Addressing MSMEs Customer Complaints in Indonesia's Digital Economy: Insights from Sharia and Consumer Protection Law

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Abstract: This study examines MSME customer segmentation based on complaint behavior and the influence of Recency, Frequency, and Monetary (RFM) metrics. It integrates consumer protection law in Indonesia and sharia principles to address customer complaints. Using a mixed-method approach, quantitative analysis of RFM data and descriptive segmentation were combined with qualitative normative legal analysis. Data collection involved online and offline surveys in the Jabodetabek area using structured questionnaires covering RFM metrics, demographics, and complaint patterns. Findings reveal that 35.57% of MSMEs 4.0 customers belong to the "Faithful Customers" segment, characterized by loyalty despite limited financial contributions, crucial for business sustainability. Most customers, particularly younger and low-income groups, exhibit passive complaint behavior, favoring informal expressions of dissatisfaction over formal mechanisms. This highlights the need for strategies that prioritize emotional engagement and non-confrontational feedback to enhance retention and satisfaction. From the perspectives of Indonesian consumer protection law and Sharia law, MSMEs must provide effective complaint channels and uphold fairness, transparency, and deliberation. These principles are vital for maintaining customer trust and ensuring long-term business success, emphasizing the importance of aligning customer engagement with ethical and legal standards.

Keywords: Costumer Complaint; MSMEs; Digital Economy; Consumer Protection Law; Sharia Law.

Introduction

*I*n this era of globalization and digitalization, the Micro, Small, and Medium Enterprises (MSMEs) sector plays a very important role in the Indonesian economy. (*OECD Compendium of Productivity Indicators 2023*, 2023),MSMEs account for more than 60% of Indonesia's Gross Domestic Product (GDP) and more than 97% of Indonesia's workforce. MSMEs also play a vital role in creating jobs, reducing poverty, and increasing social inclusion (Septiana et al., 2023). However, despite their huge contribution, MSMEs face challenges, especially when it comes to managing customer relationships and handling customer complaints. With the rapid development of technology and digitalization, MSME players in Indonesia are now faced with the need to adapt to consumer behavior patterns that are increasingly shifting to digital platforms (Gaffar et al., 2022; Wibowo et al., 2023).

Consumer behavior has changed drastically along with the rapid development of information technology (Haslindah et al., 2021; Salim et al., 2018). Consumers are now more likely to submit their complaints through digital channels such as social media, complaint applications, or other online forums, rather than using formal channels provided by businesses (Kumra, 2010; Lemon & Verhoef, 2016). Complaints submitted digitally have a great risk of spreading quickly, potentially damaging business reputation and negatively affecting consumer trust. The speed of information dissemination in cyberspace makes MSMEs must be more alert in responding to customer complaints so as not to harm their business

(Aisyiyah et al., 2019). Therefore, it is important for MSMEs to have an effective, efficient, and technology-based customer complaint management system that is in line with the times.

On the other hand, Law No. 8/1999 on Consumer Protection (Consumer Protection Law) is the legal basis that provides protection of consumer rights in Indonesia, including the right to file a complaint for goods or services that are not as promised (Siregar & Lubis, 2021). This law regulates consumers' rights to obtain safe and quality goods or services, as well as the right to obtain clear and correct information about the products purchased (Panggabean & Badriyah, 2023). In addition, in Article 19, this Law mandates business actors, including MSMEs, to provide effective and adequate complaint mechanisms for consumers who feel aggrieved (Purwanti & Hariri, 2022). This shows that businesses have a legal obligation to handle consumer complaints in a transparent and responsive manner, which includes providing complaint channels that can be accessed by consumers (Azizah et al., 2022). However, although the Consumer Protection Law is clearly regulated, its implementation practices among MSMEs still face various challenges (Fadilah, 2021). Many MSME players do not fully understand their obligations in protecting consumer rights, especially in relation to managing complaints submitted through digital channels.

The MSME 4.0 sector, which refers to MSMEs that have integrated digital technology in their operations, faces additional challenges (Adli & Heryani, 2023). On the one hand, they are required to adapt to rapid technological developments, which requires them to manage consumer complaints on digital platforms in a faster and more transparent manner. On the other hand, they must still comply with the legal provisions of consumer protection stipulated in Law No. 8 of 1999 (Chasanah & Buana, 2024). For this reason, it is important for MSMEs to understand how the implementation of the Consumer Protection Law can be applied in dealing with customer complaints in the digital era, in order to maintain customer satisfaction and minimize the risk of losses arising from complaints that are not handled properly (Ariawan et al., 2021).

