that they are less sophisticated or observant than other consumers? The elderly may have diminished faculties; immigrants may not understand the nuances of American products and markets.
  - e. Is it that their difficult circumstances distract them from careful evaluation of their purchases? Best (1981, p. 28) notes that "being poor and subject to stressful financial circumstances can cloud one's judgment, making one far more receptive to disadvantageous business dealings than he or she ordinarily would be."
2. Why is that vulnerable consumers less often complain than other consumers?
  - a. Is it that the items they purchase are sufficiently low cost that they "estimate" the cost of complaining objectively to be not worth it? Several researchers (e.g. Bearden and Oliver 1985; Richins 1980) have found product cost to be a significant determinant of complaining behavior.
  - b. Is it that they have a negative self-image that leads them to believe that they are less competent or are inferior and thus to attribute blame for purchase problems more often to themselves or their families rather than to sellers or other factors? There exists considerable evidence in the literature that attributions are major determinants of consumer satisfaction/

dissatisfaction and complaining behavior (Krishnan and Valle 1979; Folkes 1984). Further, Best (1981) suggests that salespeople in poor neighborhoods may encourage consumers to find fault with themselves rather than the seller.

c. Is it that they are unsophisticated about the responsibilities and legal obligations that sellers have? Best (1981, p. 30) notes that "every customer interviewed in an FTC study of [contracting and credit collection] tactics stated that the store had done nothing wrong. In the customers' frame of reference, missed payments allow the store commit acts the FTC deems illegal."

d. Does the vulnerable consumers' self-image cause them to estimate that the likelihood that they will succeed in complaining to a big, expensive business is low?

e. Is it that the vulnerable have already had a number of negative experiences with the responsiveness of institutions (e.g. welfare agencies or medical clinics) to their needs which they generalize to their likely experiences with sellers? Day (1984) specifies consumer knowledge and experience as one of four key inputs into his model of consumer complaining decisions.

f. Is it that they are less knowledgeable about the methods one uses to make a complaint (Caplovitz 1963; Best 1981)?

g. Is it that they simply have fewer options for complaining? Andreasen (1975) has pointed out that, at least among the poor and the racial minorities, there are differences in market structure and in the availability of complaint handling agencies in their neighborhoods that may make "switching or bitching" more problematic.

h. Is it that complaint handling organizations act in ways that discourage their complaining, even when these organizations are so-called independent third parties? In a study of complaint handling in a ghetto neighborhood in Washington D.C., Greenberg (1980, p. 411) concluded: "All three organizations. . . seek to reduce costs to themselves through an array of techniques: defining away complaints through selective control of information, making successful voicing of complaints too costly to pursue, and threatening to eliminate goods and services to consumers."

#### SOME UNDEREXPLORED, BUT PROMISING, RESEARCH APPROACHES

These very specific questions need to be resolved if we are to meet the information needs of public policy planners. However, the subject area provides a number of opportunities for investigations beyond the narrow confines of specific policy questions that ought to be pursued. One of the intellectual rewards of working on the problems of "outliers" in the world of marketing (e.g. vulnerable consumers) is that one can often discover in bold relief

principles about systems and relationships that are often obscured in the relative homogeneity of middle markets. Some of the topics that could contribute to our general understanding of consumer behavior are the following:

1. Certainly a great deal can be learned about consumer socialization processes by studying how children or new minority immigrants develop expectations about products and services, evaluate performances and then do or do not engage in consumer complaint behavior. One could ask what differentiates children who learn to speak up about unsatisfactory products and services from those who do not. What could this tell us about how children (say, in school) could be educated to more often assert their rights and thereby make the market system work better without public intervention?
2. By focusing on elderly consumers, there is an opportunity to study how desirable marketplace behaviors are unlearned? What differentiates elderly consumers who are assertive from those who are not and does this trait change with time? The literature suggests that complaining by the elderly may be a function of trust in others (Valle and Lawther 1977), awareness of consumer rights (Koeske and Srivastava 1977) and/or social integration (Lawther 1978). Again, are these characteristics stable over time or are there dramatic changes as one ages (cf. Botwinick 1984)?
3. The problems of the economically vulnerable also present a dramatic opportunity to further investigate the role of expectations on dissatisfaction. The expectations model is one of the principal paradigms used to understand the process of post-purchase evaluation (e.g. Anderson 1973). Hunt suggests that "Aspiration theory tells us that if we consistently fail to meet our expected performance, we will lower our expectations ... The lowered expectations of the disadvantaged are deep in the 'dissatisfied' range for most other consumers." (Hunt 1988, p. 741) We need to know more about the dynamics of expectations, i.e. whether vulnerable consumers have, in fact, lowered their expectations or whether they have "always" set their sights low. If they have lowered their expectations, we need to know how this came about and what can be done to raise them.
4. Recent developments in naturalistic methodologies (Belk, Sherry and Wallendorf 1988) would seem to be particularly appropriate to deepening our understanding of dissatisfaction and complaining behavior. If, as suggested above, being part of a vulnerable group means that one is not just quantitatively different from the rest of population, then we must understand better the meaning of products and services in the lives of the poor, the elderly and the new immigrants and the meaning of complaining behavior to them. This appears to be an ideal setting for naturalistic research that seeks "thick descriptions."

In a recent Association for Consumer Research Presidential address, Russell Belk challenged consumer researchers to consider macromarketing issues. He stated that "The meaning of consumption is more than just profit or loss to marketers and more than just product or service

satisfaction for consumers." We ought to ask more often "What effects do marketing activities and buying have on culture and human well-being? . . . Rather than ask how certain arrangements in life affect consumption, [macromarketing] asks how consumption affects the rest of life." (Belk, 1986)

As marketing scholars and researchers interested in the topic of consumer satisfaction/dissatisfaction and complaining behavior, we should not lose sight of the ultimate social impact of what we are studying. At least in part, we wish to understand the subject matter because it will help consumers eventually achieve greater satisfaction with a central component of their lives. If that is so, then clearly the neglect we have shown to the special problems of vulnerable consumers is neither scientifically nor socially responsible. We still have ahead of us not only a number of daunting research issues but also the opportunity to improve the wellbeing of segments of the population for whom I am sure we all feel special compassion.

'Exciting behavior was not investigated in the present review.

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