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GRIEVANCE REDRESSAL MECHANISM IN PUBLIC AND PRIVATE SECTOR BANK

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Abstract

Grievance redressal leads to customer satisfaction and loyalty. Complaint management is beneficial for banks as it maintains the present customers and builds the new customer base to its existing one. The present study has been designed to analyse the grievances faced by the customers of public and private sector banks through normal and digital banking, the modes preferred by them to redress their complaints. The results shows that Majority of the respondents from the public sector bank have been confronting problems related to levying of charges without notice. and also the customers in public sector are using verbal modes for registering their complaints while in the private sector the majority rely on digital means.

Keywords: Grievance redressal, modes of complaint, Complaint management

INTRODUCTION

Today, the banking sector in India, has perhaps the most important outreach for delivery of financial or monetary services and is also serving as an important sector for delivery of financial services. All the Financial transaction within the Country and with the Foreign Country is done through Banks. Functions of the banking sectors ranges from acceptance of deposit from Public, giving loan, depository of stock exchanges, etc. to insurance service provider which is called "Bank assurance".

Many a times disputes arise between customers and banks on various matters relating to banking services such as wrong debit to accounts, excess recovery of interest/charges, wrong dishonor of cheques, inadequacy in services, atm card services etc. . The necessity of customer's satisfaction has encouraged the service providers, to understand the importance of loyalty of customers by the means of grievance redressal mechanism. Grievance redressal leads to customer satisfaction and loyalty. Complaint management is beneficial for banks as it maintains the present customers and builds the new customer base to its existing one.

In order to provide quick, inexpensive and expedite settlement of customer's complaints, the Reserve Bank introduced Banking Ombudsman Scheme since June 1995 under the provisions of Section 35 of Banking Regulation Act, 1949. The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks. An ombudsman is a person who has been appointed to look into complaints about an organization.

REVIEW OF LITERATURE

Following are the literature work done on the research area. These literature review has helped in identifying the research gaps that became the basis of the current study.

Myladri and Sirisha (2011), in their research shows that banking ombudsman is a boon for the customers to redress their grievances, ombudsman is mainly meant to resolve the individual cases of customers, he further says that the ombudsman should be impartial towards any customers .thereby the ombudsman should win the confidence of such customers.

Patil (2011), in his study he clearly mentioned that the awareness level of Banking Ombudsman Scheme implemented by RBI is much low and there is a need to create awareness about the scheme. Most specific observation the study rendered it that, it shall be appropriate if the individual UCBs have their own grievances.

Shankar (2004), mentioned that customer service in banks means satisfying the needs of customers at the right time and in the right manner with accuracy, reliability, high service speed, security and enquiry facility for an efficient customer service. The excellent and managing customer relationship is the future way of success of any business. As such, customer focus is not being viewed as just a business strategy, but should become a corporate mission of each and every business. The study shows that a customer's satisfaction of is the most important asset for the modern organization. To reduce the complaints, bank should improve their service because the survival of banking business is dependent on customer service and their satisfaction.

Resnik and Harmon (1983), their research concluded that complaints can serve as customer feedback about a product, service or company performance. Although a complaint from a consumer is a manifestation of dissatisfaction, the impact of complaints on corporate policy cannot be ignored. Consumer complaint is an invaluable feedback mechanism to monitor the consumer satisfaction; however non-complaining behavior of dissatisfied consumers blocks off this feedback mechanism.

DAY et.al, (1981) indicated the complexity of the method by which a consumer will take decision on what she or he will do after experiencing a dissatisfaction in any areas . The economic costs and benefits of redress seeking actions will influence a dissatisfied consumer's propensity to complain. If the complaint experience involves large expenditure ,the propensity to seek redress would be expected to increase. Clearly, specific factors ;like nature of product, cost/benefits of complaining have a significant influence on whether a dissatisfied consumer sought redress, complained (publicly and/or privately) or did nothing.

Gronhaug and Zaltman (1981) In one of their studies, shows the three patterns of the complaining behaviour, called the resources, learning and personality patterns. The resources pattern takes into account the factors such as the access to time, money and power as determinants of the complaining behaviour; the learning model points that the complaints will be filled by experienced and better educated consumers as they know their rights better. The personality model, explains the consumers who file complaints are more aggressive and more confident in themselves than those who do not file a complaint.

