



Intergenerational Dynamics of Consumer Complaint Behavior: The Impact of Self-Concept, Values, and Emotional Intelligence

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APA Citation:

Simanjuntak, M. (2025). Intergenerational Dynamics of Consumer Complaint Behavior: The Impact of Self-Concept, Values, and Emotional Intelligence. *TIJAB (The International Journal of Applied Business)*, 9(2), 209-225.

Submission Date: 08/01/2025

Revision Date: 13/03/2025

Acceptance Date: 23/09/2025

Published Date: 10/11/2025

Abstract

Background: Complaint behavior allows consumers to express dissatisfaction; however, many remain silent instead of voicing their complaints. Different generational groups may exhibit varying tendencies and influencing factors related to complaint behavior.

Objective: The purpose of this research was to compare and examine how self-concept, value, and emotional Intelligence affected the complaint behavior of the baby boomer, Generation X, and Generation Y generations.

Method: This cross-sectional study used direct interviews and structured questionnaires. A quota sample technique was used to choose 90 homemakers, 30 from each generation.

Results: This study showed significant differences in self-concept between Generation X and baby boomers and Generation Y, as well as in value conflict between Generation X and Y. However, emotional Intelligence did not differ significantly. Self-concept influenced complaint behavior in Generation X, but not in baby boomers and Generation Y. This finding emphasizes the importance of grievance resolution strategies tailored to the characteristics of each generation.

Conclusion: Generation X's maturity and productivity contribute to their stronger self-concept and multitasking ability, while Generation Y shows the highest complaint behavior. Efforts to enhance complaint behavior may benefit from focusing on self-concept development, particularly in less expressive generations. Further research could explore other variables influencing complaint behavior.

Keywords: consumer complaint behavior; emotional intelligence; self-concept; value

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1. Introduction

The rapid progress in the economy and technology has caused a flood of various products and services. Often, consumer expectations for a product or service do not align with what is expected, which results in consumers feeling disadvantaged. Losses felt by consumers triggered complaints (Cambra-Fierro et al., 2015). However, few consumers currently complain; many choose to remain silent and not complain.

Complaints are a way for consumers to express their dissatisfaction. Complaints are usually interpreted as something that disturbs and causes discomfort on both sides (Prasetyo et al., 2016). Consumer complaint behavior is a term that includes all different consumer actions when they are not satisfied with a purchase (Istanbulluoğlu et al., 2017). The problems complained about were services, product/service quality, and transaction systems. Consumers often feel disadvantaged by the quality of products and services promised by producers because they are incompatible and different from reality. The loss felt by consumers has triggered complaints. The action of complaining by consumers is to demand justice and ask for compensation or responsibility. Consumers need to convey a sense of dissatisfaction to obtain their rights as consumers, and consumers need to fulfill their obligations (Lien et al., 2017).

Customer dissatisfaction can take many forms, depending on the severity of the problem and how consumers respond to it. Research shows that when customers experience service failures, they tend to complain directly to the service provider or share their bad experiences through word-of-mouth communication to others (Erduran & Lorcu, 2020; Angelovska et al., 2022). Syafarudin (2021) notes disappointed customers often stop using products and avoid repeat purchases. Meanwhile, Triyafebrianda and Windasari (2022) pointed out that dissatisfied customers often take further actions, such as switching to competitors or leaving negative reviews to express their disappointment.

Various consumer rights violations occur across sectors, often without consumers realizing it. From January to July 2020, the National Consumer Protection Agency (BPKN) recorded 1,040 complaints, mainly in housing (458), finance (153), and e-commerce (224). These issues stem from limited consumer awareness, unethical business practices, and inadequate government oversight. Despite the legal protection provided by the Consumer Protection Law (UUPK) No. 8 of 1999, enforcement remains a challenge.

The theory of Consumer Complaint Behavior (CCB) explained that consumers with superior education complain more often. It is because they know their rights related to complaints. However, many customers are still dissatisfied but reluctant and choose not to make complaints (Chan et al., 2016). Consumer complaint behavior is a part of the discipline of consumer behavior that has not been fully explored. Most consumers are relatively loyal (Prasetyo et al., 2016). They tend to be less likely to voice complaints when they experience problems after purchasing, but they are involved in word-of-mouth to group members (Kim & Krishnan, 2019).

Complaint behavior is different based on age or generation. A generation comprises individuals with the same birth year and characteristics (Jabbarov, 2020)—consumers who experience disappointment with a product or service when shopping online and in person. This study aimed to compare and analyze the impact of emotional Intelligence, worth, and self-concept on complaint behavior in the baby boomer, Generation X, and Generation Y generations.

This research contributes to the consumer complaint behavior literature by highlighting cross-generational differences. This study provides insights into the influence of self-concept, values, and emotional Intelligence on complaint behavior among baby boomers, Generation X, and Generation Y. It highlights the cultural context and consumer behavior in generational dynamics, providing a practical foundation for companies to improve service quality through consumer feedback.

