

## **COMPLAINT BEHAVIOR: RELATIONSHIPS INDIVIDUALISM, SELF CONFIDENCE AND VOICE INTENTION WITH GENDER AS MODERATING VARIABLE**

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### **ABSTRACT**

*The study aims to explain the customers' complaint behavior. This especially attempts to reveal the relationships among antecedent variables of complaint behavior. The study uses hypothetically quantitative design research to explain relationships among variables. Due to the infinite number of population, accidental sampling technique is implemented. Path analysis and sub-group analysis were adopted to analyze the data. It was found that that customer's individualism affect customer's self confidence and gender was found to be a moderating variable in the relationships. The customer's self confidence influences the customer's voice intention and gender was not moderating in this relationships. The customer's individualism did not affect the voice intention and gender was found to be the moderating variable in this relationship.*

**Key words:** *Individualism, Self confidence, Voice intention, Gender.*

## **COMPLAINT BEHAVIOR: RELATIONSHIP INDIVIDUALISM, SELF CONFIDENCE DAN VOICE INTENTION DENGAN GENDER SEBAGAI VARIABEL MODERATOR**

### **ABSTRAK**

*Penelitian ini bertujuan untuk menjelaskan perilaku keluhan pelanggan, utamanya untuk mengungkapkan hubungan antara variabel anteseden perilaku keluhan. Untuk itu, desain penelitiannya dengan hipotesis kuantitatif untuk menjelaskan hubungan antar variabel. Karena populasi tak terbatas, maka digunakan teknik accidental sampling. Di samping itu, penelitian ini menggunakan analisis jalur dan analisis sub-kelompok untuk menganalisis data. Ditemukan bahwa individualisme pelanggan mempengaruhi kepercayaan diri pelanggan dan kemudian jenis kelamin ditemukan menjadi variabel moderating dalam hubungan tersebut. Kepercayaan diri pelanggan mempengaruhi customer voice intention dan jenis kelamin tidak memoderasi dalam hubungan ini. Individualisme pelanggan tidak mempengaruhi customer voice intention dan jenis kelamin ditemukan menjadi variabel moderasi dalam hubungan ini.*

**Kata Kunci:** *Individualism, Self confidence, Voice intention, Gender.*

## INTRODUCTION

In the global era nowadays, the customer satisfaction is the key to success for the companies. Quality of products or services has pivotal role in the creation of satisfaction and dissatisfaction. This is due to the fact the purpose of business is to create and retain customers to be loyal.

However, consumer dissatisfaction can occur when the consumers are perceived satisfaction to consume is lower than what they expected. To meet this satisfaction is not easy; especially with developing of technology and society education level. The current level of consumer awareness is much higher. Consumers today are more educated and aware of their rights as provided in Article 4 of consumer protection laws (BFL).

For that reason, such a condition should be related to caring about the existence of consumers, especially those who not satisfied. They can also complain every time. Kotler and Keller (2012) argue that satisfaction of feeling happy and disappointed is a comparative assessment for the results or outcomes perceived performance of the product in relation to the expectations they have. It is expected when a company offers the promise should be adjusted to the actual conditions so as to minimize the consumers of feeling dissatisfied.

When consumer dissatisfaction arises, companies can reduce such feelings by repairing their relationship in several ways. One of them is by paying attention to consumer complaints. Consumer complaint is an attempt of the customer to change a situation that is not satisfactory. There are several measures taken consumers when consumers are not satisfied. According to Day and Landon in Butelli (2007) Consumer Complain Behavior (CCB) can be divided into three dimensions: Consumer Responses Voicing, Private Consumer Responses or Negative Word -of - Mouth (NWOM) and Third party responses. Voicing Consumer Responses are consumer complaints directly to the company, while the Private Consumer Responses

or NWOM an act which inform consumers of their personal experiences to others, and responses.

Third party legal action is usually the last action performed by the consumer.

Consumers who do Consumers Voicing Responses to the company are more profitable than those who do Private Consumer Responses or Negative Word -of - Mouth (NWOM). This is especially when consumers do negative WOM because negative information is easier to be trusted (Phau and Sari 2004). Therefore, the presences of consumers who perform Consumer Voicing Responses not only make companies wary on the problems being faced, but also provide benefits to companies to retain their customers.

