

# THE COMPLAINING PROCESS IN NORWAY: FIVE STEPS TO JUSTICE

Eivind Stø, National Institute for Consumer Research, Norway  
Sidsel Glefjell, National Institute for Consumer Research, Norway

## ABSTRACT

The aim of this paper is to describe and discuss the complaining process in Norway. If it is necessary, and worth while, complaints can go through a process of five steps, including: dissatisfaction, complain to seller, verbal advice at local consumer offices, and written complaint to the Consumer Council and Consumer Disputes Committee. Both complainers and complaints are followed through this process, and five Norwegian studies are compared with results reported in international studies. The main pattern is very much the same in Norway as in the rest of Western Europe and North America. As we move upwards in the complaining process, expensive goods and services increase their part of complaints, and the social background of complainers is changing, maybe not as much as one could expect. This study shows that the first step is crucial for consumers' participation in the Norwegian complaining process.

## INTRODUCTION

As consumers we are frequently dissatisfied with our purchases of goods and services. There can be many reasons for this dissatisfaction. First we may regret the deal as we were tempted by the advertisement and had no absolute need for the product. Second, having bought it we may find the quality to be poorer than the price would indicate. We are dissatisfied because our expectations have been broken. Finally, it may take some time and use before we realize that the product has defects.

When dissatisfied consumers complain the cause of for their dissatisfaction is crucial for the right to redress according to Norwegian consumer laws. Norwegian consumers are protected against defect goods, and have a right to redress within two years after the product was purchased. For some products this right is extended to five years. Even if there is a poor relationship between price and quality, however, it is possible to redress. This is not the case to the same extent when consumers regret their purchases. A transaction which causes regret can only be canceled if the deal is made on the streets or at home. Consumers then have 10 days to regret the deal. In this paper we concentrate on dissatisfaction with product quality and defects and leave out the regrets.

Consumers can respond to dissatisfaction in several different ways (Day et al. 1981). They can decide either to do nothing or to start a complaining process by returning the product to the seller. Between these two extremes of exit and voice (Hirschman 1970) consumers can choose a number of private and collective reactions: personal boycotts of products, brands and stores; or word of mouth reactions, trying to involve friends and family in the same boycott or just telling them about bad experiences in the market. At first glance, personal boycotts seem to be an exit, but it also contains stronger or weaker elements of voice. And the word of mouth is a voice reaction with elements of exit as far as the actual complaint is concerned. The only possibility to put

things in order is to contact the seller. Therefore, both personal boycott and word of mouth reactions may be considered as exits, the complaining process is stopped before it has begun.

The aim of this paper is to describe and discuss the complaining process in Norway. Consumers can go through a process of five steps (fig.1):

1. Dissatisfaction
2. Complain to the seller
3. Search for advice at the local consumer office
4. Make written complaints to the Consumer Council
5. Bring complaints to the Consumer Disputes Committee, or take the matter to the ordinary courts.

If complaints are not approved, consumers have at least three possible choices in dealing with dissatisfaction and complaining at each of these five steps:

- exit, stop the complaining process
- voice, take further action
- personal actions with private boycotts and complaining to family and friends, both with elements of voice and exit.

In this article we will follow the complaints through the complaining process, from the dissatisfaction and first complaint activity, to the handling of complaints in the Consumer Council and the Consumer Disputes Committee. Our main interest at each step is in the voice activity that brings complaints to a higher step in the complaining process.

