

CHAPTER V

SUMMARY AND CONCLUSION

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1.0 Summary

The redressal seeking behaviour of consumers of Indian railways was identified as the focus of the present investigation due to its being an essential public utility, which is availed of by an average Indian consumer. Since the users of the services are at the receiving end, an assessment of the awareness and opinion about the quality of services, opinion about the grievance redressal machinery, voluntary consumer organization and problems faced by them assumes significance. The consumers availing of public utilities like the Indian Railways may respond to its qualitative and quantitative aspects in diverse ways. According to Day and Landon (1977), if a consumer is dissatisfied with the quality of service provided, his / her responses to the resolution of the problem can be in active and / or passive modes. The responses to the resolution of the problems make up the totality of redressal seeking behaviour of consumers at any given time. The present study is an attempt to measure the mode of complaining or redressal seeking behaviour, that would be resorted to by aggrieved consumers of services extended by public sector undertakings. The service extended by IR was chosen to study the redressal seeking behaviour of aggrieved consumers. Consumers are concerned with getting their penny's (rupees') worth. Therefore, when dissatisfied with the product / services consumed, they respond in different ways which are in turn affected by both exogenous and endogenous variables. The action taken finally gives satisfaction to the consumer with regard to the resolution of the complaint, ultimately leading the public utility service providers to improve the quality of service. The satisfaction achieved after seeking redressal will again act as feedback for the consumer availing of the services in future.

Researches in the area of redressal seeking behaviour of consumers have gained momentum in recent years. Though, a few attempts have been made abroad to explore this concept through empirical studies, it remains a grey area as far as the Indian context is concerned. For the present study, the concept – consumer redressal seeking behaviour is defined as a set of behavioural or non-behavioural responses, some or all of which are triggered by perceived dissatisfaction with a particular episode in connection with the services provided by Indian Railways.

1.1 Objectives

The specific objectives set to give proper direction to the investigation were to:

1. Ascertain the pattern of utilisation of Indian Railways by consumers
2. Develop a scale that would appropriately measure the extent of awareness of consumers about services of Indian Railways.
3. Measure consumers' perception about service quality of Indian railways.
4. Prepare a scale to measure consumers' opinion about grievance redressal machinery and voluntary consumer organization.
5. Construct a scale that would appropriately measure consumer redressal seeking behaviour with respect to services of Indian Railways.
6. Determine the inter-relationship amongst the selected dependent and independent variables

1.2 Method of procedure

A standardized scale was developed to measure consumer redressal seeking behaviour (CRSB). Different hypothetical situations likely to be faced by the consumer of the Indian Railways were presented in this study. The response on the CRSB scale ranged from 'doing nothing' as first option to 'public action' of 'going to consumer court' as the last option, when faced with a problem. An instrument to measure the extent of awareness of consumers about the services

of Indian Railways (EASIR) was developed. To measure consumers' perception about services quality of Indian Railways (PSQIR) 'SERPERF' model of Cronin and Taylor (1994) was adopted. A scale each, to measure consumers' opinion about grievance redressal machinery (OPGRM) and opinion about voluntary consumer organizations (OPVCO), was developed. For the present investigation socio-economic status (SES) scale of Desai (1987) was adopted with slight modification in income according to the National Index (Consumer Price Index for industrial workers 1997). The instruments were validated prior to its use in the pilot study. After the pilot study, the reliability of these instruments were established. All the instruments had commendable degree of reliability. The CRSB scale consisted of thirty-five items that were chosen after item analysis. In the case of awareness scale all the items that had a validity index of 0.20 or more and difficulty index between 0.30 and 0.70 were included in the final scale. The final scale consisted of fifty-three items. All the items that had t-value equal to or greater than 1.75 were included in the final opinion scales. The final GRM opinion scale consisted of forty-one items and the VCO opinion scale eighteen items. The scale to assess PSQ consisted of nineteen items.

