DEMOGRAPHICS AND CUSTOMER SATISFACTION: A MULTI-CATEGORY STUDY

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ABSTRACT

Customer satisfaction is a key metric for many organizations and is considered to be vital for business success. Therefore, understanding how and why satisfaction scores vary across customers is important knowledge for firms and researchers. This study examines the impact of three commonly used demographic variables, namely gender, age and income on customer satisfaction scores. Understanding the relationship between demographic variables and satisfaction scores will help firms understand which customer types are inherently easier or harder to satisfy. Drawing on theories of social roles, expectation-disconfirmation and loss aversion, the study formulates and tests a series of hypotheses as to how those demographic factors will be associated with higher or lower customer satisfaction scores, and how differences between demographic groups in satisfaction scores are related to the firm's overall satisfaction level. The study employs data from ten categories in the UK. The hypotheses are tested using a regression model with satisfaction scores as the dependent variable and dummy-coded demographic groups as the independent variables. Building on past work, the study finds higher satisfaction among women and older consumers, and slightly lower satisfaction among high-income consumers. The study also finds that the comparatively lower levels of satisfaction among high-income earners is even more apparent for low-performing firms. The findings will be informative to customer satisfaction scholars, and to service managers seeking an enhanced understanding of their satisfaction performance overall, and among different customer groups.

INTRODUCTION

Customer satisfaction is a key performance metric for thousands of organisations, and indeed striving to ensure customer satisfaction is a cornerstone of a market-oriented approach to business (Gamble et al., 2011; Webster, 1988; Zhou et al., 2009). Customer satisfaction is generally seen as a function of quality (service or product) received, as well as perceived value, relative to buyer expectations (Anderson & Sullivan, 1993; Torres & Kline, 2006).

The inclusion of expectations in defining satisfaction is important because it implies different buyers can be provided the same level of quality (service or physical product) but may not report the same level of satisfaction. Some research studies have found satisfaction levels can differ across buyer groups, such as people of differing ages, income levels, and gender. However, existing evidence is somewhat dated, isolated to specific market contexts and principally pertains to the US. Furthermore, the links between demographics and satisfaction have not previously been investigated in industries such as computing, broadband, or media and the economic prominence of these industries suggests that insights in relation to this issue would be useful.

The extent to which satisfaction differs across demographic groups has implications for businesses and government services providers, as well as marketing researchers. If achieving high levels of satisfaction is indeed a key business outcome (e.g. Larsen & Wright, 2020) then it should be important to know if it differs across customer groups. Next, knowing whether satisfaction is generally higher or lower among a particular demographic group could contextualize a provider's own performance within that group. Some insurance companies, for example, Saga in the UK, choose to prioritize older consumers (Saga, 2023), while another has traditionally targeted females (Sheilas' Wheels, 2023). The question arises as to how these firms interpret or benchmark their satisfaction scores, if satisfaction differs across demographics. Additionally, some firms have business units that specifically cater to different demographic groups; for example, the global bank Barclays has a wealth management arm that targets high-income individuals (Prinsloo, 2022; Smith Alexander, 2009). Without knowledge as to whether income is systematically linked to satisfaction levels, it would be difficult to judge the performance of a unit such as this relative to the rest of the business.

The link between satisfaction and demographics has received rather limited attention. Most studies of this topic tend to treat demographic variables as moderators of the associations between various elements of satisfaction itself (e.g. Yol et al., 2006) or between satisfaction and an outcome variable such as loyalty (Bapat & Kannadhasan, 2022; Homburg & Giering, 2001). Only limited work has examined the direct association between demographics and satisfaction, a prominent example being Bryant and Cha (1996).

The present study extends past work by examining how satisfaction scores vary across three common demographic variables (age, gender, income) in a multi-category study in the UK. We chose these three variables because each of them have theoretically justifiable associations with satisfaction, as will be outlined later. Additionally, the study examines how different demographic groups rate low-performing and high-performing firms. These are defined as firms or brands that have below-average or above-average satisfaction levels in their respective industry. The results will be informative for business objective setting, customer service delivery, as well as satisfaction research design and interpretation.

Customer Satisfaction and its Role in Marketing

Customer satisfaction is generally agreed to represent a post-consumption evaluation of product or experience relative to consumer's expectations (Akhter, 2010; Hult et al., 2019; Yoon & Kim, 2000). Two foundational aspects of marketing thought are (1) long-term success comes from satisfying customers (Levitt, 1960) and (2) the firm should understand how customer needs, wants and responses vary across identifiable characteristics (Kotler & Keller, 2011). An important customer characteristic that is frequently used to divide, or segment customers into groups is demographics (Lees et al., 2016; Valentine & Powers, 2013; Wedel & Kamakura, 2000), such as age, gender, and income level. This study focuses on how customer satisfaction varies across those demographic characteristics.

The stated benefits of high customer satisfaction are widely reported, and include higher re-purchase intentions (Curtis et al., 2011), higher share of wallet or 'SOW' (Rust & Zahorik, 1993) although the SOW increment from higher satisfaction in that study was very small; greater receptivity to cross selling efforts (Winstanley, 1996); higher willingness to recommend (Keiningham et al., 2007); as well as higher profitability (Bernhardt et al., 2000; Steven et al., 2012) and future cash flow (Gruca & Rego, 2005). However, the link between satisfaction and revenue or market share has shown more mixed results (Mittal et al., 2023). It is thought that the reason for this lack of strong association between size and satisfaction is that larger firms find it more difficult to satisfy heterogeneous customer needs (Fornell, 1995; Rego et al., 2013). Given the stated benefits of customer satisfaction, knowing if there are customer groups who are inherently easier/harder to satisfy could allow more richly informed decisions by a firm.

