ELDERLY CONSUMER COMPLAINT BEHAVIOR: A STRATEGIC APPROACH TO REDUCING EMOTIONAL BARRIERS AND PROMOTING ENGAGEMENT

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ABSTRACT

Consumer complaint behavior among older adults is increasingly vital due to demographic shifts and their growing economic relevance, presenting challenges for businesses. While elderly consumers (often referred to as Golden Agers) are often loyal and affluent, they hesitate to complain, hindered by emotional barriers such as shame, frustration, and fear—an area that has been insufficiently explored in prior research. This study examines how these barriers impact complaint behavior and proposes management strategies to overcome them. Key measures include fostering a supportive environment, empathetic communication, and user-friendly digital platforms, which encourage complaints and enhance customer satisfaction and loyalty. Addressing emotional barriers is vital for businesses, as engaging this demographic contributes to economic success. The study also identifies future research areas, such as the role of cultural differences in complaint behavior, offering valuable insights to improve interactions with older customers and advance complaint management practices.

INTRODUCTION

Consumer complaint behavior has long been a central topic in consumer research, with much of the existing literature focusing on the general behavior and interactions between consumers and companies (e.g., Cadotte and Turgeon 2022; Arora et al., 2021; Smith, 2021; Singh, 1988; Day & Landon, 1977). However, a growing and economically significant demographic, elderly consumers (often referred to as Golden Agers), has increasingly become the focus of attention (Meiners et al., 2024; Meiners et al., 2021). Despite this, one critical aspect remains largely overlooked: the role of emotional and psychological factors in the complaint behavior of this consumer group. Although research indicates that older individuals are often more reluctant to voice complaints, the impact of emotions such as shame, frustration, or fear on these decisions has yet to be systematically studied.

This lack of specific research represents a significant gap in understanding the interactions between elderly consumers and companies. Emotional barriers may play a crucial role in preventing older individuals from expressing dissatisfaction, leading them to withdraw instead—a dynamic that threatens long-term customer satisfaction and loyalty. A better understanding of these emotional barriers, however, presents companies with the opportunity to adapt their complaint processes and thereby strengthen the trust of older customers. Since elderly consumers, due to their loyalty, often represent a "silent" segment of the market (Moschis, 2012), it is increasingly important for companies to develop processes that systematically reduce these emotional barriers.

Given demographic changes and the aging of the population, the relevance of this issue is set to grow. The increasing proportion of elderly consumers necessitates that companies not only

react to complaints but also proactively seek ways to enhance customer satisfaction by addressing emotional and psychological needs. Such efforts could not only foster stronger customer loyalty but also improve companies' financial performance (Cole et al., 2008).

This study aims to systematically examine the emotional and psychological barriers to complaint behavior among elderly consumers, based on existing research. By addressing this research gap, the study seeks to contribute to the development of complaint management in both academic and practical contexts, providing a better understanding of the needs of this crucial consumer group.

STATE OF RESEARCH

Research on the complaint behavior of elderly consumers has identified numerous factors that influence whether and how this demographic expresses dissatisfaction. In addition to objective barriers such as cognitive or physical limitations, emotional factors like shame, frustration, and fear play a crucial role. These emotions significantly impact complaint behavior, as elderly consumers often hesitate to voice their dissatisfaction.

The following section presents key studies from the past four decades (in chronological order) that examine the effects of emotions on the complaint behavior of older adults, aiming to provide a clear understanding of the current state of research.

Lazarus and Folkman (1984): Stress, Appraisal, and Coping

While Lazarus and Folkman's work does not explicitly focus on elderly consumers, it offers a theoretical framework for understanding how emotions like fear and frustration can influence behavior. Their stress-coping theory explains that individuals often resort to "emotion-focused coping" to manage unpleasant situations rather than addressing them directly. This coping strategy may explain why elderly consumers often refrain from voicing complaints, opting instead to minimize negative feelings.

Andreasen (1988): Consumer Complaints and Redress –
What We Know and What We Don′t Know

Andreasen provides a comprehensive review of consumer complaint behavior and the effectiveness of redress mechanisms. The study highlights various factors that influence whether consumers decide to voice dissatisfaction, including practical and emotional barriers. While emotional factors such as fear of confrontation, frustration, or feelings of shame are recognized as possible inhibitors, Andreasen primarily focuses on the broader dynamics of complaint behavior, including structural and procedural obstacles. The research suggests that companies can encourage complaints by fostering a supportive environment, reducing perceived risks, and ensuring accessible complaint processes. Although emotional barriers are not the central theme of the study, they are acknowledged as an area where businesses can implement strategies to build trust and create a sense of safety for consumers. This enables organizations to address complaints more effectively while improving customer satisfaction and loyalty.

