



FORBRUKSFORSKNINGSINSTITUTTET SIFO

Å få rett på nett

Forbrukermisnøye og klaging ved netthandel

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OSLO METROPOLITAN UNIVERSITY
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Tittel Å få rett på nett. Forbrukermisnøye og klaging ved netthandel.	Antall sider 65	Dato 28.02.2022
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Oppdragsgiver Barne- og Familiedepartementet (BFD)		
Sammendrag Prosjektet undersøker hvordan forbrukerne opplever digitaliseringen av forbrukerfeltet og erfaringene til forbrukere som har opplevd problemer med produkter eller tjenester kjøpt på nett. Vår rapport viser at selv om de fleste forbrukerne ikke opplever problemer, eller klarer å løse problemene når det oppstår, så finnes det en betydelig undergruppe forbrukere (rundt 1 av 5) som har utfordringer med å ivareta sine rettigheter i en digitalisert hverdag. I tillegg viser vår rapport at rundt halvparten av forbrukere som opplevde problemer (med ulike varer) gir opp underveis i klageprosessen.		
Summary The project examines how consumers experience the digitalization of the consumer field and describes the experiences of consumers who have experienced problems with products or services purchased online. Our report shows that most consumers do not experience problems or are able to solve the problems when they arise, there is a significant subgroup of consumers (around 1 in 5) who have challenges in safeguarding their rights in a digitalized everyday life. In addition, our report shows that around half of consumers who experience problems (with various goods) give up during the complaint process.		
Stikkord Forbruker klager, litteratur gjennomgang, problemer med kjøp av varer og tjenester, forbruker adferd		
Keywords Consumer complaint behaviour, literature review, experiencing problems with goods and services,		

Forord

Hensikten med rapporten er å undersøke i hvilken grad forbruker opplever problemer når det handler varer og tjenester på nett og om terskelen for å klage er høyere i digitale settinger. Rapporten består av tre deler: en systematisk litteratur gjennomgang, analyser av EU Kommisjonens Consumer Scoreboards data fra 2020, og analyser av en spørreundersøkelse om forbrukeradfærd med informasjon om erfaringene til de som klagde eller har gitt opp underveis i klage prosessen. Siste del av rapporten oppsummerer hovedfunnene.

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Oslo, februar 2022

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Utvidet sammendrag

Prosjektet handler om hvordan forbrukerne opplever sine klagemuligheter ved netthandel der følgende hovedproblemstillinger undersøkes:

- Hvordan påvirker handling på nett forbrukernes klagemuligheter? Styrker det klagemulighetene eller blir de svekket?
- Hva er erfaringene til forbrukere som har opplevd problemer med produkter eller tjenester kjøpt på nett?

Disse problemstillingene har betydning for forbrukernes tillit til markeder og markedsaktører. Større og større andeler av våre innkjøp skjer over nettet eller over digitale plattformer. Ifølge *Consumer Conditions Survey* oppgir rundt 80 % av norske forbrukere at de har kjøpt varer og tjenester over internett i 2020. I enkelte bransjer skjer nesten all handel digitalt, f.eks. når det gjelder strømmetjenester for musikk eller film og bestilling av reiser. For andre produkter, som mat, er andelen betydelig lavere. Allikevel, på grunn av den pågående koronapandemien, har flere forbrukere handlet over nett. Ifølge vår egen undersøkelse, rapporterer rundt 30 % at de har kjøpt flere varer og tjenester på nett under COVID-19-pandemien. Vi vet også at netthandel varierer mellom ulike grupper av forbrukere etter alder og etter bosted, og at noen er mer aktive eller mer sårbare enn andre.

Tidligere undersøkelser tyder på at norske forbrukere i høyere grad rapporterer om problemer med varer og tjenester enn forbrukere i andre europeiske land. I den siste *Consumer Conditions Survey* (fra 2020), rapporterer 26 % av norske forbrukere at de opplevde problemer når de kjøpte varer eller tjenester. Dette nivå er noe høyere enn i EU27 – hvor 22 % av forbrukerne rapporterte om det samme.

For å undersøke hva som påvirker forbrukernes klagemuligheter ved netthandel har vi benyttet en flermetodisk tilnærming. Først gjorde vi en systematisk litteraturgjennomgang av fagfelleurdert forskning om forbruker klager i netthandel. Vi inkluderte studier publisert i internasjonale tidsskrifter i perioden 2010-2020. Deretter analyserte vi data fra de siste rundene av *Consumer Markets Monitoring Survey* and *Consumer Conditions Survey*, men henblikk på tillit, klageadferd og kunnskap om forbrukerrettighet. Dataene fra *Consumer Markets Monitoring Survey* og *Consumer Conditions Survey* er ikke egnet for å studere forbrukeradferd i netthandel og resultatene for Norge da undersøkelsen er basert på forholdsvis små utvalg. Derfor gjennomførte vi en egen spørreundersøkelse besvart av norske forbrukere som oppgir å ha handlet på nett de siste 2 årene (N=2021, alder 18-89 år). Funnene fra denne undersøkelsen presenteres i siste del av rapporten. Det er selvsagt viktig å understreke at ikke alle klagen fra forbrukere er relevante og i en survey-undersøkelse kan vi ikke kontrollere for om problemene forbrukere rapporterer er legitime. Til tross for denne begrensingen, kan en analyse av forbrukernes opplevde problemer og deres erfaringer være en god indikator på hvor godt markedene fungerer med tanke på ivaretagelse av forbrukernes rettigheter.

Hvordan analyseres klageadferd i internasjonal forskning?

Funnene fra litteraturgjennomgangen viser at det til tross for økt netthandel, er forbrukerklager og klageadferd lite adressert i senere tids forskning. Dette tilsier at det finnes

et behov for å studere forbrukerklager i netthandel, da klager oppfattes som en av de mest grunnleggende forbrukerpolitiske rettigheter. Den eksiterende litteraturen om forbrukerklager og klageatferd er hovedsakelig fra USA. Dette innebærer også at det usikkert om de teoretiske perspektivene som benyttes og funnene er gyldige eller relevante i en norsk forbrukerpolitisk kontekst.

Vår gjennomgang av forskningslitteraturen viser at klager og forbrukernes klageadferd kan forstås på litt ulike måter og det ikke finnes en tilnærming som kan forklare forbrukernes klageadferd. Et vanlig skille i litteraturen er mellom et forbrukerperspektiv og et bedriftsperspektiv. Noen studier forklarer klageatferd utfra egenskaper ved forbrukeren (som forbrukens alder, og sosiodemografisk posisjon, eller personlighet). Andre studier vektlegger egenskaper ved situasjonen (som pris, hvor alvorlig feilen er, hvem oppfattes som ansvarlig for feilen). Samtidig forklarer andre studier klageatferd utfra hvordan det er forventet at bedriften eller klageinstansen skal behandle klagen. Flere studier også viser at hvis bedriftene som mottar klagen løser disse på en måte som oppfattes som rettferdig, kan dette bidra til å stryke sin relasjon med kundene som har opplevd problemene. Mange av perspektivene som benyttes for å forstå klageadferd på nett, har også tidligere vært brukt for å forstå klageadferd i butikk.

Opplevde problemer og misnøye blant forbrukere

Funn fra vår survey-undersøkelse viser at en forbruker synes at det er **generelt lettere å klage når de opplever problemer med produkter, enn når de opplever problemer med tjenester kjøpt på nett**. Allikevel, ser vi at forbrukere rapporterer flere problemer med produkter kjøpt på nett, enn med tjenester. Dette er noe paradoksalt, men en mulig forklaring, basert på vår undersøkelse, er at det er lettere for forbrukere å vite hva de skal gjøre hvis de opplever problemer med et produkt enn hva de skal gjøre hvis de opplever problemer med tjenester.

Vår undersøkelse viser at endring eller avslutning av avtaler inngått på nett utgjør et særlig problem. Rundt 1 av 5 forbrukere har opplevd problemer i de siste to årene med å avslutte abonnementer inngått på nett, uavhengig av marked. I vår undersøkelse har vi sett også nærmere på 6 utvalgte tjenestemarkeder. Andelen forbrukere som har opplevd problemer varierer noe mellom markedene:

- 18% har opplevd problemer med å avslutte eller endre strømvtaler
- 15% har opplevd problemer med å avslutte eller endre mobil abonnementer
- 12% har opplevd problemer med å avslutte eller endre lydbok strømmetjeneste avtaler
- 11% har opplevd problemer med å avslutte eller endre nettavis abonnementer
- 10% har opplevd problemer med å avslutte eller endre musikkstrømmingstjenester abonnementer
- 8% har opplevd problemer med å avslutte eller endre TV og film strømmingstjenester abonnementer.

Vår undersøkelse har også kartlagt hvor mange forbrukere som rapporterer at de har opplevd problemer når de har kjøpt produkter eller varer på nett (i løpet av de siste 2 årene). Undersøkelsen inkluderte fire utvalgte produktmarkeder. I produktmarkedene finner vi følgende mønster:

- 17% av forbrukerne som ble spurt har opplevd problemer med elektroniske og/eller IKT produkter kjøpt på nett.
- 15% av forbrukerne som ble spurt har opplevd problemer med kjøp av flyreiser eller pakkereiser de siste årene.
- 21% av forbrukerne som ble spurt har opplevd problemer med klær kjøpt på nett
- 27% har opplevd problemer med kjøp av matvarer og matleveranser.

Når det gjelder kjøp av produkter på nett rapporterer mange forbrukere at de synes det er generelt «lett å klage til nettbutikker» på generell basis. Samtidig viser vår undersøkelse av fire markeder at **rundt halvparten av forbrukerne som rapporterer om problemer med varene har gitt opp på å klage**. Våre funn viser følgende:

- Blant forbrukerne som har opplevd problemer med elektroniske og/eller IKT produkter, har 48% gitt opp på klagen underveis.
- Blant forbrukerne som har opplevd problemer med flyreiser, eller pakkereiser har 54% gitt opp på sin klage
- Blant forbrukerne som har opplevd problemer med klær, har 41% gitt opp på sin klage
- Blant forbrukerne som har opplevd problemer med kjøp av mat, har 38% gitt opp på sin klage.

Respondentene som oppga følgende grunner for å gi opp å klage underveis i prosessen:

- 33 % rapporterer at leverandøren/forhandleren gjorde det vanskelig for dem å klage
- 28 % rapporterte at beløpene det var snakk om var for lave.
- 26 % rapporterte at det tar for mye tid
- 22 % rapporterte at de var usikre på hvor de skulle klage
- 20 % var usikre på rettighetene sine.
- 19 % rapporterte at det var vanskelig å finne nødvendig dokumentasjon.
- 18 % at de prøvde før, men ikke lyktes
- 17 % rapporterte at de ikke trodde problemet deres kunne løses.

Hva gjør forbrukere når de møter på problemer i e-handel?

Våre funn viser at mange forbrukere ikke tar kontakt selv om de opplever problemer. **4 av 10 forbrukerne rapporterte at de ikke tar kontakt med forhandlerne selv om de noen ganger er misfornøyd med varer og tjenester kjøpt på nett.**

1 av 5 forbrukere i vår undersøkelse rapporterer at:

- de ofte opplever at problemene deres ikke blir løst selv om de klager (21 %)
- de ofte gir opp å klage fordi det er for vanskelig (20 %)
- de ofte gir opp å klage fordi det tar for mye tid (24 %)
- de utsetter å avslutte avtaler fordi det er vanskelig og tar for mye tid (17 %)

Dette kan innebære at indikerer at antallet forbrukere som er misfornøyd med varer og tjenester er betydelig høyere enn antallet forbrukere som klager. Derfor er det sannsynlig at den offisielle klage-statistikken underestimerer andelen forbrukere som har opplevd problemer i ulike markeder.

Over 50 % av forbrukerne som var spurt rapporterte at de synes det er lett å klage i nettbutikker (kun 18 % er uenige i dette). Rundt 45 % av forbrukerne var enige i påstanden om at de fleste nettbutikker gjør det enkelt for forbrukere å klage. Likevel er 22 % var uenige i denne påstanden. Allikevel, som vist overfor, har 33% av de som har opplevd problemer og gitt opp på å klage rapportert at leverandøren/forhandleren gjorde det vanskelig for dem å klage. Rundt 56 % av forbrukerne rapporterer at de ikke har hatt problemer med å avslutte nettabonnementer, mens 23 % rapporterer at de har opplevd problemer med å avslutte abonnementer.

Kort sammenfattet: selv om de nøyaktige andelene forbrukere som har opplevd problemer i netthandel varierer på tvers av produkt og tjeneste markeder markeder - viser våre funn at i gjennomsnitt **rundt 1 av 5 forbrukere synes at det vanskelig å klage**. Blant disse oppgir flere at en av grunnene til problemene å klage er at leverandørene og nettbutikkene gjør det vanskelig. Dette er noe vi har også undersøkt i vår 'mystery shopping' av 12 selskaper.

Funnene fra mystery shopping kan gi noen antydninger på hvorfor forbrukere kan oppleve at nettbutikker gjør det vanskelig for forbrukere å klage. Vi har observert at:

- Det er et misforhold mellom hvor enkelt det er å opprette kontoer og abonnementer og sammenlignet med hvor komplisert det var å stenge abonnementer (og slette) kontoer. Forbrukere kan opprette kontoer i ved hjelp av noen få klikk, men for å avslutte abonnementer, eller sine konto hos produktleverandører må forbrukere navigere gjennom flere menyer og nettsider.
- Vi har også observert at selv om informasjonen om hvordan man kan avslutte sitt betalt abonnement for ulike tjenester ikke alltid var lett å få tak i, var informasjonen om hvordan man sletter sin konto (inkludert sine persondata) svært vanskelig å få tak i.
- Vi fant at det generelt er lettere for forbrukere å returnere defekte produkter enn å avslutte abonnementer. Vi merker oss imidlertid at informasjonen om hvem som skal betale returkostnadene ikke alltid var like lett tilgjengelig.
- Vi observert også at informasjonen om forbrukernes rett til å returnere uønskede varer (i angrerettsperioden) var mindre synlig og kunne oppleves som mer ugjennomtrengelig hos flere av leverandørene.
- Våre funn også indikerer at kostnadene ved å reparere et produkt var nesten umulige for forbrukere å anslå.

Hva er erfaringene til de som har klaget?

På generell basis rapporter **over halvparten av forbrukerne som deltok i vår undersøkelse at problemene de opplever løses når de kontakter tilbyderne**. Når vi spør om direkte om erfaringene fra det siste kjøpet de klaget på er det kun 13,4 % som ikke fikk medhold og 5,5 % husker det ikke. Utfallet av klaget for de som fikk medhold er som følger:

- 5 av 10 respondenter fikk refusjon,
- 3 av 10 fikk en erstatning,
- 2 av 10 fikk tilgodelapp.

Vi har ikke funnet noen systematiske forskjeller når det gjelder kjønn, inntekt, utdanning, alder eller bostedsland når det gjelder resultatene (refusjon, erstatning, tilgodelapp, mislykket).

Når vi ser på forbrukere som har opplevd problemer i produktmarkedene og har klaget til forhandleren eller leverandør, viser resultatene våre at forbrukerne var mest fornøyde med å få refusjon, og minst fornøyd med å få tilgodelapp.

45% av forbrukerne som deltok i vår undersøkelse rapporterer at de ikke har fått god hjelp fra chat-roboter hvis de har opplevd problemer. Nesten ingen av forbrukerne som ble spurt har rapportert at de har fått god hjelp av chat-roboter.

Rundt 44 % av forbrukerne rapporterte at de har returnert produkter kjøpt på nettet i løpet av de siste 2 årene. Årsakene til at forbrukere ønsker å returnere varer var sammensatte. Blant dem som har returnert produkter kjøpt på nett, var det kun 10 % som syntes at det var vanskelig å returnere defekte produkter. Imidlertid rapporterte 30 % at de syntes det var vanskelig å returnere produkter de ikke ønsket. Disse funnene er i tråd med våre funn fra mystery-shopping delen – som også viser at produsenter tilrettelegger bedre for retur av defekte produkter, enn for retur av uønskede produkter.

Konklusjon

Vår undersøkelse viser at selv om de fleste forbrukerne ikke opplever problemer, eller klarer å løse problemene når det oppstår, så finnes det en betydelig undergruppe forbrukere (rundt 1 av 5) som har utfordringer med å ivareta sine rettigheter i en digitalisert hverdag. I tillegg viser våre funn at rundt halvparten av forbrukere som opplevde problemer (med ulike varer) gir opp underveis i klageprosessen. Våre resultater, sammen med Forbrukerrådets rapport om abonnementsfeller, bør betraktes som et kunnskapsgrunnlag for videre policyutredning av markedsføringspraksis for netthandel. Funnene som er beskrevet i notatet, kan ha følgende implikasjoner: a) Forbrukere er ikke nødvendigvis klare over avtalevilkårene for oppsigelse når de inngår avtalen; b) det er vanskeligere å si opp et abonnement enn å inngå en abonnementsavtale; c) «Aggressive» handelspraksiser er fortsatt til stede i markedene når det gjelder abonnementsavtaler, til tross for råd fra Forbrukertilsynet om å «rydde opp» i urimelige termineringsvilkår.

1. Introduction

Consumer complaints are an expression of dissatisfaction to the suppliers responsible for product, or service delivery. Consumer complaints remain a fundamental consumer right and are regarded as a crucial channel of consumer influence. Although consumer protection by law is taken for granted in many organized market economies, the provision of redress mechanisms that solve disputes between seller and buyer is a cornerstone in current consumer policy. This has become particularly pertinent during the evolution of on-line shopping as a mode of provision, and as stated by the EU commission:

“Settling consumer disputes out of court holds considerable potential for consumers, retailers and the administration of justice in general. Access to easy, fair and cost-effective alternative dispute resolution strengthens consumers' trust when buying from retailers, in particular in an online environment” EU Commission¹.

Settling disputes between consumers and sellers is regarded as beneficial for the supplier of products and services as well, as it creates trust and dynamic competition among businesses. In addition, consumer complaints can be a source of information for the improvement and for better meeting consumers' expectations. This knowledge has also been present in Norwegian policy documents as well and a source of continuous efforts of the reform of the alternative dispute resolution system in Norwegian in 2019 under the governance of Forbrukertilsynet (Meld. St. 25 (2018–2019) Framtidas forbrukar – grønn, smart og digital).

There are several reasons for being concerned about consumer rights when shopping on-line. Recently, the European Commission published results of an EU-wide screening of nearly 500 e-shops selling clothing and footwear, furniture and household items, and electric appliances. The findings revealed that two-thirds of the screened websites do not comply with basic EU consumer rights. Although Norway was not a part of this survey, there are reasons to ask whether and how the rights of the consumer regarding complaints and the right to return goods are enforced by on-line shops operating in Norway or addressing Norwegian customers.

Main concepts – dissatisfaction, complaints, and conflict resolution

There are several definitions of consumer complaints. However, they do not contradict each other, and a conventional definition is the one that Consumer Financial Protection Bureau (US) applies to financial products and services. Consumer complaints are “submissions that express dissatisfaction with, or communicate suspicion of wrongful conduct by, an identifiable entity related to a consumer's personal experience with a financial product or service.”

