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Accepted Version

## **Consumer (Non-) Complaint Behavior: An Empirical Analysis of Senior Consumers in Germany**

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### **ABSTRACT**

Since studies in the field of complaint research primarily look at the group of complainers, little is known about the group of non-complainers. For this reason, in addition to the complainers, the non-complainers should also be considered in the present study in order to help close the existing research gap. The focus of this study is on older people aged 60 and over, as this group of people has received little attention in research to date. Thus, this study contributes to the emerging research field of "Economics of Population Aging". The research question is: Why do men and women aged 60 and older (not) complain in dissatisfaction situations? Data collection for the study was conducted via a representative, ad hoc, online survey in January, 2020 just before COVID-19 restrictions were in place. In total, data was collected from 533 people, 229 of whom had had negative experiences when purchasing a product or service. This sample was then evaluated and analyzed. In particular, the phenomenon of "not complaining" was investigated in a data-based manner. Among other things, the study shows that certain characteristics can be attributed to non-complainers.

**Keywords:** Non-Complainers - Complaining Behavior - Senior Consumer - Economy - Aging Society

### **INTRODUCTION**

First, the relevance of the topic is highlighted, and the scientific contribution of this study is presented. From this, the research question of this study is derived.

#### *Relevance of the Topic and Scientific Contribution*

Normally, complaints are made about products or services that do not function properly or have not been provided to the customer's satisfaction. However, little is known about whether and how older people, in particular, complain when they are not satisfied with a purchased product or service. Thus, the absence of complaints does not necessarily allow conclusions to be drawn about the satisfaction of older customers. Conversely, a frequent occurrence of complaints does not always indicate general dissatisfaction. For this reason, the present study aims to shed some light on this dark field and to learn more about the (non-) complaint behavior of older consumers.

In the course of the consumerism movement of the 1970s, representatives of marketing and satisfaction research began to address the complaint behavior of customers theoretically and empirically (Hirschman 1970; Day and Landon 1977; Fornell 1976; Bearden and Oliver 1985; Singh 1990a; Brock 2009). In terms of content, this research focused primarily on customer satisfaction, retention, and orientation (Luo and Homburg 2007). In this regard, Reichheld and Sasser (1990) were able to prove, for example, the relevance of customer satisfaction in connection with customer loyalty on the entrepreneurial success of a company. Besides the consideration of customer satisfaction, the importance of customer dissatisfaction was also recognized in the research soon thereafter. Possible forms of reaction which accompany dissatisfaction are, among other things, the migration of customers away from the enterprise (Bolfing 1989), negative press, via word-of-mouth (Meiners et al. 2010, Meiners et al. 2017; Bolfing 1989; Bruhn 1981) and complaining directly to the enterprise, as well as to third parties (Homburg and Fuerst 2003).

However, the scientific consideration of complainers, i.e. those customers who complain after a negative experience, does not include the group of non-complainers. Unlike complainers, this group does not express its dissatisfaction, which is why the term "the silent masses" is used (Voorhees 2006). Since most studies in the field of complaint research focus primarily on the group of complainers, little is known about the group of non-complainers (Bendapudi and Berry 1997; Voorhees 2006; Kau and Wan-Yiun Loh 2006; Richins 1987; Singh 1990a). Consequently, non-complainers are considered to be of rather low importance in the scientific literature, as well as in practice (Brock 2009). For this reason, non-complainers will be the main focus of the present study in order to shed some light on this dark field that has been neglected by science so far.

This study focuses on older people (here: men and women aged 60 and over). The focus on older people can be justified by demographic developments, collective aging and their strong purchasing power. Whereas at the beginning of the 21st century there were only around 0.6 billion people aged 60 and over worldwide, the United Nations (UN) expects this figure to rise to over 2 billion by 2050. The proportion of people aged 60 and older will increase to 21.5% by 2050 - in 1950, the proportion was only 8.0% (Bundeszentrale für politische Bildung 2017). And this age group already has above-average incomes and savings, they spend significantly more on consumer goods than younger buyer groups, they demand higher-quality products, spend more money on literature, travel more frequently, have a greater interest in financial investments, and mainly buy new and/or high-end cars (Dobbs et al. 2016). Older consumers will thus be one of the most important customer groups in the future and a key driver of corporate success in many industries (Reidl 2018). Numerous companies have therefore already begun to restructure their business processes (e.g., by optimizing their complaint management systems) in order to meet the requirements of this important consumer group (Khan 2019).

