

Customer Grievance Redressal Mechanism in the Banking Sector: A Customer Perception Analysis

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Abstract: This study focuses on customer perception in terms of customer awareness of grievance redressal mechanisms in the banking sector. Banks being organisations of economic importance should make conscious efforts to establish secure service recovery culture. Developing a good complaint management system alone cannot serve the purpose of catering to the customers but making the customer aware of the various redressal avenues at their disposal is also necessary therefore this study was undertaken. The objective of the study is to evaluate the general awareness of customers on the different avenues for redressal. Statistical tools like the ANOVA test, multiple regression has been applied to determine the results. Data were collected from 384 bank customers through an interview schedule. The results of the study highlighted that the customer awareness of redressal processes and mechanisms is low for external processes rather than internal processes of banks.

1. Introduction

Customer empowerment has several dimensions, such as choice and information, but a critical component is the ability of consumers to know how to obtain effective redressal when something goes wrong. (Cook and Macaulay, 1997) Therefore, it is not only the existence of the grievance redressal mechanism but its implementation which makes the firm that redresses grievances successfully and the other, which is under-performing on this account as unsuccessful. To reduce the consequence of complaints and failed recovery, it is significant to handle the complaints in a competent manner. Many researchers have emphasized the importance of complaint management. Complaint management was first used by (Fornell and Wernerfelt, 1987). They considered complaint management as the tool of defensive marketing that may lower down the cost of offensive marketing. The grievance redress mechanism of a bank is the barometer to measure its efficiency and effectiveness as it provides important feedback on vital areas needing improvement. Since banks are institutions of economic importance their inefficiency will adversely affect economic growth. (Kumari, 2015) Bank failures can precipitate

an economic catastrophe; therefore, banks have to always remain alert to the needs of their customers. It is not an easy task for the bank to keep all the customers satisfied as customer satisfaction varies from person to person. The banks need to establish an effective grievance redressal system as it becomes an effective medium to express dissatisfaction. All these necessitated the review of the grievance redressal system in banks. The objective of the grievance redressal systems has been to make the banking system more feasible, technically competitive vibrant, fruitful, competent, profitable and customer friendly. Grievance redressal is of immense importance as it is concerned with minimizing customer turnover by reducing customer exit, customer attrition and the adverse effect of negative word of mouth (Stauss and Seidel, 2012).

2. Review of Literature

Previous studies have focused on the need to establish a customer grievance redressal mechanism to enhance the customer experience of service recovery in case of service failure (Orsingher *et al.*, 2010; Shammout and Haddad, 2014).

Nuansi (2021) examined the proactive complaint management and effects of customer voice initiation on perceived justice, satisfaction, and negative word-of-mouth. The study pointed the area of complaint behaviour and stated that the decision of complaining highly depends on the customer's knowledge of the avenues for redressal. Sahoo and Swain (2020) evaluated the impact of demographic factors of customers on the services of public sector banks in India and concluded that technology up-gradation can an important tool for speedier delivery of customer service. The results of the study indicated that the tangibility component, Accessibility component, reliability component and Assurance components of the grievance redressal system had a significant impact on customer satisfaction. Carvalho (2019) posit in her research that most of the customers fail to complain either because they are not ready to undertake the long process of redressal or because they do not trust the system.

Bergel and Brock (2018) The author conducted a scenario-based experiment and used a critical incident technique combined with survey-based measures of dissatisfaction responses, switching costs, and complaint handling. The results highlighted the need to consider the different effects of switching costs. switching costs lead to varying customer dissatisfaction responses, and have differential moderator effects on the interrelationships between customer-perceived recovery, service recovery satisfaction and justice. Charu and Vikramjit (2017) evaluated the impact of grievance redressal system on customer satisfaction with special reference to banks in Punjab and pointed that reliability component, tangibility component, accessibility component and assurance components of grievance redressal system had a significant impact on customer satisfaction. Gilly (2017) focused on the operation of a customer feedback system and provided insights concerning complaint information flow through the organization after the receipt of the complaints. furthermore affirmed that the role of complaint handling managers and customer contact employees are equally important.