2. Literature Review

2.1. *Self-concept*

Self-concept is a multifaceted construct encompassing an individual's perceptions, beliefs, and self-evaluations across various domains, including self-esteem, identity, and specific areas like academics, social interactions, and physical abilities (Vispoel, 2023). It is a mental representation of self-knowledge, expectations, and self-assessment, crucial in personal growth and academic resilience (Fitriani & Gina, 2022). As a multidimensional construct, self-concept is shaped by internal and external factors, highlighting its complex and dynamic nature (Zhang et al., 2022).

Several factors contribute to the development and evolution of self-concept. Internal factors, such as personal experiences, self-efficacy, and psychological traits, play a significant role. For instance, self-efficacy, defined as an individual's belief in their ability to perform behaviors necessary to achieve specific goals, is closely linked to self-concept (Brenner et al., 2017). Additionally, external factors, including parenting styles, peer relationships, and societal attitudes, significantly influence the trajectory of self-concept (Huang et al., 2021; Falk & Sansour, 2024). Research indicates that children's self-concept is heavily shaped by their interactions with parents and peers, with parental support being a critical factor in fostering a positive self-concept (Huang et al., 2021).

2.2. *Value*

Value has an essential role in society; the role of value, according to Burroughs and Rindfleisch (2002), is to make it easier to understand consumer research's materialism, and can be used to examine potential conflicts between material values and other community values, such as values in the family. Consumer value is the perceived benefits of a product or service relative to its costs, encompassing monetary and non-monetary aspects. Personal characteristics, such as demographics and personality traits, significantly influence how consumers assess value. For instance, individuals with strong environmental values are more inclined to purchase sustainable products, reflecting how personal attitudes shape consumer decisions (Vēvere & Shina, 2023). Another crucial factor is perceived risk, which refers to uncertainties or potential adverse outcomes of a purchase. Higher perceived risks often decrease purchase intentions, as consumers weigh potential losses against anticipated benefits (Jusuf & Munandar, 2021).

2.3. *Emotional Intelligence*

Emotional Intelligence, popularized by Daniel Goleman in the 1990s, is the ability to recognize, understand, regulate, and manage emotions in oneself and others (McClellan & DiClementi, 2017; Antonopoulou, 2024). It is an adaptive skill that includes emotional awareness and effective emotion regulation (Reyes-Wapano, 2021; Kuk et al., 2019). Various factors influence the development of emotional Intelligence. Age and gender play important roles, with older individuals often demonstrating greater ability to regulate their emotions (Antonopoulou, 2024). Environmental factors, such as educational experiences and organizational culture, also significantly impact the growth of Emotional Intelligence, shaping how individuals develop and apply their emotional competencies in different settings (Kuk et al., 2019).

2.4. *Consumer complaint behavior*

After consuming a product, consumers enter the next stage, namely post-consumption evaluation, which involves assessing their satisfaction. This satisfaction determines whether a consumer will complain to a business actor. Consumer Complaint Behavior can be described as the range of potential actions consumers might take to address their dissatisfaction, typically stemming from unfavorable consumption experiences (Koçan & Yildiz, 2023). Complaint behavior can be analyzed as a variety of responses and a process. Complaints are a form of communication for consumers to express

dissatisfaction (Prasetyo et al., 2016). Complaint behavior is an action consumers take due to their dissatisfaction with purchases (Putra & Giantari, 2014).

Studies reveal that consumers increasingly use social media platforms to voice their dissatisfaction, amplifying the spread and impact of negative feedback. Social networking sites have empowered consumers to share their experiences widely, with negative comments posing a significant threat to a brand's reputation, particularly when companies fail to respond effectively. Effective complaint management is crucial, as inadequate responses can intensify consumer dissatisfaction and harm a brand's image (López-López et al., 2021; Istanbulluoğlu, 2017).

2.5. *The effect of self-concept on complaint behavior*

Consumers are more likely to complain via Word of Mouth (WOM) about products relevant to their self-concept than about other utilitarian products. Positive word-of-mouth referrals are moderated by consumer self-esteem, whereas negative word-of-mouth complaints are increased (Nourbakhsh et al., 2021). Meanwhile, consumers' tendency to complain via WOM is influenced by their motivation to improve themselves, particularly their desire to seek experiences that support their self-concept (Philip et al., 2018). Data from three trials and empirical real-world WOM analyses indicate that self-described consumer experts exhibit a positive bias, generating more WOM about satisfying and unsatisfactory experiences (Wojnicki & Godes, 2008).