### *Aim and Research Question*

Against this background, the aim of this quantitatively-oriented paper is to analyze the (non-) complaint behavior of older consumers, using Germany as an example. In line with the subject matter, the study is based on the following research question:

*Why do men and women aged 60 and older (not) complain in dissatisfaction situations?*

In particular, the reasons for a (non-) complaint within the target group under consideration are to be investigated. Concrete implications for the companies are derived from the answer to the research question. In this way, the present study follows the thesis of (Bieri et al. 2006), according to which, knowledge of the special characteristics of older consumers can be used very productively. According to the expectations of many politicians and economists, this can open up considerable potential for economic growth and new jobs (Moschis et al. 1997).

To answer the research question posed above, section 2 will first provide an overview of the current state of research. This will be followed by a description of the methodology used for data collection and analysis in section 3. The resulting findings are then presented in section 4. This is followed by a critical review and discussion of the results in section 5. The study concludes with a conclusion in section 6.

## STATE OF RESEARCH

This section provides a brief overview of the current state of research, thus demonstrating the relevance of the present study. First, the focus is on complaining behavior. Subsequently, the focus is placed on non-complaining behavior. Finally, the (non-) complaining behavior of men and women aged 60 and older is examined.

### *Complaining Behavior*

Research has produced many studies on complaint behavior in recent years. The focus has been particularly on complainers, i.e. people who have complained after a negative experience. The usual definition of customer satisfaction or customer dissatisfaction is to compare what a consumer expects and what they actually received (Oliver and Swan 1989). When consumers get what they expect, they are satisfied. When consumers do not get what they expect, expectations are not met, and they become dissatisfied. Consumer Complaining Behavior (CCB) conceptualizes a set of behavioral and non-behavioral responses triggered by perceived dissatisfaction (Kolodinsky 1995; Day 1984).

The work of Hirschman 1970, Singh 1988, and Day and Landon 1977, constitute the best-known CBB theories. According to Hirschman (1970), a dissatisfied consumer has three possible options: switching to another supplier (exit), complaining (voice), and remaining loyal to the supplier (loyalty). Singh (1988) classified CCB into three categories based on who the actions are directed at within the socially affected environment: "private response actions," "third party response actions," and "voice response actions." In addition, a combination of these measures may be used (Singh 1990b). Day and Landon (1977) distinguished between private and non-private complaint action. Furthermore, within CCB, a wide variety of aspects of customer complaint behavior have been considered over the years, e.g. in terms of demographic differences, their attitude toward the complaint or the company, the degree of dissatisfaction, or the different personality traits of customers (Bearden and Oliver 1985; Singh 1990a; Tax et al. 1998; Homburg and Fuerst 2003; Homburg and Fuerst 2005; Homburg and Fuerst 2006; Brock 2009; Mittal et al. 2008; Kolodinsky 1995).

### *Non-Complaining Behavior*

With respect to non-complainers, there are significantly fewer studies, as researchers focus particularly on the field of complainers (Kwok 2019). In addition to the term "noncomplainer," the term "non-behavioral" or "no action" is often found in the literature to describe non-complaining behavior (Day and Landon 1977; Singh 1988; Kitapci et al. 2019). Some of the reasons for not complaining are due to lack of time, inability to contact customer service, or lack of access to an appropriate complaint channel (Tronvoll 2007). Based on this, Kwok (2019) suggests that the domain of non-complaining can be divided into situational factors, personal factors, service provider and market factors, social factors, and resource factors (Kwok 2019).

Situational factors for non-complaining can include aspects such as the costs and benefits of complaining (Bolfing 1989; Huang and Li Miao 2016), the likelihood of success (Day and Landon 1977; Evanschitzky et al. 2012), the importance of the product, or the time required (Kwok 2019).

Personal factors may cause consumers not to complain despite dissatisfaction because of their demographic characteristics (Adreasen 1977; Crosier and Erdogan 2001; Grønhaug and Zaltman 1981), personality (Bolfing 1989; Gursoy et al. 2007), cultural background (Liu and McClure 2001), and personal experience (Jaccard and Jacoby 1981; Ro and Mattila 2015; Voorhees 2006).