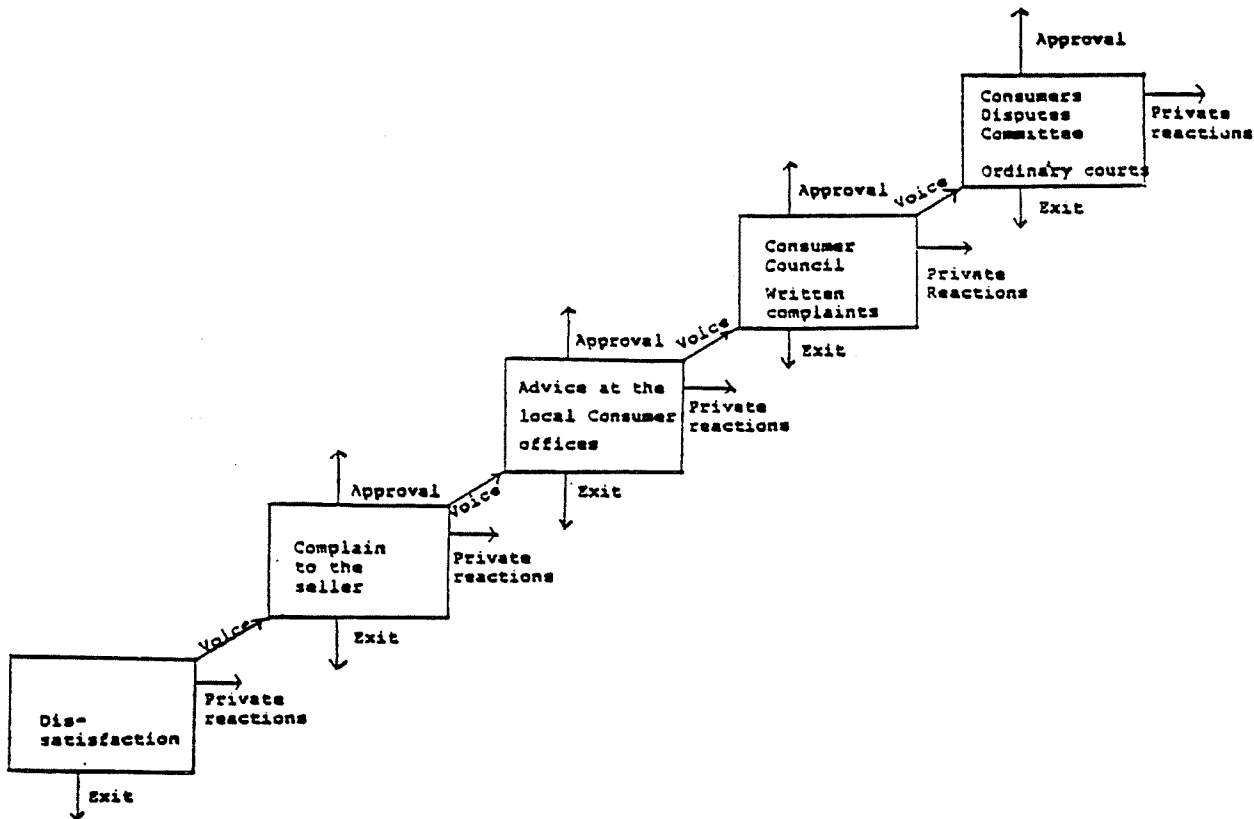
During the last fifteen years research on consumer satisfaction/dissatisfaction and complaining behavior have answered many of the interesting questions put forward in hundreds of studies. In his summarizing article Andreassen discusses more than 500 papers relevant to this issue (Andreassen 1988, Hunt 1983,1985)

Although these studies have sometimes reached to different and even opposite conclusions, we know a lot about consumer complaints in North America and Western Europe. Findings reported in Andreassen (1988) include:

- Between 15% and 25% of all purchases are unsatisfactory or present some problems for the consumer, and 40 - 50% of all consumers will have experienced some dissatisfaction during a year.
- About 60% of consumers with problems take no action at all.
- The complaining activity will be higher for serious and expensive problems, and it will be higher for manifest problems than if it is a matter of judgement.
- The complaining activity will increase in proportion to consumers' income and education, and the consumers attitudes, experiences and personalities will influence their tendency to exit or voice.

Our article addresses these findings. We are concerned with the extent to which Norwegian complaint

Figure 1  
The Complaining Process In Norway



behavior exhibit similar patterns as those reported by Andreassen (1988). The research questions addressed in this article are:

1. To which extent does the Norwegian complaining process deviate from the pattern found in Western industrialized societies?
2. What kinds of complaints dominate at each step in our model?
3. Are there any differences between complainers and non-complainers at each of the five steps?
4. Which of the steps in the complaining process are most crucial to the consumers?

To answer these questions five Norwegian studies from the eighties are available. Together these studies cover all five steps, but none of them gives reliable data to cover all steps. These five studies are described in Appendix A.