Saxena (2017) studied the functioning of customer grievance redressal in banks and concluded that customers are aware of the internal customer redressal system of the bank but most of them did not know about the banking Ombudsman. Therefore, a recommendation was made to create awareness among the customers about the procedure of complaining and the process of the functioning of the

system. Nagra (2016) opined that there exists a low level of care about the grievance redressal approach and confirmed that private banks have a more realistic grievance redressal framework. The author further suggested that banks should strive on educating the customers to address their grievances adequately. The author insisted on the need to assign responsibility in defining who responds to a complaint, when a complaint should be escalated, whom it is escalated to, steps to proceed with the process of redressed banks need to conduct feedback on whether the customer is satisfied with the solution provided to them. Felix (2015) had designed, developed and implemented a bank customer management system that is used to strengthen the relationship between bank and customer by providing a solution that uses multi-level security to improve customer satisfaction. The study aimed to assure customers that no amount of online threat from hackers and other attackers can penetrate their account even when their password is compromised. The author developed an application that uses a multi-level security measure to ensure that customers' details and account information are safe.

Zou (2015) evaluated the websites of 16 banks, online complaint forms as well as the information provided. The results revealed that most of the banks, especially the major trading banks, provide effective links and a high level of information about complaint management on their website, however, there are some banks having information gaps, which makes it difficult for customers to work out how to complain. Garding and Bruns (2015) analyzed the impact of customer complaint behaviour and classified the potential type of behaviour after a dissatisfying incident. The social network was identified as a potentially emerging complaint channel and described the scientific theories i.e. justice, behavioural and attribution theories which are customer satisfaction analysis. The study concluded that considering social networks as a new complaint channel might not only be a convenient way to increase customer satisfaction but may also obviate bad word-of-mouth by motivating customers to contact companies directly who had previously addressed their complaints to friends and family. Thus, this study revealed that social networks as an appropriate new complaint channel, encouraging non-voicers and preventing negative word-of-mouth.

Kim *et al.* (2014) conducted cross-cultural research on customer complaint behaviour between western and Asian customers. The author experimented to examine the joint effects of culture, customer loyalty, and restaurant price level on customer complaint behaviours. The results indicated that Asian customers might indeed be vocal public complainers when there is no deep commitment to a firm and when paying a high price for the service. Shammout and Haddad (2014) studied the impact of complaint handling on customer satisfaction in the commercial bank in Jordan. The result of the study showed that there is a statistically significant impact on the overall dimension of the complaint handlings, service recovery, service quality, switching cost, service guarantee, and perceived value has a direct impact on customer satisfaction. Filip (2013) found that complaints are an indicator of organizational performance assessment. The study highlighted an effective complaint management process, is a less expensive system of diagnosing and learning a company's weaknesses. The author emphasized that the customers who file complaints are providing an organization with the opportunity to solve certain operational malfunctions, to learn from negative situations and consequently to re-establish their satisfaction and trust.

Selvi (2013) analysed the redressal mechanism in the banking sector and revealed the fact that performance is good as the disposal is fast-tracked. The author suggested that the procedure and

process of complaint redressal should be made known to the public by way of awareness of the grievance cell and its functioning. Unnikrishnan (2013) studied the effectiveness and performance of the customer redressal agencies in India. The performance was analyzed based on the complaint disposed at the National Commission, State Commission and District Forum. It was evident from the analysis that district forum performance was more effective than the National commission and state commission. The author stated that State and National commissions have to dispose of the pending cases at a fast rate to ensure the smooth functioning of the forums and give justice to the consumer at the right time. Hakiri (2012) identified the crucial elements as initiatives to improve complaint management. The author highlighted the important elements as listening to the customer, complaint settlement time, classifying complaints in order of importance and customer follow up.

Taleghani *et al.* (2011) investigated Customer Complaint Management (CCM) and key factors essential for achieving customer retention and loyalty. The findings of the study indicated that effective complaints management requires a cultural change in the organization's environment and also suggested that different levels should be considered in complaint management, employees' participation plays a vital role in complaint management. Malyadri and Sirisha (2011) raised a thought-provoking question of whether the ombudsman scheme is a reality or a myth. The author further agreed that proactive measures taken by the RBI and awareness campaigns conducted by the Ombudsman, makes the banking complaint management scenario look brighter. They further insisted that extensive steps need to be taken to ensure the effectiveness of the scheme and its success in the future.

Singh, (2011) observed that there was a considerable increase in the complaint received by the Banking Ombudsman, it indicated the reliability, the customers have on the functioning of the banking ombudsman, rural areas are an exception to this service as it had not yet reached the rural masses. The author suggested that the banks should make a substantial effort in creating awareness among the rural customers. Baburao, (2011) critically analysed the awareness provided by the Reserve Bank of India on ombudsman and stated that the level of awareness is very low still the awareness has to be created. The author recommended the need to appoint an individual ombudsman for each urban cooperative bank.

