

## **CONSUMER (NON) COMPLAINT BEHAVIOR: A COMPARATIVE STUDY OF SENIOR CONSUMERS IN GERMANY BEFORE AND AFTER THE COVID-19 PANDEMIC**

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### **ABSTRACT**

*Research in the field of consumer (non) complaint behavior is limited. The few studies that have been published are old and dated before the COVID-19 pandemic. The focus of this study is on people aged 60 years and over (seniors) as this age group has received little attention in research to date. This focus can be justified by demographic developments, collective aging, and the strong purchasing power of this group. The research question of this comparative study is: Have men and women aged 60 years and older changed their (non) complaint behavior from before and after the COVID-19 pandemic? This study is based on our previous study (Meiners et al. 2021). Data collection for the new study was conducted via a representative, ad hoc, online survey in December 2022 after most COVID-19 restrictions were lifted. In total, data were collected from 250 seniors who had had negative experiences when purchasing a product or service and this sample was then evaluated and analyzed. In particular, the phenomenon of "not complaining" was investigated. This study shows that senior consumer (non) complaint behavior has changed following the lifting of COVID-19 restrictions. It is relevant because, according to the UN World Population Prospects (2019), the proportion of people aged 65 years and older will increase to 22.6% by 2100 whereas in 2020, the proportion was only 9.3%. People in this age group already have above-average incomes and savings, spend significantly more on consumer goods than younger buyer groups, 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. Senior consumers will thus be one of the most important customer groups in the future and a key driver of corporate success in many industries. This study analyses the (non) complaint behavior of senior consumers using Germany as an example. It will contribute to the emerging research field of "Economics of Population Aging" and has important implications for this field by being the first study to examine (non) complaint behavior before and after COVID-19.*

### **INTRODUCTION**

In this section, we establish the relevance of our topic, followed by a literature review. From this, we derive the research question driving this study.

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

The COVID-19 pandemic disrupted human society in a manner not seen in recent times. Numerous studies have shown that it has caused disruption in the field of consumer behavior. For example, the study by Das et al. (2021) shows that the pandemic affected the affordability of consumers employed in the unorganized sector more than that of consumers employed in the

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organized sector. The type of occupation, current employment status and income potential of a family influenced lifestyle changes to varying degrees. Awareness of health issues were significantly higher among consumers who had lost their jobs or had a lower household income. Demand for wellness and entertainment products was more influenced by lifestyle changes than affordability, while demand for health and hygiene products depended more on consumers' health awareness (Das et al. 2021). For further studies on changes in consumer behavior due to the COVID-19 pandemic, see Goldsmith and Lee (2021), Zhang and Amir (2023), Eroglu et al. (2022), Kim et al. (2022), Kirk and Rifkin (2020) and Laato et al. (2020).

Research in the field of consumer (non) complaint behavior is still limited. The few studies that have been published are older and dated before the COVID-19 pandemic (Yan and Lotz 2009; Johnston 1998, Stø and Glefjell 1992). We decided to shed some light on this by focusing on seniors aged 60 years and above, as this group has received little attention in research to-date (Doyle 1990). This study therefore contributes to the emerging research field on the "Economics of Population Aging" (Meiners 2014; Meiners and da Silva Santana 2014). It is the first study to examine the complaint behavior of older people before and after the COVID-19 pandemic. This study builds on and expands our previous study from 2020 (Meiners et al. 2021).

In normal circumstances, complaints are usually 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. The absence of such complaints does not allow conclusions to be drawn about the satisfaction levels of senior customers. Conversely, a frequent occurrence of complaints does not always indicate general dissatisfaction. For this reason, the present study aims to learn more about the (non) complaint behavior of senior consumers (men and women aged 60 and over) before and after the COVID-19 pandemic.