In the course of pilot study, difficulty was experienced in identifying individuals who had travelled a minimum distance of 500 kms at least once by IR during the reference period. Hence, it was decided to select the sample of consumers of IR from the list of the employees who had undertaken long distance train journey on LTC facility during the reference period of six months prior to the period of data collection. Multistage systematic purposive random sampling technique was used in the present study. The employer institutions (Indian Petrochemical Corporation Ltd, Alembic, Torrent Chemicals, Sarabhai Chemicals and M. S. University of Baroda) were selected in the first stage through purposive sampling method. These organizations

were purposively chosen since the investigator found the management supportive. Moreover, these were easily accessible as well. Thereafter, the list of employees who were consumers of IR as per pre decided criteria was collected. From this list, the sample of 450 consumers of IR was selected through systematic random sampling technique. The consumers of IR thus selected formed the respondents of the study. They were administered the questionnaire. In addition to furnishing base-line data, the respondents reported on details of the journey undertaken by them during the six-month period prior to the date of survey, pattern of utilization of the facilities extended by the Indian Railways, the worst unpleasant experience with IR, extent of awareness about services of IR and perceived service quality of IR. They also responded to items in the CRSB scale, GRM opinion scale and VCO opinion scale.

1.3 Major Findings of the Study

1.3.1 Baseline data

The mean age of the respondents was estimated to be 37.6 years. It was observed that with reference to the education level of the respondents, a comparatively larger proportion of respondents were educated up to graduate level or more. In the present study, the ratio of male to female worked out to be 3.1. Major part of the respondents, i.e., 40 per cent belonged to middle order vocation while only 9.5 per cent were found to be semi-skilled workers. The mean monthly personal income of the respondents was found to be Rs.10,273; about 15.5 per cent of the respondents had personal monthly income more than Rs 16,000, while 30.5 per cent of the respondents had family monthly income above Rs 16,000. The results revealed that more than three-fourth of the respondents belonged to high socio-economic status, while 23.6 per cent belonged to the middle high socio-economic status (SES).

1.3.2 Details of journeys undertaken

About 45.5 per cent of the respondents undertook a maximum of two rail journeys during the reference period. Out of the 552 journeys reported by respondents under study, a little more than two-third were undertaken by express trains, while a negligible number of travels were made by passenger trains. Half of the travels included moderately long trips that were between 501 to 1500 kilometres. The results revealed that the mean score for the pattern of utilization of the services of the Indian Railways (POUSIR) came out to be 2.11, indicating a relatively low utilization level.

1.3.3 The worst unpleasant experience with IR and the action intended to take and taken

A little more than half of the respondents reported the worst unpleasant experience they had in the past with IR. The most quoted problems were related to the area of reservation followed by poor maintenance of basic amenities, which was quoted by more than one-fifth of the respondents. Catering services was an area in which the least number of respondents quoted their worst unpleasant experience. 'Private action' mode of complaining was seen to be the most popular mode of complaint behaviour (50 per cent) by the aggrieved consumers. When the dissatisfied respondents were asked about their reasons for adoption of 'no action' mode of complaining, nearly two-third of them quoted 'indifferent attitude of authority'. 'Lack of cooperation from railway authorities' was the most quoted reason (53 per cent) for adopting 'public action' mode of complaining.

1.3.4 Profiles of high and low CRSB scorers

Sixty respondents who scored high on CRSB scale in contrast to the sixty who scored low, were found to be older, with relatively high personal and family income, relatively higher SES, higher POUSIR, better opinion about VCO and

GRM and better awareness about services of the Indian Railways. The awareness level was found comparatively higher in high scorers in contrast to low scorers. The low scorers possessed marginally higher perceived service quality about services of IR than high scorers on CRSB.

1.3.5 Overall CRSB of the respondents with respect to services of IR in relation to variables under study

The overall CRSB was positively correlated with age ($r = 0.2925^{**}$) of the respondents, personal income ($r = 0.1738^*$), opinion about VCO ($r = 0.1877^{**}$) and pattern of utilization of the services of IR ($r = 0.2011^{**}$). It was negatively correlated with education ($r = -0.1421^*$). Apparently as respondents' age, personal income, opinion about VCO and pattern of utilization of the services of IR increased, the intensity of CRSB increased from 'no action' to 'private' and 'public action'. However, the higher the education level of the respondents, the lower the overall CRSB with respect to services of IR. In addition, the respondents in the 'middle' group differed significantly from those in 'low' and 'high' group respectively by personal income.