Complain is influenced by the characteristics of each individual (Eric 2007). Cultural factors contribute to the tendency of consumers to make complaints including various cultural dimensions such as individualism and collectivism (Volkov 2004). Research by Wang et al. (2010), Chelminski and Coulter (2007) found that the nature of individualism is influential in determining the voicing consumer responds.

It needs to be noted that before making a complaint voicing, it is necessary to convey complaints as in research studies by Wan et al. (2011). It was found an effect on consumers who have become discontent complain intension. Similarly, a study conducted Wang et al. (2010) that uses voice intension within research found that there is an effect of individualism on voice intension. This is based on Oyserman et al. in study by Wang et al. (2010) saying that collectivism is more pressing in expressing emotions for the sake of harmony in the group or groups while daring individualism in exploring and expressing emotions.

Therefore, people who have a tendency to have more individualism consumer voice on the intension of collectivism. Consumer responses are identified as voicing complaints directly to the company that has experienced an error. Wherein when the prod-

uct or service being offered. When it is considered unsatisfactory by the consumer then the consumer will complain to the company. This in turn could become customer service by phone or even meeting directly with the manager. The consumer voice is the intension intention to make complaints. When consumers were not satisfied, personal individualism may affect the intention to do voice.

Chelminski and Coulter (2007) says that the nature of individualism is influential in determining the confidence or self-confidence of a person. When the consumer has the ego and high self-esteem, he will feel able to resolve its own problems in all social situations.

Research Wang et al. (2010) suggest that self-confidence affects consumer voice intension. This means that people who tend to do the consumer voice is more self-confidence intension. In other words, a person who is not afraid that the measures taken will despise others will not hesitate to contact the company or to customer service to make complaints if experiencing dissatisfaction.

Female and male have different basic properties. Female use their emotions more so in assessing more subjective elements. While more male are using the ratio/logic, so that more male than female. The female objective with the use of high emotion will certainly be affected by the other sense would be stronger female than male collectivist nature of the case related to self-confidence. The emotional mind will reduce a person's self confidence.

The basic properties are different from male and female to make gender as important factors that shape a person's characteristics. Consumer characteristics influence consumer behavior, including behavior in the complaint.

Gender is an important variable that distinguishes the behavior, but until now there has been no research that addresses gender-related behavior of consumer complaints. The nature of female is more

emotional than male will certainly have an impact on the different behavior of their complaint. This research aims to develop research Wang et al. (2010) to include gender variables. It is intended for the development of the theory of consumer complaint behavior

This study investigates whether people who complain voicing high intension is a person who tends to individualism, and have high self-confidence, as well as how gender has roles in relationships self confidence, individualism, and voice complaint intention

## **THEORETICAL FRAMEWORK AND HYPOTHESIS**

For satisfying the needs and desires of consumers, the company needs to know the factors that influence consumers into buying a product or service. They also need to understand consumer behavior in order to formulate appropriate strategies to market targeted. Buttler (2004: 21) defines customer satisfaction as consumers' responses to an eating experience, opinion. In addition, customer satisfaction is a pleasant response. This means that consumers feel happy or satisfied as generated by a product or service used.

On the other hand, dissatisfaction is a fulfillment of an unpleasant response. This can be due to consumption experience. This experience can include products, services, processes, and other components. The result of this experience will lead a person to have the exact opposite feelings of pleasure or dissatisfaction or disappointment.

### **Consumer Complain Behavior (CCB)**

Most companies consider complaint as an indicator of consumer being unsatisfied. Recently, competition is very high, Consumer Behavior Complain (CCB) has become an important variable in the marketing strategy. In this case, CCB can be divided into three components (Day and London in Butelli (2007), among others, 1) Consumer Voicing Responses: direct complaints against the

company or the retailer that has made a mistake. 2) Private Consumer Responses or Negative Word -of - Mouth (NWOM): notify unpleasant personal experience to others resulting from a sense of dissatisfaction ever experienced. 3) Third party responses: a legal action but this action is the last option taken when a complaint is made is not addressed.

