

TAXONOMY OF FACTORS AFFECTING SATISFACTION LEVEL OF CONSUMER COMPLAINANTS

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ABSTRACT

Recognizing the unveiling of technological gyration in the present emulous and rivalrous business world coupled with ascending consumer expectations, and for assaying illusory, erroneous and deceptive business practices, cosmopolitan emphasis has been laid down by the Government of India on protection of consumers' interest and to make consumer an aware and informed consumer – for which the Ministry of Consumer Affairs and Public Distribution has embarked on enactment of consumer protection legislations, launch of novel consumer awareness campaigns, and ensuring the presence of three-tier consumer dispute redressal mechanism for public at large. Though considerate efforts have been made in this regard, yet because of sheer ignorance of mechanism for exercising consumer rights and sharing of pre-purchase and post purchase responsibilities, consumer folk is subjugated at the hands of marketer / service-provider and is in prejudicial position as he/she is unaware and apprehensive about the working process of Consumer Dispute Redressal Forum (CDRFs).

The extant study has been carried out to identify the factors influencing the satisfaction level of consumer complainants. For this, the state of Punjab constituted sample population and data was gathered using self-structured questionnaire. Secondary data was congregated from Punjab State Consumer Disputes Redressal Commission, and District Forums of districts selected for the study.

Statistical inferences reveal that consumer movement should seek a new vision which embodies three cultures i.e. the culture of balance and harmony, the culture of trusteeship and stewardship, and culture of accountability to the future by strengthening the role of 'social media' and 'consumer clubs' for propagation and dissemination of consumer information, penetrating deep into the nation via Gram Panchayats, inclusion of Activity Based Curriculum, fixing up stringent punishments for fraudsters and time specific norms for adjournment of cases, setting up regional online help desks and additional district benches for speedy clearance of complaints, implementing 'Citizen Charters' in enforcing accountability of corporate sector, and ensuring a provision of 'Legal-Aid' for poor and illiterate litigants and reinstating faith in judicial system.

Keywords: consumer complainants, procedural justice, interactional justice, distributive justice, complainant satisfaction, consumers' interest etc.

Introduction

The shift from a focus on product and sales to a comprehensive marketing approach has provided businesses an opportunity to surpass competitors by fostering robust marketer-customer relationships. Today, the cornerstone of business success lies in creating and retaining customers. To achieve customer retention, businesses must prioritize customer satisfaction. Acknowledging the critical role of customer retention and acquisition, customer-centric firms

continuously assess and enhance customer satisfaction by evaluating customer treatment and the factors influencing their satisfaction levels. Businesses incorporate customer feedback into their operational and marketing strategies to improve customer loyalty, frequency of purchases, brand preference, and price sensitivity. In the digital age, customer satisfaction serves not only as a primary goal but also as a powerful marketing tool, as satisfied customers share their experiences widely, both positively and negatively (Cornwell, Bligh & Babakus (1991), Jones, M. A., & Suh, J. (2000), Russell-Bennett, Hartel & Drennan (2010), Zussman (1983)).

Customer satisfaction refers to a post-purchase evaluative judgment of a specific product or service (Gundersen, Heide, & Olsson, 1996), where perceived expectations are compared against actual performance. It reflects the pleasure or discontent resulting from the alignment or deviation between expected and actual performance. Customer-centric firms aim to maximize satisfaction through strategies such as competitive pricing, enhanced after-sales service, non-price competition, and effective feedback mechanisms via customer care departments. Prompt grievance resolution is crucial, as satisfied customers are more likely to repurchase products despite external influences and marketing efforts that might encourage switching behavior. Recognizing that not all consumer experiences result in positive confirmation, businesses establish grievance redressal mechanisms to address dissatisfaction promptly. Despite proactive efforts, consumers may find the solutions provided unsatisfactory, compelling them to seek resolution through Consumer Dispute Redressal Forums (CDRFs) established under the Consumer Protection Act of 1986. This raises important questions about the efficiency of CDRFs in addressing consumer complaints and whether complainants find these forums satisfactory (Ateke & Kalu (2016), Bearden & Teel (1983), Blodgett, Hill & Tax (1997)). Despite global studies on customer satisfaction with consumer protection agencies, there is a notable gap in research focusing on consumer complainant satisfaction in India. To address this gap, the present study aims to:

- i. Identify factors influencing the satisfaction levels of consumer complainants regarding the operations of CDRFs.
- ii. Propose measures to enhance the effectiveness of consumer protection mechanisms.

Sampling Design

Population and Sample Unit

The State of Punjab constitute the locale of the study from where consumer-complainant respondents have been selected for the purpose of study. Unit of sample for this objective is individual consumer complainant i.e. a dissatisfied consumer who has approached Consumer Dispute Redressal Forums (CDRFs) for resolution

Sampling Design

Random sampling technique has been used for selection of the sample for the study.

Sample Size

A structured questionnaire has been developed based on these dimensions, and responses have been gathered from 150 consumer complainants across selected districts of Punjab. Statistical methods have been employed to analyze the collected data, identify factors influencing complainant satisfaction with CDRF operations, and explore regional differences within Punjab. Based on literacy rate, following six districts have been selected:

- Highly Literate Districts namely Ludhiana and Jalandhar

- Moderately Literate districts namely Amritsar and Patiala
- Low Literate Districts namely Sangrur and Barnala

Using well-structured and comprehensive questionnaire, data was gathered for the following dimensions:

1. Satisfaction vis-à-vis physical process of lodging complaint with CDRFs i.e. form to be used for lodging complaint, amount of fee required to be deposited, formalities to be observed in the process of lodging complaint with CDRFs etc. - Procedural justice
2. Satisfaction vis-à-vis interaction of CDRF personnel with the consumer complainant - Interactional justice
3. Satisfaction vis-à-vis nature of redress expected by a complainant i.e. financial and non-financial redress - Distributive justice

Data analysis and Interpretation

Table 1: Measuring Sample Adequacy - KMO and Barlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.927
Bartlett's Test of Sphericity	Chi-Square	11645.721
	df	231
	p-value	0.000

The results of the Kaiser-Meyer-Olkin (KMO = .927) measure of sampling adequacy and Barlett's test of sphericity with highly significant value has clearly indicated the appropriateness of the use of factor analysis.