A central aspect of this definition is the relationship between consumer dissatisfaction and consumer complaints. Dissatisfaction with a product or other aspect of the exchange is the primary driver of complaints. The first question, however, is whether dissatisfaction is voiced as a complaint to the seller or not. If this is not the case, there are reasons to ask why, and to

¹ <https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:52019DC0425&rid=8>

explore which attributes by the product, the service or the transaction that prevents the consumer from doing so (e.g. Stø 1983, Stø 1989). The next question is whether and how the complaint is resolved by the seller. Previous research has demonstrated that a number of disputes are solved between the seller and the consumer, but updated data on this is lacking (Stø, 1989). To what extent are the cases resolved, how are they resolved? And do the consumers remain satisfied? There are cases, however, where an unsatisfactory resolution of complaints occurs. In these cases, complaints can be forwarded to alternative dispute mechanisms that introduce a third part as a mediator before the case is tried for the courts (Stø et al, 2007). In Norway, the governance of the alternative dispute resolution is gathered under The Consumer Authority (previous The Consumer Ombudsman).

Eivind Stø (1983, 1989) has described the Norwegian consumer complaints policy regime in terms of a “stairway of complaints” illustrating the consumer rights at different steps in the complaints process starting with a consumer dissatisfaction addressed at the retail level through alternative dispute mechanisms to the court (see also Stø, Lavik and Jacobsen (2007) for an in-depth discussion of the legitimacy and efficiency of Norwegian alternative dispute mechanisms).

Scope of the study

In this report, we focus on the first step in the stairway of complaints. We address the connection between dissatisfaction, complaints and complaint resolution between the consumer and the seller in an on-line environment. We ask:

- How does digitalization affect consumers' possibilities to contact sellers/suppliers/retailers if they have experienced problems with goods or services purchased online? Are they strengthened or are they weakened?
- What are the experiences of consumers who have purchased products or services online that they have dissatisfied with?

Additionally, we will focus on:

- Is information about how to contact retailers/suppliers easy or difficult to access for consumers if they experience a problem?
- Is information on how to change or terminate subscriptions easy or difficult to access for consumers?
- What are the experiences of those who complained?
- What are the reasons some consumers gave up on complaining if they have experienced problems?
- How is the complaint behavior affected by market type, and price?
- Which customer groups are most vulnerable in a digitalized environment?
- How are the return rights experienced and utilized across markets?

Our focus on the first step in complaints (i.e. contacting the supplier or seller) does not mean that latter steps on the “complaint ladder” are less important. However, it is assumed in the extent literature that most complaints terminate at the retail level, either as resolved or unresolved. There are reasons to believe that there is a variation when it comes to dispute resolution efficiency between both retail industry (ie electronics, furniture, clothes, travelling and food) and between on-line and physical shopping. Furthermore, data on this first step of

complaints is relatively scarce. Official statistics generally capture information about complaints which are not resolved in this first step. Additionally, it is problematic if consumers are deterred in contacting sellers, or retailers although they experience legitimate problem. Hence, we aim to shed new light on the potential gap between experienced dissatisfaction, or problems and complaint behavior.

2. Empirical approach

We employ several methodological approaches to answer the research questions. The background for this is that each of the methods presented here have their own particular strengths and limitations. Hence, by combining these methods we hope to provide more robust answers to the research questions. In this section, we present each methodology and discuss their scope and limitations.

Firstly, we engage in a scoping review of the peer-reviewed literature regarding complaints in e-commerce. Thereafter, we employ data from the EU Commission Consumer Markets Monitoring Survey and Consumer Conditions Survey to better understand consumer complaint patterns in Norway differ from other European countries. Our third step involves a small-scale mystery shopping approach where we aim to describe and map how hard it is for Norwegian consumers who engage in online shopping to complain on the website. Lastly, we developed a survey to systematically study what influences consumer complaint behavior.

2.1 Scoping review

A scoping review is a structured process of which findings from a systematic search is broadly reviewed, analyzed and summarized, with the aim of identifying knowledge gaps to provide for directions for future research (Arksey and O'Malley, 2005; Levac et al., 2010; Page et al., 2021; Peterson et al., 2017). We follow the Preferred Reporting Items for Systematic Review and Meta-Analysis Protocols (Page et al., 2021).

The aim of the scoping review was two-fold: firstly, to identify the perspectives employed in the extant peer-reviewed literature when studying consumer complaints in a digital environment and to identify whether and to what extent studies focus on the potential barriers encountered by consumers when trying to lodge a complaint either to a supplier, or public authority. Hence, we have developed the following inclusion criteria:

1. The study's main focus on consumer complaints (including redress).
2. The study focuses on complaints in e-commerce or in an online/digital environment or compares in-store to e-commerce.
3. The study provides some empirical analyses, which can be qualitative, or quantitative in nature.
4. The study focuses on consumers (i.e., not on businesses, or on how organizations and institutions develop law regarding complaint resolution or complain resolution mechanisms).

Our study follows the methodology outlined by Arksey and O'Malley (2005) for scoping reviews. This implies that we have systematically searched through peer-reviewed literature from the last 10 years (i.e. 2010-2020) in the largest databases for social sciences, arts, and humanities, namely: Web of Science and SocIndex. The Web of Science database covers around 24 952 journals, while SocIndex covers around 2 867 journals. The two databases were chosen as they include the largest journals with a focus on consumer studies and

because they have relatively little overlap in the journals they cover.² Given the major shifts in e-commerce in recent years, we are only including studies from 2010 to 2020. Furthermore, we limit the search to only peer-reviewed publications written in English.

In this study, we have employed a relatively open search string. The string has three components. Firstly, a component regarding the setting – depicted by words such as “online shopping”, “e-commerce”. A second component includes our terms of interest: “complaint” and “redress”. The third component is focused on the consumer. A publication would be identified in our search if it either has the first or the second component and the third (consumer). We have also allowed the databases to include results on similar keywords and synonyms. The stars depict that the word can have different endings – i.e., consumer* matches with consumer; consumers; consumer’s etc.

Our search string can be depicted as: (*“online shopping” OR e-commerce OR “electronic commerce” OR complain* OR redress**) AND (*consumer**).

The search string was piloted, tested, and adjusted before running the searches described in the report. To test the validity of the string, we have downloaded 100 (randomly sorted results and screened them for relevance). We aimed to maximize the relevance of the studies we identify. Therefore, we have chosen a relatively minimalist string with few components.

We have also tested search strings containing the words “client” and “customer” in addition to consumer, however this string increased the number of results considerably, while at the same time it also reduced the relevance of the results. Therefore, we have opted to exclude the word client from our search string, given the scope of our review. Nevertheless, we note this as an important limitation of our scoping review.

Another notable limitation of our search is that we did not include gray literature which includes reports and briefs by consumer authorities, consumer organizations and researchers which have not been published in academic journals and most likely have not been subject to peer review. This is because we did not have time resources within the project to include gray literature.

The complete outline of the process is presented in the PRISMA overview depicted in Figure 1. The searchers resulted in 1175 studies after removing duplicates (without removing duplicates we identified 1179 studies). AIA read titles and abstracts and determined the study’s relevance in the first screening.

Out of these 786 studies were excluded based on the criteria above and 103 studies were kept for the full-text screening. The main reasons for exclusion in this stage were the following:

- (i) Studies focusing only on in-shop experiences, without an explicit focus on complaints; or without a focus on e-commerce, or complaints.;

² A more comprehensive review could have also included peer reviewed books and anthologies. However, given the time constraints in the current project that was not possible, nor was it possible to extend to other repositories such as Web of Science.

- (ii) irrelevant outcomes for the current project (such as voicing complaints or opinions on social media as a response to various social events).
- (iii) solely addressing what influences people's intentions on whether or not to engage in e-commerce and not focusing on complaints,
- (iv) how the business' revenue is affected by complaint resolution.
- (v) Studies focusing solely on whether consumers repurchase a good or service after a complaint from the same provider without discussing how the complaint was handled or lodged, and
- (vi) studies which were unavailable or have been retracted.

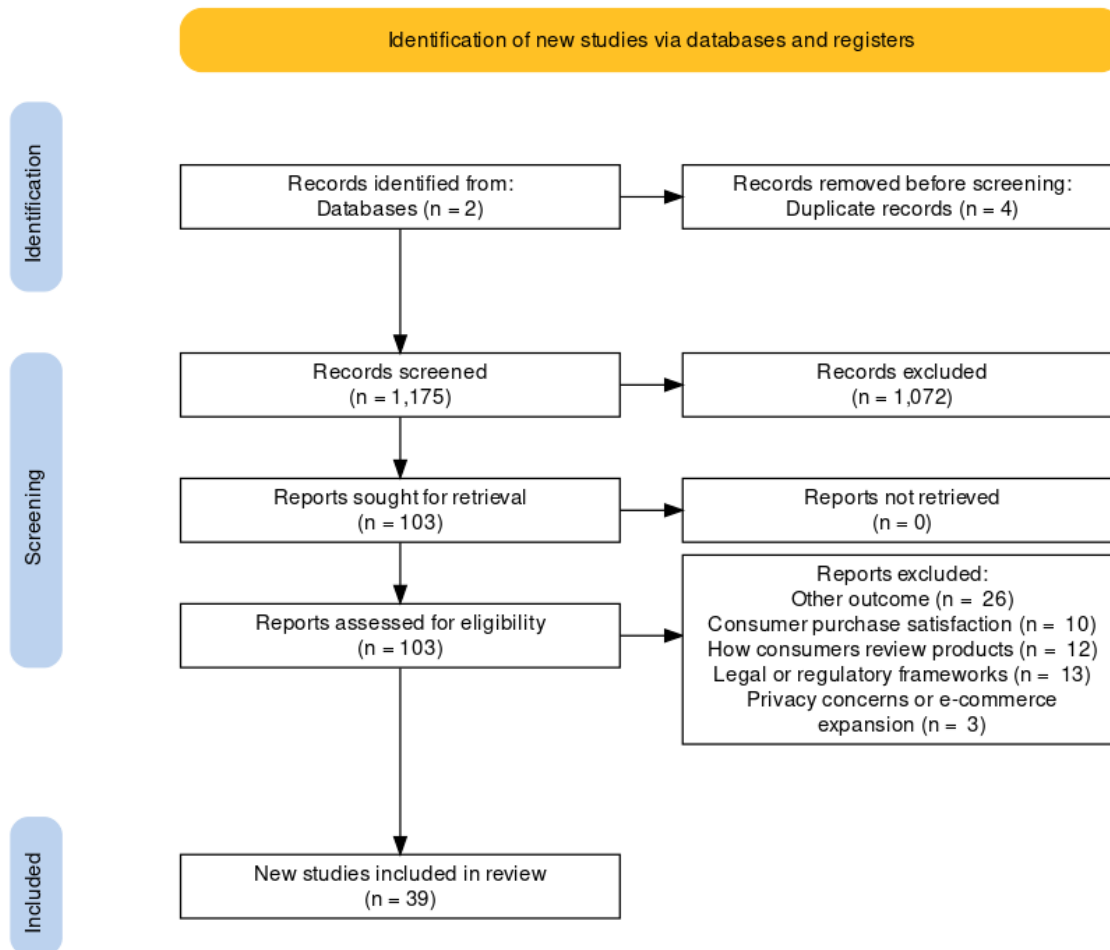


Figure 1: PRISMA diagram outlining the screening process of the studied included in the scoping review.

The final inclusion decision was agreed by both authors (AD and AIA). Out of the 103 studies which were read in full by at least one of the authors, 39 studies had complaints in e-commerce or online shopping as their main focus. The remainder of 64 studies were excluded for one of the following reasons:

- Their main outcome was related to the customers shopping behavior (N=26)
- or consumer satisfaction with purchases (N=10)
- or how consumers review products (N=12), without focusing explicitly on voicing complaints

- Their focus was theoretical on either dealing with the extant regulatory frameworks or legal theories surrounding complaint resolution (N=13), or
- their outcomes were related to privacy concerns, or with the more general development and growth of e-commerce (N=3)

The main results from the scoping review are presented in chapter [How are consumer complaints studied in the academic literature?](#).

2.2 EU Consumer Scoreboards data

As a part of this project, we also employ data from the EU Commissions' Consumer Scoreboards data. We mainly rely upon the EU's Consumer Markets Monitoring Survey carried out in 2019-2020.³ The survey assesses the performance of a range of goods and service markets across the European Union, the UK, Iceland, and Norway. In the 2019-2020 period 22 markets were surveyed. As discussed by Alecu (2021) the data from the Consumer Markets Monitoring Survey cannot be directly compared with data from the previous editions of Consumer Markets Scoreboard data.

Additionally, we will use some data on key indicators from the Consumer Conditions Survey from 2021 (data collection period: 21.10.2020 – 1.12.2020).⁴ The Consumer Conditions Survey has been published by the European Commission every other year from 2008 onwards and contains data on consumers' attitudes and experiences in the markets. The survey is conducted among a nationally representative sample of the general public aged 18 and older in each of the 30 countries. The sample size is 1,000 per country except in Luxembourg, Malta, Cyprus and Iceland, where the sample size is 500. In all countries, the survey is conducted using CATI (Computer Assisted Telephone Interviewing).

Although the Consumer Conditions Survey has also been revised and amended since it was first published, the indicators regarding the problems experienced in markets have remained largely unaltered. Nevertheless, the weighting procedure has been changed from 2014 to 2020, limiting the possibilities of marking inferences from 2014 to 2020. This change implies that one cannot directly compare between the 2014, 2018 and 2020 data. For example, increases in the share of consumers who have experienced problems should be interpreted with caution.

This report will mainly focus on the consumer experience pillar. This pillar contains several items measuring:

- (i) The share of consumers who experienced a problem during the last 12 months
- (ii) The share of consumers who experienced a problem and took action to solve it
- (iii) The share of consumers who were satisfied with the way the problem was dealt with by the retailer or service provider.

³ A comprehensive description of the data can be accessed at: https://ec.europa.eu/info/policies/consumers/consumer-protection-policy/evidence-based-consumer-policy/market-monitoring_en

⁴ A more comprehensive description of the data can be accessed at: <https://public.tableau.com/views/ConsumerConditionsSurvey/Start?:showVizHome=no>

2.3 Exploratory mystery-shopping

Mystery shopping is an observational research methodology that aims to identify whether suppliers or retailers provide certain services to consumers, and map the procedures used in the delivery of a service (Wilson, 1998). We used the mystery-shopping to understand the complaints process on-line and in order to provide input to the design of the consumer questionnaire. The main aim of our mystery shopping was to explore:

- (i) What steps must consumers follow to express their dissatisfaction with a faulty product or service, or a product or service they do not want?
 - a. Is information about how to report and return faulty products easily available?
 - b. Is information about the cooling off period and the consumers' return rights easily available?
 - c. Can consumers easily terminate subscriptions?
 - d. Can consumers easily delete their accounts (and the data affiliated with their profiles)?
- (ii) What hinders they may experience in attempting to do so (for sub-questions a-d)?

More specifically, in April-May 2021 we carried out a small-scale mystery shopping data collection focusing on the following 12 retailers of services and goods in Norway: amazon prime, YouTube music, Spotify, komplett.no, elkjop.no, power.no, Aftenposten, Telia TV, Telia Internet og bredbånd, DN, TV2 Sumo, Storytel.

As – according to the 2020 Consumer Conditions Survey - 91% of Norwegian consumers contact the provider or service supplier when experiencing a problem, our mystery shopping was focused on what contact channels are available for the consumer to contact the supplier. More specifically, when visiting the surveyed companies' website, we additionally reported on the following characteristics:

- Whether there was a telephone number/email/chat-robot/online form through which consumers who experienced problems could contact the company
- Whether there was information about how the complaints were handled
- (for products) What type of information about how to report and return faulty products is available
- (for products) What type of information about the cooling off period and the consumers' return rights is available
- (for subscriptions) What steps must consumers follow to terminate subscriptions
- What steps must consumers follow to delete their accounts and data
- Were consumers nudged into making accounts when purchasing goods?

To ensure the accuracy of our coding, both authors participated in the mystery shopping and reported on all parameters.

We would like to note two important limitations of our mystery shopping that: our mystery shopping covers only a small number retailers and providers of goods and services, and secondly, we did not actually lodge complaints to the companies. As also discussed by

Wilson (2001), it would have been unethical to use deception in this case and lodge a fictitious complaint. While our “mystery shopping” test is informative of how easily consumers can forward complaints, it does not inform of whether or how the companies respond to the complaints.

2.4 Survey development and implementation

Based on the insights gained from the scoping review, the “mystery shopping”, and EU-Scoreboards data, we have developed a survey to describe and more systematically study differences in attitudes towards complaints and consumer complaint behavior. In this section we describe the topics included in the survey, how the survey was carried out and the response rate.

The survey was carried out in late October 2021 (between 15 and 31 October). On behalf of SIFO, IPSOS recruited respondents from their panel. The survey was sent to stratified sample in terms of gender (female/male), age (18-29; 30-39; 40-59 and 60 and above), and geography (county-level) to ensure representativity on these parameters. Hence, groups who – generally – do not answer in surveys were oversampled to ensure that enough responses from these groups were collected. In our survey this is especially the case for the youngest age group – 18-29.⁵ The oversampling strategy ensures that the survey material contains “enough” respondents from each age, gender, and geographic group to make the material nationally representative in terms of these traits. The statistical analyses are carried out on weighted data, where appropriate.

Another potential reason for the low response rate is that our survey contained an inclusion criterion – namely that all respondents have bought products online – at least once – during the past two years. Around 8% of the respondents who opened the survey did qualify. Around 7-8% opened the questionnaire but did not qualify (i.e., they had not bought goods or services online during the past two years). The group response rate among those who qualify varied between 4% and 16% percent. In total, we collected data from 2021 respondents.

The overall group response rates in our survey are low. However, the sample of the survey is larger than the ones used in the Consumer Condition Survey (which contains around 1000 respondents) and the Markets Monitoring Survey (which contains around 500 respondents per market per country). The larger sample size, combined with the oversampling of generally non-responsive groups allows us to investigate the attitudes of various groups of consumers which is not normally possible in the Consumer Scoreboard data. Nevertheless, as previously discussed, inferences to the entire population should be done with caution.

The questionnaire was designed specifically for this project and was discussed with other experienced researchers at SIFO outside the project group. Before fielding the survey, the questionnaire was also piloted, and the questions were adjusted based on the feedback we received. IPSOS reported that on average the respondents were satisfied with answering the questionnaire and considered it relevant and interesting. We would also like to note that the

⁵ The response rate per group table is available upon request from the authors.

dropout rate amongst respondents who opened the questionnaire and did quality is very low. Only 110 respondents opened the survey and did not complete it.

The order of the questions in the questionnaire was fixed. However, to mitigate the risk of introducing priming effects, the order of the answers (or statements in the case of the attitude questions) was random to the respondents. Priming effects are psychological responses, where exposure to a stimulus (such as having negative experiences with a service or product) activates a concept in memory that is then given increased weight in subsequent judgment tasks (Lavrakas, 2008). For the same reason, in the survey we started with general questions and thereafter investigated the more specific ones. Socio-demographic questions were asked at the end, as these are easy for the respondent to answer and unlikely to be subject to priming.

Attitude questions are asked on 1 to 5 Likert scale – which has a natural point. The natural point (for instance neither agree, nor disagree with a statement) is important as the answers better capture the option of respondents who do not have strong preferences. A 5-point Likert scale is also employed in the EU Commission’s Scoreboard studies. To ease the presentation of the results, the scale was collapsed to 3-point scale (agree, neutral and disagree) in displaying the results of attitude questions in Chapter 6.⁶

The questionnaire covers the following topics⁷:

- **Socio-demographic characteristics:** age, gender, employment status, highest level of completed education, income in the household, number of persons residing in the household (including the respondent), marital status, and number of children under 18 living in the household.
- **Trust** in online retail and consumer authorities
- Whether the respondent’s **online shopping habits were affected by the COVID-19 pandemic**
- **Frequency of online shopping in selected markets** (streaming services for movies and TV; music; and books electronics, electricity services, mobile operators; airline services clothes, food and other)
- Whether the respondent has **experienced problems with their online purchases** (including services)
- Whether the respondent has **submitted a complaint on a good or service and the reasons for doing or not doing so**
- **General attitudes towards and experiences with complaints in online settings**
- Whether the **respondents write reviews and trust reviews written by others.**

The questions and overall trends on these questions are presented in chapter [Consumers’ attitudes and behavior when experiencing a problem.](#)

⁶ The 1 to 5 scale is employed in the regression analyses.