3. Objective and Hypothesis of the Study

3.1. Objective of the Study

The study had been carried out with the following specified objective in view:

- To study the general awareness regarding customer rights and remedies available to customers in the banking sector.

3.2. Hypothesis of the Study

- H_{01} : Customer awareness of the redressal processes and mechanism is independent of customer characteristics.

4. Research Methodology

The estimated sample was 384 customers. The multi-stage procedure was adopted in this study. Three districts, Kozhikode, Ernakulum and Thiruvananthapuram were randomly selected. In the second

stage, as per the categorization of Reserve Bank of India, banks were categorized into four categories as Nationalized Banks and State Bank of India group from the public sector and new private banks and old private banks from the private sector. Based on the number of complaints received under the banking ombudsman Scheme in the year 2016 the bank that had the highest number of complaints registered against was selected from each category. The selected banks are stated below:

Table 1: List of Banks Selected for Study

<i>Sector</i>	<i>Category</i>	<i>Bank</i>
Public Sector	Nationalized Bank	Punjab National Bank
	SBI and Associates	State Bank of India
Private Sector	Old Private Bank	Federal Bank
	New Private Bank	ICICI Bank

Source: Author's Own Compilation

In the third stage, one bank branch from each category was selected using a random sampling method. Purposive sampling was adopted to select the respondents. From the selected bank branch, 32 customers were selected as respondents based on the frequency of their visit to the branch (at least once a month).

5. Data Analysis and Interpretation

5.1. Result Analysis

Table 2: Distribution of the Sample by their Level of Awareness about Remedies in Banks

	<i>Not at all aware</i>		<i>Somenbat aware</i>		<i>Fully aware</i>		<i>Mean</i>	<i>SD</i>	<i>One-samplet-test with test value 2</i>	
	<i>N</i>	<i>%</i>	<i>N</i>	<i>%</i>	<i>N</i>	<i>%</i>			<i>t</i>	<i>Sig.</i>
Suggestion Box	31	8.07	123	32.03	230	59.90	2.52	0.64	15.817	0.000
Maintenance of Complaint Register	19	4.95	212	55.21	153	39.84	2.35	0.57	11.958	0.000
Complaint through email	86	22.40	228	59.38	70	18.23	1.96	0.64	1.282	0.201
Complaint through CPGRAMS	238	61.98	134	34.90	12	3.13	1.41	0.55	20.867	0.000
Branch level redressal system	96	25.00	104	27.08	184	47.92	2.23	0.82	5.452	0.000
Observance of Consumer day	186	48.44	121	31.51	77	20.05	1.72	0.78	7.146	0.000

contd. table 2

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	<i>Not at all aware</i>		<i>Somewhat aware</i>		<i>Fully aware</i>		<i>Mean</i>	<i>SD</i>	<i>One-sample t-test with test value 2</i>	
	<i>N</i>	<i>%</i>	<i>N</i>	<i>%</i>	<i>N</i>	<i>%</i>			<i>t</i>	<i>Sig.</i>
Protected Disclosure Scheme	248	64.58	132	34.38	4	1.04	1.36	0.50	24.747	0.000
Customer Education and Protection Cell	146	38.02	236	61.46	2	0.52	1.63	0.50	14.833	0.000
Free service of Customer Protection and Education Cell	266	69.27	114	29.69	4	1.04	1.32	0.49	27.393	0.000
Directorate of Public Grievance Redressal	265	69.01	116	30.21	3	0.78	1.32	0.48	27.699	0.000
Consumer Protection Act	108	28.13	236	61.46	40	10.42	1.82	0.60	5.824	0.000
National Consumer Helpline	289	75.26	93	24.22	2	0.52	1.25	0.45	32.771	0.000
Court of law	121	31.51	180	46.88	83	21.61	1.90	0.72	2.682	0.008
Integrated Grievance Redressed Mechanism	321	83.59	56	14.58	7	1.82	1.18	0.43	37.154	0.000
Inquiry through Right to Information Act	77	20.05	134	34.90	173	45.05	2.25	0.77	6.378	0.000
Central Vigilance Commission	288	75.00	93	24.22	3	0.78	1.26	0.46	31.927	0.000
Banking Ombudsman	225	58.59	98	25.52	61	15.89	1.57	0.75	11.145	0.000

