

CONSUMER COMPLAINT BEHAVIOUR IN INDONESIA: ROLE OF KNOWLEDGE AND SELF-CONFIDENCE

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Abstract

Complaint behavior is a person's response to dissatisfaction with the goods or services used. Complaints are feedback from customers that tend to be negative towards the company. Self-confidence can be interpreted as one aspect of personality in the form of belief in one's abilities so that others do not influence him, can act according to his will, are happy, optimistic, relatively tolerant, and responsible. This study generally aims to analyze the effect of knowledge and self-confidence on complaints in Indonesia. The study used a cross-sectional study design. The samples were married or employee consumers aged between 17 to 60 years determined by multi-stage random sampling. The number of samples in this study was 2.100 respondents. This study used descriptive analysis, independent t-test, and SEM using Linear Structural Relationship (LISREL) 8.72. The findings of this study indicate that the knowledge and respondents' complaint behavior are relatively low, whereas self-confidence was in the moderate category. Knowledge had a significant effect on complaint behavior but insignificant on self-confidence. Other results also indicate that self-confidence had no significant effect on complaint behavior.

Keywords: complaint behavior, consumer behavior, consumer complaint behavior, knowledge, self-confidence

Pengaruh Perilaku Komplain Konsumen di Indonesia: Peran Pengetahuan dan *Self-Confidence*

Abstrak

Perilaku komplain adalah respons seseorang atas ketidakpuasan terhadap suatu barang atau jasa yang digunakan. Komplain merupakan *feedback* atau umpan balik dari pelanggan yang cenderung bersifat negatif yang ditujukan kepada perusahaan. *Self-confidence* atau kepercayaan diri dapat diartikan sebagai salah satu aspek kepribadian yang berupa keyakinan akan kemampuan diri seseorang sehingga tidak terpengaruh oleh orang lain dan dapat bertindak sesuai kehendak, gembira, optimis, cukup toleran, dan bertanggung jawab. Penelitian ini secara umum bertujuan untuk menganalisis pengaruh pengetahuan dan *self-confidence* terhadap perilaku komplain di Indonesia. Desain penelitian menggunakan *cross-sectional*. Sampel penelitian adalah konsumen yang sudah menikah atau sudah bekerja dengan rentang usia antara 17 hingga 60 tahun yang dipilih dengan *multi-stage random sampling*. Jumlah sampel yang terlibat dalam penelitian ini sebanyak 2.100 responden. Data penelitian ini menggunakan analisis deskriptif, *independent t-test*, dan SEM menggunakan *Linear Structural Relationship* (LISREL) 8.72. Hasil temuan dari penelitian ini menunjukkan bahwa pengetahuan dan perilaku komplain responden tergolong rendah, sedangkan *self-confidence* cenderung terkategori sedang. Selanjutnya, pengetahuan berpengaruh signifikan terhadap perilaku komplain. Namun, pengetahuan tidak berpengaruh signifikan terhadap *self-confidence*. Hasil lain juga ditemukan bahwa *self-confidence* tidak berpengaruh signifikan terhadap perilaku komplain.

Kata Kunci: kepercayaan diri, pengetahuan, perilaku keluhan konsumen, perilaku komplain, perilaku konsumen

INTRODUCTION

Knowledge is information with a unified understanding recorded in everyone's mind. In other words, knowledge means a predictive ability on something from pattern recognition. Knowledge of consumer laws also needs to be considered when conducting research. Consumer Protection Law Number 8 of 1999 concerning Consumer Protection of the

Republic of Indonesia explains that consumer rights include the right to feel comfort, security, and safety in consuming goods and services, choosing goods and services, and obtaining these goods or services (Yayasan Lembaga Konsumen Indonesia, 2019).