Senior consumers are becoming increasingly important as evidenced by a large, demographic presence, collective aging and strong purchasing power. At the beginning of the 21st century there were approximately 600 million people aged 60 and over worldwide, but the United Nations (UN) expects this figure to rise to over 2 billion by 2050. The proportion of people aged 60 and over will increase to 21.5% by 2050, whereas in 1950, the proportion was only 8.0% (Bundeszentrale für politische Bildung 2017). People in this age group already have above-average incomes and savings, spend significantly more on consumer goods than younger buyers, 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). Senior consumers will thus be one of the most important customer segments 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 paper is to analyze the (non) complaint behavior of senior consumers based on a comparative study, before and after COVID-19 pandemic, using Germany as an example. In line with the subject matter, the study is based on the following research question:

### *Did Seniors Change Their (non) Complaint Behavior after the COVID-19 Pandemic?*

This research aims to examine shifts in the reasons for (non) complaints within the senior demographic. The answer to this research questions provides tangible implications for companies In this way, the present study follows the thesis of Bieri et al. (2006), which

suggested that 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 employment (Moschis et al. 1997).

To answer the research question posed above, we will first provide an overview of the current state of research. We then describe the methodology used for data collection and analysis in section, followed by the presentation of the results. We review and discuss our findings and conclude with suggestions for future research in this area.

## **LITERATURE REVIEW**

We begin with an abbreviated literature review on complaining behavior (see Meiners et al. 2021 for a full review). This review focuses on the (non) complaint behavior of senior consumers.

### *Senior Consumer (Non) Complaining Behavior*

As previously mentioned, the (non) complaint behavior of senior consumers has received little attention from researchers (Doyle 1990). The research question of our previous study (Meiners et al. 2021) was: Why do men and women aged 60 and older (not) complain in dissatisfaction situations? Our study showed that certain characteristics can be attributed to older (non) complainers. However, it must be emphasized that the data of this previous study were collected shortly before the large-scale outbreak of the COVID-19 pandemic. Possible changes in (non) complaint behavior due to COVID-19 did not therefore play a role in that study. Bernhardt (1981) showed in his study that is already over 40 years old, that elderly 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). Twenty year later, 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 senior 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 complain. These include 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). Nimako and Freeman Mensah (2012) showed a significant difference between complainers and non-complainers according to their age group. They 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). 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).

The present comparative study builds on previous findings in an attempt to fill the gap in 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 will be examined before and after the COVID-19 pandemic.

## **METHODOLOGY**

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

### *Data Collection and Sample*

The data for this comparative study were collected in December 2022 after most COVID-19 restrictions were lifted. It is based on an ad hoc, online survey conducted in cooperation with “BILENDI”, a leading provider of online market research services in Europe. The field time of the online study was four days.

The survey method was designed to be suitable for the comparative measurement of the (non) complaint behavior of senior consumers and to capture an appropriately large and heterogeneous sample. Specifically, a sample of 250 senior survey participants from across Germany, with a survey completion rate of 95-100% was generated, allowing robust conclusions to be drawn regarding the research question. The survey can therefore be regarded as representative in principle.

Exploratory data analysis shows that, as of the survey date (before COVID-19), slightly more than half (54.1%) of the respondents were under 71 years of age, while the remainder (45.9%) were over 71 years of age (see Table 1). This changed significantly after COVID-19, from those under 71 years of age (76%) and those over 71 years of age (24%). The division into groups <71 vs. >71 years of age is often used in Germany for socio-demographic studies such as for analyzing voter turnout (Destatis 2024).

It should be noted that the proportion of respondents who had bad experiences before COVID-19 was 229, while the proportion of respondents after COVID-19 was 250. All other entries in the table read accordingly.

Nevertheless, one aspect should still be emphasized. The last entries in the table show that of the 229 people who had recently had a bad experience (before COVID-19) when buying a product or service, 69.4% complained whereas 30.6% did not complain. This ratio after COVID-19 remained approximately the same with 65.6 % complaining and 34.4 % not complaining.

### *Survey Instrument and Evaluation*

A total of three questions were asked on various topics. These three questions are identical to the questions in our first study (before COVID-19) so that the results can be compared. Socio-demographic data were additionally collected at the end of the questionnaire (including age, gender, marital status, employment and monthly income). The questionnaire used was checked in advance within the target group by means of a pre-test (n=30), with regard to correct question wording, plausible sequence and meaningful answer categories. Descriptive statistics were used to analyze the data material from January to March 2023.

