



The antecedents of complaint behaviour among Generation Z in Indonesia: role of information access, complaint experience, and attitudes

Os antecedentes do comportamento de reclamação entre a Geração Z na Indonésia: o papel do acesso à informação, experiência de reclamação e atitudes

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HIGHLIGHTS

- This study analyzes how information access, complaint experience, and complaint attitudes influence complaint behaviour among Generation Z consumers in Indonesia, highlighting the importance of consumer awareness and confidence in shaping complaint actions in digital and traditional complaint channels within contemporary consumer protection contexts.
- Findings reveal that information access and prior complaint experience significantly strengthen complaint attitudes, which in turn directly increase complaint behaviour, demonstrating that knowledge, familiarity with complaint procedures, and confidence play a central role in encouraging consumers to voice dissatisfaction and pursue resolution effectively.
- The research applies a quantitative cross-sectional design using survey data from 250 Generation Z students analyzed through Structural Equation Modeling, providing empirical evidence that complaint behaviour is shaped by interconnected cognitive, experiential, and informational factors within a comprehensive analytical framework of consumer behaviour.
- Results show that Generation Z demonstrates moderate complaint behaviour, preferring direct and digital complaint channels, while legal or third-party complaint mechanisms remain underutilized, suggesting the need to simplify complaint systems and increase awareness to improve consumer engagement and protection effectiveness in modern markets.
- The study contributes to Consumer Complaint Behaviour theory by confirming the integrated influence of information access, complaint experience, and complaint attitudes, and highlights managerial implications, emphasizing consumer education, transparent information, and responsive complaint systems as essential strategies to strengthen complaint participation and consumer empowerment.

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KEYWORDS

Attitude of complaint
Complaint behaviour
Complaint experience
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ABSTRACT

Objective: This study aims to analyze the influence of information access, complaint experience, and complaint attitudes on complaint behaviour. Complaints are a key indicator of consumer dissatisfaction and serve as a crucial element in consumer protection.

Design/Method/Approach: A quantitative, cross-sectional research design was utilized, employing an online survey distributed to 250 undergraduate students selected through convenience sampling. Data were analyzed using descriptive statistics and Structural Equation Modeling (SEM) with AMOS 22.0.

Originality/Relevance: The study contributes to the understanding of complaint behaviour by integrating multiple influencing factors, including access to information and previous complaint experiences. It highlights the interplay between consumer awareness and their willingness to engage in the complaint process.

Main Results/Findings: The study demonstrates significant effects of information access, complaint experience, and complaint attitudes on complaint behaviour. Additionally, information access and complaint experience significantly influenced complaint attitudes, reinforcing the importance of knowledge and confidence in consumer decision-making.

Theoretical Implications: This study enriches the Consumer Complaint Behaviour (CCB) theory by demonstrating that information access, complaint experience, and attitudes toward complaints directly influence consumer complaint behaviour.

Managerial Contributions: The findings emphasize the necessity of consumer education to enhance awareness and confidence in the complaint process. Businesses should provide adequate consumer education on their products and services, while governments must improve awareness regarding consumer rights and responsibilities.

PALAVRAS-CHAVE

Atitude de reclamação
Comportamento de reclamação
Experiência de reclamação
Geração Z
Acesso à informação

RESUMO

Objetivo: Este estudo tem como objetivo analisar a influência do acesso à informação, da experiência com reclamações e das atitudes em relação às reclamações no comportamento do consumidor.

Desenho/Metodologia/Abordagem: Foi utilizado um desenho de pesquisa quantitativo e transversal, por meio de uma pesquisa online distribuída a 250 estudantes universitários selecionados por amostragem por conveniência. Os dados foram analisados usando estatísticas descritivas e Modelagem de Equações Estruturais (SEM) com AMOS 22.0.

Originalidade/Relevância: O estudo contribui para a compreensão do comportamento de reclamação, integrando vários fatores de influência, incluindo o acesso à informação e experiências anteriores com reclamações. Destaca a interação entre a conscientização do consumidor e sua disposição para se envolver no processo de reclamação.

Principais Resultados/Descobertas: O estudo revela efeitos significativos do acesso à informação, da experiência com reclamações e das atitudes no comportamento de reclamação. Além disso, acesso à informação e experiência com reclamações influenciaram significativamente as atitudes, reforçando a importância do conhecimento e da confiança na tomada de decisão do consumidor.

Implicações Teóricas: Este estudo enriquece a teoria do Comportamento de Reclamação do Consumidor (Consumer Complaint Behaviour/CCB) ao demonstrar que o acesso à informação, a experiência com reclamações e as atitudes em relação às reclamações influenciam diretamente o comportamento de reclamação do consumidor.

Contribuições Gerenciais: Os resultados destacam a necessidade de educação do consumidor para aumentar a conscientização e confiança no processo de reclamação. Empresas devem fornecer informações adequadas sobre seus produtos e serviços, enquanto governos devem intensificar a conscientização sobre direitos e responsabilidades do consumidor.

Contribuições Sociais/Gerenciais: As reflexões apresentadas oferecem subsídios para organizadores de feiras e formuladores de políticas públicas estruturarem iniciativas de laboratórios de inovação em feiras de negócios, ampliando seus benefícios econômicos, sociais e tecnológicos.

1. Introduction

Nowadays, needs can be fulfilled through technology because more diverse products and services are easily accessible to consumers (Simanjuntak et al., 2014). Goods and services are essential matters that human needs and cannot be separated from everyday life. Human needs for goods and services are increasing rapidly. Convenience and service are very important attributes for consumers (Maciel et al., 2022). Nevertheless, the quality of goods and services often does not meet the consumers' expectations, which lead to dissatisfaction. Dissatisfaction will significantly influence the behaviour of consumers. The perceived dissatisfaction also triggers consumers to file complaints. Complaints from consumers reveal the expressions of consumer dissatisfaction that co-occur. A complaint is one of the methods used by the customer to show their dissatisfaction that become the first point of complaint behaviour (Emir, 2011).