Source: Author's Own Compilation

Table 2 depicts that 59.90 per cent of the customers were found to be fully aware of the display of the suggestion box, 32.03 per cent were somewhat aware and 8.07 per cent were not at all aware. The mean agreement score was computed as 2.52 which was found to be significantly higher than the mean of the response scale namely 2.00. The mean agreement scores of maintenances of complaint register, branch level redressal system and inquiry through right to information Act were 2.35, 2.23 and 2.25 respectively which were also found to be higher than the mean of the response scale. The result indicated that the customers were highly aware of the display of suggestion box, complaint register, branch level redressal system and inquiry through the RTI Act. The mean agreement score of the complaint through email was recorded as 1.96 which was slightly less than the mean response scale that is 2.00. From this, it can be inferred that the customer had an average level of awareness regarding the complaint through email. The least mean agreement score was regarding the awareness of Integrated Grievance Redressal Mechanism (INGRAM) which was 1.18 which indicates that the awareness level of the same is the lowest. The result of one sample t-test revealed that except for 'complaint through email' the significance level of all the components were less than 0.05. From the result, it can be concluded that customers had a low level of awareness regarding processes and systems for grievance redressal in banks.

5.2. Classification of Redressal Systems in Banks

The redressal systems prevailing in the bank were classified as internal grievance redressal system and the external grievance redressal system. The external system was classified as an external system exclusively for banks and general systems inclusive of banks.

Table 3: Means Score of Awareness about Process and Redressal Systems in the Bank

			<i>Mean</i>	<i>SD</i>	<i>Mean</i>	<i>SD</i>
Internal processes and grievance redressal in banks		Suggestion Box	2.52	0.64	2.15	0.41
		Complaint Register	2.35	0.57		
		Complaint through email/ telephone	1.96	0.64		
		Branch level redressal system	2.23	0.82		
		Consumer day	1.72	0.78		
External redressal process and systems	Specific Systems exclusively for banks	Protected Disclosure Scheme	1.36	0.50	1.52	0.42
		Customer Education and Protection Cell	1.63	0.50		
		Banking Ombudsman	1.57	0.75		
	General systems inclusive of banks	Complaint through CPGRAMS	1.41	0.55	1.55	0.27
		Directorate of Public Grievance Redressal	1.32	0.48		
		Consumer Protection Act	1.82	0.60		
		National Consumer Helpline	1.25	0.45		
		Court of law	1.90	0.72		
		Integrated Grievance Redressed Mechanism	1.18	0.43		
		Inquiry through Right to Information Act	2.25	0.77		
		Central Vigilance Commission	1.26	0.46		

Source: Author's Own Compilation

As far as the internal processes and grievance redressal systems in banks were concerned, it can be seen that the level of awareness in all cases was high except for complaining through email and awareness of observance of consumer day, as the mean value of the same were 1.96 and 1.72 respectively which was less than the mean value of the response scale that is 2.00. When all were combined the mean value was 2.15 which was higher than 2.00, so it can be concluded that the customer awareness of internal processes and grievance redressal in banks was fairly high.

As far as awareness of external redressal process and systems exclusively for the bank was concerned it can be seen that in all cases the mean scores were less than 2.00 i.e. for Customer Education and Protection Cell (1.63), Protected Disclosure Scheme (1.36) and Banking Ombudsman (1.57). When all the systems in the category external system exclusively for banks were combined it showed a mean score of 1.52 which was less than 2.00, hence it can be said that the customer awareness on external processes and grievance redressal system exclusively for banks was low.

As far as awareness of general redressal process and systems inclusive of banks was concerned it was observed that in all cases except inquiry through Right to Information the mean scores were less than 2.00. The least mean score was recorded for Integrated Grievance Redressal and Monitoring System (1.18), followed by National Consumer Helpline (1.25) Central Vigilance Commission (1.26) Directorate of Public Grievance Redressal (1.32) complaint through CPGRAMS (1.41). A moderate level of awareness was noticed in the case of the Court of law (1.90) and Consumer Protection Act (1.82) in case of inquiry through the Right to Information Act the mean score was higher than 2 which is 2.25. When all the general systems inclusive of the bank were combined, it showed a mean score of 1.55 which was less than 2.00. Hence it can be said that the customer awareness on external processes and grievance redressal system inclusive of banks was low. From the result, it was noticed that the least level of awareness among the customers was for the online systems.