## **RESULTS**

### *Data*

The results presented below are based on the responses of 250 men and women, aged 60 years and over, who had had negative experiences when purchasing a product or service and took part in an ad hoc, online survey in December 2022 in Germany. “Complainers” describe those who responded with a complaint because of their negative experiences and “non-complainers” describe those who took no action. The survey found 164 complainers and 86 non-complainers. The analysis based on the respective samples is described in the following sections.

**TABLE 1: Socio-demographic Characteristics and Complaint History (before/after COVID-19)**

Variable	Categories	Before Covid-19		After Covid-19	
		Number	%	Number	%
Age	under 71 years	124	54.1	190	76.0
	over 71 years	105	45.9	60	24.0
Gender	male	118	51.5	134	53.6
	female	111	48.5	116	46.6
Marital status	married	125	54.6	157	62.8
	other	104	45.4	93	37.2
Last professional position	employed	134	58.5	132	52.8
	unemployed	74	32.3	16	6.4
	self-employed	21	9.2	102	40.8
Income	less than 2,500 euros	150	65.5	132	52.8
	2,500 euros or more	79	34.5	118	47.2
Complaint history	have complained	159	69.4	164	65.6
	have not complained	70	30.6	86	34.4

*Socio-demographic Characteristics and (Non) Complaining Behavior*

Regarding the "complainer" (n=164) and "non-complainer" (n=86) groups, a bivariate analysis was performed to identify possible correlations between (non) complaining behavior and socio-demographic characteristics. The results are shown in Table 2.

The table above shows that the distribution of the complainer and non-complainer groups is quite similar both before and after COVID-19 in terms of age and gender.

However, the respective distributions pre-COVID-19 and post- COVID-19 show significant differences that are analyzed in more detail below.

**TABLE 2:** Test of the Relationship Between Customer Complaints and their Socio-demographic Characteristics (before/after COVID-19)

Variable	Before Covid-19			After Covid-19		
	Complaint history (%)		p-value	Complaint history (%)		p-value
	Non-Compl.	Compl.		Non-Compl.	Compl.	
Age			0.723			0.440
under 71 years	62.9	60.4		79.1	74.4	
over 71 years	37.1	39.6		20.9	25.6	
Gender			0.901			0.111
male	55.7	56.6		46.5	57.3	
female	44.3	43.4		53.5	42.7	
Marital status			0.331			0.101
married	52.9	59.7		55.8	66.5	
other	47.1	40.3		44.2	33.5	
Occupations			0.091			0.673
unemployed	31.4	39.6		4.7	7.3	
salaried job	52.9	53.5		52.3	53.0	
independent	15.7	6.9	43.0	39.6		
Income			0.861			0.913
less than 2,500 euros	62.9	61.6		52.3	53.0	
2,500 euros or more	37.1	38.4		47.7	47.0	
Self-assessment (reserved person)			0.039			0.494
fully applicable	7.1	8.8		8.1	6.8	
more likely to apply	55.7	37.7		44.6	53.1	
less true	37.1	53.5	47.3	40.1		

The item "occupation" is interesting to note. About one third of the respondents from the "non-complainer" group before COVID-19 (31.4%) were unemployed, whereas fewer than 5% of the "non-complainer" respondents (4.7%) were unemployed after COVID-19. This may be an initial indicator that behavior before and after the pandemic for this group has changed in terms of "non-complaint behavior."