According to Hartoyo et al. (2016), complaint behaviour refers to the actions consumers take to communicate their dissatisfaction when they experience problems with goods or services. Such behaviour may include voicing complaints through formal or informal channels, either directly or through digital platforms. However, research shows that many dissatisfied consumers still choose not to complain, even when mechanisms are readily available (Blodgett et al., 1995).

In the current digital era, Generation Z has access to multiple online complaint channels, such as websites, applications, and social media platforms. This generation, born between 1995 and 2010, is characterized by high digital proficiency, a strong orientation toward convenience, and a preference for quick and effortless interactions (Priporas et al., 2017). Despite their technological ability, studies indicate that Generation Z often exhibits low complaint behaviour, a tendency that may stem from their desire for immediacy and their inclination to switch brands rather than invest time in formal complaint procedures.

Complaint experience is another important antecedent of complaint behaviour. Anggraini (2013) notes that consumers who previously experienced favourable complaint handling are more confident in the process and more willing to complain again when encountering future problems. Positive complaint experiences therefore reinforce consumers' belief that voicing dissatisfaction is worthwhile and increases the likelihood that they will take action in subsequent service failures.

The low level of consumer complaint behaviour in Indonesia highlights significant challenges in the country's consumer protection system. Research shows that around 42% of consumers do not report issues with products or services, often due to perceptions that the issue is minor (37%), lack of awareness about complaint channels (24%), or the complexity of the process (20%) (Simanjuntak, 2024). This indicates a gap in consumer engagement and the efficiency of complaint mechanisms. Although consumer protection laws have been in place for over two decades, the rising number of complaints suggests systemic issues in handling and resolving disputes. Key sectors like financial services and e-commerce continue to face high levels of dissatisfaction, yet complaint mechanisms remain underutilized by consumers, as reported by the National Consumer Protection Agency (BPKN) (Kerti, 2023).

Prior literature emphasizes several key antecedents of complaint behaviour. First, information access plays a critical role in shaping complaint behaviour because consumers who are well-informed about their rights and the available complaint channels are more capable of taking action when dissatisfaction occurs. Regulations such as Indonesia's Consumer Protection Law No. 8 of 1999 and international guidelines emphasize transparency as a way to reduce information asymmetry and strengthen consumers' ability to seek redress (Hutagalung, 2024; Black, 2011). Empirical studies also show that consumers with better access to information, supported by higher literacy and awareness, are more likely to voice complaints and pursue resolution when their rights are violated (Nam, 2021; Simanjuntak, 2021).

Second, complaint experience significantly influences consumers' willingness to complain in the future. When consumers have previously received fair or satisfactory responses to their complaints, they develop greater confidence in the effectiveness of voicing dissatisfaction. Studies show that positive complaint handling increases the likelihood that consumers will complain again because they expect a successful resolution (Susskind, 2000). This creates a reinforcing cycle where effective complaint

management strengthens future complaint behaviour and supports long-term customer trust and loyalty (Jin, 2010).

Third, attitudes toward complaints play an important role in determining whether consumers choose to voice dissatisfaction when service failures occur. Research shows that positive attitudes toward complaining strongly predict the likelihood of expressing dissatisfaction because such attitudes shape how consumers evaluate their interactions with service providers (Bodey & Grace, 2006; Chul-Min et al., 2003). These attitudes also act as key mediators that connect personal factors to complaint intentions, making them a critical component in understanding complaint behaviour.

This study is grounded in Consumer Complaint Behaviour (CCB) theory, which explores the factors influencing consumers' actions in expressing dissatisfaction, such as their access to information, prior complaint experiences, and attitudes toward filing complaints. The novelty of this research lies in its comprehensive integration of these three antecedents into a single analytical framework, allowing a clearer understanding of how they jointly shape complaint behaviour. By focusing on Indonesian Generation Z consumers, the study addresses the persistent issue of low complaint behaviour, a topic that remains insufficiently explored within this demographic. Furthermore, the examination of both online and offline complaint mechanisms provides new insights into how young consumers navigate different channels when voicing dissatisfaction. Therefore, this study aims to (1) identify and analyze the levels of information access, complaint experience, attitudes toward complaints, and complaint behaviour among Generation Z, and (2) examine the influence of information access, complaint experience, and attitudes toward complaints on complaint behaviour.

2 Literature review

2.1 Consumer Complaint Behaviour (CCH) Theory

Consumer complaint behaviour originates from their subjective experience of dissatisfaction. Berceau (2023) describes this behaviour as a multifaceted process that arises from dissatisfaction and tends to leave a lasting impact on the consumer's perception. Similarly, Xu et al. (2021) highlight the influence of negative emotions as a driving force behind complaints, particularly in scenarios involving collective service failures. Emotional responses to dissatisfaction play a pivotal role, as they often determine whether a consumer decides to express their grievances or opts to remain silent.

In addition, research indicates that complaint behaviour is shaped by a combination of personal attributes, cultural influences, and situational factors. Ekinci et al. (2016) observed that personality traits, such as being conscientious or open to new experiences, are strong predictors of whether consumers will voice their dissatisfaction. This underscores the importance of individual differences in shaping responses to poor experiences. Cultural norms also play a significant role, as noted by Sann et al. (2020) who found that individuals from Asian cultures may be less inclined to complain directly due to societal expectations of maintaining harmony and avoiding embarrassment.