Table 2: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.897	63.169	63.169	13.897	63.169	63.169	5.553	25.241	25.241
2	2.617	11.896	75.065	2.617	11.896	75.065	5.409	24.588	49.829
3	1.405	6.386	81.451	1.405	6.386	81.451	4.854	22.063	71.892
4	1.245	5.657	87.108	1.245	5.657	87.108	3.348	15.216	87.108
5	.556	2.527	89.635						
6	.375	1.702	91.337						
7	.323	1.468	92.804						
8	.297	1.350	94.155						
9	.239	1.086	95.241						
10	.217	.985	96.226						

11	.176	.802	97.028						
12	.131	.595	97.623						
13	.110	.499	98.122						
14	.100	.454	98.576						
15	.083	.377	98.953						
16	.071	.321	99.274						
17	.060	.273	99.547						
18	.039	.177	99.725						
19	.030	.138	99.863						
20	.018	.081	99.944						
21	.009	.039	99.983						
22	.004	.017	100.000						

Extraction Method: Principal Component Analysis.

Table 2 shows that how many variables can be clubbed together to make a single factor. If a factor has low eigen value, then it is contributing little to the explanation of variances in the variables and may be ignored as redundant with more important factors. Therefore, only factors with eigen value more than one are retained. Four factors have been derived from 22 variables which shows 87.108% variance. It is important to be noted that the first factor accounts for 63.169% of the variance whereas the second, third and fourth factor accounts for 11.896%, 6.386% and 5.657% variance respectively.

Figure 1: Scree Plot

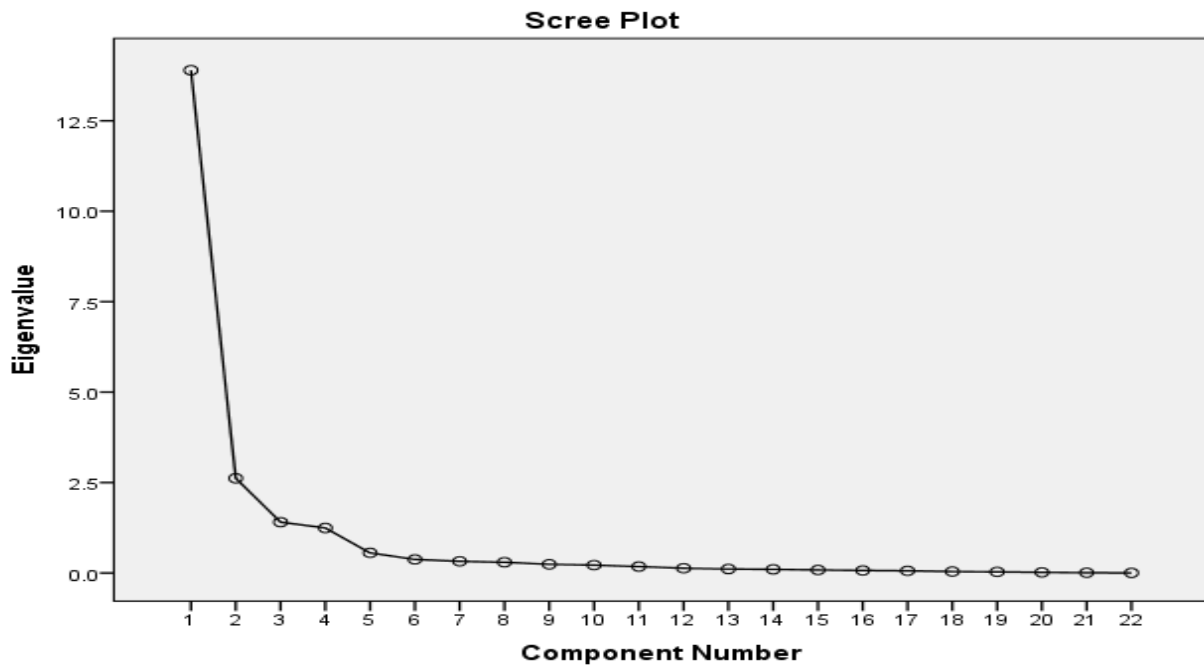


Figure 1 shows the scree plot of the Eigen values against all the factors, which are useful for determining how many factors are to be retained. The point of interest is where the curve starts to flatten. Graph exposts that the curve begins to flatter after fourth variable, therefore only four factors have been retained.