This research aims to explore the segmentation of MSME customer behavior based on their complaint tendencies, focusing on how various factors such as frequency and monetary value (RFM) influence customer complaint behavior. By understanding these behavioral insights, this research seeks to develop Segmentation, Targeting, and Positioning (STP) strategies tailored to the needs of MSMEs in the digital age, thus enabling them to better address customer dissatisfaction and improve customer retention. While there has been research on customer complaint behavior in large companies and multinational corporations, limited research focuses on MSMEs in Indonesia, especially in the context of the digital economy. In addition, the purpose of this research also looks at exploring how MSMEs 4.0 in Indonesia implement Law No. 8/1999 on Consumer Protection, particularly in terms of handling customer complaints in the digital era.

The novelty of this research is that it emphasizes the importance of understanding passive complaint behavior - an often-overlooked aspect of customer dissatisfaction. By focusing on how MSMEs can address both active and passive complaints, this research offers practical implications for MSME owners looking to improve their customer service strategy and market position in the digital age. The findings from this study will not only fill a gap in the academic literature, but also provide MSME practitioners with tools to implement more effective customer engagement and retention strategies. In addition, the novelty of this research also lies in its more in-depth focus on the application of the Consumer Protection Law in the context of MSME 4.0 in Indonesia. While there have been several studies that address consumer protection in the large or multinational enterprise sector, there is limited research that examines how MSMEs 4.0 face digital challenges and manage consumer complaints in compliance with existing legal provisions. This research focuses on how MSMEs in Indonesia can adapt to digital changes while still fulfilling their obligations as responsible business actors, as stipulated in the Consumer Protection Law. In addition, this research also makes an important contribution by providing recommendations that can assist MSMEs in responding to consumer complaints in the digital world more quickly, appropriately, and in accordance with legal provisions.

With this research, it is hoped that MSMEs in Indonesia can understand more about the importance of legal and technology-based customer complaint management and implement effective complaint mechanisms in the digital world. This research also provides important insights for policy makers in formulating policies that support better management of consumer complaints in the MSME sector, so that MSMEs can continue to grow and maintain customer satisfaction amid increasingly fierce competition in the digital era.

Literature Review

Customer Segmentation and Behavior in MSMEs

Customer segmentation is a critical marketing strategy that enables businesses to group their customers based on shared characteristics, which helps in tailoring marketing efforts more effectively (Kotler & Keller, 2016). Traditional segmentation approaches, such as demographic, geographic, and psychographic segmentation, provide valuable insights into customer preferences but are often insufficient in addressing the dynamic nature of digital consumer behavior (Subawa et al., 2022). In the context of MSMEs, segmenting customers based on behavioral insights, particularly post-purchase behavior like complaint tendencies, is essential for sustaining long-term customer relationships (Dhanalakshmi, 2024; Vijay, 2020)

Research has shown that customers with an emotional connection to a brand are more likely to remain loyal (Zahran et al., 2022), even in the face of dissatisfaction (Edet, 2021). However, many customers exhibit passive complaint behavior, choosing not to communicate their dissatisfaction directly to the business (Mujianto et al., 2023). Instead, they may switch brands quietly or express their dissatisfaction through indirect channels, such as online reviews or social media (Sani, 2022; Tinonetsana, 2023). This pattern is particularly prevalent among MSME customers, who may perceive formal complaint channels as ineffective or who wish to avoid direct confrontation with small businesses (Crié, 2003).

Consumer Complaint Behavior in the Digital Era

Consumer complaint behavior, as outlined by Day & Landon (1977), can be categorized into several types: voicers, who actively communicate their dissatisfaction; irates, who express dissatisfaction aggressively; and passive consumers, who refrain from making formal complaints but may share their negative experiences with others. In the digital era, passive complaint behavior has become more pronounced, with customers increasingly using social media and online reviews to express dissatisfaction (Tinonetsana, 2023). This presents a challenge for MSMEs, which may lack the resources to monitor and respond to online complaints effectively. Subawa, N. S. & Akshay (2023) point out that irates can damage a business's reputation, particularly if their complaints are shared publicly on platforms such as social media. This is particularly concerning for MSMEs, which may lack the resources to manage and respond to such public outbursts effectively. According to Mujianto et al., (2023), voicers represent a valuable customer group because they offer businesses direct feedback, which can be used to enhance service delivery and customer satisfaction. Suryono et al., (2023) highlights that businesses, particularly MSMEs, that fail to address customer complaints promptly risk losing customers and damaging their brand reputation. Conversely, (Rahayu, 2024) stating that any MSMEs able to handle complaints effectively can turn dissatisfied customers into loyal advocates, provided that their issues are resolved satisfactorily. Understanding customer complaint behavior is, therefore, crucial for MSMEs looking to improve customer retention and enhance their market positioning.