Complaint behaviour cannot be handled in buying and selling activities either in goods or services. According to Singh (1988), dissatisfaction leads to three responses: (1) a voice response seeking compensation from the seller with no other action; (2) the passive response includes things like word-of-mouth (WoM) communication or spreading displeasure through WoM discourse without expressing disappointment to vendors; and (3) third-party response or participation entails authorities dealing with customer dissatisfaction, legal bodies, and others.

Recent studies have broadened the understanding of consumer complaint behaviour. Research shows that emotional responses and perceived stakes strongly influence consumers' decisions to complain, as demonstrated by Chebat et al. (2005), who highlighted how emotional coping shapes active complaint strategies. Cognitive factors such as perceived cost, perceived benefit, and attitudes toward complaining also affect complaint intentions, indicating that CCB is shaped by both rational evaluations and affective processes (Chul-Min et al., 2003).

The development of digital platforms has further transformed how consumers express dissatisfaction. Social media and online review channels

provide accessible spaces for consumers to voice complaints publicly, influencing how dissatisfaction is communicated and perceived (Yen, 2016). In addition, organizational responses to complaints affect consumer satisfaction and loyalty, with perceptions of fairness in procedures, communication, and outcomes acting as important mediators (Gelbrich & Roschk, 2010). These findings expand the theoretical foundation of CCB and strengthen the relevance of examining antecedents such as information access, complaint experience, and attitudes toward complaints, particularly among digital-native consumers like Generation Z.

2.2 Relationship of information access and complaint behaviour

According to Rahmawati et al. (2014), information access influences complaints or intentions positively. Consumers can use information from their past experiences to evaluate the benefits of using a product, which also affects whether they choose to complain. Information related to these products comes from various sources, and the increasing use of smartphones as information-search tools further increases the possibility of consumers submitting complaints because smartphones make information access easier (Frasquet et al., 2019). However, access to information is still quite limited for some consumers, and this is because it is not evenly distributed or still has complex internet access in some locations (Wang et al., 2019). Therefore, the business actor must provide precise and transparent information about the products offered and the complaint process (Cai & Chi, 2018). The first hypothesis is formulated as follows:

H1: Information access has a significant effect on complaint behaviour.

2.3 Relationship of complaint experience and complaint behaviour

Previous complaint experiences significantly influence complaint behaviour (Bergel & Brock, 2018). Prior experiences provide consumers with knowledge about the complaint process, increasing the likelihood that they will complain again when facing similar dissatisfaction. Such experiences help shape consumers’ attitudes and behaviours by allowing them to understand how complaints work and what benefits they may obtain. Consumers develop more positive attitudes toward complaining when they are familiar with complaint procedures and recognize the value of expressing dissatisfaction (Arslan, 2020). Repeated experiences of dissatisfaction also enhance consumers’ willingness to complain and strengthen their knowledge and communication skills related to complaint actions.

Consistent with this, Soares et al. (2017) found that previous complaint experience has a positive impact on complaint behaviour. Experience with dissatisfaction also influences the strategies consumers use and affects the effectiveness of complaint actions (Johnen & Schnitta, 2019). Furthermore, Dyussebayeva et al. (2020) state that greater previous complaint experience increases consumers’ confidence in filing complaints. This is supported by Grégoire et al. (2018), who reported a significant positive relationship between complaint experience and consumer complaint behaviour. Based on the description, the second hypothesis is formulated as follows:

H2: Complaint experience has a significant effect on complaint behaviour.

2.4 Relationship of attitudes of complaint and complaint behaviour

The attitude toward complaints refers to an individual’s tendency to seek compensation or resolution when experiencing dissatisfaction with a product or service (Wang et al., 2020). Consumers who are aware of the potential consequences of their purchasing decisions tend to develop attitudes that help them prevent or address dissatisfaction effectively (Zhang et al., 2017). When dissatisfaction occurs, consumers with a more positive attitude toward complaining are more likely to look for appropriate channels and assistance to resolve the issue (Lu et al., 2018). At the same time, differences in personal assertiveness result in varying levels of complaint intention, where some consumers consistently seek redress while others remain reluctant even when highly dissatisfied. Prior studies also show that individuals with a favourable attitude toward complaints demonstrate a greater likelihood of engaging in complaint behaviour (Wang

et al., 2020). Based on this explanation, the third hypothesis is formulated as follows:

H3: Attitude towards complaint has a positive effect on complaint behaviour.

2.5 Relationship of information access and attitudes of complaints

Information access refers to the ease with which individuals can obtain the information they need. Complicated or unclear information can discourage consumers from submitting complaints when problems arise (Cai & Chi, 2018). With the advancement of technology and the internet, consumers today have greater opportunities to search for information to support their decisions. When dissatisfaction occurs, consumers often seek additional information from external sources to confirm their evaluations and understand whether their choices were appropriate (Demirgüneş & Avcilar, 2017). Access to information also enables consumers to compare products and services more effectively and to learn about available complaint channels by searching through online networks (Sahin et al., 2017). Information may be obtained through telecommunications media or various reference groups, and greater exposure to information helps shape consumers’ attitudes and intentions regarding complaint behaviour. According to Hosta and Zabkar (2020), the availability of information supports consumers in taking action, as more information provides more references for decision-making and strengthens consumer knowledge.

H4: Information access has a significant effect on the attitude towards complaints.

