

CHAPTER IV
FINDINGS AND DISCUSSION

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Findings of the investigation as obtained on the analysis of data collected through questionnaire method, have been detailed and discussed in this chapter. Demographic characteristics of the sample are presented first.

Results related to socio-economic status (SES) of the family, followed by pattern of utilization of services of Indian Railways (POUSIR) are briefed. The past experience in terms of worst experience with respect to the use of IR is detailed next. The extent of awareness about services of Indian Railways (EASIR) and perceived service quality of Indian Railways (PSQIR) are described. Then respondents' opinion about grievance redressal machinery (OPGRM) and voluntary consumer organisation (OPVCO) are presented. The dependent variable of the study, i.e., consumer redressal seeking behaviour (CRSB) is summarised lastly. The extreme CRSB scorers are profiled and the hypotheses are tested and discussed.

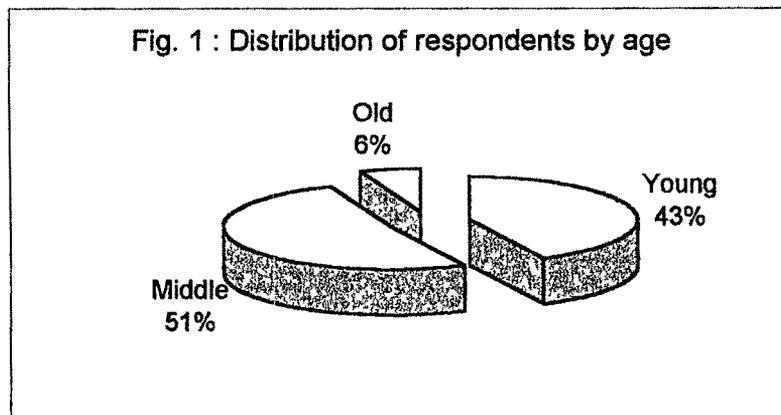
1.0 Description of the sample

Insight into the base line data of the sample was sought through questionnaire. Personal characteristics of respondents and demographic characteristics are summarized.

1.1 Age of the respondent

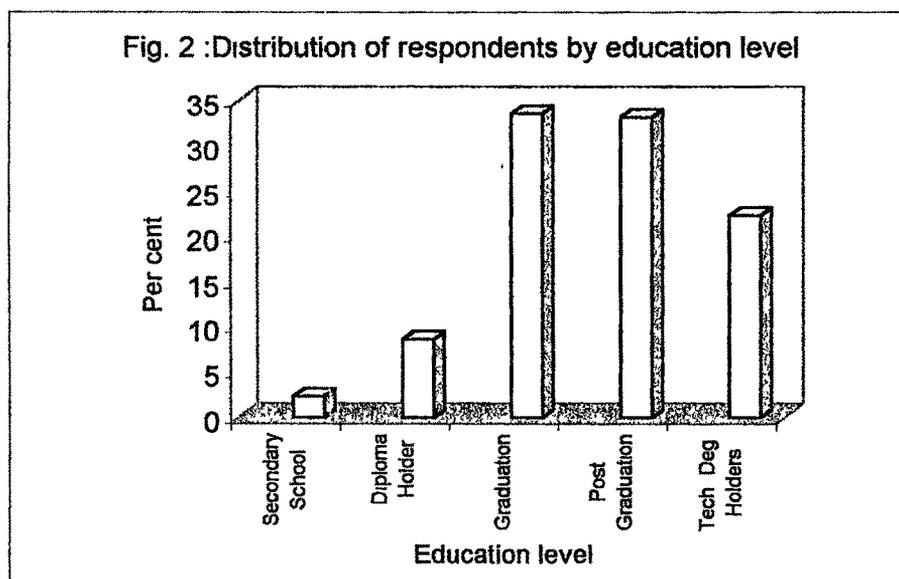
The age of the respondents ranged from 27 to 48 years. Nearly 51.4 per cent respondents were found to belong to middle category by age, i.e., 35 to 54 years, while approximately 6 per cent belonged to the last category, i.e., 55

years or more (Fig 1). The mean age of the respondents was estimated to be 37.6 years



1.2 Education

With reference to the education level of the respondents, it was observed that a comparatively smaller proportion of respondents (8.6 per cent) were educated till secondary level while 33.6 per cent were graduates and 22.3 per cent were technical degree holders (Fig 2). A considerable percentage of respondents, i e., one-third of them were Post-graduates.



1.3 Gender

The sample comprised of 74.5 per cent males, 25.5 per cent females. In the present study, the ratio of male to female consumers of IR worked out to be 3.1. In spite of the fact that more women are pursuing career in the current socio-economic context, the findings revealed that much remains to be achieved in this regard (Table1).

Table1: Distribution of respondents by gender

Gender	N	%
Male	164	74.5
Female	56	25.5
Total	220	100

1.4 Occupation

On examining the occupation of the sample, it was found that a major part of the respondents, i.e., 40 per cent belonged to middle order vocation while only 9.5 per cent were found to be semi-skilled workers. As can be gathered from Table 2, 15 per cent of the respondents belonged to the category of professionals

Table 2: Distribution of respondents by occupation.

Occupation	N	%
Semi-skilled worker	21	09.5
Skilled worker	78	35.5
Middle order vocation	88	40.0
Professionals	33	15.0
Total	220	100

1.5 Personal income

When monthly personal income of the respondents was scrutinized, the mean value was found to be Rs 10,273. The standard deviation of Rs 5773 revealed remarkable variation in the income of the sample. The results revealed that while one-fifth of the respondents earned between Rs 6001 and Rs 8500 per month, 12 per cent of the respondents earned between Rs 1000 and Rs 3500 per month. About 15.5 per cent of the respondents had personal monthly income more than Rs 16,000 (Table 3).

Table 3: Distribution of respondents by personal income

Monthly Income (Rs)	N	%
1000 – 3500	26	11.8
3501 – 6000	36	16.4
6001 – 8500	45	20.5
8501 – 11000	21	9.5
11001 – 13500	28	12.7
13501 – 16000	30	13.6
16000 and above	34	15.5
Total	220	100
Mean (Rs)	10273	

1.6 Family income

The respondent's family income ranged from Rs 3000 to Rs 36,000 with a mean income of Rs 13,562 per month. Nearly 30.5 per cent of the respondents had family income above Rs 16,000 and only 4.5 per cent of the respondents had family income between Rs 1000 and Rs 3500 per month (Table 4). One-fourth of the respondents had family income between Rs 8501 and Rs 13,500 per month.

Table 4: Distribution of respondents by family income

Monthly Income (Rs)	N	%
1000 – 3500	10	04.5
3501 – 6000	24	10.9
6001 – 8500	35	15.9
8501 – 11000	23	10.5
11001 – 13500	33	15.0
13501 – 16000	28	12.7
16000 and above	67	30.5
Total	220	100
Mean (Rs)	13562	

2.0 Socio-Economic status (SES)

For the present investigation, socio-economic status scale developed by Desai (1987) was adopted with slight modification. The components included in the scale were caste, vocation, education, income, type of residence and vehicle. Desai (1987) determined the test-retest reliability by administering the same scale on a group of people. All three samples had high test-retest reliability (urban $r=0.82$, semi-urban $r=0.96$ and rural $r=0.81$). The SES scale was applied to the sample in the present study and the results were compared with class interval scores already defined for different levels of socio-economic status (Appendix IIA)

The results revealed that more than three-fourth of the respondents belonged to high economic status while 23.6 per cent belonged to the middle high socio-economic status (Table 5)

Table 5. Distribution of respondents by socio-economic status

Level of socio economic status	N	%
High	167	75.9
Middle high	52	23.6
Middle	1	00.5
Total	220	100

3.0 Details of the journeys undertaken in the reference period

The data regarding the details of the journeys undertaken by the respondents during the reference period for the same, i.e., six-month period prior to the date of survey were analysed. The details included the number of journeys undertaken during the reference period, type of train by which travelled, like super-fast, express or passenger, distance travelled, the purpose of travel and class by which train journeys made

3.1 Number of journeys

Distribution of the respondents with respect to the total number of journeys undertaken during the reference period were computed and the findings are presented in Table 6.

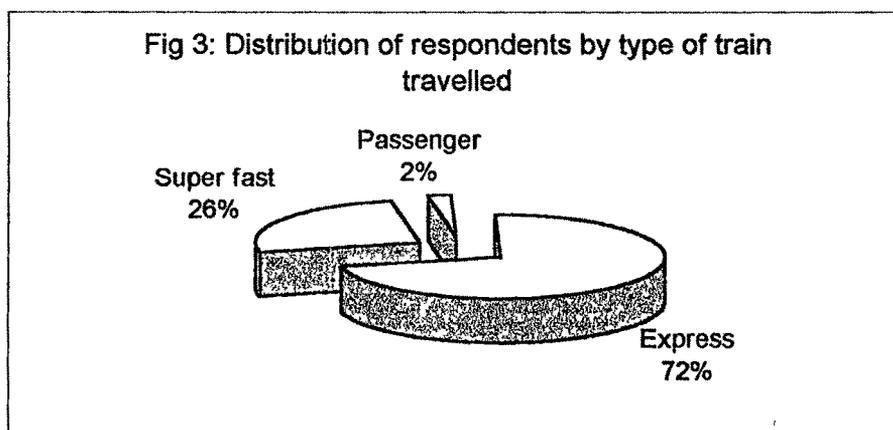
Table 6. Number of journeys during the reference period

Number of journeys	N	%
1	41	18.6
2	100	45.5
3	25	11.4
4	34	15.5
5	20	09.1
Total	220	100

The results revealed that 45.5 per cent of the respondents embarked on two journeys and approximately one-fourth of the respondents had undertaken more than three journeys by IR during the reference period

3.2 Type of train by speed

The data on journeys undertaken were analysed to determine the type of train by which journeys were made from one place to another during the reference period. The 220 respondents under study reported altogether 552 journeys. Out of the 552 journeys, a little more than two-third were undertaken by express trains (Fig3), while a negligible number of travels were made by passenger trains



3.3 Distance travelled

When the information regarding the distance travelled by the number of journeys made during the reference period was scrutinized, it was observed that one-fourth of the trips undertaken by the respondents were less than or equal to 500 kilometres. Half of the travels included moderately long trips that were between 501 to 1500 kilometres. Only 6.3 per cent journeys undertaken were very long distance trips, i.e., 2001 kilometres or more (Table 7)

Table 7: Distribution of journeys undertaken by distance travelled

Kilometres travelled	No of journeys undertaken	%
≤ 250	26	04.7
251 - 500	120	21.7
501 - 750	63	11.4
751 - 1000	148	26.8
1001 – 1250	48	08.7
1251 – 1500	35	06.3
1501 – 1750	15	02.7
1751 – 2000	62	11.2
≥ 2001	35	06.3
Total	552	100

3.4 Purpose and class of accommodation by which train journeys undertaken

The respondents reported 552 journeys by IR during the reference period of the study. The analysis of the journeys showed that the most popular purpose for travel was social followed by official and academic. The data on the class by which these journeys were undertaken, when analysed revealed that nearly two-third of the travels were made by Sleeper Class, followed by either AC Chair Car, 2 Tier AC or 3 Tier AC (28.8 per cent), II class (2.8 per cent) and First AC class (2.2 per cent). Thus, travel by II class and by First AC were observed to be negligible. The proportion of the travel by AC Chair Car, 2 Tier AC and 3 Tier AC for official and social purposes were more or less comparable while travel by Sleeper Class for social purposes dominated over others (Table 8). In other words, when travel cost impinged upon the family budget, the preference by the consumers of IR under investigation was to travel by Sleeper Class.

Table 8: Purpose of journeys undertaken by class

S. No.	Purpose	Class of accommodation								Total N = 552	
		First AC		CC, 2A & 3A		Sleeper Class		II Class seats			
		N	%	N	%	N	%	N	%	N	%
1	Social	01	0.2	63	11.4	258	46.7	11	2.0	333	60.3
2	Pilgrimage	01	0.2	04	0.7	14	2.5	1	0.2	20	3.6
3	Academic	02	0.4	27	4.9	62	11.2	3	0.6	94	17.1
4.	Official	08	1.4	65	11.8	32	5.8	-	-	105	19.0
	Total	12	2.2	159	28.8	366	66.2	15	2.8	552	100

4.0 Pattern of utilization of services of Indian Railways (POUSIR)

Consumers' / respondents' POUSIR was measured in the present investigation. The POUSIR scale covered aspects related to reservation, safety, catering, redressal machinery and basic amenities. The POUSIR was measured in terms of frequency of utilization of selected services of IR with response categories like, 'always', 'usually', 'sometimes', 'rarely' and 'never', and scores of '5' down to '1' were assigned to each respectively. The scores were interpreted such that the higher the score, the higher the POUSIR. The mean score on pattern of utilization of the respondents was estimated to be 54.96 with an SD of 13.35. The results revealed that the aggregate mean item score for POUSIR came out to be 2.11 indicating relatively low utilization.

