

**A STUDY OF COMPLAINTS AND COMPLAINING
BEHAVIOUR OF CUSTOMERS OF PUBLIC
SECTOR COMMERCIAL BANKS IN GOA**

DISSERTATION SUBMITTED FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY
IN MANAGEMENT



BY
SATISH GANAPATI HEGDE

UNDER THE SUPERVISION OF
SHRI A. SREEKUMAR
READER AND HEAD
DEPARTMENT OF MANAGEMENT STUDIES

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DECLARATION

I, Satish Ganapati Hegde, do hereby declare that this dissertation titled "A Study of Complaints and Complaining Behaviour of Customers of Public Sector Commercial Banks in Goa" is a bonafide record of research work done by me under the supervision of Shri A. Sreekumar, Reader and Head, Department of Management Studies, Goa University.

I also declare that this dissertation or part thereof, has not been submitted by me for the award of any Degree, Diploma, Title or Recognition before.

MARCH 1, 1996.


SATISH GANAPATI HEGDE

A. Sreekumar
B.Sc (Engg), MBA, Fellow (IIMA).

Reader and Head
Department of
Management Studies,
Goa University.

CERTIFICATE

This is to certify that Mr. Satish Ganapati Hegde has completed the dissertation on "A Study of Complaints and Complaining Behaviour of Customers of Public Sector Commercial Banks in Goa" under my supervision.

I am fully satisfied with the work. He has therefore, my permission to submit the dissertation for evaluation for the award of the degree of Ph.D.

This dissertation or part thereof, has not been submitted for the award of any Degree, Diploma, Title or Recognition before.

MARCH 1, 1996


12/96.
A. SREEKUMAR

Day's Classification

Day (1980) suggested another classification on the basis of consumer's objectives of complaining.

They are:

1. Redress Seeking :to seek specific remedy from the seller.
2. Complaining: to communicate dissatisfaction for reasons other than seeking remedy such as to persuade others or affect future behaviour; and
3. Personal Boycott: to discontinue purchase.

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Singh (1988) argued that the preceding CCB taxonomies have entirely different bases for categorisation. He assessed the validity of the current operationalisation and taxonomies using data from different and independent CCB situations (grocery, medical, auto repair and banks) and found, that none was an adequate representation of the empirical observation. The following figure depicts the CCB taxonomy proposed by Singh, (1988).

Dedicated
to the Memory of
My Father

ACKNOWLEDGEMENT

The present work is the result of help, guidance and cooperation of many, besides my effort. Among them stands out the guidance, inspiration and expert advice of my research supervisor, Shri A. Sreekumar, Reader and Head, Department of Management Studies, Goa University. I am deeply indebted to him for his help in every stage of my research work despite his busy schedule.

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While it is not possible to mention the names of all those who have helped, I gratefully remember the help of every one in completing this work.

MARCH 1, 1996

SATISH GANAPATI HEGDE

**A Study of Complaints and Complaining Behaviour
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in Goa**

ABSTRACT

This abstract presents in brief, the contribution of the present study to the knowledge in the area of Consumer Satisfaction/Dissatisfaction and Complaining Behaviour (CS/D and CB).

The results indicate that complaining behaviour is focussed towards the branch level rather than higher levels. Service delivery has higher potential to generate complaints than service design. Complaining behaviour is determined by attribution of blame to branch /branch staff. Possibilities of redressal seem to determine complaining behaviour more than intensity of dissatisfying experience.

Demographics have no role in determining complaint intentions and dissatisfying experiences. They have increasingly higher roles in determining actual complaining and possibilities of redressal. Customers patronise the branch, if their complaints are redressed.

Customers' objective in complaining is mainly to recover the monetary loss and not to make profit.

In India, research on CS/D and CB is limited. This study contributes to the understanding of the phenomenon of complaining behaviour of customers in banks. Previous studies conducted in US and Europe found that CB varies greatly by consumer characteristics and situation. This study indicates that situational variables have greater role than demographics in determining complaining behaviour. Also, unlike customers abroad, customers of banks in Goa do not seem to complain to profit from it.

Based on the study, future researchers may concentrate on examining causes of attributions of blame, and role of cognitive variables such as personality, attitudes, etc. in determining complaining behaviour.

Managerially, the results could be used in understanding complaining behaviour and in resolving customer complaints. The results suggest a strong complaint redressal mechanism at branch level, and need for an effective institutional arrangement for obtaining customer feedback on service design.

CONTENTS

<u>Chapter No.</u>	<u>Title</u>	<u>Page No</u>
	DECLARATION	
	CERTIFICATE	
	DEDICATION	
	ACKNOWLEDGEMENT	
	ABSTRACT	
I	INTRODUCTION	1 - 11
II	REVIEW OF LITERATURE	12 - 43
III	CASE STUDIES	44 - 139
IV	COMPLAINABILITY OF SERVICES	140 - 164
V	PROPENSITY TO COMPLAIN	165 - 186
VI	COMPLAINTS AND REDRESSAL	187 - 220
VII	CONCLUSION AND DISCUSSION	221 - 236
	TABLES	237 - 273
	APPENDICES	274 - 290
	BIBLIOGRAPHY	291 - 302

LIST OF TABLES

<u>Table No.</u>	<u>Title</u>	<u>Page No.</u>
1	Consumer's Responses to Dissatisfactions as Reported by Various Investigators.	237
2	Sample Respondents and Complaint Intention(CI)	238-239
3.	Mean and Standard Deviations of Complainable Situations	240-242
4.	Classification of Complainable Situations	243-245
5.	Attribution of Blame for Complainable Situations	246-247
6.	T-Test Results: Attribution of Blame for Situations.	248
7.	Factorisation of Situations	249-251
8.	Anova Results: Differences in Propensity to Complain by Demographics	252
9.	Summary Statistics of Discriminant Analysis Between Dissatisfying Experiences and No Dissatisfying Experiences	253
10.	Standardised Discriminant Coefficient Function for Dissatisfying Experience Vs No Dissatisfying Experience	254- 255
11.	Summary Statics of Discriminant Analysis Between Complainers and Noncomplainers	256
12.	Standardised Discriminant Coefficient Function for Discriminant	

	Analysis Between Complainers and Noncomplainers	257-258
13.	Summary Statistics of Discriminant Analysis Between Customers whose Complaints were Redressed, Vs whose Complaints were Not Redressed.	259
14.	Standard Discriminant Coefficient Functions for Customers whose complaints were Redressed Vs those whose Complaints were Not Redressed	260-261
15.	Comparison of Customer Demographics Between Complained, Not complained, Redressed and Not Redressed Groups	262-263
16.	Nature of Complaints and Rank Order	264
17.	Comparison of Complaint Intentions and Actual Complaints by Rank Order	265
18.	Complaint Intentions of Customer Groups	266
19.	Customers' Responses to Dissatisfying Experiences	267
20.	Nature of Dissatisfying Experience (D.E.) and Types of Responses	268
21.	Mode of Complaining	269
22.	Mode of Complaining and Redressal/ Non-redressal	270
23.	Level of Complaineer Position in the Bank Hierarchy and Redressal -	271
24.	Post-Redressal/Non-redressal Patronage	272
25.	Redressal/Non-redressal and volume of Business	273

LIST OF APPENDICES

<u>Appendix No.</u>	<u>Title</u>	<u>Page No.</u>
I	QUESTIONNAIRE	274-286
II	BANKERS' OPINION ON PROPENSITY TO COMPLAIN	287-290

CHAPTER I

INTRODUCTION

The process of exchange is expected to benefit the buyer as well as the seller. The seller would like to earn revenue more than expenses and the buyer would like to have satisfaction more than price. The satisfaction is said to occur when the consumer achieves a cognitive state of being adequately rewarded in a buying situation.

Consumer satisfaction/dissatisfaction and complaining behavior (CS/D & CB) has been a topic of growing interest among researchers, practitioners and public policy makers. Researchers consider the study as important in the explanation and prediction of consumer repurchase intention and brand loyalty. Practitioners find it useful in understanding consumer dissatisfaction and in devising programmes to resolve consumer complaints. The nature and extent of consumer complaints in an industry seem to influence public policies with regard to consumer and social welfare.

In the present day world of competition, marketers tend to be competitive in providing satisfaction to

customers. Hence marketeers may encourage feedback about consumption experiences so that consumers' evaluation of products is known to them. Consumers, on the other hand, may resort to complaining as they would like to have their grievances redressed. As a result, there are possibilities of consumers making complaints and marketeers entertaining them.

Theoretically, consumer dissatisfaction is explained by expectation - disconfirmation paradigm, equity, attribution and experientially based affective feelings. But, a good number of studies have identified satisfied complainers, non-consumer complainers, professional complainers (who would like to profit from complaining) and complaints arising out of fear of future consequence (Jacobi and Jaccard, 1981). Therefore, it was found that all complaints do not originate from dissatisfaction. Similarly, past research also concluded that all dissatisfied consumers do not complain (Andreasen and Best, 1977). Thus, CD-CCB (Consumer Dissatisfaction - Consumer Complaining Behaviour) relationship was found to be weak.

This conclusion was intriguing from theoretical as well as managerial perspectives. The weak relation between CD and CCB has led current researchers to investigate

the role of mediating variables in determining complaining behaviour. Further, the weak relation between CD and CCB has led researchers to accept the fact that CB can be studied independent of CS/D.

Besides, past research in the area of CB is scant, unorganised, largely limited to survey methodologies and confined to American and European samples (Chiu et al., 1987). One of the studies (Villareal - Camacho, 1983) also found that the differences in CB of Mexicans and Americans were attributable to different cultural norms about complaining. No study has been conducted to explore whether there is any difference in CCB between US/Europe and India. The complaining behavior in India is expected to be different from that in US/Europe due to differences in culture. Though differences in culture and their possible impact on CB are not theoretically established in this study, the popular notion that India is culturally different from US/Europe provides the need for study on CCB in India. The other factors which would contribute to the differences in CCB are; level of consumerism, level of consumer education, the development of banking industry and the banking habits among customers in US/Europe and in India. The notion that the findings of the research conducted in different cultur-

al and economic environments are questionable on their applicability to Goan/Indian context has been a motivation for this study.

Services entail far greater consumer dissatisfaction than tangibles (Day and Bodur, 1977; Andreason and Best, 1977), yet research on CCB in services is limited (Singh, 1990). Services differ from tangibles because they are often produced and consumed simultaneously. Further, CCB in service industries is different from that in manufacturing industries because it involves communication of negative information to, and often against, the service provider with whom the customer has already developed relationship or wishes to develop it subsequently (Goodwin, 1986).

Further, past research (Singh, 1990), in general, have studied CCB variations across service categories such as health care, auto repair, banking, grocery, etc. rather than variations in service situations within a category. While study on CCB variations across service categories would help in understanding complaining behavior, the study on specific service category would enhance the applicability of findings and help in devising programmes to re-

solve complaints.

With regard to banking industry, the banker-customer relationship in India is relatively a long term one. Hence, customers may hesitate to complain or may engage in actions other than complaining directly to banks. Further, the relationship is monetary. The monetary aspect may motivate customers to complain by enabling them to specify their grievances in monetary units. Consequently, complaining behavior of customers in banks can be equally complex, if not more complex than in other service organisations. Considering all these aspects, besides being different from that in tangibles, CCB in banking services has the potentialities of having qualities different from CCB in other service industries. Therefore, study of complaints and complaining behavior of customers in banks appears to have potential to bring out new insights into the phenomenon of CCB in banking services. In order to minimise the possibilities of differences in culture across banks which would cause variations in CCB, only public sector commercial banks were chosen for the study.

A post-facto analysis on choice of Goa as the area for the study appears appropriate from different an-

gles. Goa is a heavily banked area. As on 31st March, 1992, average population per commercial bank branch was 4000 for Goa as against 11,000 (RBI, 1993) for the country as a whole. Such heavy banking is expected to create a higher level of competition among the banks. In a competitive market, customers' tendency to complain could be high. Further, the per capita GNP of Goa for 1991-92 was Rs.8096/- as against the national figure of Rs.7049/- (Economic Intelligence Service, 1993). The high per capita GNP may also lead to a higher tendency to complain among customers of banks due to better financial position.

The banks in Goa have higher level of deposits in relation to credits. As on March 20th, 1992 Credit-Deposit Ratio at all India level was 54.4% but it was 29.9% for Goa. Presumably, depositors, especially those with high amount of deposits, may have a higher propensity to complain than borrowers as the former might feel that they oblige the bank and latter might feel that they are obliged. Banks in Goa have a high level of deposits from Non Resident Indian (NRI) customers. NRI customers' propensity to complain could be high due to their exposure to better banking services abroad and privileged service and treatment promised to them by banks in India. Thus, complaining behaviour of bank

customers in Goa could be as complex as that in the rest of the country. However, choice of Goa as the area for study was based on convenience and appears appropriate for the above reasons.

Objectives

Broadly, the study attempts to understand CCB in banking services. Since the previous studies have reported weak relation between CD and CCB, the present study, rather than examining the relation, has attempted to understand CCB directly from real-life cases, complaint intentions of customers on complainable service situations and actual complaints. The study is expected to provide insights into the nature and process of complaining, complaining behavior, process of (non) redressal and post redressal/non-redressal patronage behaviour. The specific objectives of the study are as follows:

1. To understand complaints; the nature and process of complaining and the process of redressal.
2. To understand customer complaint intentions with respect to various complainable service situations.
3. To determine the predictability of complaining behaviour from customer complaint intentions.
4. To examine the role of demographic variables in determin-

ing the complaining behavior.

5. To determine the influences of redressal and possibilities of redressal on CB.
6. To ascertain the effect of (non) redressal on consumer patronage behaviour.

Research Method

Both primary and secondary data were used for the study. The primary data include quantitative as well as qualitative information. While the qualitative data were collected through case studies on complaints made, the quantitative data were collected through questionnaire method. The secondary data were collected mainly from papers published abroad as research on CCB in India is limited.

Ten detailed case studies were undertaken and the customer's as well as the banker's versions were obtained on each specific complaint. The process and content of complaints, process of (non) redressal, the customer's (dis) satisfaction about redressal and the banker-customer relationship after the (non) redressal were the main areas of investigation in case research. Both within-case and cross-case analyses were done. The tentative propositions drawn from the case studies formed a basis for choosing

variables for survey research.

Since the banking services comprise of a host of services such as advancing, accepting deposits and other services, a comprehensive list of complainable service situations was prepared to help measure complainability. Consumer complaint intentions data on service situations were used to measure complainability.

Consumers' propensity to complain was measured using the data on complaint intention and data on actual complaints made by consumers in the past. The data on consumer demographics, dissatisfying experience, actual complaints made and the redressal obtained or not, were collected through the questionnaire. The role of consumer demographics in determining dissatisfying experience, actual complaints and obtaining redressal was examined. The impact of redressal/non-redressal on consumer patronage behavior was studied. The specific methodological details are discussed in the respective chapters.

Chapterisation

The dissertation consists of seven chapters including introduction. The issues discussed in the remaining

chapters are presented below in brief.

In Chapter II, a review of research in the area of consumer complaining behaviour is done. The relevant research, specially on CCB rather than CS/D is reviewed, acknowledging the fact that the findings of the research conducted abroad are questionable on their applicability to Indian / Goan situation. The gaps in the previous research are identified and need for the study is highlighted in the chapter.

Chapter III contains the real-life case studies, giving the customer's as well as the banker's versions on each of the ten cases. The case analyses and tentative research propositions are presented in the chapter.

Complainability of various service situations in banks is discussed in Chapter IV. The chapter contains the complainable situations, their individual complainability, classification based on the nature of situations and the results of factor analysis.

Chapter V deals with customers' propensity to complain. Differences in mean propensities to complain

across different demographic categories are presented in the chapter. In Chapter V the discriminant analysis results (a) between those who had dissatisfying experiences and those who did not have and (b) between those who made complaints and those who did not make complaints, with demographics as predictor variables are also given. While the complainability and the differences in mean propensities to complain were measured using data on complaint intentions, the discriminant analyses were based on the data on actual dissatisfying experiences and complaints.

In Chapter VI, the consumer responses to dissatisfying experiences are analysed. The chapter also contains the discriminant analysis between those whose complaints were redressed and those whose complaints were not, with demographics as predictor variables. Further, the effect of redressal/non-redressal on patronage behaviour is discussed in the chapter.

The major conclusions of the study, direction for future research and the managerial implications are given in Chapter VII.

CHAPTER II

REVIEW OF LITERATURE

In this chapter, we review the literature on CCB. We start with a brief discussion on relation between CS/D and CB, and we then move on to a discussion on the findings of previous research on role of mediating variables in determining CCB. (It may be observed that currently researchers are investigating on the effect of mediating variables on CB, as CD - CCB relation was found to be weak.) Further, the gaps in the current studies are identified and the need for the present study is highlighted.

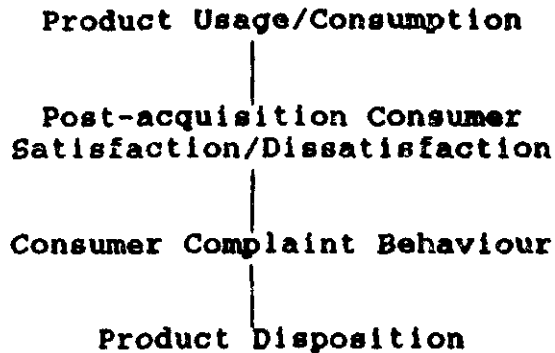
Past research in this area is scant, unorganised, largely limited to survey methodologies and confined to American/European samples (Chiu et al., 1987). To that extent the findings of the previous research are questionable on their applicability to

Indian/Goan conditions. Still, the review of literature is expected to throw light on research done in this area in the past and the directions for the present study.

The area of CS/D & CB seems to have a relatively high potential for research primarily because the literature on this has evolved recently (after 1970) and therefore it is limited (Hunt, 1977). Hunt (1977) in his review of 73 publications on CS/D & CB noted that only 12 had appeared prior to 1972. In his bibliography, he (Hunt, 1982) listed more than 500 publications.

Gronhaug and Kvitastein (1991) estimated a total of 800 to 900 published contributions in the field of CS/D & CB. In all, while it is a fact that research in this area is growing, the availability of literature is limited.

Complaining behaviour is a post-acquisition process in the buying process of goods and services. The major components of post acquisition process have been noted by Mowen (1990) as follows:



The term, product includes both goods and services. "A product is anything that can be offered to a market for attention, acquisition, use or consumption that might satisfy a want or need. It includes physical objects, services, persons, places, organisations and ideas" (Kotler, 1983). The above process implies that a complaint can originate only from those who acquire and use a product. But some researchers (Jacoby and Jacobard, 1981) have argued that CS/D and CB could originate even from those who do not acquire and use a product.

In the process of consumption of goods or services, consumers evaluate the performance against their expectations. The product performance may either confirm or disconfirm the expectations. When the perceived product performance is more or less equal to expectation, the expectation is said to be confirmed.

When the perceived product performance is not equal to the expectation, the expectation is said to be disconfirmed.

When the performance is more than the expectation, it is termed as 'positive disconfirmation' and when the performance is less than the expectation, it is considered as negative disconfirmation. Generally, negative disconfirmation is more likely to lead to complaints. Oliver (1983) described the relationship between expectation, performance and satisfaction as follows:

Expectation, Performance and Satisfaction

Perceived Performance Relative to Expectation	Expectation Level	
	Below Minimum Desired Performance	Above Minimum Desired Performance
Better	Satisfaction	Satisfaction
Same	Non-Satisfaction	Satisfaction
Worse	Dissatisfaction	Dissatisfaction

In judging the performance of a product, the consumer compares a set of performance outcomes to the outcomes that were expected for the item. Obviously,

satisfaction/dissatisfaction is determined by the perceived performance vis-a-vis the level of expectation.

The expectation-disconfirmation paradigm is only one of the approaches to consumer dissatisfaction. Jacoby and Jaccard (1981) identified satisfied complainers, non-consumer complainers and complainers who were influenced by fear of future consequence rather than perceived dissatisfaction. They also categorised some complainers as professional complainers who wanted to profit from complaining. Therefore, they included such dissatisfactions which might not be perceived but expressed as 'purported dissatisfaction'.

The initial theoretical approach of expectation - disconfirmation as the origin of complaints is not sufficient to explain CS/D and CB. All complaints may not result from perceived dissatisfaction. Therefore, a variety of additional theoretical approaches have been used to explain the consumer satisfaction/dissatisfaction. These include equity theory, attribution theory and experientially based affective feelings (Mowen, 1990). While all these theories are based on perceived performance, the actual performance of a

product has been suggested as a possibility in determining CS/D (Oliver and De Sarbo, 1988).

In one of the attempts to conceptualise CCB, perceived consumer dissatisfaction (CD) was posited as a significant predictor of CCB (Landon, 1977). As has been noted, all consumer complaints may not necessarily originate from CD (Jacoby and Jaccard, 1981). As all complaints may not originate from CD, all CD may not result in complaints as well. Adreasen and Best (1977) in a survey of 2400 households revealed that :

1. one in every five purchases of products and services resulted in consumer dissatisfaction with something other than price;
2. less than half of these perceived problems elicited complaints to producers and others; and
3. one in three of the complaints ended with unsatisfactory resolution of the problem; corroborating the above conclusion.

As noted earlier, evaluation of dissatisfaction is more dependent on perception than reality. Satisfaction or dissatisfaction is defined as

the buyer's cognitive state of being adequately or inadequately rewarded in a buying situation for the sacrifice he has undergone (Howard and Sheth, 1969) which was adopted by Bodur (1977). Thus, satisfaction is not determined by the 'objective reality' of the purchase situation but by how the consumer perceives it (Bodur, 1977).

Review of literature on CS/D per se is not done as the present study focusses on CCB rather than CS/D. This study neither measures CS/D, nor examines the relation between degree of dissatisfaction and complaining behaviour.

When a consumer perceives dissatisfaction, a number of actions are available to him/her. They range from taking no action at all, through discussing the complaints with family and friends to complaining to the retailer or other institutions within the marketing channels to actions through consumer protection agencies or the court of law (Richins, 1979). A brief account of typology of consumers' responses to dissatisfaction is presented.

Typology of Consumer Complaints

CCB research suggests that complaint behaviour is a complex phenomenon which varies greatly by consumer and situation (Halstead, 1990). As noted previously complaints may occur from dissatisfied consumers, satisfied consumers and even when no purchase is involved.

Definition of Complaint

Viewed from this angle, the definition proposed by Jacoby and Jaccard (1981) appears appropriate for the purpose of this study. In their definition, complaint is looked as communicating something negative. They defined a consumer complaint as "an action taken by an individual which involves communicating something negative regarding a product or service to either the firm manufacturing or marketing the product or service or to some third party entity such as the Better Business Bureau or the Federal Trade Commission (Jacoby and Jaccard, 1981, P. 6).

For the present study, a complaint may be defined as individual customers' communicating something negative about banking service either to the branch or to the higher levels or to some third party entities such as court of law, the Consumer Disputes Redressal Forum or any voluntary consumer agency.

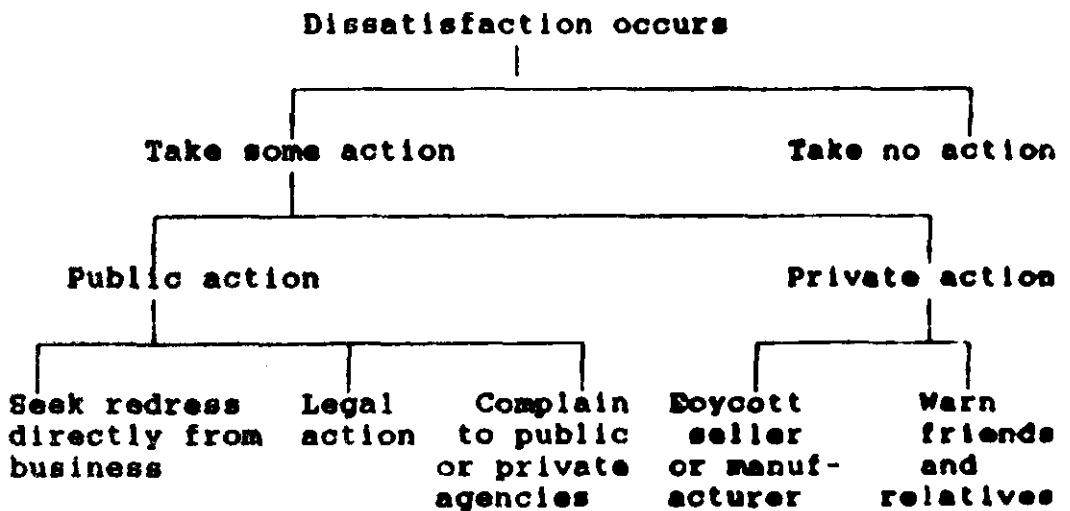
They further described complaint as 'basic' Vs 'involved'. Basic complaints involve redress which is limited to the value of the product or service (such as a refund or exchange). Involved complaints include compensation beyond the value of the product, as in a suit for damages. It may be noted that Jacoby and Jaccard's (1981) definition includes public actions and does not include private actions (described later in the chapter). Therefore, Singh and Widing (1991) distinguished between CCB and CCR (consumer response behaviour). CCR is broader than CCB, as apart from public action it includes responses like switching patronage and spreading negative word of mouth.

CCR is comprehensive for it includes all possible responses to dissatisfaction. But, in this study, a complaint is defined to include only public

actions, as culturally Indian/Goan consumer would consider only a public action as complaint. However, a study of consumer responses to dissatisfying experiences is also done so that comprehensive CCR taxonomies for banking services, if possible, could be evolved.

Day and Landon's Classification

Day and Landon (1977) proposed a two level classification which distinguished first a consumer's actions from no - action responses. The second level of classification is between public and private actions. The following figure shows the classification.



Day's Classification

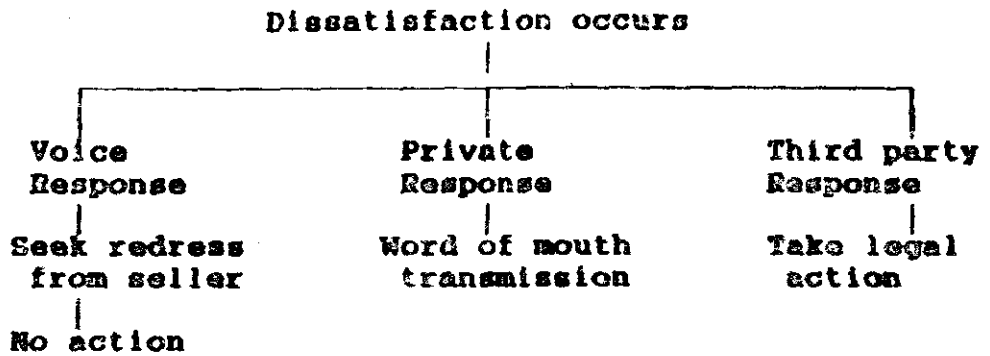
Day (1980) suggested another classification on the basis of consumer's objectives of complaining.

They are:

1. Redress Seeking :to seek specific remedy from the seller.
2. Complaining: to communicate dissatisfaction for reasons other than seeking remedy such as to persuade others or affect future behaviour; and
3. Personal Boycott: to discontinue purchase.

Singh's Classification

Singh (1988) argued that the preceding CCB taxonomies have entirely different bases for categorisation. He assessed the validity of the current operationalisation and taxonomies using data from different and independent CCB situations (grocery, medical, auto repair and banks) and found, that none was an adequate representation of the empirical observation. The following figure depicts the CCB taxonomy proposed by Singh, (1988).



Singh (1988) argued that the three-dimensional view of CCB has the potential to provide better explanation and predictions of CCB. Voice CCB is directed to objects external to the consumer's social circle (i.e. informal relationships) and are directly involved in the dissatisfying exchange (eg. retailer, manufacturer). The 'no action' responses are included in this category because they appear to reflect feelings toward the seller. The third party response includes objects that are external to the consumer, as in the voice CCB, but they are not directly involved in the dissatisfying transactions (eg. legal agencies, news paper, etc.). Finally, for the private CCB response the objects are neither external to the consumer's social circle nor are they directly involved in the dissatisfying experience. (eg. friends, relatives etc.).

The conceptualisation and classification of CCB provide an account of what constitutes a complaint and what are the sets of action (s) available to consumers. However, the classification would be restrictive and inadequate if consumer's response (s) to a dissatisfying experience is (are) not studied. Various alternative courses of action available to consumers (in auto repair) include the following (Singh, 1988).

- CCB1- Forget about the incident and do nothing.
- CCB2- Definitely complain to the store/ manager on your next trip
- CCB3- Decide not to use that repair shop again.
- CCB4- Go back and call the repair shop immediately and ask them to take care of your problem.
- CCB5- Speak to your friends and relatives about your bad experiences.
- CCB6- Convince your friends and relatives not to use that repair shop.
- CCB7- Complain to a consumer agency.
- CCB8- Write a letter to the local newspaper about your bad experience.
- CCB9- Report to the consumer agency so that they can warn other consumers.

CCB10- Take some legal action against the repair shop/manufacturer.

The above CCB alternatives may be adopted by a consumer either in single or in combination of more than one. In understanding CCB the alternatives listed above seem to be appropriate. Therefore, the above CCB alternatives (For details, refer Chapter VI) than a posterior classification are used because they provide clear and precise response alternatives to the consumer.