Despite the apparent benefits of customer satisfaction, it is also worth noting that the concept has weathered considerable criticism over the past twenty years. For instance, Reichheld, a prominent book author and senior manager at the consulting group Bain, criticised satisfaction measurement and concluded that a different measure, namely likelihood to recommend, provided a simpler, and superior metric to guide business growth (Reichheld, 2003; Reichheld & Covey, 2006). Consequently, the 'Net Promoter Score' as become a prevalent tool, reportedly used by two-thirds of Fortune 500 companies (Colvin, 2020). Despite that criticism, and increased use of alternative metrics such as NPS, customer satisfaction still maintains its status as a high-interest topic. For example, a keyword search of the Web of Science was conducted to identify articles with 'customer satisfaction' in the title. This produced a total of 1,375 research articles published since 2020 to the time of writing in 2024. Moreover, the topic is still very prevalent in business, as well as among government agencies and providers. In the UK, for instance, the government legislated to require banks to publicly disclose their satisfaction levels (Competition and Markets Authority, 2020) – even though they employ a willingness to recommend question to do so. Satisfaction scores are now publicly reported for hundreds of organisations in the UK (Service, 2022), which has long been the case in countries such as the US (e.g. Fornell et al., 1996) via the American Customer Satisfaction Index (ACSI). Large firms publicly acknowledge the importance of satisfaction. For example, Ford recently disclosed how its poor performance on reliability and satisfaction was causing sales loss in the US (Mellor, 2022), while in telecommunications, AT&T markedly outperforms rivals on these measures (PRNewswire, 2022), a positive signal to current and prospective buyers. Satisfaction scores are now employed in a wide range of contexts beyond 'mainstream' business - such as health care (Wire, 2022), public transport (Transport, 2016), and government services (Andreiux, 2022).

Therefore, customer satisfaction is a prominent topic of interest in the academic world as well as a key objective in business and even for many government agencies. Businesses who can better understand and interpret customer satisfaction data, such as how it varies across customer types, are better placed to compete. While some studies have reported on how satisfaction scores may vary across demographic variables (e.g. Bryant & Cha, 1996), they have not generally been the main focus of study, therefore evidence relating demographics to satisfaction is somewhat disparate or rather old. Moreover, while it is well known that satisfaction scores can vary by industry and by brand, little attention has been paid to whether demographic differences in satisfaction are contingent on the firm's overall performance – for example, are the differences between men and women in terms of satisfaction more apparent for firms who perform well on satisfaction relative to their competitors, or for firms who perform relatively poorly? The answer to this question will be informative as to how low-satisfaction firms could improve their performance.

The main goal of this study, therefore, is to formulate and test a series of hypothesis about how satisfaction scores vary across commonly used demographic variables, namely age, gender, and income; in a multi-industry study. Additionally, the study will examine whether those demographic-based differences in scores are contingent on the firm's overall satisfaction performance. The results will be useful for marketing scholars studying satisfaction and its antecedents and consequences, but also broader research into topics such as psychological similarities or differences between men and women (Baumeister & Sommer, 1997; Hentschel et al., 2019), segmentation (e.g. Friedmann & Lowengart, 2019), and marketing to the older consumer (Amatulli et al., 2015; Phua et al., 2020). For marketing practitioners in service industries and their research providers, the results will provide important context in interpreting satisfaction or customer experience survey results, and possibly indicate which types of customers are inherently easier or more difficult to please. Developing our knowledge pertaining to systematic differences in satisfaction across demographics may also be informative to work on customer loyalty and how it varies across customer groups (e.g. Günther et al., 2014; Lambert-Pandraud et al., 2005; Lapersonne et al., 1995) .

In the next section we draw on a range of established theory to develop expectations about potential links between demographics and satisfaction. These form the basis of six hypotheses.

HYPOTHESIS DEVELOPMENT

Gender

We use the term gender in this study in the context of information received via market research surveys, in which respondents nominate themselves as male or female, or non-binary (the latter is not explored in this study due to lack of data). To explicate the principal reasons why satisfaction may differ between women and men, we turn to social role theory (Eagly & Wood, 1988). This theory posits that millennia ago, physiological differences between the genders led to a division of labor: for men an emphasis on hunting and competing against other men for mates; an emphasis on food gathering and caregiving to children on the part of women (Wood & Eagly, 2012). These role differences led to women developing greater tendencies towards communality, relationships, and the welfare of others; while men developed greater tendencies towards agentic traits: assertiveness, task orientation, instrumentality (Eagly & Wood, 1988). Empirical support for these trait differences across genders is found in Abele (2003) and Cron et al (2009). Of course, these are *on-average* differences, and it is certainly not the case that all women are more communally-oriented, nor that all men are more agentic.