Further scrutiny of the data revealed that nearly two-third of the respondents never used public grievance redressal booth, suggestion box or complaint book, while only 3.6 per cent took help from public grievance booth whenever the need for it arose. The facility of vigilance organization was not availed of by three-fourth of them. Majority of the respondents availed of the enquiry by phone and advance reservation facilities, while only a negligible number of respondents availed of the facility of break-journey. Very small number of

Table 9: Distribution of respondents by pattern of utilization of services extended by IR

Services of IR availed of	N = 220												Mean	SD
	Always		Usually		Sometimes		Rarely		Never		Mean	SD		
	N	%	N	%	N	%	N	%	N	%				
Advance reservation	127	57.7	45	20.5	26	11.8	13	5.9	9	4.1	4.2	1.1		
Phone inquiry-schedule	67	30.5	74	33.6	52	23.6	17	7.7	10	4.5	3.8	1.1		
Phone inquiry-reservation	60	27.3	56	25.5	55	25	35	15.9	14	6.4	3.5	1.2		
Pantry car	39	17.7	52	23.6	71	32.3	22	10	36	16.4	3.2	1.3		
Canteens/Rly. vendors	17	7.7	34	15.5	92	41.8	48	21.8	29	13.2	2.8	1.1		
Licensed porters	29	13.2	45	20.5	50	22.7	49	22.3	47	21.4	2.8	1.3		
Public toilets	17	7.7	35	15.9	58	26.4	53	24.1	57	25.9	2.6	1.2		
Railway P.C.O	10	4.5	29	13.2	75	34.1	68	30.9	38	17.3	2.6	1.1		
Refund of unused tickets	29	13.2	19	8.6	55	25	61	27.7	56	25.5	2.6	1.3		
Bed roll facility	28	12.7	37	16.8	34	15.5	36	16.4	85	38.6	2.5	1.5		
Cloak room	10	4.5	25	11.4	65	29.5	55	25	65	29.5	2.4	1.2		
Retiring room/dormitories	10	4.5	14	6.4	53	24.1	71	32.3	72	32.7	2.2	1.1		
May I help you booth	7	3.2	14	6.4	52	23.6	47	21.4	100	45.5	2	1.1		
Booking luggage	9	4.1	12	5.5	41	18.6	58	26.4	100	45.5	2	1.1		
Break journey facility	9	4.1	15	6.8	43	19.5	59	26.8	94	42.7	2	1.1		
Public grievance red. booth	8	3.6	8	3.6	19	8.6	44	20	141	64.1	1.6	1		
Suggestion box	5	2.3	6	2.7	25	11.4	36	16.4	148	67.3	1.6	1		
Complaint box	5	2.3	8	3.6	18	8.2	37	16.8	152	69.1	1.5	1		
Safe deposite lockers	3	1.4	4	1.8	22	10	21	9.5	170	77.3	1.4	0.8		
Vigilance organization	7	3.2	2	0.9	13	5.9	29	13.2	169	76.8	1.4	0.9		
Ladies compartment	4	1.8	9	4.1	40	18.2	28	12.7	50	22.7	1.3	1.4		
Rly. Docter Asst./R.P.F	6	2.7	--	--	12	5.5	28	12.7	174	79.1	1.3	0.8		
Student consession	13	5.9	7	3.2	27	12.3	22	10	70	31.8	1.3	1.5		
Credit card facilities	6	2.7	10	4.5	28	12.7	12	5.5	68	30.9	1.1	1.4		
Senior citizen consession	11	5	7	3.2	4	1.8	9	4.1	73	33.2	0.8	1.3		
Indrail passes	3	1.4	3	1.4	3	1.4	5	2.3	64	29.1	0.5	0.9		
									(89)	(40.5)				
									(81)	(36.8)				
									(96)	(43.6)				
									(116)	(52.7)				
									(142)	(64.5)				

* Figure in the parentheses denote 'not applicable cases'

respondents took advantage of facilities like bedroll, retiring room and safe deposit lockers. About 15 per cent of the respondents availed of the facility of cloakroom, while the luggage booking facility was used by only 4 per cent of the respondents. Whenever the journey was to be postponed or cancelled, one-fourth of the respondents never bothered to get refund on their unused tickets. This might be due to the requirement of presenting the ticket for cancellation and refund at the cancellation window at the Railway station, which might be inconvenient due to time and distance involved in it

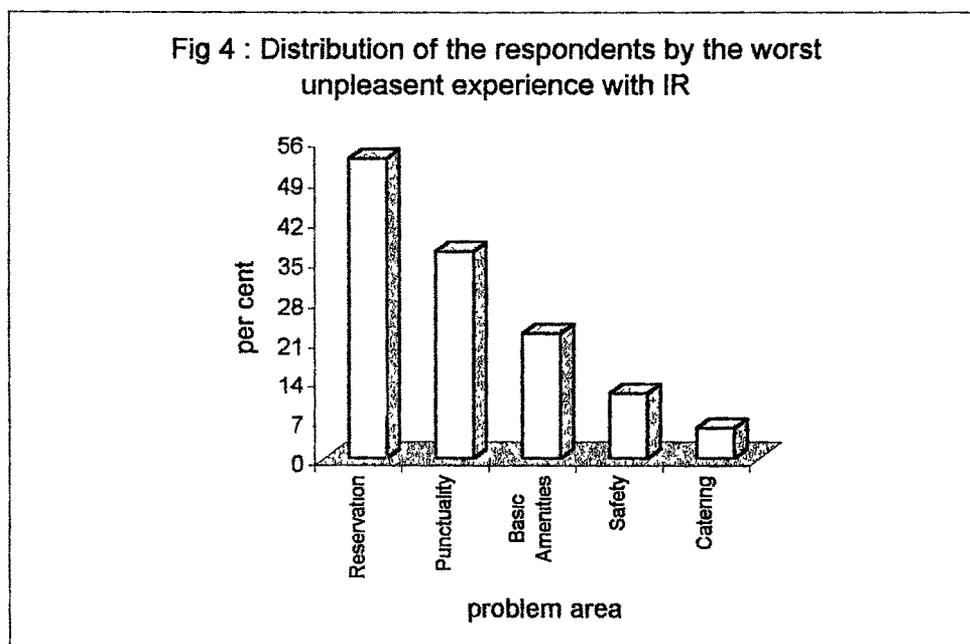
When data related to pattern of utilization of catering services were analysed, 32 per cent of respondents availed of the facility of pantry car 'sometimes', while more than two-fifth of them availed of licensed caterers and vendors in the station 'some times' during their journey. One-third of the respondents took help of licensed porters to carry their luggage, while 21.4 per cent of them 'always' preferred to carry their own luggage. The public toilets were 'rarely' used by half of the respondents. A few respondents (13 per cent) used the facility of Railway PCO 'usually' (Table 9).

There are some facilities which could be availed of by only privileged consumers, for example, reservation through credit card, indrail passes, rail travel concession and so on. When the data related to the utilization pattern of these facilities were analysed, it was found that out of 56 per cent of the respondents who had credit cards, only 8 per cent 'usually' availed of this facility. A little less than half of the total respondents could avail the facility of senior citizen's concession on travel fare for self or other family members. Out of such respondents, approximately one-tenth 'always' availed of the same (Table 9).

5.0 Unpleasant experience with IR and action intended to take and taken

The respondents were asked to report the worst / unpleasant experience with IR within a period of five years prior to date of survey and degree of annoyance they felt then. Further, they were also requested to report on the course of action they intended to take and finally took at that time in order to redress their grievance. Approximately half of the respondents could not recall any unpleasant experience, while 51 per cent of the respondents reported the worst unpleasant experience with IR.

On further analysis of the data on the worst unpleasant experience, it was observed that the most quoted problem by the respondents (53 per cent) were related to the area of reservation followed by that of punctuality and miscellaneous services which was faced by more than one-third of them (Fig 4). Catering related services was an area with the least number of respondents, who quoted their worst unpleasant experience.



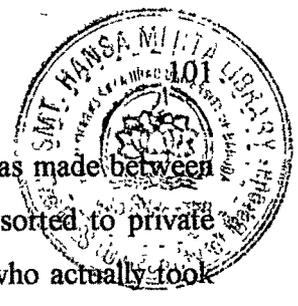
The consumer's (respondent's) response regarding action intended and action taken were analysed by degree of annoyance felt by them in the case of the worst experience reported. The findings are presented in Table 10. Nearly 60 per cent of the respondents were very annoyed, with a little more than one-fourth being 'somewhat annoyed'. More or less equal proportion of respondents were either 'mildly annoyed' or 'not annoyed'.

Table 10. Distribution of respondents by degree of annoyance and action intended / taken

Action	Degree of Annoyance N = 112									
	Very annoyed		Somewhat annoyed		Mildly annoyed		Not annoyed		Total	
	N	%	N	%	N	%	N	%	N	%
No-Action	18 (09)	26.9 (13.4)	13 (06)	43.3 (20)	04 (04)	50.0 (50.0)	04 (02)	57.1 (28.6)	39 (21)	34.8 (18.7)
Private-Action	35 (30)	52.2 (44.8)	15 (18)	50.0 (60.0)	03 (03)	37.5 (37.5)	03 (04)	42.8 (57.1)	56 (55)	50.0 (49.1)
Public-Action	14 (28)	20.9 (41.2)	2 (06)	6.7 (20.0)	01 (01)	12.5 (12.5)	- (01)	- (14.3)	17 (36)	15.2 (32.1)
Total	67	59.8	30	26.8	08	7.1	07	6.3	112	100

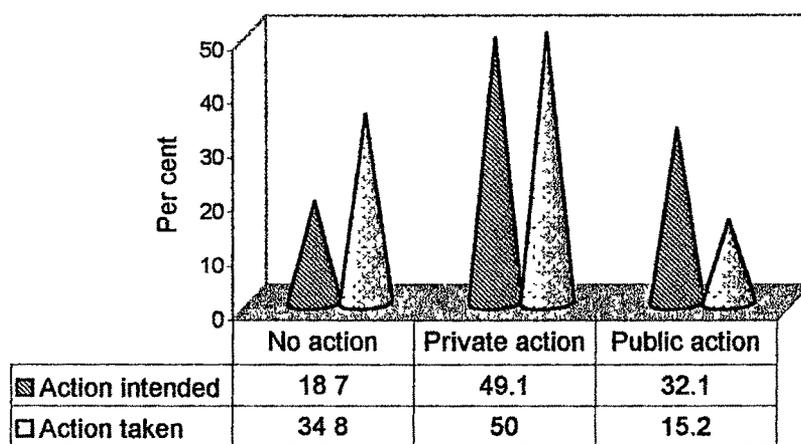
** Figures in parentheses indicate the proportion by action intended

On further scrutiny of the degree of annoyance by action intended and action taken to redress grievance revealed the existence of a disparity between the two (Table 10). Amongst those who were 'very annoyed' or 'somewhat annoyed' there was a drastic fall from 41 to 21 and from 20 to 6.7 in the percentage of respondents who intended to take public action and actually did so respectively, while there was an increase in percentage in those who resigned themselves to their fate and intended to take no action and those who finally took no action from 13 to 27 per cent amongst the 'very annoyed'. Similar trend as in the former case was observed in the case of those who were



'somewhat annoyed', and 'not annoyed' when comparison was made between the proportion of the respondents who intended and who resorted to private action (Table 10). However, the percentage of respondents who actually took 'no action', 'private action' and 'public action' and intended to do so respectively amongst those who were mildly annoyed remained the same

Fig 5 : Distribution of respondents by action intended and action taken when faced with a problem



A comparative picture of the respondents by action intended and action taken is presented in Fig 5. It emerged from the findings that while there was a decline in the proportion of respondents who intended to take 'public action' and who took 'public action', there was a commendable increase in the proportion of those who intended to take 'no action' and who took 'no action'. 'Private action' mode of complaining was seen to be the most popular mode of complaint behaviour by the aggrieved consumers. It appeared that giving vent to their grievance gave them more satisfaction than undergoing the procedure of seeking compensation through 'third party' approach.

5.1 Reasons for action/no-action taken

When the dissatisfied respondents were asked about their reasons for adopting a particular course of action/no-action, they quoted various reasons. These reasons are briefed in Tables 11,12 and 13.

5.1.1 Reasons for no action

An effort was made to learn the reasons for adopting the passive mode of no-action to redress grievance by nearly one-third of the aggrieved respondents. The most frequent response for no-action was 'indifferent attitude of the authorities towards the consumers who opt for redressal' followed by 'personal limitation of the consumer' which arose due to constraints of time, energy and money. These two responses accounted for more than three-fourth of all the answers for no-action. Indifferent attitude of the consumers and co-passengers also acted as another deterrent in seeking redress. A few of the respondents quoted their lack of awareness about GRM as reason for taking no-action (Table 11).

Table 11: Distribution of respondents by reasons for no-action to seek redress

Reasons for No Action	N = 39	
	N	%
Indifferent attitude of authorities	26	66.6
Personal limitations	21	53.8
Apathy	10	25.6
Indifferent attitude of self and / or co-passengers	04	10.3

* Total exceeds cent per cent due to multiple responses

5.1.2 Reasons for private action

Respondents who reported that they took private action (negative word of mouth, boycott, conveying dissatisfaction to employees or authority) quoted

their own reasons for opting to use this mode of seeking redress.

