

Indonesian Consumer Complaint Behavior Based on Ethnic Groups and Generations

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Abstract: Complaint behavior is a response to consumer dissatisfaction after using goods or services. This study aimed to examine the effect of ethnicity and people's generations on consumer complaint behavior in Indonesia. The variables used were complaint behavior, ethnicity, and generations. The study collected and analyzed 2,100 items of data using descriptive analysis, one-way ANOVA, and multiple linear regression. The findings showed that consumers in Indonesia rarely complain when disappointed with sellers. Generation Y and the Buginese complained more often than other consumer groups. Furthermore, the results showed significant differences in complaint behavior, based on ethnicity and generation. This study also revealed that complaint behavior was significantly influenced by ethnicity and the baby boomer generation.

Keywords: complaint behavior, ethnicities, generations

JEL Classification: D18, M31

Introduction

Rapid advancements in information technology have made products and services more readily available to consumers. However, as their need for goods and services continues to grow, many consumers' expectations are not being met, resulting in complaints about their dissatisfaction with the products and services they have received. In line with this, Krüger and Mostert (2019) defined complaint behavior as a response to consumer dissatisfaction after using goods or services. Consumer complaint should be carried out so that consumers get the expected service (Mardhiyah & Dharmmesta, 2013).

There are various options for handling consumer complaints and resolving disputes. The applicable regulations require business actors to have a mechanism for handling consumer complaints. Disputes could be resolved through the courts, or out-of-court procedures, based on the agreement of the consumers and business actors involved. In Indonesia, the Consumer Protection Law Number 8 of 1999 established the Consumer Dispute Settlement Body (BPSK) to handle consumer complaints and resolve disputes. This is regulated in Chapter XI articles 49-58. BPSK is obligated by Article 52 paragraph (1) to handle and settle consumer disputes through mediation, arbitration, or conciliation. However, consumers could also submit their complaints to the National Consumer Protection Agency (BPKN), an institution formed based on the CP Law. BPKN provides advice and consideration to the government to develop consumer protection in Indonesia (Article 33). Therefore, Article 34 paragraph (1) (f) mandates BPKN to receive complaints about consumer protection from the public, non-governmental consumer protection institutions, or business actors.

The Consumer Empowerment Index (CEI) measurement, conducted by the Ministry of Trade of the Republic of Indonesia (2022), shows that Indonesian consumers have a CEI value of 53.23, which is classified as "capable." This means that consumers are capable of exercising their rights and obligations to make informed decisions. Complaint behavior is the lowest of the seven dimensions measured, with an index of only 34.36. This means the public does not respond well to complaints, and the intended recipient is not widely known. Most of the respondents in this study who made complaints were categorized as "rarely" (1-2 times) and "never" at 50.31% and 39.17%, respectively. This data indicates the community's low response rate to filing complaints (Ministry of Trade RI, 2022). On average, only 4.1 consumer complaints are received from every 1 million Indonesians, compared to 64 complaints occurring per 1 million South Koreans.

Data from the Ministry of Trade of the Republic of Indonesia shows that 42% of consumers with issues do not file complaints, for various reasons. These reasons include the perceived insignificance of the problem (37.0%), lack of knowledge on where to complain (24.0%), the complexity and time-consuming nature of the complaint procedure

(20.0%), and perceived familiarity with the seller (6.0%) (M. Simanjuntak & Hamimi, 2019). Previous research also suggests that complaining to the company is futile (Mardiyah & Dharmmesta, 2013). This occurs as a result of the company's poor handling of customer complaints. In reality, complaints from consumers are one of the risks that must be considered by companies (Rizi et al., 2023). The company must have effective management of its customer relationships, to establish lasting ties with its customers (Nirmala & Dewi, 2011).

The National Agency for Consumer Protection of Indonesia stated that complaint behavior is uncommon among Indonesian consumers, triggering the low CEI. In 2022, 1,041 complaints were submitted, with the majority being about services, followed by e-commerce, and housing. This translates to an average of 87 complaints per month. In 2022, the mapping by BPKN indicated that consumers aged 28 to 38 filed the most complaints. This was followed by consumers aged 39 to 49, 17 to 27, and 50 to 60 in second, third, and fourth places, respectively (BPKN, 2022). Therefore, solving these issues requires that consumers be encouraged to assert their rights by lodging complaints when they feel harmed.