#### FIRST STEP: DISSATISFACTION

From the point of view of the sellers it is important that consumers buy their goods and services, and that they

are sufficiently satisfied with them to return when they have to make a repurchase. In this section we focus both on what kinds of goods and services consumers seem to be most dissatisfied with, and on the dissatisfied consumers. Our concern is with Norwegian consumers, but for comparison we also take a brief look at international research-results. Andreassen (1977) claims that the level of dissatisfaction seems to be systematically underreported, and that it varies substantially from one study to another (Andreassen and Manning, 1980). But, as Jacoby and Jaccard (1981) point out, dissatisfaction is usually in itself insufficient to explain voicing complaints.

Consumer dissatisfaction arises when expectations for some reason is not met. The consumers expect the goods and services to satisfy certain standards of price, quality and safety in addition to availability. Other variables that might affect the likelihood of feeling dissatisfied are related to a persons attitudinal orientation and personality characteristics in general. In the international literature the concepts of cognitive dissonance and disconfirmation are viewed as essential in this connection (Day 1977, Andreassen 1977, Oliver 1981, Best 1981). Both cognitive and emotional explanations are used to understand why some consumers are satisfied and others dissatisfied with

the same products (Hunt 1988). In addition Westbrook (1981) claims that satisfaction with the retailers is tied to three areas, namely satisfaction with the retailing system, satisfaction with the purchase system and satisfaction with the goods themselves. This is probably a useful way of categorizing the service system and the services as well.

An obvious premise for consumers' experiences or feelings of satisfaction or dissatisfaction, is the purchase or the usage of a certain good or service. Dissatisfaction is a premise for complaining. In studying the complaining process we are therefore mainly interested in the dissatisfied consumers. In order to find the dissatisfied consumers we have to take a closer look at the usage or purchase activity.

The Norwegian studies on dissatisfaction and complaint activity give reason to stress that this first phase seems to be of strategic importance to consumers (Grønhaug 1977, Stø 1983, Glefjell 1988). Grønhaug (1977) shows that the level of dissatisfaction varies considerably from one product to another. Less than 20% were dissatisfied with milk and 25% with coffee, whereas 60% were dissatisfied with vegetables. 21% were dissatisfied with their cars and 43% with clothes and textiles.

This tendency is confirmed in a more recent study by Glefjell (1988). Here it is pointed out that the level of dissatisfaction varies considerably among different kinds of goods and services. Also there seems to be differences in consumers' expression of dissatisfaction when goods and services are compared. The respondents were asked about their experiences with a total of 36 different goods, ranging from expensive goods that are bought seldom to inexpensive goods that are bought frequently. They include real estate, housing, food, clothes, shoes, stoves and sports equipment. The respondents were also asked about their experiences with 18 services. These differed in the same manner as the goods, and included medical care and dental services, travel services, various kinds of insurance and various kinds of repairs. Table 1 illustrates consumers' satisfaction and dissatisfaction with some of the goods and services.

The overall tendency is that consumers are satisfied with the majority of their purchases, both of goods and of services. There is, however, an important difference between the two. Consumers are more often satisfied with goods than with services. On the average less than 10% of the respondents express dissatisfaction with goods. There are minor differences between the various of goods: 7% are dissatisfied with clothes and shoes, 5% with grocery (food), 15% with curtains or wallpaper, 6% with vacuum cleaners, stereo equipment and television, and 17% with toys. Compared with the consumers' experiences with services the level of dissatisfaction in this area is different, and consumers much more often express dissatisfaction with the services. 24% are dissatisfied with the lawyers, 17% with car repair or service, 27% with mail order and 40% with labour agency. Only 8% express dissatisfaction with medical care, and 3% with dental services.

This Norwegian study was based on a design developed by Schutz (1980), who obtained similar results in a study from California. Schutz claims that approximately 2/3 of the services and 4/5 of the goods

Table 1  
Consumers' Satisfaction and Dissatisfaction  
With Some Goods and Services  
Percentages

	% Satisfied	% Dissatisfied	% No answer
Food, Grocery	86	5	9
Clothes, shoes	84	7	9
Curtains, wall-paper	84	15	1
Furniture	81	4	15
Books, magazines	88	4	8
Toys	74	17	9
Cars	85	9	6
Lawyer	62	24	14
Medical Care	81	8	11
Dental Care	87	3	10
Car-insurance	77	10	13
Car-service	77	17	6
Mail-order	64	27	9
Labour-agency	49	40	11
TV-stereo-repairs	65	22	13

were found to be satisfactory. Generally the consumers conceived more problems with the expensive goods. He also points out that consumers reaction towards the dissatisfaction was that as much as 2/3 of it was either overlooked, ignored or found not to be worthwhile to complain about.