The most widely spelt out response for private action was the 'indifferent attitude of authority granting redress'. Therefore, the respondents merely conveyed negative word of mouth to their co-passengers. The other two frequently quoted responses for adopting private action were 'their personal limitations, constraints which inhibited public action' and 'their desire to get the compensation from authorities'. Approximately one-tenth of the respondents opted for private-action mode since they experienced personal satisfaction after complaining. A relatively small percentage of respondents (9 per cent) mentioned the 'complexity in public action' as a reason for their 'private action' (Table 12)

Table 12: Distribution of respondents by reasons for private action to seek redress

Reasons for taking Private Action	N = 56	
	N	%
Indifferent attitude of authorities redressing grievances	23	41.1
Personal limitations	16	28.6
Apathy	15	26.8
Desire to get compensation	08	14.3
Complex procedure of public action	05	8.9
Indifferent attitude of self and / or co-passengers	04	7.1

* Total exceeds cent per cent due to multiple responses

5.1.3 Reasons for public action

The per cent of the respondents who reported public action to obtain redress, i.e., who went to 'third party' with their complaints, were very less compared to the percentage of those who engaged in private-action mode of complaining

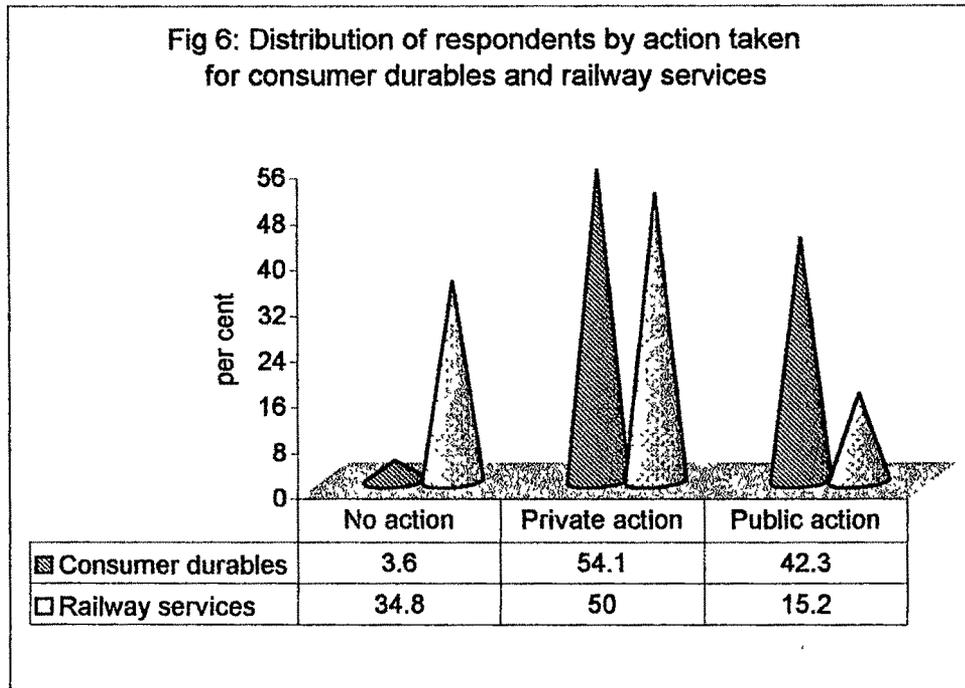
(Table 10) The most oft quoted reason was 'lack of co-operation from the railway authorities after complaining' (53 per cent), followed by 'the motive to provide relief to self and others' and 'desire to get compensation for the loss' (29.4 per cent each) A little less than one-fifth of the respondents took public-action complaining as they wanted to 'teach authorities a lesson' (Table 13).

Table 13. Distribution of respondents by reasons for public action to seek redress

Reasons for taking Public Action	N = 17	
	N	%
Lack of cooperation from railway authorities after complaining	09	52.9
Provide relief to self and others	05	29.4
Get compensation for the loss occurred	05	29.4
Teach authorities a lesson	03	17.6

* Total exceeds cent per cent due to multiple responses

A probe was made to assess the respondents' redressal seeking behaviour in the past related to consumer durable goods. The analysis of the data revealed that a majority of the respondents took private action (54 per cent), followed by 42 per cent who went for public action. A negligible proportion of respondents opted for no-action. A comparison of the action by the respondents with reference to their grievances related to consumer durable goods and a non-durable item like railway services revealed that the proportion of those who took 'no action' was negligible in the former in contrast to the latter while the proportion who took 'public action' in the former was noticeably higher than that in the latter (Fig 6) These observations go in line with those of Day and Ash (1979), according to which as the product complexity increases from consumer non-durable goods to durable goods, the number of complainants opting for public action increases.



6.0 Extent of awareness about services of Indian Railways (EASIR)

One of the objectives of the study was to assess the extent of awareness of the respondents about selected aspects related to the services extended by IR. A descriptive rating scale – an awareness scale (AS) – was developed for the purpose. The scale dealt with the items that measured awareness under four selected aspects pertaining to IR namely, (i) rules and regulations (10 items), (ii) facilities extended (10 items), (iii) GRMIR (13 items) and (iv) GRMG (20 items). The AS had fifty-three items whose reliability coefficient was computed to be 0.91. The extent of awareness of the respondents in the present study was used as a measure of the extent to which they were informed / knowledgeable / aware of the selected aspects in the scale. The scores were interpreted such that the higher the score the better informed the respondents and vice versa. The possible range of scores on ASIR was zero to 53. All those who earned a score of $\bar{X} - \sigma$ or less were grouped under ‘low’ category while all those who earned a score of $\bar{X} + \sigma$ or more were grouped under ‘high’

Table 14. Distribution of respondents by extent of awareness about services of IR

Parameters	N = 220							Observed score range	Overall aggregate mean item score
	Low		Medium		High		Mean Score		
	N	%	N	%	N	%			
Rules & Regulations	24	10.9	154	70	42	19.1	4.8	0 - 10	0.479
Facilities	45	20.5	137	62.3	38	17.3	6.03	0 - 10	0.603
GRMIR	36	16.4	136	70.9	28	12.7	7.72	0 - 13	0.594
GRMG	43	19.5	143	65	34	15.5	9.92	0 - 17	0.496
Overall awareness	29	13.2	160	72.7	31	14.1	28.46	0 - 45	0.537

category. Those who earned scores in between these two ranges were grouped under the 'medium' scorer category.

The mean overall awareness score of the respondents was 28.46 with a standard deviation of 7.81 (Table 14). It was observed that a relatively smaller proportion of respondents, i.e., 14 per cent were high scorers revealing relatively greater level of awareness about the various aspects of the Railway services. A little more than one-eighth of the respondents showed low level of awareness about the services of IR, while majority of the respondents (73 per cent) were medium scorers on the scale. The findings on EASIR by each area showed that about one-tenth of the respondents showed low level of awareness about various rules and regulations, while 70 per cent of the respondents revealed medium level of awareness and nearly one-fifth revealed 'high' EASIR in this regard (Table 14).

Majority of the respondents (71 per cent) revealed medium level of awareness about the GRMIR, while relatively a lower proportion of respondents (13 per cent) had high awareness level. A little more than one-seventh of the respondents revealed 'high' level of awareness about GRMG, while 19.5 per cent had 'low' level of awareness (Table 14). This probably have led the respondents for not opting for 'public action' complaining when faced with the dissatisfaction while availing services of IR. In general, it can be concluded that the proportion of respondents in 'low' category in all areas of AS other than that of rules and regulation were relatively higher than those of 'high' category by EASIR. When the aggregate mean item score on overall awareness in each aspect was analysed, respondents showed the least awareness level about rules and regulation of IR and GRM of government (Table 14).

The distribution of respondents by absolute EASIR scores earned revealed that by and large the respondents were moderately aware about the various aspects under study (Appendix IV Table 1) The reported low level of consumer awareness is not surprising in a developing country like India, where the general level of formal education is low, where consumer organisations are almost a recent phenomenon, where essential commodities are scarce vis-à-vis population, and where neither the government nor any other body engages in any noticeable form of consumer education and information.

7.0 Perceived service quality of Indian Railways (PSQIR)

According to Cronin and Taylor (1992), the performance of the concerned organization alone determines the satisfaction of the subjects The service quality of IR as perceived by the respondents was measured by adopting a standardized scale developed by Cronin and Taylor (1992) with the elimination of one item on the basis of item analysis. The scale was based on five specific components, namely, tangibles, reliability, responsiveness, assurance and empathy which were so named on the basis of factor analysis of 22-items.

The perceived service quality scale (PSQS) of twenty-one items was administered on 40 respondents and reliability was re-established by split-half technique. The correlation coefficient worked out at 0.81 and reliability coefficient from Spearman Brown prophecy formula at 0.85, reflected commendable reliability of the scale The respondents were asked to show their extent of agreement with the given nineteen-items in the scale. The items implying positive perception about service quality were scored 5 down to 1 for 'strongly agree' to 'strongly disagree' responses and in the case of negative ones the scoring pattern was reversed. The scores were interpreted such that the higher the score the higher the PSQ and vice versa The possible range of scores was from 19 to 95 (Table 15)

Using mean and standard deviation all those who earned a score of 46.10 or less scores were grouped as low scorers while those who earned a score of 62.33 or more were grouped as high scorers, with those falling in between being medium scorers. The findings revealed that the maximum number of respondents were medium scorers on overall PSQIR while more or less comparable number of respondents fell in low and high scorer categories (Table 15).

Further scrutiny of the findings on overall PSQIR revealed that one-fifth of the respondents' score on PSQ scale was less than 47.31 indicating low overall PSQIR. Only a negligible per cent of the respondents held high overall PSQIR, i.e., above 66.31 scores on a scale of nineteen items with five point continuum as mentioned earlier. Majority of the respondents exhibited neither low nor high overall PSQIR (Appendix IV Table 2).

The findings related to the subcomponents of PSQIR, namely, (i) tangibles, (ii) reliability, (iii) responsiveness, (iv) assurance and (v) empathy are presented in the ensuing paragraphs

7.1 Perceived service quality on tangibles (PSQT)

The tangibles included the physical evidence of the service, i.e., physical facilities, appearance of the personnel and tools or equipments used to provide the service. The mean scores of the respondents with respect to the perceived service quality of IR related to the tangibles (PSQT) was 13.54 with an S.D. of 2.84, in the subscale of five items with a possible range of scores of 5 to 25. The respondents were categorized into low, medium and high scorers using mean and SD. While 17.7 per cent were in 'high' category, more than two-third of them were in the 'medium' category. The respondents' overall

Table 15 Distribution of respondents by perceive service quality of IR

Parameters	N = 220								S.D	Observed score range	Overall aggregate mean item scores
	Low		Medium		High		Mean Score				
	N	%	N	%	N	%	Score				
Tangibles (PSQT)	27	12.3	154	70	39	17.7	13.54	2.84	5 -- 19	2.701	
Reliability (PSQR)	39	17.7	141	64.1	40	18.2	14.99	2.91	5 -- 23	2.998	
Responsiveness (PSQRe)	42	19.1	138	62.7	40	18.2	8.51	2.26	3 -- 14	2.837	
Assurance (PSQA)	48	21.8	147	66.8	25	11.4	9.04	1.98	3 -- 14	3.01	
Empathy (PSQE)	25	11.4	162	73.6	33	15	8.1	2.33	3 -- 15	2.7	
PSQIR	35	15.9	147	66.8	38	17.2	54.19	8.14	26 -- 78	2.86	

aggregate mean item score was observed to be 2.7 which was close to the midpoint - 'uncertain' in the five point continuum response categories of 'strongly agree' through to 'strongly disagree' implying that the respondents' mean PSQIR with respect to tangibles was neither towards the upper end nor towards the lower end of the scale (Table 15).

The absolute scores were processed to assess the proportion of respondents whose perceived service quality on tangibles (PSQT) of IR was definitely low, medium and high (Appendix IV Table 2). While 35 per cent exhibited low PSQT, only 7 per cent exhibited somewhat high PSQT with majority (57 per cent) being medium in their PSQT (12.45 to 17.44 scores).

7.2 Perceived service quality on reliability (PSQR)

The PSQR of the organization was measured in terms of consistency of performance and its dependability. The mean PSQR score of the respondents was found to be 15 with an S.D. of 2.91. A little less than one-fifth of the respondents were relatively 'high' scorers on PSQR while only 17.7 per cent of respondents were labelled under 'low' category (Table 15). The overall aggregate mean item score was three. In other words, by and large, the respondents revealed an indecisiveness regarding their PSQR of IR. This could mean that while they were satisfied with some aspects, they were dissatisfied with others, thereby, revealing neither high nor low PSQR levels. Similar trend was seen when the respondents were categorised arbitrarily by the absolute scores earned. The findings based on grouping of respondents arbitrarily, presented in Appendix IV Table 2 indicated that more or less the same proportion of respondents (17 to 18 per cent) appeared to be exhibiting either low or high PSQR.