The Indonesian Consumers Foundation report in 2019 shows that the financial services sector received the highest number of complaints, at 46.9%. It was followed by the housing, e-commerce, electricity, and telecommunication sectors at 14.4%, 6.3%, 4.2%, and 4.1%, respectively (Abadi, 2020). This number is lower than the number of consumer complaints in China, which reached 762,247 (CCA, 2020). The number is also lower than in South Korea, where 64 consumer complaints occur for every 1 million people. In Malaysia, the National Consumer Complaints Centre (NCCC) received 5,618 complaints in 2018. Most complaints were filed about the e-commerce sector, which increased by 39% from 2014. In Indonesia, only four consumer complaints are received per 1 million people. This is because 44% and 15% of consumers prefer complaining directly to the sellers and producers, respectively.

Studies have shown that several factors influence complaint behavior. These factors include the product, consumers' attitudes, values, self-motivation, personality, culture, and experience (Ekinici et al., 2016; Jokohael et al., 2017; Lestari & Molina, 2019; Wandani & Simanjuntak, 2019). Complaint behavior is also influenced by the consumers' cultural background (Ghoni & Bodroastuti, 2012). Culture is a hallmark of ethnic diversity in Indonesia, which has around 1,340 ethnic groups spread throughout the provinces (Durand & Valla, 2008). Ethnicity is a multifaceted and dynamic concept that develops and strengthens relationships when communities interact around cultural similarity (McGoldrick et al., 2014). This means that understanding ethnicity and race, as applied to oneself and others, affects the interactions among individuals (Suyemoto et al., 2020). In

Indonesia, the Javanese, Sundanese, Batak, Buginese, and Malay are among the largest ethnicities (Durand & Valla, 2008). Therefore, these communities have become a factor influencing consumers' complaint behavior in responding to post-purchase dissatisfaction (Heung & Lam, 2012).

Previous studies also found a positive relationship between a person's age or generation and complaint behavior (Ngai et al., 2007; Phau & Baird, 2008). Generation refers to a group of individuals born during the same period and experiencing similar external events (Smola & Sutton, 2002). The differences in lifespan result in distinct characteristics for each generation. The resulting categories include baby boomers, born between 1946 and 1964, as well as generations X, Y, and Z born between 1965 and 1977, 1977 and 1994, and 1995 and 2010, respectively (Page & Williams, 2011). The last group is Generation Alpha, born between 2010 and 2025 (Lamble, 2018; Ramadlani & Wibisono, 2017).

Many studies have examined the factors influencing complaint behavior, but little comparison has been made based on a person's ethnicity and generation. Therefore, this study aimed to analyze the complaint behavior of people of Javanese, Sundanese, Batak, Buginese, Malay, and other ethnicities. It also compared the complaints made by baby boomers, as well as generations X, Y, and Z. The goal was to examine the influence of a person's ethnicity and generation on complaint behavior in Indonesia. Analyzing the effect of age and ethnicity is important, because the data about consumer complaints is diverse when age is considered. The conclusions obtained would help determine the generations that need prioritizing and the protection programs to be implemented. Knowing the social representations and colloquial understandings of ethnicity and age would contribute to increasing the study's validity. Additionally, the findings would facilitate the creation of effective educational interventions to address consumer protection.

Literature Review

Consumer Complaint Behavior

Complaint behavior comprises responses caused by psychological dissatisfaction after consuming products or services (Kumar & Kaur, 2022; Zain, 2011). Consumer complaint behavior (CCB) is a behavioral and non-behavioral response triggered by post-purchase dissatisfaction (Mousavi & Esfidani, 2013). CCB is an important field linking the streams of service failure and recovery (Arora & Chakraborty, 2021). There are four types of complaint behavior, including (1) passive or a consumer that does not take any action, (2) voicers who complain to service providers, rarely spread negative word-of-mouth, and turn to protection agencies or third parties, (3) irate consumers who submit complaints to friends and relatives, or other service providers, and (4) activists who have a higher

tendency to complain to service providers, relatives, friends, and third parties (Zeithaml et al., 2004).

Ashraf et al. (2013) stated that complaint behavior is positively influenced by attitude. Consumers are more likely to file a complaint when they understand that a product is expensive, frequently used, and noticeable by others (Nor Othman et al., 2010). This study focuses on active voice responses, when consumers are dissatisfied with the seller's intention and behavior.