Any action taken has different effects, depending on the company to handle the action. In this condition, voice responses can build trust in a company depends on how the company to behave. Consumer responses are identified as voicing complaints directly to the company (Chelminski & Coulter (2007). Meanwhile, according to Wang et al. (2010) consumer voicing intension is where consumers have the intention to express dissatisfaction decides to act responsibly.

### **Understanding of Individualism – Collectivism**

Culture is divided into five dimensions such as Individualism or collectivism, power distance, uncertainty avoidance, masculinity or femininity, and long-term or short term orientation. (Hofstede and Hofstede 2005) collectivism is contrary to Individualism that lead to degrees in the community and appreciate the support of collectivism. In analyzing differences in the behavior of the group, the study also have to examine the individual level.

According to research items International (2009) Indonesia is the lowest in the world ranking individualism with a value of 14, compared to the Asian average of 23, and a world rank 43 (Geert-Hofstede 2005).

The value of dimension indicates that Indonesian society culture is compared with the individualism collectivism. It shows the majority of Indonesian people like to commit to a long-term member of the “group“. Here are the characteristics of individualism and collectivism.

#### **Individualism**

a. Independent: Freedom, self-sufficiency,

and to live self- controlled.

b. Objective: Fighting for its purposes, desires and achievement.

c. Compete: Competition and win personal.

d. Unique: focus on something unique qualities, strange.

e. Privacy: personal thoughts and actions based not others.

f. Know the personal: it knows himself, has a strong identity.

g. Communicate directly: to convey a clear desire and needs.

#### **Collectivism**

a. Related: Consider the closest as a part of her.

b. Classified as: Want to be a part and join the group.

c. Task: self-sacrifice in a group is needed.

d. Harmony: Caring for group harmony and groups both can live in harmony.

e. Advice: Go to your closest friends for help in making decisions.

f. Context: personal change based on the situation.

g. Hierarchy: Focus on issues of hierarchy and status.

h. Group: A preference for group work.

Saragih and Joni (2007) says Individualism is a person with characteristics such as 1) Interesting and personally is more important than the group, 2) More selfish. 3) Consider personal goals as the primary objective. Tghus, it can be summarized that the person who is individualism is the person who has self-center that is people centered on him. Some studies use the difference individualism and collectivism culture dimensions, as not an individual but as divergence

#### **Self-Confident (Confidence)**

Self-confidence is a personality dimensions that reflects a person takes control of him and affect environment (Chelminski and Coulter 2007). Culture of individualism is followed by providing high confidence in the individual because of the definition and self-esteem among individuals is generally

independent of the social relations. Success relies on the internal attributes to be unique. They have confidence to multiply optimism, courage multiplies to bring consumers into an increasingly strong for resolving the complaint when experiencing feelings of disappointment.

### **Consumer Characteristics**

The consumer characteristic is a basic identity that distinguishes one with other consumers. Such characteristics can be seen from some sides, among others, in terms of demographic and psychographic. These characteristics will affect how consumers evaluate, sense and respond to a stimuli.

Gender affects how consumers behave. For example, female are more emotional so in general female are more easily influenced by advertising. Female interpreter stimuli and evaluate as well as make decisions more subjectively than male do. Male usually make decisions based on logic or ratio so that they are more objective than the female. Many studies that use gender as an important variable in explaining consumer behavior, but there is no research that specifically addresses gender-related behavior, especially consumer complaints related to self-confidence, and individualism

### **Relationship between Individualism and Self-confidence**

According Saragih (2007), Individualism consumer is a phenomenon that can be measured with individualist. Research in cultural psychology indicates that people in the state Individualist have self-confidence level higher than collectivism. And according to research Chelminski and Coulter (2007), Wang et al. (2010) said that the Individualism influential in determining the nature of self-confidence or self-confidence of a person.

Individualism is generally a man of personal self-centered, and this does not care about the response. Therefore, any action taken is based on the satisfaction of his own if he already likes it will not mat-

ter in the common and opinions about the environment A person who has the characteristics of individualism generally will feel that he is unique so that he would not be afraid when everything will be done even it might be despised by others (Mc Ray 2008)

As referred to the above arguments, hypothesis can be stated as the following:

H1 (a) Individualism has a significant and positive effect on self confidence.