H2a: Self-concept affects the complaint behavior of the baby boomer generation

H2b: Self-concept affects the complaint behavior of Generation X

H2c: Self-concept affects the complaint behavior of Generation Y

H2d: Self-concept affects complaint behavior across all generations

2.6. *The effect of value on complaint behavior*

The perception of the value of complaints positively influences the intention to submit a complaint (Foedjiaati & Samuel, 2007). Research showed that Hong Kong Chinese achieved the highest scores in three of the four traditional values related to the willingness to submit a complaint. However, the influence of these four values did not establish a significant relationship across specific sub-groups. Consumers preferred values that were grouped as either community-oriented or conflict-oriented, with the two groups differing in demographic and psychographic characteristics. The findings indicate different complaint behaviors when consumers are dissatisfied with a purchased product (Claire, 1993). Community-oriented consumers tended to engage in private actions, whereas self-oriented consumers were more inclined toward public actions (Keng & Liu, 1997).

H3a: Value affects the complaint behavior of the baby boomer generation

H3b: Value affects the complaint behavior of Generation X

H3c: Value affects the complaint behavior of Generation Y

H3d: Value affects complaint behavior across all generations

2.7. *The effect of emotional Intelligence on complaint behavior*

Individuals who submit complaints and get compensation will assess whether they are treated fairly. This justice can be seen from three dimensions: distributive, procedural, and interactional. Positive emotions and post-recovery satisfaction will be affected if consumers are treated fairly. These customer emotions will later affect post-recovery satisfaction (Sudarti, 2013). External emotions (X1) and situational emotions (X2) showed a positive and insignificant effect on consumer complaint behavior in banking. However, the internal emotion variable (X3) positively and significantly affects complaint behavior (Brahmana, 2015).

Interactional handling of complaints harms emotions. Negative emotions can increase the satisfaction of complaint handling, distributive justice, and procedural justice; the handling of complaints did not

affect the satisfaction of complaint handling; emotions can mediate the effect of justice on complaint handling satisfaction (Badawii, 2012).

H4a: Emotional Intelligence affects the complaint behavior of the baby boomer

H4b: Emotional Intelligence affects the complaint behavior of Generation X

H4c: Emotional Intelligence affects the complaint behavior of Generation Y

H4d: Emotional Intelligence affects complaint behavior across all generations

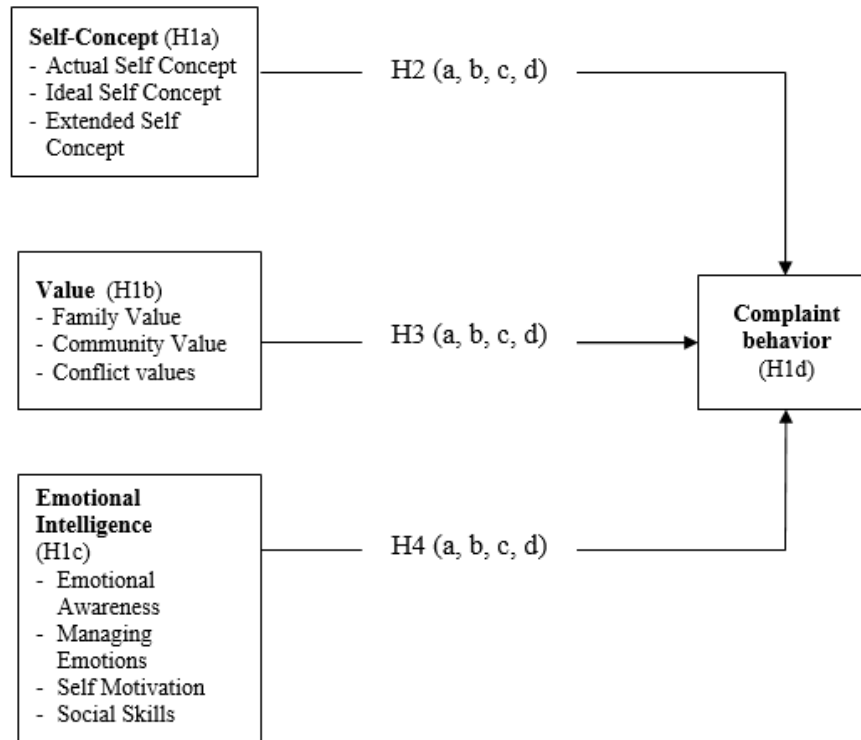


Figure 1. Research model

3. Method

This study used a cross-sectional design, which means that the research was conducted at a particular time and is not sustainable. It also used a quantitative study with a direct interview method. The study's location was in three residential areas in Pekanbaru, Riau.

Homemakers in Pekanbaru City between the ages of 24 and 65 who belonged to the baby boomer generation (born 1946–1964), generation X (born 1965–1977), and generation Y (born 1977–1994) made up the study's population. The selection of homemakers as the population in this study is based on their significant role in household management (Anjani et al., 2024), including in decision-making related to the consumption of goods and services. As the primary consumers in the family, homemakers often interact with various service and product providers, so they have a high potential to face situations that require complaint behavior.

