

CONTRIBUTORY FACTORS TO CHANGING CONSUMER COMPLAINT BEHAVIOUR

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ABSTRACT

India is a nation where people from the different cultural, religious background have different values, needs, wants and desires. These growing needs has lead to technological developments all over the world. Understanding consumer behaviour is as complex as understanding human minds having different Cognitive, Emotional and Curiosity level etc. The study of Consumer complaint behaviour is a part Consumer behaviour study such that there has been a shift from the wider to narrower concepts. With the change in generation and lifestyle, it has been seen that young people have become less patient and more aggressive. Company's have also expanded their horizon towards listening, addressing consumer needs and grievances.

The Paper focuses on the reasons behind complaining and non-complaining nature of consumers and factors contributing towards it. The concerned study has been conducted in Delhi-NCR (North) region of India through convenience sampling and collected data has been analyzed using T-test, ANOVA and Regression test. The focus is on few categories of Consumer electronic products like Television, Washing machine, Refrigerator, Inverter, Dishwasher, Microwave, Air Conditioner. The results revealed that Demographics affects the Psychological factors and further these psychological factors affect the Customer Complaint Behaviour. However the impact of social factors and product related factors on CCB has been very less.

Keywords: Customer Complaint Behaviour (CCB); Customer Satisfaction; Cognitive Dissonance; Consumer Protection.

INTRODUCTION

The Electronic Industry is one of the fastest growing and important sectors of Indian Economy. The changing lifestyles and urban culture has inspired women to work and become self-dependent, which has led to increase in consumption of time saving electronic products like washing machines, Microwaves and dishwashers etc..Also, people intend to have comfortable and luxurious life, for which they are driven towards consumer electronic items. The Indian Electronic Industry was originated in 1960s and had many restrictions demarcating the growth and development of the Economy. Initially the electronic sector was primarily government owned and with the liberalization, Globalization and Privatization many private companies started growing in Electronic Industry. Globalization has enabled International companies like Samsung, Sony, Whirlpool, Sansui, Philips and L.G etc. to create a strong market for the consumer electronics in India. With the increase in changing roles of Men and Women the demand for electronic products has shown a spurious growth. There are several factors that Influences Consumer Behaviour and CCB i.e Cultural, Social, Demographics, Psychological factors and Marketing mix. The Consumer protection Act was passed in 1986 by the Act of Parliament of India for the protection of consumers in India. The law does not only protects an Individual consumer but also a firm, HUF and a company. The study of Consumer complaint behaviour opens the path of linkages with many other concepts and fields like Human resource management, Digitization, Legal system etc. However, this paper is an initial step towards understanding of roots and basics of Consumer complaint behaviour.

NEED FOR STUDY

- The studies reveal that the satisfaction level differs between male & female consumers but the literature is insufficient to justify the reasons for the dissimilarity. Therefore, it is imperative to study relationship between Demographics (Gender, income, occupation, education) and consumer complaint behavior. The literature says that the decision to complain differs at various education/literacy level. However with the changing scenario the conditions may

not stay the same, therefore it is crucial to investigate the relationship between Demographics and CCB.

- In some countries, the research related to complaint behaviour of elderly consumers have been done but no such deep study has been done in India so far. Therefore, it is crucial to test the concept of “Learned helplessness” amongst elderly consumers in India i.e reasons behind passivity of elderly consumers. This paper is an initial step where it is investigated that whether there is difference between the complaint behaviour of young and elderly people.
- The human psychology changes due to the social conditioning over the time and thus the perception, attitude and motives related to Complaint behaviour changes. Therefore it is necessary to study the differences in complaint behaviour and reasons for the same.

OBJECTIVES

1. To identify and study the factors influencing Customer Complaint Behaviour (CCB).
2. To study the relationship between Psychological factors and CCB.
3. To study the relationship between Social factors (Creating Cognitive Dissonance) and CCB.
4. To study the relationship between Product related factors (Customer Satisfaction) and CCB.
5. To examine the relationship between Demographics and CCB.

REVIEW OF LITERATURE

“A customer is the most important visitor on our premises. He is not depending on us. We are depending on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider on our business. He is a part of it. We are not doing him a favor by serving him. He is doing us a favor by giving us an opportunity to do so.”

-Mahatma Gandhi

Consumer behavior synthesizes the knowledge drawn from various disciplines- Psychology, Social psychology, Sociology, and Anthropology etc. All the disciplines

are interlinked in such a way that they mutually shape the behaviour of a consumer. Many studies have been conducted on the different aspects of Consumer behaviour by various researchers in different countries. However, we cannot study any concept in an isolation as all the concepts of the field are interrelated and interdependent. Therefore before understanding Consumer complaint behaviour (which is a post purchase activity) it is important to understand the concept of consumer behaviour, customer dissatisfaction, cognitive dissonance and related concepts. According to Donthu and Gilliland (1996) in case of electronic items, degree of risk continuum varies from moderate to high level, therefore consumers may have risk averse attitude towards the electrical products. Also, consumers prefer those products which are technologically advanced and new, therefore consumers might purchase highly innovative products.