7.3 Perceived service quality on responsiveness (PSQR)

The responsiveness concerns the willingness or readiness of employees to provide service promptly. The PSQ of respondents with respect to responsiveness of Indian Railways revealed a mean score of 8.51 with an S.D. of 2.26 in a possible range of 3 to 15 scores. A little less than two-third of the respondents exhibited medium PSQR. With reference to the overall aggregate mean item score in the subscale of responsiveness, it was seen that here too similar trend as with tangibles and reliability was evident (Table 15). The distribution of the respondents by observed scores were analysed by forming class intervals based on the response categories. Findings revealed that relatively higher proportion of respondents were low scorers with scores less than 7.48 (Appendix IV Table2).

7.4 Perceived service quality on assurance (PSQA)

The assurance is a quality that is based on trustworthiness, believability and honesty exhibited by IR with the customer's (passengers and others who avail of the facilities offered by IR) best interest at heart. The mean score with respect to the quality of assurance given by the Railway employees as perceived by the respondents was 9 with an S.D. of 1.98. The minimum and maximum score possible on this aspect was 3 and 15 respectively. The mean and standard deviation values on PSQA were used to form categories, namely, low, medium and high scorers (Table 15). The findings revealed that a little more than one-fifth of the respondents fell under low category (≤ 7 scores), while two-third of them were under medium category (> 7 to 11 scores). The overall aggregate mean item score in the case of PSQA was the highest, thereby implying higher level of PSQIR in this aspect. The distribution of respondents by classification based on mid point score of each of the response categories, namely, strongly agree, agree, uncertain, disagree and strongly disagree too revealed similar trends (Appendix IV Table 2).

7.5 Perceived service quality on empathy (PSQE)

Empathy reflects the effort on the part of the employees of the concerned organization to understand the customer's need by providing individualized attention (Cronin and Taylor, 1994). The mean PSQE of the respondents was 8.1 with an SD of 2.33. The distribution of respondents into low, medium and high categories based on mean and standard deviation values revealed that nearly one-seventh of them were high scorers. Nearly three-fourth of the respondents belonged to 'medium' category by PSQE score. An overall aggregate mean item score on PSQE of the respondents was found to be 2.7 (Table 15), which indicated a clustering of respondents in the middle and lower end of the continuum that measured PSQE (Appendix IV Table 2)

7.6 Intentions to avail of services of IR in future and satisfaction about services of IR

The respondents were asked to rate in general their intentions to avail of services of IR in future (following year) and also to rate in general the satisfaction they experienced with regard to services of IR on a single item for each of these aspects.

When the respondents' intentions of availing of the Railway services in future was assessed, it was found that 32 per cent respondents decided not to use these services in the near future, while 40.5 per cent thought of availing it sometimes in near future. Approximately half of the respondents, i.e., 50 per cent reported that they would avail of the services of IR 'frequently' or 'very frequently'. This might be due to the fact the respondents' mobility is high and that these services are held as monopoly services of IR and hence no other better option is available to them. Respondents' overall assessment on quality of services of IR revealed a poor picture. As far as respondents' contentment or satisfaction regarding the services availed of was assessed, the results revealed

that a little more than two-fifth of them felt dissatisfied, while a little more than one-fifth of them found it to be satisfactory. It is pertinent to note here that the PSQIR levels of respondents computed for overall aggregate mean item score compared well with overall 'satisfaction' rating of the services of IR under study (Appendix IV Table2).

8.0 Opinion about grievance redressal machinery (OPGRM)

Opinion of the respondents concerning GRMIR and GRMG were assessed using a summated rating scale. Thus, the opinion scale had two components, namely, opinion related to GRMIR and opinion related to GRMG.

Opinion was measured on a five-point continuum, i.e., 'strongly agree', 'agree', 'uncertain', 'disagree' and 'strongly disagree' respectively. Scores 1 through to 5 were assigned to 'strongly agree' through to 'strongly disagree' respectively, if it measured a negative opinion, and scoring pattern was reversed in the case of items that reflected a positive opinion. The scores were interpreted such that the higher the score, the more favourable the mental disposition (opinion) of the respondents towards GRM in general and GRMIR and GRMG in specific.

The GRMOS had 41 items while the subscales, GRMIR had 20 and GRMG had 21 items. The potential range of scores on GRMOS was 41 to 205. The mean OPGRM score of respondents was estimated to be 111.53 with an S D of 14.20 (Table 16). The classification of respondents using mean and standard deviation values showed that three-fourth of them were medium scorers in the GRMOS, while about 15 per cent of the respondents belonged to 'high' category (Table 16).

The distribution of respondents by class intervals based on absolute scores earned on GRMOS presented in Appendix IV Table 3 revealed that none of them earned scores in either of the extreme ends of the response continuum, namely, 'strongly agree' and 'strongly disagree'. While only one per cent emerged with decidedly positive opinion about GRM, nearly one-fifth showed decidedly negative opinion (Appendix IV Table 3).

8.1 Opinion about grievance redressal machinery of Indian Railways (OPGRMIR)

The mean opinion score of the respondents regarding the GRMIR was 49.50 with an S.D. of 8.78. Range of scores possible in this subscale was 20 – 100. The categorization of respondents into low, medium and high was done on the basis of $\leq (\bar{X}) - \sigma$, $\bar{X} - \sigma$ to $\bar{X} + \sigma$ and $\geq \bar{X} + \sigma$ respectively. The observation summarised in Table 16 revealed that nearly one-seventh each of the respondents were either low or high scorers in the GRMIR opinion scale with the rest being in medium category. When the overall aggregate mean item score of the respondents on the GRMIR opinion scale was estimated, it was 2.47 (Table 16), thereby bringing to limelight, the low opinion, the respondents held on an average regarding GRMIR. Further scrutiny of absolute scores earned by the respondents on GRMIR opinion scale showed that nearly half of them were holding decidedly negative opinion whereas, only one per cent held decidedly positive opinion about GRMIR with the rest being neutral about it (Appendix IV Table 3)

8.2 Opinion about grievance redressal machinery of government (OPGRMG)

The analysis of the data on the opinion of the respondents about GRMG revealed a mean score of 62.02 with an S.D. of 7.67. When the respondents were categorised on the basis of mean and S.D. values into low, medium and

Table 16: Distribution of respondents by opinion about grievance redressal machinery

Parameters	N = 220								Mean Score
	Low		Medium		High		N	%	
	N	%	N	%	N	%			
GRMIR	31	14.1	152	69.1	37	16.8			49.5 (2.5)
GRMG	34	15.5	152	69.1	34	15.5			62.02 (2.9)
GRMOS	29	13.18	158	71.8	33	15.0			111.53 (2.7)

* Figure in the parentheses denotes overall aggregate mean item score

high scorers, it was observed that approximately one-seventh of the respondents were either 'low' scorers 'high' scorers. On the other hand, majority (69 per cent) of them were medium scorers. The overall aggregate mean item score of 2.95 revealed the tendency towards neutral opinion about GRMG. In other words, they were neither decisively negative nor positive in their opinion about GRMG. The findings further showed that the respondents exhibited better opinion regarding GRMG as compared to that of GRMIR (Table 16). The distribution of the respondents by their scores on GRMG as presented in Appendix IV Table 3 revealed clearly that there were none in either of the two extreme categories. Nearly 82 per cent revealed neither an inclination towards a positive nor a negative opinion.

9.0 Opinion about voluntary consumer organization (OPVCO)

Consumerism has gained momentum since the last decade. This has resulted in the mushroom growth of voluntary consumer organizations (VCO). Hence, it was thought pertinent to study the opinion of respondents towards VCO. A summated rating scale was developed to measure the opinion of the respondents concerning VCO.

The opinion was measured on a five-point continuum with 'strongly agree', 'agree', 'uncertain', 'disagree' and 'strongly disagree' responses respectively. Scores of 1 through to 5 were assigned to 'strongly agree' through to 'strongly disagree' respectively, if it measured a negative (unfavourable) opinion and scoring pattern was reversed in the case of items that reflected a positive opinion. The scores were interpreted such that the higher the score the more favourable or positive their opinion towards VCO and vice versa.

Table 17 Distribution of respondents by their opinion about VCO

Scores	N = 220	%
Low	24	10.9
Medium	172	78.2
High	24	10.9
Mean	58.39	
SD	4.63	
Range	45 -- 72	
OAMIS*	3.244	

* OAMIS denotes the overall aggregate mean item score

The mean opinion score of the respondents was 58.39 with an S.D. of 4.63 (Table 17). A close look into the data revealed that a little more than three-fourth of the respondents were medium scorers while approximately one-tenth of them were either low or high scorers when classified using mean and standard deviation values. However, the distribution of the respondents when analysed by their observed score on the opinion scale classified as per the response categories revealed that none of them exhibited negative opinion about VCO (Appendix IV Table 4).

10.0 Consumer redressal seeking behaviour scale

Consumer redressal seeking behaviour (CRSB) was assessed using a descriptive rating scale. The scale consisted of five subcomponents, namely, railway reservation (CRSBR), safety (CRSBS), punctuality and miscellaneous services (CRSBP), catering (CRSBC) and basic amenities (CRSBBA). The CRSB scale with 39 items revealed a reliability coefficient of 0.96. On the basis of item analysis, 35 items were included in the final scale. The reliability coefficient of final scale was 0.97 and each of the subscales, namely CRSBR, CRSBS, CRSBP, CRSBC and CRSBBA had a reliability coefficient of 0.78,

0.74, 0.77, 0.81 and 0.83 respectively. CRSB acts of respondents were measured against hypothetical situations describing problems that formed the items in the CRSB scale. The respondents were asked to indicate the course of action or mode of complaining they would follow if faced with a similar problem in real life by choosing the most relevant one of the nine options. The nine responses were such that each succeeding one was stronger than the preceding one in terms of intensity of CRSB. Moreover, while options 'a' and 'b' reflected behaviour acts that lead to no output in terms of redressal, options 'g', 'h' and 'i' reflected the highest order of CRSB wherein 'third party' approach with written complaint is a salient characteristic of complaining behaviour. On the other hand, option 'c' reflected 'negative word of mouth' and 'd' 'exit' mode of CRSB. Option 'e' reflected 'voice' behaviour act indicating dissatisfaction to the immediate service provider or his/her representative. Option 'f', on the other hand, indicated another mode of 'voice' behaviour act wherein the concerned authority is approached to convey the deficiency of the service. According to Day and Landon (1977) and Singh (1988) the first two levels, i.e., 'a' and 'b' reflected 'no-action', the next four in succession, i.e., 'c', 'd', 'e' and 'f' reflected 'private-action' and the last three levels in sequence reflected 'public-action'. The nine options were assigned scores of 1 through to 9 for 'a' through to 'i' respectively.

10.1 Consumer redressal seeking behaviour (CRSB)

The data on mode of complaining were processed in two ways. While in one method the responses in the nine-point continuum were used, in the other, the nine-point continuum was converted into a three-point continuum by clubbing the responses on 'a' and 'b' option under 'no action', 'c', 'd', 'e' and 'f' under 'private action' and 'g', 'h' and 'i' under 'public action'. The three points in the continuum, viz., 'no-action', 'private-action' and 'public-action' were assigned the scores of 1, 2 and 3 respectively. The sum of the scores on each of

the items reflected the score earned by a respondent. In both the systems of data processing, the scores were interpreted such that the higher the score, the higher the extent of CRSB. The mean range in the scores possible in the former was 35 to 315 while in the latter it was 35 to 105. In the first instance the findings related to CRSB on the nine-point continuum are presented. This is followed by the findings related to CRSB in the three-point continuum.

The mean overall CRSB score of the respondents was 179.52 with an S.D of 40.46 (Table 18) thereby exhibiting remarkable variation in CRSB of respondents. The findings, further revealed that about three-fifth of the respondents were in the range of 157.16 to 227.15. In other words, it showed that they would opt for complaining to the employees / authorities orally when dissatisfied with the services, while only very few (10 per cent) respondents were observed to choose third party (e.g. consumer forum) as a mode by which they would achieve redressal of their grievance. The overall aggregate mean item score on CRSB scale was found to be 4.8, which depicted the inclination of respondents towards complaining about their dissatisfaction about the services of IR to the employees (Table 18). The data revealed that approximately four-fifth of the respondents would choose 'private action' mode of complaining whenever any problem arose while availing the services of IR and only 6 per cent of them revealed their willingness to choose the passive mode of CRSB option of 'not taking any action'. The overall aggregate mean item score was 2.2 (Appendix IV Table 5).