Stø (1983) points out that the products that caused most consumers' dissatisfaction was food (29%), clothes and shoes (23%) and electric equipment (18%). He also claims that the total level of dissatisfaction in Norway has increased over the past years. Stø finds that the number of dissatisfied consumers increases according to the respondents' socioeconomic status, their income and education. The tendency is that people in the higher status groups are more dissatisfied with their purchases than people in the lower groups. This is also documented by Grønhaug (1977). It is rather unlikely that the reason for this uneven distribution is that upper-level consumers are more frequently unfortunate with their purchases than consumers from the lower socioeconomic levels. The explanation is probably to a larger extent that these consumers have a different or even higher levels of expectations to the goods and services they own or use. One might say that they have a higher consumer consciousness.

We conclude that the pattern of consumer dissatisfaction in Norway looks very much like the pattern displayed in international studies. Dissatisfaction seems to be caused by a number of cooperating factors. The kinds of goods and services, price and quality are essential elements, and the consumers' socioeconomic status is another. Level of expectancy and earlier experience can also be included. Of crucial importance in understanding why the consumers' level of expectancy varies is probably, however, the essential concept of consumer

consciousness.

## SECOND STEP: COMPLAINING TO THE SELLER

Consumers may respond to dissatisfaction in various ways. One reaction is to make an exit, which means that the complaining process is stopped. Another involves some kind of private reaction where complaints are put forward to friends, family or neighbours. This kind of reaction will not reach the sellers or the distributors at least not directly. The sellers may register a decline in the number of customers, but they will not know the reason for this since nobody has put forward the complaints to them (Glefjell and Stø 1987). The last kind of reaction, which is our prime concern, is voicing or taking further action. The important questions about the responses are: Who are the complaining consumers? What kinds of goods and services do they complain about? In answering these questions we will take a closer look at the dissatisfied consumers.

In the international literature on consumer complaining it is pointed out that the majority of the dissatisfied consumers do not voice their complaints (Andreasen 1988). Best (1981) stresses that there seems to be an overrepresentation of problems involving large sums of money and that the problems are primarily experienced and voiced by consumers with high socioeconomic status. Similar results are reported by Schutz (1980). Grønhaug (1977) reports that the complaints often seem to be concentrated on complex and expensive products, and that only a small portion of the dissatisfied consumers actually voice complaints. The complaining tendency varies considerably depending on product types. According to Grønhaug only 21% were dissatisfied with their cars, but as many as 68% of the dissatisfied consumers made a complaint, whereas 60% were dissatisfied with vegetables, and only 48% of them complained. Grønhaug and Zaltman (1981) have compared the complaining and the noncomplaining consumers in order to find out if there are any differences between the two groups. They conclude with saying that they cannot single out any significant differences. Other researchers have, however, found distinct differences between these groups (Andreasen 1988, Kraft 1977, Landon 1977).

Stø (1983) has focused on complaint activity in Norway. On the average for all products which have caused reason for dissatisfaction, Stø finds that the level of complaining is about 80%. This is a considerably higher frequency than in other studies, for instance the one just mentioned by Grønhaug (1977). Stø finds that the level of complaining was 86% for food, 93% for electric household equipment, 94% for cars and radio/TV equipment and 87% for clothes/textiles. Only 1/6 of the consumers who had bought products with defects did not voice the complaints, and made an exit from further participation in the complaining process. This confirms another finding from the international studies, consumers are more likely to complain when the reason for complaining is a matter of fact and not a matter of judgement. In this study we did not start by asking consumers if they were dissatisfied with products, but if they had bought products with defects or deviances. This probably explains the high level of complaining (Grønhaug

and Stø 1984).