Consumer Satisfaction & Dissatisfaction

“Satisfaction is the guest’s fulfilment response. It is a judgement that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over-fulfilment”

Ekinci et al (2004)

The question is that how the expectations are built before purchases. The expectations are built on various basis like through family, friends, culture, religion, own opinions, beliefs and marketers efforts etc. The expectations are determined by factors such as advertising, prior experience, personal needs, word of mouth and the image of service provider. If the performance exceeds the expectations that are built over the time then consumer will be satisfied and if not then he/she will be dissatisfied.

Cognitive Dissonance

Cognitive dissonance refers to any incompatibility that an individual might perceive between two or more of his attitudes or between his behaviour and attitudes.

- Leon Festinger (1950)

Satisfaction level cannot be determined immediately as it is developed over the time and what a consumer initially face is known as dissonance. Cognitive dissonance is the inner tension that a consumer experiences after recognizing a purchased product’s disadvantages

Consumer Complaint Behaviour

Tax, Brown and Chandrashekar (1998) focused on the reaction time of customers, I.e., whether complaints are made instantly or after some time. He talked about the difference between conflict and complaint where he treated former as dependent variable and latter as independent variable. Woodside, Sheth, Bennett (1977) quoted a different reason for the complaint and said that purchase is not a necessary condition for complaint and the reasons could be related to price of product, promotional activities and delivery etc. Haefner and Leckenby (1975) in his research reported that 98% respondents were willing to take action in any form in case of any defect in electronic item. Consumer complaint behaviour is also known as consumer complaint responses (Singh & Widing, 1991). Singh (1988) has divided the complaining behaviour in three heads:- Voice responses (complaint to seller), Private responses (word of mouth communication) and Third party responses (legal action). Broadbridge and Marshall (1995) has compiled different forms of complaining action like:- No action, Private action (WOM or not using the product of that brand) and seeking legal help. Barlow and Moller (1996:43) has also presented similar kinds of complainers i.e. Voicers (reporting to seller), Passives (silently switches to other brands or seller), Irates (Negative WOM). Heung & et al, (2003, p284); Hansen, 1997, (p134) studied motivation as an Independent variable effecting the Customer complaint behaviour and quoted two motives for complaining I.e. monetary or non-monetary. The reasons for non-complaining were time, money, loyalty, false perceptions related to complaining. Solomon (2008) studied relationship between Social class and probability to seek legal action. He concluded that Consumers belonging to higher social class perceive themselves as more capable of winning court cases and also identified a negative relationship between Social class and Time availability to seek legal redressal.

The Attribution Theory

It is natural that an individual will either appraise or blame for occurrence of any event. However, blaming self or others for the occurrence of events depends on the psychology of individual. Folkes, (1984) has contributed in explaining the relationship between complaint behaviour and attribution of responsibility. It has insights from Attribution theory which explains that how one person attributes his failure on to the others. He concluded that the complaint behavior is affected by three

considerations of customers: *Stability of the problem (permanent/accidental); Locus of responsibility; Control (seller controlled/ uncontrollable factors).*

HYPOTHESIS

H₀₁- There is no significant relationship between Perception towards complaining and CCB.

H₀₂- There is no significant relationship between Attitude towards complaining and CCB.

H₀₃- There is no significant relationship between Learning regarding complaining and CCB.

H₀₄- There is no significant relationship between Motivation towards complaining and CCB.

H₀₅- There is no significant relationship between Product related factors and CCB.

H₀₆- There is no significant relationship between social factors and CCB.

H₀₇- There is no significant relationship between Age and CCB.

H₀₈- There is no significant relationship between Age and perception.

H₀₉- There is no significant relationship between Age and Attitude.

H₁₀- There is no significant relationship between Age and Learning.

H₁₁- There is no significant relationship between Age and Motivation.

H₁₂- There is no significant relationship between Age and Product related factors.

H₁₃- There is no significant relationship between Age and social factors.

H₁₄- There is no significant relationship between Gender and CCB.

H₁₅- There is no significant relationship between Gender and perception.

H₁₆- There is no significant relationship between Gender and Attitude.

H₁₇- There is no significant relationship between Gender and Learning.

H₁₈- There is no significant relationship between Gender and Motivation.

H₁₉- There is no significant relationship between Gender and Product related factors.

H₂₀- There is no significant relationship between Gender and social factors.

H₂₁- There is no significant relationship between Education and CCB.

H₂₂- There is no significant relationship between Education and perception.