The Role of STP on Consumer Complaints

Segmentation, Targeting, and Positioning (STP) is a strategic marketing approach that enables businesses to tailor their products and services to specific customer segments based on identified behaviors (Subawa, N. S. & Akshay, 2023). For MSMEs, adopting an STP strategy incorporating consumer complaint behavior offers a competitive advantage (Mujianto et al., 2023). By understanding which customers are more likely to express dissatisfaction and how they do so, MSMEs can develop targeted interventions to

address these issues before they lead to customer churn (Suryono et al., 2023). Research by Tinonetsana (2023) demonstrates that customer segmentation based on post-purchase behavior is more effective in retaining customers than traditional segmentation methods.

By mapping consumer complaint behavior using tools such as RFM analysis, MSMEs can segment their customers into distinct groups based on how recently they made a purchase, how frequently they buy, and the monetary value of their transactions (Edet, 2021). This behavioral segmentation allows MSMEs to identify their most valuable customers and proactively address the needs of those who are more likely to express dissatisfaction. Moreover, incorporating customer feedback into marketing strategies can help MSMEs improve customer satisfaction and loyalty, ultimately enhancing business performance (Rahayu, 2024; Suryono et al., 2023)

Consumer Protection Law

Law No. 8/1999 on Consumer Protection is a regulation issued by the Indonesian government to protect the rights of consumers in transactions with businesses. This law was passed on April 20, 1999 and aims to create a balanced, fair, and mutually beneficial relationship between consumers and business actors. In general, this Law regulates the rights of consumers, the obligations of business actors, and dispute resolution mechanisms that may arise between the two parties. This Law affirms consumer rights, which include the right to obtain goods or services that are safe, of good quality, and in accordance with the information provided by business actors. Consumers also have the right to obtain clear, correct, and not misleading information about the condition of the goods or services to be purchased, as well as the right to submit complaints and obtain fair solutions if they are harmed. On the other hand, this Law also stipulates the obligation for business actors to be responsible for the quality of goods or services marketed, provide accurate information, and meet the safety and health standards that have been determined (Anwar & Samsul, 2023; Subagyono et al., 2023).

In addition, the Consumer Protection Law also regulates the dispute resolution mechanism between consumers and business actors. If there is a dispute that cannot be resolved through deliberation, consumers can file a lawsuit through the court or dispute resolution institutions that have been provided. This law also provides sanctions for business actors who violate existing provisions, either in the form of fines, cancellation of transactions, or criminal charges, depending on the type of violation committed (Matnuh, 2021; Siddiq et al., 2022). Thus, Law No. 8/1999 aims to create a fairer and more transparent trade climate, and provide maximum protection for consumers in various transactions, both conventional and through digital platforms (Kuncoro et al., 2019).

Method

This research uses a mixed method that integrates quantitative and qualitative approaches to gain a more comprehensive understanding. The quantitative method includes RFM (Recency, Frequency, Monetary) analysis and descriptive analysis to assess customer segmentation and their behavior patterns within the scope of MSME 4.0. Meanwhile, the qualitative approach is conducted through normative legal analysis to examine legal issues and relevant norms, by referring to relevant laws and regulations, theories, and legal principles. This research uses a descriptive design with RFM analysis as the main technique to categorize customers based on the time of last purchase (recency), number of purchases (frequency), and total expenditure (monetary). These metrics help identify customer loyalty, shopping habits, as well as their level of engagement with MSMEs. Data was collected over several months through online and offline surveys in the Jabodetabek (Jakarta, Bogor, Depok, Tangerang, and Bekasi) area, with an initial total sample of 510 respondents, which after validation yielded 253 responses for analysis. The research instrument was a structured questionnaire consisting of RFM metrics and demographic and customer behavior data, including complaint patterns categorized into groups such as passive, vocal, angry, and activist. The research considered ethical aspects, including anonymity and confidentiality of respondents, and ensured

voluntary participation. With this approach, the research is expected to provide relevant recommendations for the development of adaptive marketing strategies based on consumer behavior in the MSME 4.0 era.