The sample of respondents was 90 people, with 30 respondents representing each generation. The sampling technique used was quota sampling. The sample size selection was based on limited resources and research efficiency, allowing for representative data collection within available time and cost constraints. By dividing the sample evenly into three generations (baby boomers, X, and Y), this research seeks to obtain a balanced perspective from each age group in understanding the complaint behavior of homemakers in Pekanbaru.

Quota Sampling is a sampling technique that determines a particular number as a target that must be met in sampling from the population. Quota sampling allows researchers to select samples based on predetermined characteristics, enhancing the sample's representativeness concerning the population

(Iliyasu & Etikan, 2021). However, quota sampling can cause bias as this technique is not completely randomized. Although quota sampling is sometimes considered the non-probability technique most similar to probability sampling, Some et al. (2022) point out that its intrinsic non-randomness can result in notable biases in the participant selection process. This bias emerges from the researchers' potential unintentional preference for some groups over others based on the quota-setting criteria, which might distort the findings and restrict their generalizability. One of the study's limitations is this possible bias.

The type of data used in this research is primary data. Primary data was obtained by filling out a questionnaire through direct interviews, using questionnaires to obtain data related to the variables studied. The primary data referred to in this study include self-concept, social values, emotional Intelligence, and complaint behavior.

An instrument with a 4-point Likert scale created by Sari et al. (2014) and Sutisna (2001) was used to measure the self-concept. According to Burroughs and Rindfleisch (2002), the value variable has three dimensions: conflict values, three indicators, and family and community values, each of which has four indicators. Puspitawati and Herawati (2008) devised a 4-point Likert scale (strongly disagree, disagree, agree, strongly agree) to test emotional Intelligence. A 4-point Likert scale (strongly disagree, disagree, agree, strongly agree) was used to measure 15 indicators in the complaint behavior variable, which was modified from Simanjuntak and Musyriyah (2015).

A descriptive analysis provided an overview of the complainant's behavior. First, the respondents in this study were grouped, and the percentages were calculated and presented in tabular form. In this study, each variable's cut-off categories were defined as low (<60 percent), moderate (60–80 percent), and high (>80 percent). Next, the multiplication results of all dimensions or variables were summed to find the final average value. This average value was then applied to test whether each variable or dimension showed significant differences.

The means of three or more groups or populations are examined and compared using a one-way analysis of variance (ANOVA), commonly referred to as an F test (Macunluoğlu & Ocakoğlu, 2023). Three generations—the baby boomer generation, Generation X, and Generation Y—were examined for differences in self-concept, values, emotional Intelligence, and complaint behavior using a one-way ANOVA. A post-hoc test was used to investigate the importance of generational differences. Under the presumption of equal variances, this study employed Fisher's Least Significant Difference (LSD) test.

Because there were fewer than 100 respondents—90, to be exact—this study performed SEM analysis using Smart PLS 3.0. Consequently, SEM can use a variety of question indicators to examine the relationship between the independent and dependent variables.

4. Results

4.1 *Self-concept, values, emotional Intelligence, and complaint behavior*

Based on the research results, self-concept, values, and emotional Intelligence show significant differences among the baby boomer generation, Generation X, and Generation Y. In the self-concept variable, Generation X has the highest average compared to other generations, indicating they possess the best ability to perceive and control behavior. This can be associated with Generation X's productive age, which enables them to remain active and sociable with various groups. Nevertheless, this variable categorizes most respondents from all generations as moderate.

Generation X also shows the highest average score for the values variable compared to other generations. Community values emerge as the most dominant dimension across all three generations, indicating that respondents consider maintaining good relationships with the surrounding environment important. Generation X has a stronger understanding of values, including aspects of family, community, and conflict. However, most respondents from all generations fall into the moderate category for this variable.

In the emotional intelligence variable, the baby boomer generation has the highest average, showing that they are superior in recognizing, managing, and understanding emotions compared to other generations. The respondents' roles as housewives might contribute to this ability, as such roles often require high emotional skills. However, similar to other variables, most respondents from all generations

are also categorized as moderate across all dimensions of emotional Intelligence, such as emotional awareness, emotion management, self-motivation, and social skills.

Complaint behavior is a form of communication for consumers to express perceived dissatisfaction. In this study, respondents in each generation tend to make different complaints. The complaint behavior variable consists of fifteen questions about online and offline shopping complaints. Table 1 shows how often consumers make complaints, when the last complaint was made, the type of goods or services complained about, and the response from business actors.

