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 discriminantation 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 complainee 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-

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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 percent), 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 re-
dressal.

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 expec-
tation 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 pre-
vailing 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-à-vis those of who were only
borrowers or only depositors seem to have been not
redressed. Possibilities of occurrence of dissatisfying

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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 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 Redress

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.

<table>
<thead>
<tr>
<th>Type of Response</th>
<th>No. of Response</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Word of Mouth</td>
<td>140</td>
<td>43.75</td>
</tr>
<tr>
<td>Voice Response</td>
<td>131</td>
<td>40.94</td>
</tr>
<tr>
<td>Exit</td>
<td>34</td>
<td>10.63</td>
</tr>
<tr>
<td>Third Party Response</td>
<td>15</td>
<td>4.68</td>
</tr>
<tr>
<td>Total</td>
<td>320</td>
<td>100.00</td>
</tr>
</tbody>
</table>

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 vice 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.
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-
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 dis-
continued while customers who had obtained redressal
had shades of response in terms of decreasing the volume
of business they had with the banks. Customers com-
plain with the intention of getting redressal and dis-
continuing business with the bank is not one of their
intentions.