10.1.1 *Consumer Redressal Seeking Behaviour on Reservation (CRSBR)*

The facility to reserve seats / berths 60 days in advance of date of journey is provided by IR. This facilitates people to plan and make reservation for their journey well in advance. There were eight items in the scale pertaining to reservation related issues with a minimum possible score of 8 and maximum of

72. The mean CRSBR score of the respondents was 41.18 with an S D of 9.31 (Table 18). When the findings on CRSBR was studied, it was found that while nearly two-third of the respondents earned scores in the range of 35.93 to 51.92, negligible proportion earned relatively low or high scores. In other words, the most oft quoted mode of complaining that the respondents would follow when aggrieved in matters related to reservation was to complain to the immediate service provider. On the other hand, the least popular option was plan to take action at the time of incidence and later take no action if reservation services were found to be below expectation. One-tenth of them revealed their intention to opt for third party, like consumer forum's involvement to seek redressal to their grievances. The overall aggregate mean item score was 5.15, which reflected the mental disposition of respondents towards 'complaining to the employees or authorities orally' when faced with the problems related to reservation (Table 18).

Further analysis of the data using the three-point continuum with CRSB scale showed that four-fifth of them indicated that they would opt for 'private action' complaining while only a negligible proportion chose the option of 'no-action' if faced with a problem situation in the area of reservation. The overall aggregate mean item score was 2.06 which displayed that on an average respondents would adopt 'private action' mode of complaining to a greater extent if dissatisfied with the reservation related services of IR (Appendix IV Table 5).

10.1.2 Consumer Redressal Seeking Behaviour on Safety (CRSBS)

Safety is a crucial factor for passengers. Security of passenger and luggage is jeopardized when unauthorized passengers are allowed in the reserved compartment or when train accidents occur. To measure the course of action that a passenger or a consumer of IR would take when aggrieved due to

security reasons, eight situations related to safety were included in the CRSB scale. A mean score of 48.2 with an S D of 10.37 was obtained, when data from nine-point continuum were analysed (Table 18). The range of possible scores was 8 to 72. The findings revealed that two-fifth of the respondents selected complaining to 'third party' (like consumer courts and VCO) whenever their safety would be jeopardized. None of the respondents resorted to the options like 'forget about the incidence and do nothing' and 'plan to take action, but later do not take any action', which showed that Indian consumers, though, tolerant were not ready to compromise in matters of 'personal safety'. The overall aggregate mean item score was 5.32, which was a little higher in comparison to that of CRSB in relation to 'reservation'. This implies that respondents exhibited willingness to adopt higher levels of complaining when safety related issues were in question (Table 18).

Further analysis revealed that three-fifth of the respondents reported that they would opt for 'public action' complaining, i.e., 'going to consumer courts' and 'VCO', while two-fifth of them reported that they would resort to 'private action' complaining. The overall aggregate mean score of 2.78 on items of 'safety' further substantiated the predominance of 'public action' mode over other modes of complaining in matters related to safety (Appendix IV Table 5).

10.1.3 Consumer Redressal Seeking Behaviour on Punctuality and Miscellaneous Services (CRSBP)

According to IR, a train is on time if it reaches its destination station within 10 minutes of the scheduled time. Despite the claim made by IR about the high rate of punctuality, the fact remains that many trains run late disrupting the system to a great deal. The social milieu in transactions between IR employees and consumers is also included under miscellaneous services extended by IR. The CRSBP scale had seven items that portrayed annoying situations

pertaining to punctuality and miscellaneous services of IR. The findings revealed that more than two-fifth of them either chose the option to 'convey negative WOM to co-passengers' or 'boycott the services', i.e., the exit mode, if they were dissatisfied in regard to punctuality and miscellaneous services, while one-third of the respondents were inclined to voice their complaint whenever dissatisfied with punctuality and miscellaneous services of IR under study. The overall aggregate mean item score was 4.2 (Table 18).

When the CRSBP of the respondents was studied further by clubbing responses to form three point continuum, viz., 'no action', 'private action' and 'public action' with 1, 2 and 3 scores respectively ascribed to them, it was observed that two-third exhibited intentions to resort to 'private action' while one-tenth were willing to opt for 'public action' complaining behaviour. The overall aggregate mean item score was 1.86. Thus, it was observed that the private-action complaining was a more popular mode that would be opted if they were dissatisfied with punctuality and miscellaneous services of IR under study (Appendix IV Table 5).

10.1.4 Consumer Redressal Seeking Behaviour on Catering (CRSBC)

Passengers do not always carry food with them. They expect to get quality food, snacks and beverages at the stations and in the train. It was thought worthwhile to explore the mode of complaining that the respondents would take as consumers of IR when they are dissatisfied with catering services extended by IR. Six items in the CRSB scale were on CRSBC component. The possible range of scores was 6 to 54. The mean CRSBC score of the respondents on the nine-point CRSB scale was 32.16 with an SD of 7.81 (Table 18). Approximately three-fifth of the respondents chose the option to voice their complaints either in terms of 'conveying negative WOM' or 'complaining to the employees of IR whosoever comes at that time'. The

Table 18: Distribution of respondents by CRSB with respect to services of IR (9 pt Continuum)

Scores	Overall CRSB		Scores	Reservation (CRSBR)		Scores	Safety (CRSBS)	
	N =220	%		N =220	%		N =220	%
35 - 87.15	2	0.9	8 - 19.92	8	3.63	8 - 19.92	--	--
87.16 - 157.15	61	27.7	19.93 - 35.92	46	20.9	19.93 - 35.92	28	12.71
157.16 - 227.15	134	60.9	35.93 - 51.92	145	65.9	35.93 - 51.92	86	39.08
> 227.16	23	10.9	> 51.93	21	9.53	> 51.93	106	48.16
Mean	179.52		Mean	41.18		Mean	48.22	
SD	40.46		SD	9.31		SD	10.37	
Range	85 - 265		Range	13 -- 65		Range	20 -- 70	
OAMIS*	4.96		OAMIS*	5.15		OAMIS*	6.03	
Scores	Punctuality (CRSBP)		Catering (CRSBC)		B. Amenities (CRSBBA)			
	N =220	%	N =220	%	N =220	%		
7 - 17.43	35	15.9	6 - 14.94	4	1.8	6 - 14.94	28	12.73
17.44 - 31.43	97	44.08	14.95 - 26.94	38	17.26	14.95 - 26.94	50	22.72
31.44 - 45.43	71	31.26	26.95 - 38.94	132	59.98	26.95 - 38.94	114	51.8
> 45.44	17	7.6	> 38.95	46	20.88	> 38.95	28	12.67
Mean	29.35		Mean	32.16		Mean	28.61	
SD	10.96		SD	7.81		SD	9.58	
Range	7 -- 56		Range	10 -- 53		Range	6 -- 46	
OAMIS*	4.19		OAMIS*	5.36		OAMIS*	4.768	

* OAMIS denotes overall aggregate mean item score

choice of the option of complaining to 'third party' was reported by one-fifth of the respondents. The overall aggregate mean item score was 5.36, which showed that the respondents would complain 'verbally' to the authorities in matters related to catering services (Table 18).

The findings in relation to response categories of 'no-action', 'private-action' and 'public-action', revealed a mean score of 13 with an S.D of 2.60. The respondents' distribution by CRSBC score displayed that two-third would choose to complain by 'private action' mode, while approximately one-third would opt 'public action' mode of complaining when aggrieved with catering services of IR. The overall aggregate mean item score was 2.2, further substantiated the preference for 'private' mode of complaining (Appendix IV Table 5)

10.1.5 Consumer Redressal Seeking Behaviour on Basic Amenities (CRSBBA)

The Indian Railways provide drinking water, electricity, cushioned berths, retiring room, waiting room facilities and the like to ensure personal comfort to every passenger. Six items in the CRSB scale measured CRSBBA. The mean CRSBBA score was 28.61 with an S.D of 9.58. The possible range of score was 6 to 54. The respondents' choice was concentrated on options like 'complaining to employees or authorities of IR orally', i.e., half of them stated that they would complain orally whenever they would find services related to basic amenities of IR annoying. Approximately one-fifth of them chose the option, namely, 'convey negative WOM' or 'boycott the services' (Table 18). On the other hand, the tendency to resort to the option of complaining to 'third party' for redressal of grievance in relation to the basic amenities of IR was observed in a small proportion – one-twelfth of the sample. The overall aggregate mean item score was 4.8. In other words, the options of either 'exit'

or 'convey negative WOM' to the employees appeared as outstanding options among other choices to seek redressal to grievances related to basic amenities.

Further scrutiny of CRSBBA by three distinct modes of action namely 'no action', 'private action' and 'public action' was done. It was found that more or less comparable proportion of respondents (15 and 18 per cent) leaned either towards 'no action' or 'public action'. However, two-third were inclined towards 'private action' to seek redress in their grievance related to basic amenities (Appendix IV Table 5).

An overview of CRSB revealed that while safety was an area where relatively more respondents preferred to opt for 'public action' mode of complaining, punctuality and miscellaneous services was the area where similar trends was observed in relation to option of 'no action' amongst the selected services under study

11.0 Profiles of high and low CRSB scorers

In order to draw the profile of low and high CRSB scorers when faced with a problem while availing the services of IR, data from 60 respondents each, who had scored low and high respectively, were scrutinized. The findings are presented in Fig 7 to 11 and Table 19

Respondents who scored high on CRSB scale in contrast to those who scored low were older, with relatively higher personal and family income, relatively higher socio economic status, higher pattern of utilization, better opinion about VCO and GRM and better awareness about services of IR. The high CRSB scorers had marginally lower overall PSQIR. In other words, as a whole, the high scorers who were more inclined to redress their grievances seemed to be less satisfied with service quality, more aware about the GRM and more

favourable in their opinion about VCOs. Supplemented with higher personal incomes, family income and SES, they sought redressal to their grievances to a greater extent than low CRSB scorers (Table 19)

Table 19: Comparison of mean of personal / family / situational characteristics in relation to CRSB

Variables	Mean		
	Total Sample (N=220)	Low scores (N= 60)	High scores (N = 60)
CRSB	179.5	125.4	225.2
Age	37.6	33.8	42.5
Education level (5=1 st degree level and all means are above 5)	5.6	5.8	5.6
Monthly personal income	10364.2	9160.7	12110.3
Awareness (EASIR)	28.5	27.1	28.1
Perceived service quality (PSQ)	53.9	55.3	53.0
Opinion about GRM	111.5	110.3	113.3
Opinion about VCO	58.4	57.2	59.5
Monthly family income	13561.9	12672.6	14606.9
Socio economic status (SES)	28.1	27.6	28.7
Pattern of utilization of IR	55.0	50.2	59.3

On the other hand, those respondents who were low CRSB scorers in comparison to high scorers were characterized by younger respondents, lower personal income and family income, lower socio economic status, lower awareness about services of IR and higher perception of service quality of IR. The low CRSB scorers held marginally poorer opinion of GRM and VCO

In brief the low CRSB scorers seemed to be more satisfied with the service quality of IR, less aware of the services and were from low SES. The reason

for low level of CRSB could be their low awareness about rules and regulations, facilities, GRMIR and GRMG or low SES and middle class complex. Another reason might be the shortage of time and money to follow complaints Moreover being younger they might lack the necessary experience (Table 19).

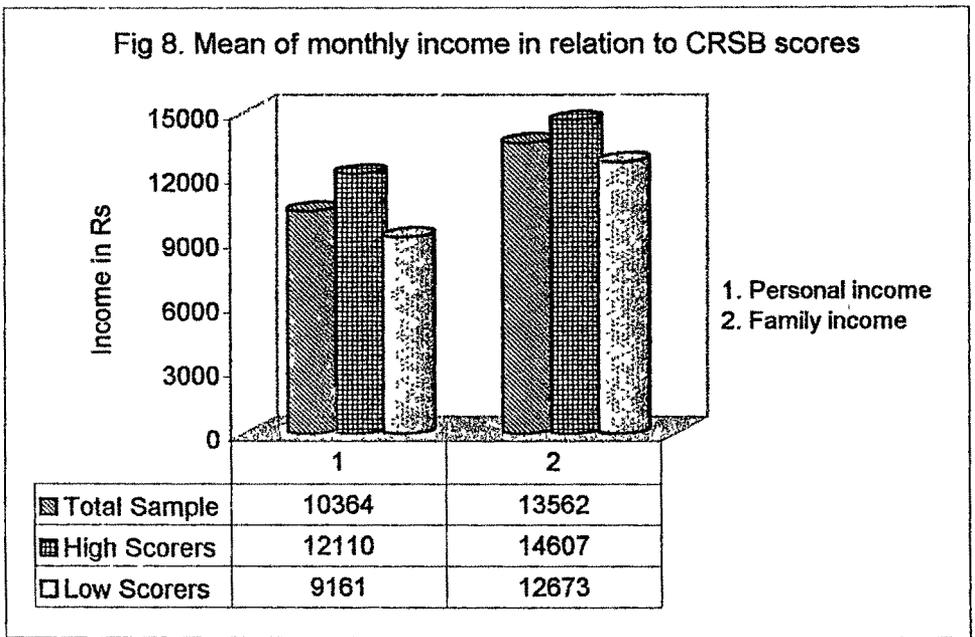
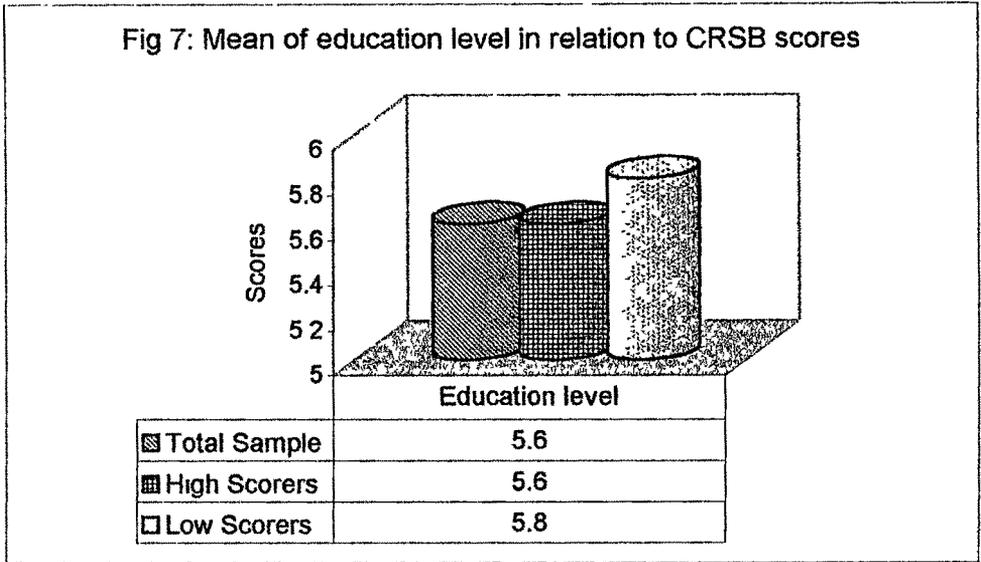