(b) The effect of individualism on self-confidence is t different between male and female.

### **The Relationship between Individualism and Consumer Voice intension**

When entering the degree of self-confident and individuality (Wang et al. 2010) it is stated that the nature of individualism affect consumer voicing intension. One of the individuals' characteristics is to have a high ego, especially when they feel everything right, it will be preserved. So when it feels right to be let down then defect individualism will disclose immediately.

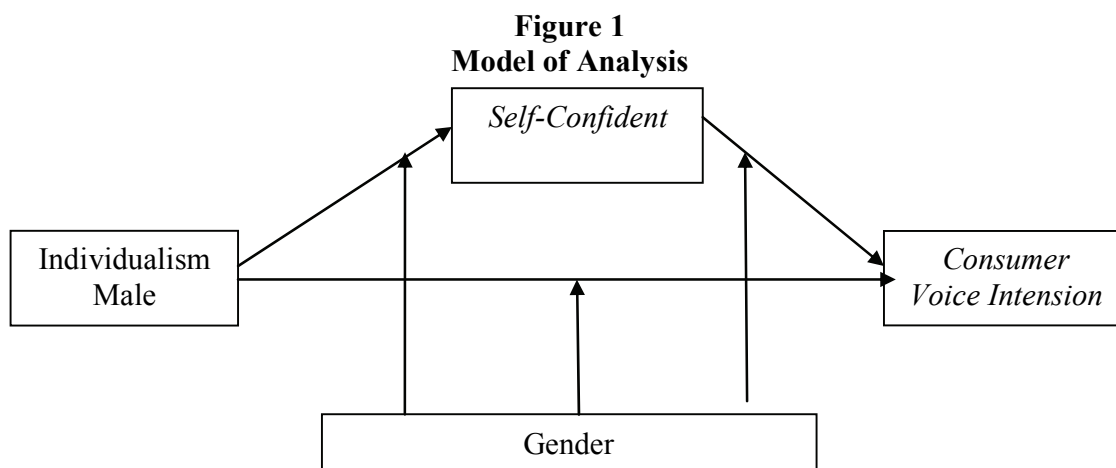
Gender will affect how consumers behave. Females are more emotional than male (McRae 2008) so that in general female are more easily affected in other situational conditions than male. Female will evaluate and interpret stimuli and make decisions more subjectively than male. Male usually make decisions based on logic so that they are in a more objective manner than female included in the complaint behavior. This can be hypothesized as follows.

H2 (a) Individualism has a significant and positive effect on consumer voice intension.

(b) The effect of individualism on the customer voice intention is different between male and female.

### **The relationships between Self-confidence and Consumer Voice intension**

In a study by Wang et al. (2010), the nature of self-confidence is influential in determining consumer voicing intension. Research in psychology indicates people who



Source: McRae,(2008), Wang et al. (2010), Chelminski and Coulter (2007).

individualism has a high confidence level. As to the one who has always been brave confidence in acting. Confidence arises from the feeling that the heart is what feels right do nothing wrong. It will provide a direct action. If they feel that is it as strong as they had been irritated, they will not hesitate to rebel.

It also applies when disappointed or not satisfied, in which the will also make complaints. This indicates they feel confident that they have the right to complain. Therefore confident people are generally not afraid that his actions will be looked down upon by others so do not hesitate to make a complaint or to service if the customer was not satisfied by the product or service.

Gender affects the way consumers to behave. Female are more emotional (McRae 2008) so that in general they are more easily affected by any conditions of having unsatisfactory compared to male. Male usually make decisions based on logic or ratio so that they are more objective than female. Thus, it can be hypothesized as the following.

H3 (a) Self-confidence has a significant and positive effect on voice intention.

(b) The effect of self-confidence on voice intention is different between male and female.

The model of analysis in this study can be described in Figure 1.

