A Study of Complaints and Complaining Behaviour of Customers of Public Sector Commercial Banks 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 dis-satisfying 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.