

Redressal System and Future Complaining Intention : A Study of Consumer Forums of Uttarakhand

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Abstract

The present study analyses the complaining behaviour of dissatisfied consumers who complained in the consumer courts in different districts of Uttarakhand. The study also focuses on the complaint redressal system of India through Consumer courts in Uttarakhand. The survey participants (complainants) were provided statements about consumer complaining behaviour and redressal system in a structured questionnaire. They were required to rank each statement on 7-point Likert Scale with 1 = Strongly Disagree and 7 = Strongly Agree. A sample of 1300 complainants from various consumer forums of Uttarakhand was taken for the study.

The results reveal the attitude of the complainants towards the complaint redressal system of consumer forums. The difference in complainants' perception of consumer forums and the actual experience was studied to reveal their satisfaction and dissatisfaction.

The accuracy of the results is based on the responses provided by the respondents (complainants). It may lead to the inability to generalising the results at large.

The study's findings would help gain insight into the attitude of complainants towards consumer forums and the redressal system, particularly in the context of Uttarakhand. Complainants' experience with complaint redressal system would help increase the efficiency of consumer forums.

It would also add value to the existing literature on consumer complaining behaviour.

Key Words

Consumer Complaining Behaviour, Redressal System, Uttarakhand.

INTRODUCTION

Consumer Complaint Behavior

The failure to deliver the expected value to the customer leads to customer dissatisfaction. The service provider is in danger of losing a dissatisfied customer. Lost customers are opportunity costs Fornell & Wernerfelt (1987), and businesses know that replacing a lost customer is costlier than finding a solution to the complaint. Organisations attempt to ensure that customers have a satisfactory and delightful experience Oliver, Rust, and Varki (1997). Service recovery is a company's process to resolve a problem from a dissatisfied customer, converting them into loyal customers. It is the action taken by a service provider in response to service failure. Consumer Complaint Behaviour is the study that links service failure with service recovery. All actions that customers take in response to a failed service fall under the domain of Customer Complaining Behaviour. The importance of complaining behaviour can be understood from the fact that service providers will take corrective action only when the complaint response is visible to them. There are several reasons why the management is more concerned about a customer who does not complain. Foremost, the service provider does not get the opportunity to address the failure leading to customer loss Hirschman (1970). Next, the service provider fears negative publicity from word of mouth of a dissatisfied customer Richins (1983). Finally, the service provider loses an opportunity to receive valuable feedback that could have helped him improve his services or product Fornell & Wernerfelt (1987).

The private response is by leaving the shop or service provider with a feeling of disappointment and then making a complaint to the closest person or through social media Singh, (1988). Some researches show that people living in Collectivists Cultures or in societies that have high levels of Uncertainty Avoidance and those which are concerned with their image are more likely to adopt "exit" and engage in bad publicity of the service provider Le Claire (1993); Watkins & Liu (1996); Lowe & Corkindale (1998); Wan (2013); Chapa,

Hernandez, Wang, & Skalski (2014); Liu & McClure (2001); Chan & Wan (2008); Chan & Wan (2009).

As defined by Singh (1988), other types of responses are Voice responses and Third-Party Responses. Voice responses are those where the customer complains directly to the service provider. Voice Responses also includes the choice of keeping quiet and not taking any action. Third-Party responses are those where the dissatisfied consumer registers a complaint through the legal system and authorised consumer protection organisations. Indian consumers are most likely to be Private respondents Zain (2011).

According to Hirschman (1970), the consumer who encountered dissatisfaction has the option to choose one or more of the behaviours of exiting, articulation, and loyalty. Exit behaviour is assessed as the disuse of goods or services, stores, brands, or service providers after dissatisfaction is faced. Another reaction can be, articulating a complaint where a complaint is made to the product manufacturer or intermediary organisation that distributes the product, or other third party or individual, demand for compensation towards the unfavourable condition of the product, or for the refund of the money is made. Finally, Loyalty means that the consumer does not take any action against dissatisfaction and continues to be a customer of the service provider.