Szmigin and Carrigan (2000): The Older Consumer as Innovator:
Does Cognitive Age Hold the Key?

Szmigin and Carrigan explore the relationship between cognitive perception and emotional behavior among elderly consumers. Their study shows that elderly consumers who perceive

themselves as younger are more likely to file complaints than those who embrace their age. The authors note that shame and fear play a greater role among elderly consumers who strongly identify with their age, reinforcing their reluctance to formally complain, as they fear being perceived as incompetent or difficult.

Lerman and Garbarino (2002): The Role of Shame and Guilt in Post-Purchase Behavior

Lerman and Garbarino examine the role of shame and guilt in post-purchase consumer behavior. While their study does not explicitly target elderly consumers, it provides key insights into how shame influences behavior. They find that shame is often associated with avoiding confrontation, leading consumers to refrain from addressing negative experiences. For elderly consumers, who may be more sensitive to social evaluation, shame could be a significant factor that deters them from filing complaints.

Carstensen (2006): The Influence of Emotion Regulation on Consumer Behavior

Carstensen investigates the role of emotional regulation in the behavior of elderly consumers. She finds that older adults often employ stronger emotional regulation techniques to minimize negative feelings. This emotional regulation leads many elderly consumers to avoid situations that could consciously evoke frustration or fear. Complaints are often viewed as a potential source of negative emotions, and Carstensen argues that older individuals' tendency to focus on positive emotional experiences discourages them from addressing adverse incidents, such as unsatisfactory products or services, through complaints.

Yoon et al. (2009): Consumer Decision-Making and Emotional Responses in Older Adults

In this study, Yoon et al. analyze how emotional responses influence the decision-making of elderly consumers. The authors argue that, due to their social and emotional development, older adults tend to avoid conflicts and focus on positive social interactions. The fear of a potential negative reaction or confrontation with a company often leads elderly consumers to refrain from lodging complaints. This tendency to avoid conflict is reinforced by the concern that filing a complaint could deplete their emotional resources.

Heckhausen et al. (2010): A Motivational Theory of Life-Span Development

This study examines how individuals of different ages regulate their goals and priorities. Heckhausen and colleagues argue that older adults are more likely to withdraw from goals that could induce stress or negative emotions. This may explain why elderly consumers tend to accept dissatisfaction rather than file a complaint, as the process is perceived as emotionally taxing. Shame and frustration play a key role in this behavior, as they amplify the tendency to avoid potentially stressful situations.

Meiners et al. (2010): The Renaissance of Word-of-Mouth Marketing: A 'New' Standard in the Twenty-First Century

Meiners and colleagues analyze the significance of word-of-mouth communication among people of different ages. Their findings suggest that many older individuals prefer informal channels for expressing dissatisfaction rather than formal complaint mechanisms. This is often driven by shame and fear of confrontation. Interestingly, elderly consumers are more likely to share negative experiences with friends and family than with companies, reflecting deep-seated emotional barriers to formal complaint behavior.

Moschis (2012): Consumer Behavior in Later Life: Current Knowledge, Issues, and New Directions for Research

Moschis' comprehensive work on the consumer behavior of older adults provides foundational insights into the particularities of this demographic. The study shows that older individuals are typically more hesitant to express complaints than younger consumers, partly due to emotional factors such as shame and fear of confrontation. The research highlights that elderly consumers, due to their life experience and long-term relationships with certain brands, tend to be more loyal, which in turn reduces their likelihood of filing complaints. Moschis notes that many older individuals find complaints disruptive or inappropriate, especially when they fear being perceived as rude.

Gupta et al. (2020): Consumer Complaint Behavior Among Older Adults

Gupta and colleagues' study explicitly examines the complaint behavior of older individuals across various contexts, including healthcare and finance. The researchers found that shame and concerns about being perceived as complex or demanding are significant barriers preventing elderly consumers from voicing complaints. Particularly in cultures where older adults place a high value on social harmony and respect, shame plays a crucial role in withholding complaints. Elderly consumers are often reluctant to disrupt social harmony or jeopardize their societal standing.