Results and Discussion

The research results were obtained by performing the steps of RFM Analysis and descriptive analysis. At the beginning of the research, the planned number of respondents according to probability sampling was 510. The questionnaires were distributed through various associations of micro, small, and medium enterprises in the Jakarta, Bogor, Depok, Tangerang, and Bekasi (JABODETABEK) area. The socialization was conducted online through WhatsApp, LINE, Instagram and Facebook. The questionnaires were distributed directly by entrusting them to business owners (UMKM 4.0 actors) or by going directly to the field to several UMKM 4.0 business locations. The following are details of the distribution of questionnaires that have been carried out.

Table 1. Research Questionnaire Distribution Process

Online	Through	Name of Institution/groups	Account Name	Number of Followers	The questionnaire is distributed accompanied by an introduction containing a statement from the team and asking for the respondent's willingness to fill it out.
		Sahabat UMKM DKI Jakarta	sahabatumkmjakarta	11,2 thousand	
		UMKM Pondok Melati	UMKM_pondokmelati	667	
		UMKM Tangerang Raya	umkmtangerang	3.831	
		Jakarta UMKM Expo	umkmexpo.jkt	725	
		UMKM Kab. Bogor	umkmabbogor	8506	
		UMKM Naik Kelas Kota Bekasi	umkmnaikkelaskotabekasi	1979	
		UMKM Naik Kelas Kota Bogor	umkmnk_kotabogor	5028	
		Teman UMKM Naik Kelas	komunitastunasutara	340	
		UMKM Levelup DKI Jakarta	umkm. levelup.jkt23	675	
	Through:	**Refused**	**Stating willingness to fill out questionnaire yet not**	**Willing**	
	Whatsapp	25	365	35	
	Instagram	19	6	0	
	Through:	**Refused**	**Stating willingness to fill out questionnaire yet not**	**Willing**	
	Entrusting the questionnaires to the MSMEs	25	360	30	
	Go directly to meet customers at the MSMEs business site	20	95	75	

Based on table 1. Above, it can be seen that the total number of questionnaires distributed on various online and offline platforms until September 2024 reached more than 33 thousand potential respondents. However, the number of completed questionnaires was 395. After the selection process and checking the completeness and suitability of the data with the research criteria, only 253 questionnaires were eligible and could be processed further for data analysis.

Customer Segmentation with RFM-Based Analytics

After all data was gathered and compiled, the RFM Analysis was conducted. There are three major steps in the analysis. First, cleaning and transforming data. This step includes deleting all columns of respondents' responses unrelated to the RFM. The only remaining data consists of respondents' numbers, date of last purchase, amount of purchase in quantity (frequency data), monetary form (monetary data), and, of course, the questionnaire filling date. The transformation part is for the recency column, where the date when respondents filled out the questionnaire was then subtracted by the last date of purchase. It will then provide data on how many days since each respondent last purchased a product (recency data).

The second step was the RFM Analysis. This step involves sorting each recency, frequency, and monetary data and calculating the mean, standard deviation, minimum, and maximum scores. The result can be seen in the table below.

Table 2. RFM Statistics

	R	F	M
N	253	253	253
Mean	60	1	1.369.418
Std Deviation	104,9826	0,673618	11.205.434,6
Minimum	1	1	4000
Maximum	1149	5	138.000.000

The number of clusters was determined based on each data set's average, minimum and maximum, and total data. Novelty data is then sorted and clustered, and once completed, frequency data and monetary data are sorted and clustered using clusters 1-4. After that, based on the crosstabulation of RFM Indicators, RFM Scores are divided into subgroups (categories). A novelty score of 1 means that the customer has purchased the latest, while a frequency score of 1 means that the customer has purchased the most frequently, and a monetary score of 1 means that the customer has generated the most revenue. Therefore, the best customers are certainly those with an overall score of 1 for R, F, and M. Categorization can also be based solely on a monetary score of 1, meaning any of the R and F scores, as long as the M score is 1, can be categorized as high-paying customers. Customers categorized based on a frequency score of 1, can be categorized as the most loyal customers. A combination of a frequency score of 1 with a monetary score of 3 or 4 can be categorized as loyal customers because even though customers are not willing to pay large sums of money, they buy most frequently. Another categorization can also be based on a novelty score of 1; these customers are recent buyers and can be categorized as occasional buyers. A summary of the cluster grouping categories and their totals can be seen below.

Table 3. RFM Categorization of Customer Segment Based on Cluster

Category	Cluster			Total
	R	F	M	
The Best Customer	1	1	1	5
Most Loyal Customer	X	1	X	79
High Paying Customer	X	X	1	58
Faithfull Customer	X	1	3 / 4	90
Occasional Shopper	1	X	X	21

Characteristics of Research Respondents

The number of respondents was 253, consisting of men and women. The other characteristics of the respondents in this study can be seen in the table below.