⁷ The full questionnaire and documentation for each of the questions asked is available from the authors upon request.

3. How are consumer complaints studied in the academic literature?

This section of the report presents and discusses the findings from a scoping review. Our scoping review focused on the literature which deals with complaints forwarded by consumers to companies. We have not limited our review to specific markets or types of complaints. Our review includes studies which focus either on (good or service) purchases made in an online setting or studies which compare complain behaviors between an in-store and online setting. A secondary scope of our review has been to identify how and whether the extant literature discussed which potential barriers clients might experience when attempting to make a complaint or end a subscription to services or products. The methodological approach is described in the previous [chapter](#). In brief, our review includes solely studies published in English between 2010 and 2020 in peer-reviewed journals.

We have identified 39 studies. Overall, our findings indicate that much of the academic literature on consumer complaints dates to the late 1990s (not included) and early 2000s and mainly focuses on in-shop transactions. We note that comparatively fewer studies focus on complaints in a digital setting. Hence, we argue that relatively few studies investigate whether and how consumers complain in online or digital environments and that more research is needed to understand consumer complaint behavior in e-commerce. This is especially important given the prevalence of dark patterns (Luguri and Strahilevitz, 2021). Dark patterns refer to user interfaces developed by designers to knowingly confuse users, and/or make it difficult for users to express their actual preferences, and/or manipulate users into taking certain actions.

Another knowledge gap we identify is regarding the (lack of knowledge) on the relationship between complaints and redress in e-commerce transactions. We also note that we find almost no studies investigating how laws and regulations, or the presence of public consumer authorities influences whether consumers complain about goods or services. We also find very few studies on whether consumers have the same possibilities to complain in an online setting compared to in-store setting. Hence, our results indicate that there is a need for more research on the factors that hinder consumers from complaining although they experience a legitimate problem.

3.1 Main topics identified in the literature

The findings, from our literature review, show that while there is some modest interest in complaint behavior, there is no one coherent theoretical perspective, or field focusing on the topic. Rather, we find a myriad of perspectives which are used to shed light on various aspects of complaints depending on the field of research, whether it is from economics, psychology, marketing, or the social sciences. Perhaps, the most wide-spread type of theories aiming at explaining complaint behavior are psycho-social - with a focus on personalities, ideologies, or emotions while controlling for socio-demographic characteristics. Such studies particularly pertinent in the marketing literature.

In the remainder of this section, we present the main topics discussed in this literature. We differentiate between studies focusing on theoretical development, studies on the role of perceived justice, studies of the role of personality and emotions, studies solely focusing on socio-economic differences in complaint behavior and lastly, studies focused on the role of out-of-court disputes and alternative dispute resolution mechanisms.

Studies focusing on theoretical development

The findings from our literature review show that in terms of theoretical perspectives Albert O. Hirschman's theory paradigm on "exit, voice and loyalty" is used in several of the studies we identified. In our review – two studies use this perspective explicitly – namely Garín-Muñoz et al. (2016) and Beard et al. (2015). Garín-Muñoz et al. (2016) focus on the case of mobile phone users in Spain. Their results suggest that dissatisfaction is not a necessary precondition for complaining. They also highlight that the propensity to complain depends on the problem the customer experienced. Beard et al. (2015) also focus on formal complaints in the local-exchange telephone industry. They argue that their extensive data - drawn from the FCC's electronic Automated Reporting Management Information System (ARMIS) filing system – allows them to control for both competition and quality. Using both single equation and instrument variable techniques on this large, unbalanced panel of telephone-service formal complaint data, they find evidence that increasing competition reduces recourse to voice, holding the quality of the underlying service constant. Nevertheless, they discuss that additional mechanisms may be at play – namely that firms may be more adapted to deal effectively with informal complaints (here understood as: complaints to the firm rather than a public oversight body) as competition increases.

We also note that several other studies either develop new theoretical frameworks or employ different theoretical perspectives, as presented below. For instance, Kim et al. (2010) – aim to integrate two streams of literature related to service failures: customer complaining behaviors (CCB) and service recovery literature. While doing so, the authors focus on the hospitality sector. Arguably, one of the strengths of the paper lies in their careful review of the existing theoretical perspectives and their discussion of how these can be integrated. They propose a model which contains the classic elements from the CCB literature (such as: how the consumer evaluates the failure and their capacity to act, their previous experiences with the supplier, and whether the consumers act on their problem) as well as elements from the service recovery literature (such as that service recovery and post-service recovery are important for how the consumer perceive the firm).⁸

Hansen et al. (2011) base their theoretical framework on the work of Bagozzi and Warshaw (1990) and investigate complaining intentions, while accounting for dispositional personality differences. They develop four hypotheses: (1) that attitudes affect complaining intentions, (2) that social norms also affect complaining intentions; (3) that the frequency of past complaining behavior are positively related with one's complaint intentions and (4) that recent complain behavior will increase one's intent to comply (Hansen et al., 2011: 377-378). They use data from 422 undergraduate business students to test the hypotheses. The results of the analyses only support two of the hypotheses: that attitudes are positively correlated with

⁸ Visualization of the model :

https://www.emerald.com/insight/proxy/img?link=/resource/id/urn:emeraldgroup.com:asset:id:article:10_1108_09596111011066635/urn:emeraldgroup.com:asset:id:binary:09596111011066635-0410220703001.tif

complaining intentions and that the frequency of past complaining behavior is positively correlated with complaining intentions.

However, a different study by Huang et al. (2014) which more explicitly focuses on whether being alone or with friends or family influences one's decision to complain. They find that consumers who encounter service failures are more likely to complain if others are present with them. It is important to note that Huang et al. (2014) employ a series of scenario experiments focused on eating out to assess this. Their findings also indicate that when encountering service failures, customers will have higher complaint intentions when they are together with in-group members (such as family) than with out-group members (such as acquaintances).

Only one of the studies included in our review, which also aimed to develop a theoretical perspective for studying consumer complain behavior, has cross-national perspective. Jahandideh et al. (2014) theoretical model is explicitly developed for examining cross-cultural consumer complaint behavior. The model is applied to compare the complaint behavior of consumers from two different Asian cultures (Arab and Chinese) in the context of the Iranian hospitality industry. They argue that their results show that consumers from the two different cultures have different consumer complaint behaviors. While the theoretical ambitions of the study are interesting, the limited scope of the analyses makes the findings much more uncertain. Nevertheless, the finding of national variations in complaint behavior is also echoed by Suomi and Järvinen (2018). However, Blodgett et al. (2018) also analyze the importance of cultural factors compared to what they labels as situational factors (whether companies have restrictive return/refund or exchange policies) on the consumers' complaint behavior. They compare consumers located in China, India, Mexico with consumers from these countries who emigrated to the US in their first study. They find that culture only plays a minor role. However, their findings indicate that whether companies have restrictive return/refund or exchange policies have a large influence on consumers' complaint behavior.

We also note that many of the other studies included in our review used Hirschman's as theoretical background or motivation for their research questions. These studies only refer to Hirschman's seminal work from 1970 or employ the concept of consumer complaint behavior (or its' short form CCB) less actively in their analyses or theoretical framework.

The role of perceived justice in complaint behavior

When it comes to the role of justice a common departure point in the literature is that customers' level of satisfaction and their loyalty to a company depend on the perceived justice in the complaint handling process and the outcome. Additionally, this literature also draws upon insights from Fairness theory. Fairness Theory posits that justice is a social process in which people assign one another (or to companies) blame or credit. Although there are many variants and developments of fairness theory – this theory postulates that an unjust situation arises when: (i) the damage is substantial; (ii) someone can be considered responsible for that situation and (iii) the situation is a violation of a normative or ethical standard.

Some of the studies we identified, relating to the role of perceived justice, also discuss whether the presence of service guarantees influences whether consumers voice their complaints. Robertson et al. (2012) present a theory which postulates that service

guarantees are associated with consumer voice complaints following self-service technology failure. Throughout their study they also focus on various types of perceived justice and how consumers think about blame (i.e., assignment of causality for failure) may influence complaint intentions. This is especially relevant, as several studies have found that online consumers tend to blame themselves more for service failure than offline consumers (Harris et al., 2006; Choi and Mattila, 2008). The study by Harris et al. (2006) also highlights that in online transactions consumers have lower expectations for service recovery. Hence, these studies highlight why consumers may not voice their complains in online settings.

Another related branch of the literature focuses on theories related to justice perception on behalf of the consumer. Urueña López and Hidalgo Nuchera (2016) focus on the role of procedural justice, emotions, and satisfaction with service recovery. Their results suggest that perceived justice, positive and negative emotions, satisfaction with service recovery, and trust are antecedents of consumer loyalty towards a firm. Nevertheless, their results do not inform – directly – of what influences the consumer's intentions to complain or complaint behavior.

The role of justice perceptions is also investigated by de Matos and Leis (2013) and Wu and Huang (2015). Wu and Huang (2015) investigate determinants of complaint behavior in online shopping using the justice perception and expectation-confirmation model (ECM) and find that distributive and interactional justices are related with complaint behavior, but not procedural justice. de Matos and Leis (2013) employ a survey of 298 consumers from Brasil and France to study customer satisfaction after a service failure and recovery experience, with a focus on distributive and interactional justice. Their findings indicate that distributive and interactional justice influence satisfaction. They also find that satisfaction was a significant predictor of repurchase intentions; and that the level of the customer relationship, the severity of the failure and the responsiveness of the firm were also (statistically) significant contextual variables.

Gelbrich and Roschk (2011b) perform a meta-analysis studies of justice perceptions on post-complaint satisfaction. More specifically, they identify studies of organizational responses (such as: compensation, favorable employee behavior) and the role of justice perceptions (distributive, interactional, and procedural justice) on post-complaint satisfaction and customer behavioral intentions (loyalty and positive word of mouth). Their literature search covered the period 1980 to June 2009 and included 87 studies. The results of their analyses show that justice perceptions are indeed mediators of post-complaint satisfaction. Additionally, their results also show that the relationships between justice perceptions and satisfaction depends on several moderators such as who is the target group, industry studied, and complaint type.

Chan and Ngai (2010) aimed to explore ethical judgment of unfair trade practices in ICT services with the aid of fairness theory. Their findings, among others, indicate that effective complaint handling responses can restore customer satisfaction. However, they also show that this does not apply in the case of unfair trade practices, which involve ethical issues. They find that unfair trade practices make customers discontented with service providers, regardless of how the complaint was handled.

Another important sub-topic is related to the consumers' knowledge of their rights. Donoghue et al. (2016) focus on consumer knowledge and complaint behavior in South Africa. They find

that respondents with some knowledge of their consumers rights were also better equipped to take private and public action. Hence, that it is important for consumers to know their rights.

The role of personality and emotions in complaint behavior

A third category of studies our review has identified, focuses on the client's personality, their emotions or cognition regarding the consumers' complaint behavior or their intention to complain. Overall, these studies show that various personality traits, emotions and cognitions are linked with complaint behavior and one's intention to complain. However, it is hard to draw overall conclusions from these studies, as they are focused on different markets, different countries, and different situations.

Suomi and Järvinen (2018) who focus on complaints in financial services, show that many disappointed customers stay inactive and do not complain. They also note that there are important variations between countries in complaint patterns.

Other studies focus on what characteristics linked to personality and emotions are related to complaint behavior. For instance, Berry et al. (2018) find that sociability is related to more active complaint behavior. However, Bolkan and Goodboy (2015) find that personality traits (such as sociability) played little role in predicting complaint behavior, while emotions, the severity of the failure and investment in the organizations were linked with complain behavior. In a more recent paper Bolkan (2018) -- using protection motivation theory (i.e. threat, coping, and cost) find that the participants' perceptions of a threat and cost were linked with complaining behavior.

Lee and Cude (2012) showed that company engagement with consumer complaints led to positive responses, and this effect was mediated by the consumer's perception of company responsibility. However, the mediated relationship between company engagement and outcome responding complaints through the degree of perceived company responsibility was contingent on the consumers' mindset.

Chang and Chin (2011) draw attention to the importance of whether transactions take place online or in an offline medium. They employ data from 300 potential consumers to assess the influence of attitude, subjective norm, and perceived behavioral control on the intention to complain. They randomly assign participants online medium and offline medium. In their study they test two theoretical models – one based on the theory of reasoned action (TRA) and one theory based of planned behavior (TPB). TPB additionally encompasses perceived behavior control. They find that both models predict the intention to complain well. Furthermore, their findings highlight that perceived behavioral control is a better predictor of intention to complain intentions compared to attitudes and subjective norms in the online environment.

Also, with a psychological theory motivating part of their paper Jung et al. (2017) investigate the role of political ideology on complaint behavior and find that conservative consumers were less likely to report or dispute complaint resolutions compared to liberal consumers. Their study employing a large data material consisting of three large US consumer complaint databases from the Consumer Financial Protection Bureau, National Highway Traffic Safety Administration, and Federal Communications Commission in conjunction with a county-level

indicator of political ideology from the 2012 US Presidential election. Hence, expanding our theoretical understanding of which factors may influence consumer complaint behavior and intentions. Their study also argues that that as political ideology is more observable (and easier to measure) than most psychological factors related to conservatism, and it should receive more attention in studies of consumer complaint behavior and intentions.

Socio-economic differences in complaint behavior

A fourth category of studies we identified focuses on the socio-demographic characteristics of those who complain. Arguably, as the studies focus on different markets and different countries it is hard to draw any clear conclusions regarding which and how socio-economic characteristics may influence complaint behavior. As illustrated below, the studies find different and sometimes contradictory evidence on the role of socio-economic differences in complaint behavior.

Raval (2020) investigates the role of the socio-demographics characteristics of individuals who complain and whether there are patterns of self-selection in the US. He finds lower complaint rates in heavily minority areas compared with nonminority areas, while also controlling for the types of problems they experience. His analyses suggest that this might be due to differences in the level of trust or general social capital between the groups.

Garrett and Toumanoff (2010) investigate data from Better Business Bureau office serving Wisconsin, containing the complete record of complaints filed with this office during a 13-year period (1994–2006). The data contains around 24 153 complaints. The analyses do not find consistent support for the disadvantaged consumer perspective, which states that the problems of disadvantaged consumers are primarily attributable to their personal characteristics. Nevertheless, their results show that higher income and high school graduation are the only variables which had a positive relationship with complaint behavior in their data.

Soares et al. (2017) investigates generational differences in complain behavior with a focus on Generation Y⁹. They find that compared to older cohorts, generation Y are the most likely to complain about service failures and repurchase services after successful service recovery. Xu et al. (2020) investigate how service failure influences consumer online complaint intentions. They find that service failure types, the severity of the failure, as well as who the failure is attributed to influence whether consumers complain about service failures.

The study by Bourova et al. (2020) presents findings from an Australian survey concerning building, home contents and comprehensive car insurance. Bourova et al. (2020), *inter alia* show that the lack of trust in the complaints process, time constraints and personal aversion to conflict may be related to the consumers' reluctance to make a complaint.

The role expectations and communication from the firm

A fifth category of studies focuses on the importance of good communication to the customer on behalf of the firm and what consumers expect from the firm. These studies show that

⁹ Generation Y is born in the early 1980s to the mid-1990s.

good communication from the firm is positively related to the customer's loyalty and trust in the firm.

This point is illustrated by Florencio et al. (2020). Florencio et al. (2020) show that good customer communication and information when handling claims positively and significantly influences customer loyalty and trust. This finding (a positive relationship between complaints handling in relationship to the firm) is also presented by Garín-Muñoz et al. (2016) and Coleff (2020) .

Wittman (2014), employing US-data investigates whether people who travel by plane are more likely to make a complaint to the U.S. Department of Transportation about service quality failures than passengers of low-cost carriers. The analyses account for overtime variation. The results indicate that passengers of low-cost carriers are less likely to complain about service quality than passengers of other carriers, given the same levels of service quality.

Another study on the role of service quality with regards to complaint management focuses on the Dutch health care insurance market. Wendel et al. (2011) use data from 150 members of a Dutch insurance panel who lodged a complaint at their healthcare insurer within the past 12 months. They show variables measuring whether the consumers thought the company's complaint handling procedure was fair and considered the outcomes as fair were not linked with the consumers' overall satisfaction with the company in their sample. However, they found that consumers who consider the process fair and felt that they were treated in a courteous, yet honest matter were also more likely to have a higher trust in the company. ¹⁰

Gelbrich and Roschk (2011a) present a meta-analysis of 17 experimental studies regarding the role of overcompensation on post-complaint satisfaction. Overcompensation is when consumers receive a refund that is more than the purchase price, whereas in simple compensation, the refund given is equivalent to, if not less than the purchase price, in their study. The results of the meta-analysis are somewhat counter-intuitive and show that overcompensation has a substantially lower effect on post-complaint satisfaction compared to simple compensation.

Yet, another set of studies focus on what consumers expect and how this can also influence the firm: Ong and Teh (2016) in their study of selected consumers in Melbourne, Australia show that consumers expect immediate and responsive redress from companies. A similar topic is also found in Coleff (2020) who discuss potentially beneficial the role of reducing claiming costs can have both for consumers and for companies. Lastly, Zhou et al. (2020) focus on the role of the screen size through which the complaint is filed. Their study finds a higher intensity of complaints if they are submitted through small-screen devices.

¹⁰ List of complete variables employed in the study: <https://link.springer.com/article/10.1186/1472-6963-11-310/tables/2>

The role of out-of-court and alternative dispute resolution systems

We have also identified a small number of studies which focus on online and alternative dispute resolution systems. Unlike the other studies we have included, these studies do not focus only on the consumers. Their focus is on the available procedures and systems for out-of-court dispute resolution.

One study compares online dispute resolution systems in the EU and Brasil. Schmidt-Kessen et al. (2020) evaluate the effectiveness of out-of-court (with a focus on online dispute resolution - ODR) procedures in the EU and Brasil using data from 800 000 consumer complaints. This is the only study we have identified that focuses on out-of-court resolutions. Their findings indicate that both the European and the Brazilian platforms seem to perform well. The authors argue that the Brazilian ODR platform seems to outperform the EU ODR platform, in the number of complaints handled and in the response rate by traders. They recommend that the incentives for consumers and traders to use the EU ODR platform should be improved.

The other study evaluates complaint procedures against the OECD-2007 standard. In doing so, Anong and Kunovskaya (2013) focus on mobile financial services in South Africa. They show, that although South Africa is not a member of the OECD, the legal and self-regulatory environments have fostered what appear to be good consumer redress intentions by businesses. All providers included in the study had consumer information on internal redress channels and some even provided additional information on alternative dispute resolution services in the country. They also note that the way this information is presented is not standardized.

Brennan et al. (2017) review the literature on the impact of consumer vulnerability on third party dispute resolution schemes.

Approaches include providing sensitive support for vulnerable complainants with tailored, individualized processes and developing processes for access to information, advice and support to help vulnerable consumers make complaints effectively.

3.2 What factors influence consumer complaints in online settings?

Our scoping review shows that the literature regarding consumer complaints is rather fragmented. This fragmentation is partly due to the topic of complaints being studied across a wide range of disciplines from management studies, psychology to law. This cross-disciplinary focus on the topic is mainly beneficial. However, as illustrated in the previous sections, the answer to the question what influences consumer complaints is rather complex.