Self-confidence can be interpreted as one aspect of personality in belief in one's abilities. They are not influenced by others and can act

according to their wishes, are happy, optimistic, quite tolerant, and responsible. Consumer trust concerns the belief in a product that has various benefits. Self-confidence includes belief in self-ability, optimism, objectivity, responsibility, and rationality. Several aspects that affect self-confidence, including belief in self-ability, a positive trait that considers itself capable of doing something, optimistic in every activity carried out, objectively views all problems according to the truth as it should, responsible for something that is done and rational on every problem that can be accepted with the reason (Syam & Amri, 2017). Previous research explained that there is no influence on self-confidence. However, when consumers have insufficient knowledge, consumer confidence decreases, affecting behaviour changes, especially self-confidence (Apriliana & Utomo, 2019). Confidence can also increase at every meeting and implement learning methods to foster students' confidence (Rustan & Bahru, 2018).

Complaint behavior is an act of consumers that shows their dissatisfaction with a product or service they use. Sometimes, consumers will switch to other products or services because they are dissatisfied or not following the previous product or service. In previous studies, the complaint behavior does not cause satisfaction to consumers, depending on the complaints received by the company as a reference that can increase satisfaction with consumers (Limantoro, Bastari, & Jokom, 2016). Consumer behavior post-consumption is influenced by satisfaction with the previous use of the product. Satisfaction with certain brands that have been on the market for a long time can affect consumer satisfaction. According to previous research, the level of satisfaction with a product that has been on the market for a long time is not higher than that of newcomers (Susila, Sumarwan, & Kirbrandoko, 2014). Previous research also explained that trust had been established between customers and companies, so the relationship between companies and customers is reflected in the level of customer trust (Suwarni & Mayasari, 2011). In 2021, there was an increase in consumer complaints submitted to the National Consumer Protection Agency (BPKN), in which 2.668 complaints were received (BPKN, 2021), with the most cited complaints in the financial and retail services sector, respectively 1990 and 359 complaints. This study of complaint behavior is significant because it is an economic fundamental. The economy can run if there are transactions between consumers and business actors. Therefore, it is essential to

maintain confidence in transactions between the two. The absence of trust in transactions with one party will prevent transactions from occurring so that the economy will not run nor grow.

The theory of CCB (Consumer Complaint Behaviour) is a collection of responses to consumer dissatisfaction (Crie, 2003). Consumer complaint behavior is also a term for all consumer actions dissatisfied with purchasing an item or service (Chuzaimah & Nasir, 2013). However, dissatisfied customers have several types of responses. The response includes several feelings that are not merely actions, usually interpreted as a change in attitude or indiscretion. CCB is also defined as consumer action that involves communicating a negative product or service to companies that produce/market products and services or through third-party organizations (Rahayu, 2011).

Complaints are actions taken to convey complaints caused by ineffectiveness in product delivery and maintain customer goodwill (Ghonyyah, 2012). Complaint behavior is generally classified into several categories: direct complaints to service providers, complaints to acquaintances, and complaints to consumer institutions or legal action (Tamara, 2018). When consumers make a complaint, the company will get feedback from the various complaints submitted, and there are still opportunities to overcome the problem. Personality did not significantly influence the consumers' motivation and complaint because some personalities tend to be homogeneous. (Wandani & Simanjuntak, 2019). Complaints of a consumer can be aspirated to the consumer protection agency. This institution accommodates all consumer complaints regarding the products or services received. There are complaints to get positive or negative input, aiming to improve the quality of products and services (Month, 2016). In addition, consumers who experience problems will expect a quick response to solve the problems or complaints they experience (Wibawa, Octovianisa, Miyagi, & Mardhotillah, 2019).

According to the explanation above, many variables affect the complaint behavior. However, the focus of this research is only on knowledge and self-confidence. The consideration of choosing these two variables is that they are still relatively rarely studied. Therefore, this research also attempted to dig more into the internal factors of a consumer that influence the complaint behavior.