**TABLE 3: Multivariate Analysis: Logistic Regression with Respect to Non-Complainer (before/after COVID-19)**

Variable	Before Covid-19		After Covid-19	
	p-value	Adjusted Odds Ratios (aOR)	p-value	Adjusted Odds Ratios (aOR)
Age				
under 71 years	.778	1.093	.903	1.045
over 71 years		1.00		
Gender				
female	.842	1.064	.216	1.452
male (ref)		1.00		
Marital status				
other	.479	1.270	.196	1.544
married (ref)		1.00		
Occupations				
unemployed	.021	.307**	.317	.494
employed	.050	.384**	.832	.935
self-employed (ref)	15.7	1.00		
Income				
less than 2,500 euros	.796	.914	.817	.928
2,500 euros or more (ref)		1.00		
Self-assessment (reserved person)				
fully applicable	.587	1.377	.930	.951
more likely to apply	.010	2.248***	.290	.725
less true (ref)	37.1	1.00		

Note: Significance level \*\*5% and \*\*\*1% level.

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

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

Based on the results from Table 2, a multivariate analysis was performed for the group of "non-complainers" before (n=70) and after (n=86) COVID-19. The results are summarized in Table 3.

Thus, it can be seen from Table 3 that among the non-complainers: the percentage of women is 6.4% higher compared to men before COVID-19, which increased noticeably to 45.2% after COVID-19.

The share of self-employed seniors almost tripled to self-employed, from 38.4% to 93.5%. and the proportion of married seniors is lower than non-married seniors both before (27.0%) and after COVID-19 (54.4%).

After adjusting for other covariates, the "occupation" item shows that among those who did not complain (before COVID-19), the proportion of individuals who were unemployed or employed before retirement is significantly lower compared to those who were self-employed before retirement (aOR = .307 and aOR = .384, respectively). Although this trend still applies after COVID-19, the proportion of unemployed or employed before retirement is no longer so strongly underrepresented compared to the self-employed (aOR = .494 and aOR = .935, respectively).

Furthermore, the level of income is not a decisive factor in whether someone does not complain before or after the COVID-19 pandemic.

A look at the last item in the table reveals information about the characteristic "self-assessment" before COVID-19. It shows that someone who does not complain tends to be reserved (aOR = 1.000 versus aOR = 1.377 and aOR = 2.248). This fact has changed significantly after COVID-19. (aOR 1.000 versus aOR .951 and aOR .725).

In summary, before COVID-19 an older person tends to be "non-complaining" if he or she is more reserved and self-employed prior to retirement. After COVID-19, an older person tends to be "non-complaining" if he or she is less reserved and was self-employed or employed prior to retirement

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

Table 4 provides the findings from the statistical analyses of the "Complainer" group before (n=159) and after (n=164) COVID-19. In the column "adjusted OR (aOR)," the table shows that:

- Before COVID-19, those under 71 complained less compared to their older peers (8.5%). After COVID-19, those under 71 complained more than their older peers (4.4%).
- Before COVID-19, men complained less often compared to women (6%), and after COVID-19, this ratio shifted significantly in favor of women (81.8%).
- Before COVID-19, married seniors complained less than non-married seniors (21.2%) and this percentage hardly changed after COVID-19 (22.7%).

After adjusting for other covariates, a look at the "occupation" item shows that:

- Before COVID-19, people who were unemployed before retirement age complained approximately twice as much (aOR = 3.257) as those who were self-employed before retirement age.
- After COVID-19, the figure is only 16.4% in relation to the self-employed group.



The situation is similar for retirees who were employed versus those who were self-employed. The factor here is around 1.6 (aOR = 2.607) before COVID-19, and after COVID-19, this reduced to aOR = 1.356.

Before COVID-19, occupation is representative of social capital that is also related to education to some extent. If this correlation is accepted, 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. But this statement is no longer valid after COVID-19.

The situation is also similar regarding level of income. Before COVID-19, the “income” line in Table 4 shows that the level of income had hardly any noticeable influence on whether a person complained (aOR = 1.000 versus aOR = 1.094). After COVID-19, this is no longer the case with the minority of complainers being those with an income of less than 2,500 euros per month (aOR = .611).

A look at the last item in Table 4 reveals information about the characteristic “self-assessment” regarding complaining behavior. Before COVID-19, those who rated themselves as less reserved complained the most (aOR = 1.000 versus aOR = .445 and aOR = .726). This observation is roughly confirmed even after COVID-19 (aOR = 1.000 versus aOR = .611 and aOR = .751).