Day and Landon (1977) argue that a dissatisfied consumer may exhibit the following behaviours: doing nothing, private action, and public action. They base their grouping on direct consumer behaviours. As per them, consequent to the dissatisfaction experienced, the consumer may prefer not to act against dissatisfaction. Alternatively, the consumer may decide to take any action due to dissatisfaction faced. In this case, two options are available to the consumer. The first is the option to abandon the use of the product (boycotting or exit) and inform people around about the bad experience with the service provider by negative word of mouth. The second option is a public action, which involves seeking legal remedies and making complaints to third parties.

A study (Singh, 1990) concluded that the complaint behaviour could be classified under four groups as (1) passive behaviour exhibiting persons, (2) complaint articulating persons, (3) angered persons and (4) activists. Consumers with passive behaviour are least likely to take any action upon experiencing dissatisfaction. Complaints articulating persons generally report complaints to companies or producers directly responsible for their dissatisfaction. Angered persons may articulate their complaints to the company, but at the same time, they can choose to exit and spread negative publicity by word-of-mouth method. Activists refer to a mixed approach which may include third-party appeals

reactions, negative word of mouth communication, and the articulation of complaints.

Though the Consumer Complaining Behaviour has been studied and classified by various authors, the fact remains that 90% of the dissatisfied customers do not complain (Tax and Brown, 1998). Chronically powerful consumers are likely to complain more than less powerful consumers. These powerless customers are more likely to complain if the perceived rate of complaining success is more (Popelnukha, A.; Weng, Q.; Ali, A.; and Atamba, C., 2021)

Consumer Complaint Redressal

A consumer complaint redressal system is developed by the State or the service provider, which lays down the process to provide remedies to the unsatisfied consumer. India has developed an III-tier consumer complaint redressal system under the provisions of the Consumer Protection Act, 1986. The Act provides for three-tier Consumer Disputes Redressal Agencies. These agencies are District Consumer Disputes Redressal Forum in the District, State Consumer Disputes Redressal Commission at the state level and the National Consumer Disputes Redressal Commission at the national level. This complaint redressal system is controlled by the Department of consumer affairs. The system is a combination of legislation and enforcement agencies.

The Act also provides for the establishment of Consumer Protection Councils at Centre, State and District levels. The purpose of these Councils is to review the government's consumer-related policies. They also suggest measures for further improvements for protecting and promoting the rights of the consumers. The composition of these councils is broad-based. The Minister In-charge of Consumer Affairs at the Centre is the Chairman of the Central Consumer Protection Council, and is supported by other official and non-official members. Similarly, the State Consumer Protection Council is headed by the Minister In-charge of Consumer Affairs in the State, and the Collector of the District heads the District Consumer Protection Council. These Councils issue advisories, and their object is to protect the rights of the consumers enshrined under the Act.

NEED OF THE STUDY

This study aims to analyze the consumers' complaint behaviour and the redressal system. To achieve this objective, the researchers collected and analyzed the data from the consumer forums in Uttarakhand. The study would

provide useful insights into the consumer complaint behaviour. These inputs would help understand consumers' overall attitude towards the consumer forums. Further, the findings would be fruitful to the redressal forums in formulating appropriate policies to fasten the complaint redressal rate, thus increasing the efficiency of the forums.

LITERATURE REVIEW

Consumer Complaint Behaviour

Market places are changing rapidly and businesses are facing fierce competition. One of the ways to counter competition is to understand the consumer. Companies are now trying to understand the reasons for consumer dissatisfaction pre and post buying.

Studying the impact of switching costs on customer complaint behaviour and how service recovery is evaluated, Bergel and Brock (2018) observed how a dissatisfied customer responds depending upon different switching costs. The switching costs also have a moderator effect on the interrelationship between customer perceived recovery justice and service recovery satisfaction.