The consumer redressal seeking behaviour in relation to grievances in the area of reservation (CRSBR) was found to correlate positively with age ($r=0.1856^{**}$), OPVCO ($r = 0.1365^*$) and EASIR ($r = 0.1368^*$) and negatively with education ($r = -0.1665^*$). As the education level of the respondent increased, the CRSBR decreased. The CRSBR seemed to increase with increase in age, OPVCO and EASIR. In addition, personal income of the respondents seemed to influence the CRSBR.

The redressal seeking behaviour of the respondents related to safety (CRSBS) was observed to be correlated positively with age ($r = 0.2023^{**}$), personal income ($r = 0.1395^*$), opinion about VCO ($r = 0.2278^{**}$) and SES ($r = 0.1336^*$)

and negatively with PSQ ($r = -0.1497^*$). Apparently, the respondents who were old, had high personal income and higher OPVCO, tended to opt more for redressal of their grievance in the area of safety. The lower the consumers' perception about the service quality of IR, the higher their CRSBS.

The consumer redressal seeking behaviour related to punctuality (CRSBP) was found to be associated positively with age ($r = 0.2809^{**}$), personal income ($r = 0.1675^*$), OPVCO ($r = 0.1610^*$), POUSIR ($r = 0.2148^{**}$) and negatively correlated with education ($r = -0.1733^*$). CRSB in the area of punctuality seemed to increase with an increase in age and personal income, greater utilization of services of IR and higher OPVCO. Significant difference was seen between respondents of young and old age group in relation to CRSBP.

The consumer redressal seeking behaviour related to catering (CRSBC) was found to be negatively associated with PSQ ($r = -0.1341^*$) and positively with age ($r = 0.2796^{**}$), EASIR ($r = 0.1744^{**}$), OPVCO ($r = 0.1616^*$) and POUSIR ($r = 0.1893^{**}$). Apparently, higher the PSQ of the respondents, lower the CRSB related to catering services of IR. With an increase in the age, personal income, awareness about services of IR, the CRSB with respect to area of catering increased. Greater utilization of services of IR and higher opinion about VCO also contributed to an increase in CRSB related to catering. In addition, the CRSB was found to be influenced by the personal income of the respondent.

The consumer redressal seeking behaviour related to basic amenities of IR was correlated positively with the respondents' age ($r = 0.287^{**}$), personal income ($r = 0.1999^{**}$), opinion about GRM ($r = 0.1512^*$) and pattern of utilization of services of IR ($r = 0.1851^*$). An increase in the education level of the respondents was associated with a decrease in CRSB ($r = -0.1629^*$). Respondents in low group by income differed significantly from respondents

in high group by income with respect to their RSB in the area of basic amenities.

Among the various factors studied, age of the respondents was the most influential factor in relation to CRSB. Pattern of utilization emerged out as the second most important variable influencing respondents' CRSB. PSQIR and OPVCO emerged out as the next variables in the order in which they accounted for differential CRSB of the consumers of Indian Railways. Next in the order of importance were education of the respondents followed by EASIR. SES, family income and opinion about GRM were the next in declining order to have influence on CRSB in the presence of other variables

2.0 Conclusion

Consumers exhibited differential levels of redressal seeking behaviour with reference to the services extended by IR.

Consumers' age was directly associated / related to CRSB as well as CRSB with reference to the selected areas of services of Indian Railways (IR). Consumers of young age group were less prone to overall CRSB than those of middle aged or older consumers. Similarly, the younger consumers seemed less willing to seek redressal of their grievances than their counterparts in the old and middle aged groups in relation to the services of IR in the area of CRSBR, CRSBP and CRSBBA. Moreover, young consumers of IR showed lower tendency than middle aged ones to seek redressal to their grievances in the areas of safety and catering services. Young consumers appeared to resort to 'voice' mode of 'complaining to authorities' when aggrieved with reference to safety, while old consumers tended to opt for voicing their complaints to authorities

The education level of the consumers influenced the consumer redressal seeking behaviour in the area of reservation (CRSBR). Those with low education level were more likely to opt for redressal of their grievance in the area of reservation than with high education level.