Service provider and market factors are aspects that are directly related to the service provider and market competition. In particular, service provider factors include the reputation (Bearden and Mason 1984), reliability, and responsiveness (Bolfing 1989; Voorhees 2006; Ro and Mattila 2015; Brown and Beltramini 1989) of the service provider. In addition, the accessibility of complaint channels provided by service providers can prevent potential customer complaints (Ro and Mattila 2015; Voorhees 2006; Tronvoll 2007).

Social factors include social pressure and input from third parties, such as friends and family, that influence the behavior of dissatisfied consumers (Voorhees 2006; Ro and Mattila 2015).

Resource factors can be skills and environmental factors that prevent customer complaints. These include lack of skills and knowledge related to complaints (Bearden and Teel 1983; Tronvoll 2007), lack of time, and lack of willingness or effort (Blodgett et al. 1993).

### *60+ (Non-) Complaining Behavior*

The complaint behavior of older consumers, those men and women who are 60 years and older, has received little attention from researchers. Lee and Soberon-Ferrer (1999) showed that older people are less likely to report an unsatisfactory experience, but those who do choose the same actions as younger consumers. They found that older consumers are less likely to have an unsatisfactory purchase experience, meaning that when consumers do not get what they expect, the expectation is not met, and they are dissatisfied. If they have an unsatisfactory experience, they are just as likely as younger consumers to take complaint actions. These include, for example, complaining to the vendor, to the consumer reporting agency, or recommending to

friends that they not buy from the company. In addition, Lee and Soberon-Ferrer found age differences in the effects of determinants on complaint behavior. Education, attitudes toward businesses, marital status, and race/ethnicity influence older consumers' behavior, while market knowledge and attitudes toward businesses influence young consumers' behavior (Lee and Soberon-Ferrer 1999). Nimaki and Mensah (2012), among others, highlighted that older and married individuals complain significantly less than younger and single customers. They therefore recommend paying attention to socio-demographic characteristics (Nimako and Freeman Mensah 2012). Bernhardt (1981) showed that older people are more dissatisfied with services than with products. The most frequently cited problems are unavailable special offers, unsatisfactory quality of service, unsatisfactory repair, and unsatisfactory service (Bernhardt 1981). In summary, the findings indicate that older persons generally have higher levels of satisfaction than younger persons, which is expressed in a lower number of complaints (Hunt 1991).

This study builds on previous findings, in an attempt to fill the gap within the research. By means of a representative, ad hoc, online survey, the reasons for not complaining among men and women aged 60 and older in Germany, the country under review, will be highlighted.

## **METHODOLOGY**

The following section describes the data collection and the sampling method. In addition, the survey instrument is presented, and the data analysis explained.

### *Data Collection and Sample*

The data for the study was collected in January, 2020 just before COVID-19 restrictions were in place. It is based on an ad hoc, online survey conducted in cooperation with the German discussion forum provider, respondi. The respondi online platform operates in accordance with the guidelines of the European Society for Opinion and Market Research (ESOMAR), which underpins the quality of the research results. Membership in the respondi online panel, and participation in the surveys, is voluntary, and follows a double opt-in registration process. In addition, respondi AG's quality management meets the strict criteria of the internationally valid ISO 26362 standard (respondi AG 2020). The field time of the online study was six days.

The survey method was designed to be suitable for the one-off measurement of the (non-) complaint behavior of older people, to capture an appropriately large and heterogeneous sample. Specifically, a sample of a total of 533 survey participants (men and women aged 60 years and older, with a wide distribution by age and gender), and an incidence rate of 95-100% within the age group considered was generated, allowing robust conclusions to be drawn regarding the above research question.

Exploratory data analysis shows that, as of the survey date, slightly more than half (54%) of the respondents are under 71 years of age, while the remainder (46%) are over 71 years of age (see Table 1). Of the respondents, 51.6% are male and 48.4% are female. The majority of respondents (54.8%) are married, while the rest (45.2%) are divorced, single, widowed, or separated. The majority of respondents (58.3%) indicated that their last professional position was employee (worker, civil servant or manager); the rest were self-employed (9.4%) or unemployed (32.3%). Almost two-thirds of the respondents (65.7%) received an income of less

than 2,500 euros per month. Of the 229 people who had recently had a bad experience when buying a product or service, 69.4% complained and 30.6% did not complain.