- H₂₃**- There is no significant relationship between Education and Attitude.
- H₂₄**- There is no significant relationship between Education and Learning.
- H₂₅**- There is no significant relationship between Education and Motivation.
- H₂₆**- There is no significant relationship between Education and Product related factors.
- H₂₇**- There is no significant relationship between Education and social factors.
- H₂₈**- There is no significant relationship between Employment status and CCB.
- H₂₉**- There is no significant relationship between Employment status and perception.
- H₃₀**- There is no significant relationship between Employment status and Attitude.
- H₃₁**- There is no significant relationship between Employment status and Learning.
- H₃₂**- There is no significant relationship between Employment status and Motivation.
- H₃₃**- There is no significant relationship between Employment status and Product related factors.
- H₃₄**- There is no significant relationship between Employment status and social factors.
- H₃₅**- There is no significant relationship between Income and CCB.
- H₃₆**- There is no significant relationship between Income and perception.
- H₃₇**- There is no significant relationship between Income and Attitude.
- H₃₈**- There is no significant relationship between Income and Learning.
- H₃₉**- There is no significant relationship between Income and Motivation.
- H₄₀**- There is no significant relationship between Income and Product related factors.
- H₄₁**- There is no significant relationship between Income and social factors.

RESEARCH METHODOLOGY

The research is descriptive in nature. The data was collected through Primary source i.e Questionnaire and the conceptual understanding of theories and concepts has been derived from Secondary data i.e. reviewing the literature.

Questionnaire: The questionnaire consists of 39 questions divided into 4 sections. Pilot testing was done on 40 respondents before the circulation of final questionnaire.

The first section focuses on the collection of data regarding Demographics; second section consists of the questions relating to Customer dissatisfaction and cognitive Dissonance; third section consists of questions relating to complaint behaviour and customer loyalty; lastly the fourth section consists of questions focusing on non-complaining behaviour of Consumers. The questions were closed-ended containing multiple choices and checklists. In case of Demographics the data has been collected regarding Age, Gender, Educational Qualification, Occupation and Income. A 7 point likert scale has been used for statements related to Psychological factors, Social factors, product related factors and CCB. (7– Strongly disagree, 6– Disagree, 5– Somewhat disagree, 4 – Neither agree or disagree, 3 – Somewhat agree, 2 – Agree, 1– Strongly agree)

Sample Size:- The sample size includes the consumers of Delhi-NCR region who have purchased Household Electronic products in past 3 years. Convenience sampling has been used and responses are collected through questionnaire. The number of responses received were 336, out of which only 300 were useful. The age group has three categories:- 20-35 years; 36- 50 years; 50 years & above. The educational qualification has three categories:- Metric pass; Graduate & Post graduate (Since the sample for “metric pass” was not adequate, therefore only two categories have been considered I.e. Graduate and Post Graduate. In case of employment statuses there are three categories: Student/unemployed; Employed/ Business person. For Monthly family income there are three options:- Rs.20,000- Rs.40,000; Rs. 40,000- Rs. 80,000; Rs. 80,000 & above.

Statistical tools applied:- The data is collected using a 7 point Likert scale, therefore the techniques like Correlation, Regression and ANOVA etc. has been applied. However, the Descriptive Statistics like Frequencies, Percentages and Crosstabs etc. has been used for better understanding of data. The software used for this purpose is SPSS. Cronbach alpha was tested for checking internal consistency and multi-collinearity was also tested between the dependent variables.

ANALYSIS AND RESULTS

Kaiser-Meyer-Olkin test was conducted to measure the sample adequacy and it resulted as 0.739 which means that there is enough correlation between the statements that Principal component analysis can be applied (Table-1). Also, the Bartlett's Test of

Sphericity was significant i.e. below 0.05. After KMO and Bartlett's Test, Factor analysis was conducted and 6 factors were extracted and labelled as Perception, Learning, Social, Motivation, attitude and Product related factors. To check the internal consistency of factors, Cronbach alpha test was conducted and the value for each was above 0.60 (Table-2). Initial Eigen values indicated that the first four factors explained 19.03%, 14.365%, 9.99% and 8.8 % of the variance respectively. Fifth and sixth values explained 6.21% and 5.67% of variance and cumulatively all the 6 factors explain 64.81 % of the variance.

TABLE-1

TABLE-2

Factor-1(Perception) was loaded on 3 statements and factor loading range was 0.868-0.927. The statements were meant to measure the perceptions that people form and which restricts them to complain. Because of the misbehavior of the staff or withdrawal of the service and perception that a defect cannot be completely eliminated, the respondents do not complain.

Factor-2 (Learning) was loaded on 4 statements and factor loading range was 0.702-0.841. The statements were meant to analyse the learning regarding legal actions and learning through past experiences, or through social learning.

Factor-3 (Motivation) was loaded on 2 statements and factor loading range was 0.760-0.808. The statements measured the motive behind complaining i.e. whether individuals prefer to seek monetary compensation or non-monetary compensation.

Factor-4 (Attitude) was loaded on 2 statements and factor loading range was 0.823-0.857. The statements were meant to measure the negative or positive attitude towards complaining.

Factor-5 (Product related factors) was loaded on 4 statements and factor loading range was 0.692- 0.864. The statements were meant to measure the satisfaction level related to product attributes and service.

Factor-6 (Social factors) was loaded on 2 statements and factor loading range was 0.742- 0.828. The statements had two perspectives, one to measure role of friends,

family etc. and second the social class, that an individual prefers to buy another product than to devote time in complaining.

TABLE-3

Table-3 shows that maximum variance is being explained by perception i.e 34% and least by Attitude, Learning (17.30%, 12.30% respectively). However Motivation does not explain variance in CCB, therefore we accept the null hypothesis H_{04} .