Definition of Complaining Behaviour

Complaining behaviour has been defined as a response to dissatisfaction, as a problem solving process and as a form of negative feed back to the marketer or manufacturer (Jacoby and Jaccard, 1981; Fornell and Westbrook, 1979). It is generally agreed that dissatisfaction is not sufficient to cause complaint behaviour, especially public action (Gronhaug and Zaltman, 1981; Grabicke et al., 1981; Krishnan and Valle, 1979). Complaining behaviour may be defined as a set of actions which could have triggered from dissatis-

faction. Obviously, complaints need not necessarily originate from dissatisfaction and may also vary in terms of response behaviour.

Numerous studies examined the determinants of CCB. The conceptual model of Day and Landon (1977) identifies three broad categories of determinants. They are; market-related factors, consumer related factors and situation related factors. This was also supported by other researchers (Day et al., 1981; Jacoby and Jaccard, 1981; Day and Landon, 1976).

Market Related Factors

At least 5 variables associated with market related factors influence whether a consumer complains. These are: (a) the reputation of the seller; (b) ease of access; (c) the firm's willingness to provide redress; (d) the customer's perception of the store's intentions and the number of available sellers (Halstead, 1990).

The five variables on market related factors determining the propensity to complain seem to have

little applicability to the present study. The reasons are:

1. The present study does not deal with a comparison of the complaining behaviour of customers of public sector commercial banks to that of customers in some other product or service organisation. Therefore, the variables such as reputation of the seller, the ease of access, the firm's willingness to provide redress, customer's perception of firm's intention or the number of sellers operating in the market can not be evaluated properly for lack of comparison.
2. Amongst the public sector commercial banks, it is reasonable to assume that all the banks are operating more or less in similar conditions. Hence consumers' perception of market related variables across banks may not vary much. So, the variables may not have much influence on propensity to complain due to inter-bank similarities.
3. Further, the results of the previous research do not differ greatly and therefore the issue may be considered as closed for research.

Consumer Related Factors

The consumer related variables affecting propensity to complain include (a) personality (b) attitudes (c) motives (d) values (e) level and sources of information (f) life style and (g) demographics. Research on each variable is discussed below in brief.

Personality

So far as personality as a variable affecting propensity to complain is concerned, there are two sets of findings. According to Wall et al. (1977) and Fornell and Westbrook (1979), consumers who complain tend to be more self-confident and assertive. Some consumers have high tendency to complain across all product categories (Day and Landon, 1976). On the other hand Bearden and Teel (1980) did not find a significant positive relationship between self-confidence and tendency to complain. Personality characteristics such as dogmatism and locus of control are weakly related to complaining behaviour (Seattle and Golden, 1974; Zaichkowsky and Liefeld, 1977).

Consumer's Attitudes

Barnes and Kelloway (1980) found that consumer's attitudes towards business and government are somewhat related to the complaining behaviour. Interestingly, complainers are not proponents of consumer organisations nor do they have more negative attitudes towards business than non-complainers (Moyer, 1985). Higher levels of complaint intention (Bearden and Crockett, 1981), self reported complaining behaviour (Richins, 1981) and decision to seek third party redress (Singh, 1988) were found among those who have positive attitude towards complaining.

Motives

Landon (1977) listed seven motives which might influence a consumer to complain. According to him, consumers complain:

- in order to help themselves;
- in order to help others;
- in order to help the firm;
- in order to get even;

- in order to get pleasure;
- in order to obtain an apology; and
- in order to obtain further information.

Values

If consumers perceive that the time required to be spent for complaining could be better used doing something else, the tendency to complain could be low. Stokes(1974) and Feldman (1976) in their analyses of complaint letters indicated that complaining was much more prevalent among individuals with spare time.

Level and Source of Information

Adequate product information (Wali et al, 1977) and information on how to lodge complaints (Day and Landon, 1976) have been found to give consumers a higher tendency to complain. Moreover, complainers also tend to seek more information than non-complainers (Moyer, 1985).

Life Style

No kind of relationship was found between life-style and complaining behaviour. However, Waxland et al (1984) found a significant correlation between level of community involvement and complaining.

Demographics

CCB studies have focussed on a number of demographic variables like age, education, income, occupation, sex etc. as characteristics of complainers. The following are the major findings:

Socio-demographic Characteristics and Propensity to Complain

Demographic Characteristics	Relationship	
	Significant	Not Significant
Age	Granbois et. al. (1977) Day and Landon (1976) Miller (1973) (Those who are in the age group of 25-40 years have high propensity to complain)	Pfaff and Blivice (1977) Landon and Emery (1974) Gronhaug (1977) Thomas and Shuptrine (1975) Zaichkowsky and Liefeld et. al. (1975)
Income	Liefeld et. al. (1975) Gronhaug (1977) Warland et. al. (1984) Moyer (1985) Morganosky and Buckley (1987) Handy (1977) Wall et. al. (1977) Warland et. al. (1975)	Granbois et. al. (1977) Thomas and Shuptrine (1975)
Education	Pfaff and Blivice (1977) Thomas and Shuptrine (1975) Landon and Emery (1974) Stockes (1974) Liefeld et. al. (1975) Warland et. al. (1984) Moyer (1985) Morganosky and Buckley (1987)	Handy (1977) Gronhaug (1977) Granbois et al. (1977) Wall et. al. (1979) Thoreli and Pur (1977) Warland et. al. (1975)
Occupation	People in managerial and professional occupations have high propensity to complain: Liefeld et. al. (1975) Gronhaug (1977) Moyer (1985)	Granbois et. al. (1977) Thomas and Shuptrine (1975)
Sex	Granbois et. al. (1977) Gaedeke (1972)	Pfaff and Blivice (1977) Landon and Emery (1974) Gronhaug (1977) Thomas and Shuptrine (1975)
Social Status	Warland et. al. (1984) Warland et. al. (1975)	Wall et. al. (1977)

Relatively, all the consumer related factors, except the demographic variables, are subject to manipulative responses by consumers. In other words the variables like personality, attitude, motives, values, lifestyle and level of information with consumers are more susceptible to manipulation by consumers while responding to researchers. Consequently, conclusions may be invalid. However, the demographic variables are precise and hence the possibility of providing reliable information is relatively high. For example, a respondent cannot manipulate his/her response on sex. Therefore, on account of two reasons further investigation on demographic variables seems necessary. One, a wide variation exists in the findings of the previous research and hence a study on relationship between demographics and complaining behaviour on Indian samples is necessary. Two, the relatively high possibility of reliability of data is likely to lead to greater validity of the findings. The fact that some researchers found demographics to be significant and some did not, indicate the possibility of demographics being determinants in certain situations. Hence, the issue is open and not closed for research in new situations,

contexts, organisational types, etc.

Situation Related Factors

Propensity to complain is also influenced by situational factors. Results of previous studies with respect to certain variables are discussed below in brief:

1. The product
2. The social climate
3. The importance of the situation
4. The attribution of blame
5. Cost of complaining
6. Severity of the problem.

The Product

Day and Landon (1976, 1977) found that consumer complaining is more likely to occur when the product is expensive, durable and easily returned or repaired.

level of dissatisfaction is different. (Halstead, 1990).

Attribution of Blame

Consumers who attributed blame for a bad buying experience to manufactures, stores or advertisers were most likely to complain publicly; those who accepted blame were likely to do nothing (Krishnan and Valle, 1978).

Cost of Complaining

Richins (1981) found that complaining behaviour has inverse relationship with cost of complaining.

Severity of the Problem

Severity of the problem is assumed to be linked to dissatisfaction: serious problems will cause greater dissatisfaction. Bearden and Mason (1984)

hypothesised that complaint behaviour is positively related to perceived cost associated with unsatisfactory purchase. The respondents who reported taking public action perceived significantly greater costs than those taking no action.

Some of the early researchers (Bearden et al., 1979) assumed that an understanding of dissatisfaction will facilitate the understanding of complaining behaviour. This conceptualisation further sub divides into: (1) those who consider that complaint intensity is directly proportional to the related dissatisfaction, and (2) those who consider that dissatisfaction triggers complaints with intensities mediated by other factors such as cost involved, individual differences or attribution of dissatisfaction (Singh and Howell, 1985).

The situational factors mediate the intensities of dissatisfaction. CD was said to result from a combination of the discrepancy between expectation and performance and importance of the discrepancy to the customer (Landon, 1977). Much research in understanding CD-CCB relationship has ignored this notion about the

~~importance of the discrepancy (Singh and Pandya, 1991).~~
Results of some of the previous studies (Bearden and Teel, 1986; Gilly, 1987) contradict the assumption of higher discrepancy and importance resulting in greater chance of CCB.

Thus, results of previous research are indeterminate on higher discrepancy and importance of dissatisfaction leading to higher chances of CCB. In Indian/Goan context, the possibility of various other factors influencing CCB cannot be ruled out. These factors include tendency to avoid complaining or preference to suffer in silence on the part of the consumers, tendency to discourage complaints on the part of the bankers, non - availability of adequate avenue to complain or lack of knowledge to use the avenues, high cost of complaining, uncertainty of redressal, fear of consequences of complaining and so on.

An attempt is made in this study to understand the role of situational factors through case studies, as it was not known as to which are the variables relevant for CCB in banks in Goa. The case studies also provided a basis for selection of service situa-

tions to measure consumers' complaint intentions

Consumer Complaining Behaviour in Services

For services, neither consumers' dissatisfaction nor complaining behaviour is lower than that for durables (Day and Bodur, 1977; Andreason and Best, 1977). The summary research on consumers' responses to dissatisfaction with respect to durables, non-durables and services is presented in TABLE-1.

From the research findings (TABLE-1), it may be concluded that services are equally, if not more, prone to complaint responses from consumers. A comparative analysis by Day and Landau (1975) also shows that public action in the case of services is not lower than that in the case of durables and non-durables.

Day and Ash (1979) reported that in the case of durables and services the dissatisfaction levels are considerably higher than that for non-durables. However, studies on understanding complaining behaviour in service industries seem to be inadequate. Among service

industries, a large variation exists due to the nature of business, customer profile and level of development of the service industry. For example, the extent of customer contact is high in services such as airline and education, low in banking service and could be even absent in insurance services. Management scientists (Chase and Tansik, 1983) and service marketers (Langard et al., 1981) have noted that the extent of customer contact is an important factor in services for organisational design and classification. Therefore, results of the research in one service industry are likely to be not applicable to other service industries and hence there is a need for research in banking industry.

Research on CCB in Banks in India

Studies on complaints and complaining behaviour of customer in banks in India are limited. Vijaya Bank (1988) in a study found that percentage of customers who complained, varied across sex, occupation and income levels. Sex wise distribution of complaints showed that 12.1% of men, and 8.1% of women, had com-

plained during the past one year. Overall, complaints were made by 11.4% of the customers. Businessmen, professionals, self-employed and traders constituted a relatively higher percentage of complainants. Post-graduates made the highest percentage of complaints.

In a survey conducted for the State Bank of India in Goa (Hegde and Ramesh, 1990), only 461 (7.33) out of 6346 customers had reported dissatisfaction in the previous one year. However, only 5.6% of the customers i.e. 79.9% of the dissatisfied customers had complained.

But these studies seem unrepresentative as the samples were drawn from one bank. The present study addresses customer complaining behaviour with respect to services in the public sector commercial banks (including State Bank of India and its subsidiaries) in Goa.

Conclusion

The existing CCB research indicated that all dissatisfactions may not lead to complaints and all

complaints may not necessarily originate from dissatisfaction. Therefore, current researchers are investigating the role of mediating variables. Accordingly, this study does not examine the relation between CS/D and CB but, examines the relation between mediating variables and CCB.

Research on CCB is relatively less developed and hence further research in the area is necessary. Research on CCB in services in general and on a specific service industry in particular, is still limited. Findings from research in one service industry could be inapplicable to other service industries. Therefore, a study on complaining behaviour of customers in public sector commercial banks in Goa is considered as relevant.

The previous studies were confined to survey method. The present study adopted case method of research also, to understand the phenomenon of CCB in banking services in Goa. In this study potentialities of various service situations in banks to generate complaints were analysed as previous research did not deal in detail with CCB in specific service industry .

The market related were not considered and some situation related and consumer related factors were considered on the basis of their relevance and need for investigation.

Typology of CCB has been studied abroad. The present study attempts to explore whether typology of CCB is different for banking service in Goa and the study also deals with post-redressal/non-redressal patronage behaviour of customers.

CHAPTER III

CASE STUDIES

In Chapter II, it was observed that the literature on CS/D and CB is based on the research conducted abroad, especially in US and Europe. Cultural differences between India and the west may lead to non-applicability of the research findings to Indian situations.

Research on CS/D and CB in India is limited. In the absence of studies in India, to have an understanding into the phenomenon of complaints and complaining behaviour, ten case studies on customer complaints of public sector commercial banks of Goa were prepared.

The chapter contains ten case studies, their analysis and tentative propositions. The ten case studies are ; (1) Dishonour of Cheque (2) Rental Charges (3) Transfer of Recurring Deposit Account (4) Issue of Demand Draft (5) Dishonour of Cheque Drawn on Self (6) Realisation of Cheque Amount (7) Replacement of Soiled

Notes (8) Interest on Loan against National Savings Certificate (9) Deposit to the Public Provident Fund Account by Cheque and (10) Premature Withdrawal of Time Deposit . Since ten case studies would be inadequate for generalisation, the findings from the case studies are presented as tentative propositions. The tentative propositions formed a basis for choosing the variables for survey research.

Research Method

Case leads were obtained from the Customer Service Centre and the bank branches. Both the customer's and the banker's versions on each of the ten complaints were obtained through interview. While obtaining the opinions of the bankers and the customers, care was taken as far as possible to avoid bias, fear or favour. The respondents were initially asked about the services and complaints in banks and then about the specific complaint. Cause of complaint, process of complaining and redressal, content and process of interaction between the banker and the customer in connection with the complaints and the banker-customer relationship

subsequent to redressal/non- redressal were the main issues of investigation.

No audio-visual equipment could be used as respondents did not want to disclose their identity. However, notes were made while interviewing and detailed case studies were written immediately thereafter so that loss of information would not occur in case writing. As far as possible data were collected from customers as well as the bankers when they were free, at home or work place. Case studies were prepared from recent case leads and they belong to different banks and are on different types of complaints. The objective of case research was to understand in toto the qualitative aspects of complaints and complaining behaviour of customers of banks. As promised to respondents, their names as well as the banks' names were camouflaged in the case studies.

While collecting data for seven cases as initially planned, it was observed that a few customers had made other complaints with the public sector commercial banks. The details about the additional complaints were also collected.

Dishonour of Cheque

Customer's Version

On 2.6.1989, Suresh Bhende opened an account in Western Bank in Panaji in the name of " Sheetal Metal Industries " [SMI] of which he was one of the partners. As the Managing Director of the firm, Bhende used to take all decisions pertaining to its operation. The firm was set up with the assistance of loans from a finance corporation in Panaji . Bhende opened the account in the bank, though it was 10 kms. away from his residence, because he thought it would reduce the delay in repayment of loan as the finance corporation also had an account in the same branch.

Once Bhende deposited a cheque for Rs. 50,000/- to be credited to SMI's account. The clerk, who made the entry, wrongly credited it to some other account. Bhende had left his pass book in the bank itself. Hence, he could not verify the entry in the pass book. A second cheque deposited in favour of SMI's Account was also credited wrongly to some other account. Bhende did not check the balance in his account.

Some days later, Bhende issued a cheque in favour of the finance corporation towards repayment of the loan taken by SMI. When the finance corporation presented the cheque for payment, the bank returned the cheque without honouring it on the ground that SMI's account did not have sufficient balance. The bank neither referred to Bhende about inadequate balance nor verified the entries in the account to know the correct balance.

When Bhende visited the finance corporation, the officer told Bhende that the cheque issued by him towards repayment of loan was dishonoured. Shocked by hearing such a thing, Bhende replied, "Impossible". For Bhende, dishonour of cheque not only meant monetary loss due to normal and penal interests charged by the finance corporation, but also loss of credibility which, he said, he never allowed to occur.

Bhende enquired about the balance with the clerk who made entries in the account. The clerk maintained that the balance in his account was insufficient to honour the cheque. Bhende being quite sure, told the clerk, " Look, I had deposited two cheques much before I

issued the cheque to the finance corporation. Hence, the balance in my account has to be sufficient to honour the cheque. The finance corporation charged me penal interest from the date the installment was due for payment. This has to be reimbursed to me by the bank because it was due to the negligence of the bank that the cheque was dishonoured".

The clerk reported the matter to the branch manager. The branch manager, in turn, called Bhende for discussion. Bhende reiterated his claim for compensation of loss by the bank. The branch manager advised Bhende not to pursue for compensation. Bhende further explained to the manager that the installment of loan due for payment in July, 1989 was outstanding till September, 1989. He had suffered monetary loss as well as loss of credibility. Hence, he said he was justified in claiming the monetary loss from the bank. He told the manager, " I will write to higher authorities of your bank and also to the Customer Service Centre, if you do not redress my grievance". The branch manager further advised Bhende not to do so. Bhende shouted at the manager, "Who are you to tell me as to what I should do ? If that is the case, you compensate the loss.

Then, I will not write". Bhende felt that the manager was adamant and insensitive to his problems. Finally, Bhende told the manager, "I will show you what I can do". and he came out.

Next day, Bhende asked his clerk to make a letter to the customer Service Centre. The contents of the letter were as follows:

1. The dishonour of cheque was a clear case of negligence of duty by the branch. It was not understandable as to how the branch can dishonour the cheque on the grounds of insufficient balance, when the balance was more than the value of the cheque.
2. The finance corporation charged normal interest as well as penal interest for delay in payment of installment which, needless to say, was due to dishonour of the cheque.
3. The dishonour of the cheque also caused loss of reputation.
4. Under the circumstances, the bank should pay compensation towards;
 - a. the normal interest plus penal interest



charged by the finance corporation.

- b. damages of Rs 50,000/- for the loss of credibility

Meanwhile, the then Regional Manager of Western Bank happened to visit Mapusa for mobilising deposits. When the Regional Manager requested one of Bhende's friends (and partner of SMI) for deposits and to patronise the bank, Bhende's friend explained to him about the loss suffered by Bhende. The Regional manager advised him to suggest Bhende to complain to the Customer Service Centre. Bhende's friend suggested Bhende to complain and offered his support in getting the redressal.

The Customer Service Centre had forwarded Bhende's letter to the Regional Office of the bank. The Regional Office had in turn asked for clarification from the branch manager. The branch manager, before replying, wrote to Bhende to meet him for a discussion to sort out the problem. Neither did Bhende reply, nor did he go for discussion. He said, "It is the branch manager's problem as well, let him come. If he thinks he is a manager, I am a business man. I have my sta-

tus. When I met him, his response was not good. I didn't like it. So neither did I go nor did I write".

After some days, the clerk who made entries in the account came to Bhende's residence. Bhende found him very apologetic. The clerk said he was prepared to compensate the monetary loss. Further, he said it is going to be recorded in his confidential report and hence his career will be spoiled. He had come two or three times to Bhende's residence, but Bhende was not available. The clerk told Bhende, "I am sorry for what has happened. I have decided to sort out this problems. I have taken leave exclusively to settle this matter. Kindly withdraw your complaint without insisting for compensation towards defamation and give a letter saying that the matter has been mutually settled".

Bhende told the clerk, "You should have done this earlier. Why did you take the problem to your manager?. He has worsened the situation. You pay the interest and penal interest, I will give a letter".

The loss was compensated. Bhende felt that this was probably paid by the clerk and the officer

together. A letter was given by Bhende as desired by the clerk. Bhende said he did not want to spoil the career of an individual and hence he withdrew his complaint. After the settlement, whenever Bhende deposited any money, he used to humorously tell the clerk, "Please credit it to my account only".

Profile of the Complainant

Bhende, aged around 31 years, was from a family engaged in business. Bhende did B.Com. and joined the family business. His father and all five brothers were looking after one or the other business such as dealership, metal works, etc. His only sister was working as an officer and was married to a government officer in Goa.

Banker's Version (Vinayak's Version)*

Vinayak, the clerk who made entries in the SMI's account admitted his mistake. The entry into the

* The Branch Manager refused to comment on the issue and the officer had already got transferred to Maharashtra. Hence, only the clerk's versions could be obtained.

wrong account took place because of similarity in the names of two accounts. Sheetal Metal Industries' account was opened on a day when Vinayak was on leave. Another account under the name Shitil Metal Industries was in operation for a long time. Since the number of accounts in the branch was limited, all the staff members used to deal with the accounts by name rather than by account number. Unaware of Sheetal Metal Industries' account being opened, Vinayak credited the amount to the account of Shitil Metal Industries. The officer who checked the entries also did not notice the mistake. The mistake came to light only when Bhende complained about the dishonour of cheque.

Vinayak took the customer to the branch manager with the hope that the branch manager would come out with some practicable and mutually acceptable solution. Instead, the branch manager started advising the customer not to complain or insist for compensation for the loss. According to Vinayak, the manager must have felt it was below his dignity to apologize to a customer. Vinayak requested the manager to find out from the Regional Office whether they would permit the branch to compensate the loss to the customer. The Regional

Office replied that it was due to the negligence of the concerned clerk and the officer and, hence, the Regional Office cannot permit the branch to bear the loss. Finally, to settle the matter amicably, Vinayak decided to go to the residence of Bhende. The loss was equally shared by the clerk (Vinayak) and the officer. Subsequently, Bhende gave a letter withdrawing the complaint.

Vinayak suspected that one of Bhende's friends, who was also a friend of the Regional Manager, supported Bhende to complain and pursue it. Vinayak said that after the complaint was redressed, the relationship between Bhende and Vinayak had been quite good.

Analysis of Customer's Version

Bhende suffered monetary loss as well as loss of reputation due to dishonour of cheque. Since Bhende knew that the branch was at fault, he made and pursued his complaint strongly. Further, since the attribution of blame was to the branch/branch staff, the customer was feeling humiliated for no fault of his.

Bhende was feeling humiliated as the finance corporation thought that he had issued the cheque without balance in the account.

Therefore, the customer was trying hard to be financially and psychologically relieved by transferring the financial loss and the humiliation to the branch / branch staff. This is clear from the fact that Bhende asked for damages amounting to Rs.50,000/- against loss of credibility.

Else, Bhende might have asked for damages of Rs. 50,000/- to augment the intensity of complaint by claiming more redress than what he wanted. It could be a strategy of magnification of claim in order to finally recover from the bank at least the monetary loss. Evidence to this can be found in the fact that the settlement was made without insisting for compensation for loss of credibility.

Alternatively, when the attribution of blame for dishonour of cheque was completely accepted by the bank and the finance corporation had the understanding of the situation, Bhende's humiliation was transferred

to the branch/branch staff. Hence, there was no psychological need for compensation of defamation. In addition, the difficulty and uncertainty (such as proving in a court of law) involved in obtaining the compensation for defamation from the bank might have influenced Bhende to be realistic in claiming only monetary loss from the bank.

Bhende reported his grievance first to the branch staff/manager and then to higher level (the Customer Service Centre) and to his friend (the Chartered Account). It could be for the following reasons.

1. He did not like to complain to distant persons or entities as it would spoil his relation with the branch. He was interested in achieving redressal rather than in the act of complaining to higher levels.
2. It was easier to complain to the contact persons (branch level staff) due to accessibility and familiarity.

Bhende said he did not want to spoil the career of the employee. Bhende had expected the manager

to redress the complaint and also please his ego. When the manager started advising, Bhende's ego was hurt. This is clear from the fact that Bhende did not respond to the manager's letter nor did he meet him, when the manager told him to do so. Instead, he expected the manager to meet him.

When Vinayak, the bank clerk requested Bhende to withdraw his complaint and save his (Vinayak's) career, Bhende agreed to do so without insisting upon compensation for defamation. Possibly, when the clerk came to Bhende's residence to request for withdrawal of complaint, Bhende's ego was also satisfied. Moreover, the clerk compensated the monetary losses. Bhende might have even projected that he was strong enough to pursue the case to the extent it would harm the individual employee. Again, Bhende was driven by his ego. Else, the clerk might have brought in the issue of his career to create sympathy in Bhende's mind.

The cause of Bhende's complaint was monetary loss. It was intensified by the manager's reaction. Bhende was provoked to complain to higher levels, also because of the manager's behaviour which

Bhende considered as rude. Again, it was the clerk's behaviour which influenced Bhende to withdraw the complaint.

A satisfactory redressal seems to have influenced Bhende to improve his relations with the branch staff than earlier or to project it as better, may be to overcome traces of feelings of guilt associated with complaining. After redressal of complaint, Bhende used to humourously tell the branch staff, "Please credit into my account only". Humour seems to be used as an instrument for mitigating the ill feelings of the unpleasant past encounter.

To sum up, Bhende wanted to recover only the monetary loss and did not want to profit from complaining. When he did not get the reimbursement and moreover found the behaviour of the manager as rude, he complained to higher levels. Similarly, when the loss was compensated and the behaviour of the clerk became polite, he withdrew his complaint. Though monetary loss was the main cause, behaviour of the staff was instrumental in aggravating and subsequently in resolving the complaint. Bhende was firm about obtaining monetary loss

because he knew that his attribution of blame on the branch/branch staff was right. Still, Bhende ultimately restricted his claim to the nominal loss i.e. the monetary loss.

Analysis of Banker's Version

The branch manager's reaction to Bhende's complaint enhanced the urge to complain. Bhende obtained the support of his business partner whom he considered as strong in achieving the redressal due to his acquaintance with the Regional Manager. The need for complaining to higher levels was created by the branch. It was made stronger by the rude reaction of the manager as well as the support of the partner.

The clerk's act of explaining the difficulties personally seems to have elicited favourable response from Bhende. Probably the clerk approaching Bhende at his residence, requesting to save his career by withdrawing the complaint and explaining that he had taken leave exclusively to resolve the matter have influenced Bhende to reframe the problem as a personal

problem of the clerk. Possibly, this influenced Bhende to become considerate.

It could be even interpreted that Bhende wanted to give a hint to the branch manager that he had more respect for the clerk's words. We could also observe that Bhende did not reply to the manager's letter nor did he meet him. Further, when the clerk visited Bhende's residence to request him to accept compensation for the monetary loss and withdraw the complaint, Bhende told the clerk, "You could have done this before, why did you take the matter to the branch manager?"

Rental Charges

Customer's Version

In 1977, Raghunath Desai, hired safe deposit lockers in Dhanya Bank, in Panaji in the names of two of his daughters, Kalpa and Neetal. He hired the lockers in their names because he was to visit USA and UK, and no other male member was at home to operate the lock-

ers. While entering into agreement, the rental charges quoted by the branch were as follows:

1. Rs.93/-for three years
2. Rs.66/-for two years
3. Rs.35/-for one year.

Raghunath had accepted those rental charges. However, according to Raghunath, it was mentioned in the agreement that the rental charges would not be revised during the currency of the agreement. It could be revised, if the bank so desired, only while renewing the agreement.

For safety of the jewelry as well as to have the facility of operating the locker whenever his daughters desired, Raghunath hired the locker facility in the names of his daughters. Raghunath returned from abroad after two years. But the lockers continued to be operated by his daughters.

On 9.8.90, the bank asked the customers (Kalpa and Neetal) to pay the rental charges at the revised rates as follows.

1. Rs.200 for two years
2. Rs.100 for one year.

Raghunath was not told the reason for revising the rates. However, he paid the revised rental charges under protest and complained in writing to the manager of the bank on exorbitant rental charges. Raghunath's letter contained the following points:

1. Why should the rental charges be revised upwards by almost three fold at a time?
2. Shouldn't the bank inform customers before increasing the rental charges? The bank did not even write a letter about the proposed revision in rental charges.
3. On what basis the rental charges were fixed and revised? Was it based on 'cost plus profit'? If so, how could cost go up suddenly once in thirteen years, from 1977 to 1990. Or else, was the bank planning to make unduly high profit on its locker services.? The bank did not explain to the customers the reason for the revision in rental charges.

The bank did not reply to the letter. After a month, Raghunath wrote another letter in his letter-head, the letterhead of an advocate, to the manager with a copy to the Customer Service Centre. Raghunath said that his intention was not to write to the manager as his daughters' lawyer.

On receipt of the complaint (in Raghunath's letterhead) the bank replied through their lawyer. It was stated in the letter that the relationship between a bank and a locker-hirer was not like that between a bank and a customer. The bank revised the charges in accordance with its policies. Under the circumstances, the bank demanded the complaint to be withdrawn immediately on receipt of their letter, failing which they would take appropriate action.

The Bank's letter, specially the language, irritated Raghunath. At one point of time, he also thought of filing a complaint with Consumers' Disputes and Redressal Forum. But he was not sure of winning his case. Moreover, he felt that it might take a long time to get his complaint redressed. He enquired with another bank, a co-operative bank, about the availability of

safe deposit locker. But they were all hired out and hence were not available. Hence, Raghunath had no other alternative but to continue with the bank.

Further, Raghunath did not follow up with the Customer Service Centre as he thought it would require a lot of time and effort and that too without any foreseeable benefit. At the same time, Raghunath did not withdraw the complaint, but neither the bank nor Raghunath pursued it further.

Profile of the Complainant*

Raghunath Desai did his graduation in science and arts under the Portuguese system of education. Further, he did graduation in law. After his education, he served for six years, in a high school as a teacher. Raghunath belonged to a middle class family. His father was a land lord. He served Government of Goa as an officer for 28 years till 1979. He had the opportunity

* Even though, Kalpa and Neetal, Raghunath's daughters, were the customers, the decision to complain and pursue it was taken by Raghunath. Hence, only the profile of Raghunath Desai is given here. Kalpa and Neetal also said they would not have complained, but for the support of their father.

to work in various posts from the level of an officer to that of a Deputy Secretary. In 1979, he retired from service. At the time of retirement, his monthly pension was around Rs.2,000/-. Since retirement, he had been practicing as lawyer in District Court, Panaji.