Berry, Tanford, Montgomery, *et al.* (2018) studied the impact of personality on the behaviour of making complaints. They identified three complaint channel dimensions, namely: active action, passive action and delayed action. Active complaint behaviour increases with Sociability. At the same time, increased Sociability produced less passive complaint behaviour. Locus of control interacted with relaxed versus tense on passive and delayed complaints.

Blodgett, Bakir, Mattila, *et al.* (2018) studied cross-national differences in complaint behaviour. Their findings indicate that culture does not significantly affect consumer complaint behaviour. Consumer complaint behaviour is affected mainly by situational factors, i.e. consumer-oriented vs restrictive refund/return/exchange policies.

Elmastas and Candan (2018) analysed that if there exists a relationship between the consumers' complaint behaviours and locus of control (internal-external locus of control). They identified three different complaint behaviours. They are- passive complaint behaviour in which the consumer does not complain or complain only when asked, active complaint behaviour when the consumer complains actively and seek remedy, and active complaint behaviour through social media where the consumers actively complain and want other people to

hear dissatisfaction. It was found that there is a significant relationship between the locus of control and consumer complaint behaviours and participants who have an internal locus of control mostly choose active complaint behaviour or active complaint behaviour through social media and participants who have an external locus of control choose passive compliant behaviour.

In a study done by Salim, Setiawan, Rofiaty *et al.* (2018) on the complaints handling for customer satisfaction and loyalty, it is found that Customer complaints had a positive effect on satisfaction. However, the handling of customer complaints did not affect customer loyalty. The results also show that quality of service had a positive effect on satisfaction but did not affect customer loyalty.

In the study on Consumer complaint behaviour in the Financial Sector, Suomi and Jarvinen (2018) found that consumers complain directly to their service providers and to people whose opinions are important to the consumer. Therefore only a few customers proceed for legal action, and many disappointed consumers stay inactive.

Relationship between Social Norms and Third-party Complaint

Kim, Lee and Mattila (2014) studied the role of culture in determining Customer Complaint Behaviour. They found that cultural value is important in forming the Customer Complaint Behaviour but is subjected to two other factors, customer loyalty and price levels

Baker, Meyer and Chebat (2011) studied the influence of emotion and culture on intentions to proceed with third party action after a service failure. Their study found empirical evidence to support positive relationships displayed emotions and third-party action on a service provider. The relationships were studied using the moderating effects of Individualism, Power Distance and Uncertainty Avoidance. They inferred that with increased power distance, the relationship between expressed emotions and third-party complaint behaviour would increase.

Wong (2004) studied the role of culture in how consumers perceive service recovery. It was found that in cultures where service expectations are high, compensation for the failed service is more likely to bring improvements in positive WOM and repurchase intention. However, in high power distance cultures, an apology for the failed service will be more effective than compensation.

Relationship between Perceived Complaining success and Future Complaining Intention

Popelnukha, *et al.* (2021) studied the moderating effect of the probability of complaint success on the propensity to complain by chronic powerless consumers. They argued that consumers with a personal sense of power are intended to make more complaints than those with less sense of power. Further, they state that the high probability of complaint success reduces the gap between complaining intention for powerful and powerless consumers.

Lee, Hakstian and Williams (2021) studied the role of the legal system as a unique platform to resolve consumer complaints. The lawsuit is a potent tool in the hands of consumers to level the grounds in their fight against big business. Key findings of the study are that the legal system plays a vital role in reducing consumer inequality. Secondly, it is also found that consumers take legal action to reduce the power imbalance and provide an opportunity for service providers to rectify the problem and make the situation better.

Rana, Dwivedi, and Williams (2013b) examined the success of the Online Public Grievance Redressal System by measuring intention to use the system and user satisfaction. They argued that the perceived usefulness of a grievance system has a positive and significant relationship with the intention to use the system. They also stated that System Quality and Information Quality have a positive and significant relationship with the intention to make a complaint.

