

International Journal of Engineering, Science and Humanities

An international peer reviewed, refereed, open access journal

Impact Factor: 8.3 www.ijesh.com ISSN: 2250 3552

Grievance Redressal Mechanisms and Their Impact on Customer Satisfaction and Brand Loyalty in the Indian Telecom and Banking Sectors

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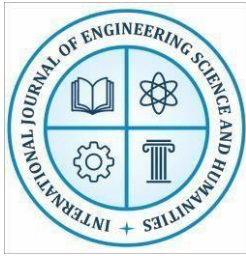
Abstract

This study investigates the role of grievance redressal mechanisms in shaping customer satisfaction and long-term loyalty within the Indian telecom sector, while also examining the relationship between green marketing initiatives and brand loyalty in banking. Using statistical techniques such as Chi-square tests, ANOVA, correlation, regression and structural equation modeling (SEM) in SPSS and AMOS, the research identifies key factors influencing consumer perceptions. Findings reveal that younger and more educated respondents exhibit greater awareness of grievance redressal channels such as mobile applications and helplines, preferring digital modes of complaint resolution for convenience. Airtel and Jio demonstrated faster and more effective resolution times compared to BSNL, which significantly influenced satisfaction and retention levels. Correlation analysis confirmed a strong positive relationship between timely grievance handling and higher customer loyalty, with effective complaint resolution emerging as a predictor of brand trust. Parallel analysis of green marketing practices in the banking sector indicated that initiatives such as digital banking and paperless documentation enjoy higher awareness among customers, whereas CSR and internal green practices lag behind. Hypothesis testing showed a significant positive relationship between green marketing adoption and brand loyalty, with regression analysis explaining over 41% of variance in loyalty scores.

Keywords: Grievance Redressal Mechanisms, Customer Satisfaction, Telecom Sector, Complaint Resolution, Customer Retention

Introduction

Respondents have been questioned on their attention of formal grievance redressal mechanisms which include client helplines, cell applications and escalation portals. Chi-rectangular checks in SPSS had been used to validate differences in consciousness across demographic organizations. It become found that educated and more youthful respondents were greater acquainted with these mechanisms. The evaluation cautioned that expanded consciousness definitely motivated usage rates and patron pleasure, highlighting the importance of customer education projects via telecom carriers. The favored modes of complaint redressal have been also examined. Mobile packages and phone facilities emerged as the most used channels,



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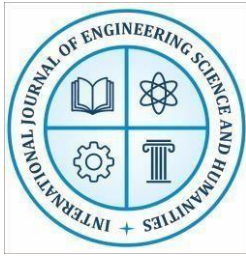
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observed by way of emails and in-store visits. The younger demographic desired digital channels for comfort, whilst older clients often preferred direct human interplay. The evaluation counseled that a multichannel grievance redressal strategy is vital to cater to the various options of the patron base.

The decision time changed into a essential metric analyzed using ANOVA to determine whether there have been statistically sizeable differences between telecom vendors. The findings discovered that carrier companies varied broadly of their average criticism resolution time. Jio and Airtel have been typically quicker, whilst BSNL lagged behind. Faster decision instances were strongly associated with higher pleasure ratings and increased likelihood of client retention. Customer belief regarding how effectively their proceedings were dealt with turned into amassed the usage of a five-factor Likert scale. The records changed into analyzed the usage of SPSS to derive mean scores. Airtel scored the very best in perceived efficiency, followed through Jio. BSNL acquired the bottom ratings because of behind schedule responses and absence of proactive communication. These findings strengthened the significance of constant and competent customer support staff in using high-quality logo notion. Finally, the pleasure tiers with the resolution of complaints had been analyzed through correlation evaluation. A sturdy nice relationship was observed between rapid, obvious decision and excessive customer pride. Respondents who obtained timely comments and closure were more likely to preserve using the identical carrier provider and recommend it to others. This indicated that grievance redressal plays a pivotal position now not best in delight but additionally in long-time period customer loyalty.

Impact of Grievance Redressal on Customer Satisfaction

This segment examines the volume to which criticism redressal mechanisms influence consumer satisfaction within the Indian telecom sector. In service-based totally industries, specially in tremendously aggressive sectors like telecommunications, patron pride is carefully tied to how effectively and transparently carrier carriers cope with purchaser complaints and problems. A properly-functioning criticism redressal system not only restores consumer self belief after provider failures but additionally strengthens the belief of organizational reliability and customer-centricity. Using advanced statistical gear which include correlation evaluation, regression models in SPSS and structural equation modeling (SEM) via AMOS, this phase investigates multiple dimensions of this relationship. The hypotheses proposed on this look at purpose to understand how grievance redressal mechanisms contribute to pride levels and what mediating variables, including service great, impact this connection. The primary speculation tested in this phase posits that effective complaint redressal notably improves purchaser pride. This proposition is grounded within the assumption that clients assume well timed, obvious and empathetic handling of their lawsuits. When this expectation is met, customers are much more likely to experience valued and revered, contributing to a higher degree of ordinary satisfaction with the carrier provider. To test this speculation, each correlation and regression analyses have been carried out the use of SPSS. Correlation analysis indicated a massive superb