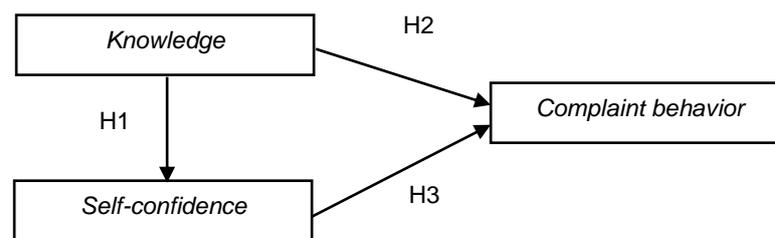


Figure 1 Conceptual framework

The previous research gap mainly studied specific goods or services; therefore, this research does not focus on specific products or services. The study investigating the relationship between self-confidence and complaint behavior is still limited. This research tried to fill the internal factors that affect the complaint behavior.

Based on the results of previous studies regarding the factors that influence complaint behavior, this study analyzed the influence of knowledge and self-confidence on complaint behavior. The assumption built and answered based on previous studies is that the higher the knowledge and the higher the self-confidence, the higher the consumer complaint behavior. The research framework is presented in Figure 1, developed based on empirical research on the effect of knowledge and self-confidence on consumer complaint behavior.

Based on the framework presented in Figure 1, the hypotheses that will be answered in this study are:

1. H1: Knowledge has a significant effect on self-confidence
2. H2: Knowledge has a significant effect on complaint behavior
3. H3: Self-confidence has a significant effect on complaint behavior

METHOD

This research used a combination of explanatory and descriptive methods. Data collection was carried out from 2016 to 2017 in 14 provinces in Indonesia (Bengkulu, Riau Islands, DKI Jakarta, West Java, Central Java, West Kalimantan, South Kalimantan, Central Kalimantan, North Kalimantan, West Sulawesi, South Sulawesi, North Sulawesi, North Maluku, and West Papua). The data has never been processed; thus, it can be considered primary data.

Respondents for the survey from 2016 to 2017 were married consumers or working consumers

aged 17-60 years and willing to become research respondents. A multi-stage random sampling, including a systematic random sampling, was administered in determining the selected households. In addition, the kish grid technique was used to determine respondents in the household, where more than one person could meet the respondents' requirements. The total number of respondents involved in this study was 2.100 respondents.

The survey data were collected from 2016 to 2017 through direct interviews with respondents using a structured questionnaire. The tool for data collection was show cards used to help the respondents quickly understand the questions through pictures.

To enrich the discussion of the research findings, in-depth interviews were conducted with ten respondents selected from respondents who did not participate in the study in 14 provinces. In-depth interviews were conducted to explain the phenomena behind the survey findings. The ten informants who were deliberately selected had the same characteristics as the survey's respondents, which were collected from 2016 to 2017. Therefore, ten informants were considered sufficient for an in-depth interview as a sampling test. The in-depth interviews were conducted in 2020 using WhatsApp free calls on ten respondents due to the Covid-19 pandemic.

The variables of this study are latent, namely exogenous and endogenous. The exogenous variables in this study are knowledge (X1) and self-confidence (X2). The endogenous variable in this study is complaint behavior (Y). All variables analyzed in this study referred to Simanjuntak (2019) and the theory of CCB (Consumer Complaint Behaviour) from Crie (2003). Each variable consisted of five indicators for knowledge, eight indicators for self-confidence, and ten for complaint behaviour. Knowledge is defined as information obtained from various sources that make

respondents aware of consumer protection law or UUPK and consumer protection institutions. Knowledge used a dichotomous scale with ratings of 'know' as (1) or 'do not know' as (0). Self-confidence includes eight indicators and used a 4-point Likert scale with the following responses: never (1), sometimes (2), often (3), and always (4). The operational definition of self-confidence is the respondent's ability to understand and believe in their potential in adjusting to their environment. Complaint behavior consists of 10 indicators rated on a 4-point Likert scale with the following responses: never (1), sometimes (2), often (3), and always (4). Complaint behavior is defined as feedback from respondents due to dissatisfaction with business actors. The higher the score indicates a more frequent complaint behavior; thus, the scoring was not reversed.