Table 3: Rotated Component Matrix

Statement (s)	Component			
	1	2	3	4
Amount of money required to lodge a complaint	.897			
Litigation cost	.893			
Convenient working hours of the Forum	.882			
Convenient location	.882			
Ease of lodging complaint	.844			
Computerization of the work	.731			
Willingness of the personnel to entertain the complaint		.898		
Timeliness of information provided by the personnel		.859		
Quick response to queries		.834		
Personalized attention by the personnel		.810		
Transparent and fair dealing by the personnel		.806		
Patient listening to the problem by the personnel		.774		
Knowledge of personnel at the Forum			.818	
Accessibility of the personnel			.814	
Reliability of personnel			.806	
Availability of trained personnel at the Forum			.805	
Adequacy of information provided by the personnel			.787	
Professional skills of the personnel, meant for handling complaint.			.669	
Support extended by social groups or NGOs				.826
Support extended by voluntary consumer organizations				.823
Support extended by broadcasting and print media				.767
Waiting time in queues for various queries / deposit of complaint form and prescribed fees / submission of information etc				.574
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				

To refine the study and improve the interpretability, the variables are rotated by using varimax rotation to find the underlying constructs and their relationship. The result of rotated component from table 3 identifies four important underlying components which are most correlated. Six statements titled as amount of money required to lodge a complaint, litigation cost, convenient working hours of the Forum, convenient location, ease of lodging complaint and computerization of the workload on first factor namely Cost and Convenience factor. The loading of the variables first, second, third, fourth, fifth and sixth on the first factor are .897, .893, .882, .882, .844 and .731 respectively. Communality of the factors is 25.241 percent, which means approximately 25.241 percent of the variance in any one of the original variables which is being captured by the extracted factors. Again, six statements namely willingness of the personnel to entertain the complaint, timeliness of information provided by the personnel, quick response to queries, personalized attention by the personnel, transparent and fair dealing by the personnel and Patient listening to the problem by the personnel constitute second factor namely behavioral aspect of personnel. The loading of the first, second, third, fourth, fifth and

sixth variables on the second factor are .898, .859, .834, .810, .806 and .774. The communality of the factors is 24.588 percent, which means approximately 24.588 percent of the variance in any one of the original variables which is being captured by the extracted factors. The third factor namely credentials of the personnel loaded on the statements such as knowledge of personnel at the Forum, accessibility and reliability of the personnel, availability of trained personnel at the Forum, adequacy of information provided by the personnel and professional skills of the personnel, meant for handling complaint. The loading of the first, second, third, fourth, fifth and sixth variables on the third factor are .818, .814, .806, .805, .787 and .669. The communality of the factors is 22.063%, which means approximately 22.063% of the variance in any one of the original variables which is being captured by the extracted factors. Four statements which loaded on fourth factor namely support extended by outside sources are support extended by social groups or NGOs, voluntary consumer organizations (VCOs) and broadcasting and print media and waiting time in queues for various queries / deposit of complaint form and prescribed fees / submission of information etc. The loading of the first, second, third and fourth variables on the fourth factor are .826, .823, .767 and .574. The communality of the factors is 15.216 percent, which means approximately 15.216 percent of the variance in any one of the original variables which is being captured by extracted factors.

Table 4: Reliability Statistics

Cronbach's Alpha	N of Items
.967	8

The reliability of the construct is determined by computing the Cronbach's alpha. Cronbach's coefficient alpha value of 0.6 is considered acceptable for the exploratory purposes, 0.7 is considered adequate and 0.8 good for confirmatory purposes. Cronbach's coefficient alpha of 0.967 is considered excellent for confirmatory purposes.

Table 5: Descriptive statistics for dependent variable for different districts of Punjab for the factor ‘Convenience and Cost’

Descriptives								
Factor- Convenience and cost factor								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Barnala	25	25.2000	1.80278	.36056	24.4559	25.9441	24.00	30.00
Sangrur	25	25.9600	3.42150	.68430	24.5477	27.3723	12.00	29.00
Patiala	25	28.9600	1.71950	.34390	28.2502	29.6698	24.00	30.00
Amritsar	25	26.8800	3.98246	.79649	25.2361	28.5239	12.00	30.00
Jalandhar	25	26.7200	3.94250	.78850	25.0926	28.3474	12.00	30.00
Ludhiana	25	23.1600	6.09426	1.21885	20.6444	25.6756	12.00	30.00
Total	150	26.1467	4.12943	.33717	25.4804	26.8129	12.00	30.00

Table 5 depicts the descriptive statistics including mean, standard deviation, 95% confidence intervals for dependent variable namely complainant’s satisfaction for different districts of Punjab separately, as well as when all groups are combined together for convenience and cost factor. It can be observed from the table that Patiala district has the highest mean (28.96). The mean of Amritsar and Jalandhar districts is almost same (26.88 and 26.72). Further, there is not much difference in the mean values of Barnala and Sangrur (25.20 and 25.96). Ludhiana district has the lowest mean as 23.16

Table 6: Inter group differences among different districts of Punjab for factor ‘Convenience and Cost’

Factor- Convenience and cost factor					
	Sum of Squares	Df	Mean Square	F-value	p-value
Between Groups	465.813	5	93.163	6.465	.0001**
Within Groups	2074.960	144	14.409		
Total	2540.773	149			

The one-way ANOVA for inter group differences among the districts on Convenience and cost factor has been presented in table 6. The obtained “F” ratio is 6.465 and p-value 0.0001 (<.05) hence the convenience and cost factor is significant at 0.05 level of confidence for the degrees of freedom 5 and 144. As far as first factor namely “convenience and cost” is

			Std. Deviation		Lower Bound	Upper Bound		
Barnala	25	15.0000	6.81909	1.36382	12.1852	17.8148	6.00	29.00
Sangrur	25	19.2800	8.08558	1.61712	15.9424	22.6176	10.00	30.00
Patiala	25	26.4000	5.44671	1.08934	24.1517	28.6483	14.00	30.00
Amritsar	25	22.4000	5.18009	1.03602	20.2618	24.5382	12.00	30.00
Jalandhar	25	22.6400	7.21619	1.44324	19.6613	25.6187	12.00	30.00
Ludhiana	25	18.3600	8.02018	1.60404	15.0494	21.6706	9.00	30.00
Total	150	20.6800	7.69059	.62793	19.4392	21.9208	6.00	30.00