2.6 Relationship of complaint experience and attitude of complaint

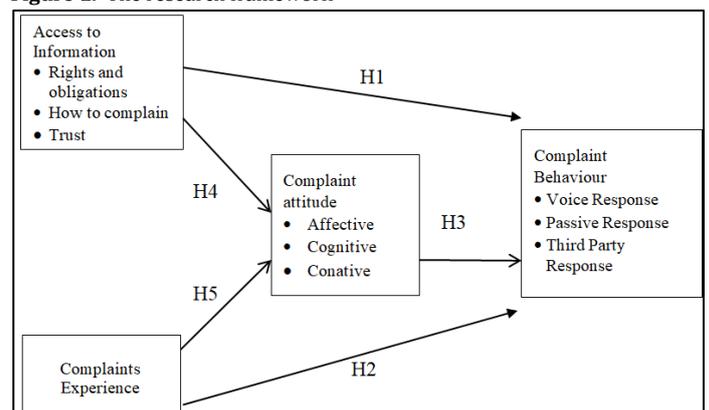
Previous complaints experience affected the attitude towards complaints. Consumers develop more positive complaining attitudes because they get knowledge from previous complaint experiences (Wiederhold & Martinez, 2018). The attitude towards complaining becomes stronger when consumers often have previous experience of dissatisfaction or complaint experience can understand how to complain, and their knowledge and communication skills are broader than previous. Consumers who once tried to complain and get a good response will feel they get positive learning results (Wiederhold & Martinez, 2018). Customer complaints are conceptualized as behavioural constructs and the result of a shopping experience. Therefore, negative aspects of satisfaction, such as dissatisfaction when complaining, will attract customer loyalty as a form of disappointment (Izogo & Jayawardhena, 2018). Consumers who get a terrible reaction from previous complaint experiences, both verbal and non-verbal, will show disappointment to be more assertive when complaining about the response obtained (Hogg et al., 2018). Therefore, the attitude of complaints is also influenced by the experience of consumer complaints.

H5: Complaint experience has a significant effect on the attitude of complaints.

2.7 Research framework

Based on the previous research, the framework is presented in Figure 1.

Figure 1. The research framework



Source: developed by the authors (2025)

3. Research methodology

This research was quantitative research with a cross-sectional study design. The population in this study was undergraduate students who belonged to Generation Z, namely students born in the birth span of 1995-2014 and who had previously complained. Besides, there has not been much research on Generation Z's complaint behaviour. With 27.94 percent of the population, Generation Z is the most influential generation in Indonesia (BPS, 2020).

The study involved 295 respondents, of which 250 were retained for analysis after data cleaning. The sampling method employed was convenience sampling, targeting respondents who were dissatisfied and had lodged complaints with goods or service providers. The variables analyzed in this study consisted of information access, complaint experience, attitudes of complaints, and complaints behaviour. Information access stands for the level of agreement on retrieving information and trust from many sources in the past year. A complaint experience stands for a complaint made before the last year (last two years) because of dissatisfaction with goods or services. Attitudes of complaints are cognitive, affective, and conative aspects of respondents toward complaints. Finally, complaints behaviour was the frequency of respondents complaining about business-related loss because of the previous purchase.

The Consumer Complaint Behaviour (CCB) instrument developed by Singh and Wilkes (1988) was combined with instruments developed by Simanjuntak and Musyrifah (2016). It consists of 14 indicators: five in the voice response dimension, four in the passive response dimension, and five in the third dimension party response dimension.

The scale of the questionnaire to measure complaint behaviour, information access, complaint experience, and attitude of a complaint was a four-point Likert scale from a score of 1 (strongly disagree), 2 (disagree), 3 (agree), to 4 (strongly agree). This four-point are used to categorize respondents' responses into agreeing and disagreeing. A neutral option was intentionally omitted to minimize middle-response bias, as respondents often choose the midpoint as a "safe" or default answer without fully considering their actual position (Garland, 1991). Using a forced-choice scale can encourage respondents to provide more decisive evaluations and reduce non-substantive midpoint selection, which is in line with recommendations from survey design research (Chyung et al., 2017).

Based on Cronbach's alpha values, the tools used in previous research and this study are excellent and trustworthy as data collection tools (Table 1).

Table 1: Operational definition and reliability of research instrument

Variables	Operational definition	Source	Scale	Number of indicators	Cronbach's alpha
Complaint Behaviour	How often do respondents complain to business actors related to purchasing losses experienced	Singh (1988) and Simanjuntak and Musyrifah (2016)	Ordinal	14	0.70
Information Access	The level of agreeability gained information and a sense of trust from various sources in the past year.	Rahmawati et al. (2014)	Ordinal	21	0.89
Complaint Experience	Complaints occur before one year (the last two years) due to dissatisfaction with a good or service.	Blodgett et al. (1995)	Ordinal	3	0.75

Variables	Operational definition	Source	Scale	Number of indicators	Cronbach's alpha
Attitude of Complaint	The attitude of complaining was the cognitive, affective, and conative aspects of respondents' complaints.	Blodgett et al. (1995)	Ordinal	12	0.63

Source: developed by the authors (2025)

Descriptive analysis was used to provide an overview of the characteristics of respondents (gender, GPA, pocket money per month). This study's top two boxes and bottom two boxes were analyzed for exogenous and endogenous variables, including information access, complaints experience, an attitude of complaints, and complaint behaviour. The assessment was categorized by the score of each variable on a scale of 0-100 with the following formula:

$$\text{index} = \frac{\text{sample score} - \text{minimum score}}{\text{maximum score} - \text{minimum score}} \times 100$$

Referring to Bloom's cut-off point, the index for information access, complaint experience, the attitude of complaint, and complaint behaviour was categorized into low (≤ 60), moderate (60.1-79.9), and high (≥ 80).

SEM analysis applied path analysis. Path analysis was used to analyze the direct and indirect relationship between independent variables (exogenous) and the dependent variable (endogenous). The benefit of this analysis model was to explain the phenomenon under study, predict the value of the dependent variable (Y), the attitude of complaints, and the complaint behaviour, based on the value of the independent variable (X), namely information access and complaints experience. SEM analysis was run using statistical software Analysis of Moment Structures (AMOS) 22.0.