Data analysis was performed using SPSS 25 and LISREL 8.72. Data analysis covered descriptive, independent sample t-test, and SEM analysis to test research hypotheses and analyze the effect of knowledge and self-confidence on complaint behavior.

RESULT

Characteristics of Respondents

Gender. The age range of females who dominated the respondents in this study is 17 to 60 years. However, the results showed that as many as 82 percent of the respondents were dominated by 25 to 54 years. This age has good productivity to purchase goods or services and make complaints.

Occupation. The respondent's occupation is dominated by housewives or not working (29.2%). Housewives often purchase goods because of their needs in a household. As many as 777 people (37%) had a high school education level. The smallest proportion of the respondents (1%) had a master's or doctoral degree education level. Most respondents had a maximum income of one million rupiahs per capita.

Knowledge. Most respondents stated that they did not know about the Consumer Protection Act (UUPK). As many as 8 out of 10 female respondents (82.5%) and male respondents (80.1%) did not know that UUPK protected their rights as consumers. In addition, most respondents did not know about consumers' advocacy (legal protection) rights and the Consumer Dispute Resolution Agency (BPSK). Also, 8 out of 10 females (84.5%) and males

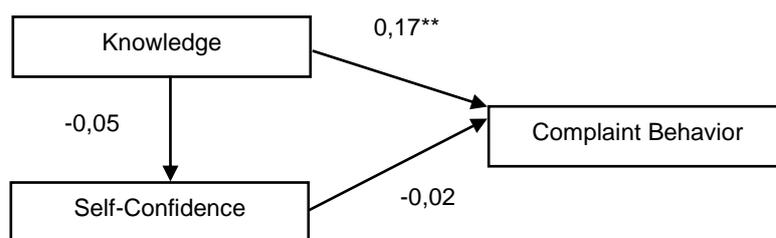
(81.0%) did not know about consumer protection institutions in Indonesia, such as YLKI. This indicates that the respondents lack knowledge about consumer protection. This study found that almost all respondents had low scores on the knowledge indicator. This shows that the knowledge is still relatively low. On the average knowledge index, it was found that males tended to have a higher average than females. There is a significant difference (p -value = 0.003) in the knowledge between males and females (Table 1).

Self-Confidence. Female (71.7%) and male (80.7%) respondents stated more confident than others. As many as 80.8 percent of females and 86 percent of males felt more independent than most people. More than half of females (52.1%) and males (60.7%) stated more abilities. Female respondents stated that they do not like being considered leaders (34.1%). Less than half of the female (42.8%) and male (40.4%) respondents stated that they were never genuinely outstanding in any way. A total of 96 percent of females and 94.7 percent of males stated that they used purchasing experience to make the best choice, and almost all females (96.1%) and males (95.2%).

Table 1 Distribution of respondents based on categories of knowledge, self-confidence, and complaint behavior as well as gender

Category	Female (%)	Male (%)	Total (%)	P-value
Knowledge				
Low	91.8	87.9	90.3	0.003*
Medium	7.1	9.8	8.2	
High	1.1	2.3	1.5	
Min-Max	0.0-100.0	0.0-100.0	0.0-100.0	
Mean ± SD	11.1±21.5	14.4±25.5	12.3±23.1	
Self-confidence				
Low	47.4	36.4	43.2	0.000*
Medium	45.1	53.4	48.2	
High	7.5	10.2	8.6	
Min-Max	0.0-100.0	0.0-100.0	0.0-100.0	
Mean ± SD	60.7±12.6	63.0±12.6	61.6±12.6	
Complaint behavior				
Low	98.2	98.2	98.5	0.407
Medium	0.9	1.2	0.9	
High	0.9	0.6	0.6	
Min-Max	0.0-100.0	0.0-100.0	0.0-100.0	
Mean ± SD	9.7±13.0	9.3±13.0	9.6±13.0	

Notes: %: percentage; **Significant at $p < 0.05$; SD: standard deviation



Notes: **) Significant if t-value > 1,96

Figure 2 SEM analysis model result

This study found that males and females had a moderately categorized index on the self-confidence indicator. This shows that the self-confidence of males and females has the same level. However, males have higher scores than females, which explains that males are more confident than females even though both self-confidence scores are moderate. In the average index of the self-confidence category, it was found that males tended to have a higher average than females. There is a significant difference (p -value = 0.000) in the self-confidence between males and females.