### *Survey Instrument and Evaluation*

The questionnaire used was checked in advance within the target group by means of a pre-test (n=73), with regard to correct question wording, plausible sequence and meaningful answer categories. A total of eight questions, both open and closed, were asked on various topics (including reasons for complaints, location of complaints and customer relations). Socio-demographic data were collected at the end of the questionnaire (including age, gender, marital status, last professional position and monthly income).

Descriptive statistics were used to analyze the data material from February to July 2020. For the analysis of the (non-) complaint behavior of older people, the sample of all respondents who had recently had a bad experience when purchasing a product or service (n=229) was evaluated throughout.

## **RESULTS**

This chapter presents the results of the online survey, broken down into complainers and non-complainers. The SPSS statistics and analysis program was used for the evaluation (Eckstein 2016).

### *Data Basis*

The data basis for the results presented below are the responses of 553 men and women, aged 60 and over, who took part in an ad hoc, online survey in January 2020. In order to assign the survey participants to complainers or non-complainers, they were asked whether they had recently had a negative experience when purchasing a product or service. Complainers include those who responded with a complaint as a result of a negative experience. Non-complainers are those who took no action. A total of 229 respondents had had a negative experience purchasing a product or service within the recent past; 304 had not had a negative experience and therefore were not included in the data analysis. Finally, the survey found 159 people who had complained (complainers), and 70 who had not complained (non-complainers). The analyses conducted on the basis of the respective samples are the subject of the following sections.

### *Socio-demographic Characteristics and (Non-) Complaint Behavior*

With regard to the "complainer" (n=159) and "non-complainer" (n=70) groups, a bivariate analysis was performed to identify possible correlations between (non-) complaining behavior and socio-demographic characteristics. The result is shown in Table 2.

From the above-mentioned table, it can be seen that the distribution of the two groups (complainers, non-complainers) is quite similar in terms of the socio-demographic characteristics of age, gender, marital status, occupation, and income, which allows for a later comparison of the two groups.

However, the item "self-assessment" is interesting. Here, more than half of the respondents from the "Non-Complainer" group (55.7%) consider themselves to be a rather reserved person, whereas more than half of the respondents from the "Complainer" group (53.5%) attribute a less reserved behavior to themselves. This may be a first indication that (non-) complaining behavior is related to the trait "reservedness."

Chi-square analysis confirms that there is a significant correlation of reserved individuals with complaining behavior, assuming a significance level of 5% ( $p=0.039 < 0.05$ ). The item "employment" also still suggests a correlation with complaint behavior, although not quite as significantly ( $p = 0.091$ ). In contrast, the other socio-demographic characteristics (including gender, marital status, and income) do not indicate a significant influence on complaint behavior.

Furthermore, a multivariate analysis of (non-) complaint behavior was performed by adjusting the selected variables from Table 2, which is the subject of the following sections, 4.3 and 4.4. For this purpose, the approach of a logistic regression analysis was followed, since the outcome variable is dichotomous in nature (Eckstein 2016).

#### *Analysis of the "Complainer" Group*

Table 3 provides the findings from the statistical analyses for the "Complainer" group ( $n=159$ ). Thus, in the column "adjusted OR (aOR)," the table shows that

- those under 71 complain less compared to their older peers (8.85%),
- men complain less often compared to women (5.60%), and
- married persons complain less than persons with other marital status (21.20%).

After adjusting for other covariates, a look at the "occupation" item yields an interesting result:

- Individuals who were unemployed before retirement age complain about three times more often (aOR = 3.257) than those who were self-employed before retirement age.
- The situation is similar for retirees who were employed in their last job compared with the former self-employed; here the factor is around 2.5 (aOR = 2.607).

This is an interesting finding in that occupation is representative of social capital, which is also related to education to some extent. If one accepts this correlation, then it can be stated that people with a lower level of education complain significantly more often than those with a higher level of education.

The situation is different regarding level of income. Here we see in table 3 for the item "income," that the level of income has hardly any noticeable influence on whether someone complains (aOR = 1.000 versus aOR = 1.094).

A look at the last item in Table 3 reveals information about the characteristic "self-assessment" regarding complaining behavior. Those who rate themselves as less reserved complain the most (aOR = 1.000 versus aOR = 0.445 and aOR = 0.726).

In summary, the first intermediate conclusion is that someone tends to complain more easily if they are less reserved by trait and, second, they were either unemployed or employed before retirement compared to the self-employed.