The steps for SEM analysis with AMOS (Byrne, 2016) are (1) Establishing a Theoretical Model; (2) Developing Model Specifications in AMOS; (3) Running the Measurement Model (Confirmatory Factor Analysis); (4) Evaluate the Goodness-of-Fit Model; (5) Assess Construct Reliability and Validity; (6) Run the Structural Model (Structural Model Analysis); (7) Perform Model Modification (Modification Indices); (8) Compile Interpretations.

SEM analysis has limitations in explaining the predictive power of models and is particularly sensitive to large sample sizes, which can result in high chi-square values that may lead to the model not meeting the goodness of fit criteria. To address this, SEM provides alternative goodness of fit indicators. RMSEA is commonly used to adjust for the limitations of chi-square in large samples, while goodness of fit (GOF) measures are typically applied in combination to assess model suitability.

Based on the analysis, the GFI value of 0.984 indicates that the model falls into the excellent fit category, while the AGFI value of 0.844 places the model within the marginal fit criteria. GFI and AGFI take into account the weighted proportions of variances in the sample covariance matrix. Overall, the results confirm that the model meets the GOF criteria, making it suitable for testing theoretical hypotheses. A summary of the model fit criteria is presented in Table 2.

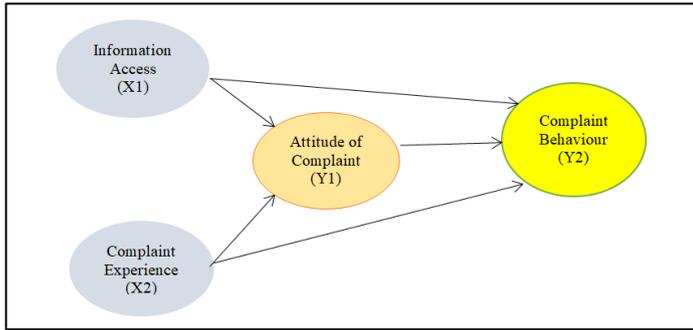
Table 2: Results of model overall fit criteria

No	Goodness-of-Fit	Cut-off-Value	Result	Conclusion
1.	Root Mean Square Residual (RMR)	≤ 0.1	0.021	Good fit
2.	Goodness Of Fit Indeks (GFI)	≥ 0.90	0.984	Good fit
3.	Root Mean Square Error of Approximation (RMSEA)	≤ 0.08	0.169	
4.	Adjusted Goodness Fit Of Index (AGFI)	$0.80 \leq \text{AGFI} < 0.90$	0.844	Marginal fit
5.	Incremental Fit Index (IFI)	≥ 0.90	0.931	Good fit
6.	Normed Fit Index (NFI)	$0.80 \leq \text{NFI} < 0.90$	0.9	Marginal fit
7.	Comparative Fit Index (CFI)	≥ 0.90	0.928	Good fit

Source: developed by the authors (2025)

The whole SEM model is an overall structural and measurement model. The whole SEM model of the study is presented in Figure 2.

Figure 2. Model of SEM



Source: developed by the authors (2025)

4 Result

4.1 Respondent characteristics

The characteristics of respondents serve to explain various age and gender segmentation in terms of complaint behaviour. The results indicated that the gender of the respondents was dominated by females (76%). However, based on Table 3, more than half of males have low categorized complaint behaviour (55.7%), and quite similar with females (54.4%). Respondents in this study were Generation Z students born after 1995, so they were in the late adolescence phase and early adulthood. The average age of respondents in this study was 20.75 years, with the most significant proportion of age (88.7%) in the category of early adults with an age range of 20-40 years.

Table 3: Respondent distribution based on gender and age

Complaint Behaviour Category	Male (%)	Female (%)
Low (≤60)	55.7	54.4
Moderate (60.1-79.9)	37.5	38.5
High (≥80)	6.8	7.2
Age Category	Percentage (%)	
Late Teens (17-19 years)	11.3	
Early Adult (20-40 years)	88.7	
Total	100.0	
Average ± SD	20.75±1.07	
Min-Max	17.00-23.00	

Source: developed by the authors (2025)

4.2 Information access

Nine out of ten respondents (93%) agreed that consumer rights and obligations are derived from internet media. In addition, eight out of ten respondents (83.5%) agreed that the rights and obligations of consumers are known through family, then from friends/neighbours (76.6%). It indicated that respondents are Generation Z because they get information from internet use. After internet media, respondents obtained more outstanding information through reference groups such as friends/neighbours and family. Table 4 shows the percentage of respondents' answers grouped based on selecting respondent answers from each indicator related to information access.

Table 4: Information access indicators

No	Code	Indicator	Disagree (%)	Agree (%)	Score Average (1-4 scale)
Rights and Obligations					

No	Code	Indicator	Disagree (%)	Agree (%)	Score Average (1-4 scale)
1	ai01	Information about consumer rights and obligations obtained through internet media	7.0	93.0	3.56
2	ai05	Information about consumer rights and obligations obtained through friends/neighbours	23.4	76.6	3.14
3	ai06	Information about consumer rights and obligations obtained through the family	16.5	83.5	3.13
How to Complain					
4	ai08	Information about how to complain is obtained from the internet	9.8	90.2	3.41
5	ai12	Information about how to complain is obtained from friends/neighbours	23.8	76.2	3.09
6	ai13	Information about how to complain is obtained from the family	18.9	81.1	3.31
Trust					
20	ai20	Family of reliable sources of information	20.0	80.0	3.21

Source: developed by the authors (2025)

Most respondents know how to complain from the internet (90.2%), from family (81.1%), and friends/neighbours (76.2%). It indicated that respondents are Generation Z who take advantage of the convenience of the internet. In addition, respondent information was obtained from reference groups such as friends/neighbours and family who have a strong interaction with respondents every day.