5.3. Testing of Hypothesis

- H_{01} : Customer awareness of the redressal processes and mechanism is independent of customer characteristics

Table 4 show the result of multiple regression. To find out the connection between the characteristics of customers and their awareness of the redressal process and mechanism, multiple regression analysis was conducted. The composite variable representing the level of awareness of customers on the redressal process and mechanism was taken as the continuous dependent variable. The customer characteristic such as gender, age qualification occupation, income and place of residence are taken as independent variables. As the independent variables are categorical, they were converted into dummy variables as given below.

In order to extract the most significant characteristic which affects the level of awareness of customers, the backward selection method of regression analysis was conducted. The backward selection method eliminated 15 insignificant dummy variables from the regression model and in the 16th step the final regression model was computed.

The model summary of initial and final regression on the effect of characteristics on the awareness of customers is presented in Table 5. From the above table, it is clear that the R square of the final regression model is 0.354 which indicates that 35.4 per cent of the variation in the awareness of customers on redressal process and mechanism is determined by the independent variables retained in the final regression model. The value of Durbin Watson is found to be 1.863 which is nearly equal to 2.00 indicating that the final regression model satisfies the desirable quality of absence of serial correlation in the dependent variable is one of the significant assumptions of regression analysis.

Table 4: Result of Multiple Regression

<i>Variables</i>	<i>Dummy Variables</i>	<i>Reference Category</i>
Gender	G: 1 if male, 0 otherwise	Female
Age	A1: 1 if Below 30, 0 otherwise A2: 1 if 30-39, 0 otherwise A3: 1 if 40-49, 0 otherwise A4: 1 if 50-59, 0 otherwise	60 and above
Qualification	Q1: 1 if Below HSC, 0 otherwise Q2: 1 if HSC, 0 otherwise Q3: 1 if a graduate, 0 otherwise	Masters
Occupation	O1: 1 if Business, 0 otherwise O2: 1 if Govt employees, 0 otherwise O3: 1 if Pvt employees, 0 otherwise O4: 1 if Professionals, 0 otherwise O5: 1 if skilled employees, 0 otherwise O6: 1 if unskilled employees, 0 otherwise O7: 1 if Retired persons, 0 otherwise I1: 1 if Below 25000, 0 otherwise	Others
Income	I2: 1 if 25000-50000, 0 otherwise I3: 1 if 50001-100000, 0 otherwise	Above 100000
Place of residence	P: 1 if Rural, 0 otherwise	Urban

Source: Author's Own Compilation

Table 5: Model Summary of Initial and Final Regression on the Effect of Characteristics on Awareness of Customers

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>	<i>Durbin-Watson</i>
1	0.631	0.398	0.316	0.138	
16	0.595	0.354	0.337	0.136	1.863

Source: Author's own Compilation

The result of ANOVA presented in table 6 shows that the significance level of F value related to the initial and final regression models were less than 0.05 which indicates that the regression equations are well fit to the data and so it can be used to study the relationship between characteristics and awareness of customers.

Table 6: ANOVA of Initial and Final Regression on the Effect of Characteristics on Awareness of Customers

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.752	19	0.092	4.843	0.000
	Residual	2.646	139	0.019		
	Total	4.397	158			
16	Regression	1.556	4	0.389	21.082	0.000
	Residual	2.841	154	0.018		
Total		4.397	158			

Source: Author's Own Compilation

The coefficient of initial regression presented in table 7 shows that three dummy variables have a significant effect on the extent of awareness of customers on redressal process and mechanism. The coefficient of the final regression model presented in Table 4 shows that four dummy variables had a significant effect on the awareness level of customers. The difference in the number of significant variables in an initial and final regression model is due to the interaction of variables when the interacted variables were removed from the regression model by the backward selection method, the effect interacted variable become more visible.