The role of service performance and service satisfaction on users' intention to repeat the use of e-government services was examined by Chai *et al.* (2006). They argue that service performance and service satisfaction play an important role in repeated use intention.

Relationship between Demographic Profile and Intention to Complain

In the study on Generation Y's complaint behaviour towards online shopping, Simanjuntak (2019) found that though this generation is more aware of their consumer rights, it exhibits low complaint behaviour. The research further finds that gender, striver's lifestyle, and social media accounts influenced Generation Y's complaint behaviour. Male students are more likely to make complaints than female students. Both strivers' lifestyles and the number of social media accounts positively correlate with the likeliness to

make complaints.

Volkov, Harker and Harker (2005) found that complainants who engage in third party support to voice their concerns have high income levels and higher than average education levels.

Keng, Richmond and Han (1995) explored the role of demographic profile of complainants on their intention to use Third Party actions. The study found that older, better educated and high-income earners are more likely to resort to public action.

RESEARCH GAP

Through the review of literature, it was observed that several studies have been done across the globe in the domain of consumer complaint behaviour and their redressal. Various researchers have conducted research on court complain belief and intention to complain in their respective geographical areas. However, to the best of our knowledge, no such study has been conducted in the state of Uttarakhand in recent years. Therefore, this study tries to fulfil this gap and also study the effect of consumer demography on the intention to complain.

OBJECTIVES

The objectives of the study are as follows :

1. To measure the attitude of complainants towards consumer courts.
2. To measure the effect of belief and social norms on the intention to complain.
3. To measure the effect of demographic characteristics on intention to complain.

HYPOTHESES

- H₀₁** : There is no significant impact of consumer belief towards court complaints on their future intention to complain. (Lee, Hakstian & Williams, 2021; Popelnukha *et al.*, 2021; Rana, Dwivedi, and Williams, 2013b; Chai *et al.*, 2006)
- H₀₂** : There is no significant impact of social norms on consumers' future intention to complain.(Kim, Lee and Mattila, 2014; Baker, Meyer, Chebat, 2011; Wong, 2004)
- H₀₃** : Demographic characteristics do not affect the intention to complain (Simanjuntak,2019; Volkov, Harker and Harker, 2005; Keng, Richmond and Han, 1995)

RESEARCH METHODOLOGY

A structured questionnaire, adapted from the past literature, was used in the study. The respondents were required to mark the statements of the constructs of court complaint belief, social norms, and future intention on the 7-point Likert scale from Strongly Disagree (1) to Strongly Agree (7). Respondents were also required to provide information related to their demographic profile. Questionnaires were distributed to over 1300 respondents across the state of Uttarakhand. 1093 questionnaires were deemed suitable for the analysis from the total distributed questionnaires. SPSS-20 was used for the purpose of data analysis, due to its ability to provide robust results. Regression analysis was applied to measure the attitude and to measure the effect of belief and norms on the intention to complain. The impact of demographic characteristics on the intention to complain were measured with the help of independent sample t-test, ANOVA. A t-test is used to compare the mean of any two given samples, when population parameters are unknown and the data is normally distributed. Since the normalcy of data was tested and our data was found to be normal, we use t-test to understand the difference in complaining behaviour due to Gender and Education level. ANOVA is suitable to compare more than two samples. Since we had four classes for Age, ANOVA was used.

Sample Profile

The sample profile of the survey participants is as follows (Table 1) :

Age : The majority of the respondents fall in the age category of 31-40 years (38%), followed by respondents in the category of up to 30 years (32%), 41-50 years (20%), and 50 years and above (10%).

Gender : More than half of the respondents (61%) were males, and only 39% were females.

Education : The majority of the respondents of the study were postgraduates (53%), and the rest were graduates (47%).

Income : More than 40% of respondents had income in the range of Rs. 20001- Rs. 40000, followed by respondents having income up to Rs. 20000 (23%), Rs. 40001-Rs. 60000 (19%), Rs. 60001- Rs. 80000 (10%), and above Rs. 80000 (1%).