#### *Analysis of the "Non-Complainer" Group*

Based on the results from Table 2 (see section 4.2), a multivariate analysis was performed for the group of "non-complainers" (n=70). The results are summarized in Table 4.

Thus, it can be seen from Table 4 that among the non-complainers.

- the proportion of those under 71 is higher (9.3%) compared to their older peers,
- the proportion of women is lower compared to men (6.4%), and
- the proportion of married persons is lower than for persons with other marital status (27.0%).

After adjusting for other covariates, a look at the "occupation" item yields an interesting result, as it did for the "complainers" in section 4.3:

- Among those who do not complain, the proportion of individuals who were unemployed or employed before retirement is significantly lower compared to those who were self-employed before retirement (aOR = 0.307 and aOR = 0.384, respectively).

Furthermore, as already shown in section 4.3, the level of income is not a decisive factor in whether someone does not complain.

A look at the last item in the table reveals information about the characteristic "self-assessment" regarding not complaining. Here we see that someone who does not complain tends to be reserved (aOR = 1.000 versus aOR = 1.377 and aOR = 2.248).

In summary, then, someone tends to be "non-complaining" if they are more reserved by trait and were self-employed prior to retirement.

Based on the online survey conducted, it has been possible to investigate the phenomenon of "non-complaining" in a data-based manner. The study shows that certain characteristics can be attributed to the "non-complainer." However, this does not answer why someone does not complain. This is the subject of the following section.

#### *Reasons for Not Complaining*

With regard to voice response measures, reasons for not complaining could also be identified among non-complainers (n=70). These reasons are summarized in Table 5 (multiple responses were possible). Most respondents indicated that the reason for not complaining was that the problem was not serious enough (21%), not important enough (15%), or that the time involved in a complaint seemed too high (14%). However, uncertainty about where to complain (2%),

and the cost of a complaint (1%), do not appear to have been significant reasons for not complaining.

When answering an open question, other reasons for not complaining were also given. Here, survey participants indicated, among other things, that they had repaired a defective product themselves, or that they had waited in the hope that there would be an improvement in the functionality of the product.

Despite the absence of a complaint, almost one in four people (26.1%) said they informed family members and friends about the negative experience, and one in eleven people (8.9%) even warned their friends and relatives about the company in question. This result has already been documented in Richin's 1983 study. Thus, earlier research is consistent with the current research. Furthermore, 7% of the respondents stated that they had switched to another company as a result of their negative experience with the company.

### *Sector Ranking*

During the online survey, participants were also asked to indicate which industry they had had a particularly bad experience with. The results presented below are based on the responses of men and women, aged 60 and over, who have recently had a bad experience when buying a product or service (n=229). Based on the responses, it was possible to create an industry complaint ranking (see Figure 1), with multiple responses possible.

According to the responses of the survey participants, the retail sector (20%) ranked first among the industries complained about, followed by Internet providers (18%) and the telephone/mobile sector (16%). In contrast, respondents complained significantly less about the hotel industry and airlines (2% each). This can be interpreted by the fact that hotels and flights are significantly less in demand by respondents than fast moving consumer goods, for example, and the likelihood of having negative experiences with companies from these sectors is therefore significantly lower.

## **CRITICAL VIEW AND DISCUSSION**

In this section, the significance of the present study is critically examined on the basis of the representativeness of the results and the three quality criteria of objectivity, reliability and validity. This is followed by a discussion of selected results.

### *Representativeness and Quality Criteria*

The sample on which this study is based corresponds in its composition and in the structure of the relevant characteristics to the basic population (men and women aged 60 and over in Germany), and can therefore be regarded as representative in principle. Due to the large sample size (n=533), it was possible to include all characteristics of the population in the sample. However, it cannot be ruled out to 100 percent that the method used (survey via an online platform) led to a non-representative sample. Distortions could have resulted from convenience sampling, for example. In this method, it is not possible to specify the probability with which a particular person will end up in the sample. Consequently, convenience sampling is not suitable

for deriving inferential statistics. For example, online surveys may result in an over-representation of participants who use the Internet, and are also interested and healthy enough to register themselves for such surveys (=non-probability sample). However, older people who do not use the Internet were not additionally surveyed by mail, telephone or in person to compensate for this. However, this limitation can be countered by the fact that 79% of 60- to 69-year-olds and 45% of over 70-year-olds in Germany are now online (Initiative D21 e. V. 2019), which is why the authors of the study consider the assumption of ignorable dropouts to be fulfilled - with marginal restrictions.