Complaint Behavior. Female (72.7%) and male (74.6%) stated that they had never been disappointed with electronics or electricity sellers. Almost half of the males and females stated that they sometimes feel disappointed with food or beverage products. Almost all male and female respondents have complained about banking problems. A third of males and females are rarely disappointed with sellers of clothing, cosmetics, shoes, and sandals. Almost all males and females have also experienced disappointment with vehicle sellers, cars, and motorbikes. Male respondents (78.9%) and females (78.6%) sometimes experience disappointment in public transportation, health services, and electricity (PLN). Half of the female and male respondents have also been disappointed with educational institutions and cellular phone providers. On average, respondents rarely feel disappointed and complain to the seller. This study found that females and males have a low index of complaint behavior. Based on the average complaint behavior index, it was found that females tended to have a higher average than males. There was no significant difference (p -value=0.407) in complaint behavior between males and females.

This study found that almost all female and male respondents had low scores on knowledge indicators. The self-confidence

indicator has an index categorized as a medium, and the complaint behavior indicator had low scores. In the average knowledge index, it was found that male respondents tended to have a higher average than female respondents for the knowledge, self-confidence, and complaint behavior indicators.

Evaluation of the Level of Model Fit. The indicator is declared valid if it has a standardized loading factor value greater than or equal to 0.5 and a t-value of more than 1.96. The reliability and validity testing results using the construct reliability test (CR) and the Average Variance Extracted (AVE) test can be seen in Table 2. The self-confidence has met the reliability requirements with a CR value greater than or equal to 0.7 and an AVE value equal to 0.5. However, in the complaint behavior, the CR value is below 0.7, and the AVE value is still below 0.5. Based on these results, the knowledge has not met the reliability requirements with a CR value below 0.7 and an AVE value greater than or equal to 0.5.

Table 3 shows that only one hypothesis of three was declared positive and significant effect (t -value > 1.96) with a path coefficient value of 0.17. Thus, knowledge had a significant positive effect on complaint behavior. This positive influence can be interpreted that the higher the knowledge possessed by consumers, the more frequent their complaint behavior when feeling disappointed. Meanwhile, knowledge had no significant effect on self-confidence, and self-confidence had no significant effect on complaints behavior.

Table 2 Construct reliability (CR) and average variance extracted (AVE)

Latent variables	CR	AVE
Knowledge	0.64	0.74
Self-confidence	0.73	0.50
Complaint behavior	0.43	0.43

Table 3 Results of the hypothesis testing of the SEM model

Path	Path Coefficient	t-values	Conclusions
Knowledge → self-confidence	-0.05	-1.92	Reject H1
Knowledge → complaint behaviour	0.17	6.12	Accept H2
Self-confidence → complaint behaviour	-0.02	-0.48	Reject H3

In SEM analysis, testing a model can be done by employing a structural analysis test, one of which is an analysis of indirect and direct effects between variables (Mia, Majri, & Rahman, 2019). The value of the indirect effect is obtained by multiplying the coefficient beta of the path of the exogenous variable on the mediating variable by the coefficient beta of the indirect effect.

The results in Table 4 show that the variable with the most significant influence is knowledge on complaint behavior with a total influence value of 0.17. This shows that consumers' knowledge will directly affect the behaviour of complaints made by consumers.

The Effect of Knowledge on Self-Confidence (H1). Based on the results, knowledge had no significant effect on self-confidence. This can be seen from the p-value of more than 0.05, indicating that H1 in this study was rejected. Therefore, it can be interpreted that knowledge about consumer protection law and consumer protection institutions do not necessarily make consumers more confident, feel more independent, and have more abilities in the buying process.