Marital Status : A large segment of the respondents were married (52%).

Family Size : Most of the respondents belonged to a family of 4-6 members (62%), while the rest of the respondents were equally divided into categories of up to 3 family members and more than 6 members (19% each).

Occupation : More than 50% of the respondents were from the service occupation background.

Table 1
Sample Profile

Variable	Category	Frequency	%
Age	Upto 30 years	350	32%
	31-40 years	416	38%
	41-50 years	221	20%
	50 years and above	106	10%
	Total	1093	100%
Gender	Male	670	61%
	Female	423	39%
	Total	1093	100%
Education	Undergraduate	519	47%
	Post graduate	574	53%
	Total	1093	100%
Income	Upto Rs. 20000	250	23%
	Rs.20001-Rs.40000	508	46%
	Rs.40001-Rs.60000	209	19%
	Rs.60001-Rs.80000	111	10%
	Above Rs.80000	15	1%
	Total	1093	100%
Marital Status	Married	570	52%
	Unmarried	523	48%
	Total	1093	100%
Family Size	Upto 3 members	208	19%
	4-6 members	678	62%
	Above 6 members	207	19%
	Total	1093	100%
Occupation	Service	610	56%
	Profession	121	11%
	Others	362	33%
	Total	1093	100%

Descriptive Statistics and Reliability

The descriptive and reliability statistics of the constructs under study are as follows (Table 2) and (Table 3). The constructs' reliability (internal consistency) was assessed using Cronbach's Alpha. Some statements were removed to achieve the minimum reliability of each construct. The statements were reduced from 15 to 9 for court complaint belief, from 9 to 4 for social norms, and no statements were removed from the construct of future intention.

Table 2
Reliability Statistics

Constructs	Cronbach's Alpha	No. of Items
Court Complaint Belief	0.719	9
Social Norms	0.721	4
Future Intention	0.935	16

Table 3
Descriptive Statistics

Constructs	Items	N	Mean	S.E. Mean	Median	Stdev	Item Wise Total			Item Wise Percentage		
							Dis-agree	Neu-tral	Agree	Dis-agree	Neu-tral	Agree
Court Complaint Belief	A1	1093	6.30	0.03	6.00	0.90	14	26	1053	1.28	2.38	96.34
	A2	1093	6.32	0.03	7.00	1.02	30	22	1041	2.74	2.01	95.24
	A3	1093	2.16	0.04	2.00	1.47	989	16	88	90.48	1.46	8.05
	A4*	1093	6.19	0.03	6.00	1.07	36	26	1031	3.29	2.38	94.33
	A5	1093	6.35	0.03	7.00	0.99	24	25	1044	2.20	2.29	95.52
	A6	1093	2.34	0.05	2.00	1.51	955	41	97	87.37	3.75	8.87
	A7*	1093	6.21	0.04	7.00	1.18	44	16	1033	4.03	1.46	94.51
	A8	1093	2.14	0.05	2.00	1.59	976	9	108	89.30	0.82	9.88
	A9*	1093	6.14	0.03	6.00	1.00	31	36	1026	2.84	3.29	93.87
	A10*	1093	6.16	0.03	6.00	1.10	33	42	1018	3.02	3.84	93.14
	A11*	1093	6.15	0.04	6.00	1.19	52	27	1014	4.76	2.47	92.77
	A12	1093	2.30	0.05	2.00	1.59	971	16	106	88.84	1.46	9.70
	A13	1093	2.26	0.05	2.00	1.58	972	26	95	88.93	2.38	8.69
	A14	1093	2.33	0.05	2.00	1.67	951	31	111	87.01	2.84	10.16
	A15*	1093	6.09	0.04	7.00	1.34	68	38	987	6.22	3.48	90.30