Banker's Version (Sumant's Version)

Sumant was the manager of Dhanya Bank, Panaji during the time Raghunath made his complaint. Before commenting specifically on Raghunath's complaint, he gave his views on increased rental charges.

Previously, the bank had a policy of providing locker services at nominal rental charges, because it was considered as an additional service to attract rich customers who gave bulk of the business to the banks. Later on, when there was shift in policy from 'Class Banking' to 'Mass Banking', the pricing policy of locker service also changed. In 1989-90, the bank started following discriminatory pricing policy - the policy of charging relatively higher price for locker service as it was availed generally by rich people.

Moreover, the cost of locker service had gone up tremendously. Therefore, the bank revised rental charges substantially. Of course, it could have revised gradually in which case the customers probably would not have felt the impact.

" When Raghunath sent his complaint to me on plain paper", the manager said, "I explained to him the reasons for the increase in rental charges. Even then, Raghunath kept questioning the rationale. What can I say? "

The manager said, " The only argument of Raghunath was the sudden increase in price threefold. My explanation was not acceptable to him."

Raghunath wrote a letter, in his letterhead, to the Customer Service Centre. The Customer Service Centre forwarded the letter to the Regional Office. The Regional Office sent it to the branch with an instruction to process the complaint. Raghunath might have written the letter in his capacity as the father of those who hired the locker service, but the bank interpreted it as a threatening letter from a lawyer. Hence

the bank replied through its lawyer. The language of a letter, through a lawyer, had to be formal and legalistic.

Besides, the rental charges were not fixed for the rental period. The charges were subject to revision from time to time. Raghunath probably had the incorrect notion that the locker charges were unchangeable during the rental period. All those who hired the lockers, without any exception, were charged the same rentals.

For some time, Raghunath looked a bit perturbed and his interaction with the staff was limited. Subsequently his behaviour with the staff became normal. Raghunath continued to be a customer of the bank even after the complaint and exchange of such letters.

Analysis of Customer's Version

The decision to hire locker in the bank was taken by Raghunath on behalf of his daughters. When a dissatisfying situation occurred, Raghunath felt the need to complain as he was the one who decided to hire

the locker.

Involving himself in the act of complaining was considered essential by Raghunath. It was also expected by his daughters. Probably, the role and relationship as father were the reasons for his involvement. Raghunath felt that it would be difficult for women (his daughters) to complain and pursue the complaint. Hence, according to him, his intervention/decision was appropriate.

Raghunath complained on sudden changes, as they were disadvantageous to him. Raghunath also mentioned absence of communication to the customers prior to the revision as a justification to his complaint. Further, to show that the bank's action was unfair and he was right, Raghunath stressed that rental charges were not supposed to be increased during the rental period without the consent of the customers. Raghunath expected (or post facto he behaved as though he expected) certain socially desirable conduct from the bank. The bank's failure to do so was pointed out by Raghunath to give strength to his complaint.

Raghunath failed in achieving the desired result. Consequently, he was looking for locker services in other banks. In other words, he had expected to resolve his grievance through 'voice action'. When failed, he tried to discontinue (exit) the relationship with the bank.

Therefore, it may be said that Raghunath's intention was to achieve redressal for 'self' rather than to improve the system to benefit every customer. Given a choice, he would have withdrawn from the complaint situation to achieve the desired result than facing it. It may be said that Raghunath was reluctantly resorting to complaining.

Raghunath made his complaint first to the contact persons (branch staff/manager) possibly due to : (a) the easy accessibility to contact persons; (b) the perception that the contact persons, the immediate service providers, are responsible for the occurrence of dissatisfaction and hence they should take responsibility to resolve it and /or (c) the desire to begin with the mildest possible voice action. It could also be observed that Raghunath moved from mild voice action to

strong voice action.

Raghunath drew the attention to his personal strength as a lawyer by writing in his letterhead. Thereby he implicitly warned the branch (complainees) about the chances of their losing the game. At the same time, he did not want to give an impression that he wrote it in the capacity as a lawyer. This position was taken probably to blame the branch in replying through a lawyer. Alternatively, he wanted to achieve redressal without any complication of legal actions.

The bank's reply through lawyer might have intensified Raghunath's dissatisfaction as no redressal was likely if a legalistic approach was taken by the branch. Due to this and also due to the distasteful language of the letter, Raghunath wanted to withdraw from the complaint situation by stopping to avail the services of the branch. Raghunath might have evaluated the cost and benefit of lodging the complaint with the Consumer Disputes Redressal Forum or with the court of law and might have found it inattretive.

Raghunath's propensity to complain was

possibly influenced by his knowledge of, and degree in law. His act of writing in his (lawyer's) letterhead also provides an indication that he wanted to convey this to the branch. Raghunath was a retired person. Availability of time coupled with need for recognition prompted him to complain. His age and experience might also have influenced Raghunath to complain. Proving others wrong would give him an opportunity to project his wisdom attained through age and experience.

Analysis of Banker's Version

The branch manager seemed to have viewed the complaint written in plain paper lightly, and the complaint written in the letterhead more seriously than Raghunath intended. As a result, the former did not elicit a reply, while the latter prompted a very strong reply. Further, since the letter was forwarded by the Regional Office, the branch manager had to take it seriously.

The change in the policy of the bank, from class banking to mass banking, might have given con-

confidence to the branch manager to be legalistic in his reply. In addition, generally locker service is scarce in supply and therefore, the branch manager might have felt it would not be difficult to get those who want to hire lockers.

Moreover, Raghunath's complaint in his letterhead, despite the branch manager's explaining the rationale could have been considered as an attempt towards legal action. Else, the branch manager might have been using his reply through lawyer as a strategy to silence the customer.

However, sudden and significant revision in rental charges appears to need prior communication to the customers. Though increase in cost of service was the cause of the complaint, the scope for lodging the complaint was created because of absence of communication before such revision.

Transfer of Recurring Deposit Account

Customer's Version

Vasan wanted to transfer his Recurring Deposit (RD) Account from Rajya Bank, Kanpur branch to an Extension Counter of Bambolim (Goa) branch in August 1990. Accordingly, he gave his application to the Officer (In charge) of the Extension Counter. Subsequently, he sent three reminders in October, November and December, 1990 to the In charge. He was not prepared to lose interest due to delay in remittance of monthly installments in his RD Account. Therefore, he wanted to get his account transferred at the earliest. Whenever he enquired, the In charge used to say, "We have forwarded your application to our main branch (Bambolim). Now it is up to them to process. You can follow up with them". Vasan was of the view that since he was a customer of the Extension Counter and not of the main branch, it was the responsibility of the Extension Counter to expedite the matter and get the account transferred. He questioned, "Why should I go to the main branch? It was the duty of the Extension Counter. Hence, though the main branch was only three

kilometres away from the Extension Counter, I did not go for any follow up".

Sometime in December, 1990, Vasani happened to visit the main branch for some other work. During his conversation, Vasani asked the branch manager about transfer of his RD Account. The manager replied that it was yet to be transferred.

Meanwhile, Vasani had also written to his friend in Kanpur to follow up the matter with the Kanpur branch. His friend intimated that the account had already been transferred. Some time later, Vasani again enquired with the branch manager. The manager found that the papers regarding transfer of account were already received by the branch but by mistake they were sent to another Extension Counter attached to the same branch. The branch manager rectified the mistake and apologised to Vasani.

Banker's Version (Vernekar's Version)

Vernekar was the in charge of the Extension Counter of Rajya Bank. He was later transferred to its

Panaji branch. He was the one who forwarded Vasan's application for transfer of RD Account to the main branch.

There were frequent enquiries from Vasan about transfer of RD Account. The application for transfer of RD Account was forwarded to the main branch, what happened thereafter was not known to Vernekar. The extension counter does not do any correspondence. "Under these circumstances", Vernekar justified, "I had to tell Vasan to go to the main branch, because I did not want to mislead him". He further said, "Vasan might not have liked it, but I could not help it. He always used to shout. At times, I too must have raised my voice".

Banker's Version (Hemant's Version)

Hemant was the manager of the main branch to which the Extension Counter was attached. The reminders of Vasan were not sent to Kanpur branch for the reason that the branch was unable to find out whether transfer of the Account was already effected. The branch had

another Extension Counter where another account holder having the same name was operating an account. By oversight, the branch transferred the account to that extension counter. The manager wanted to check this possibility before forwarding the reminders to Kanpur and hence the delay.

The manager, very politely described the problem to Vasan. He apologised for the delay in forwarding the reminders. Hemant did not find Vasan aggressive. Vasan did not make any written complaint. Hemant admitted the fact that there was inordinate delay in the transfer of account. He personally felt that the in charge of the Extension Counter was not right in telling the customer to visit the main branch to follow up the matter. The account was subsequently transferred to the right Extension Counter.

Issue of Demand Drafts

Customer's Version

In January, 1991, Vasan wanted to send Rs.1200/- to his friend through demand draft. Commis-

sion-wise, it was beneficial to send three drafts of Rs.400/- each, than one draft of Rs.1200/-. Vasam requested the in charge of the Extension Counter to issue three drafts in favour of same party. The in charge refused. Vasam questioned the in charge, " How can you refuse ? Give it in writing. If you refuse to issue all the three drafts on one day, I will buy one everyday for three days. If you refuse to issue all the three drafts to me, I will buy one and ask two of my friends to buy the remaining. I have my way out, but you cannot refuse". The in charge reluctantly issued all three drafts on the same day to Vasam.

Banker's Version (Vernekar's Version)

Since Vasam deliberately tried to avoid paying commission, Vernekar said he tried to dissuade him from doing it. It was also difficult to issue three drafts due to limited staff. When Vasam asked Vernekar to give in writing as to why Vasam cannot buy three drafts, Vernekar said there is no reason why the bank should issue three drafts when one draft will do. When Vasam insisted, Vernekar issued the three demand drafts.

Dishonour of Cheque Drawn on Self

Customer's Version

In February, 1990, Vasan sent to the Extension Counter a cheque in favour of "self" through his office peon. The cheque was not honoured on the ground that the account did not have adequate balance. Vasan got wild. He took it as a prestige issue. He went to the Extension Counter immediately. He asked the in charge to check the balance in his account. Some of the credit entries had to be made in the account. He told the in charge, "Why did you dishonour the cheque before ascertaining the balance? It is a matter of prestige to me. In addition, you are talking rudely to me. I will complain against you".

Vasan complained orally on the rude behaviour of the in charge in December, 1990, and in writing in February, 1991. Within a short period, the In charge got transferred to some other branch. According to Vasan, the transfer did not have anything to do with his complaint.

Banker's Version (Vernekar's Version)

According to Vernekar, the dishonour of the cheque happened because the transaction of the previous day were entered in the account due to shortage of staff. Consequently, the cheque was sent back. Later on, when Vasan contacted personally, with his cheque all vouchers were verified and the cheque was honoured. Vernekar remarked, " It was our mistake, but there was no need for Vasan to take it as a prestige issue and shout at us. When Vasan was vociferous and the language became unpleasant, Vernekar told him, " This has happened by oversight, if you want, you complain to the branch manager".

Banker's Version (Hemant' s Version)

The manager of the main branch the got the following clarifications from the in charge and communicated them to Vasan.

1. Though initially Vasan was advised to buy only one demand draft, three demand drafts were issued later on, as desired by him.
2. Dishonour of cheque happened by oversight as posting the ledger could not be done on the same day due to shortage of staff.
3. With regard to rude behaviour, Vernekar said, "Vasan demanded everything in writing. In response, I told him to complain."

Profile of the Complainant

Vasan was from a middle class family. His father was a clerk in Indian Railways and had retired. Vasan did his M.Sc. from Hyderabad and Ph.D. from Indian Institute of Technology, Kanpur. In August 1990, he joined as lecturer in an academic institution in Goa.

Vasan strongly believed in complaining in getting work done. He felt that in India, nothing moves unless one complains: whether it was in banks, insurance, railways, post office or elsewhere for that matter. If one complains, his/her work will be done.

He considered the behaviour of the in charge of the Extension Counter as too rude. He said, "On the one hand my work was not done and on the other he was rude to me. Who will tolerate"? He did not feel that all bankers were so.

Analysis of Customer's Version

Vasan's behaviour appears to be a result of his attitude towards quality of banking services and towards complaining. He felt that the quality of service in banks was poor, but one can obtain better service by complaining. He demanded service as a matter of right. He considered providing service to customers was a duty of the banks. Therefore, he was unwilling to go to the main branch enquiring about transfer of RD account. His desire for getting the account transferred at the earliest possible, his writing three consecutive letters to the bank, and writing letter to his friend at Kanpur and also subsequently enquiring with the main branch could be interpreted as result-orientation or result oriented behaviour. Though Vasan argued with the in charge that it was the duty of the Extension Counter,

he still wrote a letter to his friend and also enquired with the main branch. This shows that he was concerned about the result while demanding it as a matter of right.

Vasan's positive attitude towards complaining and potential of complaints as in achieving the results could have been the outcomes of his approach towards services. On the one hand he considered the services in banks as poor and on the other he felt the customers would not get better service unless they complain. He was feeling that service institutions including banks in India were not proactive in rendering service to their customers. They will provide good service only reactively - they respond when customers complain.

Vasan's objective in complaining were:

1. to avoid monetary losses. (ref. Transfer of RD Account and Issue of Demand Drafts)
2. to prove to the bankers that they were at fault and hence to make them admit their mistakes. (ref. Dishonour of Cheque Issue of Demand Drafts and Transfer of RD Account)

When both these expectations were not met by the in charge, Vasam met the manager of the main branch. The manager apologised to Vasam. Though not the first objective, at least the second objective was fulfilled. Therefore, Vasam did not complain against the in charge at that time. Meanwhile, the transfer of RD Account also came through.

Vasam could not take to complaining in the case of Transfer of RD Account because he felt the in charge was not fully responsible for it. Moreover, the branch manager was apologetic about the delay. Later on, when there were incidents clearly attributable to the in charge, Vasam took to complaining. So, given a dissatisfying experience, a customer could take to complaining if the banker's reaction is rude and not likely to do so if it is not.

Analysis of Vernekar's Version

Vernekar appeared to be casual towards Vasam's complaints. Probably, Vernekar did not feel very much involved in the problem of the customer. Evidence to this can be found in Vernekar telling Vasam to go to

the main branch, in not agreeing to issue the three demand drafts and in expecting Vasan not to take the wrongful dishonour of cheque seriously.

Vasan expected from the in charge, if not redressal at least a polite response. The in charge felt that as the Extension Counter was attached to the main branch, the main branch should take care of the grievances. Further, the in charge seemed to expect that a customer should not take a banker's lapse very seriously. For instance, he said the dishonour of cheque should not have been a matter of prestige for Vasan. Thus, there were mismatches in each other's conceptions.

Vernekar seemed to consider the complaints from his or the bank's point of view rather than from the customer's point of view. He refused to issue the three DD's because the bank would lose commission and the staff had to do more work. In the case of RD Account, he did not take interest to find out the reason for the delay. In the case of dishonour of cheque, the in charge was at fault.

Analysis of Hemant's Version

Vasan's dissatisfaction was triggered Vernekar's reaction. They were also overcome by Hemant's reaction. It may be said that banker-customer interactions and relationships are factors mediating intensity of dissatisfaction and complaints.

Realisation of Cheque Amount

Customer's Version

In 1989, Parki presented two cheques to Vanijya Bank, Mapusa for collection. He had a savings bank account with them. Parki had received the cheques from a publisher towards royalty for six books he had authored. Even after a month, the amounts were not realised.

After another fifteen days, Parki came to know from the branch manager that the amounts were still not realised. After discussing with the manager,

Parki proposed to complain on the inordinate delay in the realisation of the cheque amount. " That time," Parki said, " The branch manager also suggested me to complain in writing". The complaint was addressed to the branch manger and a copy was sent to the Customer Service Centre, Panaji. The branch manager forwarded the complaint to their Bombay Office for quick clearance of the cheques. Within a few days, Parki's account was credited with the amount. The Bombay Office sent a letter of apology to Parki. The Customer Service Centre responded to Parki, saying that his complaint was forwarded to the Regional Office of the bank for needful action. Since the amount was already credited to his account, Parki did not pursue the matter.

Parki felt that the service at Mapusa Branch was good. He also felt that they gave him a special treatment probably because he was physically handicapped. He continued to avail the services of the bank as before.

Banker's Version

Satare was the manager of Vanijya Bank in Mapusa. He admitted that until two-three years ago, before banks started using courier services, there used to be inordinate delay in realisation of outstation cheques. He further said, " There was no mistake on the part of my branch in realising Parki's cheque amounts. Probably, our office at Bombay was overloaded with excessive work of cheque clearance. Hence, there was inordinate delay both due to excessive transit time and clearance time at Bombay. Later on, situation improved and it used to take around fourteen days". The manager however clarified that it was not true that he suggested to Parki to complain. Satare said, "No prudent manager will suggest to his customer to complain. However a professional manager has to accept complaints in good spirit and should try to redress them. Parki's cheque amount was subsequently realised, though a little later, and hence he did not pursue his complaint".

There was no bitterness left after the complaint was redressed, because both customer and banker knew the spirit with which the complaint was

made. There was no reflection of the past event in their behaviour. The manager expressed that there was lot of publicity in the newspaper in the recent past about opportunities for customers to express their grievances. This must have prompted Parki too, to lodge his complaint in writing.

According to Satare, his branch had very few complaints as it was a small branch. He remarked that in small branches complaints are less because customers and employees knew each other personally.

Replacement of Spoiled Notes

Customer's Version

In 1981, Parki received a bundle of notes of Rs.5000/- in denomination of Rs.20/- from Bharat Bank, Mapusa. In good faith, neither did he count nor did he check the condition of the notes. Parki said, "In Goa such checking and counting are considered as acts of mistrust. People in Goa generally do not like it".

Hence, in order not to displease the cashier, Parki did not count or check whether the notes were in an acceptable condition.

Parki went home and gave the bundle of notes to his wife. His wife, while taking out the notes realised that five to six notes were mutilated/soiled to such an extent that nobody would accept them. Next day, Parki went to the branch and requested the cashier to replace the notes. The cashier started arguing that Parki should have checked the notes before leaving the cash counter.

Irritated by the reaction of the cashier, Parki questioned him, " Do you mean to say that because I did not check the notes yesterday, you can't replace them ? I am your customer, if you have faith in me, you should believe my words and replace the notes". Even then the cashier refused to replace the notes. Parki approached the branch manager for getting his grievance redressed. The branch manager also gave a negative reply. However, the branch manager suggested to him to give the notes to the Branch with an application for replacing them. The notes had to be sent to the Reserve

Bank of India for replacement. Left with no alternative, Parki submitted the notes to the branch. The replacement was done after five-six months.

Parki commented that the staff of the branch (and all banks in general), during those days, had very scant respect for teachers. The reason he attributed was the low salary of teachers. Parki said, "The staff, I have seen, used to replace notes immediately for their friends, relatives and other customers, whom they considered important. Parki did not like the attitude of the staff and hence closed his account with the bank.

Banker's Version

Viegas was the Chief Manager of Bharat Bank Mapusa. Viegas was unable to say anything specifically about the complaint of Parki. Parki complained in 1986 whereas Viegas took over as chief manager in 1990. However, Viegas commented on the rules of replacement of notes.

1. If a customer demands replacement of soiled or mutilated notes, at the time of receiving them, it is obligatory for banks to replace them.
2. Similarly, in a bundle if some notes are to be replaced the customer has to return the bundle without opening it. If the bundle is not opened the bank has all the proof for having issued them. Once the bundle is opened, the bank does not have any proof that it had issued the notes.
3. If a customer wants replacement of notes for which the bank does not have proof that it had issued them, the notes have to be sent to the RBI for replacement. Then customer has to wait for such replacement to come through.

Viegas felt that probably Parki had opened the bundle and hence the bank could not replace the soiled notes immediately.

Profile of the Complainant

Parki came from a humble family. His family was involved in hand loom and power loom work. He was

the first member of the family to have education and go for service, a significant departure from the traditional family occupation. Educated throughout on scholarship, Parki took his M.Com. in 1968 from Karnatak University, Dharwad. He passed his M.Com. in first class with a record score of 968 in 'Costing' which, he suspected, was yet to be broken. He had expected first rank in M.Com. but he did not get. He considered it was unfair. Immediately after M.Com., he had offers from companies like Glaxo (now Glindia). Since he loved teaching, he joined a college as lecturer. He served the college from 1968 to 1977 and earned a good deal of appreciation for his teaching and other contributions.

In 1977, Centre for Post Graduate Instruction and Research (CPIR) of Bombay University at Panji was badly on the look out for a qualified teacher. He was appointed by a college, but had to teach at CPIR also. The pay scale was same as that of a university lecturer. "Like this", Parki said, "I was never after jobs, jobs were after me". He used to teach both college students as well as post graduate students from 1977 to 1982.

In 1982, he decided to proceed on study leave to complete his Ph.D. work. The Director of CPIR requested him to take classes for post graduate students even during the time when Parki was on study leave. In 1987, Parki was awarded Ph.D. by Bombay University. Parki became a Reader and he was also a U.G.C. recognised Scholar. He authored many books and earned royalty. He bought a flat in Mapusa. He lost his leg in an accident a couple of years ago but he had been performing his duties regularly and efficiently. He had no regrets for having chosen the profession of teaching.

Analysis of Customer's Version

Parki's introduction of himself gave the indication that he had a sense of high achievement in life. Parki was explaining that he was a bright student, successful teacher and eminent scholar. Further, he also was feeling that he was financially sound. In brief, his description of personal profile indicated that he was considering his achievement as high and thereby, feeling proud of it. This very feeling seemed to give a sense of ego and hence high expectation that

bankers should receive and redress his complaints without questioning them.

Parki was expecting prompt realisation of cheque amounts. When it was delayed, he wanted to complain. The attribution of blame was on either the clearing branch or the postal system. Further, his relation with the branch was good. Hence, he waited for some time in order not to spoil his relation with the branch. However, when the realisation of cheque amounts was further delayed, he had to complain though he was not very much willing. While Parki said the branch manager suggested to complain. The branch manager denied having done so. Either Parki wanted to claim he had the sanction of the branch manager (in view of his good relation with him) or the branch manager really suggested (in view of his good relation with Parki), but disowned to avoid the impression of having acted against the interests of the bank. In the situations of good banker - customer relationship, if a complaint is to be warranted either banker and customer act together or the customer tends to tacit sanction of the banker.

Parki's post-complaint relation with the

banker continued to be good primarily due to two reasons. One, the redressal was satisfactory. Two, he felt his complaint was not against the interests of the branch. Therefore, the post-redressal relationship between banker and customer is likely to be unaffected by the complaint situation, if the redressal is satisfactory and banker does not have any objection to the complaint and/or redressal.

In the case of replacement of soiled notes, Parki had expectation that it would be done immediately. In order to justify his expectation, he was referring to the issue of Goan culture. He said, "In Goa, such counting of notes would be considered as lack of trust in the banker". He started blaming the branch for not replacing the notes immediately. He also claimed to have seen the bankers doing so for a few customers who were their friends, relatives or those who gave high volume of business to the branch. He attributed the reason for the bankers' behaviour to his income being low.

It may be inferred that either the branch was discriminating against customers who had low income or Parki perceived so for his satisfaction, to justify his

action of not having checked the notes while he received them.

In both the cases , it was monetary loss which was the cause of complaint. In delay in realisation of cheque amounts, the relation with the bank, both during and after the complaint, was good. In the case of replacement of soiled notes, relation between banker and customer was affected. This in turn affected the complaint redressal. Parki demanded the banking services irrespective of rules. For him, existence of rules did not matter. If his complaint was redressed, he would consider it as due to his personal strength and if it was not redressed, he would consider it as bank's deliberate attempt to play down his strengths.

Parki's appeared to use his personal strengths for achievement of redressal. He considered his personal strengths as the means for obtaining redressal. His sense of high achievement coupled with ego seemed to influence his complaining as well as pursuing those complaints.

Analysis of Satare's Version

Bankers appear to be with customers in a complaint situation, if relation is good. They might not admit it as they are part of the system. Relation of employees with organisation is formal and impersonal and relation with individual customer is likely to informal and personal. Hence the bankers could sympathise with customers in a complaint situation but do not own it because they are a part of the system.

Analysis of Viegas' Version

Viegas' version gives information in general about replacement of soiled notes. Viegas was not the branch manager when Parki made his complaint. It could be inferred that Parki was briefed by the then branch manager on the rules regarding replacement of soiled notes. Parki did not reveal this possibly to justify his complaint .

Interest on Loan against National Savings Certificate

Customer's Version

Raikar had been a customer of Sahara Bank, Santa Cruz branch for the last several years. In 1987-88 he received a form from the Divisional Office of the bank in connection with a survey on customer service in Sahara Bank in Goa. Raikar remembered that he had expressed good opinion about various aspects of customer service such as attitude of staff, promptness of service, etc. of Santa Cruz branch. In all, he found that the service of the branch was better than that in other banks.

During 1989, Raikar wanted a loan from the bank. He decided to raise the loan against his National Savings Certificate (NSC) as he thought the rate of interest would be lower than that on over draft. Raikar said he was not informed at the time of raising the loan that the rate of interest on loan was 18%. He could not understand as to why he was kept in dark about the rate of interest. He said that he would not have availed loan, if he were informed. If the rate of

Interest was the same for both loan against security and over draft, why should one pledge instruments like NSC ? He was not able to understand and tolerate the "hypocrisy" of the bank staff. He considered it hypocritical as on the one hand they did not inform him the rate of interest and on the other, they charged him 18% interest. Meanwhile he enquired and came to know from one of his relatives, who was an employee of a public sector commercial bank, that the rate of interest on loan was lesser than 18%.

Raikar complained on the high rate of interest charged, i.e.18%, to the branch manager, Sequeira. He also complained on not informing about it at the time of raising the loan. The branch manager had put the blame for the latter on the clerk/officer concerned, but nobody in the bank was prepared to admit the mistake. Raikar's grievance remained unredressed.

On 18.9.1989, Raikar wrote a letter to the Divisional Office of the bank, with a copy to the Customer Service Centre indicating the following grievances.

1. The branch charged 18% interest on loan against

the security of NSC. What was the rate of interest under the rules of Reserve Bank of India?

2. The branch charged commission for canceling a demand draft and re-validating it. Was it proper to charge commission for this ? If so, how much?
3. The branch charged for duplicate pass book. Was it justified?

On 21.09.1989, the Customer Service Centre replied saying that his letter has been sent to the Divisional Office of the bank for processing the grievances. Meanwhile, Santa Cruz branch continued to charge 18% interest. No redressal seemed to be coming through from the Divisional Office. Raikar paid back the loan and saved the burden of further interest.

Raikar said, "I closed my loan account not because I was not informed about the rate of interest at the time of raising the loan, but because the rate was high". After clearing the loan, Raikar did not pursue his complaint. He said, " The purpose for which I wrote the letter to the Customer Service Centre no longer existed". Also, he strongly suspected that there would have been some adverse effect on the career of the

concerned clerk who prepared the loan application, if he had pursued his complaint. He said he sensed that the Divisional Office was trying to record the mistake committed by the concerned employee in his confidential report. Raikar said he had the principle that the career of a person should not be spoiled even if he/she commits a mistake. Hence he did not insist for any redressal. Instead, he gave a letter to the branch manager to consider the matter as closed.

Profile of the Complainant

Raikar came from a middle class family. His father was a social worker and he used to help those who were in distress. His father was the founder of a cooperative society in Margao, Director of Cooperative Bank, Margao and freelance writer for a newspaper. Raikar said he learned a lot from his father on hard work, sincerity and the realities of life. Raikar's brothers and sisters were all well settled. One of his brothers-in-law was working in a public sector bank.

Raikar, aged around 42, had been working as

headmaster in a High School for the last 15 years. He hailed from Margao. He also worked in Indian Navy for six years as Lieutenant. He left that job and joined as Head Master. He had been working for the past fifteen years as Head Master. He did M.A., B.Ed. and LL.B. His income was in the range of Rs.4500-5000/- p.m.

Banker's Version

It was Usgaonkar who prepared processed the loan application of Raikar. He commented on Raikar's complaint as under:

1. Loans against the security of NSC had different rates of interest. For instance, if the loan was raised for financing primary sector, retail trade, export oriented units, etc. (priority sectors), the rate of interest was low.
2. If the loan was raised for personal reasons the rate of interest was 18%. The purpose of the loan is ascertained from the information provided in the loan application.
3. Raikar wanted loan for personal reasons. Hence, as per the rules, the rate of interest was 18% and

the loan limit was 75% of the face value of NSC's pledged.

4. Raikar availed the loan knowing fully well about the rate of interest.

Usgaonkar said, " We followed the rules and regulations. But, Raikar got annoyed. What can we do ? We didn't get annoyed from his reactions." The relationship of the bank staff with Raikar continued to be good as before.

Analysis of Customer's Version

Raikar using his own logic found the rate of interest high. He said that if the rate interest was same for overdraft and on loan against security of NSC, why should one pledge NSC? To support his argument, he claimed he got it confirmed from a relative of his, who was working in a bank. (According to bankers all banks had the same rate of interest)

Subsequent to raising the loan, he must have felt that the rate of interest was high compared to tax

relief due to savings.