Fig 9: Mean of SES and EASIR in relation to CRSB scores

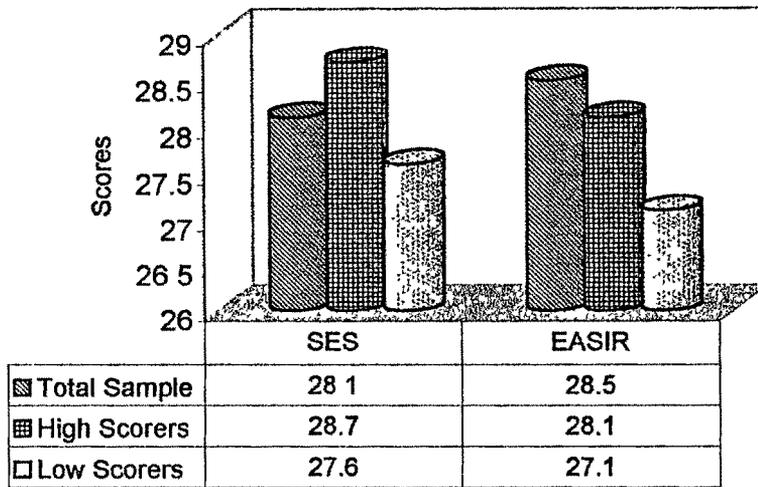
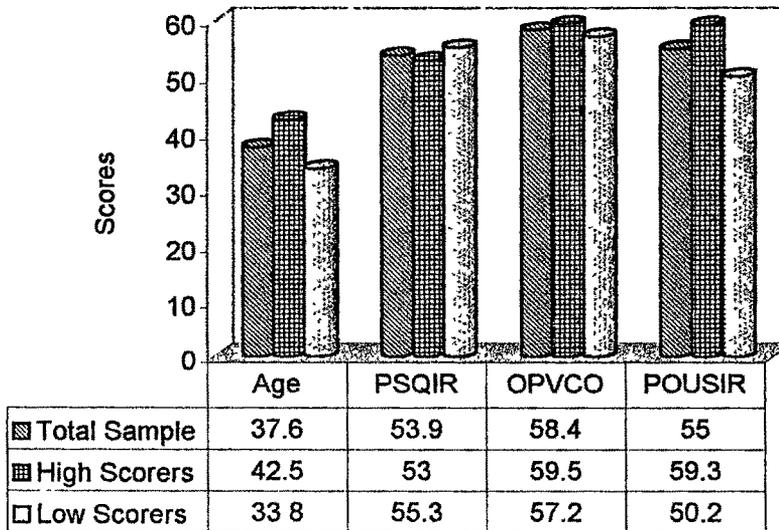
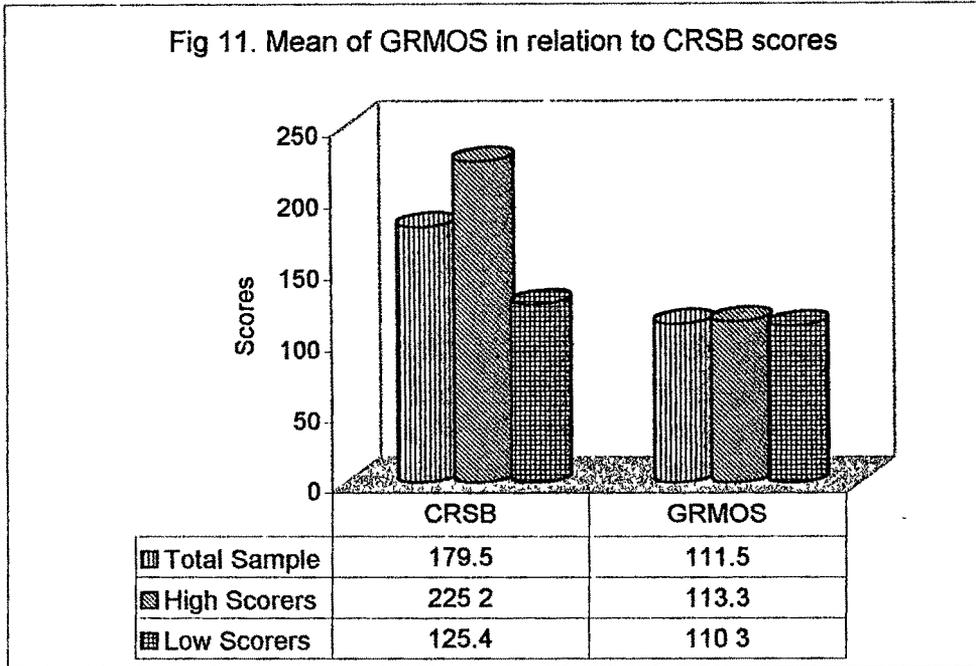


Fig 10: Mean of age, PSQIR, OPVCO & POUSIR in relation to CRSB scores





12.0 Testing of hypotheses and discussion of findings

In order to test the hypotheses statistically, null hypotheses were formulated. Correlation coefficients were computed for selected variables. Analyses of variances were also computed for various components covered in the CRSB scale and the respective ten variables. Wherever significant 'F' values were found, 't' test was applied. To ascertain the order in the influence of the selected variables on CRSB, stepwise regression analysis was carried out separately for each type of variable. This section contains observations made in relation to the testing of hypotheses and discussion related to the findings. The findings of Hypothesis 'A' are summarised first and followed thereafter by the findings of Hypothesis 'B'.

12.1 Findings in relation to Hypothesis A

For the purpose of testing the hypotheses formulated, null hypotheses were framed. With respect to Hypothesis A, which states that there exists a relationship between consumer redressal seeking behaviour with respect to the services of Indian Railways and selected personal, family and situational variables, the following null hypothesis with sub hypotheses were framed.

H_{0A} : There exists no relationship between consumer redressal seeking behaviour with respect to the services of Indian Railways and selected personal, family and situational variables of the respondents.

Personal variables

H_{0A.1} : Age

H_{0A.2} Education level

H_{0A.3} Personal income

H_{0A.4} : Extent of awareness about services of IR

H_{0A.5} Opinion about grievance-redressal machinery (GRM)

H_{0A.6} Opinion about voluntary consumer organizations (VCO)

H_{0A.7} : Perceived service quality

Family variables

H_{0A.8} : Family income

H_{0A.9} : Socio-economic status

Situational variables

H_{0A.10} : Pattern of utilization of the services of IR

Table 20 . Coefficient of correlation for eleven variables including overall CRSB and CRSB related to selected service area

Variables	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1 Age	-0.0330	0.5715**	-0.0155	0.1177	0.1553*	0.1369*	0.3576**	0.3061**	0.0645	0.2925**	0.1856**	0.2023**	0.2809**	0.2796**	0.287**
2 Education		0.1328*	0.0283	-0.1009	0.1371*	-0.0381	0.1741**	0.6016**	-0.0159	-0.1421*	-0.1665*	0.0009	-0.1733*	-0.0961	-0.1629*
3 Per income			0.0632	0.0182	0.1315	0.0419	0.6800**	0.5928**	0.1128	0.1738*	0.1042	0.1395*	0.1675*	0.1107	0.1999**
4 EASIR				0.0714	0.1619*	-0.0228	0.0756	0.0680	0.0395	0.0948	0.1368*	0.0880	0.0089	0.1744**	0.0200
5 OPGRM					0.1732*	0.5875**	-0.0994	-0.0529	0.1290	0.0462	0.0409	-0.0989	0.0721	0.0353	0.1512*
6 OPVCO						0.0399	0.1761**	0.1902**	0.0874	0.1877**	0.1365*	0.2278**	0.1610*	0.1616*	0.0975
7 PSQIR							-0.0825	-0.0429	-0.0668	-0.0886	-0.1239	-0.1497*	-0.0116	-0.1341*	-0.0311
8 Farm income								0.6291**	0.0925	0.0946	0.0921	0.0930	0.0928	0.0068	0.0780
9 SES									0.1182	0.0794	-0.0030	0.1336*	0.0448	0.0396	0.1102
10 POU SIR										0.2011**	0.1152	0.1408*	0.2148**	0.1893**	0.1851**
11 CRSB											0.8564**	0.8289**	0.8545**	0.8058**	0.8603*
12 CRSBR												0.6763**	0.6531**	0.6530**	0.6341**
13 CRSBS													0.5494**	0.6102**	0.6353**
14 CRSBP														0.6103**	0.7386**
15 CRSBC															0.5954**
16 CRSBBA															-

* Significant at 0.05 level ** Significant at 0.01 level

H_{0A-1}: There is no relationship between the consumer redressal seeking behaviour with respect to the services of Indian Railways and age of the respondents.

Product moment correlation computed between overall CRSB and respondent's age revealed a significant (0.01 level) positive relationship between the two variables (Table 20). Similarly, significant positive relationships were found between age of respondents and their CRSB in specified areas, viz., (i) reservation (0.01 level), (ii) safety (0.01 level), (iii) punctuality and miscellaneous services (0.01 level), (iv) catering (0.01 level) and (v) basic amenities (0.01 level).

Significant differences (0.01 level) were observed in the (i) mean overall CRSB score and (ii) mean scores of each subcomponent of CRSB scale of respondents when compared by their age. Young respondents differed significantly from those of the middle age group in regard to their (i) mean overall CRSB and (ii) mean CRSB scores in relation to (i) reservation, (ii) safety, (iii) punctuality, (iv) catering and (v) basic amenities.

Significant difference was seen between respondents in the young and old groups in relation to their (i) mean overall CRSB (0.01 level) and (ii) the mean CRSB score on reservation (0.01 level), punctuality (0.01 level) and basic amenities (0.01 level). However, no significant differences between the middle and old age groups were observed either in the mean overall CRSB score or in the mean scores of its sub components (Table 21).

The null hypothesis was rejected.

Table 21: Differences between mean scores on overall CRSB and CRSB related to selected service areas by respondents' age

Group	Age	Overall CRSB		CRSBR		CRSBS		CRSEBP		CRSBC		CRSBBA	
		N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
1	Young	94	166.32	94	39.11	94	45.66	94	26.12	94	30.1	94	25.37
2	Middle	113	189.14	113	42.49	113	50.2	113	31.74	113	33.68	113	31.04
3	Old	13	191.38	13	44.85	13	49.54	13	32	13	34.11	13	30.92
Mean Contrast		Mean	t	Mean	t	Mean	t	Mean	t	Mean	t	Mean	t
		Difference	value	Difference	value	Difference	value	Difference	value	Difference	value	Difference	value
1	2	22.82	4.19**	3.39	2.74**	4.54	3.16**	5.62	3.79**	3.58	3.41**	5.67	4.43**
2	3	2.24	0.19	2.36	0.72	0.66	0.23	0.26	0.09	0.42	0.17	0.12	0.04
1	3	25.06	2.25**	5.75	1.76*	3.88	1.34	5.88	2.02*	4	1.69	5.55	1.85*

* Significant at 05 level, ** Significant at 01 level

Discussion of the findings

Respondent's age correlated positively with their overall CRSB ($r=0.2925^{**}$) It was also positively associated (Table 20) with the specified areas of services of IR, viz., (i) reservation ($r = 0.1856^{**}$), (ii) safety ($r = 0.2023^{**}$), (iii) punctuality ($r = 0.2809^{**}$), (iv) catering ($r = 0.2796^{**}$) and (v) basic amenities ($r = 0.287^{**}$). The respondent's age was also found to be correlated with personal income ($r = 0.5715^{**}$), family income ($r = 0.3576^{**}$), SES ($r = 0.3061^{**}$) and PSQIR ($r = 0.2057^{**}$)

Respondents were different in their overall CRSB when compared by their age. This was also true in relation to CRSB of the respondents related to specified areas of services of Indian Railways, namely, reservation, safety, punctuality and miscellaneous services, catering and basic amenities. Young respondents differed significantly from those of middle aged ones in their CRSB related to safety and catering as well as overall CRSB. With regard to overall CRSB and CRSBR, CRSBP and CRSBBA of the respondents, it was found that young respondents were different from those in (i) the middle (0.01 level) as well as (ii) old (0.01 level) categories by age. On the other hand, significant difference at 0.01 level existed in the mean CRSBC of respondents in the young and middle groups by age.