Table 7: Coefficients of Initial Regression on the Effect of Customer Characteristics on Awareness of Customers

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.999	0.134		14.948	0.000
G: 1 if male, 0 otherwise	0.003	0.025	0.010	0.133	0.894
A1: 1 if Below 30, 0 otherwise	-0.002	0.079	-0.003	-0.022	0.983
A2: 1 if 30-39, 0 otherwise	0.082	0.074	0.218	1.105	0.271
A3: 1 if 40-49, 0 otherwise	0.001	0.073	0.003	0.013	0.990
A4: 1 if 50-59, 0 otherwise	-0.010	0.076	-0.023	-0.130	0.897
Q1: 1 if Below HSC, 0 otherwise	-0.560	0.106	-0.375	-5.293	0.000
Q2: 1 if HSC, 0 otherwise	-0.374	0.067	-0.429	-5.615	0.000
Q3: 1 if graduate, 0 otherwise	-0.093	0.028	-0.262	-3.316	0.001
O1: 1 if Business, 0 otherwise	-0.061	0.108	-0.153	-0.567	0.572
O2: 1 if Govt employees, 0 otherwise	-0.076	0.106	-0.187	-0.711	0.478

contd. table 7

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
O3: 1 if Pvt employees, 0 otherwise	-0.077	0.106	-0.180	-0.724	0.470
O4: 1 if Professionals , 0 otherwise	-0.106	0.106	-0.265	-1.006	0.316
O5: 1 if skilled employees, 0 otherwise	0.027	0.113	0.036	0.240	0.811
O6: 1 if unskilled employees, 0 otherwise	-0.006	0.123	-0.006	-0.048	0.961
O7: 1 if Retired persons , 0 otherwise	-0.081	0.133	-0.118	-0.606	0.545
I1: 1 if Below 25000 , 0 otherwise	0.013	0.045	0.038	0.299	0.766
I2: 1 if 25000-50000 , 0 otherwise	0.038	0.039	0.112	0.963	0.337
I3: 1 if 50001-100000 , 0 otherwise	-0.010	0.045	-0.021	-0.225	0.822
P: 1 if Rural, 0 otherwise	-0.002	0.024	-0.005	-0.067	0.947

Source: Author's Own Compilation

The final regression model was formed to satisfy the other important assumptions of regression. Figure1 shows that the regression standardized residual follows a normal distribution as the histogram is almost normal in shape indicating that the final regression model satisfies the desirable quality of normality of residuals. The Homoscedasticity is evident from the scattering of points in the scatter plot. the absence of multicollinearity, the other important assumption of regression is evident from the values of VIF (Variance Inflation Factor) which are less than the threshold value of 10. From the above results, it can be inferred that the final regression model satisfies all the important assumptions of regression analysis and so the final regression model can be used to study the relationship of the characteristic on the level of awareness of customers on redressal process and mechanism.

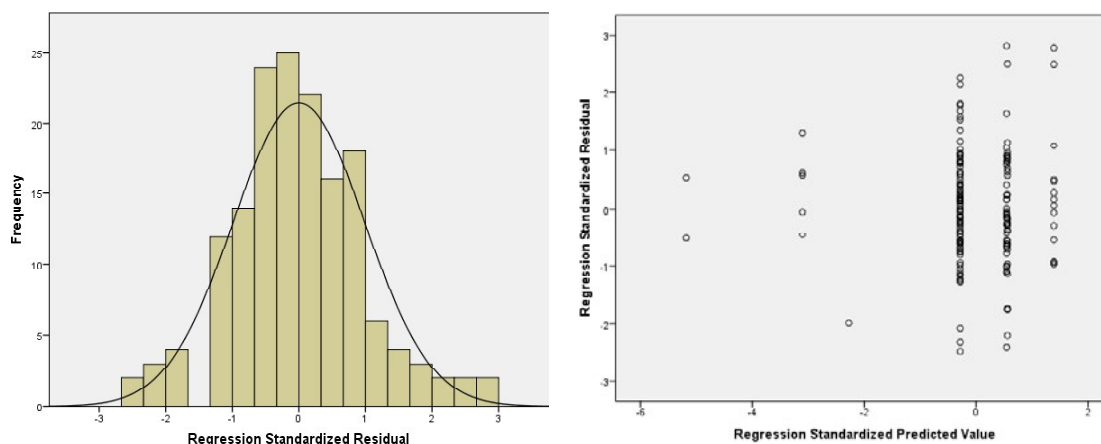


Figure 1: Histogram and Scatter Plot of the Standardized Residual of Regression on the Effect of Characteristics on Awareness of Customers

Source: Author's Own Compilation

From table 5 it is clear that the age group 30-39 has a higher level of awareness compared to the reference category of age group 60 and above. Since all other age groups are removed from the regression model by the backward selection method, it can be inferred that the level of awareness of those age groups is similar to that of the reference category. The result indicates that awareness is significantly higher among the customers in the age group 30-39 compared to customers of all other age groups.

