CHAPTER V
SUMMARY AND CONCLUSIONS

This study examines the conceptualization and measurement of Consumer Complaint behavior in three service areas, namely, Banking, Insurance and Medical.

The following hypothesis were formulated:

1. There will be a significant difference in the personality of complainers and non complainers
2. There will be a significant difference in the buyer characteristics of complainers and non-complainers
3. There will be a significant difference in the complaining intentions (methods) of complainers and non-complainers
4. There will be a significant difference in the frequency of complaints among complainers.
5. There will be significant differences in the propensity to complain between complainers and non-complainers
6. There will be a significant difference in the income of complainers and non-complainers.
7. There will be a significant difference in the gender of complainers and non-complainers
8. There will be a significant difference in the educational qualifications of complainers and non-complainers
9. There will be a significant difference in the occupation of complainers and non-complainers
10. There will be a significant difference among the professional and non-professionals in their complaint behavior.
11. There will be a significant difference in the size of family of complainers, and non complainers

12. There will be a significant difference between nuclear and extended family structure of complainers and non complainers

13. There will be a significant difference in the age of complainers and non complainers

14. There will be a significant difference in the marital status of complainers and non complainers.

15. There will be a significant difference among the mild, moderate and severe complainers.

16. There will be a significant difference in the Personality of mild, moderate and severe complainers.

17. There will be a significant difference in complaint behaviour across services.

Sample

300 consumers, comprising of 237 complainers and 63 non complainers were selected on expost-facto basis. Males and females, 197 and 103 respectively were included in this study. Buyers from rural background were also selected, numbering 45, while the urbanites were 255. Consumers were from the city of Chennai and from rural areas, with varied age, educational qualification, occupation, income and occupational experience were included.

The following instruments were administered to the above sample:

a) Rotter's E - I scale, b) Instrument to measure buyer characteristics, c) Instrument to measure complaint intentions (methods), d) Instrument to measure frequency of complaints, e) Instrument to measure propensity to complain.

Various statistical techniques were used to analyze the results. They included:
a) Calculation of ratios, proportion and percentage. b) Calculation of 5x5 Latin Square Analysis. c) Calculation of two-way analysis of variance. d) Calculation of 2x2x2 Factorial Analysis of Variance- Hierarchical Model. e) Chi-Square analysis, f) Simple Regression Analysis, g) Multiple Regression Analysis, h) Stratification Analysis, i) Correlation Analysis, j) The ‘t’ test of proportion

The following conclusions were drawn from the study:

1. There is a significant difference in the personality of complainers and non-complainers

2. There is a significant difference in the buyer characteristics of complainers and non-complainers

3. There is a significant difference in Personality characteristics of complainers and non-complainers across services.

4. There is a significant difference between the services on complaint behaviour.

5. There is no significant difference in the complaint intentions (propensity to complain) of consumers.

6. There is a significant difference in the buyer characteristics of mild, moderate and severe complainers.

7. There is a significant difference between the personality of complainers and the nature of complaints.

8. There was a significant difference between the frequency of complaining activity and the personality characteristics of complainers.

9. There is no significant difference in the frequency of complaints across the three service areas.

10. There is a significant difference between complainers and non-complainers on their propensity (tendency) to complain.
11. There is a significant difference in the age of complainers and non-complainers.

12. There is a significant difference between the personality and age of consumers.

13. There is a significant difference in the buyer characteristics of rural and urban consumers.

14. There is a significant difference in the severity of complaints of rural and urban consumers.

15. There is no significant difference in the propensity to complain among rural and urban consumers.

16. There is a significant difference in the type of occupation of complainers and non-complainers.

17. There is no significant difference between professional and non-professionals in their complaint behaviour.

18. There is no significant difference in the size of the family of complainers and non-complainers.

19. There is a significant difference in gender as far as complaint behaviour is concerned.

20. There is a significant difference in the frequency of complaints and gender.

21. There is no significant difference between complainers and non-complainers from the nuclear and extended family.

22. There is a significant difference in the marital status of complainers and non-complainers.

23. There is a significant difference in the educational qualification of consumers and their complaint behaviour.

24. There is no significant difference in the occupational experience of consumers and their propensity to complain.
25. There is a significant difference between the occupational experience and frequency of complaints.

26. There is a significant difference between the income of complainers and non-complainers.