Furthermore, it is unclear whether the findings from this literature can be extrapolated directly to the Norwegian context. Most of the studies identified focus on the US, Asia, and a somewhat fewer focus on Europe, Australia and Africa. Nevertheless, several of the perspectives and findings presented in the previous sections are in line with those of Stø (1983, 1989). Namely, that if consumers purchase a good or service they are dissatisfied with, this leads to dissatisfaction, which they can express to providers (complaint in this case), or remain inactive, or voice their concerns to others (word of mouth). It is also interesting to note, that while several theoretical refinements have been proposed –

especially with regards to which company or consumer characteristics may influence complaint behavior, the overall theoretical perspectives have largely remained unaltered since the 1970s.

However, in terms of what's new, the several of the reviewed studies show that consumers may have a higher threshold to complain in online settings (Suomi and Järvinen, 2018). This might especially be the case for services. Several of the studies discuss how consumers either blame themselves more for service failure and have lower expectations for service recovery in online settings (Harris et al., 2006; Choi and Mattila, 2008). Wittman (2014) also shows that passengers employing low-cost carriers are less likely to complain in the US. Several other studies highlight that refraining from complaining is also linked to the customer's personality, attitudes, as well as social norms and perceived justice. Furthermore, a study also shows that the consumers' knowledge of their rights is related to their consumer complaint behavior (Donoghue et al., 2016).

Many of the studies identified employ Hirschman's "voice, exit, loyalty" and related theories on consumer complain behaviour. However, other studies we show that some personality traits, emotions, blame attribution, perceived justice, time constraints, the severity of the experienced problem, redress expectations are amongst the most salient factors influencing consumer complaint behavior. However, as previously discussed, the strength of the associations differs between markets, situations, and countries. In terms of the consumers' socio-demographic characteristics the literature reviewed shows mixed findings. Some studies show that individual with higher income, more educated people, and younger generations are more likely to voice their complaints. However, these patterns are not consistent across studies.

There is also a difference between the perspective employed in the studies. Whereas Hirschman has a particular consumer perspective engaged in understanding complaints as a source of consumer influence, others are concerned with the role of the firm, and how to pursue strategies that uphold consumer loyalty and prevent loss of customers. It is interesting to note, that also studies employing a marketing perspective show that handling consumer complaints in a satisfactory manner is beneficial for the firms and may contribute to increase trust in that firm.

4. Consumer complaint behavior and experiences based the EU-Scoreboard data

In this chapter, we turn our attention to data on several key indicators from the EU Consumer Conditions Survey from 2021 and Markets Monitoring Survey from 2020 (round 1 and 2). While both Consumer Scoreboards do offer valuable information regarding consumer attitudes and behaviors, they have a limited number of questions pertaining to e-commerce and online transactions. While analyses based on the CCS and MMS are highly useful to better understand whether the experiences of Norwegian consumers differ from those of EU consumers, neither survey is designed to specifically focus on online purchases of goods and services.

We start by presenting the trends in Norway and contrast these with those in EU27 based on the latest Consumer Conditions Survey (CCS). More specifically, we will investigate indicators related to trust, consumer knowledge of their rights, whether consumers purchase goods and services online (and from where), whether they have experienced problems and took action to solve them.

4.1 Trust in consumer authorities and knowledge of consumer rights

The CCS data show that 85% of consumers in Norway trust public authorities to protect their consumer rights. The share of consumer who trust public authorities to protect their consumer rights in the EU27 averages at 70%. Furthermore, 80% of Norwegian and respectively EU27 of consumers believe that retailers and service providers respect their consumer rights.

Norwegian consumers have a somewhat higher knowledge of consumer rights compared to consumers in the EU27 as illustrated in Figure 2. In Figure 2 the results for Norway are highlighted in orange. The share of consumers with high knowledge of their rights is in dark blue, while gray shows the share of consumers with middle knowledge of their rights and light blue the share of consumers with a low knowledge of their rights.

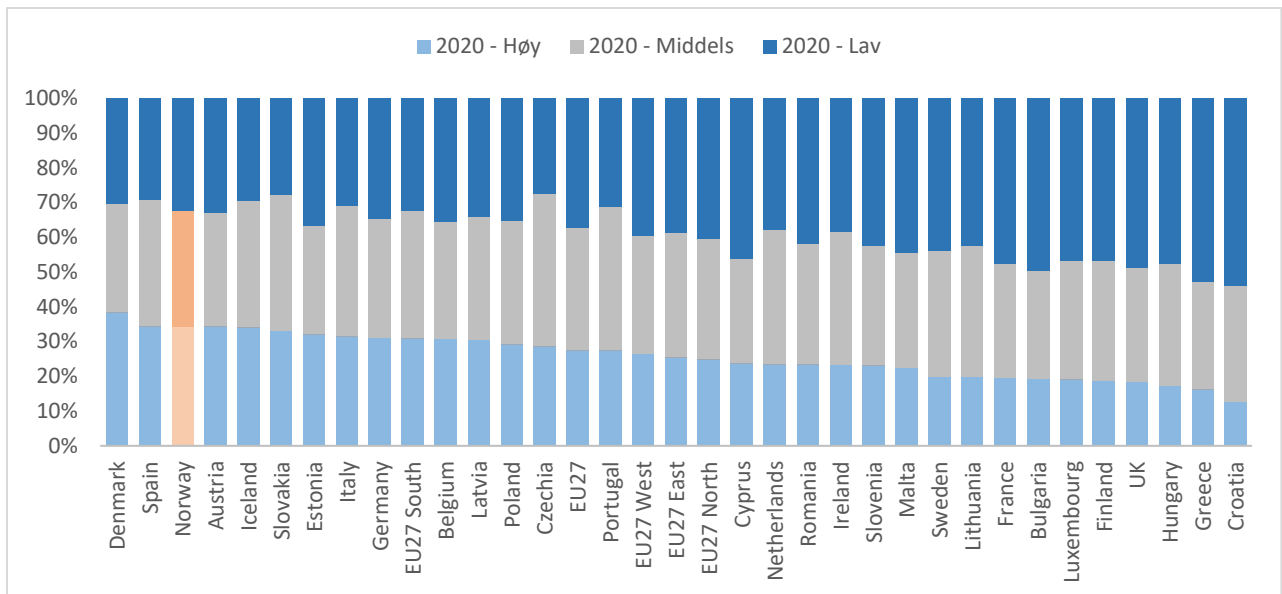


Figure 2: Share of consumers by country and region who have a high, middle, and low knowledge of their consumer rights, based on CCS 2021.

Figure 2 shows that Norwegian consumers are amongst those who have best knowledge of their rights in the 30 countries studied. The share of consumers who have a high knowledge of their rights is marginally higher only in Denmark and Spain. Overall, 34% of Norwegian consumers display a high level of knowledge about their consumer rights, compared to 27% of EU27 consumers who have a high knowledge of their rights. Nevertheless, it is important to note that 32% of the Norwegian consumers have a low level of knowledge regarding their rights and 33 % only a display a medium level of knowledge regarding their rights.

In other words, as many as 3 out of 5 consumers have a medium, or low knowledge of their rights. A lack of knowledge of consumers' rights, makes the consumers vulnerable and potentially incapable of action if they are faced with wrongdoing from a company. Alternatively, consumers with a low knowledge of their rights might also not take action if they experience problems because they do not know their rights. It is therefore important for government authorities to work systematically to improve the consumers' knowledge of their rights.

4.2 Online shopping

In terms of online shopping, around 80% of Norwegian consumers reported in 2020 that they have purchased goods and services over the internet. The share of consumers who have purchased goods over the internet in EU27 was 71% in the 2020 CCS. Compared to 2014 there is a clear increase in the share of consumers who purchased good and service online, both in Norway and EU27. Nevertheless, compared to the 2018 CCS-data, the share of consumers who have purchased goods and services online is relatively stable.

In 2020, 69% of Norwegian consumers who answered the survey purchased goods or services from a provider located in Norway; 36% purchased goods or services from a retailer

or service provider located in another EU country; and 27% purchased goods or services from a retailer or service provider located outside the EU.

Norwegian consumers feel more confident about online purchases from Norwegian retailers and service providers, compared to service providers or retailers from other countries. More specifically, 76% of Norwegian consumers feel confident when buying goods or services online from retailers and providers located in their own country, while a considerably lower share of consumers (59%), feel confident doing so from retailers and providers located in another EU country. Unfortunately, based on the publicly available data it is not possible to check whether Norwegian consumers have more problems with retailers or service providers located abroad.

However, these findings should be interpreted with caution, as it is unclear whether it is always Norwegian consumers pay attention to where providers are located or whether it is possible for consumers to identify where online retailers are located. In another CCS question: 29% percent of Norwegian consumers agree with the following statement “When purchasing goods or services via the internet you rarely check where retailers or service providers are located” and, 41% agree or strongly agree with the following statement “If a retailer’s or services provider’s website is written in your language, you tend to assume the trader is located in your country or that there will be a contact person in your country.” This topic is also discussed by Forbrukerrådet in an information campaign from November 2021.¹¹

4.3 Experiencing problems

Figure 3 displays the percentage of consumers who, in the past 12 months, have experienced a problem when buying or using any goods or services where they thought they had a legitimate cause for complaint for countries included in the 2021 version of the CCS. The column for Norway is highlighted in orange, the column for EU27 is highlighted in green, and the averages for EU27 South, East, West, and North are highlighted in gray.

The findings from Figure 3 illustrate that is, some variation between the consumers in 30 countries included in the CCS on whether they have experienced a problem. Only 14% of consumers in Greece reported that they experienced problems when buying and using services, while in Spain 35% of the consumers experienced a problem. Around 26% of Norwegian consumers report that they have experienced a problem, while the EU27 average is 22%. Most Norwegian consumers also report that they took action to solve the problem encountered and only 3% report that they experienced a problem and did not take any action to solve it.

When experiencing a problem, the CCS 2020-data show that 91% of Norwegian consumers complained about the problem to the retailer or service supplier, and 12% complained about the problem the manufacturer. Only around 1% brought the matter to a court. 72% of Norwegian consumers who complained to the manufacturer were satisfied with the way the problem was dealt with by the retailer or service manufacturer. We also note considerable

¹¹ For more details: <https://www.forbrukerradet.no/siste-nytt/advarer-mot-utenlandske-nettbutikker-med-norsk-drakt/> (in Norwegian)

variation between the countries included on how consumers deal with the problems encountered.

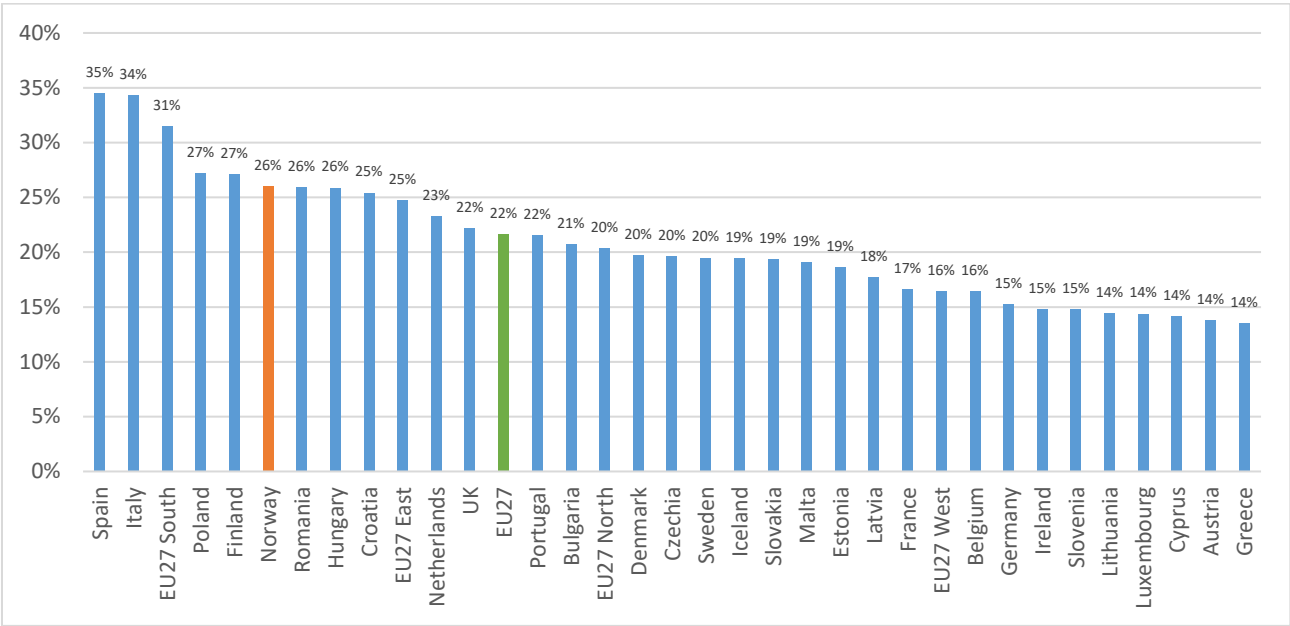


Figure 3: Share of consumers who, in the past 12 months, have experienced a problem when buying or using any goods or services where they thought they had a legitimate cause for complaint. Based on CCS 2021.

In addition to differences in terms of the share of consumers who experience problems, the Markets Monitor Survey data also show that there are considerable differences in terms of the markets where consumers have experienced problems. The results from MMS wave 2 (data collected in 2020) show that some of the most problematic markets are: internet provision where around 23% of Norwegian consumers experienced problems, new cars, and TV subscriptions where around 19% of Norwegian consumers experienced problems. In wave 1 (data collected in 2019) the markets where most Norwegian consumers experienced problems were electronic products (15%) and airline services (12%). The full overview of the share of Norwegian consumers who experienced problems in the markets included in MMS is presented in Alecu (2021).

Norwegian consumers also pay comparably less attention to a company’s return policy when they buy products online compared to EU27 consumers. According to the CCS 2021-data – on average 47% of EU27 consumers always pay attention to a company’s return policy (even if they have bought from the company before), however, only 38% of Norwegian consumers do the same. Furthermore, 19% of Norwegian consumers never pay attention to a company’s return policy.

The CCS 2021-data also show that 72% of Norwegian consumers reported hidden adverts placed within search results when they were searching for or buying products online. Furthermore, 68% of consumers say that they have often encountered consumer reviews which did not appear genuine when searching or shopping for products online.

In sum, the CCS 2021 data shows that while Norwegians have a high degree of trust in consumer authorities. Although many Norwegian consumers experience problems when buying or using any goods or services and are generally inattentive to aspects relating to the terms and conditions of the sale.

5. How easily can Norwegian consumers submit complaints or end subscriptions: Results from an exploratory “Mystery shopping” approach

Overall, we found that all the retailers and suppliers we have investigated provided some information on their webpages on (i) how consumers can contact them if they experience problems and (ii) how consumers can change or terminate their subscription. However, the largest difference among the 12 companies we looked at was how easily available the information was. As discussed in the methodology section on page 17, we did not contact the companies, or lodge fictitious complaints as that would have been unethical.

In the first part of this section, we will focus on the general information available to consumers, regardless of whether they made a purchase or not. Thereafter, we will focus on information available to consumers who have made an online purchase, or who want to change or end their subscription. Lastly, we describe the process of closing accounts.

Our first aim was to identify whether the company had a telephone number/email/chat-robot/form for complaints or problems the customers had experienced. All the companies included in our mystery shopping had several contact points for consumers on their webpages. Generally, most of the retailers we surveyed had information about how consumers can contact them easily visible on their frontpages. This included easily visible telephone numbers, email addresses, and chat-robots. However, for some of the companies it was considerably harder to find their legal name and address.

Information about how to report service failure, or forward a complaint was also considerably more difficult if customers did not have an account with the service provider. Some of the webpages and most apps surveyed required the consumer to log in or create an account before they could access information about how to contact the service provider. Hence, for consumers who are locked out of their accounts it is more difficult to contact service providers. We noted that information regarding what to do in cases of service failure, or if one wants to end a subscription was still available for consumers without an account, however finding and accessing the information took a considerably longer time and was considerably more difficult.

When we used the available mobile apps¹² of the companies included, finding information regarding how to contact the company was more convoluted than on webpages. In the apps, the contact information of the company was often in the user profile. However, we noticed a large variation between the service providers in the number of “clicks” required to access the help page. Some of the apps had a “Help” or “Customer service” menu in the user profile often including frequently asked questions as well. For other apps one would have to navigate to one’s profile, thereafter, enter one’s Setting menu and lastly one would find a “Help” or “Customer service” option. We consider that the latter option – where users first

¹² For the mystery shopping, we have tested only apps available on Android via Google play store.

have to navigate to their profile and thereafter to their settings less intuitive. The main reason for this is that it is not intuitive why contacting customer service is a setting.

Another potential issue we identified is the large amount of information consumers must read to navigate the “Help” and “Customer Support” pages. Overall, information overload is a more pressing threat to consumers than the lack of information. The problems related to information overload are well covered in the literature and information overload may confuse and fatigue consumers (see for example Wilson, 1998; Oppenheim, 1997).

We also mapped large differences in terms of *how much* information was available to consumers on “Help” and related pages. Some service providers and retailers offered adaptive information (for example based on a question typed), or would encourage consumers to use the chat-robots available to navigate the information offered, while others provided a list of pre-defined questions. We generally found little information on how complaints were to be handled. For instance, we seldom found information on whether a potential complaint about the services or products was going to be handled by a robot, or a person. We also noted that – on average – service providers provided more information about how customers can purchase, upgrade their plans, and less about how they can cancel their subscriptions.

After making purchases from the company, we observed that one retailer¹³ offered concise information in the user’s page on how the order could be traced, how the product could be handed to service and how a faulty product can be sent back. All the goods retailers included a cancellation form (as either an attachment to the order confirmation email, or available via their website on the user’s page if the consumer has an account). However, the information regarding the consumer’s right to return the product (the cooling-off period, *angrerett*) is within 14 days after the consumer physically received the product is generally not well systematized and if the information is available, it requires the consumer to considerable time to find it. Furthermore, as also described below, the information regarding who pays for the return cost was in general spread on multiple webpages and required the consumers to be apt at navigating the menus and have good knowledge of the suppliers’ webpages.

While information about sending back faulty products is available, the differences in the architecture of the websites might make it confusing for customers to easily gain overview over the steps they must take to return a faulty product or a product that they did not desire. Furthermore, we also observed that ordering service for the products was considerably more cumbersome. While all the retailers provided information that service is possible, we observed that in order to book a service appointment / or send a faulty product to service, the consumer often had to navigate through several different pages and menus.

Another item which we noted might be potentially difficult for consumers to navigate is the cost of returning a product. Some of the companies we surveyed covered the costs of returning a product (most of them would transfer the sum back to the client after they had received the product), others advised customers to physically return the product to one of their warehouses. We also found that the information pertaining to the costs of having a product in service and the duration was very scarce and unsystematized. Our attempts to

¹³ Komplettno

find information about this were time-consuming and we often found ourselves in a loop of pages which would re-direct to each other without offering any new information.

Throughout our mystery shopping we noted that all the retailers nudge consumers to create an account with the company. Therefore, we note that consumers who have accounts have better and more facile access to information compared to consumers who opt not to create an account when buying products online. We also observed that deleting one's account from a retailer (and all the information stored in that account) was difficult. To delete the account and data stored in the account we would have to contact the company or use a different log-in page.¹⁴ De-activating the accounts was generally easier and could be done on the same page, where one could edit their personal information. We would recommend that companies more easily allow users to both de-activate and delete their accounts (as well as the information stored).

In terms of cancelling or changing to a cheaper subscription we noted a very similar pattern. Most of the service providers had information about the consumer's subscription in the user menu. However, as discussed previously, for some of the service providers it was harder (and required more clicks) to find the menu which would allow the customer to change or cancel their subscription or report a service failure. We observed that most of the service providers offered a computer-assisted troubleshooting interactive menu to assist with service failures. We observed that service failures were generally easy to report.