In summary, these studies indicate that elderly consumers are frequently more reserved in expressing complaints due to emotional barriers such as shame, fear, and frustration. Older individuals tend to avoid conflict and negative emotions, which reduces their willingness to express dissatisfaction to companies. Emotional coping strategies, such as focusing on positive experiences and avoiding stressful situations, reinforce this reluctance. Additionally, social evaluation plays a critical role, as elderly consumers often fear being seen as demanding or incompetent. Instead of formal complaint channels, they often resort to informal methods, such as word-of-mouth, to express dissatisfaction.

RESEARCH GAP AND RESEARCH QUESTION

The studies presented in the previous section demonstrate that emotions such as shame, frustration, and fear play a central role in the complaint behavior of elderly consumers, often acting as barriers. However, there has been little focused research on practical measures that companies can implement to encourage elderly consumers to voice complaints. Furthermore, research on complaints has yet to identify suitable approaches to reduce these barriers and increase older individuals' willingness to file complaints.

This leads to the following research question:

How can companies specifically reduce emotional barriers such as shame, frustration, and fear among elderly consumers to increase their willingness to file complaints?

The following section aims to answer this research question and subsequently develop practical measures that companies can adopt to adjust their complaint processes to meet the emotional needs of older customers, thereby enhancing their overall satisfaction.

SCIENTIFIC FINDINGS ON THE REDUCTION OF EMOTIONAL BARRIERS IN COMPLAINT MANAGEMENT FOR ELDERLY CONSUMERS

The research focused on reducing emotional barriers, such as shame, frustration, and fear, in the complaint management of elderly consumers remains limited. However, several studies provide insightful findings. The following section presents key findings from these studies. It compares them to identify effective and practical approaches in the literature aimed at reducing these barriers and encouraging elderly consumers to file complaints.

Schreurs et al. (2017): Problematizing the Digital Literacy Paradox in Older Adults: An Intersectional Approach

This study examines the "digital literacy paradox" among older adults, in which significant barriers persist despite increased use of digital technologies. It highlights how physical, cognitive, and emotional challenges hinder elderly consumers' ability to use digital platforms, including complaint channels, effectively. To reduce these barriers, companies should develop "user-friendly digital interfaces" with "clear navigation and larger fonts." Additionally, "targeted training and personalized technical support" can boost older individuals' confidence in using digital technology. Providing "personalized learning approaches" tailored to the specific needs of elderly consumers helps alleviate uncertainty and frustration. Commonalities: Like Heckhausen et al. (2010), Schreurs et al. stress the importance of reducing emotional barriers such as shame and frustration through "training and support." All studies highlight the role of "emotional security" in encouraging elderly consumers to engage in digital complaint processes.

Czaja et al. (2019): Designing for Older Adults: Principles and Creative Human Factors Approaches

This work addresses how the design of products and services, including complaint systems, can be adapted for older adults to reduce emotional barriers. The study emphasizes that "user-friendly interfaces, larger fonts, clear navigation, and easy-to-understand instructions" are crucial for older individuals. Companies that implement these measures can significantly reduce the reluctance of elderly consumers to use digital complaint channels while simultaneously promoting their willingness to file complaints. Commonalities: Like Schreurs et al. (2017) this study also highlight the importance of "user-friendly and personalized interfaces" in reducing emotional barriers. The study also aligns with findings from Moschis (2012) which show that "age-appropriate adjustments" and "positive interactions" can help mitigate emotional barriers like shame and fear.

Ramirez-Ruiz et al. (2020): Emotion-Regulation Strategies in Older People: A Systematic Review

This study examines emotional regulation strategies in older adults, such as avoidance, problem-solving, and suppression. The study highlights that individuals who employ emotion-focused coping mechanisms, such as "minimizing negative feelings", are less likely to engage in direct actions like filing complaints. It suggests that companies fostering "positive reinforcement and supportive interactions" can help reduce these emotional barriers and encourage engagement from older individuals. Commonalities: This aligns well with the findings of Yoon et al. (2009)

and Moschis (2012) that "emotional security" and "respectful interactions" in complaint handling can help overcome older adults' reluctance to express dissatisfaction.

Seifert et al. (2021): A Double Burden of Exclusion? Digital and Social Exclusion of Older Adults in Times of COVID-19

This study explores the effects of digital and social exclusion on older adults during the COVID-19 pandemic. It shows that older individuals hesitate to file complaints due to uncertainty and a lack of technological competence. "Digital education" and "promoting social inclusion" help reduce emotional barriers such as shame and fear by providing older individuals with the support they need to effectively use digital platforms. Commonalities: Like Schreurs et al. (2017) and Czaja et al. (2019), this study underscores the need for "educational programs" and "user-friendly platforms" to help elderly consumers gain confidence in using digital complaint channels. As in Yoon et al. (2009), it becomes clear that "emotional security and support" play a central role in the complaint behavior of older individuals.