Table 1. Respondents' percentage based on complaint behavior

No	Indicator	Gen BB	Gen X	Gen Y	All Gen
1.	Number of complaints in the last year				
	< 3	100.0	90.1	93.3	94.4
	3-5	0.0	3.3	6.7	3.4
	5-10	0.0	3.3	0.0	1.1
	> 10	0.0	3.3	0.0	1.1
2.	Complained last time				
	1 this month	13.3	23.3	10.0	15.6
	2 – 4 last month	16.7	16.7	10.0	14.4
	5 – 7 last month	16.7	10.0	16.7	14.6
	8 – 10 last month	10.0	0.0	3.3	5.4
	11 – 12 last month	43.3	50.0	60.0	50.0
3.	The type that is often complained about				
	Product	96.7	80.0	93.3	88.9
	Service	3.3	20.0	6.7	11.1
4.	Items' type complained about the past year*				
	Electronic	3.3	10.0	3.3	5.6
	Beauty products	0.0	6.7	13.3	6.7
	Clothes	50.0	46.7	60.0	52.2
	Food	43.3	36.7	30.0	36.7
	Accessories	3.3	3.3	6.7	4.4
	Others ^(a)	0.0	3.3	6.7	3.3
5.	Services' type complained about last year*				
	Health	60.0	46.7	66.7	57.8
	Service	3.3	10.1	6.7	8.8
	Education	6.7	13.3	10.0	10.0
	Banking	0.0	3.3	0.0	1.1
	Insurance	0.0	3.3	0.0	1.1
	Others ^(b)	0.0	6.6	0.0	2.2
6.	The party complained last.				
	Business owner	33.3	43.3	23.4	33.5
	Employee	56.7	36.7	46.7	46.6
	Customer service	10.0	16.7	23.3	16.6
	Others ^c	0.0	3.3	6.6	3.3
7.	Business owner response				
	Tends to be upset	10.0	3.3	0.0	5.5
	Normal	20.0	26.7	36.7	29.0
	Stay friendly and serve well	70.0	70.0	63.3	65.5
8.	Most types of complaints				
	Online	0.0	3.3	30.0	11.1
	Offline	100.0	96.7	70.0	88.9

Note: (a) hygiene products, medicines, (b) automotive, hygiene, (c) schools *Multirespon answers

The baby boomer generation, generation X, and generation Y are categorized as low; even the three generations' total respondents do not significantly differ in complaint behavior. It shows that the three generations have low complaint behavior and rarely submit complaints (Table 2).

Table 2. The category of complaint behavior

Category	Gen BB (%)	Gen X (%)	Gen Y (%)	All Gen (%)
Low	100	100	100	100
Moderate	0.0	0.0	0.0	0.0
High	0.0	0.0	0.0	0.0

4.2 Comparison of self-concept, values, emotional Intelligence, and intergenerational complaint behavior

The results showed a significant difference in the self-concept variable between the baby boomer generation, X generation, and Y generation, with a p-value of 0.025. This difference can also be seen in the actual self-concept dimensions of Generation X and Baby Boomer generations, with a p-value of 0.005. Based on this research, Generation X is considered more capable of doing better. It can be caused by several factors, including the productive age of Generation X, so that at this age, the respondents are still active and easy to get along with everyone. Meanwhile, the complaint behavior variable significantly differs between the baby boomer generation and the X generation, the baby boomer generation, and the Y generation (Table 3).

Table 3. ANOVA test result

Variable dan Dimensions	Gen BB	Gen X	Gen Y	Total	P-Value
Self-concept	65.38 ^{ac}	68.97 ^b	66.75 ^{ca}	67.04	0.025**
Actual self-concept	65.78 ^{ac}	72.67 ^b	68.22 ^{ca}	68.89	0.005***
Ideal self-concept	65.00	67.78	66.94	66.57	0.292
Extended self-concept	65.28	65.56	64.72	65.19	0.861
Value	71.11	72.33	69.89	71.11	0.320
Family values	77.04	78.15	77.04	77.41	0.902
Community values	73.61	74.17	72.22	73.33	0.658
Conflict values	61.85 ^{abc}	64.07 ^{ba}	59.63 ^{ca}	61.85	0.180
Emotional Intelligence	65.91	65.44	65.85	65.73	0.872
Emotional awareness	66.11	66.39	67.22	66.57	0.724
Managing emotions	65.00	63.15	63.70	63.59	0.401
Self motivation	65.93	66.67	68.52	67.04	0.313
Social Skills	66.67	66.48	65.74	66.30	0.822
Complaint Behavior	7.93 ^a	14.81 ^{bc}	16.59 ^{cb}	13.11	0.000***

Note: ** Significant at level $p < 0.05$, *** significant at level $p < 0.01$

Different superscript letters indicate significant differences between generations

Based on the different tests with one-way ANOVA on the value variable, there was no significant difference between the baby boomer, X, and Y generations. It shows that the values in these three generations tend to be the same, even though they have different characteristics and ages. Meanwhile, there is no significant difference between all generations in conflict values. However, there is a difference when the slightest significant difference is tested, namely in generations X and Y.