However, we observed several differences regarding how easily consumers could change or end their subscription. All the service providers we investigated offered possibilities to change the payment plan online, without requiring one to talk to customer service. However, in terms of cancellation some of the providers allowed online cancellations, while others required consumers to call a customer representative or contact the company's call center.

Throughout this process we observed that information about how to upgrade one's subscription (to a more expensive and encompassing one) was very easily available compared to information about changing to a cheaper one or cancelling the subscription. Furthermore, once on the pages where subscriptions could be changed, consumers were generally nudged consumers first towards a cheaper alternative, and sometimes steered away from cancelling their subscription. Some service providers would first offer the consumer the option to pause their subscription for a limited time-period.

Not all suppliers allowed customers to cancel subscriptions within the app. For instance, to cancel one's *storytel* subscription, one could not do this under the "Subscription" menu, as this only showed the user's current subscription. The customer must log in *storytel*'s webpage. On the webpage the customer would have to again navigate through a series of menus in order to be able to change their subscription or unsubscribe. Once cancelling the subscription, the user would have to again navigate the webpage to delete their account.

Another interesting finding of our "mystery shopping" is that while service providers allowed users to come to the menu where one could cancel or change their subscription within 3 to 7

¹⁴ Example from <http://mypage.elkjop.no>: "For å ta i bruk dine rettigheter kan du kontakte vårt kundesenter eller logge deg på <https://www.elkjop.no/cms/personvern-elmjop/personvernerklaring-for-elmjop/>) Vi vil svare på din henvendelse til oss så fort som mulig, og senest innen 30 dager.»

“clicks” after logging in, some would request the user to answer a series of questions before being able to confirm their cancellation. For instance, we have noticed that the online newspapers we have included (such as *Aftenposten* and *Dagens Næringsliv*) ask users a series of questions on they want to cancel their subscription. Answering the questions is mandatory in order to be allowed to proceed further to the cancellation.

Lastly, deleting one’s account (and the data linked to that account) proved to be difficult and time consuming also in the cases of the service providers we studied. We choose to illustrate this with only one example from *Spotify*. While users could end their subscription in about 3 clicks, to delete one’s account the customer would have to navigate several menus, which are not highly intuitive. Assuming that users who want to close their account navigate correctly, and already are on the help page – they would have to navigate through 7 different menus before reaching a contact form that could potentially allow them to close their account. First, the users would have to select help-option from their account menu, thereafter, navigate through menu to “close your account”, here “premium” customers are advised to contact customer service, while those without a premium account are advised to click on a new close your account link – however, this link re-routes to a new help page – for customer service. On this page the user would have to again select the “account” menu, thereafter, select that they want to close their account. Once they do this, the user is rerouted to a page where the first option is to contact customer support, and the next one is just to close their premium membership and keep a free account. Once the user selects that they want to contact customer service, they are again re-rerouted to a new page – where they have to write their name and describe what their question is.

Compared to how easy it is to open an account and make a subscription, the process of ending one’s subscription and especially deleting one’s account is very convoluted and difficult. It contains a considerable number of nudges that prompt the user to retain their account, or at least continue with a free account.

Strategies of employing a combination of manipulative design techniques to keeping users from doing certain actions have been labelled as dark patterns.¹⁵ **All the service providers we investigated used – to varying degrees – different “dark patterns” to keep users from first ending their subscription and to especially keep users from deleting their accounts and data stored within the account.**

Overview of the main insights from the mystery-shopping

These findings are based on a small-scale mystery shopping; hence they cannot be generalized. Furthermore, we note that some of the companies we studied changed the layout and architecture of their webpages and apps. Therefore, our findings are limited to the observation period of April-May 2021.

Despite these limitations, the study has offered some interesting insights. First, throughout our mystery shopping we observed a mismatch between how easy it is to create accounts and subscriptions and compared to how difficult and at times complex it was to close

¹⁵ For a more in-depth discussion of dark patterns please see: <https://fil.forbrukerradet.no/wp-content/uploads/2021/01/2021-01-14-you-can-log-out-but-you-can-never-leave-final.pdf>

subscriptions (and delete) accounts. Consumers could create accounts within a few clicks, however, to end subscriptions, consumers would have to navigate several menus and pages.

Secondly, we found that it is generally easier for consumers to return a faulty product than to end a subscription. This finding is not surprising, as having generous return policies offers companies a competitive advantage in certain markets. This topic is discussed in several of the studies we identified in our scoping review.

Thirdly, we observed that the information about the consumers' possibility of returning unwanted goods (the cooling-off period, angrerett) was generally less systematized. For some suppliers, access to complete information about these consumer rights requires consumers to browse through several of the retailers' webpages. This lack of systematization was a somewhat surprising, which is also a legal requirement stipulated in the Cancellation Act¹⁶. We also note that a few of the retailers we investigated had webpages where this information was easily available. We also found some variation in how well the costs of returning a product were described – some companies had limited information on this topic, while others had relatively clear information on who covers the costs. We found that the costs of repairing a product were almost impossible for a customer to estimate.

Lastly, our study has also identified that consumers are nudged to make accounts and that there are considerable hurdles for consumers who want to close and delete their account with a company.

¹⁶ The full text of the law in English: <https://lovdata.no/dokument/NL/lov/2014-06-20-27>

6. Norwegian consumers' experiences in e-commerce and behavior when experiencing a problem.

In this section of the report, we present some of the main descriptive findings from the survey developed for this project. We start by exploring whether consumers trust online retailers and consumers authorities. Thereafter, we present some descriptive findings on whether the consumers' online shopping habits were affected by the COVID-19 pandemic. We then turn our attention to the consumers' experiences in selected markets and investigate whether consumers take action after experiencing a problem, as well as the reasons for not doing so. Lastly, we present some descriptive results on the usage of ratings and reviews. The data collection procedure and details about the survey development are presented in the [methodology](#) chapter (2.4).

Trust in online retail and consumer authorities

The left panel in Figure 4 shows the level of trust consumers have in consumer authorities and the right panel shows trust in in e-commerce. Norwegian consumers who have engaged in e-commerce during the past two years have a high level of trust in consumer authorities. 79 % of the consumers trust Norwegian consumers authorities, 16.6% neither trust nor distrust, while only 4.5% have a low or very low level of trust in consumer authorities. The result is shown on the left pane of Figure 4. This result is in line with results from the 2020 data from Consumer Condition Survey, although the data are not directly comparable.

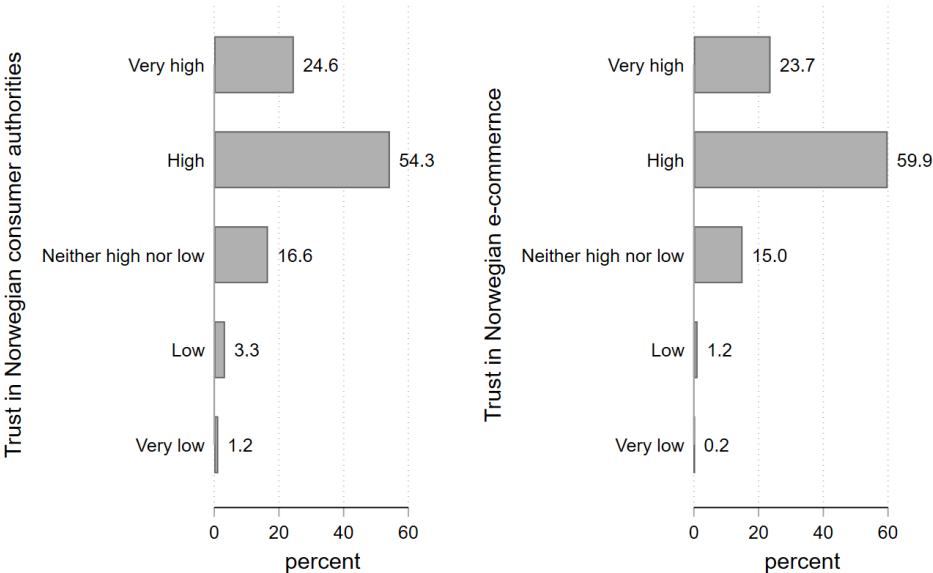


Figure 4: Percentage of respondents who have very high, high, neither high nor low, low or very low trust in consumer authorities (left) and e-commerce in Norway (right).

The level of trust in in Norwegian e-commerce is also high - 87,6% have a high or very high level of trust and only 1.4% of the respondent have low or very low trust in Norwegian e-commerce.

While these results are encouraging, it is also important to point out that Norwegians usually have high levels of trust. Additional analyses of our survey data show that respondents who have completed education at university level have on average higher levels of trust towards consumer authorities, compared to those who have only completed mandatory education, or upper secondary school. However, the trust levels in online shopping of those with lower and higher education are comparable (i.e., no statistically significant differences found).

Although these findings cannot be directly compared with the results from the Consumer Condition Survey, or the Markets Monitoring survey, they do show similar overall patterns – namely high overall levels of trust both in consumer authorities and in Norwegian e-commerce.

General attitudes and experiences with complaints

In this section we are exploring several items on the attitudes and experiences of consumers regarding complaining to suppliers and retailers when they experience problems.



Figure 5: Experiences with complaints in online settings: Percent who agree, neither agree nor disagree and disagree with various statements

In Figure 5 we show the percentage of respondents who agree, are neutral towards or disagree with each statement. The overall trends presented in Figure 5 show that consumers generally find it easy to complain, that relatively fewer have experienced problems with ending subscriptions and that the problems they experience are solved when they contact retailers. For instance, over 50% of the respondents, report that they find it easy to complain in online stores and only 18% disagree with this claim. Around 56% of the consumers report that they did not experience problem with ending online subscriptions, while 23% report that they have experienced problems. Furthermore, 45% agree with the claim that most online stores make it easy for consumers to complain. Nevertheless, 22% disagree with this claim.

While the shares of consumers who have experienced potentially negative, or detrimental outcomes is relatively low (between 20% and 30% depending on the outcome) it is important to better understand what issues they have experienced. Around 20% of the consumers report that:

- they have experienced problems with ending or changing online subscriptions

- that they often experience that their problems are not solved even if they complain
- they often give up on complaining because it is too hard
- they often give up on complaining because it takes too much time.

Consumers who report experiencing one of these issues, also tend to report experiencing problems with the other issues. Respondents over 60 years of age are overrepresented in this group, however we do not find other statistically significant differences in terms of income, gender, or education level.

It is also interesting to note that around 40% consumers report that they refrain from contacting retailers or suppliers, although they are sometimes unhappy with goods and services bought online. These results are in line with some of the findings from the international literature surveyed previously. Some of the studies included in the literature review, highlight that alongside the potentially high costs of complaining (such as time and resources used by the consumer to document their claim) and low expectation of service recovery – blame attribution – in this case consumers who blame themselves for service or product failure may explain why some consumers choose not to complain to the retailer even if they are unsatisfied with a service or good (Harris et al., 2006; Choi and Mattila, 2008).

37% of the consumers report that they find it hard to keep track of the details in their online subscriptions. Furthermore, another interesting finding is that around 17% agree with the claim that they postpone unsubscribing because it's hard and takes too much time. Another 20% neither agree nor disagree with this claim, and the remainder of 63% disagree with the claim. Although 17% might seem like a low number, this finding is potentially worrisome, as it might indicate that some consumers are potentially “trapped” in subscriptions they do not desire, especially if they also find it hard to keep track of their subscriptions. Given the rise of “dark patterns” and other nudging techniques aimed at manipulating the consumers’ decisions it, it is important to monitor indicators such as this one.

With the help of linear regressions, we aim to better describe the group who postpones cancelling subscriptions because “*it is hard and takes too much time*”. The results are presented in appendix Figure 19. The analyses show that consumers who are unhappy, but do not complain, those who find it hard to have an overview over their subscription details and those who used a lot of time to change or end their online subscriptions are overrepresented amongst those who postpone cancelling subscriptions. These results may indicate that previous negative experiences with cancelling subscriptions also affect the respondents’ current willingness to end subscriptions. The association between overall trust in online e-commerce and postponing ending subscriptions is not statistically significant (i.e., no difference between those who trust, and those who do not in terms of postponing cancelling subscriptions). We have also analyzed several socio-demographic indicators: gender, income, and age. We find no gender or income differences. However, consumers over 60 years of age are overrepresented amongst those who postpone ending subscriptions because they find it difficult and time consuming.

In Figure 6 we turn our attention to another set of questions pertaining to experiences in e-commerce. Here again, we show the percentage of respondents who agree, are neutral towards or disagree with each statement in the figure. One of the most striking findings is that 63% of the consumers prefer to shop in Norwegian online stores and only 14% of the consumers disagree with this statement. However, 37% of the consumers report that they

have experienced more problems with goods purchased from Norwegian stores compared to foreign stores – and 36% report the opposite – namely that they have experienced problems with foreign online stores compared to Norwegian ones. As previously discussed, data from the Consumers Conditions Survey indicates that consumers may not be aware of where retailers (and online stores) are located.

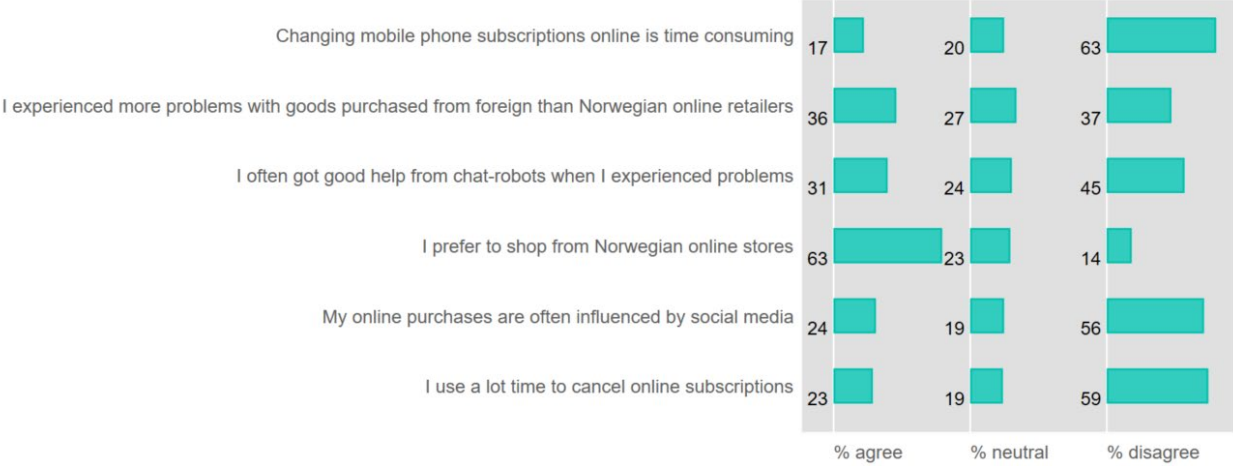


Figure 6: Experiences in online shopping: Percent who agree, neither agree nor disagree and disagree with various statements

Another interesting finding is that there is a considerable sub-group of consumers who are highly dissatisfied with chat-robots. Our results show that 45% of the respondents disagree with the statement that “they often get good help from chat-robots when they experience problems”. However, 31% agree with statement and 24% neither agree nor disagree with this statement. Almost none of the consumers who answered the survey fully agree with the claim they got good help from chat-robots.

23% of the respondents agree that they used a lot of time to cancel online subscriptions and 17% agree that changing mobile phone subscriptions online is time consuming. However, the majority – 59 and respectively 60 percent disagree with these claims. The correlation-coefficient between the item I used a lot of time to cancel online subscriptions and changing mobile phone subscriptions online is time consuming is 0.5. This is relatively high for survey data and is statistically significant.

Lastly, we have also included an item regarding the influence of social media on online purchases. 56% of the respondents disagree that their online purchases are often influenced by social media and 24% agree with this claim. While the reliability¹⁷ of self-reported items can always be questioned, this result highlights that 1 out of 5 consumers is often influenced by social media in their online purchases.

¹⁷ How trustworthy the item is, or whether the question can be depended on to accurately capture a phenomenon.

COVID-19s impact on respondent’s online shopping habits

The results presented on the left side of Figure 7 shows the percentage of respondents who reported that they purchased more online, as much, or less during the COVID-19 pandemic. In the right panel we show the percentages of respondents who *think they will continue* to buy more, as much/as many, or less goods and services online after the COVID-19 pandemic.

The results show that around 6 out of 10 respondents say that they have purchased products and services online as often as they did before the COVID-19 pandemic. While the majority reports that they have unaltered online shopping habits, around 3 out 10 respondents say they have bought more goods and services during the pandemic. Only 8% report that they have bought less goods or services online during the pandemic.

Around 7 out of 10 respondents plan to buy as many products and services online, after the COVID-19 pandemic. Only around 10% percent of the respondents plan to buy more goods and services online after the pandemic, while around 10% plan to buy less goods or services online after the pandemic. Furthermore, around 6% are not sure how many products or services they will purchase online after the COVID-19 pandemic.

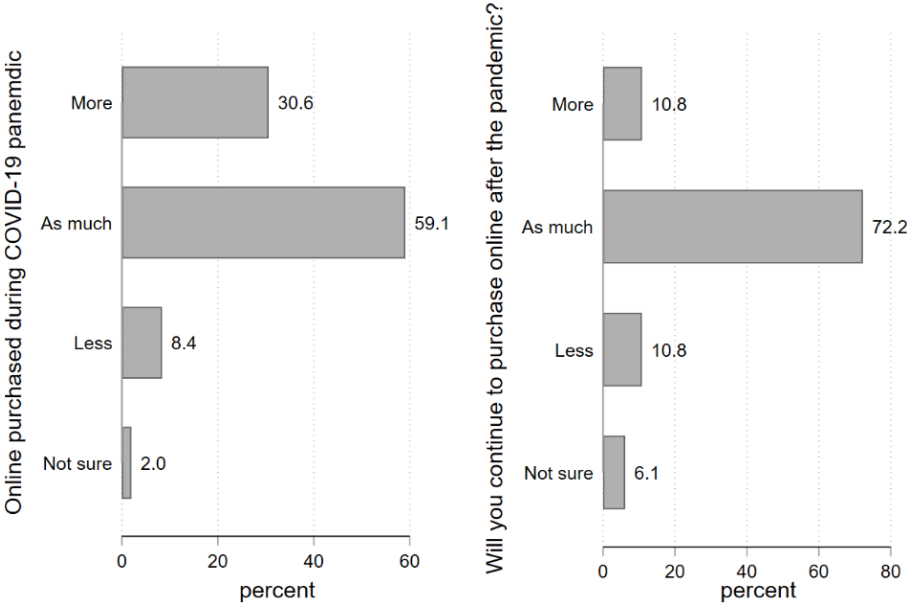


Figure 7: Percentage of respondents purchased more, as much/as many, or less goods and services during the pandemic (left) and plans for after the pandemic (after).

We have also tested whether the respondent’s household income and their level of education are associated with whether, or not they purchased more goods and services online during the COVID-19 pandemic. For these analyses we have employed multinomial logistic

regressions¹⁸. We find no statistically significant associations between the respondents' income and how many products and services they reported purchasing online during the pandemic. We did not find any statistical differences between those with lower education (completed mandatory education and upper secondary) and those with higher education (completed university education at the BA, MA or higher level) in terms of online purchases.

In terms of the plans to purchase online after COVID-19, we did not find large and systematic differences between groups with different household income, or levels of education. Nevertheless, we find a relatively small – around 8%, but statistically significant association – respondents with a household income below 300.000 NOK are slightly overrepresented amongst those who say they will buy more goods and services online after the COVID-19 pandemic (compared to those who have a household income between 500.000-799.999 NOK). This association remains stable when we include controls for age, education, gender and geography.