Yoon et al. (2009): Consumer Decision-Making and Emotional Responses in Older Adults

Yoon et al. examined how emotional responses shape decision-making in older adults, emphasizing their tendency to avoid conflict and prioritize positive social interactions. The study found that older adults are often reluctant to file complaints due to fears of negative reactions and confrontation. Companies can foster "emotional security" and use "empathetic communication" to reduce these emotional barriers. By creating environments that "minimize conflict", companies can encourage older consumers to engage more openly in complaint processes, increasing trust and customer satisfaction. Commonalities: Like Moschis (2012), this study highlights the importance of creating "supportive, respectful environments" to overcome emotional barriers in older consumers.

Moschis (2012): Consumer Behavior in Later Life: Current Knowledge, Issues, and New Directions for Research

Moschis emphasizes how aging impacts decision-making and consumer engagement. Older adults often prioritize emotional well-being and avoid confrontational situations, such as filing complaints. While complaint behavior is not the central focus, the study highlights the importance of "age-appropriate communication", where „respectful messaging "encourages older consumers to express dissatisfaction. Companies can reduce emotional barriers by "fostering trust and using empathetic communication", positioning elderly consumers as valued and competent. Commonalities: This aligns with findings from Heckhausen et al. (2010), which underscore the need for a "positive emotional environment" to reduce barriers like shame and promote engagement.

The key takeaway from these studies is that emotions such as shame, frustration, and fear often act as barriers preventing elderly consumers from voicing complaints to companies. However, research also shows that companies can overcome these barriers through targeted measures in complaint management, encouraging older customers to express their dissatisfaction. The following section will now focus on deriving practical measures from these research findings that companies can implement to reduce barriers to complaint filing among elderly consumers and increase their willingness to file complaints.

PRACTICAL MEASURES TO OVERCOME EMOTIONAL BARRIERS IN COMPLAINT MANAGEMENT FOR ELDERLY CONSUMERS

As a result of the studies discussed in the previous section, the following five practical measures are proposed to help companies reduce the emotional barriers that elderly consumers face and encourage them to file complaints. These approaches contribute to long-term improvements in customer satisfaction and loyalty, thereby positively influencing the economic performance of businesses.

Creating a Trustworthy and Supportive Environment

To promote complaint behavior among elderly consumers, it is essential to create a supportive and trustworthy environment. Older individuals should feel safe and respected when voicing complaints. Companies should tailor their interactions to meet the needs of this consumer group by using personal and simple communication (Meiners et al., 2021). Avoiding technical jargon and instead utilizing accessible, easy-to-understand language is crucial (Czaja et al., 2019). Building trust through friendly and personal conversations, where trained representatives show understanding and patiently address the concerns of elderly consumers, is key (Moschis, 2012). These measures allow customers to express their complaints without hesitation and ensure that they feel taken seriously (Gupta et al., 2020).

Fostering Emotional Support and Empathy

Emotional support plays a central role in encouraging elderly consumers to voice complaints. Many older individuals experience shame or uncertainty when they want to express dissatisfaction (Lerman & Garbarino, 2002). Therefore, companies should create an environment where older people feel emotionally safe. Empathetic communication that addresses the specific needs of elderly consumers is critical (Meiners et al., 2024). Employees should be trained to show empathy and reduce the emotional burden on consumers (Cadotte & Turgeon, 2022). When older customers feel that their concerns are treated with respect and understanding, the barrier to filing complaints is lowered, and trust is built (Carstensen, 2006).

Providing Age-Appropriate Digital Complaint Channels

In an increasingly digital world, companies need to ensure that their complaint channels are user-friendly and tailored to the needs of elderly consumers. Many older individuals find it challenging to navigate digital platforms, so it is essential to offer clear, easy-to-use interfaces (Schreurs et al., 2017). Simple navigation, larger fonts, and clear instructions help reduce the barriers to using digital complaint channels (Czaja et al., 2019). Additionally, companies should offer anonymous complaint options to reduce the shame many elderly consumers feel in direct confrontation (Seifert et al., 2021). Older individuals should also be able to flexibly shape the complaint process by choosing their preferred communication method and the timing of contact (Meiners et al., 2021). These options build trust in the digital complaint process and encourage its use.