Social Norms	B1	1093	1.78	0.03	1.00	1.13	1046	12	35	95.70	1.10	3.20
	B2*	1093	6.33	0.03	7.00	0.89	18	10	1065	1.65	0.91	97.44
	B3*	1093	6.34	0.03	7.00	1.00	23	9	1061	2.10	0.82	97.07
	B4	1093	1.90	0.03	2.00	1.14	1041	7	45	95.24	0.64	4.12
	B5*	1093	6.25	0.03	6.00	0.99	33	7	1053	3.02	0.64	96.34
	B6*	1093	6.33	0.03	7.00	1.00	22	13	1058	2.01	1.19	96.80
	B7	1093	2.04	0.03	2.00	1.14	1029	20	44	94.14	1.83	4.03
	B8	1093	2.03	0.04	2.00	1.23	1022	21	50	93.50	1.92	4.57
	B9*	1093	6.41	0.03	7.00	0.88	13	7	1073	1.19	0.64	98.17
Future Intention	C1	1093	6.28	0.03	7.00	0.94	17	22	1054	1.56	2.01	96.43
	C2	1093	6.20	0.03	6.00	0.88	8	12	1073	0.73	1.10	98.17
	C3	1093	6.25	0.03	7.00	0.95	17	23	1053	1.56	2.10	96.34
	C4	1093	6.24	0.03	7.00	0.94	13	23	1057	1.19	2.10	96.71
	C5	1093	6.26	0.03	6.00	0.87	11	17	1065	1.01	1.56	97.44
	C6	1093	6.31	0.03	7.00	0.88	10	21	1062	0.91	1.92	97.16
	C7	1093	6.26	0.03	7.00	0.97	19	18	1056	1.74	1.65	96.61
	C8	1093	6.30	0.03	7.00	0.97	19	20	1054	1.74	1.83	96.43
	C9	1093	6.38	0.03	7.00	0.94	20	16	1057	1.83	1.46	96.71
	C10	1093	6.23	0.03	6.00	0.93	22	27	1044	2.01	2.47	95.52
	C11	1093	6.26	0.03	6.00	0.90	17	21	1055	1.56	1.92	96.52
	C12	1093	6.32	0.03	7.00	0.90	8	24	1061	0.73	2.20	97.07
	C13	1093	6.41	0.03	7.00	0.95	16	18	1059	1.46	1.65	96.89
	C14	1093	6.35	0.03	7.00	0.91	8	26	1059	0.73	2.38	96.89
	C15	1093	6.42	0.03	7.00	0.86	11	19	1063	1.01	1.74	97.26
	C16	1093	6.50	0.03	7.00	0.84	7	20	1066	0.64	1.83	97.53

Note : * = These items were removed from analysis in order to improve the reliability criteria.

Relationship Between Intention to the Complaint and Court Complaint Belief

The correlation analysis (Table 4) states a significant correlation between the independent and dependent constructs. Court complaint belief has a significant negative influence on consumers' intention to complain ($r = -0.396$), whereas it has a significant positive influence on the social norms ($r = 0.159$).

Relationship Between Intention to Complaint and Social Norms

The construct of social norms has a significant negative correlation with consumers' intention to complain ($r = -0.147$). Thus, it can be argued that intention to make future complaints tend to decrease with the stronger influence of the society/ friends/relatives on the dissatisfied consumer.

Table 4
Correlation

	Court Complaint Belief	Social Norms	Intention
Court Complaint Belief	1		
Social Norms	.159**	1	
Intention	-.396**	-.147**	1

** Correlation is significant at the 0.01 level (2-tailed).

From the regression analysis (Table 5), it was observed that both the independent variables of court complaint belief and social norms together could explain the variance of approximately 16%. Further, both the independent constructs, i.e., court complaint belief and social norms, have a significant negative impact on consumers' future intention to complain, with ($t = -13.630$, $p = 0.000$) for court complaint belief and ($t = -3.078$, $p = 0.000$) for social norms.