From the study of above literature review it can be inferred that the customers grievance redressal has been widely accepted as one of the key factors of customer satisfaction/loyalty and service quality.. Also, following research gaps are identified, research has been done on service quality and customer satisfaction in banks, but the study of complaint management system is not carried out in structured way,; there has been limited research on the customer grievance redressal system in banks in India. No research is being carried out covering all the areas covered in this research (complaints, preferred complaint modes, effectiveness, awareness). Thus, the need arises to undertake an empirical study on analyzing the grievances dealt by the customers, preferred mode of redressal and also their awareness about the banking ombudsman scheme.

STATEMENT OF THE PROBLEM

In the present banking system, excellence in customer service is the most significant factor for sustained business growth.. This is more for banks because they are service organizations. The capability of the banking industry to attain the socioeconomic objectives and to bring more and more customers into its fold will eventually depend on the satisfaction and connectivity of the customers. Today public sector and private sector banks are offering grievance redressal services not only to enhance their own internal processes but also to increase facilities and services to their customers..

From the reports of RBI and the annual reports of banking ombudsman, it is clearly evident that the total number of complaints against banks increased, more complaints are related to digital services, the complaints from rural areas are increased, and among the public sector banks, SBI bank received highest share of complaints, private banks have highest share of complaints in digital transactions

Sometimes the customer's complaints are not handled properly by the banks, which may lead to the dissatisfaction of customers. Even though there are various types of modes to file a complaint, always the customer is in a dilemma about where to file a complaint against the deficiency of services rendered by the banks. So keeping these important aspects, the present study has been designed to analyse the grievances faced by the customers of public and private sector banks through normal and digital banking, the modes preferred by them to redress their complaints

SIGNIFICANCE OF THE STUDY

As the financial sector progresses, the contribution of the service sector is observed to be more in the total economy. After liberalization, banking industry has seen tremendous growth. As a number of players are increasing in the market and competition is becoming fierce, customer retention and satisfaction is gaining more attention. Banks tried to provide quality services to their customers in order to retain them and long term growth of the bank.. Rendering quality service is very much essential to satisfy and retain the customers.

In today's scenario of the banking sector with a large number of services and huge customer size, it is an accepted fact that there will be growing number of customer grievances against the services of banks. So the present study focuses on Banks, would be able to know service areas on which the customers have lodged the complaints more. It is essential to figure out the areas on which most of the customers are not satisfied. Improvements can only be done if the problem areas can be identified. It helps to identify which category of banks are giving more emphasis on customer service, also helps to add new values to banking sector (accountability, better customer service etc), to those banks which are now inclined towards profits by ignoring the norms of banking.

SCOPE OF THE STUDY

The purpose of this study is to identify the service quality dimensions of customer grievance redressal services in banks in selected district of Kerala. The study was restricted to public sector banks and private sector banks of selected district of Kerala. This study seeks to understand the factors relating to grievance redressal, preferences on modes, effectiveness, awareness level etc. It also helps to recognize the intention behind complaining and for initiating appropriate action to make the grievance redressal mechanism more effective. A future study can be made by taking into consideration other private and public sector banks, foreign banks, RRBs and other states and union-territories.

OBJECTIVES OF THE STUDY

The present study titled as “Grievance Redressal Mechanism in Public and Private sector Banks”, has been initiated to attain the following objectives;

- a. To study the various grievances that have been faced by public and private bank customers
- b. To identify the preferred mode used for registering the complaints by the Customers

RESEARCH METHODOLOGY

RESEARCH DESIGN

The present study is descriptive and analytical in nature. Thiruvananthapuram district in the state of Kerala is selected for the purpose of the study. All the bank customers of public and private bank branches functioning in Trivandrum district forms the population of the study. From the population, a sample size of 80 respondents (40, from public bank and 40, from private bank) were selected using Random sampling method.

DATA COLLECTION

Both primary and secondary data have been collected for the purpose of the study. The primary data have been collected from the sample respondents selected, by using a structured pretested questionnaire. The secondary data have been collected from various publications regarding RBI reports, RBI guidelines on banking ombudsman, journals, newspaper, working papers and website.