The personal income of the consumers was directly associated with overall CRSB and with respect to selected service areas of IR, i.e., CRSBP and CRSBBA. Consumers in the 'middle' income group were different in overall CRSB from those in 'low' and 'high' groups. The respondents in the low group by income were less likely to complain than those with 'middle' or 'high' group by income in matters related to punctuality of IR. The CRSBBA was observed to be more prominent in 'high' group than 'low' group or 'middle' group by income. The consumers in 'low' group by income preferred 'exit' or 'negative word of mouth' mode of complaining while those in 'high' group by income preferred to go for 'complaining to the employee / authorities' whenever faced with a problem in the area of basic amenities of IR.

The extent of awareness of the consumers with respect to services of IR was not found to be associated with overall CRSB.

An inverse relationship existed between the PSQIR and CRSBS and CRSBC. However, the consumers with low PSQIR preferred to opt for higher mode of complaining to redress their grievance in matters of safety than those having high or medium PSQIR. Consumers with low PSQIR opted for seeking help of 'third party' when their safety was jeopardized while availing services of IR. However, those with higher PSQ preferred the 'voice' mode of complaining to authorities when aggrieved.

The opinion of the consumers about GRM (OPGRM) was found to be associated with CRSBBA. Those in the 'low', 'medium' and 'high' group by OPGRM did not reveal any definite trend as they moved from 'low' to 'high' category. Consumers in the low OPGRM differed significantly from those with 'medium' OPGRM in the area of CRSBR and CRSBS, while those with 'low' OPGRM were less likely to complain than those with 'high' OPGRM related to CRSBS. The consumers with low OPGRM preferred to choose 'complaining to the third party' as the popular mode of complaining in matters related to the area of safety, while those with 'high' OPGRM chose to 'voice' their complaints.

The opinion of the consumers about VCO was directly related to overall CRSB, CRSBR, CRSBS, CRSBC and CRSBP. The consumers differed significantly in their overall CRSB between 'high' and 'medium' and 'high' and 'low' scorers on OPVCO scale. The 'high' scorers on OPVCO were more prone to CRSB than those with middle or low opinion about VCO. Similarly, the 'high' scorers on OPVCO seemed more willing to seek redressal of their grievance than 'low' and 'middle' scorers in relation to the services of safety, punctuality and catering. The high scorers on OPVCO appeared to resort to 'third party' approach when aggrieved with reference to safety, however low OPVCO scorers tended to opt for 'voice' mode of complaining to authorities.

Neither family income nor SES was found to be associated with overall CRSB. The subcomponents, namely, CRSBR, CRSBS, CRSBP, CRSBC and CRSBBA were also not found to be dependent upon family income and SES.

A positive relationship existed between the POUSIR and overall CRSB and also with other subcomponents, namely, CRSBR, CRSBS, CRSBP, CRSBC

and CRSBBA. However, the POUSIR did not appear to influence in any significant manner, the CRSB of consumers of IR under investigation.

A hierarchical order in the factors studied in relation to their influence on CRSB was found to exist. Age, POUSIR, PSQIR, OPVCO and education of the consumers were seen to be the major predictors of their CRSB followed by EASIR, SES, PI and OPGRM.

3.0 Implications

3.1 Future research

The results of the present study indicate that the redressal-seeking behaviour of the consumers may differ from individual to individual. Since most of the researches on consumer complaint behaviour were carried out on consumer durables, the findings of monopoly service (Indian Railways) of the present study have important implications for future research. The findings might be of value to consumer educators, extension agents, corporate business houses and consumer protection agencies to develop and strengthen their consumer information and education programme and efforts to improve quality of products and / or services.