Table 8 depicts the descriptive statistics including mean, standard deviation, 95% confidence intervals for dependent variable for different districts of Punjab separately, as well as when all groups are combined together for behavioural aspect of personnel at CDRFs factor. It can be observed from the table that Patiala district has the highest mean value of 26.40. The mean of Amritsar and Jalandhar districts is almost same i.e. 22.40 and 22.64 respectively. Further, the mean values of Sangrur and Ludhiana are 19.28 and 18.36 respectively. Barnala district has the lowest mean value of 15.00

Table 9: Inter group differences among different districts of Punjab for the factor ‘Behavioural aspect of personnel at CDRFs’

ANOVA					
Factor – Behavioural aspect of personnel at CDRFs					
	Sum of Squares	Df	Mean Square	F-value	p-value
Between Groups	1978.080	5	395.616	8.335	.0001**
Within Groups	6834.560	144	47.462		
Total	8812.640	149			

The one-way ANOVA for inter group differences among the districts on behavioural aspect of personnel has been presented in table 9. The obtained “F” ratio is 8.335 and p-value 0.0001 (<.05) hence the second factor namely behavioural aspect of personnel at CDRFs is significant at 0.05 level of confidence for the degrees of freedom 5 and 144. As far as second factor namely “behavioural aspect of personnel” is concerned, there is significant difference between different districts of Punjab. It means respondents from all the districts do not think that their satisfaction is due to the behavioural aspect of personnel i.e. there is significant variation in their perception.

Table 10: Multiple Comparison Table: Pair-wise Comparison for different districts of Punjab for the factor ‘Behavioural aspect of personnel at CDRFs’

Multiple Comparisons						
Dependent Variable: Factor – Behavioural aspect of personnel at CDRFs						
Scheffe						
(I) District		Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Barnala	Sangrur	-4.28000	1.94858	.441	-10.8549	2.2949
	Patiala	-11.40000*	1.94858	.0001**	-17.9749	-4.8251
	Amritsar	-7.40000*	1.94858	.016*	-13.9749	-.8251
	Jalandhar	-7.64000*	1.94858	.011*	-14.2149	-1.0651
	Ludhiana	-3.36000	1.94858	.704	-9.9349	3.2149
Sangrur	Patiala	-7.12000*	1.94858	.024*	-13.6949	-.5451
	Amritsar	-3.12000	1.94858	.766	-9.6949	3.4549
	Jalandhar	-3.36000	1.94858	.704	-9.9349	3.2149
	Ludhiana	.92000	1.94858	.999	-5.6549	7.4949
Patiala	Amritsar	4.00000	1.94858	.522	-2.5749	10.5749
	Jalandhar	3.76000	1.94858	.591	-2.8149	10.3349
	Ludhiana	8.04000*	1.94858	.006**	1.4651	14.6149
Amritsar	Jalandhar	-.24000	1.94858	1.000	-6.8149	6.3349
	Ludhiana	4.04000	1.94858	.510	-2.5349	10.6149
Jalandhar	Ludhiana	4.28000	1.94858	.441	-2.2949	10.8549

Pair-wise Comparisons for Barnala, Sangrur, Patiala, Amritsar, Jalandhar and Ludhiana on the behavioural aspect of personnel at CDRFs shows which groups differed from each other. From table 10, it can be concluded that mean of Barnala respondents is significantly different from means of Patiala, Amritsar and Jalandhar respondents at 5% level of significance. Further, mean difference between Sangrur & Patiala and Patiala and Ludhiana respondents is also significant for behavioural aspect of personnel at CDRFs as p-value is less than 0.05

Table 11

Descriptive statistics for dependent variable for different districts of Punjab for the factor ‘Credentials of personnel at CDRFs’

Descriptives								
Factor – Credentials of personnel at CDRFs								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Barnala	25	24.7200	1.98997	.39799	23.8986	25.5414	24.00	30.00

Sangrur	25	23.2800	4.46766	.89353	21.4358	25.1242	12.00	30.00
Patiala	25	28.0800	2.73740	.54748	26.9501	29.2099	24.00	30.00
Amritsar	25	25.2400	3.34515	.66903	23.8592	26.6208	12.00	30.00
Jalandhar	25	25.1200	3.94039	.78808	23.4935	26.7465	12.00	30.00
Ludhiana	25	22.6400	6.06135	1.21227	20.1380	25.1420	12.00	30.00
Total	150	24.8467	4.27846	.34933	24.1564	25.5370	12.00	30.00

Table 11 depicts the descriptive statistics including mean, standard deviation, 95% confidence intervals for dependent variable for different districts of Punjab separately, as well as when all groups are combined together for the factor namely credentials of the personnel at CDRFs. It can be observed from the table that Patiala district has the highest mean value of 28.08. The mean value of Amritsar and Jalandhar districts is almost same i.e. (25.24 and 25.12). Further, the mean values of Barnala and Sangrur are 24.72 and 23.28 respectively. Ludhiana district has the lowest mean value of 22.85.

Table 12: Inter group differences among different districts of Punjab for the factor ‘Credentials of personnel at CDRFs’

ANOVA					
Factor – Credentials of personnel at CDRFs					
	Sum of Squares	Df	Mean Square	F-value	p-value
Between Groups	450.593	5	90.119	5.700	.0001**
Within Groups	2276.880	144	15.812		
Total	2727.473	149			

The one-way ANOVA for inter group differences among the districts on the factor credentials of personnel at CDRFs have been presented in table 12. The obtained “F” ratio is 5.700 and p-value 0.0001 (<.05) hence the factor-c is significant at 0.05 level of confidence for the degrees of freedom 5 and 144. As far as third factor is concerned, there is significant difference between different districts of Punjab. It means respondents from all the districts differs with regard to satisfaction factor i.e. there is significant variation in their perception.