At the first step the Norwegian studies show that dissatisfaction increases with education and income. At the second step, among the dissatisfied consumers, Stø (1983) found only small differences between complainers and noncomplainers in Norway. However, in international studies consumers with higher income and education are more likely to complain, and this is even the case in Norway. But the reason for this difference between consumer groups is found at the first step in the complaining process. Complaining activity increases with income and education because dissatisfaction is higher among the well educated and the upper income classes. Among the dissatisfied consumers voice activity does not depend on consumers' income, occupation, age or education.

When consumers voice a complaint, a proper reaction according to our model is to return to the shop or the seller with the defect product to seek redress. If the problem cannot be solved at this level, consumers can make an exit or bring the matter to the Consumer Council. What actually happens in most cases is, according to Stø (1983), that the majority of the complaining consumers will obtain some kind of solution to their problem in the shop. They are either offered a new product, given their money back, or to get the damage repaired. Less than 10% of the complaints are dismissed on this level. However the reaction from the shop or the seller will vary according to product category. Usually consumers will get a new product when they voice complaints on food, clothes and textiles, whereas for other products repair will be offered. A total of 94% of all cases are stopped at this level in the complaining process, according to Stø's results.

Glefjell (1988) points at an important difference between complaints on goods and on services. There is a tendency that dissatisfied consumers to a larger extent voice complaints on goods than on services. Also there seems to be differences in consumers' tendency to voice complaints on the various kinds of services depending upon what kind of services the dissatisfaction is tied to. Consumers tend to voice complaints more frequently on services that are product-like, as in car service and less frequently when a service belongs to the consumers private sphere, as in medical and dental care. Also the tendency not to voice complaints is high in areas where some mastery of laws and rules are required, as in life insurance or car insurance.

We stressed that it is important how complainers are received by the sellers or the shops when they return with a defect product. However, it is also important how consumers expect to be met however. These expectations depend on the kinds of goods or services the complaint is about, and the consumers evaluation of how likely it is for them to successfully voice a complaint and get redress. This level or rather the intermediate level between dissatisfaction and actual voicing of complaints is therefore also of strategic importance.

## THIRD STEP: ASSISTANCE AND ADVICE FROM THE LOCAL CONSUMER OFFICES

Only a small part of consumer-complaints reach this

step in the complaining process. Mostly the process is stopped in the stores, partly because an agreement is reached between consumers and shops, partly because consumers give in. They choose private reactions and exit instead of voice. In our study from 1980 only 1% of the complainers brought their complaints to the consumer institutions (Stø 1983). Other studies show the same tendencies (SSB 1969, MMI 1980).

Norway has a population of about four million people, and the country is divided into 19 counties. Apart from consumers cooperatives, Norway lacks consumer organizations and the consumer institutions are established by the government. The Consumer Council was established in 1953, and in the seventies "local" consumer offices were established, one in each county.

In spite of the fact that the local consumer offices handle only a small percent of all complaints, these offices play an important role in Norwegian consumer policy and in the complaining process. The nineteen offices receive about 150,000 applications for assistance or inquiries for advice during a year. Both our studies and annual reports from the Consumer Council report that about 2/3 of all communication between consumers and the local offices concern complaints (Stø, 1987). The rest of the communication consist of inquiries about goods and services in connection with purchases.

What kinds of verbal complaints do consumers bring to the local offices? Our data show a great gap between the second and third step in the process of complaining. At the second step **food and clothes** make up to 48% of all complaints in the shops, at the third step these two product groups constitute only 20% of the complaints. On the other hand cars increase their part of complaints from 7% to 21% when we move from the second to the third step, table 2.

This confirms one major conclusion from the international studies on consumer complaining, that consumers are more likely to voice dissatisfaction if the purchase is expensive (Andreasen 1988), and this will certainly be the case when consumers advocates are involved.

The two main services consumers can receive from local consumer offices are: 1) guidance to put forward a complaint and 2) advice before purchasing goods. Our study shows an interesting difference between consumer groups. **Working class** consumers are more likely to communicate with consumer offices when they have problems with **complaints**. They get in contact with offices either before or after they have been in contact with the seller. On the other hand, **middle class** consumers are more likely to search for information about the price and quality of products **before they purchase goods and services**.