TOOLS OF ANALYSIS

The collected primary data was entered, processed, classified, tabulated and analysed. Tables were prepared on the basis of coded data with the help of statistical tools like simple percentage, mean score, weighted ranks, Z test, Chi-square. Results of analysis are presented mostly in the form of tables, pie charts and bar diagrams.

LIMITATIONS OF THE STUDY

- ☐ The study was based on the assumption that the respondents will always be truthful and correct. But this assumption might not be true always.
- ☐ This sample size can't represent the features and a characteristic of the universe to its entirety.
- ☐ Some of the respondents were less co-operate.

DATA ANALYSIS AND INTERPRETATION.

1.1 COMPOSITION OF BANKS

For this purpose of study, popular banks from different sectors were included in the study as shown below:

TABLE 1.1 COMPOSITION OF BANKS

PUBLIC SECTOR BANKS		
NAME OF BANK	NO OF RESPONDENTS	PERCENT
SBI	22	55
CANARA BANK	5	12
INDIAN BANK	6	16
IOB	5	12
SYNDICATE BANK	2	5
TOTAL	40	100
PRIVATE SECTOR BANKS		
CATHOLIC BANK	3	12
FEDERAL BANK	8	25
ICICI BANK	4	13
AXIS BANK	5	15
SOUTH INDIAN BANK	10	35
TOTAL	40	100

Source: Primary Data

Out of the 80 respondents, 40 of them are from public sector banks. of which 55% are from SBI bank,16% are from Indian bank,theCanara bank and IOB bank constitute 12% and 5% are from the syndicate bank. Out of the 40 respondents from the private sector banks, 35 % are belonging to South Indian bank,25 % are from Federal bank, 15 % from Axis bank,13 % are from ICICI bank and the rest 12% are from catholic bank.

1.2 PERIOD OF ASSOCIATION WITH BANK

The time period for which the respondents have their association /relationship with the bank are analysed and presented in the Table no.3.2.2

TABLE 1.2 PERIOD OF ASSOCIATION WITH BANK

TIME PERIOD	PUBLIC BANK(40)		PRIVATE BANK(40)		TOTAL	
	Number Of Respondents	Percent	Number Of Respondents	Percent	Number Of Respondents	Percent
<6 MONTHS	6	15	5	12	11	14
6 MONTHS – 1 YEAR	5	12	7	18	12	15
1 YEAR – 5 YEAR	8	20	10	25	18	22
>5 YEAR	21	53	18	45	39	49
TOTAL	40	100	40	100	80	100

Source: Primary Data

From the table results it is observed that, out of the 80 respondents, 49 % are having their association with bank for more than 5 years(public bank- 53%; private bank -45%),22 % are associated with bank for 1 to 5 year(public bank- 20; private bank-25%), 15 % are associated with bank for 6 months to 1 year and the rest are associated with their bank for only 6 months.

It shows that majority of the respondents in public and private banks have their association with bank for more than 5 years.

1.3- TYPE OF ASSOCIATION WITH BANK

It is necessary to know the type of association with the bank. The data collected to know this are presented in table 1.3

TABLE 1.3-TYPE OF ASSOCIATION WITH BANK

TYPE	PUBLIC BANK(40)		PRIVATE BANK(40)		TOTAL	
	Number Of Respondents	Percent	Number Of Respondents	Percent	Number Of Respondents	Percent
DEPOSITOR	23	57	31	77	54	67
BORROWER	0	0	0	0	0	0
BOTH	17	43	9	23	26	33
TOTAL	40	100	40	100	80	100

Source: Primary data

From the table it is evident that out of the 80 respondents 67 % are their association with bank as depositors and 33 % have their association both as depositor and borrower. Of these the bank sector wise analysis shows, in public sector ,57 % are depositors and rest 43% are both depositors and borrowers. And in private sector, 77% are depositors and only 26% have their association as both depositor and borrower.It shows

that majority of the respondents from both public and private sector banks have their association with the bank as depositors.