Table 4 The SEM result

Path	Direct effects	Indirect effect	Total effect
Knowledge → self-confidence	-0.05	-	-0.05
Knowledge → complaint behavior	0.17*	-	0.17*
Self-confidence → complaint behavior	-0.02	-	-0.02
Knowledge → self-confidence → complaint behavior	-	0.001	0.001

The Effect of Knowledge on Complaint Behaviour (H2). Knowledge had a significant positive effect on complaint behavior. This explains that the high knowledge possessed by consumers will increase the complaint behaviour of consumers. From the in-depth interviews, it was found that some respondents conveyed their disappointment directly to the seller when they complained. Respondents would ask the seller nicely why the goods received are not in accordance with the initial agreement.

Effect of Self-Confidence on Complaint Behaviour (H3). Self-confidence did not have a significant effect on complaint behavior. This explains that there was no influence of self-confidence on the complaint behavior. If the consumer has a high confidence level, it is not sure that they will complain to the related party. The in-depth interviews revealed that almost all respondents did not express their disappointment on social media such as Twitter, Instagram, or Facebook. More than half of the respondents stated that the surrounding environment did not affect their complaints to the seller.

DISCUSSION

Consumer knowledge in this study is related to consumer protection knowledge. The results indicated that many respondents still do not know about knowledge about consumer protection. As a result, Indonesian consumers still lacked knowledge regarding consumer knowledge. Knowledge is a thought, idea, idea, and understanding that takes the initiative to share knowledge with various methods such as patterns and types. Self-confidence is one of the positive traits of a person to develop positive values both for himself and his environment. Self-confidence is the belief that someone can behave and act according to expectations and desires. Confidence is also one reason to take action, one of which is filing a complaint. In this study, a person's self-confidence will be seen to influence consumer actions to make complaints. According to Bell and Luddington (2006), complaints are negative feedback from customers directed at the company. Complaint behavior is an action taken by consumers when the goods or services received are not following the wishes of consumers and ask for an explanation regarding the discrepancy they get. Complaints made by consumers are usually addressed to companies or sellers who provide services or sell goods. Complaints are given in the form of questions and suggestions to improve services

and do not repeat the same mistakes in the future.

The results of descriptive analysis for each variable are very diverse. For example, in the knowledge variable, it was found that consumer knowledge was still relatively low. Therefore, it can be interpreted that Indonesian consumers still lack knowledge, especially regarding knowledge of consumer protection. However, this consumer knowledge is essential to making a smart consumer smart when choosing goods, between needs and wants, and smart when choosing e-commerce or trusted sellers.

Self-confidence belongs to the moderate category. Consumers have moderate self-confidence; in other words, their self-confidence is quite good. In the results, male consumers have higher self-confidence than females. Confidence is essential to do a good action. In this study, confidence is needed when complaining to the seller or related company. The person with better self-confidence will have more abilities, more independence, and feels more belief in themselves than others.

Self-confidence was in the low category of the female, while the male was categorized as moderate. This shows that males are more confident than females. One of the factors that cause low self-confidence is the low economy, low education, and environmental differences (Deni & Ildil, 2016). Environmental factors greatly influence a person's level of self-confidence (Afifah, Hamidah, & Burhani, 2019).

'In my opinion, it is only natural to make a complaint even though the price of the goods or services is low because it supports the quality of the goods or services we receive as consumers, so we have the right even though the price is low. However, we as consumers also have to be wise, so if the price is low, we must consider what materials, what kind of goods, what services are provided, and the standards. (OJ, 22 yo)