Purchase advice and assistance to complain may be viewed as two different consumer strategies. Middle class consumers prepare their purchases, particularly when it concerns expensive goods, by searching in the market and even by communicating with consumer offices. For this reason they do not have to complain to the same extent as working class consumers who do less homework in the buying process. Working class consumers compensate for lacking preparations with a higher complaining rate. International studies show that the tendency to complain

increases with consumers' income and education (Andreasen 1988). This is also the case in Norway as we move from the second to the third step in our model. Verbal complaints increase with education and are higher among middle aged consumers between 25 and 40 years, than among younger and older consumers, table 3.

On the other hand this is not exactly the case as far as social class is concerned. There are no significant differences between the second and third step. In our study from two Norwegian counties, Finnmark and Telemark, about 48% of the consumers were classified as belonging to the working class. Among the complainers at the two local offices 46% were working class consumers (Stø 1987).

#### FOURTH AND FIFTH STEP: WRITTEN COMPLAINTS TO THE CONSUMER COUNCIL AND THE CONSUMERS DISPUTE COMMITTEE

So far we have shown that the composition of complaints changes as we move upwards in the process of complaining. At the two first steps food and clothes are the dominating products, at the third step the picture has changed. Consumer offices are mainly concerned with consumer problems with cars and houses. According to our five studies this tendency is strengthened as we move upwards to the written complaints at the Consumer Council and the Consumers Disputes Committee, table 3. It should be noticed that consumer complaints in Norway only rarely are brought to the ordinary courts, and that the Consumer Disputes Committee has the status of a court within its jurisdictions.

It is not surprising that the proportion of complaints concerning food decreases and that the proportion concerning cars increases in the process of complaining, table 2. Consumers has much more at stake or to gain in the complaining process by voicing complaints on expensive products as cars and houses, than by following up consumer problems with foodstuffs. Although families use a large part of their income on food and other nondurables, each individual product is not expensive. Consumers do not have the same motivation to take such complaints to the top of our model. Even the Consumer Council is trying to avoid low priced products in its handling of complaints at the two last steps because too large resources is used in this complaint handling (Sto and Aas, 1984)

It is important for the consumer institutions to be aware of this discrepancy between expensive and less expensive goods and services. Complaints brought to the Consumer Council not only constitute the top of the iceberg of complaints, but this top is also composed in a different way than the rest of the iceberg. Ølander (1977, 1988) is skeptic about the use of studies of consumer satisfaction and dissatisfaction as guidelines for activity by consumer organizations and public policy. This study tells us that both verbal and written complaints to consumer advocates have limited usefulness as such guidelines. If the Norwegian Consumer Council and local consumer offices should pay attention only to consumers complaints in building their consumer strategy and activity, the result would be a consumer institution mainly concerned with middle class consumer problems.

**Table 2**  
**Food and Cars Part of Complaints**  
**in the Stairs of Complaining,**  
**Percentages**

	<u>Food</u>	<u>Cars</u>
1. Step, Dissatisfaction	29	7
2. Step, Complain to Seller	27	7
3. Step, Verbal Advice at Two Consumer Offices	2	28
4. Step, Written Complaints to the Consumer Council	1	17
5. Step, Complaints at the Consumer Disputes Committee	--	31

Table 3 confirms our thesis that the first step in the complaining process is crucial for consumers. Consumers between 25 and 40 years, and consumers with an education of more than a total of 15 years are more dissatisfied than other consumers. The reasons for these interesting results are not to be found in the quality of goods and services but in the consumers consciousness. After this first step, the difference between consumer groups increase only slightly as we move upwards in the process of complaining.

**Table 3**  
**Over-Representation by Different Groups**  
**of Consumers at the Different Steps in**  
**the Process. Differences in Percentages**  
**Compared to the 1980 Census**

	<u>Age between</u> <u>25-40 years</u>	<u>Education</u> <u>more than</u> <u>15 years</u>	<u>Working</u> <u>class</u>
1. step: Dissatisfaction	17	7	- 3
2. step: Complaining to seller	18	7	- 2
3. step: Local Consumer off	22	10	- 2
4. step: Consumer Council	16	9	-10
5. step: Consumer Disputes Committee	22	11	-12

For working class consumers the critical step is between the verbal complaints to the local consumer offices and the written complaints to the Consumer Council. At the two last steps the working class proportion

of complainers is reduced dramatically. This study confirms the main results from the international literature on complaining activity, that resources are needed to participate in the complaining process. But because of the way complaints are handled in Norway, some of the results are being modified. Resources count, but maybe not to the extent that we would have expected. The Consumer Council and local consumer offices have tried to meet the consumer problems of the ordinary consumer. To a large extent they have been successful in these efforts.