1.4- PROBLEMS FACED BY BANK CUSTOMERS

All of us deal with banks and at some point of time we face problems in dealing with the banks in one form or the other. So this table is analysed and presented in order to understand the number of bank customers who are facing or faced some problems with the bank

TABLE 1.4-PROBLEMS FACED BY BANK CUSTOMERS

	PUBLIC BANK(40)		PRIVATE BANK(40)			TOTAL		
	Number Of Respondents	Percent	Number Of Respondents	Percent		Number Of Respondents	Percent	
YES	26	65	18	45		44	58	
NO	14	35	22	55		36	45	
TOTAL	40	100	30	100		60	100	

Source: Primary data

With respect to public sector banks, it is evident from the table results that 65 % of the respondents faced some sort of problems in their dealings. 45% percent of respondents belonging to the private sector also agree the same issue. So it can be seen that customers belonging to the public bank have been facing more problem than that of the private bank.

1.5- NATURE OF PROBLEM FACED

The nature of the problems faced by the bank customers in both the public and private sector are analysed and presented in table 1.5

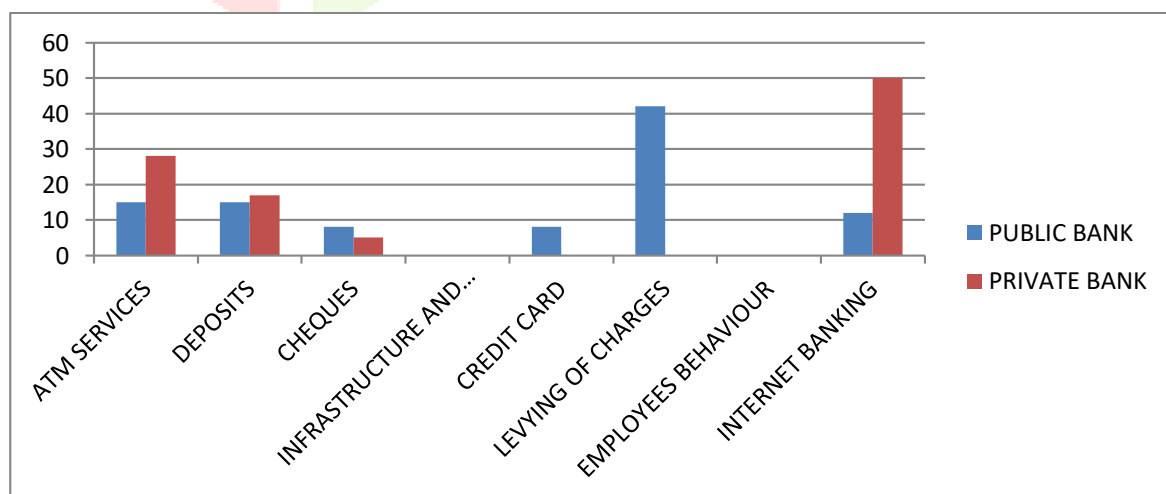
TABLE 1.5-NATURE OF PROBLEM FACED

NATURE OF PROBLEM	PUBLIC BANK		PRIVATE BANK		TOTAL	
	Number Respondents	Of Percent	Number Respondents	Of Percent	Number Respondents	Of Percent
ATM SERVICES	4	15	5	28	9	20
DEPOSITS	4	15	3	17	7	16
CHEQUES	2	8	1	5	3	7
INFRASTRUCTURE & BASIC FACILITIES	0	0	0	0	0	0
CREDIT CARD	2	8	0	0	2	5
LEVYING OF CHARGES	11	42	0	0	11	25
EMPLOYEES BEHAVIOUR	0	0	0	0	0	0
INTERNET BANKING	3	12	9	50	12	27
TOTAL	26	100	18	100	44	100

Source: Primary data

As per the data analysed it is clear that in public sector, out of the 26 respondents, who are facing various problems, 42 % of the respondents are confronted with the problem of levying of charges without notice, 15 % of the respondents are facing the problem relating to ATM services and deposits, 12 % are facing problems related to internet banking and rest 8% are facing problems relating to cheques..In the private sector, out of the 18 respondents, half of them are facing problems related to internet banking service, 28 percent of the respondents are confronting ATM services problems, 17% of the respondents are suffering with problems related to deposits. So it shows that majority of the respondents from the public sector bank have been confronting problems related to levying of charges without notice where as in the case of private sector banks major problem pointed out is issues regarding internet banking services.