Frequency of online shopping in selected markets

In this section, we turn our attention to how often consumers purchased goods and services in selected markets. The results are presented in Figure 8 and Figure 9. In Figure 8 we show the percentages of respondents who have a subscription for online newspapers, music streaming, audiobook streaming, movies and TV series streaming and other markets (left panel). In the right panel we show the percentages of consumers who changed their electricity services and mobile operator subscription during the past year. In Figure 9 we display the median frequency of purchases for electronics, flights, food, and clothes online.

The results show that most of the respondents have subscriptions to online newspapers, music streaming and to movies and TV-series streaming services. Around 70% of the respondents have a subscription to a movie and TV-series streaming service. Over 50% of the respondents have a subscription to an online newspaper and over 60% have a music streaming subscription. However, only around 16% have a subscription to an audiobook streaming service. Lastly, around 46% of the respondents, report that have subscription to other online services. The right panel of Figure 8 shows that around 42% of the respondents have changed their electricity service subscription during the past two years and that around 37% have changed their mobile operator subscription in the past two years.

¹⁸ Multinomial logistic regression is an extension of binary logistic regression that allows for more than two categories of the dependent or outcome variable. The results are estimated as log odds of the outcomes are modeled as a linear combination of the predictor variables. In our application, this model allows us to compare directly between those who report the bought more and respectively less goods with those who report at they have bought at much.

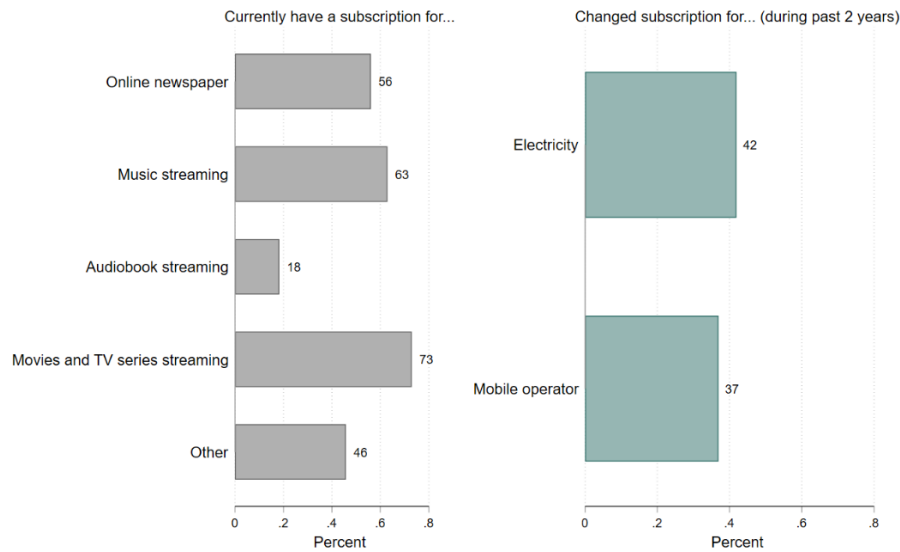


Figure 8: Percent of the respondents who have a subscription for different markets (left panel) and the percentage of consumers who changed their electricity and mobile operation subscription during the past year (right panel).

Figure 9 shows the median frequency of purchases for electronics, flights, food, and clothes online. Around 36% of consumers purchase electronics online yearly, 18% purchase electronics online twice a year, and around 9% purchase electronics online monthly or more often. However, around 31% of the respondents, report that they have never purchases electronics online during the past two years.

In terms of flights, the median purchasing frequency is yearly, and around 37% of the respondents, report that they purchase flights online yearly. Around 25% report that they have not purchased flights online during the past two years, 27% report they have purchased flights online twice a year, and around 5% report that they have purchased flights online monthly.

The median frequency of purchasing clothes online is twice a year and around 35% of the respondents, report that they have purchased clothes online twice a yearly. Only 19% report that they have not purchased any clothes online during the past two years, and 18% report that they purchase clothes online yearly. We also note that around 25% of the respondents purchased clothes online *monthly or more often* during the past two years.

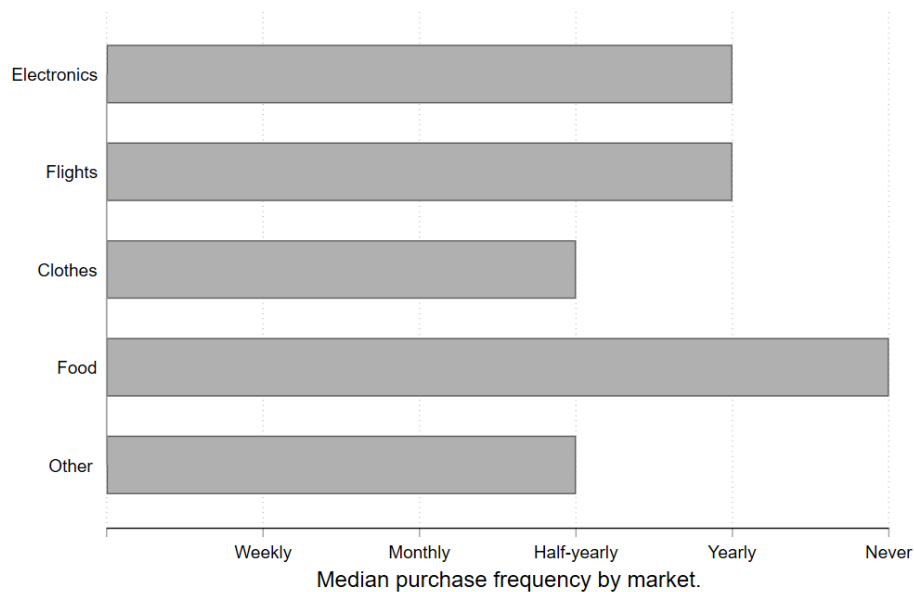


Figure 9: Median frequency of purchases by market.

Online food shopping is relatively rare. The median frequency of purchase is never, meaning that around 57% of the consumers surveyed report that they have never purchased food online during the past two years. Around 7% report that they purchased food online yearly, 10% report that they purchased food online twice a year, 11% report that they purchased food online monthly and 12% report that they have purchased food online weekly. Individuals who purchased food online reside in Oslo, Vestfold, and Telemark, Viken, as well as in other regional centers. This is not surprising since online food-delivery and purchase services are still located around regional centers

Our survey shows that clothes are the goods most often purchased online, while food is most seldom purchased online. In terms of services, our findings show that over 7 out of 10 consumers have a subscription for film- and series streaming. We also note that 4 out of 10 respondents have changed their electricity service and mobile operator subscription during the past two years.

Problems experienced with online purchases, or when trying to change or end a subscription

In this section, we turn our attention to the share of respondents who have experienced problems with online subscriptions and services. Between 73% and 85% of the consumers have not experienced any problems. Respondents report least problems with the airline services market, and most with clothes and food-delivery and purchase market. The results showing the percentage of consumers who have not experienced a problem, who have experienced a problem and complained and who have experienced a problem and gave up during the complaint process are presented in Figure 10.

In terms of returning products - 44% of the consumers surveyed reported that they have returned products purchased online during the past 2 years. Among consumers who returned products, only 10% found it hard to return faulty products. However, 30% reported that they found it hard to return products which they did not desire. Furthermore, 30% of the

respondents reported that they had not received a return slip with their purchases.¹⁹ These findings confirm our insights from the mystery-shopping.

The shares of consumers who experienced problems in the presents survey are somewhat higher than those from the Markets Monitoring Survey data from 2020 (Alecú, 2021). These differences might be due to the (slightly) different wording of the question employed in the current survey, the larger sample size employed in the current survey, the differences in the recall periods for some of the markets, or simply the different data collection timepoint²⁰.

In the electronics market, around 16.7% of the consumers experienced problems. Among those who experienced problems in the electronics market, 52.5% have made a complaint – the remainder 47.5% attempted complain but have given up during the complaint process. A similar picture emerges for the other markets. Across these markets almost half of the consumers who experience a problem – give up during the complaint process (please see figure 17, for the exact per market percentages.)

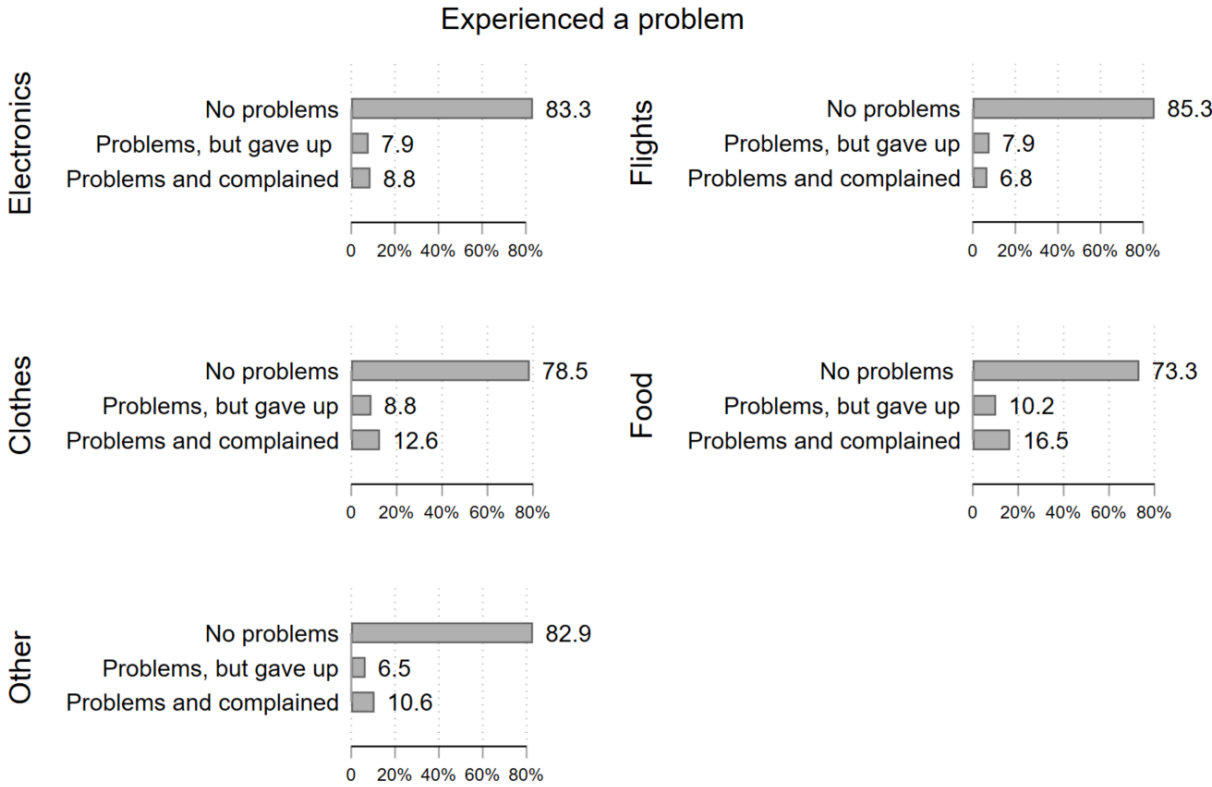


Figure 10: Percent who experienced a problem and type of action they engaged in.

For flights around 14.7% report that they have experienced problems. Among these 53.6% report that they gave up during the complaint process, while 46.4% completed the complaint

¹⁹ While this finding is potentially concerning, we cannot exclude that these results are also influenced by re-call bias.

²⁰ The Markets Monitoring data contain around 500 responses per market were collected in 2019 (wave 1) and 2020 (wave 2). The data employed in this report contains between 820 (food) and 1600 (clothes) responses who made online purchases during the past two years per market.

processes. For clothes, 21.4% experienced problems. Amongst those experiencing problems with clothes, 58.8% completed their complaint, while 41.2% gave up. The share of consumers who experienced problems is highest for the food market where 26.7% of the consumers experienced problems. Amongst these 61.6% experienced problems and complained, while the 38.4% experienced problems and gave up on lodging a complaint.

For the category *other products and goods* purchased online the percentage who experienced problems is around 17%, and here again we see that in total 6.5% of the consumers experienced problems and gave up on lodging a complaint during the complaint process.

In Figure 11, we show the percentages of consumers who experienced a problem, and who either complained to the supplier or gave up during the complaint process. The percentage of consumers who gave up during the complaint process varies between markets. However, our results show that 38% and 53% gave up during the complaint process.

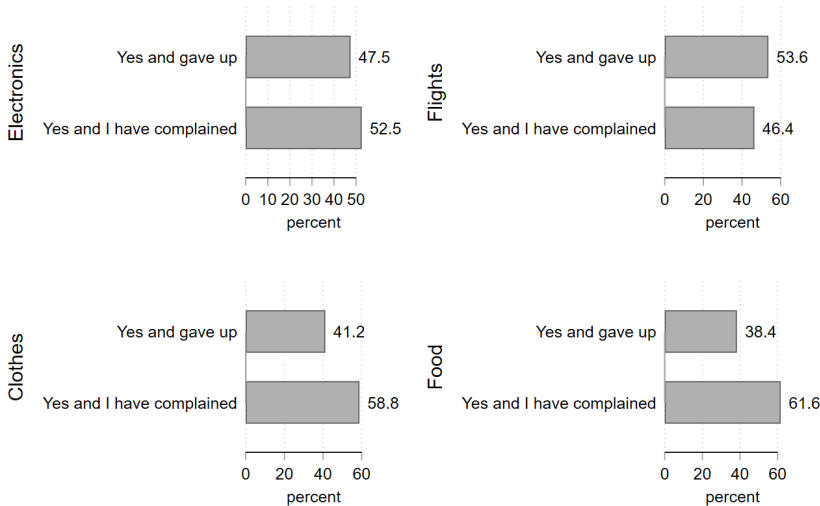


Figure 11: By market percentage of consumers who experienced problems and either complained to the supplier or gave up on complaining during the process.

In sum, we find these results somewhat worrisome. Although, the share of consumers who experience problems is relatively low, and comparable across markers – almost half of the consumers – on average – give up during the complaint process. Some of the reasons why consumers give up are explored in the next section.

Figure 12 displays the percentage of consumers who experienced a problem when trying to change or end their subscriptions. Around 18% of the consumers have experienced a problem when trying to change or end their electricity services subscription. 15% have experienced problems with changing or ending subscriptions for mobile operators. 12% and respectively 11% experienced problems with ending or changing subscriptions for audiobook streaming and online newspapers. 10% experienced problems with changing or ending music subscriptions. 8% experienced problems with ending or changing movies and TV

series streaming. For the category “other” subscriptions the 19% of the consumers report experiencing problems with changing or ending subscriptions.

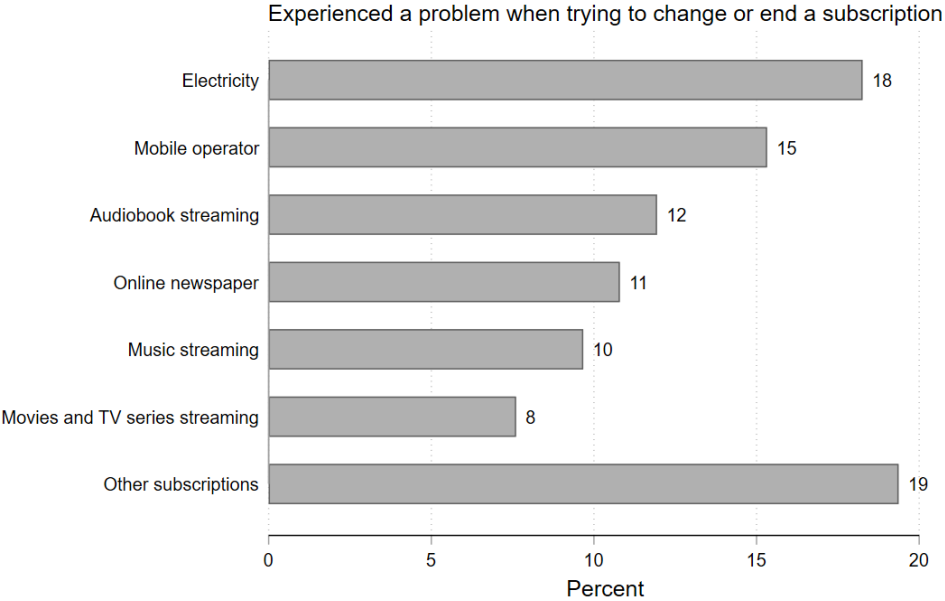


Figure 12: Percent who experienced a problem when trying to change or end an online subscription by market

We have also investigated whether some socio-demographics are over-represented amongst those who experienced problems, with the aid of linear probability models. Our findings indicate the following:

- **Electricity:** The group aged 18-29 between is overrepresented amongst those who have experienced problems when trying to change or end an electricity services subscription. This result is controlled for gender, income, education, or county of residence. We find no statistically significant differences in terms of gender, income, education, or county of residence.
- **Mobile operators:** The group aged 18-29 between is overrepresented amongst those who have experienced problems when trying to change or end their mobile subscription. This result is controlled for gender, income, education, or county of residence. We find no statistically significant differences in terms of gender, income, education, or county of residence.
- **Audiobook streaming:** We find no statistically significant differences in terms of gender, age, income, education, or county of residence.
- **Online newspaper:** Those with higher education are overrepresented amongst those who experienced problems, while individuals over 60 years of age underrepresented amongst those who experience problems. This result is controlled for gender, income, or county of residence. We find no statistically significant differences in terms of gender, income, or county of residence.
- **Music streaming:** We find no statistically significant differences in terms of gender, age, income, education, or county of residence.
- **Movies and TV series streaming:** The group aged 18-29 between is overrepresented amongst those who have experienced problems when trying to

change or end a movies and TV series streaming subscription. This result is controlled for gender, income, education, or county of residence. We find no statistically significant differences in terms of gender, income, education, or county of residence.

In sum, these results highlight that some of the markets studied are problematic. We find it worrisome that – on average – more than 1 in 10 consumers experienced problems with changing or ending their subscriptions. Furthermore, we find that young (18-29) are overrepresented amongst those who experience problems in some of the service markets.

This is especially the case for the electricity services market where almost 2 out of 10 consumers have experienced problems with changing or ending their subscriptions. Our survey was fielded (between 15 and 31 October), a period when the electricity prices were considerably higher than normal. On the 18th of October, the media attention regarding the high electricity prices started with breaking news updates²¹ regarding new high price records in 2021. The electricity prices remained high during the entire data-collection period. We argue that it is worrisome that such a high share of consumers reports issues with changing their electricity service subscriptions, especially in a high price period. Some of the reasons are explored in the following section.

Outcome of complaints and reasons for not taking action when faced with a problem

In Figure 13 we display the outcomes consumers received the last time they complained. We show the percentage of respondents who got a refund, replacement, store credit (tilgodelapp), were not successful and those.²² These questions were asked to all respondents who had forwarded a complaint to the supplier or retailer, for all the markets²³. As, according to the Consumer Conditions Index data - 91% of Norwegian consumers complained about the problem to the retailer or service supplier, we only included this option. Our questions focus on the last time the consumer experienced a problem and complained.

Amongst those who lodged a complaint only 13.4% were not successful and 5.5% do not remember. Around 5 out of 10 respondents received a refund, 3 out of 10 received a replacement, and around 2 out of 10 received store credit (tilgodelapp). We have not found any systematic differences in terms of gender, income, education, age, or country of residence in terms of the outcomes (refund, replacement, store credit, unsuccessful).