Table 13: Multiple Comparison Table: Pair-wise Comparison for different districts of Punjab for the factor ‘Credentials of personnel at CDRFs’

Dependent Variable: Factor – Credentials of personnel at CDRFs						
Scheffe						
(I) District		Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Barnala	Sangrur	1.44000	1.12469	.896	-2.3549	5.2349
	Patiala	-3.36000	1.12469	.120	-7.1549	.4349
	Amritsar	-.52000	1.12469	.999	-4.3149	3.2749
	Jalandhar	-.40000	1.12469	1.000	-4.1949	3.3949
	Ludhiana	2.08000	1.12469	.636	-1.7149	5.8749
Sangrur	Patiala	-4.80000*	1.12469	.004**	-8.5949	-1.0051
	Amritsar	-1.96000	1.12469	.694	-5.7549	1.8349
	Jalandhar	-1.84000	1.12469	.749	-5.6349	1.9549
	Ludhiana	.64000	1.12469	.997	-3.1549	4.4349
Patiala	Amritsar	2.84000	1.12469	.278	-.9549	6.6349
	Jalandhar	2.96000	1.12469	.233	-.8349	6.7549
	Ludhiana	5.44000*	1.12469	.001**	1.6451	9.2349
Amritsar	Jalandhar	.12000	1.12469	1.000	-3.6749	3.9149
	Ludhiana	2.60000	1.12469	.380	-1.1949	6.3949
Jalandhar	Ludhiana	2.48000	1.12469	.437	-1.3149	6.2749

Pair-wise Comparisons for Barnala, Sangrur, Patiala, Amritsar, Jalandhar and Ludhiana on the factor namely credentials of personnel at CDRFs show which groups differed from each other. From table 13, it can be concluded that mean of Sangrur respondents is significantly

different with means of Patiala respondents at 5% level of significance. Further, mean difference between Patiala and Ludhiana respondents is also significant on the third factor as p-value is less than 0.05.

Table 14: Descriptive statistics for dependent variable for different districts of Punjab for the factor ‘Support extended by outside sources’

Descriptives								
Factor – Support extended by outside sources								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Barnala	25	14.3600	2.39583	.47917	13.3711	15.3489	10.00	17.00
Sangrur	25	14.0800	2.36150	.47230	13.1052	15.0548	8.00	19.00
Patiala	25	18.2000	1.93649	.38730	17.4007	18.9993	16.00	20.00
Amritsar	25	14.0800	3.01275	.60255	12.8364	15.3236	8.00	20.00
Jalandhar	25	16.3600	2.78209	.55642	15.2116	17.5084	8.00	20.00
Ludhiana	25	12.8800	3.64372	.72874	11.3759	14.3841	8.00	20.00
Total	150	14.9933	3.22635	.26343	14.4728	15.5139	8.00	20.00

Table 14 depicts descriptive statistics including mean, standard deviation, 95% confidence intervals for dependent variable for different districts of Punjab separately, as well as when all groups are combined together for the factor namely support extended by outside sources. It can be observed from the table that Patiala district has the highest mean value of 18.20. The mean value of Jalandhar district is 16.36. Further, there is not much difference in the mean values of Barnala, Sangrur and Amritsar (14.36, 14.08 and 14.08). Ludhiana district has the lowest mean value of 14.99

Table 15: Inter group differences among different districts of Punjab for the factor ‘Support extended by outside sources’

ANOVA					
Factor – Support extended by outside sources					
	Sum of Squares	Df	Mean Square	F-value	p-value
Between Groups	467.153	5	93.431	12.413	.0001**
Within Groups	1083.840	144	7.527		
Total	1550.993	149			

The one-way ANOVA for inter group differences among the districts on the factor namely support extended by outside sources has been presented in table 15. The obtained “F” ratio is 2.106 and p-value 0.068 (>.05) hence the factor is not significant at 0.05 level of confidence for the degrees of freedom 5 and 144. As far as fourth factor is concerned, there is no significant difference between different districts of Punjab.

Table 16: Multiple Comparison Table: Pair-wise Comparison for different districts of Punjab for the factor ‘Support extended by outside sources’

Multiple Comparisons						
Dependent Variable: Factor – Support extended by outside sources						
Scheffe						
(I) District		Mean Difference (I-J)	Std. Error	p-value	95% Confidence Interval	
					Lower Bound	Upper Bound
Barnala	Sangrur	.28000	.77597	1.000	-2.3383	2.8983
	Patiala	-3.84000*	.77597	.0001**	-6.4583	-1.2217
	Amritsar	.28000	.77597	1.000	-2.3383	2.8983
	Jalandhar	-2.00000	.77597	.255	-4.6183	.6183
	Ludhiana	1.48000	.77597	.604	-1.1383	4.0983
Sangrur	Patiala	-4.12000*	.77597	.0001**	-6.7383	-1.5017
	Amritsar	0.00000	.77597	1.000	-2.6183	2.6183
	Jalandhar	-2.28000	.77597	.132	-4.8983	.3383
	Ludhiana	1.20000	.77597	.792	-1.4183	3.8183
Patiala	Amritsar	4.12000*	.77597	.0001**	1.5017	6.7383
	Jalandhar	1.84000	.77597	.350	-.7783	4.4583
	Ludhiana	5.32000*	.77597	.0001**	2.7017	7.9383
Amritsar	Jalandhar	-2.28000	.77597	.132	-4.8983	.3383
	Ludhiana	1.20000	.77597	.792	-1.4183	3.8183
Jalandhar	Ludhiana	3.48000*	.77597	.002**	.8617	6.0983

Pair-wise Comparisons for Barnala, Sangrur, Patiala, Amritsar, Jalandhar and Ludhiana on the factor support extended by outside sources show which groups differed from each other. From table, it can be concluded that mean of Barnala respondents is significantly different with means of Patiala respondents at 5% level of significance. Further, mean difference between

respondents from Patiala & Amritsar, Patiala & Ludhiana and Jalandhar & Ludhiana respondents is also significant on the factor as p-value is less than 0.05.