TABLE-4

TABLE-5

Table 4 and 5 shows that Social factors and product related factors do not explain enough variance in Customer complaint Behaviour(CCB) and it can be conclude that there is no significant relationship between Social factors and CCB; and Product Related factors and CCB. Hence we accept the null hypothesis H_{05} and H_{06} .

TABLE-6

Since the significance value for all the factors is less than 0.05, therefore we reject the null hypothesis H_{07} , H_{08} , H_{09} , H_{10} , H_{11} , H_{12} , H_{13} and conclude that Age has significant relationship with Psychological factors, social factors, product related factors and CCB (Table-6)

Mean score for the Age group (20-35 years) (M= 5.45, S.D= 1.00); Age group (36- 50 years) (M=4.526, S.D= 1.379); Age group (50 years & above)(M= 2.326; S.D= .8381) for Perception.

Mean score for the Age group (20-35 years) (M= 4.587, S.D= 1.01); Age group (36- 50 years) (M=3.49, S.D= 1.17); Age group (50 years & above)(M= 2.79; S.D= 1.00 for Learning.

Mean score for the Age group (20-35 years) (M= 3.667, S.D= 1.32); Age group (36- 50 years)(M=2.15, S.D= 0.594); Age group (50 years & above)(M= 3.436; S.D= 1.19) for Motivation.

Mean score for the Age group (20-35 years) (M= 2.475, S.D= 1.028); Age group (36-50 years)(M=2.875, S.D= .826); Age group (50 years & above)(M= 3.575; S.D= .826) for Attitude.

Mean score for the Age group (20-35 years) (M= 5.122, S.D= .8775); Age group (36-50 years) (M=5.092, S.D= .839); Age group (50 years & above)(M= 4.83; S.D= .0.918) for Product related factors.

Mean score for the Age group (20-35 years) (M= 5.54, S.D= 2.09); Age group (36-50 years) (M=6.42, S.D= 2.57); Age group (50 years & above)(M= 5.04; S.D= 1.38) for Social factors.

Mean score for the Age group (20-35 years) (M= 2.55, S.D= 1.14); Age group (36-50 years) (M=3.11, S.D= .1.063); Age group (50 years & above)(M= 5.47; S.D= 1.291) for CCB.

It can be concluded that there is significant difference in Perception, Learning, Attitude and CCB between Age group (20-35 years) and Age group (50 years & above). However there is significant difference in Motivation and Social factors between Age group (20-35 years) and Age group (36-50 years).

TABLE-7

An independent sample t-test was applied to compare the impact of Gender on psychological factors, social factors, product related factors and CCB. Since the significance level for all the factors except CCB in Table-7 is greater than 0.05, therefore we accept the null hypothesis H_{15} , H_{16} , H_{17} , H_{18} , H_{19} , H_{20} and reject the null hypothesis H_{14} . There was a significant difference in the scores for male(M= 3.27, S.D= 1.633) and Female (M= 4.15, S.D= 1.702) in case of CCB. These results suggest that males are more interested in complaining than females. There was a significant difference in the scores for male and Female in relation to Perception, Motivation and product related factors.

TABLE-8

An independent sample t-test was applied to compare the impact of Education on psychological factors, social factors, product related factors and CCB. The significance value for factors learning, Attitude and CCB is less than 0.05 therefore we reject the null hypothesis H_{21}, H_{23}, H_{24} and conclude that there is significant relationship between education and learning, Attitude and CCB(Dependent variables). There was a significant difference in the scores for Graduate(M= 4.05, S.D= 1.741) and Post Graduate (M= 3.37, S.D= 1.640) in relation to CCB. These results suggest that Post Graduate are more willing to complain. There was a significant difference in the scores for Graduate(M= 2.96, S.D= 1.31) and Post Graduate (M= 4.27, S.D= 0.872) in relation to Learning which means that Graduates are more learned about non-complaining behaviour. There was a significant difference in the scores for Graduate(M= 3.26, S.D= 0.97) and Post Graduate (M= 2.69, S.D= 0.957) in relation to Attitude which means that Post Graduates have more positive attitude towards complaining. The significance value for the other factors is greater than 0.05 therefore we accept the null hypothesis $H_{22}, H_{25}, H_{26}, H_{27}$ and conclude that there is no significant relationship between education and Perception, Motivation, social factors and product related factors (dependent variable).

TABLE-9

At 5% significance level it was found that Employment status has significant relationship with Psychological factors (except motivation), product related factors and CCB. Therefore we reject the null hypothesis $H_{28}, H_{29}, H_{30}, H_{31}, H_{33}$, and accept the null hypothesis H_{32}, H_{34} .

Mean score for the Employment status (Student/Unemployed) (M= 4.4367, S.D= .580); Employment status (Employed) (M=4.356, S.D= 1.629); Employment status (Business person)(M= 3.510; S.D= 1.77) for Perception.

Mean score for the Employment status (Student/Unemployed) (M= 4.101, S.D= 1.216); Employment status (Employed) (M=4.012, S.D= 1.169); Employment status (Business person) (M= 2.842; S.D= .1.136) for for Learning.