Complaint behavior shows a category that is still relatively low. Consumers' complaints are still quite low, which indicates that sellers and companies provide good products and services so that consumers who make complaints are classified as low. However, consumers will complain if the goods and services received are inappropriate and unsatisfactory. Consumers usually make complaints in the form of questions about why the goods or services received are not following the initial agreement

and provide advice to sellers and companies to improve their services. This research following several kinds of research that complaint behavior was the lowest index among others in consumer empowerment, such as the health service sector (Simanjuntak & Tesiana, 2021), electronic products (Simanjuntak & Putri, 2018), public transportation (Simanjuntak & Saniyya, 2021), and the online purchasing (Simanjuntak, 2019; Simanjuntak, 2020; Simanjuntak & Musyifah, 2016). Also, research in undergraduate students (Simanjuntak, 2015) and rural and urban areas respondents (Simanjuntak, Amanah, Puspitawati, & Asngari, 2014; Simanjuntak & Mubarakah, 2020). Consumers should go through complaint handling to fulfill their rights (Simanjuntak & Hamimi, 2019).

Knowledge can be interpreted as the information that is known based on experience. Knowledge itself has no limits in terms of descriptions, hypotheses, concepts, theories, principles, and procedures. Knowledge will be obtained by using intelligence in recognizing particular objects and events even though they have never been felt or seen before.

The Effect of Knowledge on Self-Confidence (H1). Knowledge is one of the external factors of self-confidence. Therefore, high self-confidence will yield positive thinking about abilities (Isroila, Munawaroh, Rosidi, & Muharrami, 2018). However, the SEM model showed that knowledge had no significant effect on self-confidence. Furthermore, higher-knowledge individuals do not ensure that the consumer is more independent. Therefore, much knowledge does not guarantee that the consumer will become more confident.

The results showed that knowledge did not affect self-confidence. If the respondent has a good level of knowledge, it does not guarantee that they will have good self-confidence. Confidence cannot be determined by how much knowledge consumers have. Knowledge of male and female respondents has a low category value. More respondents do not work or only work as housewives. Most of the respondents do not know knowledge about consumer protection. Respondents with low knowledge are caused by a lack of interest in seeking knowledge about consumer protection.

'A difficult challenge depends on the value if I am challenged. For example, I was challenged by my mother if I had to have an income while I was still in college; it was quite difficult for me. There

I tried to find something I could do while studying, and the results were great without me having to interrupt college. After I got it, I had to balance between work and college, and I showed my family that I had completed the challenge' (RR, 24 yo)

'Yes, of course, because I think that if we have a broad ability to get along, we can have good networking too, and that is very important for everyone's life, especially during difficult times' (RR, 24 yo)

The Effect of Knowledge on Complaint Behavior (H2). Good complaint behavior is based on complaints, such as what causes the consumer to complain about the goods (Ghonyah, 2012). This explains that the high knowledge possessed by the consumers will increase the complaint behaviour of consumers. Previous research also said that consumers with high knowledge would respond to dissatisfaction after consuming a product or service by paying attention to the quality (Aisyiah, Hartoyo, & Krisnatuti, 2019). Other research also stated that knowledge could be based on motivation to complain (Sanjayawati, 2019). This is also in line with the research of Heung and Lam (2003) and Ekiz and Au (2011), stating that consumers with higher education would tend to complain more often. Adiputra (2015) also stated a positive and significant influence between the knowledge and the consumer complaint behavior. Consumers are empowered to make the right decision, acknowledge their preferences, defend their rights, realize when their rules are infringed, file complaints, and seek remedies when their rights are abused (Simanjuntak, 2019).

The in-depth interviews stated that some respondents conveyed their disappointment directly to the seller when they complained. Respondents would ask the seller nicely why the goods received were not in accordance with the initial agreement. In line with Aisyiah et al. (2019), with the knowledge that consumers have, consumers will respond to dissatisfaction by making a complaint after consuming a product or service and by paying attention to the quality of the product they used.

'Once, if I was not mistaken, a month ago, I bought frozen food that was sent from out of town. It turned out that when it was sent, the packaging was not good, and when it arrived, it was already stale

and sour. So I complained, the complaint was wrongly sent, but I did not ask for compensation, only the complaint became an input' (RR, 24 yo)

Previous research stated that customer complaint behavior would be lower if it minimizes an unpleasant experience. Still, it is possible that customer satisfaction can be increased by maximizing a pleasant customer experience (Sanjayawati, 2019). Therefore, it indicates that consumers still have a low tendency to complain when getting unsatisfactory services.