Ethnic Characteristics

Indonesia is home to around 1,300 ethnic groups, with various characteristics and traditions existing in each province (Durand & Valla, 2008). Ethnicity reflects a region's cultural trait that influences basic impulses and behaviors. Indonesia has a collectivist culture, where dissatisfied consumers tend to tell friends, or remain quiet to maintain social harmony or avoid confrontation (Heung & Lam, 2012). In contrast, consumers in individualistic countries such as America, Australia, Germany, France, Turkey, and the UK are more likely to complain directly to companies or use third parties.

In Indonesia, the Javanese are the largest ethnic group, whose culture upholds politeness and simplicity. This ethnic group is typically shy, obedient, hardworking, conflict-averse, and ethical (Heri, 2016). Furthermore, Javanese people are generally refined, slow to act, feudalistic, humble in speech and behavior, and always consider their age and social status to show respect (Octaviani & Kartasasmita, 2017).

Another ethnic group is the Sundanese, whose personality is relaxed and uncomplicated, and assess problems calmly. The culture in this society upholds togetherness and politeness in high regard, explaining their generosity and kindness, especially the elderly. The Sundanese are optimistic, friendly, polite, cheerful, and unpretentious. Additionally, these people are educated to be *handap asor*, implying humility and politeness (Hidayah, 2015).

The Batak ethnicity in Indonesia has solid customs and a confident speaking style. Their cultural value system is passed down through generations and influences their social behavior and community life. Their behavior is influenced by nine central cultural values, including kinship, religion, *hagabeon* (descendants), *hasangapon* (nobility, dignity, and charisma), *hamoraon* (wealth), *hamajuon* (progress), *patik dohot uhum* (upholding truth, justice, and law), *pengayoman* (protector of welfare), and *marsisarian* (understanding, respect, and mutual help) (Simandjuntak, 2002). This tough character gives the Batak people the courage to complain directly to the seller if they feel disadvantaged when consuming goods or services (Wandani & Simanjuntak, 2019).

The Buginese ethnicity has basic principles known as *ade*, *bicara*, *rapang*, *wari*,

and *sara*, collectively referred to as *pangngadereng*. *Ade* represents a flexible attitude toward social norms, while *rapang* sets good behavior standards for the community. *Wari* governs descent and social hierarchy, and *sara* is consistent with Islamic law. Moreover, *siri* provides firm principles for Bugis' behavior (Anonymous, 2020). The Buginese ethnic group also has a life philosophy called *getteng*, *lempu*, and *tonging*. *Getteng* embodies a brave and confident attitude toward expressing what is right and wrong (Rahmi et al., 2017). This strong personality and firm convictions allow the Buginese people to express themselves explicitly, and they are even willing to commit violence (Latief, 2016).

The Malay ethnic group is cultural and non-genealogical, gentle, energetic, and with a strong desire to advance, as seen in their polite speech and tendency to avoid taboos and sins. The Malaysians attach importance to law enforcement, showing courtesy, and they prioritize knowledge. In this community, problems are resolved by deliberation and consensus, as the foundation of social life (Susanti et al., 2015).

Cross-Generational Characteristics

The baby boomer generation, born between 1946 and 1964, is characterized by busy individuals with high incomes due to their multiple careers (Page & Williams, 2011). These individuals are more risk-taking and quicker at making decisions than the other generations. However, they have the lowest complaint behavior due to their willingness to accept losses (Cipriana et al., 2010).

Generation X, born between 1965 and 1977, consists of independent and reserved individuals with great potential (Kohnen, 2002). This group is highly involved in decision-making and considered to be independent. Additionally, the individuals realize diversity, think broadly, are more family-oriented, and have a balanced work-life (Kolnhofer-Derecskei et al., 2017).

Generation Y, born between 1977 and 1994 (Smola & Sutton, 2002), is known for its image consciousness and ability to recognize self-behavior patterns (Khan et al., 2014). This generation has lower brand loyalty, due to being exposed to more influential price promotions. They prioritize quality and brand, have a preference for new things, and hedonism when shopping. Moreover, these consumers seek products and brands that match their personality, lifestyle, social values, and community (Mafini et al., 2014).

Generation Z, born between 1995 and 2010, is more connected socially through cyberspace. Since childhood, these individuals have been familiar with technology and smartphones, and they are creative (Kohnen, 2002). The demographics guarantee that the next generation will be more diverse than the millennials. However, unique demographics are unlikely to change much over time, and are often the basis for opinion dynamics on issues (Childs et al., 2015).