Raikar knew his complaint was weak to fetch any redressal. He had complained only to convey his grievances to the bank. Since he knew that his complaint was weak, he had included the other grievances such as charges for issue of demand draft and for issue of duplicate pass book. This was possibly done to augment the intensity of grievances as a whole.

Since Raikar was probably not hopeful of getting redressal, he did not have any interest in pursuing the complaint. Further, he closed the loan account to save on the interest. He also said that he closed the account not because the branch staff did not inform him about the rate of interest prior to availing the loan.

Analysis of Banker's Version

Usgoankar did not seem to have taken the complaint at personal level. He appeared to have responded objectively to Raikar's complaint. He claimed he

informed Raikar about the rate of interest prior to raising the loan. So the main charge made by Raikar was denied by him. Probably as Raikar's complaint was not a valid complaint, the branch did not take it seriously. They just informed him about the varying rates of interest for loans raised for different purposes.

Deposit to the Public Provident Fund Account by Cheque

Customer's Version

Dave received a treasury cheque towards salary arrears from the Government of Goa in December, 1987. In January, he asked the Panaji branch of Rajya bank to accept the cheque and credit the same to his PPF A/C. His objectives were:

1. To avail income tax concession by saving in PPF Account.
2. To avoid delay in crediting the Account which would have occurred had he presented the cheque for collection in his account and then deposited cash or cheque to the PPF Account.

The bank was paying interest on the balance maintained from 5th day through end of the month. Usually, the salary arrears cheque used to be received on first day of the month. Hence, most of the times, interest for the whole month was to be lost. In addition, if the cheque was deposited to his personal account and then cash or cheque was deposited to PPF Account, cheque collection charges had to be paid by Dave. The time involved in cheque collection involved loss of interest on Rs.3000/- (approximately) for one month and the cheque collection charges. Dave considered these as significant.

The bank, however, declined to accept the cheque for the reason that the rules did not permit it. Hence, Dave had to present the cheque for collection and draw a separate cheque in favour of PPF Account, as he had no other alternative. He continued to do this from January, 1988 to January, 1989. During this period, he observed that some of his friends also faced the same problem. During this period, he again approached the bank with a request for accepting such cheques. The bank gave the same reply. Dave said, "I had to accept what the bank said because it was not possible for them

to accept my request due to the constraint of rules. If rules do not permit what can be done?". Dave stopped pursuing the matter as he thought it was not permissible under rules.

In mid 1989, the Customer Service Centre, Panji had issued an advertisement in leading dailies in Goa, asking customers to write to them expressing their grievances and also suggestions, if any. Dave saw this advertisement. He wrote a complaint letter on 6.11.1989 on the non-acceptance of treasury cheques by Rajya Bank, Panaji for direct deposit to PPF Account. He quoted in his letter the reply he received from the bank that the rules did not permit acceptance of such cheques. He sought for modification in the rules, if necessary, and requested to direct the branch to accept such cheques, under intimation to him.

On 8.11.1989, "Quite fast", Dave said, "the Customer Service Centre replied stating that cheques were acceptable if they were in multiples of Rs.5/-. If they were not in multiples of Rs.5/-, balance should be paid in cash. A copy of the letter was sent to the concerned branch. Next day, Dave enquired with the

branch and came to know that the rules were changed and they would accept such cheques. Dave found the branch staff as well as the manager quite courteous. His grievance was fully redressed.

Profile of the Complainant

Dave was son of an army employee. He did his B.Sc. in occupational therapy. He travelled widely and stayed in many places during his childhood as his father was transferred frequently from one place to another. Aged around 41, Dave was working in a Government Hospital. He had been in the service of the Govt. of Goa for fifteen years. Before joining the present job, Dave worked in Aurangabad for four and half years as Occupational Therapist. He came to Goa on a higher level job. Dave belonged to middle class family. Dave said, "If customers are conscious of their rights, many improvements such as demanding better quality goods and services, revision in rules with regard to sale and consumption of goods and services and so on can be brought about. If customers are conscious, manufacturers and marketeers of goods and services are compelled

to be cautious". According to him, customers should become conscious first, to make others conscious. He was of the view that statutory bodies such as Consumer Disputes Redressal Forum can not protect the interests of the consumers so long as consumers are not alert.

Banker's Version (Surlekar's Version)

Surlekar was the clerk in the branch where Dave wanted the cheque to be deposited to his PPF account. Surlekar commented as follows.

1. Cheques were accepted even if they were not in multiples of Rs.5/-. However the deposit had to be in multiples of Rs.5/- and to comply with this condition, customers had to pay the balance in cash.
2. This had been in practice for quite a long time. It was not understandable why Dave's cheque was not accepted. There could be some other problems which Dave might have concealed.

Surlekar was of the opinion that customers

misunderstand staff for no reason. He gave an example where his friend in Mapusa branch addressed an elderly lady, as 'aunty'. The lady shouted at Surlekar's friend, "How dare you call me aunty. Do you know the meaning of aunty". Surlekar's friend was shocked to hear the reaction of the lady. Surlekar said that aunty was a simple and common form of address in Maharashtra which probably the lady did not know, her reaction was unexpected. "This is how" Surlekar said, "people misunderstand and get into complaining".

Banker's Version (Dasan's Version)

Dasan was the manager of the branch. However, Dasan was posted to the branch as manager subsequent to Dave's complaint. Dasan was unable to comment as he was not aware of it. He said he can only speak about the rules. It was the same as what Surlekar said.

Dasan held the opinion that bankers should not be taken aback by customers' complaints. The bank should work within their capabilities and constraints. He said the number of customers was increasing every

year but the staff strength is not increasing at the same rate. He asked, "How is it possible to provide same quality of service to increasing number customers, when staff-customer ratio is reducing"? He further substantiated his approach towards customer complaints. For example, the rate of interest on loans and collection charges were considered high by customers. There was a large number of complaints on this. Customers may not be knowing that the banks' overheads going up and hence these charges were necessary to meet expenses. The service charges were decided jointly by the Indian Banks Association and the Reserve Bank of India. He said the bankers in such cases had to ignore customers' complaints.

Analysis of Customer's Version

Dave wanted to deposit directly to PPF Account for monetary considerations. It is clear from his version of the case that he wanted to save collection charges and loss of interest. Dave had accepted the rules of the bank (as informed by the branch) and suffered the loss, but did not question the rules at the

branch level.

Dave was conscious of the loss he was suffering. He was waiting for the right opportunity. He complained to the Customer Service Centre when it invited complaints suggestions from the customers. Dave's Complaining behaviour appears to be rule accepting and result oriented. He reported the complaint and the response of the branch rightly and sought for changes in rules if necessary. Dave's complaint was not at personal level. He was particular in getting redressal and was objective in his approach.

Analysis of Bankers' Version

There was consistency in the opinions of Surlekar and Dasan. They felt that there might have been some other reason for not accepting the cheques and the customer might be now concealing it.

Both were of the opinion that complaints arise out of ignorance and some times out of reasons beyond control of the bankers. They also seemed to be

indifferent to such complaints.

Premature Withdrawal of Time Deposit

Customer's Version

Victor Gonsalves had a Non-Resident External (N.R.E.) Account in Kendriya Bank, Panaji. Since 1973, he had maintained a deposit of over Rs. 2,00,000/- under this Time Deposit Scheme called Money Multiplier Deposit Scheme. Under the scheme the deposit was supposed to be kept for a relatively long time and the interest was also high. Victor said, as per the scheme, if the deposit was withdrawn prematurely, the rate of interest would be lower by one or two percent and it depended on the time period left for the deposit. According to Victor, the bank, in any case, can not deny or delay premature withdrawal.

Victor had an urgent need for money for his house construction as well as for investment in real estate. When he approached the branch manager, a loan of Rs.1,41,000/- was sanctioned against the security of

his Money Multiplier Deposit Certificate (MMDC). Victor paid back the loan in time.

Subsequently in April, 1990, Victor badly wanted money to pay capitation fee for his son's admission for engineering in Bangalore. This time, Victor wanted to withdraw the deposit prematurely instead of raising a loan. Victor explained the purpose of withdrawal of deposit. The branch manager agreed to allow premature withdrawal. He asked Victor visit him the next day for payment. The manager had informed Victor on the interest to be foregone premature withdrawal. In other words the exchange of information between Victor and the branch manager was complete. All that Victor was to do was to surrender his MMDC and submit an application for the premature withdrawal.

Next day, a Saturday, Victor found the branch manager to be on leave. The manager in-charge of the bank asked Victor to fill a form, which was not given to him the previous day. Surprisingly, Victor was also asked to wait for the permission of the Zonal Office for withdrawal the deposit. Moreover, the In charge asked Victor to meet the Regional Manager with the applica-

tion, in case he wanted the money immediately. Victor said he was unable to understand the following:

1. Why should a depositor wait for the permission of the Zonal Office to get back his deposit ?
2. Why should a customer go to the Regional Office, when his business is only with the branch and not with the Regional Office ? Was it not the duty of the branch to send the application to the Regional Office, or wherever required and get it approved ?.
3. Why was he not told at the time of depositing that premature withdrawal needed the approval of the Zonal Office ?.

In principle, Victor was unwilling to go to the Regional Office. Still, in order to get the money fast, he met the Regional Manager with his application. Moreover, he wanted to know from the Regional Manager whether the approval of the Zonal Office was really necessary for a withdrawal of over Rs.2 lakhs. Obviously, Victor met the Regional Manager with the hope to get the money faster.

The Regional manager accepted Victor's application and asked him to meet him after seven or eight days. While Victor was in the Regional office, the Regional Manager consulted a colleague of his, who once happened to shout at Victor in Mapusa branch. Victor said, "I suspect the colleague must have informed the Regional manager something bad about me". The Regional Manager did not inform Victor as to what his colleague told him.

After seven days, Victor called on the Regional manager to enquire about the approval of the Zonal Office. The approval hadn't reached. The Regional Manager replied, "We have sent your application to the Zonal Office. Now it is up to them to decide". Every time Victor met the Regional Manager, he got the same reply. During these days, Victor was also meeting the in-charge of the branch. (The branch manager was still on leave). In the beginning the in charge had told Victor that they had sent the papers to the Zonal Office. After a fortnight he started telling that the papers were sent to the Central Office. Victor came to know from some reliable source that no permission either from the Zonal Office or from the Central Office was

necessary for such premature withdrawal. After a month, Victor wrote to the following authorities his grievance:

1. The Reserve Bank of India, Panaji.
2. The Customer Service Centre, Panaji.
3. The then Finance Minister, Prof. Madhu Dandavate.

The responses were as follows;

1. The Reserve Bank of India, Panaji replied after two months suggesting that the matter could be raised in the next Customer Relations Meeting of the Customer Service Center.
2. The Customer Service Centre replied stating that they have directed the complaint to the Regional Office of the concerned bank for needful action.
3. There was no response from the Ministry of Finance. Victor assumed that no one took interest in replying as Prof. Dandavate went out of office shortly after his writing.

Finally after months, the bank made the payment. Even otherwise, the deposit would have matured

in another four months. The Customer Service Centre wrote another letter to Victor regretting all lapses and inconveniences and with a request to consider the matter as closed.

Profile of the Complainant

Till 1968, Victor was working in the recovery section of the Department of Income Tax, Government of India at Bombay. In 1968, he went to Dubai, where he worked in the Health Department, looking after the administration of a hospital. In Dubai, he had his account with the Jersey Branch of Chartered bank (an island between UK and U.S.A).

The bank suggested the he keep his deposits with the Jersey branch as the interest was higher in Jersey. During his days in Dubai, he observed that the service organisations there responded promptly to customers' letters. They would always try to accede to customers' requests. "This", Victor said, "was an indication of their sense of responsibility".

Victor worked in Dubai till 1982 and then came back and settled in Goa. In 1982 when he came back, he did not have a house of his own. he was staying in Mapusa, maintaining his accounts with Kendriya Bank, Mapusa Branch. Later, when he moved to his own house in Panaji he started operating an account with the Panaji branch of the same bank. Victor commented, "I never found a sense of customer service among the staff of the bank either in Mapusa or in Panaji". He further said, "This must be the case with the employees of all public sector banks in India. They do not treat customers as V.I.P.s. They feel they are obliging customers without realising that customers are the ones who give revenue to the bank". Accordingly to Victor the quality of service in banks is too inferior to deserve any patronage by Non Resident Indians. He said, "I advise my friends and relatives who stay abroad to invest in foreign banks rather than in Indian banks". Indian banks, according to Victor are rampant with red tapism, corruption, and favouritism. This was true for not only banks, but also the Government. He cited an example of a subsidy for converting his residence into a small hotel, which he did not get for a long time. One of his acquaintances suggested bribing the concerned official

which he was not prepared to do. He became totally frustrated with the kind of situation he was experiencing in every walk of life including banking services.

Banker's Version: (Galgali's Version)

Galgali was the branch manager of Kendriya bank, Panji when Victor approached for premature withdrawal of MMD. Galgali said, "I asked Victor to come the next day, but unfortunately, I had to take leave as I was not well. The In-charge asked Victor to met the Regional manager with the application. That was how the complaint started".

The MMD was in the name of Victor's minor son. Since the deposit holder was a minor, the premature withdrawal needed an undertaking and declaration by the guardian that the money was required, and would be utilised fully, for the welfare of the minor. Further, the withdrawal needed the approval of the Central Office.

In order to avoid delay, Galgali, in an earlier instance had suggested that the loan be raised

against the security of MMD. Accordingly, Victor availed of the loan.

After some period Victor was again in need of money, this time for renovation and extension of his house as well as his hotel. He did not reveal the purpose. Instead, he said it was required for his son's education so that he could withdraw the deposit. Galgalli said " I knew that the purpose stated by Victor was not the right one. Yet, why should I hold back the customer's money if he wanted it ".

The in-charge asked Victor to fill the necessary form and requested him to meet the Regional manager. The in-charge was not prepared to take risk, and felt it was not within his powers to sanction such withdrawal. The Regional Manager sent Victor's application to the Zonal Office as the amount was much higher than he was allowed to approve.

The Zonal Office sent it to the Central Office. As a result, it got delayed for two to three months. By then, Victor had written to R.B.I., Panaji, the Ministry of Finance and the Customer Service Centre

for redressal of his grievance. Gaigali felt that if he were in the office on the day when Victor came for withdrawal he could have avoided the complaint. He also felt that the chances of a complaint increased due to excessive complaint time taken by the Central Office to process the application.

Banker's Version (Patil's Version).

Patil was the Regional manager whom Victor met with his application. Patil said, "Victor wanted to invest his money in some venture. He stated the reason as his son's education as premature withdrawal of deposit was permissible only for the welfare of the minor. Victor claimed income tax exemption on account of MMD in the bank. Hence when he wanted his deposit back, it could not be given without following the procedures as per the rules. In view of all this, I did not want to take any decision which was not within my powers'.

According to Patil, customer complaints are caused by two factors. They are: (1) ignorance of rules and regulations; and (2) malafide intentions.

He referred to the principle adopted banks that whenever a customer comes in a hurry the banker has to be cautious. The customer might pretend to be in a hurry to confuse the banker or his pretention could be the outcome of fear. for example, in a hurry a bearer cheque might get encashed to a non-genuine beneficiary. The banker also will be in problem in such cases. In order to avoid such problems, the banker is advised to check whether the customer is prepared to wait for some time.

In the case of premature withdrawal by Victor, a bond was to be signed by him (the minor's guardian) as well as by some sureties. The customer may demanded his money back but the bank had procedures to follow.

After submitting his application, Victor telephoned too many times and asked about the approval. "then", Patil justified, " I had to say that the papers were sent to the Zonal Office and the approval was awaited". Patil also came to know from the Zonal Office that the papers were sent by them to the Central Office. Victor was informed about it. When Victor questioned, "

Why did you not send my papers directly to the Central Office?", Patil quipped, "I know where I should send my office papers. Who are you to advise me? The decision of the Central Office is yet to come. You have to wait". Patil refused consulting a colleague of his as suspected by Victor.

Analysis of Customer's Version

Victor seemed to have high expectations about banking services. His exposure to better banking services abroad and/or privileged treatment promised by banks to NRI customers could have influenced his expectations. On the contrary, his experience with various services, was frustrating. Hence, the expectations and/or the frustrations would have resulted in his dissatisfaction.

Victor's complaint originated from monetary reasons and his intention to complain strengthened due to delay and behaviour of the staff. It could be inferred that Victor's behaviour was rule-questioning but result oriented. In the absence of appropriate responses from bank staff in terms of fulfilling customer's

needs or at least in terms of explaining the difficulty convincingly, such rule questioning behaviour is likely to lead to complaint situations and spoiling of relations.

Victor's behaviour was both ego-centric and result oriented. He was eager to achieve results and hence he complained to different authorities simultaneously. Probably, he wanted to achieve results by his might than by requesting the regional manager.

Analysis of Bankers' Version

This case highlights how inconsistency in responses could lead to complaint situations. Galgali said he could have avoided the complaint. The in charge of the branch did not take responsibility to meet the customer's needs. The regional manager viewed the purpose suspiciously thereby aggravating the situation.

Galgali's behaviour of sanctioning loan against MMD and promising premature withdrawal of the deposit had created expectation that the bank would

deliver the service. On the contrary, not only the customer was asked to meet the Regional Manager, much against his wishes, but also the service was not delivered. The case reflects how creation of expectation and non-delivery of service leads to a complaint.

The Bank did not seem to have consensus on a norm for withdrawal of MMD. Further, there was no coordination among bank staff in handling the situation.

Tentative Proposition

The case studies dealt with the cause of dissatisfying experiences,* the process of complaining, the process of pursuing the complaint and the post-redressal/non-redressal relationship with the branch.

While collecting data for case studies, it was observed that the customers did not consider their experiences as dissatisfaction. In their view, dissatisfaction occurs when a customer experiences a number of situations of poor quality service with the branch. Therefore, in this dissertation, the term 'dissatisfying experience' rather than 'dissatisfaction' (which is used in studies abroad) is used, as it is felt to be more appropriate.

Causes of Dissatisfying Experiences

In majority of the cases, monetary loss was evident as one of the causes of the complaint. An exception was in the case of Dishonour of Cheque Drawn on Self. Hence, to convert a dissatisfying experience into a complaint, there seems to be the necessity of a tangible loss.

Process of Complaining

Customers initially make their complaints to customer contact persons at branch level, orally and/or in writing. If satisfactory redressal is not obtained, they tend to complain in writing to higher levels. This was observed in all the ten case studies.

If the customer's relation with the branch is good, complaining to higher level is avoided. the customer would wait for a period of time before complaining to higher levels. In such situations, the customers either seek the sanction of the branch for complaining or post facto claim to have sought such sanction. On the

contrary, if the relation with the branch is not good, complaining to higher levels is resorted to even without such sanction. Therefore, a branch can facilitate or inhibit complaints to higher levels. This was observed in the case studies of Dishonour of Cheque Drawn on Self, Realisation of Cheque Amount, Transfer of RD Account, Premature Withdrawal of Time Deposit and Interest on Loan against National Savings Certificate.

Customers hesitate to complain to higher levels, especially when their relation with the branch is good. This indicates that complaining is considered as unpleasant and hence avoided, as far as possible, in fear of straining the relationship.

Customers' tendency to pursue complaints depends on possibilities of redressal. The possibilities of redressal are considered as good, when complaints are perceived valid as per the rules.

Customers have high tendency to complain on situations for which the attribution of blame is on the branch/branch staff, they tend to report their grievances to higher levels in such a way as to make the blame

attributable to the branch. This behaviour could be observed in the case studies of Rental Charges, Loan against National Savings Certificates, Deposit to PPF Account by Cheque and Replacement of Soiled Notes. In any case the target of complaint is branch /branch staff.

Customers' desire to pursue complaints made to higher levels varies by degree of attribution of blame to the branch/ branch staff. Validity of complaints as per the rules determines the attribution of blame to branch/branch staff and thereby the possibilities of pursuing complaints. We find strong desire to pursue complaints in case studies on Dishonour of Cheque, Issue of Demand Draft, and withdrawing from complaints in case studies on Rental Charges and Loan against National Savings Certificate.

If customers feel that they can not attribute blame to branch/branch staff, they tend to add other grievances while complaining, for which attribution of blame is on branch /branch staff. This is possibly done to augment the strength of complaints.

Customers tend to exhibit two kinds of complaining behaviour:

1. Rule- accepting behaviour
2. Rule- questioning behaviour

While both types of behaviour primarily originate with a desire to obtain redressal, the former accepts the rules but seeks redressal when there is opportunity to do so (ref. Deposit to Public Provident Fund Account by Cheque and Issue of Soiled Notes) and the latter questions the rationale for rules (ref. Issue of Demand Draft, Premature Withdrawal of Time Deposit, Rental Charges and Loan against Security of National Savings Certificate).

In pursuing their complaints customers follow two types of approach:

1. Ego-maintenance approach
2. Problem-solving approach

In ego-maintenance approach, customers demand redressal without much of efforts and requests from their side. In problem-solving approach customers are prepared to put effort to achieve redressal. However,

even customers having ego-maintenance approach would be reluctantly putting effort to obtain redressal. (ref. Transfer of RD Account and Premature Withdrawal of Time Deposit) Usually, rule-accepting customers follow problem solving approach and rule-questioning customers follow ego-maintenance approach.

Rude reactions of customer contact persons to complaints will intensify the customers' tendency to complain/pursue the complaints more aggressively. Bankers indifference customers' needs has high potential to generate complaints (ref. Dishonour of Cheque, Dishonour of Cheque Drawn on Self, Issue of Demand Draft and Premature Withdrawal of Time Deposit).

Process of Redressal

Customers expect redressal at branch level. If the branch is unable to provide the redressal, they expect the branch to support and sympathise with them. This expectation is high when the branch and the customer is good. Further, when prior information in changes in the terms and conditions of banking services is

likely to reduce the possibility of complaints, proper information on the process of redressal is likely to avoid the possibility of intensification of pursuing of complaints.

If the redressal is not obtained, they would either withdraw from pursuing the complaint or discontinue the services of the branch. while the former is a possibility when the response of the bank/branch is pleasant, the latter is a possibility when the response is unpleasant. When the response is unpleasant the consider complaining to third parties (Ed. Consumer Disputes Redressal Forum) subject to cost and benefit of such complaining (ref. case studies on Interest on against NSC, Rental Charges and Replacement of Soiled Notes).

When customers withdraw complaints or decide not pursue it, they express one of the reasons as the concern over the career of the employees at the branch level(ref. case studies on Dishonour Cheque and Interest on Loan against NSC).

Customers complain not to profit from com-

plaining. So, the findings of the research conducted abroad (Jacob and Jaccard, 1981) that there are professional complainers who would like to profit from complaining would not be applicable customers of public sector commercial banks in Goa. They also do not show intention to get damages beyond the monetary loss suffered by them. Hence, the categorisation of complaints, Basic and Involved, (ref. Chapter II, Section on Definition of Complaint) suggested by Jacoby and Jaccard is not relevant to complaints on public sector commercial banks in Goa. Complaining as a mechanism of getting the required service is a new phenomenon in public sector banks which were largely operating in seller's market till now. Banks started encouraging and soliciting complaints only recently. Customers are educated and exposed to complaining when banks started encouraging complaints. Therefore, the categorisation of complaints as involved where customers seek damages beyond monetary loss is not valid. Hence, so far as public sector banks in Goa are concerned, complaints may be said to be only basic where customers seek only the actual loss suffered by them.

Further, in none of the case studies we find

that the customer has approached third party entities for redressal. Therefore, the classification by Singh (1988) as third party response (ref. Chapter II, Section on Typology of Consumer Complaint) is not valid. Even in US and Europe there is tendency to avoid third party action such as seeking redress through legal action. In the present study third party action could be absent because it is largely limited to filing a case in a court of law and/or seeking redress through Consumer Disputes Redressal Forum. Since majority of customers do not have adequate resources such as knowledge of law, time and money and the expected benefit could be lower compared to the cost, seeking redress through third party action could be absent.

The relation between banker and customer at the branch level after redressal/non redressal of the complaints will continue to be good or both the parties will project it that way. This further confirms the notion that complaining is an unpleasant and guilt ridden act.

Customers' Propensity to Complain

Customers with knowledge of law have high propensity to complain. Probably knowledge of law gives them confidence to complain. In two case studies (Rental Charges and Interest on Loan against National Saving Certificate) the customers had degree in law.

Customers who are in service (all case studies except Rental Charges, Premature Withdrawal of Time Deposit and Dishonour of Cheque) and customers who are entrepreneurs (in case studies on Premature Withdrawal of Time Deposit and Dishonour of Cheque) have high propensity to complain.

NRI customers seem to have high propensity to complain due to their exposure with better banking services abroad and due to the expectation created through promises made by the banks in India. In the case study on Premature Withdrawal of Time Deposit the customer referred to better quality services in banks abroad and breach of promise made to him as NRI customer by the bank.

When customers hold a positive attitude on complaining, (ref. case studies on Transfer of Recurring Deposit Account, Deposit into PPF Account and Replacement of Soiled Notes) their tendency to complain is high.

Depositors have higher propensity to complain than borrowers. While the former would feel obliging the bank, the latter would be feeling obliged.

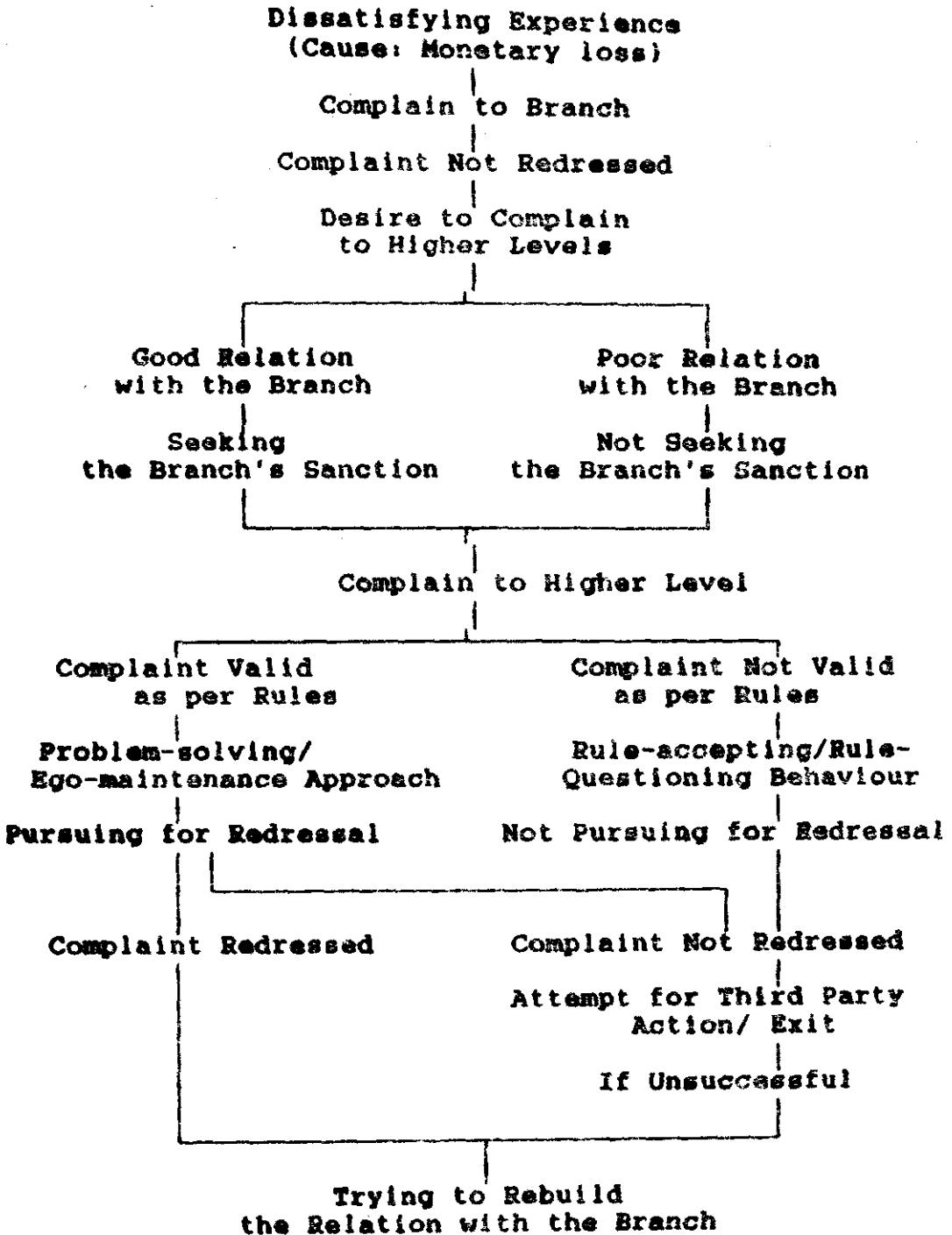
Educated customers seem to be having higher propensity to complain. Education possibly gives a general awareness of banking services and confidence to claim services as a matter of right.

Men seem to be having higher propensity to complain (all case studies). Women seem to need the support of men to complain (case study on Rental Charges).

Broadly, the case studies indicate that complaining behaviour is attributable to potential of a situation to generate complaint and/or to the consumer's propensity to complain.