Mean score for the Employment status (Student/Unemployed) (M= 2.825, S.D=.9958); Employment status (Employed) (M=2.750, S.D= .973); Employment status (Business person) (M= 3.350; S.D= .9468) for Attitude.

Mean score for the Employment status(Student/Unemployed) (M= 5.186, S.D= .814); Employment status (Employed) (M=5.020, S.D= .896); Employment status (Business person) (M= 4.840; S.D= .917) for Product related factors.

Mean score for the Employment status (Student/Unemployed) (M= 2.94, S.D= 1.496); Employment status (Employed) (M=3.65, S.D= 1.60); Employment status (Business person) (M= 4.54; S.D= 1.69) for CCB.

It can be concluded that Employed and Student category individuals have a positive perception and attitude regarding complaining as compared to Business person. Also Business person has lower level of awareness and knowledge related to legal complaints as compared to other two categories.

TABLE-10

At 5% significance level it was found that Family Income has significant relationship with Psychological factors and CCB. Therefore we reject the null hypothesis **H₃₅,H₃₆,H₃₇,H₃₈,H₃₉** and accept the null hypothesis **H₃₃, H₃₄**.

Mean score for the Monthly family income (Rs.20,000- Rs.40,000) (M= 4.320, S.D= 1.732); Monthly family income (Rs. 40,000- Rs. 80,000) (M=3.613, S.D= 1.738); Monthly family income (Rs. 80,000 & above)(M= 4.37; S.D= 1.732) for Perception.

Mean score for the Monthly family income (Rs.20,000- Rs.40,000) (M= 3.107, S.D= 1.314); Monthly family income (Rs. 40,000- Rs. 80,000) (M=3.350, S.D= 1.368); Monthly family income (Rs. 80,000 & above) (M= 4.41; S.D= .698) for Learning.

Mean score for the Monthly family income (Rs.20,000- Rs.40,000) (M= 2.716, S.D= .979); Monthly family income (Rs. 40,000- Rs. 80,000) (M=3.56, S.D= 1.44); Monthly family income(Rs. 80,000 & above) (M= 2.970; S.D= 1.214) for Motivation

Mean score for the Monthly family income (Rs.20,000- Rs.40,000) (M= 3.105, S.D= 1.069); Monthly family income (Rs. 40,000- Rs. 80,000) (M=3.210, S.D= .9379); Monthly family income (Rs. 80,000 & above)(M= 2.610; S.D= .906) for Attitude.

Mean score for the Monthly family income (Rs.20,000- Rs.40,000) (M= 4.03, S.D=.1.702); Monthly family income (Rs. 40,000- Rs. 80,000) (M=3.89, S.D= 1.88); Monthly family income (Rs. 80,000 & above)(M= 3.21; S.D= 1.45) for CCB.

It can be concluded that Households having monthly family income above Rs. 40,000 have a positive attitude towards complaining. Whereas Households having monthly family income above Rs. 80,000 are highly motivated for complaining.

TABLE-11

Table-11 shows that 5% respondent take their decisions themselves, 22.3% by father, 11% by mother, 4% by spouse, 57.7% jointly. As per the data we can infer that on an average all the decisions are made jointly in Indian household.

TABLE-12

The respondents were asked to rank the five characteristics that a complaint handler should possess in accordance of their importance. 37.68 % respondents have ranked “Activeness” at the first place which means that consumers want their problems to be responded and resolved quickly (Table-12). However there is a dichotomy at Rank 2 where again 37.68% respondents have ranked “Activeness” at Rank 2 and “Politeness” at Rank 2 with 17.39 %. “Patience” has been Ranked at third position by 30.43 % respondents, “ Communication skills at fourth position by 36.23 % of respondents, “Understanding skills at fifth position by 33.33% of respondents. It can be concluded that Activeness and politeness are the most important characteristic that a consumer seeks.

FINDINGS

- The results shows that there is major impact of Demographics and Psychological factors on CCB than Social factors and Product related factors.
- There is significant difference in Perception, Learning, Attitude and CCB between Age group (20-35 years) and Age group (50 years & above). However there is significant difference in Motivation and Social factors between Age group (20-35 years) and Age group (36- 50 years). It is also concluded that Employment status affects the perception, attitude and CCB of a consumer. The

results revealed that Educational Qualification has impact over the conditioning of an individual i.e. the Learning, attitude and CCB etc. It was found that males are more interested in complaining than females. Motivation, Perception, Learning, Attitude and CCB are affected by Income of a consumer.

- In case of Decision making, It can be inferred that on an average all the decisions are made jointly (57.7%) in Indian household, may be because electronic products are expensive and to minimise the risk level the family members take decisions by consulting each other. Geert Hofstede , Dutch researcher introduced 5 main dimensions of culture- Power distance, Uncertainty avoidance, Individualism, Masculinity, Long-term Orientation vs. Short-term Orientation. Targeting the cultural dimension of Masculinity, it can be seen that the percentage of households where father takes the decision (22.30 %) is greater than the households where mother's takes the decision (11%), thus depicting Masculine dimension of India.