Table 2. Mapping Consumer Complaint Behavior Based on Demographic Distribution and Customer Segmentation

No	Variable	Total		Complain Behaviour								Total (%)
		Number	%	Passive	%	Voicers	%	Irrates	%	Activist	%	
	Gender	253	100%	129	51%	49	19%	11	4%	64	25%	100%

No	Variable	Total		Complain Behaviour								
		Number	%	Passive	%	Voicers	%	Irrates	%	Activist	%	Total (%)
	Man	196	77,47%	96	37,94%	40	15,8%	10	3,95%	50	19,76%	77%
	Women	57	22,53%	33	13,04%	9	3,6%	1	0,40%	14	5,53%	23%
	Age	253	100%	129	51%	49	19%	11	4%	64	25%	100%
	≤ 26 years old	235	92,89%	121	47,83%	44	17,4%	11	4,35%	59	23,32%	93%
	27 - 42 years old	8	3,16%	4	1,58%	1	0,4%	0	0,00%	3	1,19%	3%
	43 - 58 years old	4	1,58%	2	0,79%	1	0,4%	0	0,00%	1	0,40%	2%
	59 - 77 years old	6	2,37%	2	0,79%	3	1,2%	0	0,00%	1	0,40%	2%
	≥ 78 years old	0	0,00%	0	0,00%	0	0,0%	0	0,00%	0	0,00%	0%
	Educational Level	253	100%	129	51%	49	19%	11	4%	64	25%	100%
	Elementary School	0	0,00%	0	0,00%	0	0,0%	0	0,00%	0	0,00%	0%
	Junior High	1	0,40%	0	0,00%	0	0,0%	0	0,00%	1	0,40%	0%
	Senior High	196	77,47%	98	38,74%	37	14,6%	10	3,95%	51	20,16%	77%
	Diploma	4	1,58%	2	0,79%	0	0,0%	0	0,00%	2	0,79%	2%
	Undergraduate	44	17,39%	25	9,88%	8	3,2%	1	0,40%	10	3,95%	17%
	Graduate	8	3,16%	4	1,58%	4	1,6%	0	0,00%	0	0,00%	3%
Demographical Attributes	Monthly Income	253	100%	129	51%	49	19%	11	4%	64	25%	100%
	< 1 million rupiahs	167	66,01%	92	36,36%	25	9,9%	7	2,77%	43	17,00%	66%
	1 - 3 million rupiahs	64	25,30%	25	9,88%	18	7,1%	4	1,58%	17	6,72%	25%
	5 - 10 million rupiahs	12	4,74%	6	2,37%	4	1,6%	0	0,00%	2	0,79%	5%
	> 10 million rupiahs	10	3,95%	6	2,37%	2	0,8%	0	0,00%	2	0,79%	4%
	Occupation	253	100%	129	51%	49	19%	11	4%	64	25%	100%
	Civil Servants	6	2,37%	3	1,19%	2	0,8%	0	0,00%	1	0,40%	2%
	Private Sector Employee	10	3,95%	4	1,58%	3	1,2%	0	0,00%	3	1,19%	4%
	Entrepreneur	7	2,77%	0	0,00%	0	0,0%	0	0,00%	0	0,00%	0%
	Retiree	1	0,40%	0	0,00%	1	0,4%	0	0,00%	0	0,00%	0%
	Students	226	89,33%	114	45,06%	43	17,0%	11	4,35%	58	22,92%	89%
	Others	3	1,19%	8	3,16%	0	0,0%	0	0,00%	2	0,79%	4%
	Location	253	100%	129	51%	49	19%	11	4%	64	25%	100%
	Jakarta	123	48,62%	66	26,09%	23	9,1%	7	2,77%	27	10,67%	49%
	Bogor	19	7,51%	8	3,16%	3	1,2%	1	0,40%	7	2,77%	8%
	Depok	52	20,55%	28	11,07%	8	3,2%	1	0,40%	15	5,93%	21%
	Tangerang	30	11,86%	17	6,72%	7	2,8%	0	0,00%	6	2,37%	12%
	Bekasi	29	11,46%	10	3,95%	8	3,2%	2	0,79%	9	3,56%	11%