One interpretation of role theory suggests that if women exhibit more communal or relationship-oriented traits, they may be more forgiving, or less willing to penalize service providers by giving low satisfaction scores. Walsh & Evanschitsky (2008) draw on role theory to suggest that women are more likely to desire the preservation of relationships with their service provider, which implies they may be more forgiving in terms of satisfaction judgments, thereby resulting in higher scores. Anderson, Pearo and Widener (2008) suggest women are more experienced shoppers and better at evaluating services, thereby making choices that better fit their needs, leading to higher satisfaction.

A literature search revealed a preponderance of studies indicating higher customer satisfaction for women: (Bryant & Cha, 1996; Dabholkar & Thorpe, 1994; Helgesen & Nesset, 2010; Mittal & Kamakura, 2001; Voss & Cova, 2006), although the satisfaction differences between genders are generally small. Several other studies show either no differences (Anderson et al., 2008; Duffy et al., 2006; Yang & Peterson, 2004); or very slightly higher satisfaction scores for men, for example Moutinho and Goode (1995) found men had very slightly higher satisfaction for cars: 3.9 v 3.8 for women.

Several important gaps exist in our knowledge relating gender to customer satisfaction. Firstly, the only large-scale study that has directly examined gender and customer satisfaction is based on a US sample (Bryant & Cha, 1996). The extent to which such findings generalize to other populations cannot be taken for granted. Second, as indicated by the dates in preceding citations, much of the research on this topic was conducted over twenty years ago. Since that time there have been significant social changes in relation to issues such as gender equality (Böhmer & Michael Griese, 2021). Falk and Hermle (2018) report that economic development may increase differences in gender-based preferences, which in turn may magnify satisfaction differences between men and women.

In addition to these points, there have been significant changes in firms' service delivery, with increased use of digital interfaces and reduced personal contact between providers and customers (Berg et al., 2022). These changes could be preferred more by men, based on their somewhat lower interpersonal relationship orientation (Cron et al., 2009). Lastly, only one study, Bryant and Cha (1996) has examined multiple product categories including specific brands of both goods and services in an integrated analysis. Therefore, new and preferably multi-category evidence on the association between demographic factors such as gender and satisfaction would be informative for academic research as well as industry use. Based on the preceding logic derived from social role theory, and empirical evidence from past work primarily using US samples, we form H1.

H1: *Women will report overall higher levels of customer satisfaction than men.*

Next, firms can differ in their service delivery such that some firms achieve higher, or lower customer satisfaction scores compared to their peers. For example, in the UK only 66% of TSB Bank customers were satisfied in 2022, compared to 76% for Metro Bank and 90% for Starling (Statista, 2023). Another example is air travel, for which Skytrax records the UK airline EasyJet as having a satisfaction score of only 5 out of 10, while Jet2 scored 7 out of 10 (Skytrax, 2023a, 2023b). Such variation in scores raises the important question of how demographic-based satisfaction differences are linked to whether the firm is a low or high-performer on satisfaction within its industry. Of course, a firm will presumably be a low or high performer *because* most of its customers give it low or high scores, i.e. most females and most males. However, are there differences in how particular demographic groups rate low or high performers? We firstly consider women compared to men in this regard.

A range of studies have examined differences in genders in terms of the relative importance they attach to different service aspects. For example, Gruber et al (2009) find differences between females and males in the desired outcomes of a complaint. McColl-Kennedy, Daus and Sparks (2003) found women consider 'voice' to be more important than men in service recovery, and Sanchez Franco et al (2016) found gender-based differences in the drivers of satisfaction for hotels. However, these studies do not clearly give an indication of whether men or women will be less satisfied with poor performers or more satisfied with high-performers. That said, research in the psychology domain indicates that women are more forgiving than men (Miller et al., 2008). This finding implies that women's higher levels of satisfaction compared to men could be more apparent for low-performing firms. Also, Gregoire and Fisher (2008) found men are more likely to retaliate after poor service encounters, suggesting their evaluation of poor performers will be more negative than women's. On the other hand, Boo, Matilla and Tan (2013) found a greater amount of effort on the part of the provider is needed for women to recover their satisfaction level compared to men in a service failure situation. Duffy, Miller and Bexley (2006) found little difference between men and women in their satisfaction levels pertaining to complaint resolution by banks.

On balance we posit that the somewhat stronger average tendency towards agentic traits by men, and the tendency towards communality and relationships by women (Eagly & Wood, 1988) will result in markedly lower satisfaction levels among men for low-performing firms compared to women. By 'low-performing,' we mean firms that achieve scores below the average level in their industry. Accordingly, we pose H2.

H2: *The lower level of customer satisfaction among men compared to women is more pronounced for firms that perform poorly overall on satisfaction.*

Age

Over the past twenty years there has been a heightened interest in marketing to older consumers (Uncles & Lee, 2006) on the basis that they represent a large and growing consumer segment (Lambert-Pandraud et al., 2005; Meiners et al., 2024; Meiners et al., 2021). However, many firms reportedly struggle to adequately accommodate older buyers (Service, 2020). Therefore, understanding if there are predictable differences in customer satisfaction levels among buyers of different ages would represent useful marketing knowledge.