According to Table 3, most respondents mentioned that family is a reliable source of information for respondents (80%) compared to media such as the internet and others. It means that respondents trust more information obtained from friends/neighbours and family than other information media such as the internet, print media, and others.

The results revealed that 58.3 percent and 44.5 percent of respondents are in the moderate category regarding obtaining information access regarding rights and obligations as consumers and information access on how to complain. The level of information access about rights and obligations as consumers and how to make categorical complaints were in the moderate category. Most respondents got information through the internet compared to other media. Meanwhile, 44.9 percent of respondents belonged to the low category in terms of trust in the source of information obtained. It explained that respondents' confidence in the current media information was still low.

The overall distribution of respondents' answers based on the information access category has the most significant percentage in the moderate category (42%). For example, table 5 shows that the average index of information access was 63.99, meaning that respondent belongs to the moderate category.

Table 5: Information access category

Information access	Low (%)	Moderate (%)	High (%)	Average	Min-max
Right and obligation	29.3	58.3	12.4	80.21±18.90	26.67-100
How to complain	35.7	44.5	19.8	75.76±18.35	41.67-100
Trust	44.9	38.9	16.3	38.93±12.67	33.33-100
Total	41.7	42.0	16.3	63.99±12.56	39.10-93.65

Source: developed by the authors (2025)

4.3 Complaint experience

The complaint experience variable consists of three indicators. This complaint experience is a complaint experience that respondents have done before the last year. Therefore, the percentage of respondents' answers has been grouped according to the number of respondents' answer selections

from each indicator item related to the complaints experience. The description of the variable description of the complaint experience variable is presented in Table 6.

Based on the distribution of respondents' answers about the deepening variables of complaints before the last year, the experience of respondents' complaints can be said to be still low. Only 63.9% of respondents complained before the last year (the last two years), and only 46.1% of consumers have complained many times. It indicates the low behaviour of respondents to make complaints in the event of a loss.

Table 6: Complaint experience indicators

No	Code	Indicators	Disagree (%)	Agree (%)
1	pk01	Complaints directly before the last year	59.0	41.0
2	pk02	Complaints before the last year (last two years)	36.1	63.9
3	pk03	I have complained many times before the last year (more than ten times)	53.9	46.1

Source: developed by the authors (2025)

The complaint experience consists of three indicators. First, the complaint experience refers to past complaints carried out by respondents. The results of the study in Table 7 shows that the average complaint experience index was 53.55, which is included in the low category. It indicates the experience of consumer complaints before the past year is still not so much.

Table 7: Complaint experience category

Complaint experience category	Percentage (%)
Low (≤60)	59.7
Moderate (60.1-79.9)	33.6
High (≥80)	6.7
Total	100
Average	53.35±19.23
Min-max	22.22-100

Source: developed by the authors (2025)

4.4 Attitude of complaint

The attitude variable will consist of 12 cognitive, affective, and conative indicators. The percentage of respondents' answers grouped according to the number of respondents' answer selections from each point of indicators related to attitude will complain presented in Table 7.

Based on Table 8, the distribution of respondents' answers about attitudes to complaints has the most significant percentage of agrees and the most in cognitive aspects, namely the trust aspect consisting of respondents believing that complaining or complaining provides small changes in the future (82.1%), respondents believe that the complaint procedure is complicated (89.1%). Furthermore, respondents believe that complaints through legal procedures are complicated (81.8%). As many as 8 out of 10 respondents admitted that it was okay not to complain because the disadvantaged were small things. Nevertheless, the conative aspect has a low percentage of agrees such as making complaints even though goods/services are cheap (40.6%). It is under the nature of respondents as Generation Z who do not spread and want to be completed instantly so that respondents easily ignore to make complaints because they do not want the problem to be more complicated. 7 out of 10 respondents admitted that they would avoid buying in that place if they had been harmed.

Table 8: The attitude of complaint indicators

No	Code	Indicator	Disagree (%)	Agree (%)
Conative				
1	sk01	Complaining even if the goods/services are cheap	59.4	40.6

No	Code	Indicator	Disagree (%)	Agree (%)
2	sk02	Complain if disappointed	42.7	57.3
3	sk03	Complaining/requesting a refund/requesting to replace the product	50.6	49.4
4	sk04	Avoid buying goods in that place if ever felt disappointed/harmed	23.1	76.9
5	sk05	Without much consideration, directly complain to business actors	42.4	57.6

Cognitive				
6	sk06	Believing that making a complaint makes a small change	17.9	82.1
7	sk07	Believing complex complaint procedures	10.9	89.1
8	sk08	Believing that complaints through legal channels or authorities the process will be complicated	18.2	81.8
9	sk09	Do not mind if harmed by small things, so there is no need to complain	19.6	80.4

Affective				
10	sk10	Feel calm if have complained	31.9	68.1
11	sk11	Feeling obliged to complain when aggrieved	24.5	75.5
12	sk12	Feel right if have complained	22.4	77.6

Source: developed by the authors (2025)

Table 8 shows that attitudes of complaints in conative (49.1%) and cognitive (49.8%) aspects were still categorized as low. Respondents perceived that the complaint procedure was complicated. It is caused by the lack of knowledge to file complaints easily and on target. Respondents also have a shared sense of trust in the impact of complaints. Respondents did not believe that making a complaint could make a change. Overall, 4 out of 10 respondents are low for their complaints. Table 9 shows that the average attitude toward complaint was 65.44, which was included in the moderate category.