No	Variable	Total		Complain Behaviour									
		Number	%	Passive	%	Voicers	%	Irrates	%	Activist	%	Total (%)
7	Marital Status	253	100%	129	51%	49	19%	11	4%	64	25%	100%
	Single	238	94,07%	122	48,22%	45	17,8%	11	4,35%	60	23,72%	94%
	Married	15	5,93%	7	2,77%	4	1,6%	0	0,00%	4	1,58%	6%
	Others	0	0,00%	0	0,00%	0	0,0%	0	0,00%	0	0,00%	0%
	Types of Customer Segmentation based on RFM	253	100%	129	50,99%	49	19,4%	11	4,35%	64	25,30%	100%
	The Best Customer	5	1,98%	2	0,79%	2	0,8%	1	0,40%	0	0,00%	2%
	Most Loyal Customer	79	31,23%	44	17,39%	14	5,5%	4	1,58%	17	6,72%	31%
	Highest Paying Customer	58	22,92%	29	11,46%	11	4,3%	3	1,19%	15	5,93%	23%
	Faithfull Customer	90	35,57%	44	17,39%	15	5,9%	2	0,79%	29	11,46%	36%
	Occasional Shopper / Passive Customer	21	8,30%	10	3,95%	7	2,8%	1	0,40%	3	1,19%	8%

The study involved 253 respondents, predominantly men (77.47%), with women accounting for 22.53%. Most respondents were aged 26 or younger (92.89%), had completed high school education (77.47%), and had a monthly income of less than 1 million rupiahs (66.01%), largely due to their status as students (89.33%). Almost all respondents (94.07%) were unmarried, reflecting a young demographic. Jakarta was the primary residence for 48.62% of participants. The study identified five customer segments within MSMEs 4.0: "faithful customers" (35.57%), "most loyal customers" (31.23%), "occasional shoppers" (31.22%), "highest paying customers," and "the best customers" (1.98%). These segments revealed varying levels of engagement and loyalty.

Regarding customer complaints, four main categories emerged: passive (51%), voicers (19%), irates (4%), and activists (25%). Men tended to exhibit passive behavior (37.94%), while women showed higher activist tendencies (5.53%). Younger respondents displayed significant activism (23.32%) alongside passive (47.83%) and voicing behaviors (17.4%). Educational attainment and income levels influenced complaint behaviors, with higher education and income correlating with proactive tendencies. Urban residents, particularly in Jakarta, showed increased activism (10.67%), while students dominated the passive (45.06%) and activist groups (22.92%). Single individuals were more likely to be passive (48.22%) or activists (23.72%), and "faithful customers" and "most loyal customers" demonstrated higher complaint activities compared to "occasional shoppers."

Understanding Passive Consumer Complaint Behavior in MSMEs 4.0

Gender has proven to provide distinct patterns in buying decisions (Lin et al., 2019; Tarka et al., 2022). The findings in the study indicate that most MSMEs 4.0 customers are younger males with passive behavior. This study's results align with research that states that men tend to be silent and keep to themselves when they feel dissatisfied (Hasmarlin & Hirmaningsih, 2019). This finding is also consistent with the results of research that states that consumers in Asia/Southeast Asia/Indonesia do not belong to groups that are open and critical in expressing their dissatisfaction (Hariyadi, 2017), they tend to be silent and the real action seen over this dissatisfaction is to decide that they will no longer buy certain products

that disappoint (Hasmarlin & Hirmaningsih, 2019). Male MSMEs ' reluctance to lodge formal complaints is due to a lack of trust in the efficacy of such actions, and they also prefer to maintain harmony, which outweighs the perceived benefits of voicing dissatisfactions (Simanjuntak & Shahirah, 2024). Moreover, previous research also emphasized that MSMEs often lack a structured mechanism for handling complaints, further discouraging male customers from engaging (Bari & Widhaningrat, 2023).

From an age point of view, most young consumers are significantly influenced by social media and digital marketing strategies when making purchasing decisions (Johnston & Michel, 2008). Younger, financially dependent customers are likely to express dissatisfaction due to a perception that their complaints will not be taken seriously, particularly in online setting type of communication (Vijay, 2020). The prevalence of voicers and activists also suggests that young male customers are particularly engaged in communication and advocacy. This highlights the need for MSMEs 4.0 to maintain open feedback channels and provide responsive customer service to address their concerns (Johnston & Michel, 2008).