Yoon, Feinberg and Schwarz (2011) present several reasons for why older buyers express higher satisfaction. They suggest that older buyers buy products presently that are better than what they bought in the past, and that the greater variety offered now (compared to in the past) enhances their satisfaction. Relatedly, Doyle (1990) suggested that older consumers are more lenient (at that time) because they endured economic hardship when they were young, therefore their current service experiences, even rather poor ones, are comparatively mild. Next, as consumers age, they reportedly seek less information about competing goods and services therefore have a lower level of knowledge about comparison products which may result in higher satisfaction. Johnson & Fornell (1991) suggest older people are more satisfied because they have lower expectations, or are somewhat more pessimistic about providers. Mittal and Kamakura (2001) suggest that it takes somewhat less effort for a service provider to satisfy older customers because they know less about competitive options.

The body of work on age and loyalty is also potentially relevant to this discussion. A range of studies find older consumers are more brand-loyal (Cole et al., 2008; Evanschitzky & Woisetschläger, 2008; Lambert-Pandraud & Laurent, 2010b; Lambert-Pandraud et al., 2005). The explanation relates to a tendency for older consumers to engage in less information gathering and processing to make purchases, and greater attachment to brands they have bought in the past. This suggests that older consumers are more 'settled' in their choices and have perhaps learned to choose brands and providers that well-matched to their needs, which implies higher satisfaction.

In terms of empirical evidence on age and satisfaction, Yoon, Feinberg and Schwarz (2011) employed extensive American Customer Satisfaction Index data to find older customers give higher satisfaction scores. Moret (2007) finds older hospital patients are more satisfied. However, the evidence is not unanimous. Anselmnson & Johansson (2013) found minimal influence of age on satisfaction levels. Studies by Morganosky & Buckley (1987), Homburg, Furst and Koschate (2010) and Roschk, Muller and Gelbrich (2013) on complaint behavior found no association between age and complaining. While complaining is not necessarily the same as satisfaction, these studies suggest older consumers are not necessarily more satisfied. Also, related work finds little relationship between age and *life* satisfaction (George et al., 1985; Wiesmann & Hannich, 2013) up to very old age levels. It seems plausible that if older consumers are generally more satisfied with the firms they deal with, their life satisfaction would also be higher, but the evidence suggests this is not the case.

While the data presented in studies such as Bryant and Cha (1996) and Yoon, Feinberg and Schwarz (2011) is comprehensive, more evidence on age and customer satisfaction using broader samples than US consumers would broaden and update scholarly knowledge on this topic. It is also worth noting that recent industry research suggests the opposite of most academic research: a UK industry study found it is older consumers who are *less* satisfied (Champions, 2023). However, this result could be because the survey asked respondents to recollect instances of poor service, rather than simply rate an existing provider. It may be that older consumers can better recollect poor service when asked to, since they have more years of experience to draw upon. More work is required to clarify the important question of how age is related to customer satisfaction. Based on theoretical arguments and empirical evidence from the majority of past work we pose H3.

> **H3:** *Older consumers will report higher levels of customer satisfaction than younger consumers*.

We now consider how differences in satisfaction scores between younger and older customers may affect the firm's overall satisfaction performance.

Middle-aged and older people are reportedly more forgiving than younger people, in the context of interpersonal relationships (Ghaemmaghami et al., 2011). This tendency to be more forgiving may be seen in the overall effect of age on satisfaction (i.e., older consumers report higher satisfaction on average) as per H3. However, we posit that older customers also have relatively higher satisfaction levels for (overall) low-performing firms compared to younger customers, and relatively lower satisfaction levels for (overall) high-performing firms compared to younger customers. There are several rationale for this view. First, older customers have faced a greater range of service providers and encounters, both good and bad. This greater experience means they are less sensitive to encounters with poor providers; and also they are somewhat less likely on-average to be satisfied with good providers. Next, Soares et al (2017) suggests 'gen Y' consumers (i.e., younger) are more sensitive to service failure, implying when they experience a poor provider they will exhibit dissatisfaction to a greater extent than older customers. Second, research also indicates older people are more loss averse (Mrkva et al., 2019), and while this research pertains to financial decisions, it could be the case that loss aversion may also manifest as a reluctance to switch providers or actively seek alternatives, therefore to reduce cognitive dissonance (O'Neill & Palmer, 2004), older buyers become less sensitive to the levels of service offered by poor providers. Accordingly, we pose H4.

> **H4:** *The lower level of satisfaction among younger customers (compared to middle-age or older) is more pronounced for low-performing firms.*

Income

As is the case for gender and age, understanding the needs, wants and behaviors of buyers at different income levels can be insightful for a firm (Hodgson, 2018). Customers at different income levels may exhibit quite different preferences for products at different price and quality levels due to affordability. Many firms seek to selectively target or accommodate high-income buyers (e.g. Romagnoli, 2019) but the question arises whether income is systematically linked to satisfaction level. There are two opposing viewpoints on this question. The first is that consumers on high incomes may become accustomed to better quality goods and services, because they can afford them more easily than lower income consumers. They consequently develop higher expectations (Oliver, 1980; Tse & Wilton, 1988), and so become harder to satisfy. Therefore, satisfaction levels among high-income customers may be lower than they are among low-income customers. The second view is based on the fact that income is positively linked to *life* satisfaction (George et al., 1985; Smeets et al., 2020), and in turn some of the variance in customer satisfaction is explained via life satisfaction (LeVois et al., 1981), albeit the focus of that study was medical patients. Therefore, we might expect high income consumers to be more satisfied with their service providers. However most empirical evidence tends to show a negative relationship between income and customer satisfaction. Anderson, Pearo and Widener (2008) found income was negatively related to satisfaction for airlines, Mittal and Kamakura (2001) found similar results for cars. An industry study in Australia found high-income consumers were less satisfied with their bank than other consumers (Morgan, 2019). Morganosky and Buckley (1987) found high income consumers were more likely to complain and return clothing goods; as did Garrett and Toumanoff (2010). Complaining may not necessarily reflect low satisfaction, but it is suggestive of it (Halstead & Page Jr, 1992). Based on these points we pose H5.