NATURE OF PROBLEM FACED

**FIGURE 3.2.3**

1.6 REASONS FOR NOT REGISTERING THE COMPLAINTS

There are various reasons for not registering the complaints with the bank . For this purpose, scaling method is used. Analysis is done on the basis of Mean Score:

0 – 1: STRONGLY DISAGREE 1 – 2: DISAGREE 2 – 3: NEUTRAL 3 – 4: AGREE 4 – 5: STRONGLY AGREE

TABLE 1.6-REASONS FOR NOT REGISTERING THE COMPLAINTS

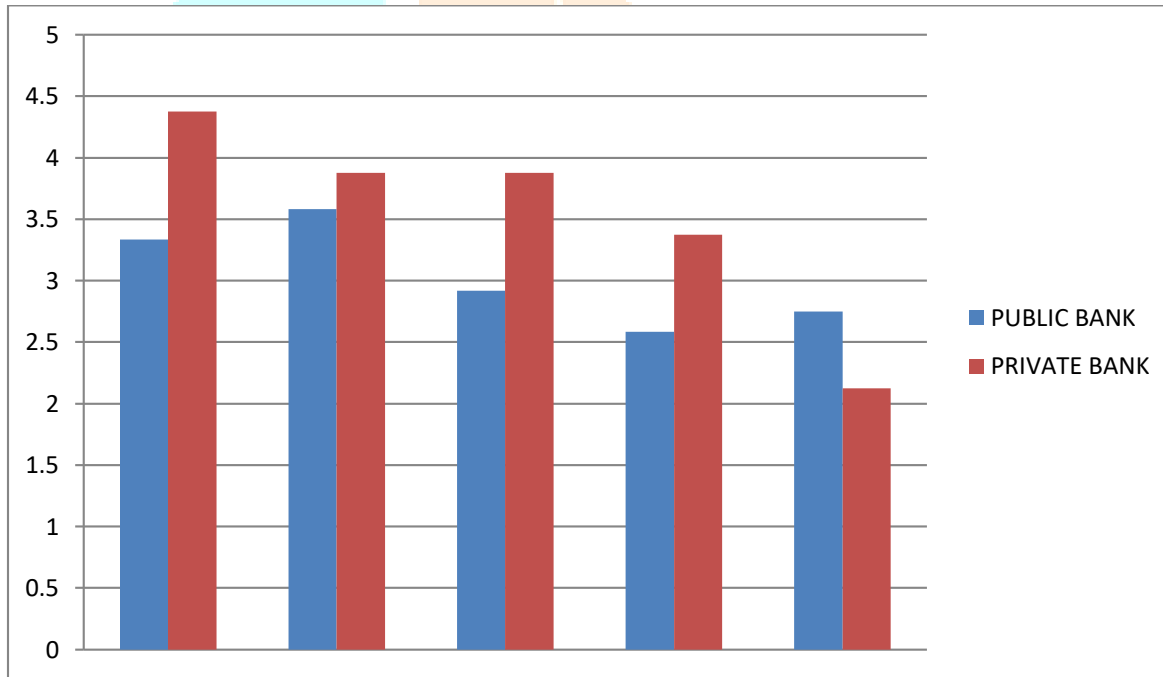
REASONS		PUBLIC BANK			PRIVATE BANK		
		NUMBER OF RESPONDENTS	PERCENT	Mean score	NUMBER OF RESPONDENT	PERCENT	Mean score
a) The issue was not severe	Strongly Agree	3	25	3.333	4	50	4.375
	Agree	4	33		3	37	
	Neutral	1	8		1	13	
	Strongly Disagree	2	17		0	0	
	Disagree	2	17		0	0	
b) Complaining is a wastage of time and money	Strongly Agree	2	17	3.583	2	26	3.875
	Agree	6	50		4	50	
	Neutral	1	8		1	12	
	Strongly Disagree	3	25		1	12	
	Disagree	0	0		0	0	
c) I was not familiar with the process of complaining	Strongly Agree	1	8	2.916	3	37	3.875
	Agree	4	34		2	25	
	Neutral	1	8		2	25	
	Strongly Disagree	5	42		1	13	
	Disagree	1	8		0	0	
d) I don't have faith on compliant management system(CMS)	Strongly Agree	0	0	2.583	1	12	3.375
	Agree	2	17		2	26	
	Neutral	5	41		4	50	
	Strongly Disagree	3	25		1	12	
	Disagree	2	17		0	0	
e) I asked frontline employees, but they didn't respond	Strongly Agree	0	0	2.75	0	0	2.125
	Agree	3	25		1	12	
	Neutral	3	25		1	12	
	Strongly Disagree	6	50		4	50	
	Disagree	0	0		2	26	