Regarding emotional intelligence, there was no significant difference in dimensions between the baby boomer generation, the X generation, and the Y generation. It shows that the emotional Intelligence in these three generations tends to be the same. Furthermore, in the complaint behavior variable, it was found that there were differences between the baby boomer generation, the X generation, and the Y generation. In the complaint behavior variable, a significant difference was seen from the minor significant difference test (LSD) between Generation X and the Baby Boomer generation, and then between Generation Y and the Baby Boomer.

Based on the results, Generation X showed the highest self-concept compared to other generations, indicating a stronger understanding and perception of themselves. In addition, family values remain an important aspect for all generations, with most respondents in the moderate category. Baby boomers have the highest level of emotional Intelligence, reflecting their ability to manage their emotions better. This is in line with the role of homemakers, who are generally required to have reasonable emotional control in their daily lives. Meanwhile, Generation Y shows the highest complaint behavior, indicating that they are more active in expressing dissatisfaction than other generations.

4.3 Evaluation of model fit level

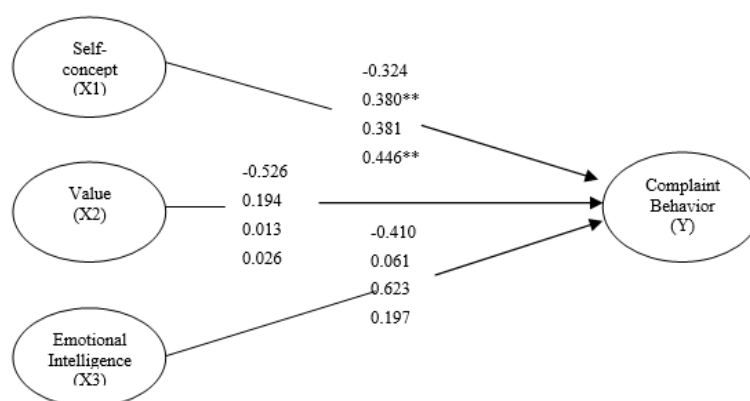
The instrument must be tested for reliability and validity. The reliability test was carried out to test the instrument's consistency, while the validity test was carried out to test the validity of this study. With a construct reliability (CR) value larger than or equal to 0.7 and an average variance extracted (AVE) value greater than or equal to 0.5, the study's findings demonstrate that emotional Intelligence, complaint behavior, and value have all satisfied reliability standards. Self-concept's AVE value, however, is less than 0.5. According to Fornell and Larcker (1981), if the Composite Reliability (CR) is high, convergent validity can still be accepted even if the Average Variance Extracted (AVE) value is below the conventional limit, which is typically 0.50. Furthermore, it shows that every indicator has described the latent constructs well (Table 4).

Table 4. CR and AVE

No	Latent Variables	CR	AVE
1	Self-concept	0.623	0.489
	Actual self-concept	0.836	0.795
	Ideal self-concept	1.000	1.000
	Extended self-concept	0.427	0.724
2	Value	0.740	0.487
	Family values	0.792	0.749
	Community values	0.772	0.680
	Conflict values	0.850	0.860
3	Emotional Intelligence	0.745	0.456
	Emotional awareness	0.898	0.864
	Managing emotions	0.765	0.787
	Self motivation	0.705	0.672
	Social Skills	0.768	0.729
4	Complaint Behavior	0.808	0.589

4.4 The Influence of Self-concept, Values, and Emotional Intelligence on Complaint Behavior

To prove the truth of a hypothesis in research, an influence test between exogenous and endogenous variables must be conducted using smart PLS 3.0 statistical software. Proof of the hypothesis related to the influence of exogenous variables (self-concept, values, and emotional Intelligence) on endogenous variables (complaint behavior) was performed by looking at the values of path coefficients and p-values in the Structural Equation Model (SEM). Hypothesis testing was seen from the p-value, which revealed the influence of significant variables if the p-value is small or equal to 0.1.



Note:

Line 1: Path coefficient value (baby boomer generation; Row 2: Path coefficient value (generation X; Row 3: Path coefficient value (generation Y; Row 4: Path coefficient value (total entire generations; **Significant at $p < 0.01$)

Figure 2. SEM model result

The results of the SEM model showed that the self-concept in Generation X and all generations significantly affected the behavior of complaints. Compared to other generations, Generation X tends to control their group behavior. Therefore, the hypotheses H2b and H2d, which claim that self-concept significantly impacts complaint behavior in both generations and all generations, are admissible. Meanwhile, verifying two further theories that contend that self-concept influences complaint behavior in baby boomers (H2a) and Generation Y (H2c) is impossible.

The p-value indicates the results of hypothesis testing based on the SEM model suggested in this study for hypotheses of H2 through H4. If the p-value is less than or equal to 0.01, there may be a significant relationship between variables. Nonetheless, the effect of the variables is classified as insignificant if it is higher than 0.1. The SEM model hypothesis testing results are shown in a path coefficient in Table 5, together with information on whether the hypothesis was accepted or rejected.