Relationship between Ethnicity and Complaint Behavior

Individualistic cultures express themselves by voicing complaints more than collectivist ones do (Liu & McClure, 2001), because purchasing behavior is influenced by cultural factors. In this regard, the highest number of direct and indirect complaints are filed by individualists and collectivists, respectively. The unique characteristics of individualistic and collective cultures substantially influence people's attitudes and behavior (Jokohael et al., 2017). Consumers from different cultures express distinct complaints and perceptions about service recovery efforts (Park et al., 2014). Culture is the driving force for differences in compensation-seeking behavior (Blodgett et al., 2015). Studies have shown that culture influences consumers' behavior and future actions (Ghoni & Bodroastuti, 2012). According to Wandani & Simanjuntak (2019), the Buginese have the highest average complaint motivation, more so than the Javanese or Batak. Based on these results, the following hypotheses are formulated:

H1: Ethnicity significantly affects complaint behavior

H1a: Complaint behavior varies significantly based on ethnicity

Relationship between Generation and Complaint Behavior

Age differences affect the act of reporting unsatisfactory experiences (Mahmud Mahayudin et al., 2010). According to Grougiou & Pettigrew (2009), older consumers' complaint behavior is significantly different and decreases with age. The older generation complains using negative word-of-mouth, while younger individuals write their complaints on electronic media (Ting et al., 2016). Generation Y actively uses social networks and tend to stay with a service provider after experiencing satisfactory recovery but are more inclined to complain (Soares et al., 2017). In this generation, younger individuals often complain when dissatisfied with a service (Yang, 2012). The baby boomers rarely complain, because they quickly accept any post-purchase dissatisfaction (Sharma et al., 2012). These findings show that generational differences affect the consumers' position in making complaints regarding service dissatisfaction (Harrington et al., 2012). Most studies have shown that most complaints are lodged by younger people (Ngai et al., 2007; Tronvoll, 2007). Age relates positively to complaint behavior, where the younger generation is more willing to complain because it has more time (Phau & Baird, 2008). Moreover, Generation Y's complaint behavior in online shopping is influenced by their gender, lifestyle, and the number of social media accounts (Megawati Simanjuntak, 2019). Based on these results, the following hypotheses are proposed:

H2: The generation significantly affects complaint behavior

H2a: Complaint behavior varies significantly based on the generation

The Conceptual Framework

This study hypothesized that people's ethnicity and generation differ and influence their complaint behavior. The conceptual framework is presented in Figure 1.

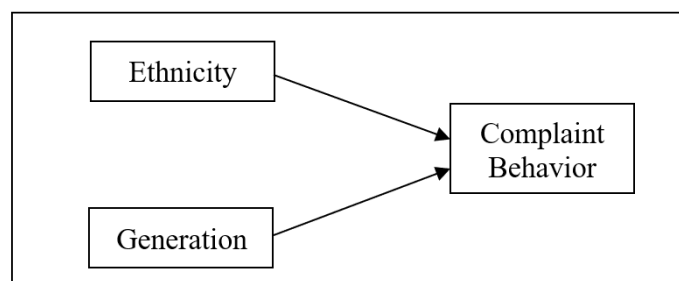


Figure 1. The conceptual framework

Methods

This study used explanatory and descriptive approaches in 14 Indonesian provinces, representing families from rural and urban locations. The sample comprised consumers aged from 17 to 60 years old, who made consumption decisions independently and had filed at least one complaint for the last three years. The respondents experienced disappointment when purchasing goods or services and filed complaints.

The sample size was determined by quota sampling, where 150 respondents were taken from each province, comprising 75 consumers from rural areas, and 75 from urban areas. A total of 14 of the 34 provinces were selected to represent the western, eastern, and central regions of Indonesia, resulting in 2,100 respondents.

Cities or districts and sub-districts were selected purposively, while villages, neighborhood units (RW) and (RT), households, and respondents were determined randomly. Systematic random sampling was applied to ensure that each household had an equal opportunity to be selected. This sampling technique makes it easier to draw a systematic sample in the field. Furthermore, systematic samples provide more accurate estimators when explicit or implicit stratifications are present in the sampling frame (Mostafa & Ahmad, 2018). In this study, households were determined using intervals for regular settlement conditions, or consecutive house numbers. When the first sample starts from household number 1 and the interval is 3, the preceding samples are households with numbers 5, 9, and 13 in that order. The next number of households was sampled in the case of an interview failure to avoid replacing predetermined samples.