'By asking why the goods may not be the same and then why the delivery time is late, that way we can also improve his trading methods in a way that is polite and does not hurt the seller's heart' (IM, 30 yo)

One's self-confidence can also give one's courage in making a complaint. Consumers must have the self-confidence to complain about the products or services they use that are not by their wishes. Self-concept must be formed to have the ability to express opinions related to complaints to be conveyed. The self-confidence shown must have high self-confidence. Self-confidence is an essential aspect of personality in a person. Self-confidence is a valuable aspect of oneself in social life because confidence allows one to actualize oneself, including making a complaint (Syam & Amri, 2017).

Effect of Self-Confidence on Complaint Behavior (H3). This study indicates that self-confidence did not significantly affect complaint behavior. If the consumer has a high level of self-confidence, it is not confident that the consumer will make a complaint to the related party. This contradicts the finding of Sutanto, Gunawan, and Thio (2016) that a good mentality will be formed to submit complaints against the products or services they use with high self-confidence. Complaint motivation from consumers leads to efforts to express emotions. Nimako and Mensah (2012) also stated that motivation could influence consumers to make or not complain. In addition, consumers who have problems will expect a quick response to solve the problems or complaints they experience (Putri, Wibawa, & Laksamana, 2017). The speed of response is also a benchmark for consumers to decide on the next step if an extended response will make consumers do things that can harm the

company, such as submitting complaints in online forums.

The in-depth interviews stated that almost all respondents did not express their disappointment on social media such as Twitter, Instagram, or Facebook. More than half of the respondents stated that the surrounding environment did not affect their complaints to the seller. Respondents make complaints based on their wishes without coercion from outside parties or their environment. Natasha, Sella, and Thio's (2018) research also explain that self-confidence has no significant effect on complaint behavior. The existence of motivation is caused by the confidence that consumers have. This aligns with Wandani and Simanjuntak's (2019) research, which stated that motivation influences complaint behavior.

'1. Do not always look to people who are higher in rank than us; 2. Do not be afraid of differences; 3. Achieve a success; 4. Stop comparing ourselves; 5. Choose the right environment where people around us always support us to move forward; and 6. Wear nice clothes to be more confident' (DR, 20 yo).

CONCLUSION AND SUGGESTION

This study showed that the knowledge and behavior of respondents' complaints are included in the low category. Self-confidence tends to be categorized as moderate. This study also showed significant differences in knowledge and complaint behavior between male and female respondents. However, there is no significant difference between males and females for self-confidence. Based on the results, knowledge did not affect self-confidence. However, knowledge has a significant positive effect on complaint behaviour, which means that the higher the consumer's knowledge, the consumer's complaint behaviour increases. Consumers will complain according to the rules and the right way. Self-confidence did not affect complaint behaviour. Consumers who have good self-confidence are less likely to raise or make complaints.

Further research needs to investigate more variables such as motivation, culture, or attitude that affect complaining behavior, given that this study found an insignificant effect of self-confidence on the complaints behavior. In addition, researchers can also study the self variables that affect complaint behavior such as self-concept, self-esteem, or self-image. Therefore, consumers or the public can be

wiser in choosing products or services. It can also provide complaints properly if the products and services are unsatisfactory. Based on the results of this study, the government can cooperate with consumer protection agencies in Indonesia. One of them is by conducting socialization related to consumer protection, especially complaint behavior. The socialization carried out must be made as attractive as possible to be interested and participate. In addition, the government and consumer protection agencies such as National Consumer Protection Agency (BPKN), Consumer Dispute Resolution Agency (BPSK), and the government could improve better complaint services as stated in the Consumer Protection Law (UUPK). As a result, the quality of public services improves, impacting consumers who want to convey their aspirations or complaints better. Consumers also need to be eager to submit their complaints if they feel unsatisfied with goods or services.

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