From the case studies a tentative model on complaining behaviour of customers of public sector banks is developed. The model presents the cause of dissatisfying experience, the process of complaining, the process of pursuing the complaints and the post-redressal/non-redressal relationship between the banker and the customer. (for the Model, refer next page)

Model on Complaining Behaviour



CHAPTER IV

COMPLAINABILITY OF SERVICES

The chapter on case studies indicated that service situations vary in their potential to generate complaints. Some service failures generated complaints while others did not. Further, once the complaints were made, some complaints had greater impact on the customers in pursuing their complaints.

The conclusions from case studies raise two research issues on CCB. They are;

1. whether complaining behaviour of customers of banks is determined by the degree of complainability² of a situation - the strength of a complainable situation to generate complaints; or

Though the word 'Complainability' is not commonly used, in this study it is used as a term for brevity. Complainability refers to the potential of a service situation to generate complaints. The operational definition of the term is given in this chapter.

2. whether complaining behaviour is determined by the demographic characteristics of the customer.

The complainability of banking services is addressed in this chapter and the relation between customer demographics and propensity to complain is dealt with in Chapter V.

Complainability refers to strength of a dissatisfying experience to generate complaints. In other words, it is the probability that a dissatisfying situation would lead to a complaint. Broadly, in this chapter we will examine the possibility of banking service failures leading to, or not leading to, complaints. Indirectly, the importance of failure of service also will be manifested through the measure of complainability .

Complainability of various service situations was measured through complaint intentions expressed by customers. Generalisations were drawn using the mean complainabilities, posterior classification, as well as factor analysis of the situations.

Research Method

A questionnaire incorporating the situations which were apparently dissatisfying was designed. The recommendations of the Working Group on Banking Services (1977) and the publication by SBI, Bombay Circle, (1989) titled "Guide to Excellence in Services" were the basis for initial design of the questionnaire. The instrument was tested through a pilot study with bankers (n=20) as well as customers (n=20) for potentiality of each situation to generate complaints.

The objective of testing the questionnaire both with bankers as well as customers was to minimise the possibilities of bias. Possibly, bankers have a tendency to underestimate and customers have a tendency to overestimate the potentiality of a situation to generate complaints.

The respondents were asked to indicate the potentiality on a four point scale (Most potential as 4 and Least Potential as 1). Only public sector commere

cial banks (including State Bank of India and its subsidiaries) which have branch(es) in Goa were included in the purview of the study. While it is difficult to make a list of complainable situations exhaustive, in order to make it as comprehensive as possible, the respondents were asked to add the situations which they felt would generate complaints. Thus, a list of situations was prepared eliminating those situations which had mean potentiality less than 2.5 (midpoint), and including situations which were suggested by the respondents.

The list was tested for its clarity and expression among the first year (n=28) and the second year (n=23) students of Master of Management Studies of Goa University. In general, majority of the students rightly understood the intended meanings of the situations. Corrections were made where necessary. Thus, a final list of 59 complainable situations was prepared (Refer Appendix-1 for the list). The order of listing of the situations was determined using random number table.

Before administering the questionnaire in the

field, a few eligible respondents were asked to respond to it. Majority of them responded by saying that, "it depends". Hence, the complainability of a dissatisfying situation could not be concretely evaluated by them. Therefore, the scale was reconstructed to eliminate such neutral responses. Though it resulted in the limitation of not having the capability to capture genuine neutral responses, it was necessary in order to tackle respondents' tendency to avoid exercise of judgments. The resulting scale was as follows:

Will definitely not complain	- 0
Very low likelihood of complaining	- 1
Low likelihood of complaining	- 2
High likelihood of complaining	- 4
Very high likelihood of complaining	- 5
Will definitely complain	- 6

The data for the study were collected on the above mentioned scale using the list of situations (Refer Appendix-1, for the list) which was designed and validated through the pilot study.

For the purpose of the study, complaining was defined as communicating orally and/or in writing, any one or more dissatisfying experiences with the public sector commercial banks in Goa, to any one or more of the following:

- (1) any staff in the bank branch
- (2) higher authorities in the Regional Office, Tonal Office, Head Office, etc.
- (3) the Customer Service Centre of public sector commercial banks in Goa, operated by the State Bank of India, Panaji.
- (4) the Consumer Disputes Redressal Forum
- (5) the press like newspapers, etc.
- (6) the Ministry of Finance, Govt. of India.
- (7) the court of law
- (8) voluntary customer agency.

The order of listing of the above complaint outlets was again determined using random numbers. The respondents were asked to base their responses on what they did when they had experienced the situations in the past. Obviously, there are two possibilities in such cases. Either they did not complain (0, in the scale)

or they complained (6, in the scale). However, a majority of the respondents did not experience majority of the situations in the past. Hence, they were asked to respond on contemplation - the possibility of complaining in case they experience them in future. Only those who were availing or had availed services of banks in Goa were asked to fill the questionnaire.

Over 400 questionnaires were distributed of which, only 287 were received back. Finally, 281 were accepted and 6 were rejected for being incomplete. The method of sampling followed was quota sampling. To illustrate, to test the demographic variable, age, the respondents were chosen in such a way that customers of all age groups are included in the sample. Hence, it could be observed that customers of different age groups (covering 19-89 years) were covered by the study. (Refer TABLE-2 for sample statistics)

Results

The mean complainability and standard deviation of each of the 59 situations were calculated from

the data collected on a six point scale (For mean and standard deviation, refer TABLE-3). An overall analysis suggests the following.

1. Complainability was highest for 'divulging information pertaining to your account to others without your permission'. It means customers like to maintain secrecy of their accounts. Customers' refusal and reluctance to respond to the survey were also due to the fear of loss^{of} secrecy of their accounts. Further, bankers, as per law, are expected to maintain secrecy of customers' accounts.
2. The complainability was high for those situations for which it was relatively easy to prove the branch/branch staff wrong. In other words complainability is directly related with the possibility of attributing blame to branch/branch staff. It is also related to customers' perception that the complaints (if made) are justified under the rules of the bank. The nature of the situations with highest and lowest mean complainability (TABLE-3) also confirms that the attribution of blame, among other things, determines complainability. The customers' perception that their com-

plaints are justified under the banking rules may strengthen the attribution of blame on the branch/branch staff, further increasing the chances of complaint.

3. Complainability is related to ease of establishing the grievance with the bankers. For example, the situation such as 'no personalized attention and recognition to you' might be a relatively difficult grievance to establish, as it is subjective compared to, say, 'delay in collection of local cheque'. Also, in the present day context of mass banking and increasing pressure of work on bank staff, customers probably are not particular about personalised attention and recognition. They would be happy if they get personalised attention and recognition but would not be unhappy if they do not get those.
4. Complainability was high for those situations on which branch had control for either occurrence or redressal or both. For example, for the first five situations for which the complainability was highest, the occurrence and/or redressal of complaints were under the control of the branch.
5. Complainability also varies directly with the

customers' evaluation of the possibility of redressal. Therefore, complainability was high for situations such as 'divulging information pertaining to your account to others without your permission' for which the customer might perceive higher possibility of redressal(though not necessarily in monetary terms) because of the existence of rules to support the grievance. On the other hand 'no personalised attention and recognition to you' might be considered as a weak complaint due to absence of rules for support.

6. The average complainability of all the situations is 3.52 which is above the mid point (3). Situations which had potential lower than the average were eliminated based on the pilot study. this could be one of the reasons. However, 8 out of 59 situations had complainability lower than the mid point and nearly 50 per cent of the situations had complainability higher than the average. So, the list was balanced containing nearly equal number of situations of high complainability and situations of low complianability.

• Correlation between mean complainability and

standard deviation was calculated to find out the relation between complainability of services in banks and their variation. The correlation between mean complainability and standard deviation was -0.005 implying that they are unrelated.

Classification of Complainable Situations

In order to find out the relationship between complainability and nature of situations, the situations were classified into different categories. The classification has evolved 14 categories of complainable situations (Refer TABLE- 4, for details). The categories were made based on the need. To elaborate, if a situation, on the basis of its nature, was not fitting in any of the existing categories, an additional category was made. To some extent, the situations are overlapping in their nature and hence the classification could be tentative. The following categories were made and they are presented in the descending order of mean complainability.

Category of Complainable Situation	Mean Complainability
1. Violation of law	4.44
2. Nondelivery of or failure in service	3.91
3. Discourtesy of bank staff	3.89
4. Monetary loss/ non availability of cash	3.89
5. Negligence in service	3.69
6. On-the-counter delay	3.62
7. Delay in decision making	3.45
8. Off-the-counter delay	3.41
9. Indiscipline in service delivery	3.37
10. Poor knowledge or information on the part of the employees	3.24
11. High service cost	3.23
12. Lack of customer orientation	3.02
13. Complicated procedures	2.96
14. Inflexible rules	2.70

The classification indicates that complainability varies directly with the ease of establishing the occurrence of the situation. For instance, in 'Violation of law' the mistake can be easily proved with the help of existing rules, as compared to 'Inflexible

rules' in which case, to prove the mistake, the existing rules have to be questioned .

Complainability varies directly with the attribution of blame to the branch/branch staff. In the last two categories, i.e. 'Complicated procedures' and 'Inflexible rules', the attribution of blame is not to branch/branch staff as such issues are dealt with at the policy making level. The complainability is also low and is even below the mid point (3.00). The degree of attribution of blame to branch/branch staff seems to be in descending order from category one through fourteen.

The above analyses indicate that the attribution of blame to branch/branch staff stands out as an important factor determining complainability. Complainability could be high for those situations which are attributable to branch/branch staff because, customers might consider that redressal is more likely to be obtained as those responsible for occurrence of complaints are regular contact persons. Further, as mentioned previously complaining behaviour is also determined by possibilities of redressal.

To further verify the role of attribution of blame in determining complainability, all 59 situations were classified into 3 groups as follows (Refer TABLE-5 for classification):

1. Attribution of blame mainly to branch/branch staff,
2. Attribution of blame partly to branch/branch staff; and
3. Attribution of blame not to branch/branch staff.

The t-test results (TABLE-6) indicate that complainability is significantly different (at 0.01 significance level) between situations for which attribution of blame is mainly to branch/branch staff and those for which it is not to branch/branch staff. The differences in mean complainability is significant (at 0.05 significance level) between situations for which attribution of blame is, mainly to branch/branch staff, and partly to branch/branch staff. It is not significant between situations for which attribution of blame is, partly to branch/branch staff, and not to branch/branch staff. It is evident that complainability varies directly with degree of attribution of blame to branch/branch

staff.

It was also observed (TABLE-6) that mean complainability was, high for situations of high attribution of blame to branch/branch staff, medium for situations of partial attribution to branch/branch staff, and low for situations of no attribution of blame to branch/branch staff.

Factorisation

In order to classify situations based on their commonality for simplification, factor analysis (varimax rotation) was done. Fifteen factors with eigen values equal to or more than 0.90, explaining 69.6 per cent of the variance seem reasonable to classify the 59 situations. However, only those situations which have factor loading more than or equal to ± 0.5 are presented and interpreted in this chapter (Refer TABLE-7 for factorisation). Totally, 43 out of 59 situations (72.9 per cent) have factor loadings more than or equal to ± 0.5 .

Factor 1 comprises of situations for which attribution of blame is mainly to branch/branch staff rather than to higher levels. The situations also indicate weak defense for the branch in the event of their occurrence as they form some of the basic duties of the bank. The mean complainability (4.1957) of the factor was also highest further confirming the earlier findings

On the other hand, factor 2 seems to represent situations for which the attribution of blame to the higher level. For example, 'Complicated documents and procedures for applying for loan' is a situation for which the branch has no control as the documents are designed and procedures determined at higher levels. Accordingly, mean complainability of the factor is also low (2.9442), next only to that of factor 6.

In factor 3, except for 'Low interest rates for deposits', customers' attempt is to convert documents such as cheque, draft or withdrawal slip into cash. In the process, they experience inconvenience either due to delay or due to non-delivery of service. The 'Low interest rates for deposits' too, results in

poor return on deposits and could be considered similar to non-availability of required amount of cash when desired. The complainability of the factor is 3.2435, higher than factor 2 and lower than factor 1.

Factor 4 consists of only two situations and they reflect on the working of the staff. The situations share the commonality of absence of staff in the branch during working hours.

Responsiveness refers to the willingness to help customers and provide prompt service (Parasuraman et al., 1988). Evaluation of responsiveness by customers would depend on expectation and perception of performance. The cause of complaints in the situations in factor 5 appears to be customers' perception that banks are not sensitive (responsive) to provide prompt service. In situations such as 'Delay in collection of local cheque' the customers might perceive lack of responsiveness as some efforts like telephoning and inter-branch correspondence would expedite the collection.

Situations under factor 6 appear more as desires for special treatment/service which the banks

might not be providing. In situations such as 'Delay in collection of out station cheque' which occurs largely due to transit delay and 'Delay in sending credit or debit advices' which the banks provide only in select cases, the customers tend to feel that banks have little control due to lack of resources such as personnel and computers. Therefore, the complainability is also the lowest (2.9269).

Factor 7 represents high service charges. With respect to service charges of public sector commercial banks, customers who are aware that they are decided by RBI and IBA would know that they are legitimate. High service charges may also occur due to calculation mistakes of the branch. Hence, factor 7 stands for high service charges which are legitimate as well as those which are not. The first mentioned situation of the factor reflects the latter while the other two situations do not. The mean complainability of the factor is moderate (3.6215).

Factor 8 reflects confusion to customers. In 'Delay in deciding to pay bearer cheque' the confusion arises due to banks' approach to discourage bearer

cheques to avoid making payment to unidentified and non-genuine payees. The customer will be in confusion as he/she does not know whether the payment will be made or not. In 'Not following the queue system in receipt or payment of cash' again, confusion is caused about the customer's turn.

In factor 9, except 'Delay in deciding to issue duplicate demand draft' all other situations imply either non-delivery of service or delivery of faulty service. The mean complainability of the factor is moderate (3.5359).

In factor 10, the situations pertain to delay in sending information to customers. The mean complainability of the factor is moderate (3.4640).

The situations in factor 13 relate to customers' difficulties in borrowing especially, prior to borrowing. The situation, 'Inadequate information supplied by the bank about schemes, rules and regulations' could relate to borrowing or depositing.

The situations in factor 14 reflect disre-

spect to one, even as a person rather than as a customer. Accordingly, the mean complainability of the factor is also high (4.0640).

Conclusion:

Complainability of banking services seems to be focussed on the branch/branch staff level rather than higher levels. The results of the study indicate that complainability is high for those situations which customers feel the branch/branch staff has control on. Similarly, complainability varies directly with the degree of attribution of blame to the branch /branch staff. Complainability is high for situations where either the occurrence or rectification or both are felt to be under the control of the branch/branch staff.

The fact that complainability is focussed towards branch/branch staff rather than higher levels leads to a conclusion that situations relating to 'service delivery' rather than 'service design' have higher potential to generate complaints. Quite understandably, for a customer, flaw or deficiency in

schemes, rules and regulations, or complicated documents which is generally decided at head office level may seem unchangeable. Therefore, accepting and adjusting to them than complaining could be considered as convenient and rational. On the other hand, when a complainable situation is created and/ or is rectifiable by the branch/branch staff, customers may consider it worthwhile to complain in the hope of redressal. Further, the customers' hope of obtaining redressal could be high because of their close contact with the branch staff.

It could be concluded that customers make a conscious evaluation of cost and benefit of complaining which probably supports making complaints to the branch, due to the previous experience of redressal and/or due to the hope of redressal.

Complaining behaviour is determined by possibilities of redressal which, in turn, depends on validity of complaint as per rules. The implication of the result is that complaints and hence reformation of the system, happen only if substandard services can be objectively verified and established. Further, customers look at complaints not as a means to reform banking

system (which in informal discussions appears to be their concern) but as a means for obtaining redressal.

The results of the study can be used for certain managerial decision making. The fact that complainability is high on service delivery and sharply focussed on branch/branch staff may be viewed as an advantage. It implies that the complainable situations which occur due to poor quality of service at branch level will come to the notice of the bank branch or to some third party through complaints.

This very tendency helps banks to understand customers' feedback about service delivery by way of complaints. Bank branches are service outlets. Performance of service has to finally take place at these outlets (branches). Hence, this calls for stronger mechanism for complaint receipt and redressal at branch level. Presently, banks invite complaints and redress them at levels ^{higher} than the branch. We often see advertisements and prominently displayed boards in branches about advising customers to see higher authorities in case of grievance. This is contrary to what customers want. Customers would like to complain to, and obtain

redressal from, branch level.

Therefore, the banks need to strengthen their complaint redressal at the branch level and also train the staff with regard to the following.

1. To improve quality of service so that complaints are reduced.
2. To provide opportunity for customers to report their complaints to the branch. Since there would be more complaints against service delivery, the staff may tend to discourage them. Therefore, staff at branch level should be trained to accept complaints without any hesitation.
3. To provide effective redressal. Higher tendency of customers to complain against service delivery of branch is also due to higher expectation of redressal. In the absence of effective redressal at branch level, the customers will complain further and to higher levels.

Complainability is low for situations where attribution of blame is not to staff and medium for situations where attribution of blame is partly to staff

and high for situations where attribution of blame is mainly to staff. The reason for low complainability could be customers' perception of low possibility of redressal, if the branch/branch staff is not responsible. Else, it could be because ^{of} fewer avenues to lodge complaints to levels other than the branch. The avenues available other than the branch could be considered costlier and/or inaccessible by customers. In either case there is a need to make a systematic effort to receive complaints on policy making levels and about service design related situations. To understand the limitations of the existing as well as proposed policies (rules, regulations, procedures, schemes ,etc.), the banks should have a feed back system whereby customers' responses are obtained from time to time. The feedback would enable more "customer friendly" policies and also would make customers involved in design of banking services.

The results of the study lead to certain managerial implications for banking services. The customers' tendency to complain against service delivery related situations would provide an opportunity for improvement. However, low tendency of customers to

complain on service design may result in very few service design changes. As a result, poor service designs would continue to exist due to lack of customer feedback unless proactive actions are initiated by the banking system.

Customers have higher tendency to complain on service delivery than service design. Further, majority of them are interested in better service for self than improvements in the banking system. However, a few customers have expressed complaint intentions on service design, demanding changes in the system. Future research might concentrate on exploring profile of the complainers who demanded changes in the system.

In the present study, situations are classified into three groups on the basis of attribution of blame using common sense. Obviously, this classification is not based on customers' opinion. Therefore, it would be better to research as to which situations, customers really consider as situations under the control of the branch/ branch staff so that banks can train their staff to know in advance about complainability of service situations.

CHAPTER V

PROPENSITY TO COMPLAIN

In Chapter IV, we dealt with complainability of banking services. The complaint intentions expressed by customers revealed that complainability was high for those situations where attribution of blame was to branch/branch staff. The complaining behaviour of customers, especially from complaint intention, was found to be focussed towards the branch level rather than higher levels. The analyses of case studies as well as complaint intentions revealed that complaining behaviour of bank customers was determined by possibilities of redressal. Further, the complainability was high, if the complaints were valid under the rules.

In Chapter IV, we dealt with service situations as a cause for variations in complainability but did not consider the possibilities of variations due to demographic differences. The variations attributable to service situations are considered as complainability.

Here, we denote the variations attributable to individuals' demographic characteristics as propensity to complain.

From the literature review (Chapter II), it is evident that, some studies found demographics as strong predictors, some found them as weak predictors, and some as indirect predictors of propensity to complain. Thus, the results of previous studies are indeterminate on the relationship between demographic variables and propensity to complain. In addition, as already mentioned, the results of these studies may be questioned on their applicability to Indian/Goan situations due to differences in culture and differences in level of development of the banking industry.

In this chapter, we deal with differences in propensity to complain across different demographic categories. Customers' propensity to complain is measured using complaint intention data as well as data on actual dissatisfying experiences and complaints.

Research Method

The method adopted to measure complainability of service situations was discussed in chapter IV. Possibility of complaint would also depend on the demographic characteristics.

Further, the influence of demographic variables on customers to perceive or not perceive an experience as dissatisfying was studied based on actual dissatisfying experiences. Similarly, the influence of demographic variables in determining actual complaining behaviour or not, was studied based on data on actual complaints made.

To have an overall idea of the role of different demographic variables in determining propensity to complain, views of the bankers (officers and clerks) working in public sector commercial banks in Goa were obtained. Twenty bankers were approached for discussions on the influence of demographic variables on propensity to complain. The objectives were:

1. to ascertain based on actual field experience, the

role of different demographic variables in determining propensity to complain; and

2. to take into consideration the opinions of bankers in choosing demographic variables for investigation .

Similar to previous research findings, the views of the bankers also differed (Refer, Appendix-II). On compilation of the views, the selection of demographic variables for further testing was based on the following criteria.

1. The disagreement among bankers on the influence of a demographic variable on propensity to complain;
2. The disagreement of bankers' views with previous research findings; and/or
3. The specificity of the variable to the region.

For instance, customers' association with the bank (as borrower, depositor, both, and as neither borrower nor depositor) was chosen for testing because, some bankers expressed that depositors have high propensity to complain and some others said borrowers have

high propensity to complain. Similarly, customer's status as NRI (Non Resident Indian) was chosen because some bankers felt that they have high propensity to complain and it has specificity to the region because in Goa NRI deposit is of considerable volume* (SBI, 1996). The variable such as age was included for investigation, because bankers' opinion differed with previous research finding. According to bankers, elderly people have high propensity to complain, whereas results of the previous studies are inconclusive.

Finally, on the basis of the above criteria, twelve variables were chosen. They are; type of association (as borrower, as depositor, etc.), age, occupation, sex, working Vs retired, employment in public sector commercial banks, education, degree in law, income, religion, domicile in Goa and maintenance of a Non Resident External Account. (For sample statistics, refer TABLE-2).

As on 31st December, 1995, total deposits of commercial and cooperative banks in Goa were of the order of Rs. 3395.96 crores. However, the data on NRI deposits were not available. In State Bank of India, total deposits amounted to Rs. 644.50 crores out of which, amount of NRI deposits was Rs. 262.95 crores (40.80%)

Consumer complaint intentions were measured through a list of situations designed for the purpose. The method adopted for designing the list and collecting customer complaint intention data was explained in chapter IV.

The method of measuring behaviour (past) and intention (future) is similar to the one adopted by Singh (1990). He studied CCB (Consumer Complaining Behaviour) responses from data on actual responses (behaviour) and intentions, as actual responses alone may not be able to fully capture the behaviour. For example, not complaining (while intending to complain), due to uncontrollable situational considerations (eg. unplanned visit to branch, non-availability of time, etc.) is as strong as complaining.

The difference, however, lies in the treatment of data for analysis. All the responses on 59 situations (For situations, refer Appendix --I) were considered as future intentions as the responses on past behaviour were too limited to require a separate analysis. The data on actual dissatisfying experience as well as the data on complaints made (behaviour) were separately

collected and analysed.

Analysis of variance (ANOVA) was conducted on complaint intention data to find out differences in mean propensities to complain among customers belonging to different demographic groups. This was not found significant, possibly due to fact that the data were on future intentions than past behaviour. Hence, discriminant analysis on actual complaint data was conducted with demographic variables as predictors. Two- group discriminant analyses were conducted:

1. between customers who had dissatisfying experiences and those who did not have; and
2. between customers who made complaints and those who did not.

To collect data on actual dissatisfying experiences, and complaints, the respondents were asked :

1. whether they had dissatisfying experiences with public sector commercial banks in Goa; and
2. if yes, whether they had complained on such dissatisfying experiences.

The discriminant analyses with demographics as predictor variables, were conducted using dummy variable method.

Results: Complaint Intention

The mean propensity to complain (by intention) was calculated for different groups of customers (Refer TABLE-2). As already mentioned, ANOVA was done to test differences in mean propensity to complain among different groups of customers. In TABLE-6 we present in brief, the ANOVA results.

From the table (TABLE -8), it could be observed that the differences in mean propensity to complain are not significant (at 0.01 significance level) for any variable. Possibly, perceptions of complainability of situations could be same for all groups under each demographic variable and hence the propensity to complain would also be the same. Results of the analysis indicate that the demographic variables are not strong determinants of complaining behaviour. The following could be the reasons.

The banks could be offering services of varying quality to different types of customers and thereby taking care of the possibility of occurrence of dissatisfaction. To illustrate, if banks are offering different levels of service to rich and poor customers, their complaint intentions get neutralised due to absence of such experience in reality. Thus, not experiencing dissatisfaction in reality would prevent them from holding intentions.

The analysis was done on complaint intention data. Customers were possibly unable to foresee possible action, due to lack of experience with such situations. As such, they might be finding it difficult to respond accurately on their complaint intentions.

The customers' propensity to complain would depend on possibilities of obtaining redressal. The banks may not be distinguishing between customers of different demographic groups in providing redressal. Therefore, the customers might feel that the demographic variables have no influence on obtaining redressal. If socially recognised and/or even individually perceived strength or weak-

ness has no significant impact on obtaining redressal, the propensity to complain might not show any significant difference. For example, if rich customers perceive no higher probability of redressal than the poor, they may not exhibit higher propensity to complain.

4. The causes which determine an individual's propensity to complain are categorised into three classes: market related factors, consumer related factors and situation related factors. (Day and Landon, 1976, 1977; Day et. al. 1981 and Jacoby and Jaccard, 1981). Demographics is one among the consumer related factors. There is a possibility that demographics alone, independent of other variables cannot explain the propensity to complain. Therefore, it may be investigated whether the demographic variables will influence the propensity to complain indirectly, or in combination, with other factors.
5. The differences in the mean propensity to complain are significant (at 0.05 significance level) for age variable. Highest mean propensity to complain was observed among customers in the age group of 20-29 (3.69) and 50-59 (3.68) years. The age

groups, 30-39 (3.40) and 40-49 (3.45) years have relatively lower propensity to complain. The other age groups have low sample respondents and hence are considered inadequate for generalisations. Previous researchers (Miller, 1973; Liefeld, et.al., 1975; Day and Landon, 1976) indicate that complainers were young and middle aged, in the age group of 25-45. This study, however indicates that the tendency to complain is high among those who are in their entry (20-29 years) and exit (50-59 years) stages of their career. Probably young people would like to complain due to high hopes of setting things right. In the late stages of their career they do so to project their wisdom from years of experience. Complaining might be considered by them as a means to point out others' mistakes to prove their wisdom.

Results: Dissatisfying Experience

The discriminant analysis between those who had dissatisfying experience (n=103) and those who did

not have such experiences (n=178) indicated low discriminating power of demographics (33 variables) between the groups. The Wilk's Lambda between the groups is high at 0.8446 (Refer TABLE-9). Klecka (1980) writes, "As lambda increases towards its maximum value of 1.00, it is reporting progressively less discrimination. When lambda equals 1.00, the group centroids are identical (no group differences)". It could be observed that the group centroids (For Group 1, 0.561968 and for Group 2, -0.325184) (Refer TABLE-10) though not identical, are not significantly different. Therefore, discrimination of those who had dissatisfying experiences and those who did not have, on the basis of demographic variables is not statistically justified.

Similar conclusions were arrived at, on the basis of canonical correlation (0.3943). Canonical correlation is a measure of association which summarises the degree of relatedness between the groups and the discriminant function. A value of zero denotes no relationship at all while large numbers represent increasing degrees of association with one being the maximum (Klecka, 1980). The canonical correlation here (0.3943) represents a low degree of association of the groups

with the discriminant function.

Despite the fact that the discriminating power of the demographic variables is low, certain classes among them are either dissatisfying experience prone or not. The results need to be accepted with caution, as power of discrimination of the variables is low.

Under income variable, some customer groups (with no independent income, income less than Rs.1000, income between Rs.1000 and Rs.2999 and income between Rs.3000 and Rs.4999) could be categorised as important for the group having no dissatisfying experience with banking service. From the table (TABLE -10), it could be observed that they had high negative discriminant coefficient function thereby having the quality to be important for 'no dissatisfying experience' group which had negative group centroid. Customers with relatively low income might be having low expectation, low frequency of usage, and/or limited requirement of banking services. As a result, the possibilities of occurrence of dissatisfying experience and/or perceiving the service as dissatisfying could be low.

The variables important for the 'dissatisfying experience group' are many. Specific attributes of the variables which determine dissatisfying experience are: the association of the customer with the bank as depositor and as borrower as well as depositor; both Hindu and Christian in religion; retired, student and housewife in the occupation category; and matriculation and graduation in the education category.

Those who are depositor as well as borrower and those who are only depositors have higher propensity than borrowers in perceiving services as dissatisfying ones. This is probably due to their feeling that they are helping the bank. Further, frequency of transaction by these customer groups could be higher than that of borrowers. On the other hand, borrowers might feel that they are at the receiving end and their low frequency of transaction with the bank might cause low chance as well as tendency to perceive services as dissatisfying.

Under occupation variable, the common factor behind retired, student, and housewife category customers to perceive services as dissatisfying could be the desire to establish one's lack of identity and/or avail-

ability of time to complain. Perceiving a service as dissatisfying will also depend on desire to complain and possession of resources to complain such as availability of time. Desire for recognition could be high for those who have retired, those who are students and those who are housewives. Urbanisation and nuclear family formation might be pushing these categories of persons to the periphery of "outdoor life and responsibilities". Complaining could be a means to achieve recognition for which perceiving dissatisfying experience is a prerequisite. Similarly, availability of time to complain would enable one to be critical about services and also feel dissatisfied.

Both Hindus and Christians are dominant in their dissatisfying experiences. Customers with matriculation and those with graduation have higher propensity to perceive dissatisfying experiences possibly because of low knowledge ("half knowledge" , a term used by some bankers) about banking rules and constraints.