Table 8: Coefficients of Final Regression on the Effect of Characteristics on Awareness of Customers

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.939	0.022		87.395	0.000		
A2: 1 if 30-39, 0 otherwise	0.082	0.024	0.220	3.375	0.001	0.989	1.011
Q1: 1 if Below HSC, 0 otherwise	-.570	0.099	-0.382	-5.780	0.000	0.961	1.040
Q2: 1 if HSC, 0 otherwise	-0.364	0.059	-0.417	-6.131	0.000	0.908	1.101
Q3: 1 if graduate, 0 otherwise	-0.084	0.025	-0.235	-3.413	0.001	0.884	1.131

Source: Author's Own Compilation

As far as qualification is concerned, customers with qualifications below HSC, those with HSC and graduates have a significantly lower level of awareness compared to the reference category those who have a master's degree. The regression coefficient of customers below HSC is the lowest, indicating that their level of awareness is low. The coefficient of customers of HSC and graduate increases steadily indicating that awareness increases as education increases. The highest awareness was for customers having a Master's degree. From the result, it can be inferred that level of awareness about the redressal process and mechanism in the banking sector is significantly and positively related to the education of the customers. The result on the relationship of customer awareness and customer characteristics indicated that the age and education of the customers are significantly related to their level of awareness about the redressal process and mechanism. Hence the result rejects the hypothesis that customer awareness of the redressal processes and mechanism is independent of customer characteristics.

6. Findings and Discussions

The result shows that customer awareness on internal grievance redressal procedure is high, excluding complaints through email and awareness of consumer day. Customers were not aware that they can file

a complaint through email and they were not aware that they can meet the manager on the 15th of every month without an appointment.

The awareness of the external redressal system exclusively for banks revealed that the customers had very low awareness regarding the external system. The lowest being awareness on Protected Disclosure Scheme. This highlighted the fact that customers were not aware of the ‘Protected Disclosure Scheme’ with Reserve Bank of India as nodal agency to receive written complaints about disclosure on any allegation of misuse of office, corruption, applicable to the Private Sector Banks and Foreign Banks.

The awareness for general grievance redressal systems inclusive of banks was found to be low except for traditional systems namely the Consumer Protection Act, the Court of law and the Right to Information Act. The digitalized systems under ‘Jago Grahak Jago’ like Integrated Grievance Redressal Mechanism (INGRAM), Centralised Processing Grievance Redressal and Monitoring System and National Consumer Helpline the awareness was very low. Hence it could be inferred that the ‘Jago Grahak Jago’ campaign meant to create awareness of these systems was not so popular among the respondents

The result of the analysis revealed that customer’s age and qualification influenced customer awareness. The level of awareness was found to be high in the case of age group 30-39 and among those with a higher degree of qualification viz. Masters.

7. Suggestions

Based on the finding of the study the following suggestions were made.

- Financial literacy centres of the banks should collaborate with educational institutions and should aim at creating awareness about the redressal mechanism in banks among the general public.
- Secondary level education should include in its curriculum the basics of banking, rights of customers, customer protection, and the redressal mechanism in banks
- ‘Jago Grahak Jago’ includes Integrated Grievance Redressal Mechanism (INGRAM), Centralised Processing Grievance Redressal and Monitoring System and National Consumer Helpline for which the awareness is low hence this campaign should be popularised in regional language to create awareness about the digital avenues for complaint redressal.
- Ensuring with appropriate auditing that bank-level educational program is being conducted properly and customer attendance is maintained.

8. Conclusion

A grievance of every customer differs as an individual in their needs. When the expectations are not at par with the perceptions its ultimate result was a service quality gap which pinpoints the areas that need improvement. There exists a mechanism for redressal of grievances quickly at the bank level and beyond. Complaints in banks can be related to its practices and procedures, products and complaints were also related to the behaviour of the staff. This call banks to be highly sensitive to the voice of their customer, to instantly intervene to take corrective measures, the result showed lack of awareness of the system. Despite there being constant product innovation and substantial improvement in the level of customer services with the use of technology, the sector suffers due to a lack of customer

awareness of different avenues of redressal. Therefore, it is necessary to conduct extensive research connected to the strategy adopted by banks to create awareness and the role of financial literacy development cells to create awareness. Moreover, it is important to know the efficiency and effectiveness of the online platform grievance redressal platforms.

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