Source: Primary data

Table 1.6 indicates the reasons for not registering the complaint with the banks. As per the data analysed, out of the respondents ,among those who are not registered a complaint yet,

In private sector banks, the reason which is strongly agreed with mean score above 4 is :the issue was not severe(mean score 4.375).While some of them Agreed towards reasons such as Complaining is a wastage of time and money(mean score-3.875)I was not familiar with the process of complaining(mean score-3.875) I don't have faith on compliant management system(mean score-3.375) .In public sector banks , the respondents are agreed to the reasons such as The issue was not severe(mean score- 3.333)and Complaining is a wastage of time and money(mean score-3.853) and the majority of the other respondents have neutral attitude towards the other reasons.

Hence, the analysis showed that, in public sector the respondents have the opinion that the complaining is a wastage of time and money, while in private sector, the main reason for not registering the compliant was the issue is not severe.



REASONS FOR NOT REGISTERING THE COMPLAINTS

FIGURE 3.2.4

1.7- MODES USED FOR COMPLAINING

Complaint modes are the channels by which customers express their complaints to the service provider. Various modes can be used to express the complaints. Written modes viz. email, letters, Complaint forms and verbal complaint modes viz. verbal complaint to the branch manager, frontline officer, call at customer care, etc. Complaints can be registered through email, SMS service, complaint forms, complaint box etc. The findings are as follows:

TABLE -1.7-MODES USED FOR COMPLAINING

MODES	PUBLIC BANK		PRIVATE BANK		TOTAL	
	Number Respondents	Of Percent	Number Respondents	Of Percent	Number Respondents	Of Percent
VERBAL COMPLAINT	17	65	8	44	25	56
LETTER/POSTCARD	1	4	0	0	1	2
EMAIL/ FAX AT BRANCH	3	11	1	6	4	9
COMPLAINT FORMS	2	8	0	0	2	5
SMS	0	0	0	0	0	0
ONLINE APPLICATION	3	12	9	50	12	28
TOTAL	26	100	18	100	44	100

Source: Primary data

From the table results, it is observed that ,in public sector banks,65% of the respondents prefer to registering their complaints through the verbal means whereas 12 % of the respondents have chosen online application for complaining. Similarly in private sector half of the total respondent prefer to online application for complaining and 44 % of the respondents have used verbal means as a medium of complaining.It is concluded that majority of the respondents belonging to public sector are using verbal modes for registering their complaints while in the private sector the majority rely on digital means.

1.8 PREFERRED PERSON TO WHOM THE COMPLAINT IS MADE

There are different person/ authority entrusted with the task of redressal of complaints. It is the discretion of the bank customers to approach the authorized person to address their complaints. So in table 1.8.9 ,the preferred person to whom the complaint is made by the bank customers are analysed and presented.

TABLE 1.8-PREFERRED PERSON TO WHOM THE COMPLAINT IS MADE

PREFERNECE	PUBLIC BANK		PRIVATE BANK		TOTAL	
	Number Respondents	Of Percent	Number Respondents	Of Percent	Number Respondents	Of Percent
BRANCH MANAGER	20	77	10	56	30	68
BANKING OMBUDSMAN	0	0	0	0	0	0
POLICE	0	0	0	0	0	0
INTERNET FORUM	1	4	2	11	3	7
APPEALLATE AUTHORITY	0	0	0	0	0	0
STATE CONSUMER FORUM	0	0	0	0	0	0
FAMILIAR PERSON IN BANK STAFF	5	19	6	33	11	25
TOTAL	26	100	18	100	35	100

Source: Primary data

From the table analysis, it clearly displays that the branch manager is opted as the most preferable person by 68 percent of the total respondents for addressing their complaints (public sector- 77%,private sector - 56%), 26percent of the respondents opt for familiar person in bank staff(public sector bank-19%,private sector bank-33%) ,and the remaining 7% percent choose interest forum for addressing their complaints.In both the public and private sector banks,branch manager was chosen by most of the respondents due to its convenience and easier accessibility.