Table 9: The attitude of complaint category

Attitude of complaint	Low (%)	Moderate (%)	High (%)	Average±SD	Min-max
Conative	49.1	37.8	13.1	62.44±16.15	20.0-100.0
Cognitive	49.8	23.3	26.9	66.22±21.39	16.6-100.0
Affective	32.5	36.0	31.4	69.96±23.06	11.1-100.0
Total	42.8	30.4	26.9	65.44±17.41	19.4-100.0

Source: developed by the authors (2025)

4.5 Complaint behaviour

Based on Table 10, 8 out of 10 respondents in the voice response dimension choose to contact the call centre, customer service, and complaint service at the store. This method is considered more accessible and more convenient to complain directly to business actors so that the availability of call centres, customer service, and complaint services is considered necessary for every business actor. The lowest percentage of voice response variables is in the indicator of complaining or disappointment to the product purchased when the business person asks for an opinion of 45.1 percent. Respondents feel the need to submit their complaints when experiencing dissatisfaction after consuming goods or services even though previously not asked for an opinion by business actors first.

Table 10: Complaint behaviour indicators

No	Code	Indicator	Disagree (%)	Agree (%)
Voice Response				
1	vr1	Must have made a complaint.	29.3	70.7
2	vr2	Call the store immediately.	16.6	83.4
3	vr3	Ask the store where I bought it to take care of it.	24.7	75.3
4	vr4	Contact the call centre, customer service, consumer complaint service at the store.	11.7	88.3

No	Code	Indicator	Disagree (%)	Agree (%)
5	vr5	Complaining or disappointment about the product purchased only when the business person asks for an opinion.	43.4	56.6
Passive Response				
6	pr6	Boycott the store.	32.9	67.1
7	pr7	Tell friends and relatives about the bad experience.	20.8	79.2
8	pr8	I convinced my friends and relatives not to buy at the store.	51.0	49.0
9	pr9	Write my disappointment on a social networking account	22.0	78.0
Third-Party Response				
10	tpr10	Submit my complaint to the consumer protection agency	82.7	17.3
11	tpr11	Report to consumer protection agencies to warn other consumers	83.7	16.3
12	tpr12	Complaining through the mass media (newspapers) about my bad experience	87.6	12.4

Source: developed by the authors (2025)

The passive response dimension consists of four indicators. First, as many as 7 out of 10 respondents felt by telling friends and relatives about bad experiences experienced due to dissatisfaction in consuming goods or services. Second, 78 percent of respondents will write about the bad experience/disappointment on social networking accounts. Third, it is done to reform the frustration or disappointment, hoping that friends and relatives do not experience the same thing.

The third-party response consists of five indicators. First, 88 percent of respondents felt that they did not comply with the statement of taking legal action to get compensation. Second, respondents feel it will be more complicated to carry out the process through legal channels if the perceived losses do not include precious goods or services. Third, as many as 8 out of 10 respondents feel inappropriate when telling their bad experiences or complaints through mass media (newspapers) because respondents now consider the era of sophisticated digital and electronic.

Table 11 shows the average index of voice response dimension, which is 80.21. It means that respondents prefer to express their disappointment directly. It aligns with the distribution of indicators with the most significant percentage, namely the indicator notifying the store owner directly and contacting the call centre. The passive response indicator has an average response of 75.76, meaning that the average index regarding the passive response was a moderate category. Furthermore, the average index of the third-party response was 38.93. It indicated that the average index of the third-party response was still low. Three out of 10 respondents chose not to complain through the authorities or legal channels. Therefore, the overall average of complaint behaviour is 64.20 percent. It indicates that the complaint behaviour was moderate (Table 11).

Table 11: Complaint behaviour category

Complaint Behaviour	Low (%)	Moderate (%)	High (%)	Average±SD	Min-max
Voice response	21.2	15.2	63.6	80.21±18.90	26.67-100
Passive response	30.0	20.0	50.0	75.76±18.35	41.67-100
Third-party response	90.0	9.0	1.0	38.93±12.67	33.33-100
Total	54.8	38.2	7.1	64.20±11.34	35.71-100

Source: developed by the authors (2025)

4.6 Hypotheses testing

The SEM model was used to test the hypotheses H1 to H5. Hypothesis testing can be seen through the p-value; if the p-value is smaller than or equal to 0.05, it is significant. Table 12 presents the results of the hypothesis testing of the SEM model.

Table 12: SEM hypotheses test result

Path	Coefficient Path	Conclusions
Information access→ Complaint Behaviour	0.87	Accept H1

Path	Coefficient Path	Conclusions
Complaint Experience→ Complaint Behaviour	0.90	Accept H2
Information access → Attitude of Complaint	0.68**	Accept H3
Complaint Experience → Attitude of Complaint	0.45**	Accept H4
The attitude of Complaint → Complaint Behaviour	0.69**	Accept H5

*Significant on $p < 0.05$; **significant on $p < 0.01$

Source: developed by the authors (2025)

4.7 Effect of information access on complaint behaviour (H1)

Based on the SEM result, information access significantly affects complaint behaviour. It can be concluded from the p-value smaller than or equal to 0.05, which indicates that information access has a significant effect on the complaint behaviour, so H1 in was accepted. The more information obtained, the higher the behaviour of consumer complaints since consumers will be exposed to information about their rights and obligations as consumers and know how to submit complaints. Furthermore, the more information consumers obtain, the more references consumers consider in decision-making (Frasquet et al., 2019). The development of technology makes complaints easy to do online, but to do so, consumers must first educate themselves by reading the product or service description before deciding to purchase. There are several steps to file a complaint; therefore, consumers should not be caught off guard if they do not experience losses (Cai & Chi, 2018). Therefore, the higher the information access held by consumers will increase the complaint behaviour.