> **H5:** *Higher-income consumers will report lower levels of customer satisfaction compared to lower-income consumers.*

Next, we consider how income level might differentially link to satisfaction levels for poor and high-performing firms. We posited earlier that higher income consumers, who can afford higher-quality goods and services, become accustomed to better service. This means that if or when they deal with a provider who generally provokes lower satisfaction, it is more of a contrast to their general experience, and so they are more likely to be dissatisfied. Therefore, low-performing providers will show even lower scores among high-income customers than they do among low-income customers. We therefore pose the following:

> **H6:** *The difference in customer satisfaction levels between high and low-performing firms is more pronounced (i.e. low-performing firms score even more poorly) among high-income customers, and is less pronounced among low-income customers.*

DATA

To test the six hypotheses we used data provided by YouGov (2023) on customer satisfaction levels across ten product categories in the United Kingdom. The YouGov survey panel comprises over one million UK consumers who respond to regular surveys on brand purchasing and usage, as well as issues such as satisfaction. We selected a broad range of categories in an attempt to generate generalizable results. The list of categories includes financial services such as banking, as well as retailing (supermarkets, general retail), technology (broadband), entertainment (TV stations), and durables (laptops), as shown in Table 1.

The YouGov data is not provided at the level of individual respondents, but via a web-based interface that allows the extraction of satisfaction scores for different groups. We created 24 demographic groups from the combination of gender (two levels), income (three levels) and age (four levels); resulting in groups such as *male, low income, young* to *female, high income, old*. These 24 groups were created for users of the largest brands in each of the ten categories. We selected the largest five to eight brands in each category. We focus the analysis on larger brands to avoid very small cell counts from the process of splitting each brand's user base into 24 groups. Note that some categories have fewer large brands, therefore we included fewer brands in those categories to ensure adequate sample sizes across the 24 demographic groups. A total of 58 brands are included, multiplied by the 24 demographic groups (minus a small number of brands for which information was missing in some demographic groups) gives a total of 1,389 observations for calendar year 2019. The sample composition is provided as Appendix 1.

A feature of the YouGov data is that the customer satisfaction metric is based responses to a single question, with three possible responses: satisfied, neutral or dissatisfied. While a more finely-graded scale would be desirable to analyse individual-level responses, this study is analysing aggregated group-level scores, so the coarse scale is less of an issue. The use of coarse scales in satisfaction research has precedent. For example, Morgan and Rego used 'top 2 box' (Morgan & Rego, 2006) satisfaction scores. Colicev et al (2018) examined satisfaction outcomes using similar, 3-point YouGov data. Also, Malshe, Colicev and Mittal (2020) found high convergent validity between the YouGov satisfaction measure and other published satisfaction metrics. Next, much academic research employs multi-item scales to measure satisfaction, however, studies such as Mittal and Kamakura (2001) and Van Doorn, Leeflang and van Tijs (2013) indicate satisfaction can be meaningfully analyzed using a single-item variable. Therefore, the YouGov satisfaction metric appears to be suitable for this study.

We report the net satisfaction score as the key dependent variable, with satisfied scored as 1, neutral as zero and dissatisfied as -1.

Table 1:
Descriptive Results across the Ten Categories

	No. of brands	Avg. Net % satisfied			Net % satisfied		Net % satisfied				Net % satisfied		
		Overall	Highest brand	Lowest brand	Female	Male	U 36 yrs	36-50 years	51-65 yrs	>65 yrs	Low income	Medium income	High income
Airlines	4	59	82	5	60	57	48	60	64	62	59	61	56
Banks	7	70	90	60	73	67	74	67	68	71	70	70	70
Broadband	4	53	66	34	54	51	54	50	50	57	56	54	49
Electrical	5	80	84	74	82	78	74	79	83	85	80	82	79
Fuel outlets	7	67	79	53	71	64	65	62	67	76	69	68	66
Gen retail	5	81	91	71	83	79	80	79	82	82	82	80	80
Laptops	6	69	79	65	71	67	66	65	70	75	70	67	69
QSR	6	64	79	53	61	66	63	63	66	63	66	64	61
Supermarkets	8	72	86	60	73	72	71	69	74	77	72	72	74
TV (free to air)	5	52	61	46	58	46	48	51	54	55	52	53	51
Average	**58**	**67**	**80**	**52**	**69**	**65**	**64**	**65**	**68**	**70**	**68**	**67**	**66**

Note, TV channels include free-to-air only. Data Source: YouGov Brand Index UK 2022

ANALYSIS AND RESULTS

We first present descriptive results for the ten categories, as Table 1. We see that there is appreciable variation in scores across categories and among the firms in any category. The ten categories range from only 52% average satisfaction for free-to-air TV compared to 81% for general retail. Within most categories there is also reasonable variation in satisfaction levels between brands. This is most apparent in airlines where the best brand scores 82%, the worst scores 5%.