Household respondents were determined using the Kish grid method, developed by Leslie Kish (1910-2000), a Hungarian-born American statistician. The Kish grid is a

random method of selecting respondents within households. This rigorous method was developed when most interviews were conducted in person. Once a household is selected, a list of all the individuals eligible to participate in an interview is created. This list includes each person's name, gender, relationship to the household head, and age. Each eligible member is assigned a unique number and specific members are selected for interviews using a random response form. Therefore, the Kish grid was used to randomly sample family members and reduce bias in the survey (Kish, 1949).

In this study, the tribe was initially not considered for sample selection during data collection, to ensure that the resulting distribution represented the different ethnicities in Indonesia. This was reflected in the data collected, where four dominant ethnicities appeared, including Javanese, Sundanese, Batak, and Buginese. Other ethnicities did not appear because the percentage was small, even when combined with other ethnicities.

Show cards were used to interview the respondents, to minimize bias that might influence the findings' generalizability. The show cards were pictures related to the question and answer options. The study instruments were tested by distributing questionnaires to 100 individuals who were not part of the main respondents. Furthermore, expert judgment for instruments was conducted by academics and consumer protection experts. The test resulted in instruments that were reliable and valid for all the study variables. Interviewers were also trained to emphasize the Kish-grid technique, to reduce sample selection bias.

The classic assumption test ensures that the regression equation obtained has an accurate estimation, is unbiased, and is consistent. The traditional assumption tests used were normality, autocorrelation, multicollinearity, and heteroscedasticity. The one-way ANOVA test is an analytical tool used to determine the average difference in a population group. This analysis highlights differences in complaint behavior based on a person's ethnicity and generation. Therefore, the post-hoc test was used to measure differences in complaint behavior based on ethnicity and generation. Multiple linear regression tests were employed to analyze the linear relationship between the independent variables (X_1, X_2, \dots, X_n) and the dependent variable (Y).

Data were analyzed using descriptive, one-way ANOVA, and multiple linear regression analyses to test the hypotheses and determine the differences and influences of the generations and ethnic groups on complaint behavior. The complaint behavior referred to M. Simanjuntak (2019) and measured how often consumers complained to the sellers of the goods or services they purchased. The operational definitions and items for each variable are presented in Table 1.

Table 1. The conceptual framework

Variables	Operational definitions	Items	Code
Complaint behavior	The frequency of respondents complaining to the seller regarding purchase disappointments	1. Electronic or electrical equipment	PK_A1
		2. Food and drink	PK_A2
		3. Banking services	PK_A3
		4. Clothing, cosmetics, and shoes or sandals	PK_A4
		5. Vehicle (car or motorcycle)	PK_A5
		6. Public transportation	PK_A6
		7. Health services	PK_A7
		8. Electricity services	PK_A8
		9. Educational institution services	PK_A9
		10. Cellular telephone provider	PK_A10
Ethnic	Ethnicity reflects a region's cultural trait	1. Javanese	S_1
		2. Sundanese	S_2
		3. Batak	S_3
		4. Buginese	S_4
		5. Malay	S_5
		6. Others	S_6
Generation	A group of individuals born during the same period and experiencing similar external events	1. Baby boomers (born in 1946-1964)	G_1
		2. Generation X (born in 1965-1977)	G_2
		3. Generation Y (born in 1977-1994)	G_3
		4. Generation Z (born in 1995-2010)	G_4

Results

Characteristics

Table 1 shows that 49.4% of the respondents, or 1,038 people, belonged to Generation Y. The baby boomers had the lowest generational distribution, accounting for 7.6% of the respondents, or 159 people. The Javanese were the most likely to react, as represented by 20.8% of the respondents, or 436 people. The Malaysians, Buginese, Sundanese, and Batak were represented by 279 (13.3%), 176 (8.4%), 176 (8.2%), and 138 (6.6%) respondents, respectively. The rest were categorized as other ethnicities.

Generation Y constituted the largest percentage of respondents, at 49.4% or 1,038 people. In contrast, baby boomers were the smallest generation, at 7.6% or 159 respondents. The Javanese answered most frequently, at 20.8% or 436 respondents. Furthermore, there were 279 Malays (13.3%), 176 Bugis (8.4%), 176 Sundanese (8.2%), and 138 Batak

(6.6%). The rest were classified as other ethnic groups.