### CONCLUDING REMARKS

Since before the Second World War the government has played an important part in Norwegian consumer policy. During the seventies consumers influence was strengthened through introduction of new consumer laws and consumer institutions, both affecting the complaining process in Norway. If it is necessary, and worth while, complaints can go through a process of five steps, shown in figure 1. We have followed complaints and complainers through this process, and have compared Norwegian data with results reported in international studies. The main pattern is very much the same in Norway as in the rest of Western Europe and North America. As we move upwards in the stairs of complaining expensive goods and services increase their part of complaints; and the social background of complainers is changing, maybe not as much as one could have expected.

Our study shows that the first step is crucial for consumers' participation in the Norwegian complaining process. At this step consumers are divided into satisfied and dissatisfied consumers, and dissatisfaction increases with income and education. After this step differences between consumer groups is almost the same through the model in figure 1.

To a certain degree this is also the case when it comes to social class, but the most critical differences appear between the third and fourth step. Then the proportion of working class complainers is reduced dramatically.

Another important step in this process is the starting point of the voice activity, when the product is brought back to the seller or shop. For most of the complaints in Norway this is the last step. If complainers are not able to obtain an agreement with the seller, exit is the most common choice.

Future research on consumer satisfaction, dissatisfaction and complaining in Norway should focus along four different lines:

- Norwegian studies have so far concentrated on cognitive aspects of dissatisfaction and complaining. In future research studies more attention should be devoted to emotional aspects that divide consumers into complainers and noncomplainers.

- In this study we have followed the voice activity upwards the stairs of complaining, and left out various kind of exits. Further research should concentrate on private and collective reactions at different levels in our model, and examine why consumers do not complain.

- Both consumer research and consumer advocates in Norway have paid much attention to consumer problems with goods, durables and non durables. In further research this perspective should be extended to include services as well.
- Norwegian studies have to a large extent looked for single explanations of dissatisfaction and complaining activity. Further studies should try to develop a multidimensional design and use multivariate analysis.

#### APPENDIX

##### Descriptions of the Data and Methods in the Norwegian Studies

1. The study conducted by Stø (1983,18-22) is based on two different data sets. The first consists of an interview survey which is representative of the Norwegian adult population. It focuses on the extent to which consumers buy goods with defects and the frequency with which they complain. The second data set consists of material presented in the Annual Reports of the Norwegian Consumer Council about the products consumers complain about and consumer complaint handling. The study covers the first, second and fourth steps in our model.
2. The second study was made by MMI on the behalf of the Norwegian Market Association (1980,45-47). This is a representative survey of the Norwegian population and focuses on the extent to which consumers buy goods that give reason for dissatisfaction and complaining. This study mainly covers the two first steps in the stairs of complaining.
3. The study conducted by Glefjell documents consumers' experiences with and use of 36 different kinds of goods and 18 different kinds of services (Glefjell, 1988,36-43). The data collection consisted of a self administered mail-enquete with a questionnaire distributed to 2000 randomly chosen respondents. A response rate of 43% was obtained. The sample is, however representative of the Norwegian adult population. The respondents were asked which of the listed goods and services they had owned, used or bought during the last year, and their experiences with them. The study covers the first two steps in our model.
4. The fourth study was carried out at the local consumer offices in the counties of Telemark and Finnmark. Everybody who contacted these offices during May 1983 received a questionnaire, and about 76% of the questionnaires were returned by mail (Stø, 1987, 11-13). Respondents were asked about the reason for contacting the consumer offices and what kind of assistance they received. This study covers only the third step in our model.
5. The last study used data from the Norwegian Consumer Council and Consumer Disputes Committee. A representative sample of complaints were combined with data from the Norwegian 1980 census (Stø 1988). This combination was necessary to answer questions about which consumer groups used the services of the consumer offices. This study covers the two last steps in the stairs of complaining.

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