## RESEARCH METHOD

### Measurement of the Variables

It is a quantitative approach with hypothetical design, which aims to confirm the theory. There are four variables such as individualism, self-confidence, intention to voice, and gender (see Table 1 in detail). Individualism is the tendency of people to be self-centered and personally oriented and immediate family of the respondents. Indicators used in the research by Oyserman et al. (2008) are 7 items of questions. Self-confident, a self-evaluation as an individual feels himself capable, successful and valuable.

Individualism is measured by using 6 items of questions and Consumer intention to voice the complaints include consumer intentions expressed directly and seek damages to the company when they are dissatisfied. Consumer voice intention is measured by 3 items of statements. With Cronbach Alpha test, all variables should be declared valid and reliable where the items with total correlation for each indicator is low at 0.3060 on indicators of X1.6 of above 0.3 Similarly, the value of reliability is all said to be reliable because all variable reliability value is above 0.6, the lowest is the intention variable voice with a score 0.6839. The Gender was measured with categorical or grouping into two groups: 1 for male, and 2 for female.

**Table 1**  
**Male Instrument Validity and Reliability**

Variables	Item Correlation	Reliability
Individualism		0.8129
1. Doing anything by themselves.	0.5689	
2. Proud of doing thing which cannot be done by others.	0.4237	
3. Better performance than others in finishing tasks.	0.5671	
4. Different from other people in things.	0.5666	
5. To keep privacy.	0.3245	
6. To see my weaknesses and strengths.	0.3060	
7. To express opinion clearly and directly.	0.3114	
Self-confidence		0.7654
1. Able to solve our own problems.	0.8457	
2. Not afraid that his/her action will be underestimated by others.	0.4531	
3. No problem to enter the room where others talk about something.	0.7999	
4. In discussion group, they feel their opinion is not important.*	0.8126	
5. When quarrelling with other, they feel inferior and ashamed.*	0.7652	
6. Uneasy when going to the party wearing casual clothes.*	0.6253	
Voice intention		0.6839
1. When feeling disappointed towards Bank service, you will complain directly by phone through consumer serves.	0.5461	
2. When dissatisfied by Bank service, you will ask for compensation.	0.6341	
3. When dissatisfied by Bank service , you will ask for apology.	0.5633	

**Sampling**

The target population should be relevant to the specific purpose or research problems. It is a unit of Bank Customers with characteristic selected both for male and female who use banking services in the area of Surabaya. The sample is determined by non-random probability, that not all members of the population have the same chance this is due to the absence of data members of an infinite population. Existence of bank customer information is protected by law.

The sampling method is non-random sampling, through accidental sampling technique. The method of sampling is conducted by coincidence. Thus, the population was taken by coincidence met and willing to be the respondent. As per the study population, the number of variables and relationships between variables exist, and then the statistical test used is the subgroup path analysis.

**DATA ANALYSIS AND DISCUSSION**

The respondents' characteristics are related with changes in Indonesian culture that is the behavior of complaints. They were selected and determined of 300, but only 210 questionnaires that can be used for the research. This is because incomplete and inconsistent questionnaires. Thus, for data analysis used only the 210 respondents. Characteristics of survey respondents in this study include gender, age, education, and income per month. Here is a description of the characteristics as presented in Table 2.

As shown in Table 2, the majorities of respondents are roughly the same gender between male and female, respectively are 50.5 % and 54.5 %, and they were aged 27-36 years. Their educational level is that most of them are secondary school of 110 people, or 55 %. Most respondents spent less than Rp.4.000.000 them, - by 84 %

Consumer as individualism Variables on

**Table 2**  
**Characteristic of Respondents**

Characteristic	Categories	Percentage
Gender	Male	50.5
	Female	49.5
Age	> 17 years old	1.0
	17-26 years old	54.5
	27-36 years old	28.0
	37-46 years old	10.0
	> 46 years old	6.5
Education	Senior High School	55.0
	Under Graduate	42.0
	Post Graduate	03.0
Expense	< Rp 2.000.000	29.0
	Rp 2.000.000 – 3.999.999	55.0
	Rp 4.000.000 – 6.000.000	06.5
	> Rp 6.000.000	09.5

the questionnaire is indicated by 7 indicators. Variables of self confidence is 0o 6 indicators and those of voice intention is of 3 indicators. Here is a description of respondents over organizational climate variables as presented in Table 3.