Complaint Behavior based on Ethnicity

The intention to take complaint action is influenced by culture (Liu & McClure, 2001), which refers to a community's collective understanding of meaning. The importance of making a complaint is interpreted differently in each ethnic culture. Therefore, each culture provides a different understanding when making a complaint (Briones Alonso et al., 2018). Studies have shown that ethnic differences, such as cultural identity, affect complaint behavior. For instance, the Batak people uphold dignity and justice highly in submitting complaints directly to business actors when they feel disadvantaged after consuming goods and services (Ndona, 2018). In comparison, Javanese people are humble, highly tolerant, and only complain when the problem has peaked. They perceive purchasing problems as trivial and tend to keep quiet without complaining directly (Darmoko, 2017). The Bugis tribe values siri' and pacce, which means upholding self-respect and dignity. This ethnic group is forgiving and empathizes with the distress of others. Small losses experienced by Bugis consumers are easily forgiven without exhibiting complaint behavior (Syarif et al., 2016).

Table 2 shows the distribution of complaint behavior index categories based on ethnicity. Buginese respondents had moderate and high complaint behavior at 1.7% and 1.1%, respectively, while all Malaysians were in the low category. Almost all the complaint behavior of each ethnicity was in the low category. A significant difference in complaint behavior between ethnicities (p-value=0.000) was found based on one-way ANOVA testing. Furthermore, the post-hoc presented significant differences between the Javanese and Sundanese, Batak, Malay, and the others. Table 2 presents the average index and the one-way ANOVA test of complaint behavior based on ethnicity.

Table 2. Complaint behavior category and ANOVA test based on ethnicity

Category	Javanese	Sundanese	Batak	Buginese	Malay	Others	p-value
Low	98.2	99.4	99.3	97.2	100.0	99.0	
Moderate	1.6	0.6	0.7	1.7	0.0	0.8	
High	0.2	0.0	0.0	1.1	0.0	0.2	
Index	21.1 ^a ±13.6	11.9 ^b ± 12.6	8.9 ^c ±9.0	24.4±15.8	15.9 ^d ±12.4	17.2 ^e ±13.8	0.000**
Average±Std							
Min-Max	0.0-90.0	0.0-60.0	0.0-60.0	0.0-100.0	0.0-53.3	0.0-93.3	

Note: ** p<0.01; different superscript letters indicate significant differences between ethnicities

Complaint Behaviour based on the Generation

The results showed that most complaints from all the generations were in the low category.

One-way ANOVA testing found significant differences in complaint behavior between the baby boomers and generations X, Y, and Z. The results imply differences in the complaint behavior among the four generations. Moreover, the post-hoc test showed significant differences between baby boomers as well as generations X and Y. Table 3 shows the average results of the index and the one-way ANOVA test of complaint behavior by generation.

Table 3. Complaint behavior category and ANOVA test by generations

Category	Baby Boomers	Generation X	Generation Y	Generation Z	p-value
Low	99.4	97.8	99.2	100.0	
Moderate	0.6	1.8	0.6	0.0	
High	0.0	0.4	0.2	0.0	
Index Average±Std	14.5a±12.9	17.8b±15.2	17.9c±13.5	16.3±12.0	0.014*
Min-Max	0.0-60.0	0.0-93.3	0.0-100.0	0.0-53.3	

Note: * p-value <0.05; Different superscript letters indicate significant differences between generations

Effect of Ethnic and Generations on Complaint Behaviour

The classical hypothesis testing of the multiple linear regression showed that the data were normally distributed. The multicollinearity test found that the tolerance value of the data was >0.10, and the VIF value <10.0. The values indicated no multicollinearity, meaning the variables used were not autocorrelated. This could be seen from Durbin Watson's close to +2 value. Additionally, the absolute value of the residuals of variables exceeded 0.05, implying no heteroscedasticity.

The multiple linear regression analysis showed that several variables influenced the complaint behavior. The variables of Sundanese, Batak, Buginese, Malay, and other ethnicities significantly affected the complaint behavior (p-value=0.000). Furthermore, the baby boomer generation variable significantly affected complaints, while the variables of the other generations had no effect. The adjusted R-squared was 0.073, meaning that the ethnicities and generation variables explained only 0.73% of the complaint behavior. The rest was explained by other variables outside this study. The results are presented in Table 4.