In addition, the quality criteria of reliability, validity, and objectivity can be considered - with marginal restrictions - to have been met. Thus, the study actually measured what it was intended to measure and thus provided credible results. Moreover, the data were collected and analyzed in such a way that consistent results were obtained. Finally, the researchers themselves did not exert any influence on the research process. To meet the three quality criteria, among other things, an extensive pre-test (n=73) was conducted prior to the main survey, data were collected using a standardized questionnaire, and results were transparently presented and analyzed. Marginal limitations include, but are not limited to, a personal component (the study is based on retrospective reports of respondents' experiences; thus, recall bias may have influenced the results), a temporal component (the study is based on a one-time snapshot with a limited period of observation), and a procedural component (in the case of commercial online survey groups, the research team is not aware of every detail of the data collection process). Despite these marginal limitations, scientifically robust statements can be made about the target research question raised here.

### *Discussion*

The results presented here focus on the (non-) complaining behavior of men and women, aged 60 and older, in Germany. First, more people complain (69.4%) than do not complain (30.6%). If the socio-demographic characteristics of the sample are also taken into account, it becomes apparent that men complain less often than women. This finding is surprising in that Kolodinsky (1995) identified more female complainants in his study. Meffert and Bruhn (1999), on the other hand, again identified more male complainants in their study.

Individuals under 71 years of age are less likely to complain than those over 71. The opposite observation in the non-complainer analysis highlighted a higher non-complaining rate among those under 71. This also represents an interesting finding. According to the study by Lentz (2008), clear differences can be seen depending on the age of the respondent. In general, it can be said that the intention to complain decreases with increasing age (Lentz 2008). Conversely, this means that younger subjects have a significantly higher intention to complain than older subjects.

There are also indicators in the CCB framework that suggest that younger and older consumers have different views on what actions should be taken after a negative experience. For example, McColl-Kennedy et al. (2003), who include age as a covariate in their study, conclude that it has a significant impact on behavior after a complaint is made. This finding is consistent with the research of Richard and Michell Adrian (1995), who assume that different age groups prefer different attempts at redress. These findings are also consistent with the results of other studies that also suggest that age has an impact on post-complaint behavior (Kolodinsky 1993; Lewis and Spyropoulos 2001).

In the future, a generally stronger and more systematic reference to the aging society should be made within CCB research, so that greater transparency and new insights are created, in an area that concerns not only economics, but also many other fields. Demographic change is pervasive, so systematic knowledge in all areas within aging research will be of great importance.

## **CONCLUSION**

This paper has shown that the topic of "60+ Consumer (Non-) Complaint Behavior" has not received sufficient attention from academia. This is particularly evident from the current state of research presented within this paper (see section 2). Therefore, the focus of the present study was to shed some light on this dark field that has been neglected by science so far. The question guiding the research was: Why do men and women aged 60 and older (not) complain in dissatisfaction situations? However, it must be emphasized, that the data on this study were collected shortly before the large-scale outbreak of the COVID-19 pandemic. Thus, possible changes in (non-) complaint behavior due to COVID-19 did not play a role in this study. In addition, it must be emphasized that - due to the sampling procedure used - no inferential statistical (generalized estimation) statements can be derived. Possible problems may arise due to biases in the direction of the selection mechanism and self-selection. In addition, due to the research practice and the study design, it was not possible to obtain a comprehensive picture of the (non-) complaint behavior of older consumers. Thus, the results are primarily based on quantitative data from an empirical online survey, which does not meet the demand for "method pluralism" or the mixed-methods approach raised in the Anglo-American discourse. The combination of qualitative and quantitative methods is therefore reserved for further studies in the research field of "Consumer (Non-) Complaint Behavior." Here, the following research questions, among others, should be addressed: Has (non-) complaint behavior changed as a result of the COVID-19 pandemic? If so, in which areas (e.g., hotels, travel, airlines)? Could agreeableness be an underlying factor in (non-) complaint behavior? What role does social media play in (non-) complaint behavior? Do older people complain less often because they are not social media savvy, or does social media actually make it easier to complain?