²¹ For instance: <https://www.nrk.no/nyheter/ny-prisrekord-pa-strom-i-morgen-1.15694284>; <https://dinside.dagbladet.no/okonomi/stromprisen-setter-forelopig-arsrekord/74407032>

²² The respondents had the possibility to mark several answers in this question. We have carried out additional analyses and have found that the answers are generally high quality and respondents did not check both for not remembering and getting a refund.

²³ Due to restrictions on the length of the survey we did not have the possibility to ask these questions per market.

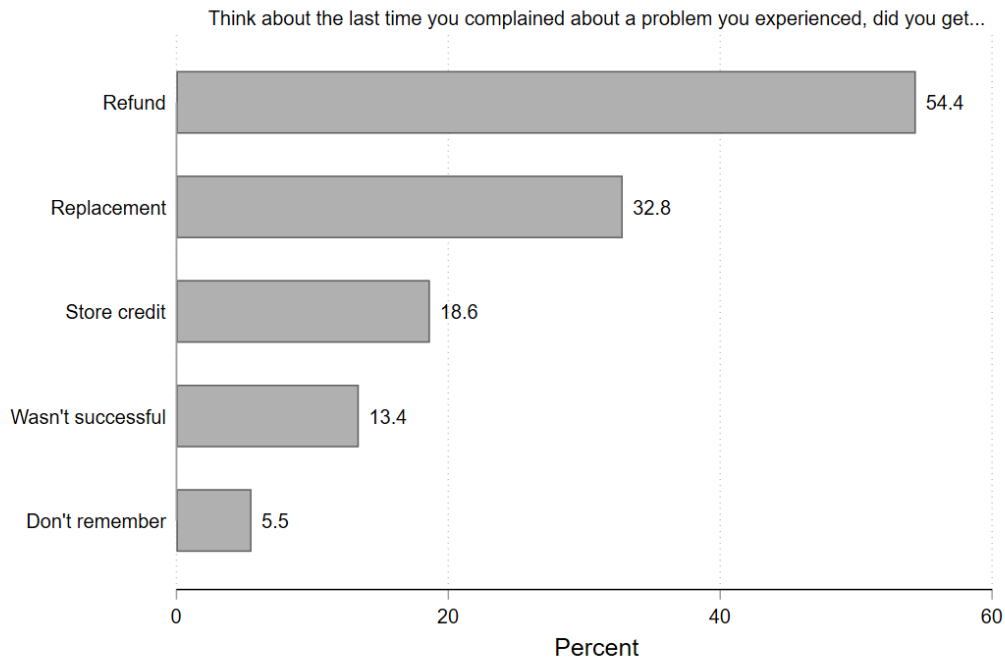


Figure 13: Outcome of complaints for respondents for respondents who experienced a problem and complained.

In Figure 14 we display the percentage of respondents who are satisfied, neutral or dissatisfied with each of the outcomes from Figure 13 (refund, replacement, store credit, unsuccessful). Among the consumers who got a refund, 8 out of 10 were satisfied with getting a refund. Only around 9% were respectively dissatisfied or neutral with this outcome. Additional analyses, also confirm that respondents were most satisfied with getting a refund compared with the other outcomes.

Around 70% of the consumers who received a replacement product were satisfied with the outcome, 16% were neither satisfied nor dissatisfied, and around 10% were dissatisfied with the outcome. For store credit, the percentage of consumers who were satisfied with the outcome is considerably smaller only around 42%. Furthermore, around 30% of the consumer were neither satisfied nor dissatisfied with store credit, and 30% were dissatisfied with receiving store credit. Unsurprisingly, over 96.6% of the consumers were not satisfied with being unsuccessful with their claim.

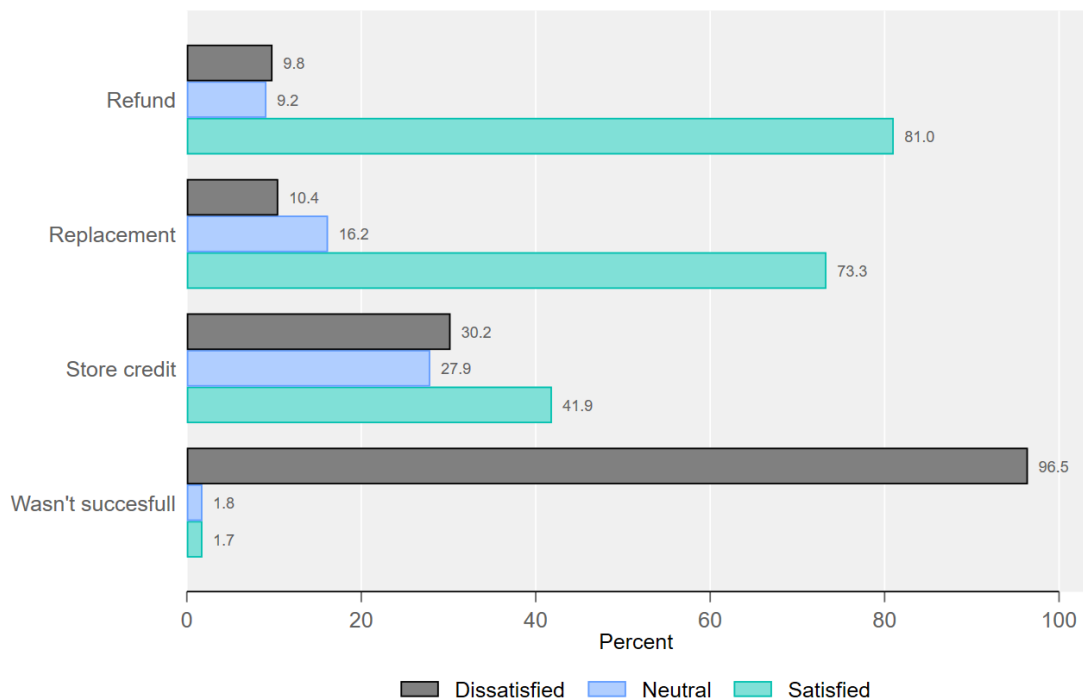


Figure 14: Satisfaction with different outcomes of complaints.

In Figure 15 we display some of the reasons why consumers gave up on complaining.²⁴ The bars represent the percentages of consumers who checked each of the answers. Around 33% of the respondents, report that the supplier/retailer made it hard for them to complain. 28% reported that the sums involved were too small. 26% reported that it takes too much time. 22% reported that they were unsure where to complain. 20% were unsure of their rights. 19% reported that it was hard to find the necessary documentation. 18% that they had tried to complain before but did not succeed then, and 17% reported that they did not think their problem could be solved.

Perhaps the most worrying finding on this question is that around 1 out of 3 consumers reports that suppliers/retailers have made it hard for them to complain. Although this claim is vague, and warrants more research to better understand it, it might inform us of potentially large problems. As discussed during the exploratory mystery shopping part of the report, we found evidence of “dark patterns”, and nudges designed to steer away consumers from certain choices. Another finding which might underpin this is that around 2 out of 10 consumers were unsure of where to complain and 2 out of 10 were unsure of their rights. Hence, we argue that more precise and targeted information about consumer rights is necessary.

²⁴ This was a multiple-choice question, asked to all the participants, across markets who previously reported that they gave up on complaining.

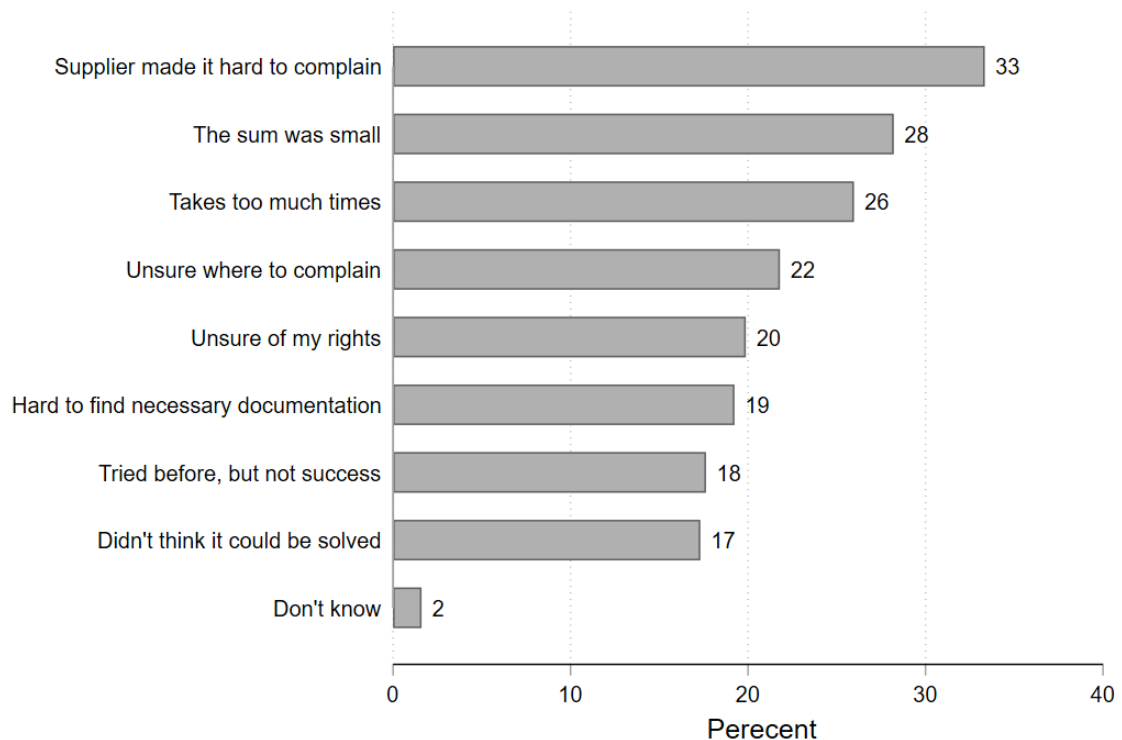


Figure 15: Percentage of respondents who experienced problems, but gave up on complaining, gave the following reasons for giving up on complaining when they experience problems (multiple choice question).

Usage of and trust in online reviews

In this section we are exploring several claims regarding ratings and reviews. Each claim, as well as the percentage of respondents who either agree, are neutral (neither agree nor disagree) and disagree with the claim is presented in Figure 16.

To ease visualization, long claims were truncated, or rephrased in a shorter form. Each truncated claim end with a star symbol (*). In the interpretation of the findings, the complete version of the claims is presented – these are marked in *italics* text and the Norwegian version is included in the afferent footnote. As reviews of products are available on most retailers' online stores, we focused our questions mainly on reviews of products.

66% of the consumers report that they *always check ratings and reviews for products and services they plan to purchase online*²⁵. Only 16% disagree with this claim, while 18% of the consumers neither agree nor disagree with this claim.

²⁵ «Jeg sjekker alltid omtaler av produkter eller tjenester jeg skal kjøpe på nett»



Figure 16: Percent who agree, neither agree nor disagree, and disagree with the statements.

It is interesting to note that while the majority report that they check review of products and serviced they intend to buy, 62% of the consumers disagree with the claim that they *always write review on the retailers' website, regardless of whether they are satisfied or unsatisfied with the purchase*²⁶. Only 19% of the respondents agree with this claim and 20% are neutral.

Furthermore, 45% report that they *never write reviews of products they are happy with*²⁷. Around 30% of the consumers surveyed disagree with this claim – implying that they also write reviews of products they are happy with. 24% of the consumers neither agree nor disagree with this claim.

When it comes to trust, 40% of the consumers report that they *do not trust reviews they read on the retailers' website*²⁸. Around 26% of the consumers report that they trust reviews they read on the retailers' website and around 34% neither agree nor disagree with the claim.

Additional analyses also show that those who check reviews before making purchases are also more likely to agree with the claim that they *always write review on the retailers' website, regardless of whether they are satisfied or unsatisfied with the purchase* and disagree with the claim that they *never write reviews of products they are happy with*. However, we also note that we did not find a statistically significant correlation between trusting reviews on the retailer's website and checking reviews. In terms of trust, the only significant (bivariate) association we find is between trust and writing reviews of products one is happy with (i.e., Those who write reviews of products they are happy with are also more likely to trust reviews on the retailer's website). Furthermore, our analyses have not revealed statistically significant and robust associations between socio-demographic variables (age, gender, geography, income) and the claims presented. In sum, these results highlight consumers check reviews before making purchases online, although consumers do not always trust reviews they read.

²⁶ «Jeg skriver alltid omtaler på butikkens nettsider, uavhengig av om jeg er fornøyd eller misfornøyd»

²⁷ «Jeg skriver aldri omtaler av produkter jeg er fornøyd med på nett»

²⁸ «Jeg stoler ikke på omtalene jeg leser på nettbutikkens hjemmesider»

7. Conclusion

Our main research questions are: how does digitalization affect consumers' possibilities to contact sellers/suppliers/retailers if they have experienced problems with goods or services purchased online? What are the experiences of consumers who have purchased products or services online that they have dissatisfied with?

To answer these questions in this study we have employed data from several sources and have focused on the following sub-questions:

- Is information about how to contact retailers/suppliers easy or difficult to access for consumers if they experience a problem?
- Is information on how to change or terminate subscriptions easy or difficult to access for consumers?
- What are the experiences of those who complained?
- What are the reasons some consumers gave up on complaining if they have experienced problems?
- How is the complaint behavior affected by market type, and price?
- Which customer groups are most vulnerable in a digitalized environment?
- How are the return rights experienced and utilized across markets?

These questions are important as a considerable number of Norwegian consumers purchase goods and service online. According to the 2020-Consumer Conditions Survey around 8 out of 10 of Norwegian consumers reported in 2020 that they have purchased goods and services over the internet. Furthermore, according to our own survey, around 30% report that they have purchased more goods and services online during the COVID-19 pandemic. Hence, it is important to understand whether and how digitalization affects consumers.

Although not all consumer complaints might be legitimate, our overall results show that a considerable number of consumers experience problems in the selected markets and around half of the consumers give up on their claims. We start this concluding section by reiterating some of the empirical expectations found in the survey literature regarding the role of digitalization and e-commerce and present some of the limitations of the present study. In the next sections, we summarize and discuss results for each of the sub-questions.

We have narrowed the focus of our study primarily to these following markets: electricity services; mobile operators, audiobook streaming, online newspapers, music subscriptions, movies and TV series streaming, electronics, airline services (flights), clothes and food. 'As part of our survey we have also included questions of a more general nature focusing on the consumers' overall experiences and behaviors.

Despite our efforts to employ several sources of data and information in developing this study, some caveats remain. Firstly, our study is descriptive in nature – in other words, it only informs of associations and does not identify causal effects. In other words, the nature of our data do not allow us to conclude that our findings reflect the *causal* effects of digitalization. Rather, our findings inform of the possible consequences of digitalization and of the mechanisms (i.e. how) through which they may influence consumers and consumer behavior. Secondly, the data we employ here are cross-sectional – this implies that our study does not inform of changes *over time* in consumer behavior. Nevertheless, our data allow us to compare behaviors, experiences, and attitudes between groups of consumers. Thirdly, both

our mystery shopping and the literature review are limited in scope. The mystery shopping includes only 12 (large) retailers and suppliers. The scoping review only accounts for literature published in peer reviewed journals – hence, we are excluding a lot of valuable knowledge from reports from national and international consumers authorities, and research institutes. Lastly, in this report we have mainly employed information from quantitative sources – such as surveys – which are less able to capture the complexities faced by consumers but are highly useful in describing patterns at the group level. As previously discussed in chapter 2.4, there are still some concerns regarding the representativity of the data.

So, how does digitalization affect consumers' possibilities to contact sellers/ suppliers/ retailers if they have experienced problems with goods or services purchased online? Taken together, the results from this study show these questions do not have a clear-cut simple answer.

Findings from the scoping review highlight that consumer complaint behavior is a complex phenomenon. Some of the results suggest that for some groups of consumers digitalization and increasing e-commerce are positive. Some studies suggest that digitalization lowers the costs of complaining, thus making it easier for consumers to complain. For instance, Dunn and Dahl (2012) argued that e-commerce also reduces the inconvenience and social discomfort of complaining.

Yet, other studies show that consumers might find it harder to complain in online settings (Suomi and Järvinen, 2018). Some of the reviewed literature discussed that this might be especially problematic for service markets. In service markets, consumers either blame themselves more for service failure, or have lower expectations for service recovery (Harris et al., 2006; Choi and Mattila, 2008).

Nevertheless, while the online/in store dimension is important in relationship to complaints, they survey of the international literature in chapter 3 shows that other factors are also of importance when studying consumer complaint behavior. The studies show that refraining from complaining is also linked to the customer's perceptions of justice, their personality, attitudes, as well as social norms. Furthermore, a study also shows that the consumers' knowledge of their rights is related to their consumer complaint behavior (Donoghue et al., 2016). However, perhaps the most prominent finding from the scoping review is that complaint behavior is situation dependent and that being able to forward a complaint, is also one of the important factors in relationship to post-complaint satisfaction, positive word of mouth and loyalty.

How many Norwegian consumers experience problems when shopping online?

Extant data from the Markets Monitoring Survey and Consumer Conditions Survey show that Norwegian consumers generally experience somewhat more problems than European consumers – regardless of whether they purchase goods or service online or in store. In 2020, around 26% of Norwegians experienced a problem when buying a good or service online. The share of consumers who experienced at the EU27-level is 22% and in 20% in EU-North.

Arguably, it is a paradox that both the share of consumers who experience problems is relatively high and so is the level of trust that retailers, suppliers, and service providers respect their consumers' rights. The data at hand do not allow us to explain this paradox.

Nevertheless, several explanations are possible: the consumers have high degrees of trust because when they experience problems, their problems are solved; that consumer protection agencies are efficient in protecting consumer rights, or because there are individual level differences in consumer complaint behavior.

We also note that shares of consumers experiencing problems are also relatively high in the goods and services markets we studied in our survey.

Percentage of consumers who experienced problems in the selected service markets:

- 18% of the consumers have experienced a problem when trying to change or end their electricity services subscription.
- 15% have experienced problems with changing or ending subscriptions for mobile operators.
- 12% experienced problems with ending or changing subscriptions for audiobook streaming
- 11% experienced problems with ending or changing subscriptions for online newspapers
- 10% experienced problems with changing or ending music subscriptions.
- 8% experienced problems with ending or changing movies and TV series streaming. For the category “other” subscriptions the 19% of the consumers report experiencing problems with changing or ending subscriptions.

Percentage of consumers who experienced problems in the selected goods markets:

- In the electronics market, around 16.7% of the consumers experienced problems.
 - o Among those who experienced problems in the electronics market, 52.5% have made a complaint – the remainder 47.5% attempted complain but have given up during the complaint process.
- For flights around 14.7% report that they have experienced problems.
 - o Among those who experienced problems: 53.6% report that they gave up during the complaint process, while 46.4% completed the complaint processes.
- For clothes, 21.4% experienced problems.
 - o Amongst those experiencing problems with clothes, 58.8% completed their complaint, while 41.2% gave up.
- For the food market where 26.7% of the consumers experienced problems.
 - o Amongst those who experienced problems: 61.6% experienced problems and complained, while the 38.4% experienced problems and gave up on lodging a complaint.

The shares of consumers who report experiencing problems in these markets are considerably higher than the shares reported in the Consumer Markets Monitoring Survey. However, the Consumer Markets Monitoring Survey is focused on all purchases, not only online purchases and has a considerably smaller per market sample (500 respondents).

Is information about how to contact retailers/suppliers easy or difficult to access for consumers if they experience a problem?