Results: Propensity to Complain

Unlike in the case of dissatisfying experiences, the canonical correlation is slightly high at 0.6267 for actual complaining (TABLE -11) indicating a higher degree of association of the groups with the discriminant function. Another relevant comparison could be in respect of eigen values. The eigen value is low (0.1841) for discriminant analysis in the case of dissatisfying experiences (TABLE-9). In the case of actual complaining, the Wilk's Lamda which represents the inverse of the discriminating power is relatively low at 0.6073 (TABLE-11). The differences in group centroids is also larger than that for dissatisfying experience group and no dissatisfying experience group. It was -1.33604 for group 1 (not complained, n=37) and 0.47460 for group 2 (complained, n=66).

The above statistics show that discrimination on the basis of demographics between those who complained and those who did not complain is better supported. It could be really due to customers not varying much in perceiving dissatisfying experiences but varying, to some extent, in complaining. Another

possibility is that the respondents were not very careful while mentioning about their dissatisfying experiences but they were careful while responding about complaints made. They may not be very accurate in recollecting their dissatisfying experiences, a covert behaviour but may not be so about actual complaints, an overt behaviour. Further, there is possibility of evaluating an experience as dissatisfying or not at the time of responding. This could lead to invalid results.

The results of the discriminant analyses indicate that customers do not differ demographically in perceiving services as dissatisfying ones but they differ in complaining to some extent. Possibly, if services in banks are lower than expected all are equally likely to perceive it as dissatisfying. It is only a few of them, probably on the basis of perceived and/or socially recognised demographic attributes, who complain on their dissatisfying experience. Again, the importance of the market related factors and situation related factors in influencing the perception of dissatisfying experience could be higher than that in influencing complaints. Customer could be ignoring their dissatisfying experiences to a greater extent in view of preva-

lent service quality in public sector banks and/or in view of situational variables (such as transit delay in outstation cheque collection) but they might not ignore to complain, to that extent. It could be due to the consequences of the service to the customer or even intensity of his/her dissatisfaction.

The discriminant function coefficient for 'complained' vs 'not complained' (TABLE-12) indicates that customers in the age group of 20-29 have relatively low propensity to complain. Under education variable, customers who are graduates or post graduates appear to have low propensity to complain. Lower age level and higher education could be resulting in customers' taking a conciliatory rather than confrontational approach. Those with high education may consider complaining as an uncivilised act and those in lower age levels may refrain from complaining as they would consider their age as a constraint to achieve results through complaining.

Customers who are only depositors and those who are both depositors and borrowers have high propensity to complain. Again, those who are in the role of

depositor as well as borrower and those who are only depositors may have the frequent requirement for banking services, whereas borrowers' need for banking services could be less frequent. Hence, scope for complaint generating episodes could be less for borrowers than for the other categories. In addition, propensity to complain could be high among only depositors and among those who are depositor as well as borrower, possibly because they feel that they are obliging the bank.

Students' high propensity to complain could be attributable to the culture of protest prevalent amongst students.

Conclusion

Customer do not vary by demographics in their intention to complain in the event of occurrence of dissatisfying experiences. Further, determining complaining behaviour from customer complaint intentions does not seem to be appropriate.

The demographic variables are poor predictors of dissatisfying experience as well as actual complaining. Relatively, however, for actual complaining, demographic variables are better predictors.

Acknowledging low discriminating power of demographic variables for dissatisfying experiences, the importance of certain demographic variables for the 'dissatisfying group' or 'no dissatisfying group' may be noted. Customers with low income (Upto Rs.5000 per month) have propensity to perceive services as not dissatisfying. On the other hand, customers who are associated with the bank as borrower, as both borrower and depositor; customers with low education (graduation and matriculation), retired, student and housewife in occupation category and in religion both Hindu and Christian have shown some indication to be classified under dissatisfying group. Since the power of discrimination was low, it would be inappropriate to generalise, but the results provide directions for future research.

The higher power of discrimination of demographic variables in discriminating complainers from non-complainers provides greater validity in the find-

ings. Here again, customers who are depositors and who are both depositor and borrower; students, entrepreneurs and those in service have high propensity to complain. Customers in the age group of 20-69 could be considered to have low propensity to complain. This is contrary to the findings from complaint intention data where people in the age group of 20-29 and 50-59 had expressed higher intention of complaining on occurrence of a complainable situation. These contrasting results lead to a tentative proposition that higher the complaint intentions, lower the possibility of complaining.

Findings of the study indicate that demographics have increasing power of discrimination in the direction from complaint intentions to dissatisfying experiences to actual complaining. Thus, demographics have a higher power of discrimination when we move from 'opinions' to 'experiences' to 'actions'.

Banks need to explore why demographic variables do not influence dissatisfying experience, but complaining behaviour. If the reality is, "all perceive but a few complain" it is necessary to know why all those who perceive dissatisfying experience do not

complain. It could be broadly due to lack of faith in redressal mechanism or due to lack of confidence in the strength of their grievances to obtain redressal. It is possible that banks provide redressal only to selected demographic groups or some groups do not have confidence to complain.

The present research concentrated only on the direct influence of demographic variables in determining dissatisfying experiences and complaints. Further investigation could be conducted on whether they have influence through other variables such as personality, attitude, etc. On the whole, demographic variables are not as strong as situational variables in predicting complaining behaviour.

CHAPTER VI

COMPLAINTS AND REDRESSAL

In Chapter V, it was observed that customers do not vary by demographics in their complaint intentions. The discriminant analysis on actual dissatisfying experiences also indicated that they do not vary by demographics in perceiving/not perceiving dissatisfying experiences. Contrary to these results, demographics showed a higher power of discrimination between customers who made complaints and customers who did not make complaints.

These results give rise to certain questions such as why customers vary by demographics in actual complaining while not in their dissatisfying experiences. It could be due to the existence of differences in redressing the complaints belonging to different demographic categories. In other words, is it possible that customers' complaining behaviour depends on the complaint redressal possibilities? In turn, are the complaint redressal possibilities dependent on customer

demographics?

Therefore, the issue of possibility of discrimination by demographics between customers whose complaints were redressed and those whose complaints were not redressed, are addressed in this chapter. As has been noted, customers do not vary by demographics in their complaint intentions. But demographics have a higher discriminating power for complaints than for dissatisfying experience. Hence, it is possible that complaint intentions also vary between the following customer groups:

1. who had dissatisfying experiences and those who had no dissatisfying experience;
2. who made complaints and who did not make complaints; and
3. whose complaints were redressed and whose complaints were not redressed.

Apart from the above issues, relation between complainability of services and the nature of actual complaints made, CCB responses to dissatisfying experiences and the impact of redressal/non-redressal on

patronage behaviour are discussed in the chapter.

Research Method

The research method followed for discriminant analysis was explained in Chapter V. The respondents were asked to narrate the dissatisfying experiences they had, with public sector commercial banks in Goa. They were asked to indicate how they responded to their dissatisfying experiences. The data, on mode of complaining, level in the bank to which they addressed their complaints, redressal of complaints, and patronage after the redressal/non-redressal, were collected.

Discriminant analysis was conducted for ascertaining the possibilities of discrimination by demographics between customers whose complaints were redressed and whose complaints were not redressed. Possibilities of differences in complaint intention between the customer groups was tested through t-test for large samples. The relation between complainability and nature of complaints was verified using rank correlation. Chi-square was calculated for test of association (1) bet-

ween nature of dissatisfying experience and type of response; (2) between type of response and redressal; (3) between mode of complaining and redressal; (4) between position of complaine in the bank hierarchy and redressal; and (5) between redressal and patronage.

Results: Demographics and Redressal/Non-redressal

As stated previously, a discriminant analysis was done (Refer TABLES- 13 and 14) to ascertain whether demographic differences exist between customers whose complaints were redressed ($n = 55$) and those whose complaints were not redressed ($n = 11$). The analysis indicated a high degree of association of the groups with the discriminant function. The canonical correlation was higher at 0.7407 (TABLE-13) than for discriminant analysis of between customers who complained and those who did not. The canonical correlation was 0.6267 for the latter. Similar comparison was made in respect of eigen values. The eigen value was high at 1.2156 for discriminant analysis between those whose complaints were redressed and those whose complaints were not redressed. It was low (0.6467) for the discriminant analysis bet-

ween those who complained and those who did not.
(TABLE-11)

The Wilk's Lambda which represents the inverse of the power of discrimination was lower at 0.4513 (TABLE-13) in respect of discriminant analysis between customers whose complaints were redressed and those whose complaints were not redressed than that (0.6070) in the case of the discriminant analysis between those who complained and those who did not (TABLE-11).

The difference in the group centroids was also larger (2.91335) for the discriminant analysis between those whose complaints were redressed and those whose complaints were not redressed than the difference in group centroids (1.81064) for those who complained and those who did not (TABLES -12 and--14). This implies a greater power of discrimination by demographics between those whose complaints were redressed and those whose complaints were not redressed .

Thus, overall the results indicate that the discrimination, between customers whose complaints were redressed and those whose complaints were not redressed

on the basis of demographic variables, is statistically well supported.

The standardised discriminant function coefficients (TABLE-14) lead to certain results. On the whole, though the 'complaints not redressed group' consists of only 11 out of 66 respondents (16.67 per cent), a large number of variables (26 out of 33) are important for this group rather than the 'complaints redressed' group.

Among the variables important for 'complaints not redressed group', the age group of 20-29 followed by the age groups of 40-49, 50-59, and 60-69 are dominant. The lower and the higher age groups (10-19 and 70-79 years) are not as important as the other age groups. Possibly, young and old customers evoke sympathy and hence their complaints get redressed better. The middle aged may have higher expectations of redressal, which in the absence of such sympathies, do not get met. Further, the data on redressal of complaints were based on respondents' own interpretation than on any standard measures. The role of perception in considering the complaints as redressed or not, cannot be denied. A

customer might perceive a complaint as redressed based on his/her expectation of redressal.

On income variable, three groups of customers viz in the income group of Rs.7000 to 8999, Rs.5000-6999 and Rs.1000-2999 show some indication of non redressal of their complaints. Satisfaction about redressal could be low among those who are at the higher income/social levels. It could be due to their higher expectation of redressal.

Educated customers obtained better redressal than the less educated. The standardised discriminant coefficient functions indicate that the complaints of post graduates were redressed to a greater extent than those of graduates and complaints of matriculates had the least benefit of redressal. Therefore, the results indicate that complaint redressal is directly related to customers' education.

The responses of men revealed that their complaints were redressed. The discriminant function coefficient (-0.4796) indicates its importance for complaints redressed group. Possibly men complain only

on critical dissatisfying experiences and obtain redressal.

In the occupation category, housewives and those who were retired felt that their complaints were redressed. The service requirements of housewives and those who were retired could be simple and their expectation could also be low. As a result, it would be easier for the banks to redress their complaints. So far as retired personnel are concerned, the impact could be due to their ages. As observed under age variable (70-79 years) it is important for complaint redressed group.

Students felt that their complaints were not redressed satisfactorily. The culture of protest prevailing among student community must be influencing them to feel this way. Alternatively, lower social status of students might be influencing banks to give inadequate attention and thereby lower redressal possibility.

Complaints of customers who were borrowers as well as depositors vis- a- vis those of who were only borrowers or only depositors seem to have been not redressed. Possibilities of occurrence of dissatisfying

situations and thereby complaints could be higher due to high frequency of transaction when a customer is both a borrower and depositor. Occurrence of large number of complaints could lead to non-redressal of relatively large number of complaints.

From the results of discriminant analysis with demographic variables as predictors, and complaints redressed/complaints not redressed as criterion variable, the following inferences may be drawn:

1. Perception of redressal appears to be related to expectation. Accordingly, customers who have low expectation tend to have high satisfaction of redressal.
2. Lower the frequency of transaction, better the redressal and vice versa, probably because of low possibility of occurrence of complaints.
3. A customer who is borrower as well as depositor tends to have a higher perception of non redressal of his/her complaint due to high possibility of occurrence of dissatisfying experience and thereby complaint.
4. From the above, it could be inferred that differing perceptions play a greater role in satisfaction

of redressal.

A comparison of the results of various discriminant analysis tests indicates that while demographics do not have significant role in discriminating between customer who had dissatisfying experiences and those who did not have such experiences, they have a role in discriminating complainers from non-complainers (Chapter V). They have still a a better role in discriminating those whose complaints were redressed from those whose complaints were not redressed.

The results of the discriminant analyses lead to a conclusion that customer demographics via possibilities of redressal will determine the complaining behaviour. In other words, customers complain on the dissatisfying experiences based on their demographics and banks also discriminate between customers by demographics in redressing complaints.

It could be observed that demographics have increasing discriminating ability as we proceed in the continuum from dissatisfying experience to complaining to redressal of complaints. While the majority suffer in

silence, the few, who are privileged due to their demographics, report their dissatisfying experience and possibly the more privileged amongst them walk away with redressed complaints.

Comparison of Propensities to Complain and Obtain Redressal

A comparison of standardised discriminant function coefficients of the discriminant analyses (1) between customers who complained and those who did not ; and (2) between customers whose complaints were redressed and those whose complaints were not redressed is presented in TABLE-15. The coefficients of the discriminant analysis between customers who had dissatisfying experience and those who did not have, are not included for comparison as the power of discrimination of demographics was low.

Customers who are in service, who are retired from service, who are students who have their own businesses have higher propensity to complain than those who are agriculturists, who are professionals and who are

housewives . Complainers tend to be borrowers as well as depositors, and depositors, rather than borrowers. Customers who are in their old age, who have knowledge of law and who are (were) in employment of public sector commercial banks also seem to have some propensity to complain.

Customers who are in their middle age , who have relatively high income and those who have no independent income; and customers with relatively high education have propensity not to complain. Men have also some indication of low propensity to complain. Religion does not seem to influence propensity to complain or not to complain.

Men with higher education obtain better redressal of their complaints. In the occupation category, those who are retired, and those who are housewives, get their complaints redressed to some extent.

Customers who are young and who are middle aged, who have high income, who are in service, who are students, who are depositors as well as borrowers are less likely to obtain redressal for their complaints.

To some extent, NRE account holders, customers who are (were) in employment of public sector commercial banks, who have knowledge of law and who are Christians are also less likely to obtain redressal.

The comparison leads to certain inferences.

They are:

1. Customers in age groups other than 70-79 years, are less likely to complain. They are less likely to obtain redressal too.
2. Similar findings evolve from income variable too. The income variable is important for 'not complained group' and as expected for 'not redressed group'.
3. Both education and sex variables are important for 'not complained group' but 'redressed group'. Possibly, these demographic groups tend not to complain but obtain redressal if they choose to do so. For example, a post graduate is not likely to complain (due to fear of being considered improper). If he/she complains, there is high possibility of redressal.
4. Except the group of retired personnel, all other occupation groups had high propensity to complain

and high likelihood of not getting redressal. Probably, frequent complaining leads to bankers' not giving not much of importance to the complaints and thereby customers feeling that their complaints are not redressed. Only retired personnel, felt that their complaints were redressed satisfactorily. Similarly, customer who were borrowers, who were depositors, who were borrower as well as depositors, who had knowledge of law, (LL.B./LL.M.) and who, were employed or, had previous experience in public sector banks are more likely to complain but less likely to obtain redressal.

Complainability and Actual Complaining

The results of the analyses of customer complaint intentions, and actual complaints made, differ to some extent. The analysis of data on complaint intentions indicated that customer complaining behaviour was focussed mainly towards branch rather than higher levels. Further, it also showed that complaining be-

haviour was determined by targets of attribution of blame. If attribution of blame was to branch/branch staff, complainability was high.

The results of the analysis of data on actual complaining were slightly different. The complaining behaviour was dependent on possibilities of redressal. While attribution of blame to branch/branch staff, enhances complainability of services, customers' propensities to complain, and obtain redressal, are determined by demographics.

In order to find out the relation between complaint intentions and actual complaining, rank correlation was computed (TABLE-16). The rank correlation ($r_s = 0.552$) is significant (at 1% significance level). The fact that the rank correlation is significant, indicates that complaint intentions are good predictors of actual complaining.

Complaint Intentions of Customer Groups

The differences in mean complaint intentions across demographic categories (Chapter IV) were not found significant. In order to test the differences in mean in complaint intentions of customers belonging to different groups ('dissatisfying experiences' Vs 'no dissatisfying experiences'; 'complained' Vs 'not complained'; and 'redressed' Vs 'not redressed'), t-test was conducted. (TABLE-17)

From the table (TABLE-17), it could be observed that the differences in mean between the groups are not significant (at 1 % significance level). The differences in mean complaint intentions of customers who had dissatisfying experiences and who had no such experiences were significant (at 5 % significance level). Those who perceived dissatisfying experiences also expressed a higher complaint intention than those who did not perceive such dissatisfying experiences. Therefore, complaint intentions could be considered as fairly good predictors of dissatisfying experiences by customers. On the contrary, they can not be used to predict actual complaining. Further, customers' past

experience of complaint (non) redressal, does not seem to influence complaint intentions. Therefore, those who have high complaint intention can only perceive dissatisfying experiences. However, actual complaining, and obtaining redressal are increasingly dependent on demographics. (It was also found from discriminant analysis tests.)

Customers do not vary by demographics in perceiving dissatisfying experiences but they vary in their complaint intentions. They may express complaint intentions even though they may not resort to complaining. The very act of expression of complaint intention might be sufficient to overcome the cognitive dissonance. Alternatively, translation of intention to action might require higher level of physical and psychological resources and more importantly, as found in this study, customers' perception of obtaining redressal. It is quite possible that those who have high complaint intentions but are not resorting to complaining will engage in spreading negative word of mouth.

In the case of mean intention to complain, for groups consisting of those who complained vis-a-vis

those who did not, the difference was not significant. On the contrary, the mean complaint intentions of those who complained, was lower (3.74) than that (3.81) of those who did not complain. Since the difference is not significant, it is difficult to conclude that customers who express greater complaint intentions will have lower possibility of complaining and vice versa. Even then, there is some indication in this direction. Probably, the customers who really complain do not need to seek satisfaction through expression of higher complaint intentions whereas, customers who are less likely to complain, try to achieve satisfaction at least through expression of complaint intentions.

The difference in mean complaint intention of customer whose complaints were redressed and those whose complaints were not redressed was not significant. The mean complaint intention of those whose complaints were redressed was lower (3.68) than that for customer whose complaints were not redressed (4.03). Non redressal of complaints can lead to increased dissatisfaction and hence their complaint intentions could be greater. Previous research (Landon, 1979) indicated that if the customer's past experience with complaining is satisfac-

tory, it can lead to higher chance of complaining. In this study, the mean complaint intention of the customers whose complaints were not redressed was higher than those whose complaints were redressed. This difference between sets of results could be explained as follows: Customers were more dissatisfied as complaints were not redressed. This led to greater complaint intentions but the customers did not complain in view of low possibilities of redressal. However since the difference in mean is not significant, the finding could be considered as tentative.

Responses to Dissatisfying Experience(s)

Customers' responses to dissatisfying experiences could vary. It could range from taking no action to discontinuing business to filing case in a court of law. The responses could vary based on the nature of dissatisfying experience, mainly the intensity of dissatisfaction. To understand different types of responses followed by customers and the relation, if any, between nature of dissatisfying experience and type of response,

chi-square test was conducted.

Nature of dissatisfying experiences and their rank order are presented in TABLE-18. The table contains the customers' responses to dissatisfying experiences and their associated order. The total number of responses (320) is more than the number of dissatisfying experiences (146) due to multiple CCB responses adopted by some customers. The following is the summary of customers' responses to their dissatisfying experiences.

Type of Response	No. of Response	Per cent
Word of Mouth	140	43.75
Voice Response	131	40.94
Exit	34	10.63
Third Party Response	15	4.68
Total	320	100.00

It could be observed that word of mouth was the most popular channel adopted by customers. As high as 140 (Sr. no. 1 and 4 in TABLE -19) responses, or

43.75 per cent, were in the category of word of mouth. There can be various reasons ranging from customers' inability to articulate their grievances in a manner valid under the rules, to lack of official arrangements in banks to receive and redress complaints. Existence of such large proportion of word of mouth responses indicates the need for better institutional arrangements in banks to convert word of mouth responses into voice response. Therefore, banks may have to simplify and systematise the grievance redressal procedures. Customers' unwillingness to report their grievances to the bank or the banks' failure to redress the complaints, or both, will contribute to high word of mouth response behaviour. Grievances considered as not important by the customers are not usually reported to banks. Therefore, later in this chapter the association between nature of dissatisfying experience and type of response is tested.

Voice responses were also considerably high at 131 (Sr. No. 2, 3, 6 and 7 in TABLE- 19) or 40.94 per cent, next only to word of mouth response. Among the voice responses, no of customers' complaints to branch/branch staff was 95 (Sr.No.2 and 3), nearly 73 per cent of the voice responses. Of the total responses,

complaints to branch/branch staff constitute nearly 30 per cent, next only to word of mouth complaining behaviour. The findings from case studies (Refer Chapter III) also indicated that customers prefer to complain to branch/branch staff. The findings from previous research that customers first complain to contact persons are confirmed by this study.

Some of the researchers (Singh, 1990) classified 'no action' under 'voice response' as no action reflects a kind of attitude. The taxonomical issues were discussed in Chapter II. In this study also 'no action' (Sr. No 6) is classified under voice response.

Exit behaviour constitutes only 34 responses (Sr. No. 5) i.e. 10.63 per cent. The study did not explore the reasons for exit behaviour. Future studies could investigate the same. The finding from the case studies that when weak grievances, in the event of availability of alternative services, will result in exit behaviour, is useful in this direction.

The third party responses were limited at only 15 (Sr. No. 7, 9, 10 and 11) out of 320, i.e. 4.68

per cent. Third party responses such as seeking redressal through court of law could be expensive and time consuming. Therefore, no response was observed under complaints to court of law. The other outlets such as complaining to, The Consumer Disputes Redressal Forum, voluntary consumer agency, press, etc. could be, disproportionately expensive, inaccessible due to absence of knowledge and/or ineffective in fetching redressal.

The word of mouth response could be high because perceiving dissatisfying experience is enough for customers to engage in this behaviour. A grievance need not be valid under the rules for customers to engage in word of mouth response. Further, it also does not involve any action on the part of the customer, but might give some satisfaction to him/her as it gives vent to grievances. In word of mouth behavior, there is no fear of spoilage of relationship with the banks. However, for banks, negative word of mouth responses damage their reputation, without even letting them know.

Based on the above classification, one can conclude that word of mouth and voice are the two dominant types of response behaviour. The banks may use the

Response behaviour for complaint management. First of all, better quality services will reduce the scope for negative word of mouth communication. Secondly, the dominant voice response behaviour could be further enhanced by better system of receipt and redressal of complaints at branch level. Findings from the case studies(Chapter III) and factor analysis (Chapter IV) also led to similar conclusion.

The nature of dissatisfying experience and the response behaviour of customer could have some relationship. Customers would use easier methods of response to dissatisfying experiences of low intensity and vice versa for those of high intensity. For example, complaining to staff of the branch could be considered as easier than complaining to higher authorities and both could be considered easier compared to filing a suit in the court of law. Type of response adopted to report a dissatisfying experience might be dependent on nature of dissatisfying experience and the need for obtaining redressal.

Chi-square between nature of dissatisfying experience and response behaviour was calculated. From

the table (TABLE--20), it could be observed that total number of responses was 146. The exit behaviour and third party responses were added together to have observed cell frequency of not less than 5. For the same reason, nature of dissatisfying experiences was reduced to four categories.

The Chi-square comes to 4.611. The degrees of freedom are 6 (3×2). The Chi-square is not significant (at 5 per cent significance level). This indicates that there is no relationship between the nature of dissatisfying experience and response behaviour. As already noted, customers' tendency to engage in voice and word of mouth types of behaviour is higher than the tendency to resort to exit and third party behaviour. The voice and word of mouth responses seem to be easier and convenient from the point of view of access. Therefore, customers adopt easier response behaviour to report grievances.

Though not considerably different, customers choose voice response to a greater extent than word of mouth for negligence in services and other inconveniences. Possibly, delay and lack of customer orientation are

routine and common dissatisfying experiences and hence customers engage only in word of mouth behaviour whereby they can give vent to their dissatisfaction.

For negligence in service and other inconveniences, the customers resort to voice behaviour probably because they want redressal. Tentatively, when customers feel that their dissatisfying experiences are strong, in terms of obtaining redressal, they engage in voice response, whereas, when they consider their dissatisfying experience as routine, they engage in word of mouth, as they have low hopes of redressal.

Mode of Complaining

Mode of complaining can be of three types viz. orally in person, in writing and over telephone. Obviously, a complainant can choose any one mode or a combination of modes, for lodging complaints. A mode of complaint could be more a decision by the complainant' rather than an effect of nature of complaints. Therefore, analysis of mode of complaint was done in relation

to complainants. The modes of complaining adopted by 66 complainants are presented in TABLE-21).

It could be observed from the table that majority of the complainants (68 per cent) complained orally in person. Eighteen per cent of complainants used the combination of oral and written modes. The results indicate oral mode of complaining as dominant. It could be due to ease of complaining and also due to unwillingness to record the complaints in writing.

Out of 66 complainants 55 (83.33 per cent) obtained redressal and 11 (16.67 per cent) did not. Information on mode of complaining and redressal/non redressal of complaints is presented in TABLE-22. Since sample size under each category is small, it is inadequate for generalisations. Further, the chi-square was not significant (at 5 per cent significance level).

Level of Complainee in the Bank and Redressal

Complainants might choose level in the hierarchy of the bank to which the complaint is to be made,

probably on the basis of intensity of dissatisfaction and the need for, and possibility of, redressal. Usually, customers report their dissatisfying experiences to higher levels when intensity of dissatisfaction is high and the need and possibility of redressal are also high.

In TABLE-23, the details of levels in the bank hierarchy to which the complaints were made, and whether the complaints were redressed or not, are presented. The Chi-square (5.92) was not significant (at 5 per cent significance level).

It could be observed that, of the complainants who obtained redressal, 62 per cent had made their complaints to the manager. On the contrary of those who did not obtain redressal, 38 per cent had complained to the clerk as well as the manager. While redressal could be due to high commitment, and exercise of power by managers, non redressal could be due to the complexity of the complaints.

Patronage Behaviour

Out of 66 complainants, 55 (83.3 per cent) obtained redressal. Redressal/non redressal may lead to changes in customers' patronage with the bank. Volume of business is one of the indications of customers' patronage. In TABLE-24 the data on redressal customers' complaints and their subsequent patronage are given.

It could be observed from TABLE-24 that 80 per cent of the complainants continued to patronise the same branch during post-redressal/non redressal period. Among them, 51 out of 53 (96.2 percent), were from the 'complaints redressed group'. Therefore, it is clear that chances of customers' patronising the same branch are high when their complaints are redressed. On the contrary, customers would like to cease patronising the branch when their complaints are not redressed. Among those who did not patronise the same branch during post-redressal/non-redressal period, 9 out 13 (69 per cent), were from 'complaints not redressed' group. The chi-square (27.66) is significant (at 1 per cent significance level). Therefore, (not) patronising the same branch by the complainants is related to (non) redress-

al of complaints.

The relation between volume of business with the branch and redressal/non-redressal of complaint was tested using chi-square. Data on the volume of business with the branch and complaint redressal/non redressal are presented in TABLE-25.

As expected, 69 per cent of the customers who stopped business with the bank were from the 'complaints not redressed' group. And, 31 one per cent were from the 'complaints redressed' group. This indicates that either the redressal was not satisfactory or they discontinued for other reasons. It may be inferred that customers complain not with the intention of stopping business with the banks but with the intention of obtaining redressal. If they do not get redressal, they are likely to discontinue.

Customers whose complaints were not redressed either continued without change in volume of business or discontinued. Lowering the volume of business is not looked at as an option by customers to express their resentment over non redressal of complaints. Only stop-

ping the business with the bank can be a proper expression of resentment. Among the customers whose complaints were redressed, increase or decrease in volume of business was observed as an option they followed. This could be due to entirely different reasons. The chi-square (32.33) was significant (at 1 per cent significance level).

Conclusion

The study indicated that customers did not vary by demographics in perceiving dissatisfying experiences. On the other hand, comparison of customers who complained and those who did not, indicated some degree of demographic differences between them. Further, comparison of customers whose complaints were redressed and those whose complaints were not redressed, indicated a still higher degree of demographic differences between the groups. Therefore, customers vary to some extent by demographics in complaining (or not complaining) and they vary to a large extent in obtaining (or not obtaining) redressal.

Some of the demographic characteristics

associated with customers who obtain (or do not obtain) redressal are as follows:

1. They are neither very young nor very old.
2. They transact with bank in the roles of borrowers and depositors.
3. On the other hand, students and those who are in service are less likely to obtain redressal.

Expression of complaint intentions by customers can not be taken as a predictor of actual complaining by them. The intention to complain did not vary between those who complained and those who did not. Similarly, it did not vary between those whose complaints were redressed and those whose complaints were not redressed. However, complaint intentions are good predictors of potentiality of situations to generate complaints. In brief, the complaint intentions can be used to predict potential of situation to generate complaints rather than to predict actual complaining by customers.

Intention to complain varied between those who had dissatisfying experiences and those who did not have such experiences. Either previous dissatisfying

experiences mould the intentions or the existence of intentions predispose one to dissatisfaction.

Customers have higher tendency to engage in word of mouth complaining behaviour. Complaints to contact persons (concerned clerk /manager) in the branch are the dominant type of voice response. Response to third party ranks lower than 'exit action' but higher than 'no action'. (However, no action is classified under voice response.)