Income distribution data reveals that most respondents earn less than 3 million rupiahs monthly. This does not necessarily indicate poor economic backgrounds. Based on the age and occupation data, most respondents are still relatively young and still students. This indicates that most MSME customers are students, a group that relies on stipends from parents as their primary income, although some might engage in some form of employment (Chongcharoensiri, M. W. & Teerakapibal, 2021). Educational attainment can shape perceptions of consumer behavior (Trivedi & Teichert, 2019); this aligns with research results that emphasize low-income consumers are highly price-sensitive and value-oriented (Mariani et al., 2022). Their passiveness in expressing complaints

Combined with educational attainment, where most respondents are students, indicates that most MSME respondents are early adopters of new technology and more likely to engage with brands that align with their values and lifestyle choices (Donthu et al., 2021). While data shows that most respondents are high school graduates, this does not extend to their educational level since undergraduate students pursuing higher education might also fall under this category. (Shams et al., 2020) found that highly educated customers are often more aware of their rights and more likely to engage in complaint behavior. Although they tend to be more forgiving of product or service flaws, given their lower expectations and limited financial investment in these transactions (Susanti et al., 2021).

The study findings on marital status indicate that many MSMEs customers are unmarried. This customer group prioritizes convenience and social validation (Jansson et al., 2017). This also align with research stating that young, single individuals, especially students are often drawn to online purchasing platform due to the convenience and personalization offered (Bhardwaj, 2020). Interestingly, despite high engagement in digital transactions, this demographic tends to exhibit passive complaint behaviour (Simanjuntak & Shahirah, 2024). The majority of a passive type of complainant can be attributed to several factors, such as low financial stakes (Susanti et al., 2021), or they might prefer to maintain harmony and feel that it is not convenient to openly express their dissatisfaction due to the inconvenience it may cause (Dhanalakshmi, 2024; United Nations ESCAP., 2022). While some single young male who often operate on a limited budget or dependant on parental support may not prioritize formal complaint channels, they are more likely vent their dissatisfaction informally through social media or word of mouth (Tinonetsana, 2023; Vijay, 2020).

MSMEs in the digital era must also recognize the dynamics in their customer segmentation and behavioral insight (Ramadhian Agus Triono Sudalyo et al., 2024). Research finding suggest that most of MSMEs 4.0 customers are either faithfull or loyal, while some are willing to pay more even if they are not included in the loyal or faithful segments. Faithful customers which are the majority of MSMEs respondents might not necessarily provide MSMEs with highest financial contributions (Mujianto et al., 2023), but they provide steady, repeat business (Saad et al., 2022) and oftenly connected emotionally to the brand (Rahayu, 2024; Zahran et al., 2022). The data shows that this type of customer segments mostly show passive complainant behaviour. Previous research stated that faithful customer may hesitated in voicing their dissatisfaction formally, especially with small scale business such as MSMEs (Barbosa, 2024).

Furthermore, loyal customer might act similarly. Their loyalty not automatically eliminate any complaints, but they often believe that minor issues do not warrant a formal complaints, expecting the business to address problems proactively (Vijay, 2020), due to their emotional bond with the business (Lukitaningsih et al., 2023).

Handling of Digital MSME Consumer Complaints under Indonesian Consumer Protection Law and Sharia Principles

This research provides an overview of customer segmentation and consumer behavior patterns in the context of MSMEs 4.0, utilizing RFM (Recency, Frequency, Monetary) analysis to identify five key customer segments. The findings provide an interesting perspective on how MSMEs (Micro, Small and Medium Enterprises) can improve customer relationships through a deeper understanding of customer loyalty and passive complaints. In this context, we can analyze the findings through two perspectives: Indonesian consumer protection law and Islamic law (sharia).

In Law No. 8/1999 on Consumer Protection, consumers are given the right to obtain clear, correct, and honest information about the goods or services they purchase. Based on the findings of this study, the most numerous customer segment, namely Faithful Customers, although not always making the largest financial contribution, has a key role in the sustainability of MSMEs' business through consistent repeat purchases. Therefore, it is important for MSMEs to ensure that faithful customers receive the service they are entitled to as consumers, which is quality service that meets their expectations (Hasibuan et al., 2022; Pramudya Ananda et al., 2024).

The research findings that show passive complaints among MSMEs 4.0 consumers are very important to analyze in the context of the Consumer Protection Law. Article 4 of this law states that consumers are entitled to goods or services that are in accordance with the quality promised and have the right to file a complaint if the goods or services received are not in accordance. Passive complaints found among consumers, especially the Faithful Customers segment, can add to the challenge for MSMEs in identifying service issues before they develop into greater dissatisfaction or loss of customer loyalty. This suggests that an inadequate grievance mechanism can worsen relationships with customers, even if they do not make a formal complaint. Therefore, MSMEs need to develop more effective and preventive feedback collection strategies, including through digital channels that make it easier for consumers to lodge complaints without fear or embarrassment (Alamsyah et al., 2024; Ruytenbeek & Decock, 2024).