Given the high share of consumers who experience problems, it is important that the information they on how to contact suppliers and retailers is easily available. In the mystery-shopping part of our study we investigate 12 retailers of services and goods in active in Norway. The aim of this small-scale mystery shopping was to investigate whether consumers have access to: (i) information on how to report and return faulty products, or products they do not desire within the cooling off period; (ii) how easy it was for consumers to terminate subscriptions; (iii) how easy it was for consumers to delete accounts. Our findings are limited to the observation period of April-May 2021.

Our main findings indicate that:

- There is a mismatch between how easy it is to create accounts and subscriptions and compared to how difficult and at times complex it was to close subscriptions (and delete) accounts. Consumers could create accounts within a few clicks, however, to end subscriptions, consumers would have to navigate several menus and webpages pages.
- We found that it is generally easier for consumers to return a faulty product than to end a subscription. However, we note that the information on who bears the return costs was not always as easily available.
- We also observed that the information about the consumers' possibility of returning unwanted goods (during the cooling-off period, angrerett) was generally less systematized and required the consumer to navigate more on the webpage. This can be problematic for consumers as it can be both confusing, requires consumes to invest time and to have good digital skills.
- We found that the costs of repairing a product were almost impossible for a customer to estimate.
- Lastly, our mystery shopping has also identified that consumers are nudged to make accounts and that there are considerable hurdles for consumers who want to close their account and delete the data the company has on them. This was problematic both for the product and service retailers and suppliers.

What are the experiences of those who complained?

In this section we are focusing on the experiences of consumers how complained regardless of the market where they experienced problems. We will also summarize some of the main reasons consumers gave up on complaining if they have experienced problems and briefly discuss differences between markets. Although the EU-Scoreboard data are useful when comparing Norwegian consumers with EU27 consumers, these data no not allow us to study the experiences, behaviors and attitudes of consumers who engage in e-commerce. Therefore, and informed by the mystery shopping and scoping review, we have also designed an online survey. The survey allows us to describe whether Norwegian consumers experience problems in online transactions.

The results from this survey show that consumers generally find it easy to complain, that relatively fewer have experienced problems with ending subscriptions and that the problems they experience are solved when they contact retailers. Over 50% of the consumers surveyed, report that they find it easy to complain in online stores and only 18% disagree

with this claim. Around 56% of the consumers report that they did not experience problem with ending online subscriptions, while 23% report that they have experienced problems. Furthermore, 45% agree with the claim that most online stores make it easy for consumers to complain. Nevertheless, 22% disagree with this claim.

Around 44% of the consumers surveyed reported that they have returned products purchased online during the past 2 years. Among those who have returned products purchased online, only 10% found it hard to return faulty products. However, 30% reported that they found it hard to return products which they did not desire. These findings confirm our insights from mystery-shopping.

Our analyses also revealed the following somewhat worrying pattern. When we ask consumers if they have experienced problems, regardless of the market, around 1 out of 5 consumers report that:

- they have experienced problems with ending or changing online subscriptions (23%)
- that they often experience that their problems are not solved even if they complain (21%)
- they often give up on complaining because it is too hard (20%)
- they often give up on complaining because it takes too much time (24%)
- they postpone unsubscribing because it's hard and takes too much time (17%)

Furthermore, 40% of the consumers report that they are sometimes unhappy with goods and services bought online – do not contact the retailers. This indicates that the number of consumers who are dissatisfied with goods and services is considerably higher than the number of consumers who express their dissatisfaction.

Our results show that a considerable between 15% and 27% of the of consumers encountered problems in several markets. Respondents report fewest problems with the airline services market, and most with clothes and food-delivery and purchase market.

For the product markets perhaps the most worrying finding here is the share of consumers who report that they have experienced a problem, attempted to complain but have given up during the complaint process is high - our results show that between 38% and 53% of those who experience problems give up during the complaint process.

The respondents who experienced problems and gave up on complaining during the process report the following reasons for doing so:

- Around 33% report that the supplier/retailer made it hard for them to complain
- 28% reported that the sums involved were too small.
- 26% reported that it takes too much time.
- 22% reported that they were unsure where to complain.
- 20% were unsure of their rights.
- 19% reported that it was hard to find the necessary documentation.
- 18% that they tried before but did not succeed
- 17% reported that they did not think their problem could be solved.

If we turn our attention to consumers that have complained to a supplier, our results show that consumers were most satisfied with receiving a refund, and least satisfied with getting store credit (tilgodelapp).

Lastly, we note that most consumers check rating and reviews of products before making online purchases. However, 40% of the consumers survey report that they do not trust reviews they read on the retailers' website and 45% report that they *never write reviews of products they are happy with*.

In terms of getting help, chat-robots are contentious in our data. Our results show that 45% of the respondents disagree with the statement that "*they often get good help from chat-robots when they experience problems*". However, 31% agree with statement and 24% neither agree nor disagree with this statement. Yet, it is important to note that almost none of the consumers who answered the survey fully agree with the claim they got good help from chat-robots. This finding raises some doubt regarding the usefulness of chat-robots.

In sum, our report highlights, that although Norwegian e-commerce generally functions well, there are a considerable number of consumers who experience problems, and many of these do not formally complain to a supplier or retailer. These findings may imply that formal complaint statistics may substantially under-report the number of problems consumers experience.

Which customer groups are most vulnerable in a digitalized environment?

Perhaps the most positive finding, is that no socio-demographic group is overrepresented in terms of experiencing problems. We, generally, find no statistically significant differences with regards to the probability of expediting problems in terms of age, gender, educational background and income in Norway. This finding is based on analyses of our own survey data, as well as data from the EU Commissions Consumer Scoreboards data. The finding might be an indicator of generally healthy markets where problems or service failures happen in more or less random manner.

Nevertheless, in terms of socio-demographics our findings suggest that elderly consumers might struggle more in digital transactions. Our findings show that consumers aged 60 and above are over-represented amongst those who have experienced problems with ending or changing online subscriptions. This group is also more likely to report that they have often experienced that their problems are not solved even if they complain. Lastly, consumers in this age group also more likely to report that they often give up on complaining because it is too hard, and it takes too much time.

Alongside socio-demographics, the knowledge of consumer right is also an indicator of vulnerability. In Norway, around 6 out 10 consumers have a low or medium knowledge of their consumers rights. A lack of knowledge of consumers' rights makes the consumers vulnerable and potentially incapable of action if they are faced with wrongdoing from a company. Although the share of consumers with a low and medium knowledge of their consumer rights is high, it does not deviate much from the EU27-average.

Conclusion and consumer policy implications

Our findings partly confirm and partly extend previous research. The Norwegian Consumer Agency (Forbrukerrådet) conducted a representative survey in 2020 on digital content services and subscription traps²⁹. They found that 26 percent had problems escaping their subscription contracts. This is similar to our results. Our results indicate that around 23 percent have experienced problems with ending or changing online subscriptions – in other words around 1 out of 5 consumers encounter these problems. The results from our research show that the reasons for this are somewhat varied: consumers think the supplier made it difficult for them to complain, they experienced that their problems are not solved even if they complain, or they give up or postpone because it is hard and takes up too much time.

Our results have some policy implications. In October 2019, The Consumer Authority (Forbrukertilsynet) audited practices among Norwegian subscription periodicals. The Authority regularly receives complaints from consumers who find it difficult, or impossible, to cancel subscriptions to, among other things, health food, books, and magazines. The Authority has therefore demanded that it should be as easy to terminate an agreement as to enter into it. This applies to requirements about when the termination can take place, how to terminate it and what inadequate handling of termination. Several consumers say that they have tried to cancel subscriptions via email or telephone, without receiving a response and without stopping the delivery of products. "Not responding to inquiries, or registering redundancies from consumers, is an aggressive trading practice that is prohibited", says Frode Elton Haug at The Consumer Authority, as he asks companies to clean up unreasonable notice periods. Our findings also indicate that around 1 in 5 consumers has experienced such problems. Around a third of the consumers who experienced such problems and gave up on their claims, reported that *the supplier made it hard for them to complain*. We found much the same in our mystery shopping-round, where we observed that some of the websites surveyed were designed in such a manner as to steer away consumers from certain choices. There we found that deleting an account (and the data consumers have stored in their profiles) may be even more difficult and time consuming than ending a subscription. Several of the websites and apps nudged consumers to keep their accounts open, even after closing their subscriptions.

Our research indicates that termination problems among periodicals also applies to other online subscriptions: a) terms of agreement for termination are not always clear when agreement is accepted; b) it is more difficult to terminate a subscription compared to opening a subscription; c) "aggressive" trading practices still prevail in spite of advice from the Consumer Authority (Forbrukertilsynet) to "clean up" unreasonable terms of termination.³⁰ Our results, together with the report from the Norwegian Consumer Agency (Forbrukerrådet) on subscription traps, should be regarded as a knowledge basis to further policy investigation of marketing practices of on-line services.

²⁹ Befolkningsundersøkelse digitalt innhold. Om digitale innholdstjenester og abonnementsfeller. Forbrukerrådet desember 2020. <https://fil.forbrukerradet.no/wp-content/uploads/2021/07/2020-befolkningsundersokelse-digitalt-innhold-2.pdf>

³⁰ *Requires easier termination of subscriptions*. Consumer Authority. Press release. October 10, 2019. And <https://www.forbrukerradet.no/news-in-english/amazon-manipulates-customers-to-stay-subscribed/>

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Supplementary material

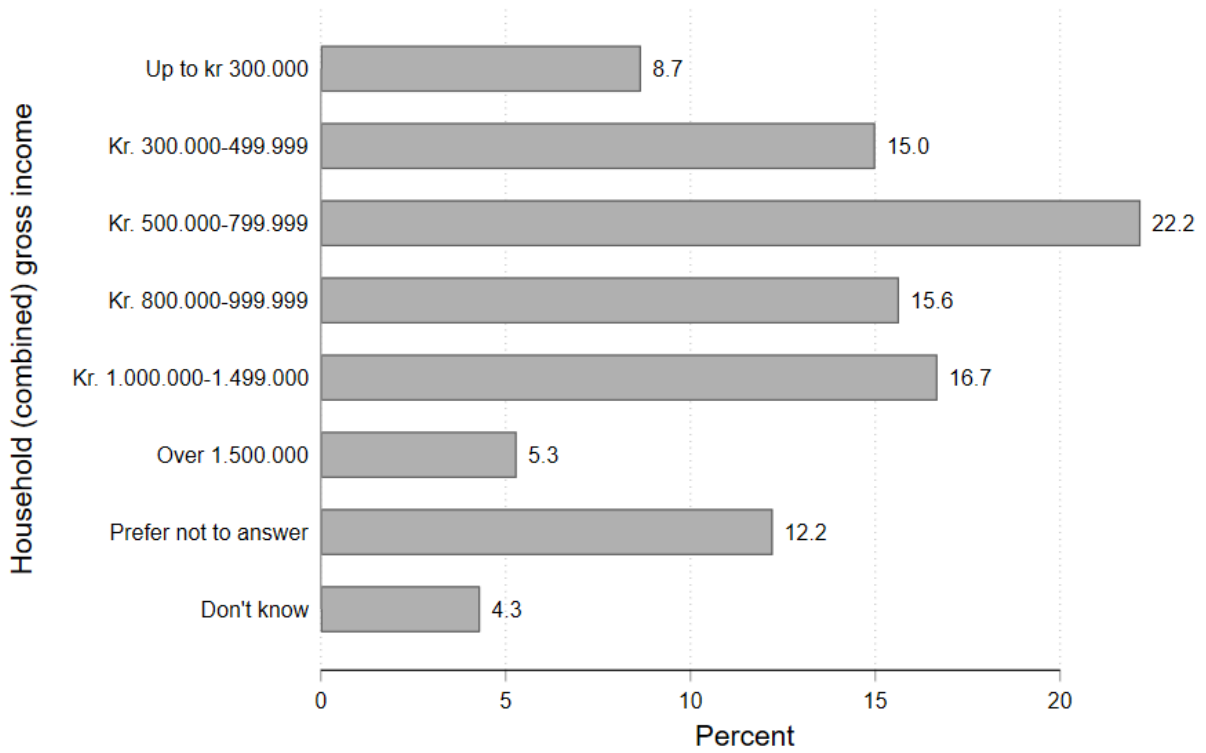


Figure 17: Income composition of the sample.

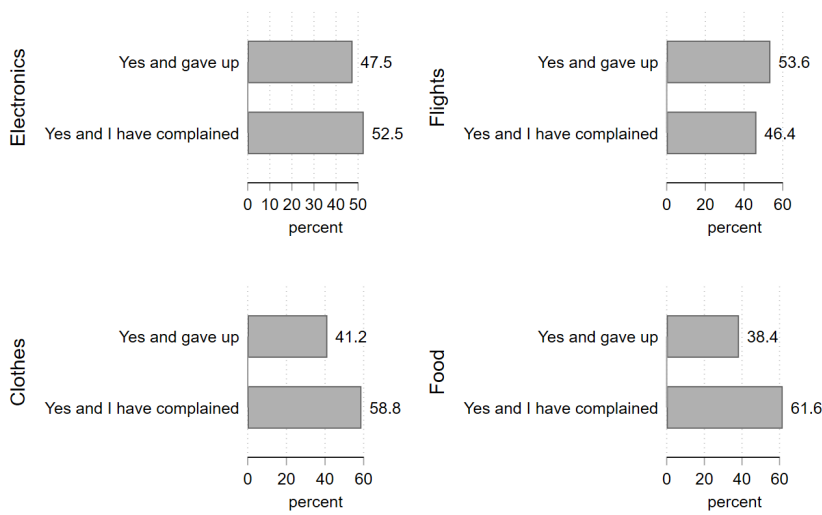


Figure 18: Share who gave up on complaining by market

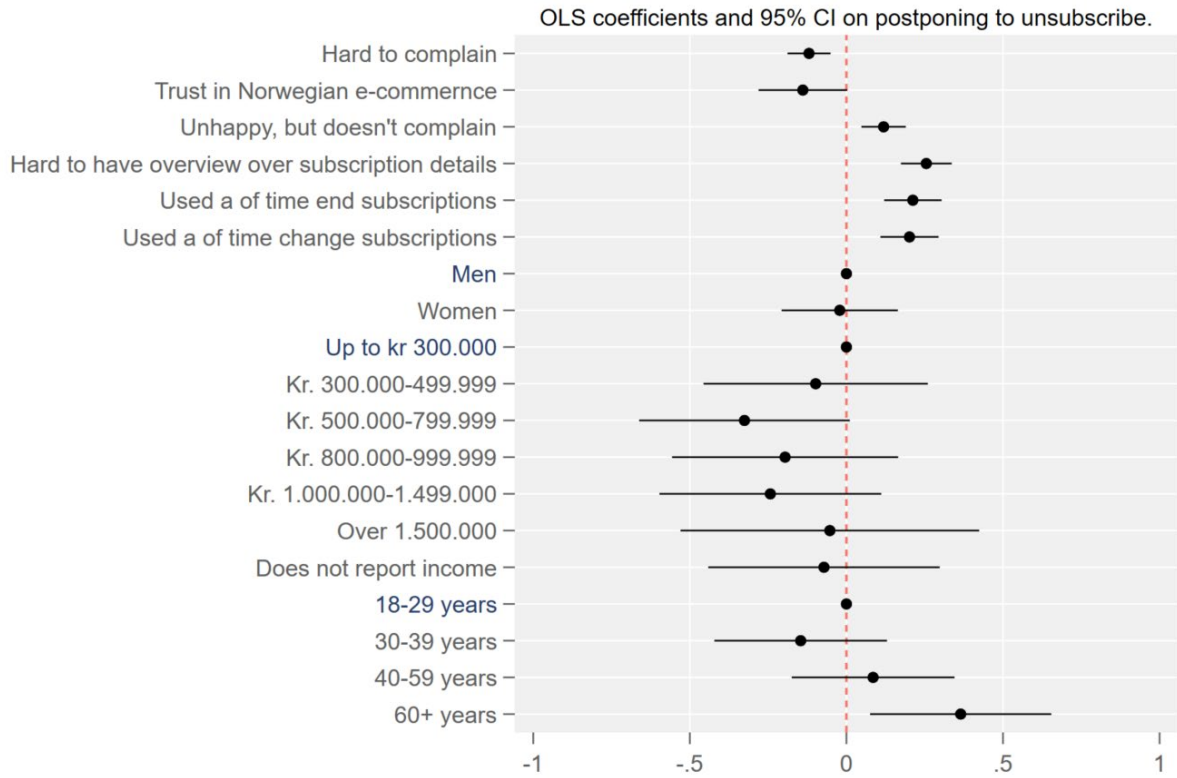


Figure 19: OLS coefficients (points) and 95% confidence intervals (lines). Coefficients with confidence intervals overlapping 0 are not statically significant. Variable names are truncated.

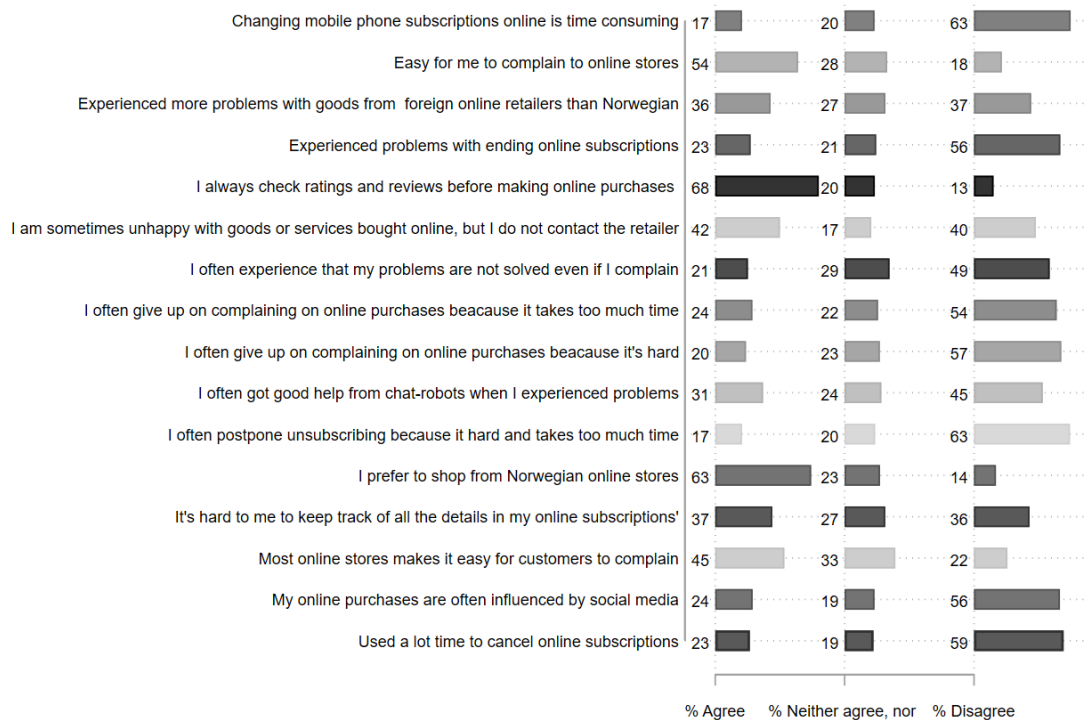


Figure 20: Percent who agree, neither agree nor disagree and disagree with the statements

Forbruksforskningsinstituttet SIFO ved OsloMet – storbyuniversitetet har et spesielt ansvar for å bidra til kunnskapsgrunnlaget for forbrukerpolitikken i Norge og skal utvikle ny kunnskap om forbruk, forbrukerpolitikk og forbrukernes stilling og rolle i samfunnet.

SIFOs kjerneområder er:

- Bærekraftig forbruksutvikling (herunder mat)
- Klær og tekstil
- Markedsbasert velferd
- Teknologi og digitalisering