Table 4. Multiple linear regression results of complaint behavior

Independent Variables	p-value
Ethnicities	
Java ¹ (1=Java; 0=others)	
Sundanese (1=Sundanese; 0=others)	0.000 ***
Batak (1=Batak; 0=others)	0.000 ***
Buginese (1=Buginese; 0=others)	0.007 ***
Malay (1=Malay; 0=others)	0.000 ***
Others (1=Other ethnic; 0=others)	0.000***

Independent Variables	p-value
Generation	
Baby boomers (1=BB; 0=others)	0.081*
X (1=X; 0=others)	0.819
Y ¹ (1=Y; 0=others)	
Z (1=Z; 0=others)	0.409
<i>Adjusted R Square</i>	0.073

Note: * p-value<0.1; ** p-value<0.05; *** p-value<0.01; ¹ exclude variable

Discussion

The distribution of complaint behavior index categories, based on ethnicity, shows that the Buginese have moderate and high complaint behavior at 1.7% and 1.1%, respectively. However, the low category is as high, but the percentage is the lowest compared to those of the other ethnicities. This result means that those of Buginese ethnicity have the highest complaint behavior. The finding supports M. Simanjuntak (2019) that the personality and motivation of the Buginese are more potent than other ethnicities in making complaints. The Buginese people are more willing to express themselves explicitly, and have a tough character and firm convictions to maintain their stance, or even to commit violence (Latief, 2016). The one-way and ANOVA tests found significant differences between the ethnicities in complaint behavior. These findings support Park et al. (2014), who found that consumers from different cultures express distinct complaints and perceptions about service recovery.

The Javanese complaint behavior differs significantly from that of the Sundanese, Batak, and Malay. According to Helmi (2011), Javanese consumers are more hedonistic in shopping than Sundanese. This hedonistic style delivers more frequent purchases of goods, increasing the frequency of complaint behavior when harmed by the seller. In contrast, the Malaysians are soft and tend to solve problems through deliberation (Susanti et al., 2015). This explains why Malay consumers rarely complain, because they think it would cause conflicts with the seller. The Batak ethnicity's complaints behavior is the lowest, though these people are assertive and should complain bravely. The ethnic Batak has a low complaint motivation compared with the Javanese and Buginese ethnic groups. Therefore, the motivation for complaints is the driving force for someone to take action (Wandani & Simanjuntak, 2019).

The one-way ANOVA test found significant differences in complaint behavior between the baby boomers and generations X, Y, and Z. This finding means that the complaint behavior of these four generations differs significantly. Baby boomers rarely complain because they prefer giving up losses (Cipriana et al., 2010). Furthermore, age relates

positively to complaint behavior, where the younger generation easily files complaints because it has more time (Phau & Baird, 2008). Generation Y complains more often because it has been exposed to technology. Additionally, baby boomers often complain about banking services because of more experience in this field than the younger generation.

The multiple linear regression analyses show that being members of the Sundanese, Batak, Buginese, Malay, and other ethnic groups significantly affects their complaint behavior. Each ethnic group makes a complaint differently regarding dissatisfaction with the goods or services received. The Javanese and Buginese often complain about electronic products that come with a warranty. The complaints are lodged because the electronic products do not work and are easily damaged. Other ethnicities rarely complain about electronic products because the seller is too far away, consumers are too lazy to deal with the sellers, they prefer not to purchase anything else from the store, or they have a warranty card. The results also show that almost all ethnicities have high complaint behavior toward banking services. Problems with banking services are related to credit cards, reduced balances, and teller services. According to the Indonesian Consumers Foundation data (2019), financial services dominate consumer complaints, including banking services, with 46.9%.

The Buginese complain more than the other ethnicities, and express themselves explicitly. These people have complex characters and are steadfast in their stance, even being willing to commit violence (Latief, 2016). Furthermore, the Buginese have adopted a life philosophy called *getteng*, which means brave, confident, and quick to express what is right and wrong (Rahmi et al., 2017). This life philosophy is the most basic attitude possessed by the Buginese people. The behavior of people living in certain areas could differ from that of others in other environments, including post-purchase behavior. These results support Blodgett et al. (2015), in that culture is the driving force for the differences in complaints. According to Liu and McClure (2001), culture influences making complaints.

The multiple linear regression results show that only being a member of the baby boomer generation significantly affects complaint behavior. Each generation's complaint behavior shows the same results on every item. For instance, they rarely make complaints against cellular telephone service providers. Generational differences could affect the consumers' position in making complaints, or responding to service dissatisfaction (Harrington et al., 2012). In this study, being a member of generations X, Y, or Z did not influence their complaints behavior. This is because the distribution of complaint behavior between generations is equal, as seen by the complaints about cellular telephone service providers. The respondents stated they rarely take action due to a slight nominal loss, or do not know where to complain, and fear not being responded to adequately.