Table 1 shows model-free evidence about how satisfaction levels vary across demographics. Females have higher satisfaction levels than males (69% v 65%), and we also see that satisfaction levels increase as the age groups get older (64%, 65%, 68%, 70%), and that satisfaction levels decline slightly for higher income groups (68%, 67%, 66% for low, medium and high income respectively). In terms of the *consistency* in results, males showed lower satisfaction scores for 49 of the 58 firms; the oldest age group showed higher satisfaction scores (co-incidentally exactly the same) for 49 of the 58 firms – these results are therefore not only statistically significant as we shall see, but highly consistent. The highest income group showed lower satisfaction scores for 36 of the 58 firms; therefore, they are overall less satisfied, but the results are not as consistent across the sample of firms as they are for age and gender.

We constructed a regression model to formally test the hypotheses. This method allows us to ascertain the effect of each demographic, controlling for the effects of the others. Prior to implementing the model, we created dummy variables for each of the variables of interest. Gender was coded as Female=0, Male=1. Income had four levels: under 25k, 25 to under 50k, over 50k. Age had four levels, under 35, 36 to 50, 51 to 65 and over 65 (note, these are standard groupings provided by YouGov). We coded these using three dummy variables with under 35 as the base for age, and under 25k as the income base. The use of dummy variables for income and age allows us to examine non-linear associations on satisfaction. We also included a dummy variable for each product category to control for the considerable differences in satisfaction across categories. Firm's satisfaction scores among each demographic group was the dependent variable.

We initially tested H2, H4 and H6 using interaction terms such as gender * firm performance (low, high), but they caused troublesome multicollinearity, with VIF scores above 10. To avoid this problem, we constructed different models for low-performing and high-performing firms within each market. To assess support for H2 H4 and H6 we compare the model parameters across those high-performing and low-performing firms. The model fit the data well with adjusted R2s of 0.55 and 0.64 for high-performing and low-performing, respectively. Full results are shown in Table 2.

To address H1 we refer to the regression results in Table 2. We see that the coefficient for gender (indicating the comparison of male to female) is negative and significant for both high-performing and low-performing firms (-4.7, $p<0.01$; -3.2, $p<0.01$) indicating approximately 3 to 5 percent fewer men report they are satisfied compared to women. H1 is therefore supported. While 3 to 5 percentage points is not a large figure, we contextualise it in relation to the range of satisfaction scores. The overall mean satisfaction score is 68, with a standard deviation of 14.6. Therefore, the 95% range of scores is (1.96 x standard deviation) between 39 and 96 – a 3 to 5-point difference between genders is appreciable, given the overall variation in scores.

H2 proposed that the difference in satisfaction between men and women would be more pronounced for low-performing firms. Referring to Table 2, we see that the coefficient for gender is -4.7 for high-performing firms, and -3.2 for low-performing firms. Since the coefficient for gender (indicating satisfaction difference between men and women) among low-performing firms is smaller than it is among high-performing firms, H2 is not supported.

Table 2.
Regression of Demographic Variables on Overall Satisfaction (Net % Satisfied).

High-performing firms							**Low-performing firms**				
	R	**R Sq.**	**Adj R2**	**Std Error**			**R**	**R Sq.**	**Adj R2**	**Std Error**	
	0.75	0.56	0.55	8.02				0.79	0.64	10.3	
	Sum of Squares	**df**	**Mean Square**	**F**	**p**		**Sum of Squares**	**df**	**Mean Square**	**F**	**p**
ANOVA	Regression										
Regression	50519	15	3368	52	.0001		140123	15	9342	87	.0001
Residual	38997	607	64				80308	752	107		
Total	89516	622					220431	767			
Coefficients	**B**	**Std. Err.**	**t**	**p**			**B**	**Std. Err.**	**t**	**p**	
Constant	75.4	1.2	61.4	0.001			6.8	2.3	2.9	0.001	
Gender (Male)	-4.7	0.6	-7.2	0.001			-3.2	0.7	-4.3	0.001	
Age 36-50	0.9	0.9	1.0	0.31			-1.4	1.1	-1.3	0.20	
Age 51-65	5.2	0.9	5.8	0.001			1.4	1.1	1.3	0.19	
Age 66+	7.9	0.9	8.7	0.001			4.4	1.1	4.1	0.001	
Income med	0.2	0.8	0.3	0.78			-1.5	0.9	-1.7	0.10	
Income high	-0.3	0.8	-0.4	0.68			-2.9	0.9	-3.2	0.001	
Bank	8.8	1.5	5.9	0.001			59.4	2.3	25.7	0.001	
Broadband	-11.8	1.5	-7.9	0.001			36.0	2.6	13.9	0.001	
Electrical	7.1	1.3	5.4	0.001			70.1	2.6	27.1	0.001	
Fuel	-0.6	1.3	-0.4	0.66			51.2	2.4	21.0	0.001	
Gen retail	9.4	1.3	7.0	0.001			68.4	2.6	26.5	0.001	
Laptop	-1.3	1.5	-0.9	0.37			61.7	2.3	26.7	0.001	
QSR	-1.5	1.5	-1.0	0.33			53.4	2.4	22.6	0.001	
Supermarket	5.4	1.3	4.0	0.001			62.0	2.3	26.8	0.001	
TV	-19.6	1.5	-13.1	0.00			43.7	2.4	18.0	0.001	