Based on Table 3, it can be interpreted that variable of Individualism in the outline of the respondents has a high individualism culture that is 3.7528. Based on the description of the characteristics of the respondents, it is known that the respondents have a high level toward individualism while Indonesia belongs to a group that tends to lead to collectivism. This proves that there is a shift the culture caused by the movement of the foundation for being materialism togetherness that is where people are more concerned with money.

The variables of confidence are measured using 6 indicators. In general, of male consumers is indicated by the average value of 3.4533. This is due to the fact that most of the respondents are highly educated and still relatively young age, the productive age. The variable of intention was measured with three indicators. Broadly speaking, an assessment of intension for consumer voice is high, demonstrated by the average value of 3.5633. It is possible apart from a relatively high level, reinforced by the high competi-

tion among banks in Indonesia, especially in Surabaya

#### **Results of Path Analysis Testing or Path Analysis**

The next is test results using SPSS Path analysis based on the value of the path coefficient of the test sub- group. They are male and female groups, which are then performed for merging the two subgroups.

As presented in Table 4, it indicates that judging from the coefficient on the male sub-groups of female and total respondents is noted that individualism affects self confidence. Changes in the value of the variable consumer individualism will lead to changes in consumer self confidence. Positive sign indicates that the direction of change that is if the consumer individualism variable self confidence increases, consumers will increase as well, and vice versa if the individualism variable consumer confidence declining, consumers will also be decreased.

Thus, hypothesis 1.A that individualism affects self confidence is accepted. Based on the different test groups is known that there are significant differences in views of the sub-group t significance of 0.004. Thus, Hypothesis 1.b that self confidence Effects of individualism against different for male and



**Table 3**  
**Description of Respondents Variable Top Research Variables Indicators Mean Category**

<b>Indicator</b>	<b>Mean</b>	<b>Category</b>
<b>Variable of Individualism male consumers'</b>		
Doing all by themselves.	3.58	high
Proud of thing done but other cannot do it better than other people in better performance than others in doing the teaks	3.79	high
Different from others in other things or aspects	3.93	high
To protect privacy	3.54	high
Knowing both weaknesses and strengthens they have	4.00	high
Express their ideas clearly and directly	3.64	high
Means	3.79	high
<b>Variable of Self Confidence</b>		
Able to tackle the problem by themselves	<b>3.75</b>	high
Not afraid of their actions even though degraded by others	3.31	Fair
Never bother to enter other rooms where other in it are talking about something	3.34	Fair
In a team work, feel their ideas are not important	3.40	Fair
When conflict with others, they feel inferior and shy	3.81	High
Feel uneasy when going to the party with casual clothes	3.56	High
Means	3.30	Fair
<b>Variable of Voice Intention</b>		
When annoyed because of the bank, they will complain directly via telephone or <i>consumer serves</i>	<b>3.45</b>	High
When dissatisfied towards the bank services, they will ask for the compensation	4.08	High
When dissatisfied by the bank services, their banks will apologize	3.28	Fair
Mean	3.33	Fair
	<b>3.56</b>	High

female is accepted. In the sub-group, female individualism influences self confidence which is higher than in male.

Significance difference test between the 2 groups showed a significant outcome. These results indicate that gender moderates the relationship individualism against self confidence. It is possible the rational nature of the group makes male are more individualistic so that the effect of the influence of the greater self confidence. Analysis of the test results showed that there was significant direct effect on the self confidence of consumers' individualism.

Positive coefficient sign indicates the higher individualism person then also increase the confidence in each individual.

This could be due to an individualism in which the person who is self – centered, all the action is not based on personal considerations environment by the male. Thus, it will increase her confidence. A person who had personal Individualism determines if they will continue with confidence.

