ABSTRACT. Studies on consumer satisfaction, dissatisfaction, and complaining behaviour provide no consistent picture of the socio-economic and demographic characteristics of the consumers involved. This study indicates that consumers with different socio-economic characteristics perceive and experience different numbers and types of consumer problems. Younger people experience more problems with commercial information. Persons of lower income and "full nest" families report more problems with usage costs and product quality. Problems with after-sales service are more often experienced by male and upper class consumers. Differences in problem perception may affect subsequent satisfaction, dissatisfaction, and complaining behaviour.

Until the end of the seventies articles on consumer satisfaction, dissatisfaction, and complaining behaviour could quite acceptably begin with a statement that the field was relatively new, largely uncovered by consumer behaviour researchers. Although Cardozo had published articles on customer satisfaction many years earlier (1965a, b), most studies on consumer satisfaction and complaining behaviour date from the latter half of the seventies. A rapid growth of such studies was seen during that period, but at present this growth seems to have slowed down. This might indicate that it is a good time for a retrospect on one of the central topics of the first period of these studies: the use of socio-economic and demographic variables (SED variables) in predicting and describing consumer satisfaction, dissatisfaction, and complaining behaviour (CS/D & CB). In our opinion some interesting and important aspects of this topic, relating to consumer problem perception, are still little understood. In particular, a suggestion by Andreasen (1977) that problem perception itself might be a function of socio-economic status, is elaborated in this study.

A brief review of the outcomes of CS/D & CB studies with regard to SED variables will first be given. Three main areas are distinguished: complaining behaviour, propensity to complain, and consumer satisfaction/dissatisfaction. Some theoretical implications regarding problem perception will be drawn from these studies. Empirical data are then analyzed in an attempt to throw some further light upon this phenomenon.

COMPLAINTING BEHAVIOUR

The general picture that emerges from studies on complaining behaviour is that complainers, as compared with non-complainers, are better educated, have higher income, are more mobile, are more active in community and political life, are primarily middle-aged or younger, and are from larger households (Liefeld, Edgcombe, & Wolfe, 1975; Mason & Himes, 1973; Miller, 1970; Pfaff & Blivice, 1977; Warland, Herrmann, & Moore, 1984; Zaichkowsky & Liefeld, 1977). However, not all studies support these findings.

According to Andreasen (1977) no consistent relationships exist between socio-economic characteristics and complaint behaviour, if product category and problem type are included in the analysis. Whether or not one makes a complaint is not really a function of who one is, but rather of what has been purchased and the type of problem. Francken (1983a) found complaining behaviour to be significantly related to type of product.

Grønhaug and Zaltman (1981) introduced the concept of marketplace participation. This concept stands for both the number of purchases and the importance of the consumer role for the individual. Their reasoning is that people with higher income (which is related to education/profession/social class) are able to buy more products. For this reason alone they may experience more problems, which taken together with their larger purchasing experience may enhance complaining behaviour.

Andreasen (1977) and Grønhaug and Zaltman (1981) indicate, in fact, that SED variables are of little use in the explanation of complaining behaviour; these variables have indicative value at most.

CONSUMER SATISFACTION/DISSATISFACTION

Besides research on the impact of SED variables on complaining behaviour, several studies deal with the relation between SED variables and reported satisfaction/dissatisfaction with product use.

Day and Bodur (1978) correlated demographic variables with satisfaction scores (five-point scale) over a broad range of categories of repairs and general services. They found that demographics were only weakly associated with satisfaction scores. Grønhaug (1977) also reported mostly low correlation coefficients between age, education, income, urban residence, white/blue collar workers, and