H3 posited that older consumers would report higher satisfaction levels. We see this is indeed the case. Table 2 shows the regression coefficients for 51-65 years and 66+ are positive and significant (5.2 and 7.9 respectively for high-performing firms, and 1.4 and 4.4 for poor performing firms, three of the four significant at $p<0.01$). Therefore, compared to under 35-year old consumers, consumers aged over 50 do report higher satisfaction levels. Indeed, those aged 66+ report higher satisfaction than those aged 51-65. The satisfaction levels of those aged 36 to 50 are mixed across high-performing and low-performing firms. Overall, therefore, H3 is supported, more specifically consumers aged over 50 are more satisfied than those under 50.

H4 proposed that the lower level of satisfaction among younger customers is more pronounced for low-performing firms. We refer to the results in Table 2. The base for comparison is age under 36. We see the coefficients for age 36-50 are non-significant in both models, so there is not a statistically significant difference between these two age groups, overall or for the high versus low-performing firms. We also see that the coefficients for age 51-65 and 66+ in the high-performing firms are larger than they are for the poor-performing firms (5.2 v 1.4 for Age 51-65, and 7.9 v 4.4 for Age 66+). This suggests that the difference in satisfaction scores between young and older consumers is more pronounced among high-performing firms, counter to the hypothesis. Therefore, H4 is not supported.

H5 posited that higher-income consumers will report lower satisfaction levels. We do not see overall support for this in the regression model in Table 2. The two income coefficients are non-significant for high-performing firms. However, the result might be different when the entire sample is analyzed. Looking back at the results in Table 1, we do see consistently, albeit slightly, lower satisfaction levels in 8 of the 10 categories for higher-income compared to lower income households. We conclude there is tentative support for H5, but it could be applicable only to low-performing firms, not all firms.

Lastly, H6 proposed that the difference in customer satisfaction levels between high and low-performing firms is more pronounced among high-income customers, and is less pronounced among low-income customers. To test this, we again refer to Table 2. For the high-performing firms, the coefficients for income (medium, and high, contrasted to low) are not statistically significant, but the coefficients for income in the low-performing firms are negative and statistically significant (-1.5, -2.9 for medium and high income respectively). These results support H6. That is, medium and high-income consumers have comparatively lower satisfaction scores for low-performing firms compared to the satisfaction scores among low-income consumers for those firms. As was noted for the results in relation to gender, these figures are managerially significant when we consider the range of scores between best and poorest performing firms is not the full range of 100 percentage points. Also, it is the case that the coefficients are additive, therefore there are larger-again differences for specific demographic groups. For example, for a high-performing firm, the difference in satisfaction levels between younger males and older females aged 66+ is 14.3 points (males are 4.7 points lower than females, and those aged 66+ score 7.9 points higher = 14.3 points difference). As another example, the average satisfaction level for a low-performing firm is 6.1 points (-3.2, -2.9) lower among high-income males, compared to lower-income females.

A summary of the hypotheses and results is contained in Table 3.

CONCLUSION

Male customers appear to have systematically lower levels of satisfaction than female customers, while older customers appear to have generally higher levels of satisfaction than younger. Higher-income consumers appear comparatively less satisfied with low-performing firms than what lower-income consumers are. Although the absolute extent of these satisfaction differences is not large, they are appreciable given the range of scores from the highest-performing firm to the lowest in these data. The question turns to why men might be less satisfied. It seems unlikely the actual level of service they receive is poorer than women, and in many cases the delivery of service (television channels, broadband) is exactly the same for any demographic group. Moreover, physical products are identical for all demographics save for the possibility that certain groups self-select product variants that offer systematically different performance.

Table 3
Hypotheses and Results

	Hypothesis	**Result**
H1	Males have lower customer satisfaction levels	Supported
H2	Satisfaction differences between male and female are more pronounced for low-performing firms	Not Supported
H3	Older consumers have higher satisfaction levels	Supported
H4	The lower levels of satisfaction among younger consumers (compared to older) is more pronounced for low-performing firms	Not supported
H5	Higher-income consumers will report lower satisfaction levels	Tentatively supported
H6	Satisfaction differences are more pronounced among high-income customers for low-performing firms	Supported

The findings are consistent with the notion that men are, on average somewhat more agentic and less prosocial than women (Abele, 2003; Eagly & Wood, 1988), and this is reflected in them being less prepared to say they are satisfied with a range of goods and services. It may also be the case that men's lower satisfaction scores are due to different expectations of what is 'good' for a product or service compared to women. Considerable past research has examined the role of expectations in forming judgments of service quality and satisfaction (Boulding et al., 1993; Patterson, 1993; Yi & La, 2004). Yet, counter to the results here, recent research indicates women have *higher* service expectations than men (e.g. Yelkur & Chakrabarty, 2006) which suggests men's satisfaction should be higher, not lower than women's. Therefore, the underlying reason for men's lower satisfaction is an open question. Given the present findings, future research could re-examine whether differing expectations by men are informative as an explanation for why their satisfaction levels tend to be lower.