It emerged from the study that the volume of complaints received by business and government could not be regarded as a true measure of consumer dissatisfaction, since a significant number of consumers who faced problems do nothing or take action, which are not overt. This segment of consumers cannot be ignored. It would seem appropriate for both business and government to develop new methods to make themselves more accessible to consumer and to encourage them to register their complaints. Otherwise, it is possible that many consumers will project unresolved negative market place and economic experiences to the broader business community, which may

have far reaching consequences for social discontent and conflict. Services / product providers in private and public undertakings should have their own operations research team who have the awesome responsibility of undertaking market and consumer survey with consumer satisfaction as the ultimate goal.

The study has important implications for consumer behaviour researcher. While it is shown that a number of variables affect consumer complaint response to dissatisfaction, this single study has only abraded the surface and suggests directions for future research. The consumer redressal-seeking behaviour examined appeared capable of encompassing more concrete behaviour criteria in a manner that is consistent with previous theories of consumer complaints. Further, the consumer complaint behaviour itself warrants additional conceptualisation and measurement attention.

The findings of this study are based on responses from respondents working in private and public undertakings in Baroda. The test of hypotheses was limited to CRSB resulting from dissatisfaction while availing the facilities of the Indian Railways. For a more rigorous examination, more product/categories with loose monopoly services afford a reasonable basis for examining the key propositions. Researches on consumer durable goods would unravel more concretely the complexities of consumer redressal seeking behaviour.

The phenomenon of negative word of mouth (WOM) provide scope for further investigation including determination of the extent of negative WOM concerning products and retailers. An additional factor that may influence CRSB are personality variable (including scalability), situational variables (example, proximity of others when the dissatisfaction occurs) and attitudinal variables (example, attitude towards business) and these also need investigation.

Little is known about the role of satisfaction/dissatisfaction intensity and the interaction of dissatisfaction with the benefit and cost of complaining. Most researches to date related to consumer dissatisfaction and complaint behaviour have relied solely on consumer perception as the basis for generating consumer problems. Objectives and measurable definitions of problems would greatly facilitate the study of complaining as well as the extent of non-complaining. Finally the need remains for future research to consider how complaint behaviour is influenced by purchase importance and problem seriousness.

Longitudinal studies are needed to establish better perspective on the nature of dissatisfaction and resolution of complaints. Future studies could also consider more carefully a wider array of behavioural variables. A broad inventory of complaining behaviour as well as political and social activity is needed to determine if complaint actions are merely a subject of a general activist behaviour pattern.

The results are theoretically fruitful in suggesting hypotheses that could be tested in future research, for example, the research should be replicated across industries differing in characteristics.

3.2 Policy implications

A number of policy implications follow naturally from the above findings.

Firstly, it is not enough for the government to make laws to protect the consumer. Consumers should be informed and educated about their rights and how to seek redress under the law. The responsibility of this lies with the government and consumer associations. The Ministry of Information and the Mass Media also has a vital role to play in this regard.

Secondly, the government should set up mobile consumer courts to liberalize and reduce the cost of litigation in case of infringements of consumer rights.

Thirdly, the general practice whereby most consumers merely complain to friends instead of to sellers and manufacturers suggests that the authorities of IR might not get direct signals about deficiencies in their service. The same is applicable in the case of products and durable goods. The marketing managers may not receive direct signals from the market about defects in their products and marketing policies unless through reduced sales. Since complaints from consumers serve as a vital input into marketing planning, IR and other service / product provider should encourage their customers to bring complaints to their notice. Further, to facilitate feedback, sample consumer surveys ought to be made mandatory for product/service providers.

Consumer education ought to be an integral part of general education in the formal curriculum in high school education programme. Educational institutions, essentially, Home Management / Family Resource Management departments ought to prepare consumer education modules in print, audio and / or media for the benefit of gullible consumers of products and services. Similarly, consumers guidance cell needs to be identified as a priority by educational institutes to extend its expertise for the benefit of the community. Consumerism is still an alien concept to many consumers. Appropriate measures to generate awareness amongst consumers about consumerism ought to find a place in the agenda of voluntary consumer organisations, education institutes concerned with consumer welfare and the government. Policies in this direction would facilitate provision for adequate funds in the government budget and also act as facilitators of consumer education programme.