By and large, respondents in the middle or old age group travelled with reservation to a greater extent than the young respondents. Respondents' age seemed to influence significantly their CRSB, the mean scores being observed to increase in (i) overall CRSB and (ii) CRSB in relation to each of the specified areas as the respondents moved from 'low' to 'high' category (Table 21). This could be due to the fact that older respondents would be more confident and able to communicate problems as a result of their wider exposure and greater experience as consumers. Moreover, they grew up in an

era wherein buying and selling were conducted more on personal basis and interpersonal judgement could be relied upon to assess honesty and perfection of the seller/producer. The other reason could be that since the age of the respondents was correlated positively with SES, they would be in control of more resources and better perception of events that concern them. The lower levels of CRSB by younger respondents could be attributed to lack of consumerism in them and an inclination to ignore lapses in services extended by IR even though it causes some loss in terms of inconvenience or discomfort and they may even have to compromise with the services in view of their helplessness to get positive results from GRM.

The observation of the present study, that the age of the respondents correlated positively with CRSB is in contrast with that of Bernhardt (1981) where he reported negative relationship between age of the respondents and their complaint behaviour.

H_{0A.2} : There is no relationship between the consumer redressal seeking behaviour with respect to the services of Indian Railways and education level of the respondents

When the 'r' values were computed between education level of the respondents and their CRSB, a negative relationship significant at 0.05 level was found in the sub areas, namely, CRSBR, CRSBP and CRSBBA (Table 20). On further analysis of the data, it was found that CRSB remained unaffected by the respondent's education level (Table 22).

On the strength of computed 'r' and 'F' values, the null hypothesis was partially rejected.

Table 22: Differences between mean scores on CRSBR by respondents' education level

Group	Education level	CRSBR (Reservation)	
		N	Mean
1	Low	24	43.58
2	Medium	74	41.71
3	High	122	40.38
Mean contrast		Mean Difference	t-value
1	2	1.87	1.26
2	3	1.33	0.97
1	3	3.2	2.29*

* Significant at 0.05 level

Discussion of the findings

The findings in Table 20 revealed that education level of the respondents correlated negatively with CRSBR ($r = -0.1665^*$), CRSBP ($r = -0.1733^*$) and CRSBBA ($r = -0.1629^*$). The probable reason for no relationship between education level and overall CRSB and its sub components might be that though they were endowed with high education level, they might be lacking the spirit of consumerism. Further, it was observed that education level of the sample was positively correlated with family income ($r = 0.1741^{**}$), personal income ($r = 0.1328^*$) and SES ($r = 0.6016^{**}$). Such attributes probably might have come in the way of consumer redressal seeking behaviour of adopting higher levels of complaining. Moreover, they might have no problem in going for boycotting the grievance producing service by switching over to other better alternative service providers (Table 22).

H_{0A.3} : There is no relationship between the consumer redressal seeking behaviour with respect to the services of Indian Railways and personal income of the respondents.

A positive correlation significant at 0.01 level existed between overall CRSB and personal income of the respondents. Further, it was also seen that personal income of the respondents correlated positively at 0.01 level of significance with CRSBP and CRSBBA (Table 20)

Respondents of low and middle groups were found to differ significantly (0.01 level) in their overall CRSB and CRSBP when compared on the basis of personal income. Similar observations were made in relation to CRSBP and CRSBBA of respondents of low and high groups by personal income. In addition, respondents in the 'middle' group differed significantly (0.01 level) from those in the 'high' group by income in their overall CRSB. Respondents in the 'low' and 'middle' group by personal income were significantly different from each other in regard to CRSBC (0.05 level). On the other hand, respondents in the 'middle' and 'high' group by income differed from each other at 0.05 level of significance in relation to their CRSBBA (Table 23).

On the basis of computed 'r' and 't' values, the null hypothesis was thus rejected.

Discussion of the findings

Personal income correlated positively with overall CRSB ($r=0.1738^*$) and also with CRSBP ($r = 0.1675^*$) and CRSBBA ($r = 0.1999^{**}$). The personal income of the respondents was also found to be correlated with age ($r = 0.5715^{**}$), family income ($r = 0.68^{**}$) and SES ($r = 0.5928^{**}$). In other words, the higher the income, the higher the overall CRSB and its subcomponents, namely,

Table 23. Differences between mean scores on overall CRSB and CRSB related to selected service areas by personal income

Group	Personal income	Overall CRSB		Punctuality (CRSBP)		Catering (CRSBC)		B Amenities (CRSBBA)	
		N	Mean	N	Mean	N	Mean	N	Mean
1	Low	34	164.71	34	24.74	34	29.15	34	26.26
2	Middle	152	181.02	152	29.83	152	32.77	152	28.37
3	High	34	187.65	34	31.85	34	32.47	34	32.03
Mean Contrast		Mean Difference	t value	Mean Difference	t value	Mean Difference	t value	Mean Difference	t value
1	2	16.31	2.29*	5.09	2.71**	3.62	2.23*	2.11	1.16
2	3	6.63	2.34*	2.02	0.97	0.3	0.2	3.66	2.23*
1	3	22.94	0.81	7.11	2.83**	3.32	1.64	5.77	2.65**

* Significant at .05 level, ** Significant at .01 level

CRSBP and CRSBBA (Table 20). Respondents in the middle group differed significantly (0.05 level) from those in the 'low' and 'high' group by income respectively with respect to their overall CRSB.

According to Lee (1977) income is a resource that influences the consumer's social status, thereby determining social power. Moreover, Bearden and Oliver (1985) found higher income and complaint behaviour to be positively related. The reason might be that higher personal income means more engagements, and more mobility which might lead to availing of the services of IR frequently. When repeatedly dissatisfied with the services, the tendency to seek redressal might increase. This mental disposition and desire to seek redressal are further strengthened by higher family income, personal income and SES, which in turn enhance self-esteem and self-confidence. The study goes in line with the findings of Kayank and Wikstrom (1985) according to which the increase in income causes higher level of expectations and thus creates anxiety and dissatisfaction among consumers. The respondents in 'low' group were significantly different in their CRSBP from those in the 'middle' and 'high' groups by personal income. In other words, as the respondents / consumers of IR moved up the ladder of income, they exhibited higher CRSBP mean score. This could be attributed to the greater significance and value attached to time and the differential hierarchical order in the values held by them. That is, those who belonged to higher groups by personal income might be giving more priority to 'punctuality' as a value in life. Also they might be getting more annoyed and inconvenienced by delays and waiting with uncertainty and the manner of interaction they might have with the employees of IR. Hence, their inclination to seek redressal to issues pertaining to punctuality and other miscellaneous services of IR. Respondents in the 'high' group differed from those in the 'low' and 'moderate' groups by personal income in their CRSBBA. This could be attributed to perceived standards of different income

groups For those in 'lower' groups by personal income, the expectations with regard to the basic amenities and its maintenance might not be that high On the other hand, those in 'high' group by income as compared to those in 'middle' and 'low' groups might be accustomed to higher qualities in basic amenities that they might be more dissatisfied with the existing basic services. Hence, the observation of greater tendency to indulge in higher levels of CRSB with reference to basic amenities amongst those with relatively higher personal income than others Consumers who complain are an upscale group and the argument made here is based on the premise that upscale consumers might more effectively seek and obtain a satisfactory complaint resolution (Table 23)

H_{0A.4} : There is no relationship between consumer redressal seeking behaviour with respect to the services of Indian Railways and extent awareness of the respondents about the services of IR.

The computed 'r' values revealed no significant relationship between overall CRSB and respondents EASIR (Table 20). However, the respondents' EASIR correlated positively with CRSBR at 0.05 level and with CRSBC at 0.01 level.

The analysis of variance displayed no significant 'F' values.

On the strength of the computed 'r' values, the null hypothesis was partially rejected.

Discussion of the findings

Respondents' awareness score correlated positively with CRSBR ($r = 0.1368^*$) and CRSBC ($r = 0.1744^{**}$) There existed a significant correlation between EASIR and other variables, namely, PSQR ($r = -0.1719^*$), PSQT ($r = 0.1719^*$) and opinion about VCO ($r = 0.1619^*$) No significant relationship existed

between the awareness of the respondents about services of IR and their overall CRSB and each of its components, namely, safety, punctuality and miscellaneous services, and basic amenities (Table 20). However, as awareness increased, the CRSBR and CRSBC of the respondents who were consumers of IR recorded an increase. This finding tallies with that of Wall (1977) which stated that consumers are more likely to complain, when they have greater amount of information regarding the services and the know how to lodge a complaint.

The respondents under study did not complain regarding safety, punctuality and basic amenities irrespective of their level of awareness. Even they were not different from each other by their EASIR on overall CRSB too. The reason might be that the respondents with low scores on awareness scale might be ignorant about nature and quality of the various services provided by IR. On the other hand, the respondents with high scores on awareness scale might not have opted for redressal due to the complex procedure and indifferent attitude of the authorities of IR towards the complainants. It could also be attributed to the belief of the respondents that the compensation or redressal they might receive, might not be worth the time and energy spent in procuring the same.

H_{0A5} · There is no relationship between consumer redressal seeking behaviour with respect to the services of Indian Railways and respondents' perceived service quality of Indian Railways

A significant negative correlation (0.05 level) was observed between PSQIR of the respondents and CRSBS and CRSBC (Table 20). Thus, it was evident that as PSQIR of the respondents increased, there was a decrease in the CRSBS and CRSBC respectively. Comparison of mean scores revealed that respondents

with low PSQIR were significantly different from those with high (0.05 level) and medium (0.05 level) PSQIR in their CRSBS (Table 24).

Table 24: Differences between mean scores on CRSBS by respondents' perceived service quality.

Group	PSQ	CRSBS (Safety)	
		N	Mean
1	Low	35	51.89
2	Medium	147	47.88
3	High	38	46.16
Mean contrast		Mean Difference	t-value
1	2	4.01	2.32*
2	3	1.72	0.89
1	3	5.73	2.5*

* Significant at 0.05 level

On the strength of computed 'r' and 'F' values, the null hypothesis was partially rejected.

Discussion of the findings

As PSQIR of the respondents increased there was a decreasing tendency to seek redress to their grievances in relation to safety ($r = -0.1497^*$) and catering ($r = -0.1341^*$) services extended by IR. However, no definite relationship was observed between PSQIR and overall CRSB and other selected service areas, namely, reservation, punctuality and basic amenities. In other words, it was observed that the more positive the perception of the service quality, the lesser would be the extent of redressal seeking behaviour of the respondents with respect to safety and catering services of IR (Table 20).

The PSQIR was also found positively correlated with age ($r = 0.1369^*$) and opinion about GRM ($r = 0.5875^{**}$). It was obvious that the older respondents and those who were holding higher opinion about GRM revealed higher PSQIR. However, those who perceived the service quality of IR as low were observed to opt for seeking redressal of their grievances, especially in the areas of safety and catering; but not in other aspects like reservation, punctuality and basic amenities. This could be attributed to the importance they placed on safety and catering services which indirectly is related to personal safety. Their inclination not to seek redressal of grievances in other areas could be due to the helplessness arising out of the indifferent attitude of employees and authorities disposing of redressal (Table 24). The respondents with low PSQIR appeared to have low opinion about GRM, which might have acted as a deterrent in their CRSB in all areas other than safety and catering. Further, the fact that the IR being a monopoly public utility service might have acted as a demotivating factor to seek redressal by the respondents under study.

H_{0A.6} : There is no relationship between the consumer redressal seeking behaviour with respect to the services of Indian Railways and their opinion about GRM.

The mean GRM opinion scores of the respondents worked out to be 111.53 with an S.D of 14.20 (Table 16). Coefficient of correlation between overall CRSB and opinion about GRM of the respondents and also between each of the subcomponents of CRSB, namely, CRSBR, CRSBC, CRSBP and CRSBS were computed using pearson product moment correlation formula. No definite relationship was observed between these variables. However, a significant positive correlation at 0.05 level between CRSBBA and GRM was observed to exist (Table20)

The computed t-value revealed that those respondents who belonged to 'medium' group by GRM opinion score were significantly different (at 0.05 level) from those in the 'low' and 'high' groups respectively in their CRSBR. On the other hand, respondents' mean CRSBS score was significantly different when comparisons were made between those in the 'low' and (i) 'high' group (0.05 level) and (ii) 'medium' group (at 0.01 level) by opinion about GRM (Table 25).