4.8 Effect of complaint experience on complaint behaviour (H2)

In the SEM model, the influence of the complaint experience on complaint behaviour has a p-value smaller than or equal to 0.05, which indicates that the complaint experience affects the complaint behaviour. H2 in this study was accepted. It is consistent with the research of Bergel and Brock (2018), which stated that complaint experiences have a significant influence on complaint behaviour. Consumers who often experience dissatisfaction can be able to understand how to complain. The more consumers experience complaints, and their complaint behaviour will increase. Instead, consumers with complaint experience will be more responsive and react appropriately when experiencing dissatisfaction due to self-confidence (Dyussebayeva et al., 2020).

4.9 Effects of attitudes of complaint on complaint behaviour (H3)

The attitude of complaint affects complaint behaviour significantly with a p-value smaller than or equal to 0.01. The higher or positive attitude consumers have, the more the complaints behaviour. It is in line with Wang et al.'s (2020) research that consumers who have a positive attitude toward complaints are more likely to complain about dissatisfaction. Consumers who are used to receiving responses based on their circumstances are more likely to complain (Zhang et al. 2017). Nevertheless, some consumers react less wearing when experiencing dissatisfaction, one of which is negative word of mouth. This attitude is a consumer complaint that usually occurs when the seller does not provide appropriate services or only delivers n-WOM to relatives (Bergel & Brock, 2018).

4.10 Effect of information access on attitudes of complaints (H4)

Based on the result, the influence of information access on an attitude of complaints has a p-value of small or equal to 0.01, which indicates that information access has a significant effect on the attitude of complaints. Information access will expose individuals to various sources, affecting attitudes towards complaints. Hosta and Zabkar (2020) stated that the availability of information would help consumers behave, namely making a decision. More information means more references that consumers consider when deciding on the attitude of complaints. Consumers with limited information will find it difficult to complain, so they tend to let or accept it when experiencing dissatisfaction. However, access to information is needed

by everyone to educate themselves before making a purchase and implement it accordingly (Sahin et al., 2017). Therefore, the increasing information access, the knowledge to decide their action will increase too.

4.11 Effect of complaint experience on attitudes of complaints (H5)

The result shows the influence of complaint experience on the attitude of complaints. It indicates that the complaint experience with the attitude towards complaint has a p-value of small or equal to 0.01. It is in line with the research of Wiederhold and Martinez (2018), which stated that complaint experiences influence attitudes of complaints. Consumers with terrible complaint experiences will be more assertive to respond to their complaints correctly (Hogg et al., 2018). Consumers develop more positive complaining attitudes because they get knowledge from previous complaint experiences (Wiederhold & Martinez, 2018). Therefore, attitudes toward complaints were also influenced by the experience of consumer complaints.

5 Conclusions

The results of the SEM analysis confirm that all hypothesized relationships in the proposed model are supported. Information access and complaint experience both show strong and significant direct effects on complaint behaviour, demonstrating that well-informed consumers and those with prior complaint interactions are more likely to voice dissatisfaction. These two variables also significantly shape consumers' attitudes toward complaints, indicating that knowledge and previous experiences influence the evaluation and willingness to engage in the complaint process. In turn, attitude toward complaints significantly predicts complaint behaviour, confirming its mediating role in the model. By integrating the full stages of SEM analysis, this study provides deeper and more comprehensive conclusions regarding the antecedents of complaint behaviour. The findings strengthen the theoretical understanding of consumer complaint behaviour in the digital era and offer empirical evidence that the combined influence of information access, complaint experience, and complaint attitudes forms a coherent and robust model of consumer complaint behaviour.

5.1 Theoretical contribution

This study contributes to the development of Consumer Complaint Behaviour (CCB) theory by demonstrating that information access, complaint experience, and attitude toward complaints directly influence

consumer complaint behaviour. These three variables can be utilized as primary indicators to measure consumer complaint behaviour effectively.

Moreover, the study highlights that information access and complaint experience can serve as benchmarks for understanding consumers' attitudes toward complaints. This expands the scope of CCB theory, making it more relevant for different contexts, especially in the digital era. The findings provide a theoretical foundation for further exploration of consumer complaint behaviour and its applications across diverse environments.

5.2 Managerial implications

The findings of this study offer several important implications for governments, businesses, and consumers. Governments need to improve consumer education on their rights and obligations by developing an integrated, reliable, trustworthy, and easily accessible consumer information system. Such a system can provide sufficient information, enabling consumers to understand how to lodge complaints effectively.

Businesses, on the other hand, need to enhance the quality of information regarding customer service channels. For instance, businesses should establish responsive and integrated customer service, both online and offline, to ensure that consumer complaints are efficiently addressed.

For consumers, greater awareness of their rights and obligations is essential. Continuous education is needed to empower consumers to file complaints when they feel disadvantaged by goods or service providers. Additionally, public awareness campaigns should highlight the existence of independent and government-supported institutions that assist in resolving consumer issues through straightforward procedures.

5.3 Limitations and future research recommendations

This study has several limitations. The data collection method, which relied on self-administered online surveys, poses a risk of respondents misunderstanding the survey indicators. Furthermore, the online survey method limited researchers from observing respondents directly during the survey process, potentially affecting data accuracy.

Future research should incorporate in-depth interviews to gather more accurate and detailed data. It is also necessary to develop more comprehensive research instruments to minimize potential misinterpretations by respondents. Additionally, future studies could explore other variables, such as consumer motivation toward complaint behaviour, to broaden theoretical perspectives and enhance validity. Researchers are encouraged to pursue studies with different objectives and employ mixed-method approaches to uncover additional factors influencing consumer complaint behaviour.

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Data curation	•
Formal analysis	•
Funding acquisition	•
Investigation	•
Methodology	•
Project administration	•
Resources	•
Software	•
Supervision	•
Validation	•
Visualization	•
Writing – original draft	•
Writing – review & editing	•