Nature of dissatisfying experience is not related to type of response. Among mode of complaining, oral complaining were the highest followed by combination of oral and written complaints. Mode of complaining does not have any relation with possibilities of redressal or non-redressal. Possibilities of redressal or non-redressal are also not related to the level of hierarchy in the bank to which one complained.

Customers whose complaints were redressed continued to patronise the same bank while, those whose complaints were not redressed, did not do so. Further, customers whose complaints were not redressed either

continued without change in volume of business or discontinued while customers who had obtained redressal had shades of response in terms of decreasing the volume of business they had with the banks. Customers complain with the intention of getting redressal and discontinuing business with the bank is not one of their intentions.

CHAPTER VII

CONCLUSION AND DISCUSSION

Previous studies indicated that all dissatisfactions may not lead to complaints and all complaints need not necessarily have their origin in dissatisfaction. In other words, complaining behaviour is weakly related to dissatisfaction.

Since complaining behavior is weakly related to dissatisfaction, this study neither measured dissatisfaction nor verified the relation between intensity of dissatisfaction and complaining. The complaints and complaining behaviour of customers were studied using both qualitative and quantitative data.

The case research conducted in this study attempted to understand complaints in toto. The case studies emphasised on the process, customers' responses and the bankers' opinion. The cases were used to generate hypotheses for further testing as well as to draw directions for future studies.

Findings from Case Studies

In complaining two approaches were found dominant: the problems solving approach; and ego-maintenance approach. Some customers complain and pursue their complaints to achieve solution to their problem. They exhibited willingness to put in extra effort, and wait for appropriate time to complain, in order to obtain redressal. On the contrary, some customers complained and pursued complaints in such a way that their ego was maintained. They expect courtesy, respect, personal attention, relaxation of rules, etc. for redressing their complaints, while they also expect solutions to their problems. However, those who followed ego-maintenance approach also gave up their ^{approach,} if necessary, to obtain redressal.

Two types of behaviour were noted in relation to observing rules. They were: (1) rule-accepting behaviour; and (2) rule-questioning behaviour. Though not confirmed, customers who followed problem-solving approach, exhibited rule-accepting behaviour, while customers who followed ego-maintenance approach exhibit-

ed rule questioning behaviour.

Complaining behaviour was found to be more related to possibilities of redressal than to intensity of dissatisfaction (expressed by consumers). Customers had tendency to attribute blame for the problem to the branch/branch staff. They might be feeling that it is reasonable to expect redressal when attribution of blame was on branch/branch staff. Customers also had tendency to complain to contact persons (concerned clerk or manager) at the branch level.

Customers tried to augment the strength of their complaints by including minor grievances even though the complaints were provoked by major grievances. Here again, the complaining behaviour is focussed on achievement of redressal.

Customers who had positive attitudes towards complaining as well as towards the outcomes of complaining, had higher tendency to complain. The success or failure of previous complaints might influence the possibility of subsequent complaints.

A holistic perspective of complaining leads

to identification of three types of behaviour: (1) complaint related behaviour; (2) complaining process related behaviour; and (3) bankers' response related behaviour.

The complaint related behaviour stems from seriousness of the grievance and its potential in achieving the expected redressal. The other two types of behaviour depend on the mechanisms of receiving and redressing the complaints. Customers' tendency to complain increases with availability of avenues to complain and they tend not to complain if they have no faith in the redressal mechanism and/or if it is disproportionately expensive. Rude reactions of bankers to customers' complaints aggravate the gravity of the situation. In such cases customers have two complaints; the original complaint and the complaint that the original complaint was not received well. Delay in redressing complaints evokes two types of responses from customers. They are: (1) desire to pursue the complaint with extra vigour and (2) discontinuing from patronising the branch, or continuing with disappointment. While the former is a possibility when potential of redressal is high, the latter is a possibility when potential of

redressal is low.

To complain, women seem to need the support of men, especially their close friends or relatives.

In the event of good relations with the bankers, customers tend to take branch staff into confidence while making complaints to higher authorities. In the absence of such good relation, they may not mind complaining to higher authorities without the knowledge of the branch staff.

Complainability of Banking Services

Complaints were focussed on the branch/branch staff levels rather than policy making levels. Complainability was high for those grievances for which the attribution of blame was to the branch/branch staff. Complainability was found to vary directly with the degree of attribution of blame to branch/branch staff. The complainability was high for those situations for which customers had the support of rules to establish the grievances.

Service delivery rather than service design has higher potential to generate complaints. This indicates that customers have higher hopes of redressal for service delivery related complaints as the complainability was found to be dependent on possibilities of redressal.

Complaint Intention

Customers do not vary by demographics in their intentions to complain in the event of occurrence of dissatisfying experiences. While service situations vary in their strength to generate complaints, complaint intentions seem to be poor predictors of customers' propensity to complain.

Propensity to Complain

The demographic variables are poor predictors of dissatisfying experience as well as complaining behaviour. However, propensity to complain than propensity to perceive dissatisfying experience, may be better

predicted on the basis of demographics. Possibly, if a service is of inferior quality all customers perceive it so, but only a few complain. It could be due to those customers' strengths to achieve redressal.

Customers who were only depositors and/or those who were depositors as well as borrowers have high propensity to complain. Students and those in service by occupation also have high propensity to complain.

Demographics have better role in obtaining redressal from the banks. Men with higher education got better redressal for their complaints. Retired people also obtained higher redressal for their complaints. Redressal seems to be provided to those whose strengths are known to the bank.

Customer Complaining Behaviour Responses

Word-of-mouth behaviour and voice response behaviour are dominant complaining behaviour responses. In voice response, their preference to complain to contact persons at branch level was high. Nature of

dissatisfying experiences (like delay, negligence, etc) and the types of response were not related. Similarly, mode of complaining (oral, written, etc.) and level of the complainees in the hierarchy of the bank (clerk, manager and higher authorities) are also not related to redressal.

Customers' loyalty to the branch depends on the redressal of the complaints made by them. Majority of the customers who did not get redressal stopped business with the branch. Those who continued, though their complaints were not redressed, did not change the volume of business with the branch.

Discussion

The present study revealed that 37.7 per cent of the customers had one or a few dissatisfying experiences. Though dissatisfying experience cannot be equated with dissatisfaction, the rate of such dissatisfying experiences seems to be higher than dissatisfaction in services abroad. The studies conducted abroad have reported that nearly 20-30 per cent of the customers had

dissatisfaction in banking and other services (Day and Bodur, 1977; Andreassen and Best, 1977; Singh, 1990 a; Singh, 1990 b)

More than the difference ⁱⁿ rate of dissatisfaction, the impact of dissatisfying experience on complaining behaviour seems to be different in India compared to that in US/Europe.

While in US less than 50 per cent of the dissatisfied customers had complained (Andreassen and Best, 1977), in India 64 per cent of the customers who had dissatisfying experiences had complained. In India, negative word of mouth and voice response behaviour were found to be dominant. In US, voice response, word of mouth, and exit behaviour were dominant (Singh, 1990).

Among the determinants of CCB: market related factors, consumer related factors and situation related factors (Day and Landon, 1977), the market related factors seem to have little influence in determining CCB in public sector commercial banks in Goa.

Among the situation related and consumer

related factors, the former seems to have a greater influence on CCB. Customer demographics are not good predictors of dissatisfying experience. They determine propensity to complain (or not to complain) to some extent, and possibilities of obtaining (or not obtaining) redressal to large extent.

Among the situation related factors, the attribution of blame to branch /branch staff seems to be a stronger determinant of complaining behavior. Customers tend to project their complaints in such a way that the blame is attributable to the branch. Validity of complaint as per the rules, leads to a stronger pursuing of complaints.

To sum up, unlike in US, (Jacoby and Jaccard, 1981) customers of the public sector commercial banks in Goa do not seem to complain to profit from it. Therefore, the classification of complaints by Jacoby and Jaccard (1981) i.e. basic (demand for redressal limited to value of the product) and involved (demand for redressal beyond the value of the product) is not valid for CCB in the banks in Goa. While the previous studies suggest that CCB is complex phenomenon which varies

greatly by consumer and situation (Halstead, 1990), the present study indicates that the situational variables have higher role in determining CCB in public sector commercial banks in Goa.

Managerial Implications

The results of the study indicate that banks can predict possibilities of customer complaints on different service failures. Indirectly, the compliant intentions (complainability) on service failures reflect the importance of service and possibility of such failures generating complaints. Banks could concentrate on improving those services for which complainability was high. From time to time, complaint intentions could be measured and used for deciding improvement in service quality.

The fact that the complaining behaviour is focussed on branch/branch staff emphasises the need for improving service quality as well as redressal mechanism at the branch level. Public sector banks have the system of receiving and redressing complaints at

higher levels such as Regional Offices, Customer Service Centres, etc. A stronger redressal system at the branch level can enhance the possibilities of satisfaction to customers, as it would lead to faster redressals.

Service delivery failures have higher potential to generate complaints than service design failures. This could lead to a situation where banks can escape with ineffective and 'customer unfriendly' schemes without getting proper feedback. Therefore, there should be a systematic institutional effort to obtain feed back on schemes, rules, regulations and other service design related issues.

The banks cannot afford to vary service quality to customers belonging to different demographic groups. In other words, there should be equitable level of service to all the segments. Low level of service quality is equally likely to lead to dissatisfaction to customers belonging to various demographic groups.

Customers vary by demographics in obtaining redressal. Propensity to complain also varies to some

extent by demographics. Results indicate that banks provide redressal selectively based on customer demographics. For long term benefits, banks could consider changing their approach to bring in more equity in redressing customers' complaints.

Since the situations for which the attribution of blame was to branch/branch staff had higher potential to generate complaints, the banks need to train their employees in identifying such situations and the type of redressal the customers expect.

Possibilities of retaining customers are higher when their complaints are redressed. Customer complaining behaviour is dependent on possibilities of redressal. Hence, while a good redressal mechanism might generate more complaints, it would also increase customers' loyalty to branch/bank.

Limitations and Future Research Directions

The present study relies on previous research findings that customer complaining behaviour is weakly

related to dissatisfaction. While collecting data for case studies, it was observed that respondents distinguish a dissatisfying experience from dissatisfaction. In other words, one or a few dissatisfying experience(s) did not make them feel dissatisfied. Therefore, it seems there is some 'threshold level' which will determine dissatisfaction and thereby complaining behaviour. Future research could investigate the impact of differences in the level of dissatisfactions on complaining behaviour of customers in India and those in US and Europe.

This research has come out with the conclusion that the degree of attribution of blame to branch/branch staff and complaint intentions are directly related. Whether customers have a tendency to attribute the blame to branch/branch staff in order to enable them to complain is not examined in this research. Therefore, future studies may investigate the causes of attribution of blame to branch/branch staff.

Potential to generate complaint is high for those situations to which there is support of rules, probably because establishing such grievances is rela-

tively easy. In this study it is inferred from the nature of grievances, than directly ascertaining from customers, whether they complained because rules permitted them to do so. It is possible that the degree of dissatisfaction is low if the complainable situation does not have the support of rules. The future research may examine the factors determining dissatisfaction level.

It is found that complaints are made to the contact persons at the branch level. At the same time complaining behaviour is determined by the possibilities of redressal. Though this study found no significant relation between the level of complainee in the bank hierarchy and redressal, popular notion is that, chances of redressal are higher when complaints are made to higher levels. It is worth while to explore into this.

It was found that banker-customer relationship at the branch level is an important determinant in deciding to complain or not to higher levels. In the long run, the banks would benefit if the complaints surface out rather than remain hidden. Hence, it needs to be explored as to what mechanisms would help the

customers to articulate the complaints in situations of good banker-customer relationship at the branch level. Still, if the customers hesitate to complain to higher levels, there is a need for empowerment of lower levels in redressing complaints. The mechanisms for such empowerment could be explored.

The results indicate that complaint intentions are not good predictors of complaining behaviour. However complaint intentions are a good measure of potential of situation to generate complaints. This could be because the list of complainable situations, though comprehensive, was too long and hence possibility of customers' responding mechanically cannot be ruled out. Complaint intentions may be elicited on a shorter list of complainable situations to verify their strength in predicting customer complaining behaviour.

TABLE-1

Consumers' Responses to Dissatisfactions as Reported by Various Investigators.

INVESTIGATORS Reported Dissatisfaction	Did Not complain	Went to Repair shop	Told Fri. ads	Requested Refund Repair, etc	Complained to Store	Complained to Manufacturer	Contacted Lawyer	Contact C.P.A.	Contact B.B.B.	Other Actions
DAY & LADDON (1976) *										
Durables	22.9	49.1	49.8	21.8	34.5	16.4	3.6	9.7	6.9	-
Non-durables	26.5	54.5	45.1	24.7	21.5	5.4	1.1	6.5	5.4	-
Services	16.0	39.3	47.3	13.1	34.5	9.1	6.2	11.7	5.8	-
DAY & BOBON (1978) *										
Services	21.8	49.6	37.6	44.3	40.6	-	5.3	9.0	0.8	0.8
THOMAS & SHUPTRINE (1975)										
Durables	(These three Categories sum to 47%)			-	37.1	2.5	-	-	0.8	6.6
VALLE & KOESKI (1977) *										
Worst Buying Experience	17.6	48.4	37.1	25.1	(These two Categories sum to 41.5%)		5.5	16.7	-	23.0
HARLAND et al. (1975) *										
Upset by treatment	30.0	11.0	8.0	3.0	(These two categories sum to 49.0%)		2.0	3.0	-	3.0
BIEMER (1977)										
Personal Care Items	45.0	-	34.0	-	15.0	5.0	-	-	1.0	-
HANDY (1977)*										
food Items	-	11.9	85.5	-	53.0	8.2	-	2.8	-	-

- Note: 1. The Figures are in per centages.
 2. * Multiple responses were possible in these studies, so row per centages do not sum to 100.
 3. Abbreviation: C.P. A. - Consumer Protection Agency. B.B.B. - Better Business Bureau.

Source: Marsha L. Richius (1979), Consumer Complaint Behaviour: Model Development and Empirical Validation, Doctoral Dissertation, Michigan, U.M.I. Dissertation Services, P.19.

Sample Respondents and Complaint Intention(CI)
(N=281)

Variable	Respondents		Mean CI
	No.	%	
AGE: (years)			
0-19	3	1.07	2.29
20-29	96	34.16	3.69
30-39	69	24.56	3.4
40-49	52	18.51	3.45
50-59	40	14.24	3.68
60-69	19	6.76	3.08
70-79	1	0.36	0
80-89	1	0.36	4.47
ASSOCIATION:			
As Borrower	13	4.63	3.44
As Depositor	147	52.31	3.44
As Borrower and Depositor	117	41.64	3.61
As neither Borrower nor Depositor	4	1.42	4.18
RETIRED VS OTHERS:			
Retired	23	8.19	3.48
Others	258	91.81	3.51
EMPLOYED VS NOT EMPLOYED IN PUBLIC SECTOR COMMERCIAL BANK:			
Employed	17	6.05	3.07
Not Employed	264	93.95	3.50
EDUCATION:			
High School Graduation	49	17.44	3.37
College Graduation	162	57.65	3.61
Post-Graduation	65	23.13	3.5
Doctorate (Ph.D.)	5	1.78	2.88
BARRISTER IN LAW :			
Bar	13	4.63	3.77
Not Bar	268	95.37	3.51
SEX:			
Male	198	70.46	3.58
Female	83	29.54	3.37

contd.....

INCOME (Monthly):

0	60	21.35	3.51
< Rs.1000	5	1.78	3.14
Rs. 1000-2999	57	20.28	3.7
Rs. 3000-4999	72	25.62	3.53
Rs. 5000-6999	53	18.86	3.57
Rs. 7000-8999	11	3.91	3.72
Rs. 9000-10999	7	2.49	3.37
> Rs. 11,000	16	5.69	2.95

RELIGION

Hindu	164	58.36	3.47
Christian	107	38.08	3.54
Others	10	3.56	3.92

NRI Vs. Non-NRI:

NRE	11	3.91	3.36
Non NRE	270	96	3.53

DOMICILE (Years):

0-10	59	21	3.4
11-20	46	16.37	3.43
21-30	87	30.96	3.55
31-40	45	16.01	3.56
41-50	21	7.47	3.9
51-60	17	6.05	3.56
61-70	6	2.14	3.22

OCCUPATION:

Service	104	37.01	3.41
Retired	23	8.19	3.48
Profession	36	12.81	3.73
Own Business	47	16.73	3.77
Agriculturist	12	4.27	4.03
Student	31	11.03	3.48
Housewife	23	8.19	2.94
Others	5	1.78	3.56

TABLE-3**Mean and Standard Deviations of Complainable Situations**

<u>No.</u>	<u>Situation</u>	<u>Mean</u>	<u>S. D.</u>
1.	Divulging information pertaining to your account to others without your permission	4.7224	1.9368
2.	Bank's failure to accomplish your standing instruction	4.3238	1.9870
3.	Incorrect entries in the pass book	4.2954	2.0058
4.	Issue of incomplete/faulty demand draft	4.2776	2.0199
5.	Refusal to pay bearer cheque	4.2598	2.1163
6.	Incorrect calculation of interest	4.2206	2.1250
7.	Misbehaviour of bank staff with you	4.2206	2.0979
8.	Refusal to issue duplicate demand draft	4.1993	2.0211
9.	Dishonour of cheque which according to you is unjustifiable	4.1815	2.0193
10.	Malafides (eg. Corruption) of bank staff	4.1530	2.1534
11.	Loss of interest to be received due to delay in crediting your account	4.0890	2.1957
12.	Distasteful language in conversation	4.0178	2.1338
13.	Delay in receipt and payment of cash	3.9857	1.8341
14.	Distasteful language in letters	3.9537	2.1451
15.	Delay in transferring account	3.8805	1.9436
16.	Delay in entering credit transaction in your account	3.7936	2.0407
17.	Bank's failure in sending information required by you	3.7829	1.9140
18.	High cheque collection charges	3.7367	2.0058
19.	Refusal to sanction loans and advances	3.6726	2.1612
20.	Delay in collection of out station cheque	3.6512	2.1338

21.	Delay in issuing demand draft	3.6477	1.9858
22.	Delay in collection of local cheques	3.5979	1.9960
23.	High interest to be paid when the bank charges interest for a longer period	3.5694	2.0813
24.	Issue of soiled notes	3.5623	1.9957
25.	High commission of issuing demand draft	3.5587	2.0295
26.	Delay in deciding to issue duplicate demand draft	3.5480	1.9654
27.	Delay in encashing cheque/demand draft	3.5445	2.0015
28.	Illegible entries in the pass book	3.5445	2.1126
29.	Delay in sending information about locker expiry period	3.5409	2.0889
30.	Delay in deciding to pay bearer cheque	3.5160	1.9858
31.	Absence of bank staff during working hours	3.4282	2.1649
32.	Delay in receiving remittances through T.T.	3.4626	2.0770
33.	Not following queue system in receipt or payment of cash	3.3986	2.1409
34.	Delay in sending information about mature time deposit	3.3772	2.0284
35.	Queries regarding your loan application not raised at one time	3.3737	1.9908
36.	Bank staff showing scant respect for you	3.3701	2.1310
37.	Bank staff talking among themselves when you are standing at the counter	3.3665	2.1558
38.	Delay in opening the bank office	3.3524	2.1915
39.	Not permitting premature withdrawal of time deposit	3.3310	2.1349
40.	Delay in sending statement of account	3.3060	1.9997
41.	Delay in issuing duplicate pass book	3.2989	2.1558
42.	Delay in deciding to sanction loans and advances	3.2811	2.0080

43.	Not sending information about inoperative accounts	3.2562	1.8223
44.	Inadequate information supplied by the staff about schemes, rules and regulations	3.2345	1.9908
45.	Indifference of bank staff towards you	3.2349	2.2476
46.	Late coming of staff in bank	3.2135	2.1374
47.	High interest rate for loans	3.0854	2.0615
48.	Bank staff not willing to adjust a little for customers' service	3.0854	2.0615
49.	Not allowing discounting of cheques	3.0356	1.8341
50.	Information demanded by the bank on loan application is difficult to furnish	3.0285	2.0387
51.	Delay in implementing new schemes on loans and deposits	3.0107	2.0882
52.	Delay in sending credit/debit advice	2.9359	1.9611
53.	Lack of counseling for raising loans from the bank	2.9217	1.9943
54.	Complicated documents for applying for loan	2.8826	1.9974
55.	Low interest rates for deposits	2.8327	2.1540
56.	Not calling token numbers audibly	2.8292	2.0614
57.	Lack of flexibility on loans and advances to cater to individual needs	2.7616	2.1540
58.	Insisting upon introduction when you want to open an account	2.6370	1.9793
59.	No personalised attention and recognition to you	2.4840	1.9912

TABLE-4**Classification of Complainable Situations**

<u>Situation No.</u>	<u>Situation Mean</u>	<u>Category Mean</u>
<u>Violation of Law</u>		
1	4.7224	
10	4.1530	4.4377
<u>Non-delivery of or Delivery of Faulty Service</u>		
2	4.3238	
6	4.2206	
8	4.1993	
17	3.7829	
19	3.6726	
43	3.2562	3.9092
<u>Discourtesy of Bank Staff</u>		
7	4.2206	
12	4.0178	
14	3.9537	
36	3.3701	3.8905
<u>Monetary Loss/Non-availability of Cash</u>		
4	4.2776	
5	4.2598	
9	4.1815	
11	4.0890	
16	3.7936	
23	3.5694	
32	3.4626	
39	3.3310	
49	3.0356	3.8889
<u>Negligence in Service</u>		
3	4.2954	
24	3.5626	
28	3.5445	
35	3.3737	3.6939

On-the-counter Delay

13	3.9857	
21	3.6477	
27	3.5445	
41	3.2989	3.6129

Delay in Decision Making

26	3.5480	
30	3.5160	
42	3.2811	3.4483

Off-the-counter Delay

15	3.8505	
20	3.6512	
22	3.5979	
29	3.5401	
34	3.3773	
40	3.3060	
51	3.0107	
52	2.9357	3.4087

Indiscipline in Operation

31	3.4982	
33	3.3986	
46	3.2135	3.3701

High Service Cost

18	3.7367	
28	3.5537	
38	3.3594	
47	3.0854	
55	2.8327	
56	2.8292	3.2336

Poor Knowledge or Information among Staff

44	3.2354	3.2354
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Lack of Customer Orientation

37	3.3665	
45	3.2349	
48	3.0854	
53	2.9217	
59	2.4840	3.0193

Complicated Procedures

50	3.0285	
54	2.8826	2.9555

Inflexible Rules

57	2.7616	
58	2.6370	2.6993

-
1. The situations numbers are the same as in TABLE-3
 2. For description of situations, refer TABLE-3
 3. Category Mean is the average of Situation Means under respective category.

TABLE-5**Attribution of Blame for Complainable Situations**

Situation No.	AoB Mainly to Branch/Br. Staff	AoB Partly to Branch/Br. Staff	AoB Not to Branch/Br. Staff
	n=37	n=13	n=9
1	4.7224		
2	4.3238		
3	4.2954		
4	4.2776		
5	4.2598		
6	4.2206		
7	4.2206		
8	4.1993		
9	4.1815		
10	4.1530		
11	4.0890		
12	4.0178		
13	3.9857		
14	3.9537		
15		4.8505	
16	3.7936		
17	3.7829		
18			3.7367
19		3.6726	
20		3.6512	
21	3.6471		
22		3.5979	
23	3.5694		
24		3.5623	
25			3.5587
26	3.5480		
27	3.5445		
28	3.5445		
29	3.5409		
30	3.5160		
31	3.4982		
32			3.4626
33	3.3986		
34	3.3772		
35		3.3737	

contd.....

36	3.3701		
37	3.3665		
38	3.3594		
39		3.3301	
40	3.3060		
41	3.2989		
42		3.2811	
43	3.2562		
44		3.2354	
45	3.2349		
46	3.2135		
47			3.0854
48		3.0854	
49		3.0356	
50			3.0285
51		3.0107	
52	2.9359		
53		2.9217	
54			2.8826
55			2.8327
56	2.8292		
57			2.7616
58			2.6370
59	2.4840		

Note: AoB - Attribution of Blame. Br. Staff - Branch Staff.
The Situation Nos. are the same as in TABLE-3
For description of Situations, refer TABLE-3

TABLE - 6**T-Test Results: Attribution of Blame for Situations**

	Mean	S.D.	S.E.	df	T-Value
I) AoB Mainly to staff/ branch (N=37)	3.69	0.48	0.14	48	2.37
AoB Partly to staff/ branch (N=13)	3.35	0.28			
II) AoB Mainly to staff/ branch (N=37)	3.69	0.48	0.18	44	3.31
AoB Not to staff/ branch (N=9)	3.11	0.37			
III) AoB Partly to staff/ branch (N=13)	3.35	0.28	0.15	20	1.65
AoB Not to staff/ branch (N=9)	3.11	0.37			

Abbreviation: AoB - Attribution of Blame, S.D. - Standard Deviation, S.E. - Standard Error, df - Degrees of Freedom.

- Note: 1. I above is significant at 5% level.
 2. II above is significant at 1% level.
 3. III above is not significant at 5% level.

TABLE-7**Factorisation of Situations**

Factor Loading	Complainable Situation
F1 - SERVICE FAILURES BY BRANCH (Mean Complainability of Factor, $\bar{X} = 4.1957$)	
0.7300	Incorrect entries in the pass book
0.6841	Incorrect calculation of interest
0.5657	Illegible entries in the pass book
0.5085	Divulging information pertaining to your account to others without your permission
F2 - LOAN RELATED COMPLAINABLE SITUATIONS ($\bar{X} = 2.9442$)	
-0.7175	Complicated documents and procedures for applying for loan
-0.6965	Lack of counseling or advice for raising loan from the bank
-0.5445	Information demanded by the bank on loan application is difficult to furnish
F3 - LIQUIDITY INCONVENIENCE ($\bar{X} = 3.2435$)	
0.8555	Not allowing discounting of cheque
0.8052	Low interest rates for deposits
0.7992	Issue of soiled notes
0.7467	Delay in encashing cheque or draft
F4 - ABSENCE OF STAFF IN BANK ($\bar{X} = 3.6832$)	
0.7668	Absence of bank staff during working hours
0.7624	Late coming of staff in bank

contd...

F5 - LACK OF RESPONSIVENESS OF STAFF
(\bar{X} = 3.2725)

- 0.7610 Delay in collection of local cheques
- 0.7134 Bank staff not willing to adjust a little for customers' service
- 0.6798 Indifference of bank staff towards you
- 0.6059 Delay in opening the bank office
- 0.5332 High interest rates for loans

F6 - DEMAND FOR SPECIAL TREATMENT/SERVICE
(\bar{X} = 2.9269)

- 0.7372 Delay in collection of out station cheque
- 0.5610 Delay in sending credit/debit advice
- 0.5553 Insisting upon introduction when you want to open an account
- 0.5319 No personalized attention and recognition to you

F7 - HIGH SERVICE COST
(\bar{X} = 3.6215)

- 0.7323 High interest to be paid (eg. when the bank charges interest for a longer period.
- 0.7006 High commission for issuing demand draft
- 0.5683 High cheque collection charges

F8 - CONFUSION TO CUSTOMERS
(\bar{X} = 3.4573)

- 0.6199 Delay in deciding to pay bearer cheque
- 0.6117 Not following queue in receipt or payment of cash

F9 - FAILURE/FAULT IN SERVICE
(\bar{X} = 3.5359)

- 0.7392 Not permitting premature withdrawal of time deposit
- 0.6837 Refusal to issue duplicate demand draft
- 0.5948 Delay in deciding to issue duplicate demand draft
- 0.5399 Bank's failure to accomplish your standing instruction
- 0.5291 Issue of incomplete/faulty demand draft

contd.

F10 - INFORMATION DELAY
(\bar{X} = 3.4640)

- 0.6919 Delay in sending information about maturity of time deposit
0.5885 Delay in sending information about expiry of safe deposit locker period

F11 - *
(\bar{X} = 3.6720)

- 0.5782 Not calling token numbers audibly

F12 - *

(No situation with factor loading $\geq \pm 0.5$)

F13 - PRE-BORROWING SERVICE INCONVENIENCE
(\bar{X} = 3.2384)

- 0.7111 Lack of flexibility in schemes on loans and advances to cater to individual needs
0.6606 Delay in deciding to sanction loans and advances
0.5975 Refusal to sanction loans and advances
0.5112 Inadequate information supplied by the banks about the rules and regulations

F14 - DISRESPECT TO CUSTOMERS
(\bar{X} = 4.0640)

- 0.8328 Distasteful language in letter
0.7934 Distasteful language in conversation
0.6102 Misbehaviour of bank staff with you

F15 - *
(\bar{X} = 3.0107)

- 0.6613 Delay in implementing new rules on loans and deposits announced by the Reserve Bank of India

Notes: * Factor with one or no situation is not named
Mean complainability of factor is calculated from mean complainability of situations for which, refer TABLE-3.