In summary, before COVID-19, the first intermediate conclusion is that a person tends to complain more easily if they are less reserved and, second, they were either unemployed or employed before retirement compared to the self-employed. After COVID-19, a person tended to complain more easily if they were less reserved and they were not unemployed before retirement.

Based on the online survey, it has been possible to investigate the phenomenon of “non-complaining” in an empirical manner. The study shows that certain characteristics can be attributed to the “non-complainer.” However, this does not answer why a person does not complain and this is the subject of the following section.

### *Reasons for Not Complaining*

With regard to voice response measures, reasons for not complaining could be identified among non-complainers before (n=70) and after (n=86) COVID-19. These reasons are summarized in Table 5 (multiple responses were possible).

Most respondents indicated that the reason for not complaining was because the problem was not serious enough before COVID-19 (21%) or after COVID-19 (20%).

Nevertheless, there are reasons that have become less or more important after COVID-19. The reasons for not complaining, for example, “complaints only bring trouble” and “the company could not be reached by telephone,” gained in importance. However, the statements “there was uncertainty about the complaint process” and “the functionality of the product was not affected” lost significance.

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

### *Sector Ranking*

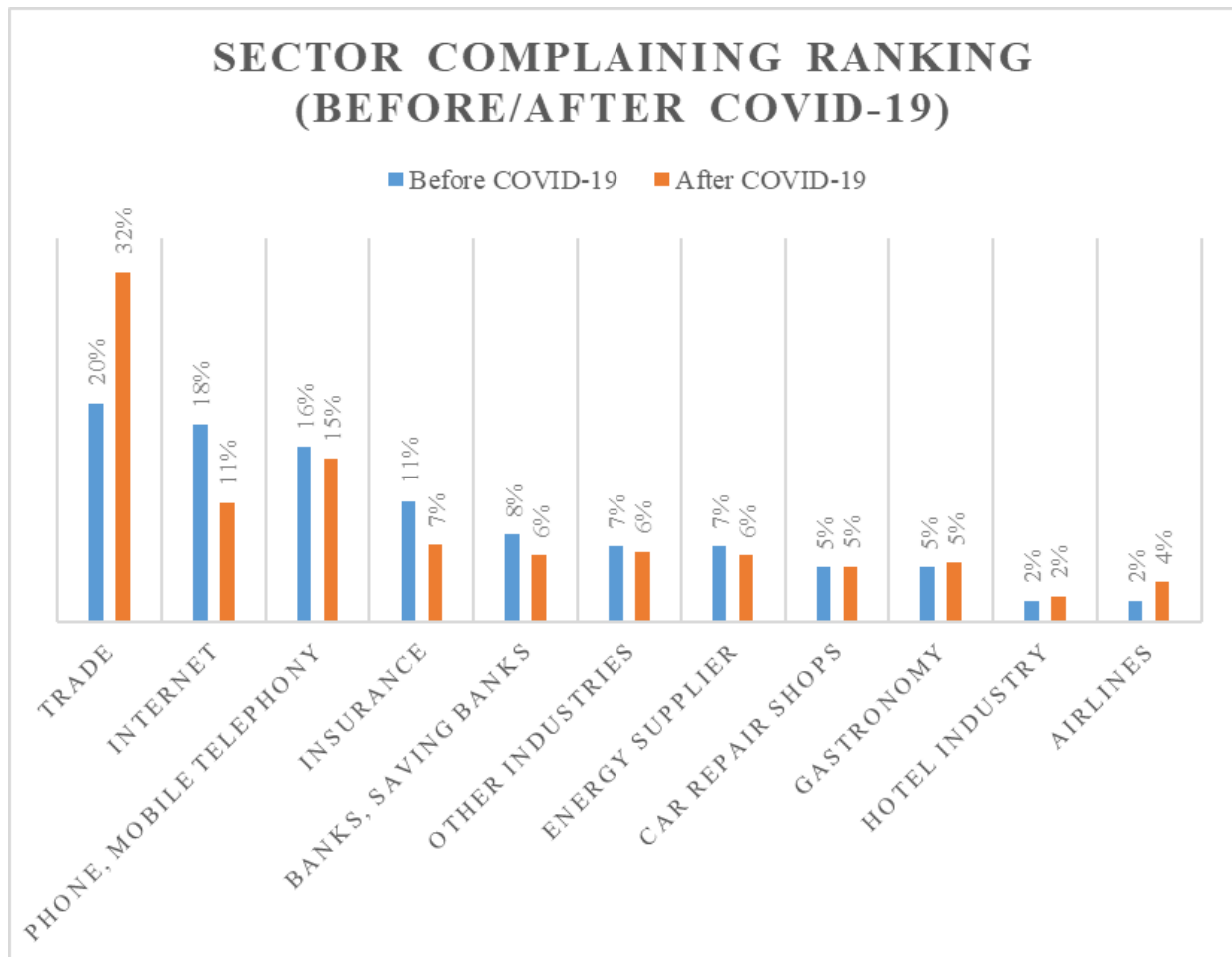
During the online survey, participants were asked to indicate industries with which they had had a particularly bad experience. The results presented below are based on the responses of seniors who had recently had a bad experience when buying a product or service. Based on the responses, it was possible to create a comparative industry complaint ranking before and after COVID-19 (see Figure 1), with multiple responses possible.