Table 5. SEM Result

Jalur	Gen BB		Gen X		Gen Y		Total	
	PC	Con.	PC	Con.	PC	Con.	PC	Con.
Self-concept → Complaint Behavior	-0.324	Reject H2	0.380**	Accept H2	0.381	Reject H2	0.446**	Accept H2
Value → Complaint Behavior	-0.526	Reject H3	0.194	Reject H3	0.013	Reject H3	0.026	Reject H3
Emotional Intelligence → Complaint Behavior	-0.410	Reject H4	0.061	Reject H4	0.623	Reject H4	0.197	Reject H4
Adjusted R Square	0.343		0.172		0.620		0.295	

Note: ** Significant at p value <0.1; PC: Path Coefficient; Con: Conclusion

SEM's analysis showed that emotional value and Intelligence have no natural effect on complaint behavior in all three or entire generations. This was due to the three generations' lack of diversity in values and emotions. Based on the analysis results, the value and emotional intelligence of the three generations tended to be uniform; namely, all three were classified as having values and moderately categorized as emotional intelligence. Meanwhile, a negative relationship existed between baby boomers' values, emotional Intelligence, and complaint behavior. This means that the lower the level of emotional intelligence, the higher the tendency to complain, so all hypotheses that suspect that self-concept and emotional intelligence significantly affect complaint behavior in all three generations and the whole total generation are not proven.

5. Discussion

5.1 *Self-concept, values, emotional Intelligence, and complaint behavior (H1)*

The findings showed that the three dominant generations had a moderately categorized self-concept in the self-concept variable. Baby boomers and Generation X can better see and control behavior and impulses than the youngest. This research aligns with Fitriana et al. (2015), who stated that the older a person's age, the more mature their thinking will become, and their critical thinking and mindset will grow. However, some respondents with a low self-concept can be seen in those who do not feel authoritative compared to other friends and feel unpleasant. It indicates that respondents have a negative self-concept because they tend to be insecure and pessimistic about life and their surroundings.

In the value variable, baby boomers, Generation X, and Generation Y are moderate. This indicates that the values embraced by the three generations are the same. Community values are the dimensions with the highest value compared to others, which means respondents feel it is essential to maintain a good relationship with the surrounding environment. Respondents said neighbours are the closest family because if they feel difficulty or misfortune, the neighbour helps them.

Emotional Intelligence and its four dimensions categorize a whole generation. However, some Generation X respondents still have low emotional Intelligence. The social skills dimension has the highest average on this variable, meaning that all three generations can adapt to the surrounding environment. Respondents admitted when interviewed that the losses experienced when an error in the purchase resulted in complaints did not cause great anger. In addition, the response from good business people caused respondents to feel appreciated and well served. This research aligns with Sudarti (2013), who mentioned that treating consumers fairly when making complaints will affect positive emotions. It means that respondents can control their emotions quite well. As with all three variables, the results showed that the entire generation had low complaining behavior. Respondents tended not to submit complaints and preferred to be silent because the number of losses was insignificant. Generation Y is the generation that most often complains compared to the other three generations. In line with the results

of in-depth interviews with respondents related to finding information first before buying, Generation X tends to look for information more often than other generations, and this causes Generation X to incur losses due to rarely shopping directly in stores.

5.2 *The influence of self-concept on complaint behavior (H2)*

The H2 test results demonstrate the outcomes of getting H2 for the respondents from the X generation and the total number of respondents from the three generations. It suggests that Generation X and other generations' complaint behavior is strongly influenced by self-concept. On the other hand, the Y generation and the baby boomer generation do not significantly differ in their self-concept or complaining behavior. According to Nourbakhsh et al. (2021), consumers are more likely to voice complaints about Word-of-Mouth (WOM) for things that align with their self-concept than for other utilitarian products. All generations of respondents believe they want to be respected and make a good impression on others; thus, they are cautious when voicing grievances to avoid conflict. According to a study by Wojnicki and Godes (2008), consumers' desire to better themselves—that is, to look for experiences that reinforce their self-concept—influences their propensity to complain through word-of-mouth (WOM). H2 in the baby boomer and Y generations is rejected because, contrary to the analytical results on these generations, the self-concept variable had no significant impact on complaint behavior.

5.3 *The influences of value on complaint behavior (H3)*

They reject H3 based on the findings of the H3 test for respondents from the X, Y, and baby boomer generations and all respondents. Since the responses of each or all generations are the same, there is no causal relationship that would suggest that the value has a significant impact on complaint behavior. This suggests that the value has no significant effect on complaint behavior in the families of the baby boomer generation, Generation X, and Generation Y. These test results do not follow the research of Foedjiaati and Samuel (2007), which stated that the perception of the value of complaints has a positive effect on submitting a complaint. The respondents favor values associated with conflict or community values; these two groups' demographic and psychographic characteristics are different (Keng & Liu, 1997).