Table 17: Opinion of respondents from different districts of Punjab for Statement 1 specifying overall level of satisfaction or dissatisfaction

		District						Total	
		Barnal a	Sangru r	Patial a	Amritsa r	Jalandha r	Ludhian a		
I would recommend others to approach the Forum in case of any product / service failure	SD	0	0	0	0	0	2	2	
		0.0%	0.0%	0.0%	0.0%	0.0%	8.0%	1.3%	
	D	0	7	0	9	1	11	28	
		0.0%	28.0%	0.0%	36.0%	4.0%	44.0%	18.7%	
	N	0	2	0	0	0	0	2	
		0.0%	8.0%	0.0%	0.0%	0.0%	0.0%	1.3%	
	A	21	10	10	11	17	5	74	
		84.0%	40.0%	40.0%	44.0%	68.0%	20.0%	49.3%	
	SA	4	6	15	5	7	7	44	
		16.0%	24.0%	60.0%	20.0%	28.0%	28.0%	29.3%	
	Total		25	25	25	25	25	25	150
			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Mean Ranks		78.94	65.78	104.90	62.22	83.90	57.26	
	Kruskal-Wallis		24.208						
p-value		.0001**							

Table 17 exhibits the responses of the respondents regarding Statement 2 which refers to "I would feel more secure while buying a product in future because I know that I will get full redress in case of any product / service failure " from the Punjab districts. Majority of the respondents agreed (52.7%) or strongly agreed (30%) with the statement. Highest number of respondents (80.0%) agreed from Barnala followed by Jalandhar (68%), further followed by Sangrur (64%), while maximum number of respondents (60.0%) strongly agreed from Patiala. On the other hand, In Sangrur, Amritsar and Ludhiana (12.0%), (36.0%) and (44.0%) respondents disagreed with the statement. Kruskal value 23.888 and p-value .0001 indicates that there is a significant difference at 5 percent level of significance between the districts and viewpoint of the respondents concerning the statement.

Table 18: Opinion of respondents from different districts of Punjab for Statement 2 specifying overall level of satisfaction or dissatisfaction

		District						Total
		Barnal a	Sangru r	Patiala	Amritsa r	Jalandha r	Ludhian a	
I would approach the forum in case I experience any product / service failure	SD	0	0	0	0	0	2	2
		0.0%	0.0%	0.0%	0.0%	0.0%	8.0%	1.3%
	D	0	5	0	9	1	11	26
		0.0%	20.0%	0.0%	36.0%	4.0%	44.0%	17.3%
	N	0	2	0	0	0	0	2
		0.0%	8.0%	0.0%	0.0%	0.0%	0.0%	1.3%
	A	20	12	11	11	20	5	79
		80.0%	48.0%	44.0%	44.0%	80.0%	20.0%	52.7%
SA	5	6	14	5	4	7	41	
	20.0%	24.0%	56.0%	20.0%	16.0%	28.0%	27.3%	
Total		25	25	25	25	25	25	150
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean Ranks		82.00	70.26	103.60	62.38	77.42	57.34	
Kruskal-Wallis		21.826						
p-value		.001**						

Table 18 demonstrates the perceptions of the respondents corresponding Statement 2 which refers to "I would approach the Forum in case I experience any product / service failure in future" from the Punjab districts. Majority of the respondents agreed (52.7%) or strongly agreed (27.3%) with the statement. Highest number of respondents (80.0%) agreed from Barnala and Jalandhar, while maximum number of respondents (56.0%) strongly agreed from Patiala. On the other hand, in Sangrur, Amritsar and Ludhiana (20.0%), (36.0%) and (44.0%) respondents disagreed with the statement. Kruskal value 21.826 and p-value .001 indicates that there is a significant difference at 5 percent level of significance between the districts and viewpoint of the respondents concerning the statement.

Table 19: Opinion of respondents from different districts of Punjab for Statement 3 specifying overall level of satisfaction or dissatisfaction

		District						Total
		Barnal a	Sangru r	Patial a	Amritsa r	Jalandha r	Ludhian a	
Lodging complaint with Forum has made value addition	S	0	0	0	0	0	2	2
	D	0.0%	0.0%	0.0%	0.0%	0.0%	8.0%	1.3%
	D	0	1	0	3	1	11	16
		0.0%	4.0%	0.0%	12.0%	4.0%	44.0%	10.7%
	A	20	22	10	18	20	5	95
		80.0%	88.0%	40.0%	72.0%	80.0%	20.0%	63.3%
Total	S	5	2	15	4	4	7	37
	A	20.0%	8.0%	60.0%	16.0%	16.0%	28.0%	24.7%
Total		25	25	25	25	25	25	150
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean Ranks		79.20	69.06	105.60	69.90	74.34	54.90	
Kruskal-Wallis		25.740						
p-value		.0001**						

Table 19 expresses the attitude of the respondents corresponding Statement 3 which refers to "Lodging complaint with the Forum had made value addition in terms of better knowledge of consumer protection legislations" from the Punjab districts. Majority of the respondents agreed (63.3%) or strongly agreed (24.7%) with the statement. Highest number of respondents (88.0%) agreed from Sangrur, followed by Barnala and Jalandhar (80.0%), while maximum number of respondents (60.0%) strongly agreed from Patiala. On the other hand, In Ludhiana (44.0%) respondents disagreed with the statement. Kruskal value 25.740 and p-value .0001 indicates that there is a significant difference at 5 percent level of significance between the districts and viewpoint of the respondents concerning the statement.