Table 25: Differences between mean scores on CRSBR and CRSBS by respondents opinion about GRM

Group	GRM opinion	CRSBR (Reservation)		CRSBS (Safety)	
		N	Mean	N	Mean
1	Low	29	43.52	29	53.62
2	Medium	158	40.18	158	47.15
3	High	33	43.91	33	48.58
Mean Contrast		Mean Difference	t-value	Mean Difference	t-value
1	2	3.34	2.00*	6.47	3.94**
2	3	3.73	2.33*	1.43	0.77
1	3	0.39	0.19	5.04	2.33*

* Significant at 0.05 level ** Significant at 0.01 level

Hence, on the strength of computed 'r' and 't' values, the null hypothesis was partially rejected.

Discussion of the findings

The mean score on CRSBR and CRSBS of respondents in low, medium and high groups by opinion about GRM did not reveal any definite trend as they moved from low to high category. By and large, respondents with medium scores differed significantly in their CRSBR from those with 'low' and 'high' scores by their opinion about GRM. Moreover, respondents in the low group by opinion about GRM differed in their CRSBS significantly from those in the 'medium' and 'high' groups (Table 25). Further, the lower opinion scorers reflected less favourable attitude and thereby less faith in GRM. Hence, by and large they might not be prone to take any action to redress their grievances with respect to most of the services of IR. However, the respondents who earned higher scores on opinion about GRM reflected a more positive attitude and thereby more faith in its functioning. Yet, those in the 'low' group by GRM opinion revealed greater tendency to CRSBR and CRSBS as evident through their higher mean scores in these respectively. The significant difference between low and medium, medium and high GRM scorers observed in CRSBR and between low and medium, medium and high GRM scorers in CRSBS could be attributed to the fact that the outcome of CRSB on issues in relation to these services might be more tangible than others and that it might be easier for the respondents to calculate the costs and benefits of CRSB and its probable outcomes before opting for redressal.

H_{0A.7} : There is no relationship between consumer redressal seeking behaviour with respect to the services of Indian Railways and opinion of the respondents about voluntary consumer organization.

Product moment correlation coefficient computed for overall CRSB of the respondents and their opinion about VCO revealed a positive correlation (0.01 level) between the two variables (Table 20). Similarly, significant

Table 26: Differences between mean scores on overall CRSB, CRSBS, CRSBP and CRSBC by respondents' opinion about VCO

Group	Opinion	Overall CRSB		Safety (CRSBS)		Punctuality (CRSBP)		Catering (CRSBC)	
		N	Mean	N	Mean	N	Mean	N	Mean
1	VCO	24	165.63	24	44.83	24	25.58	24	29.71
2	Low	172	178.83	172	48.1	172	29.24	172	32.03
3	Medium	24	198.42	24	52.42	24	33.96	24	35.58
	High								
	Mean Contrast	Mean Difference	t value	Mean Difference	t value	Mean Difference	t value	Mean Difference	t value
1	2	13.2	1.5	3.27	1.21	3.66	1.56	2.86	1.36
2	3	19.59	2.55*	4.32	3.02**	4.72	1.86	3.55	2.14*
1	3	32.79	3.03**	7.59	2.67**	8.38	2.58**	5.87	2.63**

* Significant at 0.05 level ** Significant at 0.01 level

positive relationship was found between opinion about VCO and their CRSB related to areas of (i) reservation (0.05 level) (ii) safety (0.01 level), (iii) catering (0.01 level) and (iv) punctuality and miscellaneous services (0.01 level) respectively (Table 20). Respondents differed significantly (0.01 level) in their overall CRSB with respect to the services of IR, the difference being the most prominent between respondents in the high and (i) medium and (ii) low scorer groups on opinion about VCO. Further analysis was undertaken to see the significance in the mean difference of CRSB scores in specified areas of services of IR, viz., reservation, safety, catering, punctuality and miscellaneous services, and basic amenities in the case of respondents by their opinion about VCO. The t-values revealed that significant difference at 0.01 level existed in the mean CRSBS score of respondents in the high and (i) low and (ii) medium groups by opinion about VCO. The mean difference in the CRSBP was found to be significant at 0.01 level between respondents in the low and high scorer groups by opinion about VCO. Respondents in 'high' group were different in CRSB with respect to catering services from those in the (i) low and (ii) medium groups by opinion about VCO at 0.01 and 0.05 level respectively (Table 26).

On the strength of the computed 'r' and 't' values, the null hypothesis was rejected.

Discussion of the findings

The opinion about VCO was positively correlated to overall CRSB with respect to the services extended by IR ($r = 0.1877^{**}$). The opinion of the respondents about VCO was found to be correlated positively with four out of five subcomponents of CRSB, namely, reservation ($r = 0.1365^*$), safety ($r = 0.2278^{**}$), punctuality ($r = 0.161^*$) and catering ($r = 0.162^*$). In other words, the higher the respondents' opinion about VCO regarding its credibility,

functioning and so on, the higher their CRSB as evidenced through choice of higher levels of options of complaining like 'exit', 'voice' and 'third party' (Table 20). The opinion of the respondents was observed to be correlated positively with age ($r = 0.1552^*$), education ($r = 0.1371^*$), EASIR ($r = 0.1619^*$), family income ($r = 0.1761^{**}$) and SES ($r = 0.1902^{**}$). Respondents in the 'high' group by opinion about VCO were different in their overall CRSB from those in (i) medium and (ii) low group at 0.05 level and 0.01 level respectively. Moreover, significant difference at 0.01 level was evident in respondents' CRSBS when comparison was made between respondents in the high and (i) medium and (ii) low groups by opinion about VCO. In addition, respondents of low and high groups by opinion about VCO differed in CRSBP as well. Though respondents were observed to differ in their CRSBC by opinion about VCO, the difference was significant at 0.05 and 0.01 levels between those in high and (i) low as well as (ii) moderate groups respectively (Table 26)

The respondents who held low opinion about VCO probably might not be well informed about VCOs, that their opinion tended to be biased. It could also be that their past experience with the procedure to seek redress through VCO might have been cumbersome or that they might not have been active members of VCO due to time constraints that they might have failed to seek redress to their grievances related to the services of IR under study through VCO or third party assistance. Further, it also could be that they might have remained tradition bound in their CRSB by resorting to behaviour acts that expressed dissatisfaction without expectation of any reward rather than resort to third party complaining wherein a reward by way of compensation results in successful cases of complaints.

The respondents with relatively higher opinion about VCO might probably view them as one of the effective alternatives for third party option of complaining, for they might have witnessed its active involvement in solving consumer complaints. Thus, those with higher opinion about VCO tended to seek redress through 'voice' and 'third party' to a greater extent. Their higher level of experience (age), education, awareness and opinion about GRM might play a prominent role in their access to authority and third party options of CRSB. The difference in CRSB was comparatively more remarkable between those with low and high, and medium and high opinion on VCO than between those with low and medium opinion scores.

H_{0A.8} : There is no relationship between consumer redressal seeking behaviour with respect to the services of Indian Railways and family income of the respondents

The mean family income of the respondents worked out to be Rs. 13,562 per month (Table 4). Pearson product moment correlation computed between overall CRSB and family income was not significant (Table 20) The coefficient of correlations between respondent's family income and their redressal-seeking behaviour related to selected areas of services of IR, viz. reservation, safety, catering, punctuality and basic amenities were also not found significant. The computed 'F' values were also not significant

The above results are in line with the findings of Wilson and Oliver (1985), who observed that there was no significant difference between income and complaining behaviour because status based on income was a failure in predicting complaining. However, it goes contrary to the findings of Wall (1979) who concluded that consumers with higher income purchase more goods and services and therefore, possibly have more to complain.



The findings of the present study could be explained by the fact that the utilization of services of IR by respondents of the study was independent of the family income and hence the CRSB was not observed to be influenced by family income.

On the strength of 'r' and 'F' values, the null hypothesis was retained.

$H_{0A.9}$: There is no relationship between consumer redressal seeking behaviour with respect to the services of Indian Railways and SES of the respondents' families .

Product moment correlation coefficients were computed for the SES of the respondents and their CRSB. However, the 'r' values were observed to be not significant either between SES of the respondents and overall CRSB in respect to the services of IR, or between SES of the respondent and CRSB in specific areas of services of IR studied except safety ($r = 0.1336^*$), which was significant at 0.05 level (Table 20)

The computed 'F' value revealed no significant difference in CRSB amongst and between the respondents under study.

On the strength of 'r' and 'F' values, the null hypothesis was partially rejected.

Discussion of the findings

SES did not appear to have much relationship or influence on CRSB of respondents of the present study except in the case of CRSBS wherein it was found that the higher the SES, the higher the tendency to opt for CRSB to redress grievance related to safety. This could be attributed to the fact that

those belonging to higher SES might have other alternatives to IR and they might resort to other modes of travel. It could also be due to the fact that they might not be directly involved in utilization of most of the services except those that they were required to while directly using IR. This could be substantiated by the fact that no significant correlation was observed between SES and POU. However, those belonging to higher SES held priority to safety and hence when safety was in question, they reported that they would adopt CRSB to redress their grievances. The above findings are in contrast with the conclusions made by Warland et al (1975) who reported that those who complain when dissatisfied tend to be the members of more upscale socio-economic status than those who do not. This could be explained by the fact the respondents were categorised as per the class intervals specified by Desai (1987) whose SES scale was used in the study. Since the sample was drawn from corporate business houses it consisted more of respondents of middle high SES and high SES than those of lower SES. The SES of the respondent was found positively correlated with age ($r = 0.3061^{**}$), education ($r = 0.6016^{**}$), personal income ($r = 0.5928^{**}$), family income ($r = 0.6291^{**}$) and opinion about VCO ($r = 0.1902^{**}$) (Table 20).

H_{0A.10} : There is no relationship between consumer redressal seeking behaviour with respect to the services of Indian Railways and the pattern of utilization of the services of Indian Railways by the respondents.

The computed 'r' values showed a positive relationship at 0.01 level of significance between respondents' pattern of utilization of services of IR and overall CRSB (Table 20). Further computations of correlation coefficients revealed that the respondents' pattern of utilization of services revealed a positive relationship at 0.05 level of significance with their CRSB related to

safety and at 0.01 level with punctuality, catering and basic amenities of IR. The computed 'F' value was not significant.

On the basis of computed 'r' values, the null hypothesis was partially retained.

Discussion of the findings

The pattern of utilization of the facilities of IR by the respondents was found to be positively correlated with their overall CRSB ($r = 0.201^{**}$) and to its sub areas, viz , (i) safety ($r = 0.1408^*$), (ii) punctuality ($r = 0.215^{**}$), (iii) catering ($r = 0.189^{**}$) and (iv) basic amenities ($r = 0.185^{**}$) (Table 20) In other words, those who utilized the services of IR to a greater extent were more inclined to exhibit CRSB more when aggrieved with the services of IR. It is pertinent to observe here that POU SIR was not correlated at significant level with any of the independent variables studied. Pattern of utilization did not appear to influence in any significant manner the CRSB of consumers of IR under investigation.

12.2 Findings in relation to Hypothesis B

With reference to Hypothesis B, which states that there exists a difference in the influence exerted by the selected personal, family and situational variables on consumer redressal seeking behaviour with respect to services extended by Indian Railways, a null hypothesis was framed as follows

H_{0B} : There exists no difference in the influence exerted by the personal, family and situational variables, viz , , age, education level, personal income, awareness with respect to the services of IR, opinion about grievance redressal machinery (GRM), opinion about voluntary consumer organizations (VCO),

perceived service quality with respect to the services of IR, family income, socio-economic status and pattern of utilization of services of IR.

Table 27 : The table of F – to - Enter and the variables entered in regression equation in step wise multiple Regression Analysis conducted in relation to CRSB

Step Number	Variables Entered	F - to - enter
1	Age of the respondents	20.394**
2	Pattern of utilization	14.642**
3	Perceived Service Quality	11.596**
4	Opinion about VCO	9.960**
5	Education of the respondents	9.049**
6	Awareness about services of IR	7.794*
7	Socio-economic status	6.813*
8	Family income	6.101*
9	Opinion about GRM	5.463*

* Significant at 0.05 level and ** Significant at 0.01 level

Stepwise regression analysis was computed to test the above hypothesis. The 'F' to enter values (Table 27) revealed the order of the variables by their influence on CRSB. Age, pattern of utilization of services, perceived service quality of IR, opinion about VCO, education level, awareness about the services of IR, SES, family income and opinion about GRM stood out as significant variables in declining order while personal income was observed to be insignificant in the presence of the former set of variables influencing CRSB. So, it can be concluded from the above findings that there existed a difference in the influence exerted by the selected variables on CRSB.