Respectful and Age-Appropriate Communication

Communication with elderly consumers should always be respectful and tailored to their specific needs. Companies should ensure that their messages treat older individuals as competent and valuable consumers (Szmigin & Carrigan, 2000). This can be achieved through clear, direct,

and respectful language that avoids misunderstandings and takes customers' concerns seriously (Meiners et al., 2010). By treating elderly consumers as equal partners and not viewing their complaints as a nuisance, companies create a foundation of trust, making it easier for consumers to express themselves (Gupta et al., 2020). This form of communication reduces emotional barriers such as shame and fear and helps strengthen long-term customer loyalty (Moschis, 2012).

Technical Support and Digital Solutions

As many elderly consumers face technical challenges when using digital complaint channels, companies must offer easily accessible technical support. Digital solutions should be clearly structured and user-friendly, guiding elderly consumers smoothly through the complaint process (Schreurs et al., 2017). Furthermore, companies should ensure that technical assistance is always available, whether through phone consultations, detailed instructions, or personal support (Czaja et al., 2019). These technical measures help reduce emotional barriers such as uncertainty and shame, making it easier to use digital platforms (Seifert et al., 2021). By offering technical support and addressing the individual needs of elderly consumers, companies promote complaint behavior and enhance the overall customer experience (Meiners et al., 2021).

All these recommendations, grounded in extensive research, offer companies clear, actionable strategies to improve their interactions with elderly consumers. By implementing these measures, businesses can break down emotional barriers, empower elderly customers, and create a more inclusive complaint management system. More importantly, these approaches foster long-term customer trust and loyalty, which, in turn, positively impact brand reputation and financial performance. Ensuring that elderly consumers feel heard, respected, and supported is not just a matter of ethical business practice—it is a strategic investment that benefits both consumers and companies alike.

However, despite overwhelming evidence supporting these initiatives, the reality remains stark: to date, no company has fully implemented these measures. While many organizations claim to prioritize customer experience, their actions rarely reflect a genuine commitment to addressing the unique challenges faced by elderly consumers. The absence of these initiatives highlights a widespread and troubling gap in customer-centricity, where businesses continue to overlook or neglect a demographic that deserves the same level of accessibility, respect, and accommodation as any other customer group (Athensceo, 2024).

CONCLUSION AND SUGGESTIONS FOR FURTHER RESEARCH

This research fills a critical gap in consumer research by investigating the emotional and psychological barriers that affect complaint behavior among elderly consumers and identifying practical measures to overcome these obstacles. Until now, the influence of emotions such as shame, frustration, and fear on complaint management among older adults has been largely unexplored, despite these emotions playing a central role in whether complaints are voiced. The present findings highlight that emotional security, empathetic communication, and a respectful, supportive environment are crucial for encouraging elderly consumers to express complaints.

The practical implications for businesses are significant. In light of demographic shifts and the growing importance of elderly consumers, companies should adapt their complaint processes to meet the emotional needs of this target group. By actively reducing emotional barriers and creating a positive emotional environment, businesses can not only increase older customers' willingness to file complaints but also enhance their long-term satisfaction and loyalty. These

measures also help build trust and improve customer retention in the long term. Ultimately, implementing these strategies presents an opportunity to better integrate elderly consumers and secure economic success.

The full adoption of these measures would require a fundamental shift in corporate mindset—one that moves beyond surface-level gestures and truly prioritizes the needs and emotional experiences of elderly consumers. Unfortunately, such a level of customer orientation is painfully absent in today's marketplace. Until companies recognize the immense value of inclusive, empathetic, and accessible complaint management, elderly consumers will continue to face unnecessary obstacles, frustration, and exclusion. At the same time, businesses will miss out on a vital opportunity to strengthen customer relationships and differentiate themselves in an increasingly competitive landscape (Athensceo, 2024).

Looking ahead, several new research areas should be further explored. One potential future research avenue is to examine how different digital platforms and their design influence complaint behavior, particularly in light of the increasing use of artificial intelligence in customer service. Additionally, a deeper investigation into the role of cultural differences in the complaint behavior of elderly consumers could provide valuable insights into how different cultures experience shame and social evaluation in the context of complaint management. Finally, studying the long-term effects of positive complaint experiences among elderly consumers could reveal how such experiences impact future consumer behavior and loyalty. These and other questions offer a rich field for future research, enabling businesses to better understand and serve the needs of this important consumer group.

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