**TABLE 5: Reasons for Not Complaining (before/after COVID-19)**

<b>Reasons for not-complaining</b>	<b>Frequency before Covid-19 [%]</b>	<b>Frequency after Covid-19 [%]</b>	<b>Delta (Ranking before/after Covid-19)</b>
The problem was not serious enough	21%	20%	0
It was not important enough	15%	11%	-2
The time required for a complaint was too high	14%	16%	+1
The functionality of the product was not affected	10%	5%	-4
Experience shows that complaints are unsuccessful	7%	14%	+2
There was uncertainty about the complaint process	7%	4%	-5
The company was located abroad	6%	5%	0
The legal requirements for a complaint were not known	4%	4%	-2
Complaints only bring trouble	2%	9%	+4
The company could not be reached by telephone	2%	8%	+4
There was uncertainty about the location of the complaint	2%	2%	-1
The costs of a complaint were too high	1%	4%	+3
Other reasons	10%	10%	

According to these responses, the retail sector (32%) still ranked first among the industries complained about and has even increased by 12 percentage points compared to before COVID-19. The telephone/mobile sector is in second place with 15% (16% before COVID-19), followed by Internet providers with 11% (18% before COVID-19). Consequently, not much has changed in the first three sectors with the worst complaining experiences. In contrast, respondents complained significantly less about the hotel industry and airlines even after COVID-19 (2% and 4%). This can be attributed to the fact that hotels and flights were significantly less in demand by respondents than fast moving consumer goods, and the likelihood of having negative experiences with companies from these sectors is therefore significantly lower. In addition, many hotels and airlines had almost completely ceased operations due to COVID-19 restrictions, meaning that there were hardly any unsatisfactory purchasing experiences.

**Figure 1: Sectors with the Worst Complaining Experiences (before/after COVID-19)**



## DISCUSSION

In this section, the significance of the present study is critically examined based on 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 two samples on which these comparative studies are based correspond to relevant characteristics of the senior population from across Germany, and can thus be regarded as representative. Due to the large sample sizes (n before COVID-19=229, n after COVID-19=250), it was possible to include all characteristics of the population in both samples. However, it cannot be ruled out that the method of using a survey via an online platform led to non-representative samples. 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. Online surveys, for example, 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 (that is, a non-probability sample). However, seniors who do not use the Internet were not additionally surveyed by mail, telephone or in person to compensate for this. 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 we can assume this sample is representative. In addition, it cannot be 100% ruled out that the results are not comparable due to the sample being different (before and after COVID-19).