Complaint behavior by generation is classified in the low category. This is because

each generation tends to passively complain when experiencing dissatisfaction. Consumers in Indonesia are highly tolerant and rarely complain when facing problems (Ministry of Trade RI, 2022). The findings show that generations X and Y have almost the same complaint index, but complain more often than the other generations. According to Williams and Page (2011), Generation X consumers are more established, make more purchases, and are more likely to complain because of dissatisfaction. This generation is also good at decision-making when dealing with a problem (Kolnhofer-Derecskei et al., 2017). In contrast, Generation Y actively uses social networks and tend to stay with a service provider after experiencing satisfactory recovery but are more inclined to complain (Soares et al., 2017). Yang (2012) stated that the younger generation complains more often when dissatisfied with a service. Baby boomers rarely complain because they are more receptive to perceived dissatisfaction post-purchase (Sharma et al., 2012). Additionally, younger consumers are more likely to complain than middle-aged ones (Tronvoll, 2007).

Conclusion

This study found that complaints based on a person's ethnicity and generation are in a low category. The findings mean that consumers in Indonesia rarely complain when disappointed with sellers or service providers. The Buginese and Generation Y consumers complain more than the other groups of consumers. Furthermore, this study found significant differences in complaint behavior based on ethnicity among the Javanese, Sundanese, Batak, and Malay ethnic groups. The baby boomer generation is significantly different from generations X and Y. Belonging to the Sundanese, Buginese, Batak, Malay, and other ethnic groups significantly affects complaint behavior, while the baby boomer generation shows no effect.

The results show that complaint behavior is low, necessitating efforts to increase consumer awareness through education regarding the right to compensation or replacement. Consumers should not hesitate to complain, meaning the government should socialize consumer education from the family level. Parents must play an active role in educating their children and providing socialization. They should consider details before buying a product or service, and complain when harmed by the seller. Furthermore, future studies could add items to measure complaint behavior with private and third-party responses. The studies could add other variables related to complaint behavior, such as personality, attitudes, self-concept, motivation, and experience.

Implications

This study found that complaint behavior in each ethnicity and generation is in the low

category, because few respondents file complaints when dissatisfied with the sellers of goods or services. Therefore, the government and the consumer protection agencies need to play a role in increasing consumers' awareness of their rights and obligations when using goods or services. The government's guidance and supervision must be improved, as stated in Consumer Protection Law Number 8 of 1999. Moreover, the government should protect the rights and obligations of consumers and business actors. The results show that being a member of the Javanese, Sundanese, Batak, or Buginese ethnic groups significantly affects the complaint behavior. The Javanese and Sundanese are on the most developed island in Indonesia, and have adequate facilities to obtain consumer education, such as via social media.

The strategy for developing and disseminating consumer education could be adapted to the conditions of each region. The government and local NGOs must provide regular education programs, and a consumer complaint information system that is integrated with the supervising ministries or institutions in each trade sector. Trade supervision focuses on the Ministry of Trade and is a joint responsibility of all ministries. This is achieved by consumer protection through the establishment of institutions according to their duties and functions. Consumer empowerment could be enhanced by laws and regulations and the implementation of supervisory functions. This necessitates education through fostering smart or empowered consumers. Additionally, an integrated complaint information system would help the Ministry of Trade distribute complaints to the ministries and agencies in charge.

It is necessary to increase the public's understanding of their rights as consumers to report losses on the purchase or consumption transactions they make. The public should be involved in monitoring the circulation of goods and services by introducing consumers to dispute-resolution institutions. These include the BPSK and the Non-Governmental Consumer Protection Agency (LPKSM), including the Ministry of Trade as the leading sector for consumer protection.

Limitation

This study was limited to grouping the generations, because the available data were only based on age, not the birth year. However, there are only a few scientific references to the cultural values of each ethnic group and comparative studies between generations. This study only focuses on three generations, without including the Alpha generation. Furthermore, some interviewees could have bypassed the entire process when conducting the fieldwork, due to the complexity of the Kish grid. This procedure increases the time required for interviews, because the selected respondents may be unavailable. Using a Kish

grid could also lead to resistance from the interviewees, as those initially selected may feel neglected and fail to provide the assistance needed. Moreover, Indonesia, as a third-world country, has numerous households.

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