Table 20: Opinion of respondents from different districts of Punjab for Statement 4 specifying overall level of satisfaction or dissatisfaction

		District						Total
		Barnal a	Sangru r	Patial a	Amritsa r	Jalandha r	Ludhian a	
Representing Complaint has enhanced my confidence level	SD	0	0	0	0	0	2	2
		0.0%	0.0%	0.0%	0.0%	0.0%	8.0%	1.3%
	D	0	1	0	3	1	11	16
		0.0%	4.0%	0.0%	12.0%	4.0%	44.0%	10.7%
	N	0	2	0	4	0	0	6
		0.0%	8.0%	0.0%	16.0%	0.0%	0.0%	4.0%
	A	19	20	8	10	18	5	80
		76.0%	80.0%	32.0%	40.0%	72.0%	20.0%	53.3%
SA	6	2	17	8	6	7	46	
	24.0%	8.0%	68.0%	32.0%	24.0%	28.0%	30.7%	
Total		25	25	25	25	25	25	150
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean Ranks		79.62	63.94	107.34	71.30	77.46	53.34	
Kruskal-Wallis		27.146						
p-value		.0001**						

Table 20 represents the outlook of the respondents corresponding Statement 4 which refers to "Representing complaint had enhanced my confidence level" from the Punjab districts. Majority of the respondents agreed (53.3%) or strongly agreed (30.7%) with the statement. Highest number of respondents (80%) agreed from Sangrur, followed by Barnala (76%), while maximum number of respondents (68.0%) strongly agreed from Patiala. On the other hand, In Sangrur, Amritsar and Ludhiana (4%), (12%) and (44%) respondents disagreed with the statement. 8% respondents from Ludhiana strongly disagreed with the statement. Kruskal value 27.146 and p-value .0001 indicates that there is a significant difference at 5 percent level of significance between the districts and viewpoint of the respondents concerning the statement.

Table 21: Opinion of respondents from different districts of Punjab for Statement 5 specifying overall level of satisfaction or dissatisfaction

		District						Total
		Barnal a	Sangru r	Patial a	Amritsa r	Jalandha r	Ludhian a	
I have positive experience when complaining to the	SD	0	2	0	2	0	2	6
		0.0%	8.0%	0.0%	8.0%	0.0%	8.0%	4.0%
	D	18	11	6	7	11	13	66
		72.0%	44.0%	24.0%	28.0%	44.0%	52.0%	44.0%
	A	0	6	5	2	4	3	20
		0.0%	24.0%	20.0%	8.0%	16.0%	12.0%	13.3%
SA	7	6	14	14	10	7	58	
	28.0%	24.0%	56.0%	56.0%	40.0%	28.0%	38.7%	
Total		25	25	25	25	25	25	150
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean Ranks		62.46	66.62	94.02	85.98	79.18	64.74	
Kruskal-Wallis		12.880						
p-value		.025*						

Table 21 represents the thinking of the respondents corresponding Statement 5 which refers to "I had a positive experience when complaining to the Forum" from the Punjab districts. 44% of the respondents disagreed with the statement, whereas 38.7% respondents strongly agreed. 72% respondents from Barnala, 52% from Ludhiana and 44% respondents from the District of Sangrur and Jalandhar disagreed with the statements, whereas 56% of the respondents from Patiala and Amritsar strongly agreed with the statements. Kruskal value 12.880 and p-value .025 indicates that there is a significant difference at 5 percent level of significance between the districts and viewpoint of the respondents concerning the statement.

Table 22: Opinion of respondents from different districts of Punjab for Statement 6 specifying overall level of satisfaction or dissatisfaction

		District						Total
		Barnal a	Sangru r	Patial a	Amritsa r	Jalandha r	Ludhian a	
I am very satisfied with the complaint handling by the Forum	SD	0	6	0	2	6	2	16
		0.0%	24.0%	0.0%	8.0%	24.0%	8.0%	10.7%
	D	19	7	6	7	5	13	57
		76.0%	28.0%	24.0%	28.0%	20.0%	52.0%	38.0%
	A	0	3	6	2	7	3	21
		0.0%	12.0%	24.0%	8.0%	28.0%	12.0%	14.0%
SA	6	9	13	14	7	7	56	
	24.0%	36.0%	52.0%	56.0%	28.0%	28.0%	37.3%	
Total		25	25	25	25	25	25	150
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean Ranks		63.60	68.82	94.66	88.60	68.86	68.46	
Kruskal-Wallis		12.194						
p-value		.032*						

Table 22 throws light on the thinking of the respondents corresponding Statement 6 which refers to "I was very satisfied with the complaint handling by the Forum" from the Punjab districts. Majority of the respondents disagreed (38.0%) with the statement, whereas 37.3% respondents strongly agreed. In Barnala (76% respondents) and Ludhiana (52% respondents) disagreed with the statement, while in Sangrur, Patiala, Jalandhar and Amritsar, most of the respondents strongly agreed with the statement. Further, in Sangrur and Jalandhar, more than 20% respondents strongly disagreed with the statement. On the contrary, 56% respondents from Amritsar and 52% respondents from Patiala strongly agreed with the statement. Further, Kruskal-Wallis Test is applied to determine the difference between perceptions of respondents from different districts of Punjab. Kruskal value 12.194 and p-value .032 indicates that there is a significant difference at 5 percent level of significance between the districts and viewpoint of the respondents concerning the statement.