The data were collected and analyzed in such a way that consistent results were obtained. The researchers themselves did not exert any influence on the research process. To meet the three quality criteria, extensive pre-tests (n before COVID-19=73, n after COVID-19=30) were conducted prior to the main survey, data were collected using standardized questionnaires, 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 and therefore, 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 of Results*

The results presented focus on the (non) complaining behavior seniors in Germany. First, both before and after COVID-19 more people complained (69.4% and 65.6%) than did not complain (30.6% and 34.4%). If the socio-demographic characteristics of the sample are also considered, it becomes apparent that men complained less often than women, both before and after COVID-19. The finding in a study by Kolodinsky (1995) identified more female complainants whereas Meffert and Bruhn (1999) identified more male complainants in their study.

Before COVID-19, people under 71 years of age were less likely to complain than those over 71, but interestingly, after COVID-19, this was reversed. The non-complainer analysis already showed there to be a higher non-complaining rate among those under 71, both before and after COVID-19. 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 age (Lentz 2008) and means that younger people have a significantly higher intention to complain than older people.

There are indicators in the consumer complaining behavior framework that suggest 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 included age as a covariate in their study, conclude that age 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 assumed that different age groups prefer different methods of redress. These findings are consistent with the results of other studies that also suggest age has an impact on post-complaint behavior (Kolodinsky 1993; Lewis and Spyrapoulos 2001).

In the future, a generally stronger and more systematic reference to the aging society should be made within consumer complaining behavior research, so that greater transparency and new insights are created, not just in economic domains, but in other life domains as well. Demographic change is pervasive, so systematic knowledge in all areas within aging research will be of great importance.

## **CONCLUSION AND FUTURE RESEARCH**

This study shows that "Senior Consumer (Non) Complaint Behavior" requires more attention from academia. The few published studies there have been undertaken are dated and took place before the COVID-19 pandemic. The intention of this comparative study was to shed

light on this neglected field of research. The question guiding this research was: Did seniors change their (non) complaint behavior before and after the COVID-19 pandemic? In so doing, this study contributes to the emerging research field of the "Economics of Population Aging" (Meiners 2014). It has important implications for this field as the first study to examine the complaint behavior of older people after the COVID-19 pandemic and to compare such behavior from before the pandemic.

The findings show that (non) complaint behavior changed after COVID-19 restrictions were put in place, along with consumer behavior in general that also changed after the COVID-19 pandemic (Das et al. 2021). Women complained far more than men, for example, after COVID-19 whereas men complained far more than women before COVID-19. Complaint behavior between the genders therefore changed significantly. The results of this study are very relevant for both science and the economy because, according to UN World Population Prospects (2019), the proportion of people aged 65 and older will increase to 22.6% by 2100 - in 2020, the proportion was only 9.3%. Since the study presented here is limited exclusively to Germany, it would be interesting for further research to be conducted on how senior consumer (non) complaint behavior has changed in other countries.

## **LIMITATIONS**

It should be noted that consumer complaint behavior can take many forms. For example, dissatisfied consumers can complain directly to the company, complain to family and friends, call the company, write a letter to the company, report to an official complaints body, write a bad review on a website etc. (Rahman et al. 2022, Meiners et al. 2017, Meiners et al. 2010a, Meiners et al. 2010b). This study takes a very broad look at complaining behavior and does not differentiate between the various forms. It would be interesting to see whether and how the form or platform through which senior consumers complain has changed after COVID-19. Are certain ways of complaining increasing? Are other forms decreasing? And why? An initial assumption may be the more intensive use of digital media during the COVID-19 lock downs (Wang et al. 2022), but this still needs to be verified through further research.

It must be emphasized, however, that due to the sampling procedure used, no inferential statistical statements can be made from this study. Possible problems may arise due to biases in the selection mechanism and self-selection. In addition, due to the research practice and study design, it was not possible to obtain a comprehensive picture of the (non) complaint behavior of older consumers. The results are, therefore, primarily based on quantitative data from an empirical online survey, which does not meet the demand for "method pluralism" or the mixed methods approach widely used in the English-speaking world. Thus, a future mixed methods study may shed additional light on the topic of consumer (non) complaint behavior.

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