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 pure 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 the same 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 newspaper.
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.

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<td>1. Indifference of bank staff towards you</td>
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<td>2. Bank staff not willing to adjust a little for customer service</td>
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<td>3. Delay in opening the bank office</td>
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<td>4. Delay in collection of local cheque</td>
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<td>6. Loss of interest to be received due to the delay in crediting your account, etc.</td>
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<td>7. High cheque collection charges</td>
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<td>8. Incorrect calculation of interest</td>
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<td>9. Lack of flexibility in schemes on loans and advances to cater to individual needs</td>
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<td>10. Not following queue system in receipt or payment of cash</td>
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<td>13. Delay in deciding to sanction loans and advances</td>
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<td>15. Delay in deciding to issue duplicate demand draft</td>
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<td>16. Refusal to issue (in 15 above)</td>
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<td>17. Bank's failure to accomplish your standing instructions</td>
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<td>18. Information demanded by the bank on loan application are difficult to furnish</td>
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<td>19. Not permitting premature withdrawal of time deposits (like Fixed Deposit)</td>
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<td>20. High interest to be paid [For example, when bank charges interest for a longer period]</td>
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<td>21. Delay in transferring account</td>
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<td>23. Distasteful language in conversation</td>
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<td>24. Delay in issuing duplicate pass book</td>
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<td>25. Misbehaviour of bank staff with you</td>
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<td>26. Complicated documents and procedures for applying for loan</td>
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<td>27. Lack of counselling [advice] for raising loan from bank</td>
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<td>28. Delay in sending statement of account</td>
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<td>29. Delay in issuing demand draft</td>
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<td>30. Late coming of staff in banks</td>
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<td>31. Dishonouring of cheque which, according to you, is unjustifiable</td>
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<td>Incorrect entries in the pass book</td>
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<td>Sending information about operative account</td>
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<td>Misdeeds (For example: corruption) of bank staff</td>
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<td>Presence of bank staff during working hours</td>
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<td>Bank's failure to send information required by you</td>
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<td>Insisting too much upon introduction when you want to open an account</td>
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<td>Delay in sending credit or debit advices</td>
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<td>Delay in sending intimation about maturity of Time Deposit</td>
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<td>Illegible entries in the pass book</td>
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<td>Bank staff talking among themselves, when you are standing at the counter</td>
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<td>Inadequate information supplied by the staff about schemes, rules and regulations</td>
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<td>Delay in collection of outstation cheque</td>
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<td>Queries regarding your loan application not raised by bank at one time</td>
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<td>Delay in receiving remittances through telegraphic transfer</td>
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<td>Bank staff showing scant respect for you</td>
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<td>High commission for issuing demand draft</td>
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<td>Delay in sending intimation about expiry of safe deposit</td>
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|   | 59. Issue of sold Notes | 58. Not allowing discounting of cheque | 57. Low interest rates for deposits | 56. Delay in encashing cheque or draft | 55. Not calling token numbers audibly | 54. Delay in implementing new schemes for deposits or loans announced by the Reserve Bank of India or the government of India | 53. Divulging information pertaining to your account to others without your permission | 52. No personalised attention and recognition to you | 51. Delay in entering credit transaction in your account | 50. Issue of incomplete/faulty demand draft | 49. Delay in receipt or payment of cash | 48. Delay in locker period |
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 avail(ed) 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?

[ ] As borrower _ times [ ] Do not remember [ ] Did not complain
[ ] As depositor _ times [ ] Do not remember [ ] Did not complain
[ ] As neither borrower nor depositor _ times(s)

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

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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 select 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.


☐ 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
   [X] 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 \( \square \) more than one 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 \( \square \) 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 " " ______

Do 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)


- Yes
- 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].

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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.
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, e.g. 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.

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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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