Like the decision to do any action, they think it will do so properly executed in accordance with her beliefs. Generally, an individualism which has high self-esteem occurs when he can resolve a problem where other people cannot afford to have feelings in addressing the problem itself in all social situations. These results support previous research Chelminski Plotr and Robin Coulter (2004) that stated

**Table 4**  
**Summary of Path Analysis: Value among Variables Coefficients**

Variable	Coefficient (Male)	Coefficient (Female)	Coefficient	t Sign Group
Individualism ⇒ self confidence	0.269*	0.144*	0.360*	0.004*
Self confidence⇒ Cons voice intension	0.137*	0.106 *	0.029*	0.095 <sup>(ns)</sup>
Individualism⇒Cons voice intension	0.063 <sup>(ns)</sup>	0.323*	0.348 <sup>(ns)</sup>	0.002*

Note : \* significant at (p <0.05), (ns) not significant at p>0.05

individualism affect a person's self confidence.

This means that users or customers of the Bank who is individualism will have a tendency to have high personal confidence in the collectivism. This study also supports the idea McRae (2008) who states there is a difference of emotion male than female

Judging from the coefficients on total respondents note that the variables affect consumer self confidence intension voice.

Changes in the value of self- confidence will lead to changes in the consumer voice intension. Positive sign indicates that the direction of change that is if the variable self confidence increases, the intension of complaint will increase as well. Thus, Hypothesis 2.a self confidence states that self confidence has a significant and positive effect on consumer intension. This hypothesis is accepted.

The significance of the 2 different test groups showed no significant difference (0.095) which is well above 0.05. This suggests that gender is not a moderating variable on the causal relationship with the consumer voice self confidence intension. Can be interpreted that the causal relationship of the consumer voice self confidence no intension meaningful difference in effect between the sub-group, male and female sub-group. Thus the hypothesis 2.b states influence self confidence to the consumer voice different intension for male and female rejected or not proven.

This happens because of a self- confidence has high ego, self-centered/self - center. Everything interests him will be a priori-

ty, including when he suffered a disappointment.

When they were disappointed they would feel violated normally not hesitate to protest. Therefore, if an Individualist feel disappointed or not satisfied then do not hesitate to do the consumer voice intension. This could also be due to a too have the confidence it is possible to have an ego and high self- satisfaction. So when experiencing dissatisfaction would prefer to send a letter to readers, especially when they feel their complaint will not be heard and wasting energy.

The results support previous studies Wang et al. (2010), which says that individualism influence consumers to make voice intension. This means that the higher one's individualism, the higher the tendency of a person to do voice intension. However, the results of this study support the notion morbidly Mc Rae (2008) which states there is a difference between male and female emotion did not show differences between them.

This is possible because the behavior is not merely influenced by the respondents. But, the male emotion is due the fact that there are many things to consider for complaint. Another consideration is important because most of the highly educated respondents. Judging from the path coefficients in the total respondents, we can note that individualism has no significant effect on consumer voice intension. Changes in the value of individualism variable will not cause a change in the consumer voice intension. These results indicate that the hypothesis 3.A stating that

individualism has a significant positive effect on consumer voice intention is rejected or not proven.

However, when seen in the coefficients of each sub-group of female, the individualisms have significant and positive effect on consumer voice intention. They yet show different results on the sub-group of male who are in the sub-group of male consumers. Individualism has no significant effect on consumer voice intention.

These results support previous studies Wang et al. (2010), who says that individualism influence consumers to make voice intension. This means that the higher a person level of individualism, the higher the tendency of a person to do voice intension.

The different results in the two sub-groups is reinforced by different test into two sub- groups which proves that there is a significant difference (0.002) between the sub-group, male and female sub-group. The results indicate that the variable of gender moderate the relationship of the consumer voice intention and individualism.

In other words, the effect of individualism on consumer voice intention is different depending on sex or gender of the respondents. These results indicate that the hypothesis 3, which states b individualism influence on consumer voice intention, is different between male and female, which is accepted or proven.

Testing path analysis test is in addition to the direct effect, the indirect effect as well. Indirect effect of the consumer voice Individualism intension through self confidence is 0.011. It was obtained by multiplying the value of the direct influence of Individualism on self confidence and self confidence of the consumer voice intension. Thus, the value of the coefficient is not directly against the consumer voice intension individualism through self confidence is  $0.360 \times 0.029 = 0.01$ . This value is compared to the direct path coefficient (0.348) is smaller. With this result, the individualism at the consumer can directly affect the con-

sumer voice intension without passing self confidence.