The results for age in this study are consistent with past research showing older consumers report higher satisfaction levels (Bryant & Cha, 1996; Yoon et al., 2011). Those findings have been generally confined to US samples, so the present study extends past work to a new country-cultural context. The findings here also indicate that while older customers do tend to be more satisfied, their levels of satisfaction still vary across categories, for instance older people report low levels of satisfaction for television channels, (as do all the demographic groups). Therefore, older people do not simply agree they are satisfied with everything. The findings are also relevant for related literature on age and life satisfaction. There is apparently little association between age and life satisfaction (until very old age), but there is between age and customer satisfaction, therefore customer satisfaction does not appear to underpin life satisfaction. Secondly, one might conjecture that the association between age and customer satisfaction could be due to a form of age-related acquiescence bias (older people simply 'say' they are more satisfied when they may not be). However, Rammstedt et al (2017) found little association between age and acquiescence, and as stated, there is apparently also little association between age and life satisfaction (e.g. Wiesmann & Hannich, 2013). Therefore, apparently, older people are, on-average, more satisfied. This finding appears to be consistent with research indicating older consumers search less for information before purchase and are more behaviorally loyal (Lambert-Pandraud & Laurent, 2010a). One of the possible reasons for this higher loyalty could be greater satisfaction with brands consumed currently. Therefore, the findings here are highly relevant to the increasing body of work on marketing to the older consumer (Amatulli et al., 2015; Lambert-Pandraud & Laurent, 2010b; Phua et al., 2020; Sachdeva, 2024). Older customers may therefore be somewhat harder to acquire, but once acquired they tend to be easier to satisfy.

The findings from this study will help give context to market research, for practitioners such as customer experience (CX) or insights managers. For example, if they notice in their own data that their male customers (or younger customers) have lower satisfaction levels, this is not *necessarily* a cause for concern or intervention as it appears to be a general phenomenon, in the UK at least. Similarly, and more specifically for firms that tend to perform less well overall on satisfaction compared to their competitors, high income customers can be expected to be even less satisfied. One might, therefore, plan and expect to receive more complaints or service-related queries from those sorts of customers. Firms can also use these results to contextualise the performance of certain business units. For example, a bank business unit devoted to accommodating high-wealth individuals should be expected to obtain somewhat lower satisfaction scores than one dealing with mainstream banking customers; and a business unit focusing on older customers should not necessarily be self-congratulatory if it tended to achieve higher satisfaction than other parts of the business. The results also imply that stable demographic quotas for satisfaction studies are important, since satisfaction does vary across demographic groups.

Of course, the findings from this study do not necessarily mean the firm should adopt a 'self-fulfilling prophecy' approach that since males, younger people or high-income customers tend to be less satisfied, it is pointless to try to improve the situation. Many firms that score better on customer satisfaction do better among men *and* women, and do better among young *and* old compared to their competitors. It could be the case that firms who uncover how to develop higher levels of satisfaction among the 'harder to please' demographic groups could enjoy an advantage over their rivals.

DIRECTIONS FOR FUTURE RESEARCH

The results here indicate low-performing firms attract even lower scores among high-income consumers. The question arises whether we would observe changes in the comparative satisfaction scores of different income groups when we examine firms who improve or decline in their satisfaction scores over time. For example, if a firm dropped from say, 80% satisfaction level to 70% over several years, does it tend to drop more, or more quickly, among high income customers compared to lower income customers? The results here imply this might be the case, but longitudinal evidence would be needed to confirm it. Determining the answer to this question would be illuminating for researchers interested in understanding the links between satisfaction and business performance. It may be the case that satisfaction shifts in certain demographics (such as among high-income customers) may be a lead indicator of more general change.

The study reported here examined demographics and customer satisfaction using only three variables – age, income and gender. The question turns to whether other demographic variables should be investigated. A potentially important candidate is ethnicity. Little evidence exists on a possible link between ethnicity and levels of customer satisfaction. One exception is Lopez, Kozloski-Hart and Rampersad (2007) that found Latino consumers were somewhat less satisfied with their bank (72 vs 78 /100 for the whole sample). This is a valuable insight, but was based on a localized geographic sample in one US state. Identifying if there are systematic differences in satisfaction among different ethnic groups across multiple product categories would provide useful managerial insights as well as being informative to scholars in the field of satisfaction, and those who study marketing to ethnic minorities (e.g. Jamal, 2003)

Another direction for future research is to examine the potential link between demographics and word-of-mouth behavior. That is, if males are overall less satisfied and females are overall more satisfied, does this situation link to one gender being systematically more likely to give positive (or negative) word of mouth? While past work has examined the interactions between gender, service quality or satisfaction and word of mouth (Sun & Qu, 2011), less is known about the absolute higher or lower tendency of one demographic group or another to give word of mouth.

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Appendix: Survey Size and Composition

Demographic group	**Sample N**	**% of sample**
Age 18-35	335,312	22
Age 36-50	400,260	26
Age 50+	787,378	52
Income less than £25k	748,505	35
Income £25k – £49.9k	774,445	32
Income £50k and over	360,624	35
Gender Male	326,248	49
Gender Female	346,736	51
Total	1,522,950	

Note, the exact survey totals vary slightly across categories but total sample size over a 12-month period is always above 1.3 million. Also note due to a technical limitation it is not possible to derive the sample size totals for finer-split age groups 51-65 and 66+ years.