1.9 FACTORS AFFECTING THE SELECTION OF MODE FOR COMPLAINING

The various factors affecting the selection of mode for complaining by the bank customers in both the private and public sector are presented in the table 1.9

TABLE 1.9-FACTORS AFFECTING THE SELECTION OF MODE FOR COMPLAINING

FACTORS	PUBLIC BANK		PRIVATE BANK	
	COMBINED SCORE	RANK	COMBINED SCORE	RANK
Your personal profile	89	5	60	6
Attitude and beliefs about modes	57	7	55	7
Severity of complaint	136	2	76	4
Reliability of complaint modes	87	6	77	3
Accessibility of complaint modes	143	1	93	2
Affordability of complaint modes	125	3	100	1
Effectiveness of complaint modes	96	4	69	5

Source: Primary data

As per the data analysed, the highest rank rated by the respondents is the accessibility of complaint modes (public banks), affordability of complaint modes (private sector)(RANK I), followed by severity of complaint(public banks), accessibility of complaint modes (private sector) (RANK II), Affordability of complaint modes (public banks), severity of complaint modes(private sector) (RANK III), effectiveness of complaint modes(public banks) , reliability of complaint modes(private sector) (RANK IV), the personal profile of respondents(public banks), effectiveness of complaint modes (private sector) (RANK V), reliabilityof complaint modes(public banks), the personal profile of the respondent(private sector) (RANK VI), the least rank rated by the respondents in both the public and private sector banks are the Attitude and beliefs about modes(RANK V11). Hence, the analysis shows that, in public sector the accessibility of the complaint modes and in private sector banks the affordability of the complaint modes are the main factors which influenced the bank customers to select the various modes for their complaining.

SUMMARY OF FINDINGS

The following are the major findings of the study

1. Out of the 80 respondents, 40 of them are from public sector banks and 40 are from private sector banks
2. Majority of the respondents in public and private banks have their association with bank for more than 5 years.
3. Majority of the respondents from both public and private sector banks have their association with the bank as depositors.
4. Customers belonging to the public bank have been facing more problem than that of the private bank.
5. Majority of the respondents from the public sector bank have been confronting problems related to levying of charges without notice .But in case of private sector banks majority of the respondents have an issue with internet banking services.
6. Majority of the respondents in both the public and private sector have no interest in registering their complaints with the bank.
7. In public sector the respondents have the opinion that the complaining is a wastage of time and money, while in private sector, the main reason for not registering the complaint was the issue is not severe.
8. Majority of the respondents belonging to public sector are using verbal modes for registering their complaints while in the private sector the majority rely on digital means.
9. In both the public and private sector banks, branch manager was chosen by most of the respondents due to its convenience and easier accessibility
10. In public sector the accessibility of the complaint modes and in private sector banks the affordability of the complaint modes are the main factors which influenced the bank customers to select the various modes for their complaining.

SUGGESTIONS

1. Banks should see complaint management system as one of the customer retention strategy. Major emphasis should be given to customer relationship management. If the complaints are redressed properly, customer patronage the bank's image.
2. Complaint modes require to be upgraded with the technology
3. Planned customer meetings at fixed interval will give a message to the customers that the bank values its customer. Many of the complaint arise on account of lack of awareness among customers about bank services and such interaction will help the customers to understand the banking services

better. The bank in turn can get the benefit of valuable suggestion from customers which can be utilized for revising its products and services

CONCLUSION

In the competitive banking era, banks have to strive hard for retaining and enlarging their customer base by providing prompt and efficient services. Managing a complaint is not simple. In order to make the bank's grievance redressal mechanism more meaningful and effective, a structured system needs to be built. Such system would ensure that the redressal is just and fair. The guidelines should be made available at all branches for the information of all employees, to ensure better customer service and for general awareness in the bank. The program must define who responds to a complaint, when a complaint should be elucidated, whom it is to be directed to, and what steps should be taken when it is received. Banks should engage in research in identifying their problem areas and understanding customer expectations. Complaints management in an organization should integrate itself with the mission of the bank and aim at continually improving quality of products and services offered to customers. Reserve bank of India has taken a great step to redress the grievances of customers and it is called as Banking Ombudsman Scheme.

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