In the context of consumer protection law in Indonesia, the phenomenon of passive complaints among consumers leads to a paradox. Although consumers have the right to file a complaint (Article 4 of Law No. 8/1999), they choose not to utilize the mechanisms provided. This suggests that existing grievance mechanisms may not be effective enough or are not valued by consumers. This passive complaint may also be due to distrust of the existing grievance system or a lack of understanding of how their rights can be exercised (Berry et al., 2018). This leads to a big question: are consumer protection regulations in Indonesia effective enough to encourage consumer participation in the complaint process? Or is there a gap between regulation and implementation in the field that makes consumers feel that they are not getting real benefits from their rights?

In addition, passive complaints can potentially damage the long-term relationship between MSMEs and their loyal customers. In the short term, MSMEs may not be aware of their customers' dissatisfaction, but in the long term, this could lead to a more serious decline in loyalty. This is contrary to the basic principles of the Consumer Protection Law, which emphasizes prompt and efficient dispute resolution. In this context, MSMEs need to consider more inclusive and responsive grievance mechanisms, and delve deeper into how consumer culture in Indonesia affects the way they interact with businesses.

Research also shows that the consumer demographics of MSMEs 4.0 are largely made up of young, single, males under the age of 26, most of whom are college students with limited incomes who depend on parental funds. This creates a unique dynamic in their complaint behavior. This group, while digitally active, is more likely to prefer to avoid formal confrontation and prefer to express their dissatisfaction through social media or discussions with friends. In this regard, consumer protection policies in Indonesia

require businesses to provide easily accessible complaint channels and educate consumers on their rights to obtain reimbursement or remedies in case of inadequate service. Thus, education on consumer rights is still very much needed. Many young consumers may not fully understand their legal rights and tend to choose more informal channels to express their dissatisfaction, such as social media (Özsoy & Bak, 2021). This also indicates that MSMEs, despite their digital transformation, do not fully understand the importance of continuous and structured consumer education.

MSMEs must develop accessible and non-confrontational feedback mechanisms to address customer complaints effectively. Proactive strategies, such as surveys, direct communication, and digital platforms, can help identify service issues early. From the perspective of Islamic law, MSMEs are obliged to uphold justice (*al-'Adl*), transparency (*al-Bayyina*), and deliberation (*syura*) in their transactions. Providing clear product information, resolving disputes through respectful dialogue, and ensuring fair treatment for emotionally loyal customers are essential to align business practices with Islamic values. These measures promote trust and satisfaction while safeguarding the rights of consumers, particularly those with long-term loyalty.

This study underscores the importance of monitoring and addressing passive complaints, which are prevalent among young customers who often express dissatisfaction informally or on social media. MSMEs should adopt ethical responses based on the principles of justice (*al-'Adl*) and benevolence (*al-Husnu al-Zhan*), ensuring professional communication. Aligning customer engagement strategies with both Indonesian consumer protection laws and Islamic ethics is critical. By fostering fairness, transparency, and respect for consumer rights, MSMEs can maintain customer trust, enhance satisfaction, and ensure business sustainability in an increasingly digital environment

Conclusion

This research reveals various dynamics of MSMEs 4.0 consumer behavior, highlighting the importance of customer segmentation and passive complaint patterns among young consumers, particularly male, college students with limited income. Most consumers belong to the loyal customer segment, which although not always making the largest financial contribution, still plays an important role in keeping MSMEs businesses sustainable through repeat purchases. The predominant passive complaint behavior, especially among young consumers, indicates dissatisfaction that is not formally expressed, which poses a challenge for MSMEs in maintaining customer relationships. In the context of consumer protection law in Indonesia, MSMEs need to ensure effective and proactive grievance mechanisms are in place, given consumers' right to complain when products or services are inadequate. Passive complaints can damage long-term relationships if not handled properly. Therefore, MSMEs should develop easily accessible feedback channels, as well as educate consumers about their rights. From the perspective of Islamic law, MSMEs are expected to conduct business with the principles of fairness, transparency, and deliberation in resolving disputes. Islam encourages non-confrontational problem solving, respecting consumer rights and upholding ethical speech in expressing complaints, including on social media. MSMEs should maintain communication that is based on the principles of *al-Husnu al-Zhan* and *al-'Adl* (justice), ensuring customers get services that match their expectations. MSMEs 4.0 need to understand consumer behavior more deeply and adapt their service and complaint management strategies to applicable legal principles, both Indonesian law and Islamic law, to increase customer loyalty and business sustainability in the digital era.

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Conflict of Interest

This article has no conflict of interest.

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