Table 5
Regression

Model	R Square	Adj. R Square	f	Beta	T	Sig.
Regression	0.164	0.163	106.981			
Court Complaint Belief				-0.382	-13.630	0.000
Social Norms				-0.086	-3.078	0.000

Relationship Between the Gender and Constructs

In this study independent t-test was applied to identify the gender-wise difference in social attributes and intention to the complaint. The test results in table 7 show that the p-value (.004) for Court Complaint Belief of Levene's test is less than 0.05, indicating that the variance between the gender groups is heterogeneous. For Social Norms and Intention, p-values (0.073 and 0.848) are more than 0.05, which indicates that the variances are homogenous. t-test for Equality of Means for Social Norms (0.228) and Intention (0.937) are more than

0.05, indicating that the differences in the mean are statistically not significant between genders. However, for Court Complaint Belief, the 2-tailed test gives a significance value of 0.044, which is less than 0.05, which means that the difference in the mean values 32.8313 and 31.9953 for males and females respectively is statistically significant. Thus, gender plays an essential role in making Court Complaint Belief, but both genders have similar tendencies to form social norms and intention to make complaints.

Table 6
Group Statistics according to Gender

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Court Complaint Belief	Male	670	32.8313	7.50246	.28985
	Female	423	31.9953	6.07691	.29547
Social Norms	Male	670	7.6537	3.24433	.12534
	Female	423	7.9102	3.69340	.17958
Intention	Male	670	100.9940	10.22614	.39507
	Female	423	100.9433	10.72741	.52158

Table 7
Independent Samples Test based on Gender

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Court Complaint Belief	Equal Variances Assumed	8.391	.004	1.927	1091	.054	.83607	.43382	-.01514	1.68729
	Equal Variances not assumed			2.020	1025.776	.044	.83607	.41390	.02389	1.64826
Social Norms	Equal variances assumed	3.226	.073	-1.206	1091	.228	-.25643	.21270	-.67378	.16091
	Equal Variances not assumed			-1.171	811.780	.242	-.25643	.21899	-.68630	.17343
Intention	Equal variances assumed	.037	.848	.078	1091	.937	.05077	.64728	-1.21928	1.32082
	Equal Variances not assumed			.078	865.434	.938	.05077	.65432	-1.23347	1.33500

Relationship between Age and Constructs

ANOVA test (Table 10) was conducted on the data to understand how age affects Court Complaint Belief, Social Norms and Intention to make a future complaint. p-values for Court Complaint Belief (0.165) and Social Norms (0.786) are higher than 0.05 imply that there is no significant statistical difference between the variance of different age groups. p-value for Intention (0.020) is less than 0.05, signifying that Intention to make future complaint differ significantly within different age groups.

Table 8
Descriptives - Age Groups

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Court Complaint Belief	Upto 30 years	350	32.9343	8.12254	.43417	32.0804	33.7882	24.00	59.00
	31-40 years	416	32.1971	6.42957	.31524	31.5775	32.8168	21.00	60.00
	41-50 years	221	31.9864	5.72989	.38543	31.2268	32.7460	25.00	58.00
	Above 50 years	106	33.4057	7.41142	.71986	31.9783	34.8330	22.00	57.00
	Total	1093	32.5078	6.99432	.21156	32.0927	32.9229	21.00	60.00
Social Norms	Upto 30 years	350	7.7486	3.87109	.20692	7.3416	8.1555	4.00	26.00
	31-40 years	416	7.8486	3.30879	.16223	7.5297	8.1674	4.00	24.00
	41-50 years	221	7.7149	3.17020	.21325	7.2947	8.1352	4.00	22.00
	Above 50 years	106	7.4717	2.79185	.27117	6.9340	8.0094	4.00	17.00
	Total	1093	7.7530	3.42573	.10362	7.5497	7.9563	4.00	26.00
Intention	Upto 30 years	350	101.8371	11.64367	.62238	100.6131	103.0612	48.00	112.00
	31-40 years	416	101.0048	8.97386	.43998	100.1399	101.8697	62.00	112.00
	41-50 years	221	100.8733	8.77145	.59003	99.7105	102.0361	70.00	112.00
	Above 50 years	106	98.2170	13.72936	1.33351	95.5729	100.8611	41.00	112.00
	Total	1093	100.9744	10.41815	.31512	100.3561	101.5927	41.00	112.00