CONCLUSION

It can be concluded that Demographics affect the Psychological factors and further these psychological factors affect the Customer Complaint Behaviour. Under Psychological factors, major impact has been shown by Learning, Perception and Attitude. However the impact of social factors and product related factors has been very less on CCB. Our study reveals that males are more interested in complaining than females, may be due to the difference in consumer socialization process of both the gender. While complaining, the two most important characteristics that a complaint handler should possess according to the consumers are activeness and politeness. This is because, the problem creates dissonance in such a way that consumer demands a quick response. The study will not only help the marketers in formulating marketing strategies but also in building a strong complaint handling mechanism.

LIMITATIONS

No study is free from the limitations as it is not possible to cover each and every aspect in a single research. The limitations in our study provides the opportunity for future research directions.

- The first limitation is that our results shows lesser impact of social factors and product related factors on CCB which as per the literature review is not correct. Therefore study can be done using different statements and different Demographics to study the relationship between social factors and product related factors with CCB.
- Secondly, due to time constraint all the descriptive tests has not been applied. There could have been more extraction from the collected data.

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LIST OF TABLES

| TABLE NO. | DESCRIPTION |
|------------------|---|
| Table-1 | KMO and Bartlett's Test |
| Table-2 | Factors affecting Customer Complaint Behaviour |
| Table-3 | Regression Results: Impact Of Psychological Factors On CCB |
| Table-4 | Regression Results: Impact of Product Related Factors On CCB |
| Table-5 | Regression Results: Impact of Social Factors On CCB |
| Table-6 | Anova Results: Relationship Between Age as Independent Variable and Psychological Factors, Social Factors, Product Related Factors and CCB As Dependent Variable |
| Table-7 | T-Test Results: Relationship Between Gender as Independent Variable and Psychological Factors, Social Factors, Product Related Factors And CCB as Dependent Variable |
| Table-8 | T-Test Results: Relationship Between Education as Independent Variable and Psychological Factors, Social Factors, Product Related Factors and CCB as Dependent Variable |
| Table-9 | Anova Results: Relationship Between Employment Status as Independent Variable and Psychological Factors, Social Factors, Product Related Factors and CCB as Dependent Variable |
| Table-10 | Anova Results: Relationship Between Monthly Family Income as Independent Variable and Psychological Factors, Social Factors, Product Related Factors and CCB As Dependent Variable |
| Table-11 | Final Decision Maker |
| Table-12 | Characteristics of Complaint Handler |

Table-1: KMO and Bartlett's Test

| | | |
|--|--------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .739 |
| | Approx. Chi-Square | 2361.652 |
| Bartlett's Test of Sphericity | df | 210 |
| | Sig. | .000 |

Source: Primary Data

TABLE-2: Factors affecting Customer Complaint Behaviour

| | |
|---|-------|
| Factor 1: Perception (Alpha Coefficient) | 0.905 |
| I am Worried about misbehaviour from the staff if will complain | .927 |
| I feel complaining is not a solution, a product with a defect can never be repaired. | .903 |
| I am Worried that service would be withdrawn if I complained | .868 |
| Factor 2: Learning (Alpha Coefficient) | 0.808 |
| I have no knowledge regarding filing a court case | .841 |
| I am afraid that Company's are more powerful and may misuse power to win the legal case | .837 |
| I feel that court cases take years and years to give judgement so need to complain | .749 |
| Warranty period has expired and I feel company will not entertain such products | .702 |
| Factor 3: Motivation (Alpha Coefficient) | 0.733 |
| To express emotions or Anger | .808 |
| It is necessary to ask for change or return, if the product or service to the company | .760 |
| To seek Monetary Compensation | .803 |
| Factor-4: Attitude (Alpha Coefficient) | 0.748 |
| Complaining about unsatisfactory product is my Duty | .857 |
| I don't feel embarrassing in complaining | .823 |

| | |
|--|-------|
| Factor 5: Product related factors (Alpha Coefficient) | 0.822 |
| Overall product performance was satisfactory | .864 |
| Product matches with the one shown in advertisement | .775 |
| Product installation was easy | .754 |
| Product price was reasonable | .725 |
| Product delivery was fast | .692 |
| Factor 6: Social factors (Alpha Coefficient:) | 0.60 |
| My friends, family etc. told me that there is no use of complaining | .828 |
| I can afford to buy a new product rather than indulging in complaint process | .748 |

Source: Primary Data

TABLE-3 :Regression Results: Impact Of Psychological Factors On CCB

| Factors | R | R Square | Adjusted R Square | Std. Error of the Estimate | Mean Square (Regression) | F | Sig. |
|------------|------|----------|-------------------|----------------------------|--------------------------|--------|------|
| Perception | .587 | .344 | .342 | 1.398 | 94.947 | 55.138 | .000 |
| Attitude | .420 | .176 | .173 | 1.567 | 156.359 | 63.706 | .000 |
| Motivation | .015 | .000 | .003 | 1.726 | .207 | .069 | .792 |
| Learning | .355 | .126 | .123 | 1.614 | 111.591 | 42.843 | .000 |