TABLE- 8**ANOVA RESULTS: Differences in Propensity to Complain by Demographics**

Variables	F Ratio	Degrees of Freedom in Numerator Denominator	F Table Value at 0.01 Level 0.05 Level	Remarks
AGE	2.37	7 273	2.64 2.01	Significance at 0.05 level
ASSOCIATION	0.97	3 277	3.78 2.60	Not Significant
WORKING Vs RETIRED	0.01	1 279	6.63 3.84	Not Significant
EMPLOYED IN THE BANK	2.69	1 279	6.63 3.84	Not Significant
EDUCATION	1.03	3 277	3.78 2.60	Not Significant
DEGREE AT LAW	0.6	1 279	6.63 3.84	Not Significant
SEX	1.92	1 279	6.63 3.84	Not Significant
INCOME	0.91	7 273	2.64 2.01	Not Significant
RELIGION	1.49	2 278	4.61 3.00	Not Significant
NRE A/C HOLDERS	0.21	1 279	6.63 3.84	Not Significant
DOMICILE IN GOA	0.59	6 274	2.8 2.21	Not Significant
OCCUPATION	1.78	7 273	2.64 2.01	Not Significant

TABLE - 9

**Summary Statistics of Discriminant Analysis
Between Dissatisfying Experiences
and No Dissatisfying Experiences**

Discriminant Function	.....	1
Eigen Value	.....	0.1814
Relative Percentage	.....	100.00
Cannonical Correlation	.....	0.3943
Functions Derived	.....	0
Wilk's Lambda	.....	0.8446
Chi-square	.....	444.3476
Degrees of Freedom	.....	33
Significance Level	.....	0.0877

TABLE - 10**Standardised Discriminant Coefficient Function for
Dissatisfying Experience Vs No Dissatisfying Experience**

Variable	Standardised Discriminant Coefficient Function
AGE (Years)	
10-19	-0.2319
20-29	0.3475
30-39	0.1364
40-49	-0.0159
50-59	-0.2050
60-69	-0.0781
70-79	-0.1619
INDEPENDENT INCOME (Monthly)	
0	-1.2304
< Rs.1000	-0.5310
1000-2999	-0.6721
3000-4999	-0.6381
5000-6999	0.1136
7000-8999	-0.2849
9000-10999	-0.4030
EDUCATION:	
Matriculation	0.7413
Graduation	0.5824
Post-Graduation	0.4336
SEX:	
Male	0.1845
OCCUPATION:	
Service	0.4149
Retired	0.7367
Profession	0.1314
Own Business	0.5561
Agriculturist	0.2215
Student	0.7611
Housewife	0.5728
RELIGION:	
Hindu	0.6461
Christian	0.6349
N.R.E.:	0.0809

ASSOCIATION:

As Borrower	0.2260
As Depositor	0.7680
As Both	0.8638

DEGREE IN LAW:

LL.B./LL.M.	-0.0635
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EMPLOYED IN BANK:

	0.1979
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GROUP CENTROIDS:

GROUP 1 (Who had Dissatisfying Experience) (N=103)	= 0.561968
GROUP 2 (WHO had NO Dissatisfying Experience) (N=178)	= -0.325184

TABLE-11

**Summary Statics of Discriminant Analysis
Between Complainers and Noncomplainers**

Discriminant Function	.....	1
Eigen Value	.....	0.6467
Relative Percentage	.....	100.00
Cannonical Correlation	.....	0.6267
Functions Derived	.....	0
Wilk's Lambda	.....	0.6073
Chi-square	.....	42.1467
Degrees of Freedom	.....	33
Significance Level	.....	0.1321

TABLE-12**Standardised Discriminant Coefficient Function for
Discriminant Analysis Between Complainers and Noncomplainers**

Variable	Standardised Discriminant Coefficient Function
AGE: (Years)	
10 - 19	- 0.3321
20 - 29	- 2.0428
30 - 39	- 2.1358
40 - 49	- 2.1181
50 - 59	- 1.9018
60 - 69	- 1.6969
70 - 79	- 0.2051
INDEPENDENT INCOME (Monthly):	
0	- 1.5267
< Rs. 1000/-	- 9.0577 (E-3)
1000 - 2999	- 0.3894
3000 - 4999	- 0.7112
5000 - 6999	- 0.8058
7000 - 8999	- 0.0227
9000 - 10999	- 0.8390
EDUCATION:	
Matriculation	- 0.8859
Graduation	- 1.6337
Postgraduation	- 1.4791
SEX:	
Male	- 0.2665
OCCUPATION:	
Service	1.3054
Retired	1.1769
Profession	0.8092
Own Business	1.1451
Agriculturist	0.7802
Student	1.5308
Housewife	1.0305

RELIGION:

Hindu	-	0.2513
Christian	-	0.3883
N.R.E.	-	0.0510

ASSOCIATION:

As Borrower		1.0007
As Depositor		3.8778
As Both		4.0512

DEGREE IN LAW:

LL.B./ LL.M.		0.3939
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EMPLOYED IN PUBLIC SECTOR

COMMERCIAL BANK		0.29178
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GROUP CENTROIDS:

GROUP 1 (Complainers) (N = 37)	-	1.34
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GROUP 2 (Noncomplainers) (N - 66)		0.47
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Relative percentage

Canonical correlation	0.7407
Functions derived	0
Wilks Lamda	0.4513
Chi-square	37.7875
Degrees of Freedom	33
Significance level	0.2597

TABLE- 14

Standardised Discriminant Coefficient Functions for Customers whose Complaints were Redressed vs those whose Complaints were Not Redressed

Variable	Standardised Discriminant Function Coefficient.
Age (years):	
10-19	0.5718
20-29	3.6078
30-39	3.1537
40-49	2.4754
50-59	2.6849
60-69	1.9241
70-79	0.4206
Income (monthly):	
0	0.4378
<Rs.1000	0.1543
1000-2999	0.5547
3000-4999.	0.0937
5000-6999	0.5654
7000-8999	0.6598
9000-10999	0.4259
Education:	
Matriculation	-0.2486.
Graduation	-0.3799
Post Graduation	-0.5957
Sex:	
Male	-0.4796
Occupation:	
Service	0.5598
Retired	-0.1954
Profession	0.0715
Own Business	0.1449
Agriculturist	0.1899
Student	0.5994
Housewife	-0.2790
Religion:	
Hindu	0.2081
Christian	0.3995

NRI
NRE A/c Holder 0.3058

Association:
Borrower 0.5268
Depositor 0.5524
Both 1.0074

Degree at Law:
LL.B./LL.M. 0.3302

Employment in Public
Sector Commercial Bank 0.3044

Group Centroids:

Complaints Redressed, Group. 1 (n=55) -0.4856

Complaints Not Redressed, Group 2 (n=11) 2.4277

TABLE-15

Comparison of Customer Demographics between Complained, Not Complained, Redressed and not Redressed Groups.

Variables	Complained	Not Complained	Redressed	Not Redressed
Age (Years)				
-10		-0.33		0.57
-20		-2.04		3.60
-30		-2.14		3.15
-40		-2.12		2.48
-50		-1.98		2.69
-60		-1.69		0.42
-70	0.21			
Income (Monthly in Rs.)				
0-999		-1.53		0.44
1000-1999		-9.06 ^{E-3}		0.15
2000-2999		-0.39		0.56
3000-4999		-0.71		0.09
5000-6999		-0.81		0.57
7000-8999		-0.02		0.66
9000-10999		-0.84		0.43
Education:				
Matriculation		-0.89	-0.25	
Graduation		-1.63	-0.38	
Post Graduation		-1.48	-0.60	
Sex:				
Male		-0.27	-0.48	
Occupation:				
Service	1.31			0.56
Retired	1.18		-0.20	
Profession	0.81			0.07
Own business	1.15			0.15
Agriculturist	0.78			0.19
Student	1.54			0.60
Housewives	1.03		-0.28	
Religion:				
Hindu		-0.25		
Christian		-0.39		
MRI:				
RE A/C Holder		-0.05		0.31

Association:
 AS Borrower 1.01
 AS Depositor 3.88
 AS Both 4.05

0.5
 0.5
 1.0

Degree in Law:
 LL.B/LL.M

0.39

0.3

Employment in
Public Sector
Commercial
Banks

0.29

0.3

Group Centroids:

Who Complained 0.47
 (Group 1, n=66)

Who did not Complain -1.34
 (Group 2, n=37)

Whose Complaints
 were Redressed
 (Group 1, n=55)

-0.49

Whose Complaints
 were Not Redressed
 (Group 2, n=11)

2.43

TABLE- 16**Nature of Complaints and Rank Order**

Nature of Complaint	No. of Complaint	Rank Order
Negligence in Service	31	1.0
On the counter Delay	18	2.0
Violation of Law	13	3.5
Off the counter Delay	13	3.5
Discourtesy of Bank Staff	11	5.5
Monetary Loss/Non-availability of Cash	11	5.5
Non-delivery of, or Failure in, Service	10	7.5
Lack of Customer Orientation	10	7.5
Inflexible Rules	8	9.0
Indiscipline in Operation	7	10.0
Poor Knowledge of, or Information with Bank Staff	6	11.0
Complicated Procedures	5	12.0
High Service Charges	2	13.0
Delay in Decision Making	1	14.0
Total	146	

TABLE-17

**Comparison of Complaint Intentions
and Actual Complaints by Rank Order.**

Nature of Situation	Complaint Intention	Actual Complaints
Violation of Law	1	3.5
Non-delivery of, or Failure in, Service	2	7.5
Discourtesy of Bank Staff	3	5.5
Monetary Loss/Non-availability of Cash	4	5.5
Negligence in Service	5	1.0
On the counter Delay	6	2.0
Delay in Decision Making	7	14.0
Off the counter Delay	8	3.5
Indiscipline in Operation	9	10.0
High Service Charges	10	13.0
Poor Knowledge of, or Information with Branch Staff	11	11.0
Lack of Customer Orientation	12	5.0
Complicated Procedures	13	12.0
Inflexible Rules	14	9.0

- Note: 1. Rank Correlation ($r_s = 0.552$) is significant at 1 % level
2. The figures in the table, indicate order. Refer TABLES 4 and 16 for Absolute numbers of Complaint Intentions and Actual Complaints.

TABLE-18

Complaint Intentions of Customer Groups

Customer Groups	Mean	S.D.	Sample Size (N)	Difference in Mean	S.E.	t-statistic	Remarks
D. E.	3.75	1.10	103				
No D. E.	3.39	1.18	178	0.36	0.14	2.57	Significant (0.05 level)
Complained	3.74	1.05	66				
Not Complained	3.81	1.18	37	-0.07	0.23	-0.30	N.S.
Redressed	3.68	1.10	55				
Not Redressed	4.03	0.71	11	-0.35	0.26	-1.35	N.S.

Abbreviation: D.E.- Dissatisfying Experience. N. S.- Not Significant.

TABLE-19

Customers' Responses to Dissatisfying Experiences

Sr. No.	Response	Frequency	Rank Order
1.	Spoke to Friends and Relatives about the Bad Experience	101	1
2.	Complained to the Staff of the Branch immediately	50	2
3.	Complained to the Staff of the Branch on the Next Visit	45	3
4.	Convinced Friends and Relatives not to Use Services of the Branch.	39	4
5.	Decided not to Use Services of the Branch	34	5
6.	Forgot about the incident and Did Nothing	20	6
7.	Complained to Higher Authorities	16	7
8.	Wrote a Letter about the Bad Experience to Newspaper(s)	10	8
9.	Complained to the Ministry of Finance, Govt. of India.	2	9
10.	Complained to Voluntary Consumer Agency and Asked Them to Take up the Matter with the Branch	2	9
11	Complained to Consumer Dispute Redressal Forum	1	10
Total		320	

Note: Total number (frequency) add to 320 due to multiple responses, though number of dissatisfying experiences was only 146.

TABLE-20

Nature of Dissatisfying Experiences (D.E.) and Types of Responses

Nature of D.E.	Word of Mouth	Voice Response	Exit and Third Party Response	Total
Delay	18	13	5	36
Lack of Customer Orientation	20	17	11	48
Negligence in Service	8	11	7	26
Other Inconveniences	11	17	8	36
Total	57	58	31	146

Note: 1. Chi-square = 4.611 is not significant at 0.05 level.
 2. Degrees of Freedom = $3 \times 2 = 6$.

TABLE-21

Mode of Complaining

Mode of Complaining	No. of Complaints	Perce
Orally in person	45	68.0
In writing	5	8.0
Over telephone	0	0.0
In writing and over telephone	1	1.5
Orally and in writing	12	18.0
Orally in person and over telephone	2	3.0
All the modes	1	1.5
Total	66	100.0

TABLE-22

Mode of Complaining and Redressal/Non-redressal

Mode of Complaining	Redressed		Not Redressed	
	No.	%	No.	%
Orally in person	39	86.7	6	13.3
In writing	4	80.0	1	20.0
In writing and over telephone	0	00.0	1	100.0
Orally and in writing	9	75.0	3	25.0
Orally in person and over telephone	2	100.0	0	00.0
All the three modes	1	100.0	0	00.0

Note: Chi-square (6.60) is not significant at 0.05 level.

TABLE-23

**Level of Complainee Position in the Bank Hierarchy
and Redressal.**

Level of Complainee Position	Redressed		Not Redressed	
	No.	%	No.	%
Concerned Clerk	10	18	1	9.0
Concerned Manager	34	61	5	45.5
Others	1	2	0	0.0
Concerned Clerk and Manager	8	15	5	45.5
Concerned Manager and Others	1	2	0	0.0
All the Three	1	2	0	0.0

Note: Chi-square (5.92), is not significant at 0.05 level.

TABLE-24

Post-Redressal/Non-redressal Patronage

Customer Group	Patronised the Same Branch		Did not Patronise the Same Branch		Total	
	No.	%	No.	%	No.	%
Redressed	51	93	4	7	55	83
Not Redressed	2	18	9	82	11	17
Total	53	80	13	20	66	100

Note: Chi-square (27.66), is significant at 0.01 level.

TABLE-25**Redressal/Non-redressal and Volume of Business**

Customer Group	Stopped Business	Business Less than Before	Business More than Before	Business Same as Before	Total
Redressed	4 (31)	4 (100)	6 (100)	41 (95)	55 (83)
Not Redressed	9 (69)	0 (0)	0 (0)	2 (5)	11 (17)
Total	13 (100)	4 (100)	6 (100)	43 (100)	66 (100)

Note: 1. Chi-square (32.33) is significant at 0.01 level
 2. Figures in brackets indicate per centages.

APPENDICES

Appendix-I

QUESTIONNAIRE

IMPORTANT NOTE: KINDLY READ THIS LETTER BEFORE FILLING THE ENCLOSED QUESTIONNAIRE.

Sir/Madam,

The present study attempts to understand customer responses to various dissatisfying situations with Public Sector Commercial Banks (the Nationalised Commercial Banks and the State Bank of India and its Subsidiaries) in Goa. The study is purely of academic interest and your response will be kept confidential.

1. Please fill the questionnaire only if you are availing presently or availed in the past the services of public sector commercial banks in Goa.
2. There is no need to write in any part of this questionnaire your name, account number, name of the bank branch and name of any bank staff.
3. The questionnaire contains 59 situations. For those which you experienced in the past, indicate your response based on what you had done. For the rest of the situations, please give your most likely response in case you experience them in future.
4. The term, complaint refers to communicating orally and/or writing any one or more of your dissatisfying experiences with Public Sector Commercial Banks in Goa to any or more of the following.
 - a) any staff of the branch.
 - b) higher authorities such as Regional Office, Zonal Office, etc.
 - c) the Customer Service Centre of the Public Sector Commercial Banks in Goa.
 - d) the Consumer Disputes Redressal Forum.
 - e) the press, like news paper.
 - f) the Ministry of Finance, Govt. of India.
 - g) court of law.
 - h) any voluntary consumer agency.

Kindly help me in doing this study by filling the questionnaire.

Sincerely,
S.G.Hegde.

Request: Please put in the appropriate box which correctly represents your response to the situation.

- R 1) Will Definitely Complain
 E 2) Very high Likelihood of
 S Complaining
 P 3) High likelihood of
 O Complaining
 N 4) Low Likelihood of Complaining
 S 5) Very Low Likelihood of Complaining
 E 6) Will Definitely not Complain.

SITUATION	1	2	3	4	5	6
1. Indifference of bank staff towards you						
2. Bank staff not willing to adjust a little for customer service						
3. Delay in opening the bank office						
4. Delay in collection of local cheque						
5. High interest rates for loans						
6. Loss of interest to be received due to the delay in crediting your account, etc.						
7. High cheque collection charges						
8. Incorrect calculation of interest						
9. Lack of flexibility in schemes on loans and advances to cater to individual needs						
10. Not following queue system in receipt or payment of cash						
11. Delay in deciding to pay bearer cheque						
12. Refusal to pay (in 11 above)						
13. Delay in deciding to sanction loans and advances						

14. Refusal to sanction (in 13 above)									
15. Delay in deciding to issue duplicate demand draft									
16. Refusal to issue (in 15 above)									
17. Bank's failure to accomplish your standing instructions									
18. Information demanded by the bank on loan application are difficult to furnish									
19. Not permitting premature withdrawal of time deposits [like Fixed Deposit]									
20. High interest to be paid [For example; when bank charges interest for a longer period]									
21. Delay in transferring account									
22. Distasteful language in letters									
23. Distasteful language in conversation									
24. Delay in issuing duplicate pass book									
25. Misbehaviour of bank staff with you									
26. Complicated documents and procedures for applying for loan									
27. Lack of counselling [advice] for raising loan from bank									
28. Delay in sending statement of account									
29. Delay in issuing demand draft									
30. Late coming of staff in banks									
31. Dishonouring of cheque which, according to you, is unjustifiable									

Incorrect entries in the pass book							
Not sending information about cooperative account							
Malafides (For Example: corruption) of bank staff							
Absence of bank staff during working hours							
Bank's failure to send information required by you							
Insisting too much upon introduction when you want to open an account							
Delay in sending credit or debit advices							
Delay in sending intimation about maturity of Time Deposit							
Illegible entries in the pass book							
Bank staff talking among themselves, when you are standing at the counter							
Inadequate information supplied by the staff about schemes, rules and regulations							
Delay in collection of outstation cheque							
Queries regarding your loan application not raised by bank at one time							
Delay in receiving remittances through telegraphic transfer							
Bank staff showing scant respect for you							
High commission for issuing demand draft							
Delay in sending intimation about expiry of safe deposit							

locker period					
49. Delay in receipt or payment of cash					
50. Issue of incomplete/faulty demand-draft					
51. Delay in entering credit transaction in your account					
52. No personalised attention and recognition to you					
53. Divulging information pertaining to your account to others without your permission					
54. Delay in implementing new schemes for deposits or loans announced by the Reserve Bank of India or the government of India					
55. Not calling token numbers audibly					
56. Delay in encashing cheque or draft					
57. Low interest rates for deposit					
58. Not allowing discounting of cheque					
59. Issue of soiled Notes					

quest:

1. Please put in the appropriate box which correctly represents your response to the question.
 2. Wherever questions do not have boxes (open-ended), please write your response.
-

1.A) As a Customer, how are (were) you associated with bank?

- As a borrower
- As a depositor
- As both borrower and depositor
- As none of the above, but availed services.
(For example: when you buy a traveller's cheque, demand draft, etc.)

1.B) When do you have more confidence to complain?

- When you are a borrower
- when you are a depositor
- when you are neither a borrower nor a depositor

1.C) Till now, how many times did you complain?

- | | | |
|---|--|---|
| <input type="checkbox"/> As borrower ___ times | <input type="checkbox"/> Do not remember | <input type="checkbox"/> Did not complain |
| <input type="checkbox"/> As depositor ___ times | <input type="checkbox"/> Do not remember | <input type="checkbox"/> Did not complain |
| <input type="checkbox"/> As neither borrower
nor depositor ___ time(s) | <input type="checkbox"/> Do not remember | <input type="checkbox"/> Did not complain |

1.D) When do you think customers are more likely to complain?

- When they are borrowers
- When they are depositors
- When they are neither borrowers nor depositors

2.A) Have you ever lodged any complaint against services in the Public Sector Commercial Banks in Goa?

Yes

No [If No, please go to Q. 2.D]

2.B) If Yes (in 2A), did you pursue that complaint?

Yes

No

2.C) If No (in 2B), was it because you felt that it would cause damage to career of an individual employee or employees?

Yes

No

2.D) Suppose you lodge a complaint, would you pursue it, if it is likely to cause damage to career of an individual employee or employees?

Yes

No

2.E) Do you think people generally would avoid pursuing their complaints, if they are likely to cause damage to career of an individual employee or employees?

Yes

No

2.F) If Yes (in 2E) , what do you think are the important reasons?

[Please write 1,2,3,4 & 5 in their order of importance]

People are considerate not to spoil their career of individual employee or employees.

People tend to avoid personal confrontation.

People tend to fear of future consequence of personal confrontation.

People would like to please the individual employee or employees by not pursuing their complaints.

Any other (Please specify)

A) Did you have any dissatisfying experience about the services in the Public Sector Commercial Banks in Goa?

Yes

No [If No, please go to Q.6]

4.B) If Yes (in 4.A), please explain in brief the dissatisfying experience.

4.C) If Yes, (in 4.A) how did you respond to your above dissatisfying experience.

[Please more than one box, if they are applicable to you]

Wrote a letter to newspaper about your experience.

Decided not to use the services of that branch.

Complained to the Ministry of Finance, Govt. of India.

Convinced your friends and relatives not to use the services of that branch.

Spoke to your friends and relatives about your bad experience.

Complained to the staff of that branch on your next visit.

Complained to Customer Service Centre (of Public Sector Commercial Banks) operated by the State Bank of India, Panaji.

Forgot about the incident and did nothing.

Complained to Consumer Disputes Redressal Forum of the Government of Goa.

Filed a suit in the Court of Law.

Complained to some voluntary consumer agency and asked them to take up the matter with the branch.

Complained to the staff of the branch immediately.

Complained to the higher authorities like the Regional Office of the bank.

Any other (Please specify).

3.A) Have you at any time wanted to complain to a person of opposite sex in bank?

Yes

No [If No, please go to Q.3.E]

3.B) If yes, (in 3.A), did you really complain?

Yes

No

3.C) If Yes (in 3.B), how did you complain?

Very aggressively

Aggressively

Mildly

3.D) If No (in 3.B), did you avoid complaining because the complaint was to be made to a person of opposite sex?

Yes

No

3.E) How do you consider complaining aggressively to a person of opposite sex?

Very proper

Proper

Improper

Very improper

3.F) Generally, how do you think people will complain to a person of opposite sex?

Very aggressively

Aggressively

Mildly

Very mildly

5. If you have made any complaint with Public Sector Commercial Banks in Goa, Please give following information about one of your complaints.

[N.B. If you have not made any complaint, please go to Q.6.)

5.A) Nature and cause of complaint:

5.B) Did you have more than one grievance for the complaint?

Yes

No [If No, please go to 5.F]

5.C) If Yes in 5.B, (Please specify, major and minor grievances)

i) Major Grievance:

ii) Minor Grievances:

1.

2.

3.

5.D) Did you express minor grievances also while complaining on the major grievance?

Yes

No

5.E) Do you think your minor grievances alone [without major grievances] were worth complaining?

Yes

No

5.F) Mode of your complaint? [N.B.: Please more than box, if they are applicable to you].

Orally in person

In writing

Over the telephone.

5.G) Whom did you complain to? [N.B.: Please more than one box, if they are applicable to you].

Concerned employee

Concerned branch manager

Any other (Please specify)

5.H) Was your complaint redressed?

Yes

No

5.I) If Yes (in 5.H), what was the process of redressal?
(Please write)

5.J) Did you continue to avail the services of the same branch after redressal/non-redressal.

Yes

No

5.K) If Yes (in 5.J), what was the volume of your transaction with that branch after redressal/non-redressal as compared to before?

Same as before

Less than before

More than before

6. Your age _____ (years)

Occupation:

- Service
- Was in service, now retired
- Profession [like practicing lawyers, doctors, engineers, chartered accountants etc.].
- Own Business
- Agriculture
- Student
- Housewife
- Others

retired, when did you retire? Year _____

(Were) you an employee of Public Sector Commercial Bank?

- Yes
- No

- Male
- Female

Education:

- Matriculation
- Graduation (Please specify Qualification) _____
- Post-Graduation " " -----
- Doctorate (like Ph.D.) " " -----
- Any other " " " -----

you an LL.B./LL.M. or equivalent to it?

- Yes
- No

10. Individual Income: [N.B.: Those who do not have individual income may leave this unanswered.]

- Below Rs. 1000 per month
- Rs. 1000 - Rs. 3000 per month
- Rs. 3001 - Rs. 5000 per month
- Rs. 5001 - Rs. 7000 per month
- Rs. 7001 - Rs. 9000 per month
- Rs. 9001 - Rs. 11000 per month
- Above Rs. 11000 per month

11.A) Religion (please specify) _____

B) Caste (please specify) _____

12. Since how long have you been staying in Goa?
 _____ (in completed years)

13.A) Have stayed abroad at any time?
 Yes [N.B.: If no (in 13.A), please do not answer, rest of the questions].
 No

13.B) If Yes (in 13.A), where and how long? (write below)
 [N.B.: In case you stayed in more than 5 countries, write only those 5 countries where you stayed for relatively longer time].

COUNTRY	DURATION OF STAY	
	From (Month & Year)	To (Month & Year)
1.		
2.		
3.		
4.		
5.		

13.J) How do you consider the quality of banking services in the country where you stayed most recently (before coming to India) compared to that in Goa?

Far better

Slightly better

More or less the same

Slightly worse

Much worse.

13.K) How long did you stay in that country?
_____ (in completed years).

!! THANK YOU !!

C) Do you have a Non-Resident External (NRE) Account at present?

Yes

No [If No, please go to 13.E].

D) If Yes (in 13.C), since how long have you been an N.R.E. Account Holder? _____ (in completed years)

E) Did you have an N.R.E. Account in the past?

Yes

No [If No, please go to 13.G].

F) If Yes (in 13.E), for how long? _____ (in completed years)

G) Did Bank promise any special treatment or privilege to you as N.R.E. Account holder?

Yes

No [If No, please go to 13.I].

H) To what extent do you think the bank has fulfilled that promise?

To the full extent

To a great extent

To a very little extent

Not at all fulfilled

Can't say.

I) How do you consider the social status of those who come back from abroad when compared to their social status before going abroad?

Will greatly enhance

Will slightly enhance

Will remain unchanged

Will slightly decline

Will greatly decline.

Appendix-II

BANKERS' OPINION ON PROPENSITY TO COMPLAIN

Association with Banks

Customers' association with banks can be classified into four types: as borrower, as depositor, as both borrower and depositor and as neither borrower nor depositor but a customer, eg. buying demand draft, travellers cheque etc. Some of the bankers were of the opinion that depositors have higher propensity to complain than borrowers because they think they are obliging the bank while borrowers think the other way. Some of the bankers had the opinion that borrowers have higher propensity to complain than the depositors because they think banks discourage giving loans. They are also prompted by some leaders who criticise that banks discourage borrowers and hence, the low credit-deposit ratio in banks in Goa.

Age

Elderly people have higher propensity to complain than youngsters. Research so far indicates results which are different. According to them, the propensity to perceive dissatisfaction (Pickle and Bruce, 1972) and complain (Moyer, 1984) are high among young and middle aged.

Working Vs Retired

The experiences of bankers are uniform on retired people having high propensity to complain. The reasons attributed were availability of time to complain and the desire to seek attention and importance as retired people would feel a sense of loss of attention. This is consistent with the bankers' opinion that elderly people have high propensity to complain (retired people are usually elderly). This contests the previous research findings.

Employment in Public Sector Commercial Banks

The pilot study results indicated that the propensity to complain could be low among those who were in the employment of public sector commercial banks. During pre-testing of the questionnaire, the respondents (students) also suggested inclusion of the variable for investigation as they predicted lower propensity to complain among those in employment of public sector commercial banks.

Education

Views of bankers differ on this. Some said highly educated people have high propensity to complain while others said highly educated and uneducated have low propensity to complain because of high level or low level of knowledge respectively. It is those who are moderately educated (whom bankers called "half educated") who have high propensity to complain.

Degree in law

The bankers' opinion as well as the records of the customer service centre on profile of complainants indicated that those who have knowledge of law (operationalised as degree at law) have high propensity to complain. But this is contrary to the view bankers had expressed that people with high level of knowledge will have low propensity to complain.

Sex

There was uniformity in opinion among the bankers that women have less propensity to complain. However, one study (Gaedeke, 1972) found that women were more likely than men to complain to government or to consumer agencies. In other research findings gender was not a significant variable determining consumer complaining behaviour (Halstead, 1990). In India, since gender related differences are reducing in society, it is possible that women have equal/higher propensity to complain compared to men.

Income

Some of the bankers were of the opinion that people with high income have high propensity to complain where as some other bankers said income has no relation with propensity to complain. Previous researchers found that complainers are of above average income.

Religion

A few bankers observed that Christians have higher propensity to complain and a few others said Hindus have higher propensity to complain. Yet another group felt no relation between propensity to complain and religion.

Non Resident External (NRE) Account Holders

The bankers held the view that the propensity among NRE account holders was high on account of two reasons:

- (1) Their exposure to better banking services abroad and
- (2) Special privileges and status promised to them by the banks

NRE accounts bring considerable deposits to the banks in the region and hence it is highly region-specific.

Domicile

Within the country, the banks in Goa are likely to be more competitive due to higher density of banks (population per branch is low). Therefore, the propensity is likely to be influenced by domicile in Goa due to better availability of banking services. Yet some bankers feel that people in Goa by way of their culture are tolerant and hence likely to have less propensity to complain.

Occupation

Previous research studies indicated that complainers have managerial or professional occupation (Halstead, 1990). The bankers were of the opinion that customers who own business have the highest propensity with professionals having the next highest.

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