Table 23: Opinion of respondents from different districts of Punjab for Statement 7 specifying overall level of satisfaction or dissatisfaction

		District						Total	
		Barnal a	Sangru r	Patial a	Amritsa r	Jalandha r	Ludhian a		
Overall, so far, I have had positive experience with the Forum	SD	0	0	0	0	0	5	5	
		0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	3.3%	
	D	6	3	2	9	7	8	35	
		24.0%	12.0%	8.0%	36.0%	28.0%	32.0%	23.3%	
	N	0	6	0	0	2	1	9	
		0.0%	24.0%	0.0%	0.0%	8.0%	4.0%	6.0%	
	A	13	4	5	2	3	1	28	
		52.0%	16.0%	20.0%	8.0%	12.0%	4.0%	18.7%	
	SA	6	12	18	14	13	10	73	
		24.0%	48.0%	72.0%	56.0%	52.0%	40.0%	48.7%	
	Total		25	25	25	25	25	25	150
			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean Ranks		65.90	78.44	96.62	77.20	76.94	57.90		
Kruskal-Wallis		13.188							
p-value		.022*							

Table 23 shows the perspective of the respondents corresponding Statement 7 which refers to "Overall, so far, I have had positive experience with the Forum" from the Punjab districts. Majority of the respondents strongly agreed 48.7% with the statement, whereas 23.3% respondents disagreed. In each district, maximum no of respondents strongly agreed or agreed with the statement, while, in Amritsar, Jalandhar and Ludhiana, 36.0%, 28.0% and 32.0% respondents disagreed with the statement. Further, Kruskal-Wallis Test is applied to determine the difference between perceptions of respondents from different districts of Punjab. Kruskal value 13.188 and p-value .022 indicates that there is a significant difference at 5 percent level of significance between the districts and viewpoint of the respondents concerning the statement.

Findings and suggestions

1. Statistical analysis of responses revealed that four key factors influencing consumer complainant satisfaction in both states are 'Convenience and Cost', 'Behavioral aspects of personnel', 'Credentials of the Personnel', and 'Support extended by outside sources'. These factors collectively explain 87.108% of the variance. Specifically, 'Convenience and Cost' contributes the most to variance (63.169%), followed by 'Behavioural aspect of personnel' (11.896%), 'Credentials of the Personnel' (6.386%), and 'Support extended by outside sources' (5.657%).
2. The factor 'Cost and Convenience' is associated with statements such as the cost to lodge a complaint, litigation expenses, Forum's operational hours, location convenience, ease of complaint submission, and computerization. 'Behavioural aspect of personnel' relates to statements concerning personnel willingness to address complaints, timely information provision, responsiveness, personalized attention, transparency, and attentive listening. Statements under 'Credentials of the personnel' pertain to personnel knowledge, accessibility, reliability, training adequacy, and professional skills. 'Support extended by outside Sources' includes support from social groups, NGOs, consumer organizations, and media.
3. Analysis of inter-group differences across districts of Punjab regarding 'Convenience and Cost' shows significant variations. Pair-wise comparisons reveal Barnala respondents significantly differ from Patiala respondents. Regarding 'Behavioural aspect of personnel at CDRFs', significant differences exist among districts of Punjab. Barnala respondents differ significantly from Patiala, Amritsar, and Jalandhar respondents. Analysis of 'Credentials of personnel at CDRFs' shows significant inter-district differences in Punjab. Sangrur respondents significantly differ from Patiala respondents, and Patiala respondents also differ significantly from Ludhiana respondents. Analysis of 'Support extended by outside sources' shows insignificant inter-district differences in both Punjab and Haryana. However, significant differences were noted between Patiala & Amritsar, Patiala & Ludhiana, and Jalandhar & Ludhiana respondents.
4. Following table reveals difference between selected districts of Punjab for various statements specifying overall level of satisfaction or dissatisfaction, regarding respondent's opinion:

Statement	Punjab	Haryana
"I would recommend others to approach the Forum in case of any product / service failure"	Non-significant	Significant
"I would feel more secure while buying a product in future because I know that I will get full redress in case of any product / service failure "	Significant	Significant
"I would approach the Forum in case I experience any product / service failure in future"	Significant	Significant

"Lodging complaint with the Forum had made value addition in terms of better knowledge of consumer protection legislations"	Significant	Significant
"Representing complaint had enhanced my confidence level"	Significant	Significant
"I had a positive experience when complaining to the Forum"	Significant	Significant
"I was very satisfied with the complaint handling by the Forum"	Significant	Significant
"Overall, so far, I have had positive experience with the Forum"	Significant	Significant

Conclusion

Recognizing the importance of promoting consumer rights and safeguarding their interests, the Consumer Protection Act (CPA) establishes regulations aimed at ensuring transparency in business practices, accountability, and engagement of all stakeholders. Often described as legislation accessible to all, the CPA aims to deliver justice in a less formal, paperwork-light, prompt, and cost-effective manner. Over its three-decade existence, the Act has gained acceptance and is the preferred legal recourse for aggrieved consumers exercising their rights. It has brought previously disengaged consumers to organized platforms such as consumer forums, where they can seek resolution for their complaints. This has empowered millions of marginalized litigants and instilled confidence in them.

The high volume of cases in consumer forums and their efficient disposal has contributed to what could be termed as a "judicial populism" in India. Despite revolutionizing the legal system with its cost-effective approach, the CPA has also presented significant legal challenges in handling consumer grievances traditionally. Upholding a sense of commitment among legal practitioners would foster a culture of good governance, ensuring consumer protection and minimizing the need for complaints. The consumer movement should aspire to adopt three new cultural principles: achieving balance and harmony, promoting trusteeship and stewardship, and embracing accountability for future generations.

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