Source: Primary Data

TABLE-4 :Regression Results: Impact of Product Related Factors On CCB

| R | R Square | Adjusted R Square | Std. Error of the Estimate |
|------|----------|-------------------|----------------------------|
| .069 | .005 | .001 | 1.722 |

Source: Primary Data

TABLE-5 :Regression Results: Impact of Social Factors On CCB

| R | R Square | Adjusted R Square | Std. Error of the Estimate |
|------|----------|-------------------|----------------------------|
| .144 | .021 | .017 | 1.708 |

Source: Primary Data

TABLE-6: Anova Results: Relationship Between Age as Independent Variable and Psychological Factors, Social Factors, Product Related Factors and CCB As Dependent Variable

| | | Sum of Squares | df | Mean Square | F | Sig. |
|------------|----------------|----------------|-----|-------------|---------|------|
| Perception | Between Groups | 514.925 | 2 | 257.463 | 213.522 | .000 |
| | Within Groups | 358.119 | 297 | 1.206 | | |
| | Total | 873.044 | 299 | | | |
| Learning | Between Groups | 163.768 | 2 | 81.884 | 72.049 | .000 |
| | Within Groups | 337.544 | 297 | 1.137 | | |
| | Total | 501.312 | 299 | | | |
| Motivation | Between Groups | 133.623 | 2 | 66.811 | 56.441 | .000 |
| | Within Groups | 351.571 | 297 | 1.184 | | |
| | Total | 485.194 | 299 | | | |

| | | | | | | |
|-------------------------|----------------|----------|-----|---------|---------|------|
| Attitude | Between Groups | 62.000 | 2 | 31.000 | 38.353 | .000 |
| | Within Groups | 240.063 | 297 | .808 | | |
| | Total | 302.063 | 299 | | | |
| Product Related Factors | Between Groups | 5.087 | 2 | 2.543 | 3.292 | .039 |
| | Within Groups | 229.443 | 297 | .773 | | |
| | Total | 234.529 | 299 | | | |
| Social factors | Between Groups | 97.627 | 2 | 48.813 | 11.317 | .000 |
| | Within Groups | 1281.040 | 297 | 4.313 | | |
| | Total | 1378.667 | 299 | | | |
| CCB | Between Groups | 480.320 | 2 | 240.160 | 175.058 | .000 |
| | Within Groups | 407.450 | 297 | 1.372 | | |
| | Total | 887.770 | 299 | | | |

Source: Primary Data

TABLE-7: T-Test Results: Relationship Between Gender as Independent Variable and Psychological Factors, Social Factors, Product Related Factors And CCB as Dependent Variable

| | | t | df | Sig. (2-tailed) |
|------------|-----------------------------|-------|---------|-----------------|
| Perception | Equal variances assumed | 1.319 | 298 | .188 |
| | Equal variances not assumed | 1.319 | 297.369 | .188 |
| Learning | Equal variances assumed | 1.227 | 298 | .221 |

| | | | | |
|-------------------------|-----------------------------|--------|---------|------|
| | Equal variances not assumed | 1.227 | 297.653 | .221 |
| | Equal variances assumed | 1.179 | 298 | .239 |
| Motivation | Equal variances not assumed | 1.179 | 282.199 | .239 |
| | Equal variances assumed | -.315 | 298 | .753 |
| Attitude | Equal variances not assumed | -.315 | 297.675 | .753 |
| | Equal variances assumed | 1.082 | 298 | .280 |
| Product Related factors | Equal variances not assumed | 1.082 | 297.927 | .280 |
| | Equal variances assumed | -.483 | 298 | .629 |
| Social factors | Equal variances not assumed | -.483 | 294.322 | .629 |
| | Equal variances assumed | -4.604 | 298 | .000 |
| CCB | Equal variances not assumed | -4.604 | 297.495 | .000 |

Source: Primary Data

TABLE-8: T-Test Results: Relationship Between Education as Independent Variable and Psychological Factors, Social Factors, Product Related Factors and CCB as Dependent Variables

| | | t | df | Sig. (2-tailed) |
|------------|-------------------------|-------|-----|-----------------|
| Perception | Equal variances assumed | 1.797 | 298 | .073 |

| | | | | |
|-------------------------|-----------------------------|--------|---------|------|
| Learning | Equal variances not assumed | 1.797 | 296.261 | .073 |
| | Equal variances assumed | 10.146 | 298 | .000 |
| Motivation | Equal variances not assumed | 10.146 | 258.468 | .000 |
| | Equal variances assumed | -1.789 | 298 | .075 |
| Attitude | Equal variances not assumed | -1.789 | 297.815 | .075 |
| | Equal variances assumed | -5.114 | 298 | .000 |
| Product Related factors | Equal variances not assumed | -5.114 | 297.902 | .000 |
| | Equal variances assumed | 1.872 | 298 | .062 |
| Social factors | Equal variances not assumed | 1.872 | 297.999 | .062 |
| | Equal variances assumed | .268 | 298 | .789 |
| CCB | Equal variances not assumed | .268 | 296.068 | .789 |
| | Equal variances assumed | -3.516 | 298 | .001 |
| | Equal variances not assumed | -3.516 | 296.948 | .001 |