The results show different complaint behaviors when unsatisfied with the product purchased. Consumers oriented towards community values take personal actions, while their colleagues oriented towards conflict values are more prepared to choose public actions. Almost all respondents in this study are oriented towards family and community values, who care about their families and the surrounding community, and are willing to complain if the losses are large enough. However, these results are consistent with the study by Claire (1993), which concluded that the value did not significantly affect specific subgroups of Chinese Hong Kongers' willingness to complain.

5.4 *The influences of emotional Intelligence on complaint behavior (H4)*

Based on the results of the H4 test on the Baby Boomer Generation, Generation X, Generation Y, and the overall respondents of the three generations, hypothesis H4 is rejected. This means that emotional Intelligence does not significantly influence complaint behavior in families across all generations studied. One of the main reasons for this result is the lack of variation in the respondents' answers, which resulted in no causal relationship showing that emotional Intelligence has a significant effect on complaint behavior. As housewives who have entered early to advanced adulthood, the respondents in this study tend to have more mature emotional Intelligence. Novianty (2016) revealed that age level affects emotional intelligence, so more mature individuals can better control their emotions, including when facing dissatisfaction. Thus, despite dissatisfaction in various household situations, they may prefer problem-solving mechanisms that do not involve explicit complaint behavior.

In addition, Badawi's (2012) research shows that interactions in complaint handling can negatively affect respondents' emotions, so individuals with high emotional Intelligence may avoid complaining as a response to emotional discomfort. In contrast, Brahmana (2015) states that internal emotions positively and significantly influence complaint behavior, suggesting that in some contexts, individuals with high

emotional Intelligence may still complain if it is considered an effective strategy. Meanwhile, Sudarti's (2013) research highlights that fair treatment of consumers in the complaint process can lead to positive emotions, which may also affect a person's tendency to complain.

6. Conclusions

6.1 Conclusions

Based on the results of this study, complaint behavior tends to be low across all generations examined (Baby Boomers, Generation X, and Generation Y), with the majority of respondents reporting fewer than three complaints in the past year. However, Generation Y exhibited slightly higher complaint frequencies than the other generations, with the highest average complaint behavior score (16.59). Most complaints were related to goods, particularly clothing and food, while health services were the most frequently complained-about service. Offline purchases dominated across all generations compared to online purchases.

In testing the influence of self-concept, values, and emotional Intelligence on complaint behavior using the SEM model, it was found that self-concept significantly affected complaint behavior in Generation X and across all generations, but was not significant in Baby Boomers and Generation Y. Meanwhile, values and emotional Intelligence did not have a significant impact on complaint behavior for any generation. The uniformity of values and emotional Intelligence across the three generations might explain this lack of significance. Generation X demonstrated the highest average self-concept, indicating their greater ability to regulate group behavior. Conversely, Baby Boomers showed a negative relationship between emotional intelligence and complaint behavior, suggesting that lower emotional intelligence levels are associated with a higher tendency to complain.

6.2 Theoretical and practical contributions

This research extends the theory of consumer complaint behavior by showing that self-concept, values, and emotional intelligence influence complaint behavior differently across generations. The finding that self-concept plays a significant role in Generation X, but not in Baby Boomers and Generation Y, highlights the importance of considering intergenerational differences in understanding complaint behavior. The results also challenge previous views on the role of emotional Intelligence, suggesting that situational factors are more influential than internal emotional factors. In addition, the lack of significant influence of social value on complaint behavior indicates that the decision to complain is influenced more by social context than individual motivation.

Businesses should tailor complaint resolution strategies to each generation. Generation X values thoughtful, self-concept-driven responses, while Baby Boomers prefer structured, transparent communication. Generation Y is more vocal in complaints and benefits from immediate, digital-friendly resolution channels like chat support. Although emotional Intelligence does not directly affect complaint behavior, training employees in empathetic communication, such as active listening, conflict resolution, and emotional validation, remains crucial. Personalized service recovery efforts, such as follow-ups and tailored compensation, can enhance satisfaction. Since community-oriented consumers rarely complain, businesses should implement anonymous surveys, online forums, and AI-driven sentiment analysis to capture dissatisfaction early. These strategies strengthen service recovery, consumer trust, and overall satisfaction.

6.3 Limitation and recommendation

This study offers valuable insights into generational differences in complaint behavior, but it has notable limitations. The homogeneity of respondents (all homemakers) limits generalizability, as factors like employment and socioeconomic background may influence complaint behavior. Additionally, quota sampling prevents random selection, introducing selection bias and reducing external validity, especially given the small sample size.

Future research should increase respondent diversity, employ probability sampling for greater representativeness, and expand the sample size to improve reliability. A longitudinal approach could track behavioral changes over time, while mixed methods may provide deeper insights into underlying motivations. Addressing these limitations will enhance understanding of intergenerational consumer complaint behavior.

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