**APPENDIX (TABLES AND FIGURES)**

Variable	Categories	Number	%
Age	under 71 years	288	54.0
	over 71 years	245	46.0
Gender	male	275	51.6
	female	258	48.4
Marital status	married	292	54.8
	other	241	45.2
Last professional position	employed	311	58.3
	unemployed	172	32.3
	self-employed	50	9.4
Income	less than 2,500 euros	350	65.7
	2,500 euros or more	183	34.3
Complaint history	have complained	159	69.4
	have not complained	70	30.6

**Table 1:** Socio-demographic characteristics and complaint history

Variable	Complaint history (%)		Chi-square value	p-value
	Non-Complainer (%)	Complainer (%)		
Age			0.126	0.723
under 71 years	62.9	60.4		
over 71 years	37.1	39.6		

Gender			0.016	0.901
male	55.7	56.6		
female	44.3	43.4		
Marital status			0.945	0.331
married	52.9	59.7		
other	47.1	40.3		
Occupations			4.79	0.091
unemployed	31.4	39.6		
salaried job	52.9	53.5		
independent	15.7	6.9		
Income			0.031	0.861
less than 2,500 euros	62.9	61.6		
2,500 euros or more	37.1	38.4		
Self-assessment (reserved person)			6.46	0.039
fully applicable	7.1	8.8		
more likely to apply	55.7	37.7		
less true	37.1	53.5		

**Table 2:** Test of the relationship between customer complaints and their socio-demographic characteristics

Variable	Estimate	Standard error	p-value	Adjusted Odds Ratios (AoR)	95% CI of AoR	
					Lower	Upper
Age						
under 71 years	-0.089	0.312	0.776	0.915	0.496	1.687
over 71 years (ref)				1.000		
Gender						
male	-0.062	0.311	0.842	0.940	0.511	1.727
female (ref)				1.000		
Marital status						
married	-0.239	0.337	0.479	0.788	0.407	1.525
other (ref)				1.000		
Occupation						

unemployed	1.181	0.512	0.021	3.257***	1.194	8.887
salaried job	0.958	0.492	0.051	2.607**	0.994	6.839
independent (ref)				1.000		
<b>Income</b>						
less than 2,500 euros	0.090	0.346	0.796	1.094	0.555	2.155
2,500 euro or more (ref)				1.000		
<b>Self-assessment (reserved person)</b>						
fully applicable	-0.320	0.590	0.587	0.726	0.229	2.306
more likely to apply	-0.810	0.314	0.010	0.445***	0.240	0.824
less true (ref)				1.000		

**Table 3:** Multivariate analysis – Logistic regression with respect to complainer  
 Note: Significance level \*\*5% and \*\*\*1% level.

Variable	Estimate	Standard error	p-value	Adjusted Odds Ratios (AoR)	95% CI of AoR	
					Lower	Upper
<b>Age</b>						
under 71 years	0.089	0.312	0.778	1.093	0.593	2.016
over 71 years (ref)				1.00		
<b>Gender</b>						
male	0.062	0.311	0.842	1.064	0.579	1.956
female (ref)				1.00		
<b>Marital status</b>						
married	0.239	0.337	0.479	1.270	0.656	2.458
other (ref)				1.00		
<b>Occupation</b>						
unemployed	-1.181	0.512	0.021	0.307**	0.113	0.838
salaried job	-0.958	0.492	0.050	0.384*	0.146	1.006
independent (ref)				1.00		
<b>Income</b>						
less than 2,500 euros	-0.090	0.346	0.796	0.914	0.464	1.801
2,500 euro or more (ref)				1.00		

Self-assessment (reserved person)						
fully applicable	0.320	0.590	0.587	1.377	0.434	4.372
more likely to apply	0.810	0.314	0.010	2.248***	1.214	4.164
less true (ref)				1.00		

**Table 4:** Multivariate analysis – Logistic regression with respect to complainer  
Note: Significance level \*\*5% and \*\*\*1% level.

Reasons for not-complaining	Frequency [%]
The problem was not serious enough	21%
It was not important enough	15%
The time required for a complaint was too high	14%
The functionality of the product was not affected	10%
Experience shows that complaints are unsuccessful	7%
There was uncertainty about the complaint process	7%
The company was located abroad	6%
The legal requirements for a complaint were not known	4%
Complaints only bring trouble	2%
The company could not be reached by telephone	2%
There was uncertainty about the location of the complaint	2%
The costs of a complaint were too high	1%
Other reasons	10%

**Table 5:** Reasons for not complaining



**Figure 1:** Sectors in which the worst experiences were had (n=229)

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