Table 9**Test of Homogeneity of Variances between Age Groups**

	Levene Statistic	df1	df2	Sig.
Court Complaint Belief	10.442	3	1089	.000
Social Norms	4.666	3	1089	.003
Intention	7.612	3	1089	.000

Table 10**ANOVA for Age Groups**

		Sum of Squares	df	Mean Square	F	Sig.
Court Comp- laint Belief	Between Groups	249.343	3	83.114	1.702	.165
	Within Groups	53171.841	1089	48.826		
	Total	53421.184	1092			
Social Norms	Between Groups	12.514	3	4.171	.355	.786
	Within Groups	12802.789	1089	11.756		
	Total	12815.303	1092			
Intention	Between Groups	1069.113	3	356.371	3.304	.020
	Within Groups	117454.169	1089	107.855		
	Total	118523.283	1092			

Relationship between Education Qualification and Constructs

Levene's test for equality of variance (Table 12) was conducted to find the relationship between the Education Qualification of the respondent with his intention to complain, Court Complaint belief and social norms. p-values for the three constructs, Court Complaint Belief (0.470), Social Norms (0.629) and Intention (0.118), were higher than 0.05, indicating that the impact of education qualification is not statistically significant in making court complaint belief, Social Norms and Intention to complain. Further, the results of the t-test for Equality of means also indicate that there are no significant differences in the means of Undergraduate and Post Graduate respondents with respect to Court Complaint Belief, Social Norms and Intentions.

Table 11
Group Statistics based on education Qualification

	Education Qualification	N	Mean	Std. Deviation	Std. Error Mean
Court Complaint Belief	Undergraduate	519	32.6435	6.89735	.30276
	post graduate	573	32.3770	7.08818	.29611
Social Norms	undergraduate	519	7.7399	3.43103	.15061
	post graduate	573	7.7557	3.41986	.14287
Intention	undergraduate	519	100.0308	9.86957	.43323
	post graduate	573	101.8551	10.81754	.45191

Table 12
Independent Samples Test on Education Qualification

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Court Complaint Belief	Equal Variances Assumed	.522	.470	.629	1090	.530	.26658	.42407	-.56550	1.09866
	Equal Variances not assumed			.629	1084.406	.529	.26658	.42349	-.56438	1.09754
Social Norms	Equal variances assumed	.234	.629	-.076	1090	.939	-.01579	.20755	-.42304	.39146
	Equal Variances not assumed			-.076	1078.696	.939	-.01579	.20759	-.42311	.39154
Intention	Equal variances assumed	2.447	.118	-2.901	1090	.004	-1.82432	.62886	-3.05824	-.59040
	Equal Variances not assumed			-2.914	1089.941	.004	-1.82432	.62602	-3.05267	-.59597

CONCLUSION

1. The study indicates that consumer complaining behaviour is influenced by the society where the consumer belongs to.
2. It is confirmed from the findings of the study that the people who are important to the consumer play an important role in the

decision of filing a complaint with the consumer court.

3. There is a significant correlation between court complaint belief and social norms; this indicates the influence of social norms on the cognition of an individual, which leads to the belief norms.
4. Consumer belief norms have a significant negative influence on consumer intention to complain.
5. The social norms have a significant negative correlation with consumers' intention to complain.
6. Consumer intention to complain is based on Consumer belief and social norms.
7. Gender plays an important role in defining Court Complaint Belief. However, it does not impact the Social Norms and Intention to make future complaints.
8. Intention to make future complaints differ significantly with age.
9. Education Qualification does not have a significant role in deciding whether to make future complaints.

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