Source: Primary Data

TABLE-9: ANova Results: Relationship Between Employment Status as Independent Variable and Psychological Factors, Social Factors, Product Related Factors and CCB as Dependent Variable

ANOVA

| | | Sum of Squares | df | Mean Square | F | Sig. |
|------------|----------------|----------------|-----|-------------|--------|------|
| Perception | Between Groups | 52.732 | 2 | 26.366 | 9.546 | .000 |
| | Within Groups | 820.312 | 297 | 2.762 | | |
| | Total | 873.044 | 299 | | | |
| Learning | Between Groups | 91.455 | 2 | 45.728 | 33.136 | .000 |

| | | | | | | |
|-------------------------|----------------|----------|-----|--------|--------|------|
| | Within Groups | 409.856 | 297 | 1.380 | | |
| | Total | 501.312 | 299 | | | |
| | Between Groups | 3.967 | 2 | 1.984 | 1.224 | .295 |
| Motivation | Within Groups | 481.227 | 297 | 1.620 | | |
| | Total | 485.194 | 299 | | | |
| | Between Groups | 21.375 | 2 | 10.688 | 11.309 | .000 |
| Attitude | Within Groups | 280.688 | 297 | .945 | | |
| | Total | 302.063 | 299 | | | |
| | Between Groups | 5.989 | 2 | 2.995 | 3.892 | .021 |
| Product Related factors | Within Groups | 228.540 | 297 | .769 | | |
| | Total | 234.529 | 299 | | | |
| | Between Groups | 18.047 | 2 | 9.023 | 1.970 | .141 |
| Social factors | Within Groups | 1360.620 | 297 | 4.581 | | |
| | Total | 1378.667 | 299 | | | |
| | Between Groups | 128.540 | 2 | 64.270 | 25.142 | .000 |
| CCB | Within Groups | 759.230 | 297 | 2.556 | | |
| | Total | 887.770 | 299 | | | |

Source: Primary Data

TABLE-10: Anova Results: Relationship Between Monthly Family Income as Independent Variable and Psychological Factors, Social Factors, Product Related Factors and CCB As Dependent Variable**ANOVA**

| | | Sum of Squares | df | Mean Square | F | Sig. |
|-------------------------|----------------|----------------|-----|-------------|--------|------|
| Perception | Between Groups | 35.814 | 2 | 17.907 | 6.352 | .002 |
| | Within Groups | 837.230 | 297 | 2.819 | | |
| | Total | 873.044 | 299 | | | |
| Learning | Between Groups | 96.358 | 2 | 48.179 | 35.335 | .000 |
| | Within Groups | 404.954 | 297 | 1.363 | | |
| | Total | 501.312 | 299 | | | |
| Motivation | Between Groups | 38.090 | 2 | 19.045 | 12.651 | .000 |
| | Within Groups | 447.104 | 297 | 1.505 | | |
| | Total | 485.194 | 299 | | | |
| Attitude | Between Groups | 20.535 | 2 | 10.268 | 10.832 | .000 |
| | Within Groups | 281.527 | 297 | .948 | | |
| | Total | 302.062 | 299 | | | |
| Product Related factors | Between Groups | 4.648 | 2 | 2.324 | 3.003 | .051 |
| | Within Groups | 229.881 | 297 | .774 | | |
| | Total | 234.529 | 299 | | | |
| Social factors | Between Groups | 10.287 | 2 | 5.143 | 1.116 | .329 |
| | Within Groups | 1368.380 | 297 | 4.607 | | |
| | Total | 1378.667 | 299 | | | |

| | | | | | | |
|-----|----------------|---------|-----|--------|-------|------|
| CCB | Between Groups | 38.480 | 2 | 19.240 | 6.728 | .001 |
| | Within Groups | 849.290 | 297 | 2.860 | | |
| | Total | 887.770 | 299 | | | |

Source: Primary Data

TABLE-11: Final Decision Maker

| Decision Maker | Yourself | Father | Mother | Spouse | Jointly |
|----------------|----------|--------|--------|--------|-------------|
| Percentage | 5.0 | 22.3 | 11.0 | 4.0 | 57.7 |

Source: Primary Data

TABLE-12: Characteristics of Complaint Handler

| | RANK 1 | RANK 2 | RANK 3 | RANK 4 | RANK 5 |
|-----------------------------|--------|--------|--------|--------|--------|
| Politeness | 33.33% | 17.39% | 15.94% | 20.29% | 13.04% |
| Activeness | 37.68% | 33.33% | 11.59% | 5.80% | 11.59% |
| Patience | 15.94% | 15.94% | 30.43% | 20.29% | 17.39% |
| Communication Skills | 14.49% | 14.49% | 17.39% | 36.23% | 17.39% |
| Understanding | 26.09% | 13.04% | 17.39% | 10.14% | 33.33% |

Source: Primary Data