Based on the description of the characteristics of the respondents turned out to users/customers have toward individualism rate is high even though Indonesia is included in the group that tends to lead to collectivism. This proves that there is a shift culture caused by the movement of the foundation materialism togetherness that is where people are more concerned with money. The results of this study support the concept of individualism - collectivism to that proposed by Hofstede that the continuum concept (tends toward unity, if not collectivism then tend to individualist, and vice versa). Not lead to the concept of orthogonal, these two concepts are independent or separate from each other.

The implication is the opposite of individualism collectivism. If related to the characteristics of people in Indonesia, Hofstede argues that Indonesia belongs to a group of people who tend toward collectivism. Even so, Hofstede also said that there is another phenomenon that is termed the ecological fallacy. This phenomenon explains that there are limitations that must be considered when the concept of individualism - collectivism implies at the individual level (e.g. about beliefs).

Based on this male phenomenon could be an Indonesian who according to Hofstede said to be a group that tends to collectivism, if further investigated at the individual level, have a tendency towards individualism because of the influence of the surrounding male environment of trust. For example, in terms of academic achievement by males, it is taught to be able to excel academically on their own, so that when the task frequently or prefer to work alone, although the task could be done in groups.

Also according to the survey YLKI, complaints from consumers and banks that received a lot of problems is the problem of most credit cards. Where consumers are not fooled by the policies described on the flower blooming, large-flowered causing

consumers to feel cheated. Though it is not the fault of the bank one hundred percent, the consumers are less scrupulous to want to understand the rules given in writing. As this is a bank policy so consumers can not do much. So in this case enables consumers have experienced conditions similar things that cause people to lazy to make a complaint, so that individualism does not affect the decision to make complaints.

### **CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS**

In general, it can be inferred that there is a significant effect of the self confidence on individualism in Bank customers in Surabaya. As there was no significant difference in male and female groups, this means the higher the individualism of the respondents, the higher the respondents' self-confidence to make a complaint. This applies not the same for male and female. When companies, especially banks assume the complaint is an important factor that must be considered, the banks also need to be improve self confidence of customers who complain.

There must also be different strategy to be made for the banks' customers both male and female ones to increase their self confidence in making a complaint. Overall, there is a significant effect of self confidence on the consumer voice intention in the Bank's in Surabaya.

There is a positive sign of the coefficient that indicates higher consumer individualism. This factor and voice intention increase. The results of the study show no difference in male and female. There is no significant effect of self confidence on the consumer voice intension in the banks in Surabaya. However, if viewed in two different test sub-groups in mind, it is obvious that there is no significant difference between male group and female group. This is in contrast to research McRae (2008) which states there is a difference of emotion for male and female is thus expected to further research that ex-

amines the research gap.

The study indicates that individualism affect consumer voice intension, so that the higher the consumer individualism the higher the consumer intention to complain that is intention to complain or voice intension. Therefore, the banking industries should improve their services for their consumers.

In general, it seems difficult to see one's individualism directly. It is not necessary to see more, at least under normal conditions about their intention. When someone is in a high emotion he will cause a person to look different than usual, and it was decided that he could not be individualism or not. Therefore, it would be difficult for a manager to sort out the customers that he was individualism or not. However, people who are individualism would be more prevalent in larger cities. Because it's an ego which has high individualism, self-centered/self-centered. Everything interests him will be a priority, including when he suffered a disappointment. When was disappointed he felt that their interests had been violated normally not hesitate to protest. Therefore, if an Individualist feels disappointed or not satisfied then do not hesitate to make complaints.

For further research, it is expected that the researcher develop the study objects such as by adding other consumer characteristics such as age, education, and income.

This study uses a consumer bank in Surabaya. Internal validity of the results of this study could be fulfilled with good, but not so with its external validity. Therefore, for further research is recommended to extend the respondent population so as to increase external validity.

In another study there is evidence that the level of region, race or tribe has levels that could predispose a person to make complaints, further research is recommended to distinguish between regions, racial or ethnic so it can determine a person's level of individualism in more detail the behavior of the complaint.

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