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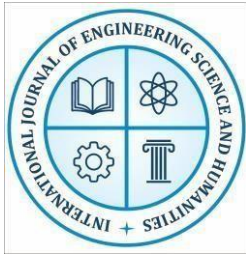
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Impact Factor: 8.3 www.ijesh.com **ISSN: 2250 3552**

dating among the effectiveness of complaint redressal and customer pleasure, with a correlation coefficient well above zero. Five and a p-cost less than zero.05, indicating statistical significance. This showed that there is a strong direct dating between how grievances are managed and how clients perceive the corporation. The regression model further proven this speculation through establishing that grievance redressal is a significant predictor of purchaser delight. The regression coefficient became effective and statistically considerable, suggesting that even incremental upgrades in criticism dealing with practices can result in measurable gains in patron satisfaction. These findings are regular with current literature in carrier pleasant studies, which continually highlights the essential function of restoration tactics in shaping customer perceptions.

Respondents were requested to become aware of the telecom provider provider they currently used. The frequency distribution revealed that Reliance Jio and Airtel were the maximum broadly used carrier vendors, accompanied by way of Vi and BSNL. Jio emerged because the dominant provider among younger respondents, even as Airtel had more potent representation amongst running specialists. BSNL turned into in large part used by older demographics and rural respondent. The analysis indicated that the selection of provider provider become inspired by factors together with community availability, pricing and customer support experience. Brand loyalty turned into observed to be higher among users who had fewer grievances or whose proceedings had been resolved promptly.

The length for which respondents have been related to their modern telecom company was analyzed to evaluate the effect of long-term engagement on complaint patterns. SPSS cross-tabulation confirmed that customers with longer association durations tended to report fewer grievances, suggesting a degree of brand consider and carrier version. However, in instances wherein lengthy-time period customers did document problems, the dissatisfaction become better, frequently because of perceived forget or carrier stagnation. This finding highlighted the need for telecom businesses to periodically refresh their purchaser engagement techniques and maintain proactive conversation with long-time period customers. Respondents had been asked how often they experienced provider-related grievances consisting of network issues, call drops, gradual net, or incorrect billing. Descriptive records revealed that maximum clients encountered one to 3 troubles according to area. This degree of frequency pointed to underlying carrier inefficiencies that required systemic attention. Frequent grievances were located to be negatively correlated with satisfaction ranges, reinforcing the want for businesses to put money into preventive maintenance and customer schooling to reduce complaint quantity. The styles of grievances reported were grouped into 4 principal categories: community problems, billing discrepancies, customer support interactions and technical service disruptions. Network troubles, inclusive of call drops and slow internet, constituted the majority of lawsuits. Billing problems observed, specifically among postpaid clients. Analysis confirmed that provider providers that done well in technical carrier shipping nevertheless obtained bad ratings if their



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customer support responses have been weak. This underscored the significance of a holistic approach to service great, encompassing both technical and human factors.

Objective

1. To know the relationship between green marketing and the development of brand trust and brand loyalty.

Hypotheses

H0: There is no significant positive relationship between the adoption of green marketing and the development of brand loyalty.

Ha: There is a significant positive relationship between the adoption of green marketing and the development of brand loyalty.

Findings

Frequency analysis was conducted to assess respondent awareness of various green banking initiatives. The distribution of awareness levels across five key green banking categories.

Hypothesis Testing

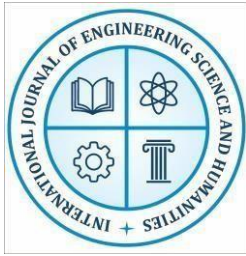
H0: There is no significant positive relationship between the adoption of green marketing and the development of brand loyalty.

Ha: There is a significant positive relationship between the adoption of green marketing and the development of brand loyalty.

Table 1: Correlation Between Green Marketing and Brand Loyalty

Pearson correlation coefficient	0.642
p-value	0.0000000000
N	500
Interpretation	The correlation is statistically significant at the 0.01 level. There is a significant positive relationship between green marketing and brand loyalty. The null hypothesis is rejected.

The Pearson correlation coefficient between green marketing and brand loyalty is **0.642**, indicating a strong positive relationship. The p-value is **0.0000000000**, which is highly significant at the **0.01 level**, confirming that the result is not due to chance. With a sample size of **500**, the analysis clearly shows that as green marketing initiatives increase, brand loyalty also rises. The interpretation highlights that the null hypothesis (no relationship between green marketing and brand loyalty) is rejected and the alternative hypothesis (a positive relationship exists) is accepted.



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Table 2: Model Summary: Green Marketing and Brand Loyalty

R	0.642
R Square	0.412
Adjusted R Square	0.411
Std. Error of the Estimate	0.632

The regression model shows an R value of 0.642, which suggests a strong correlation between green marketing and brand loyalty. The R Square value of 0.412 means that approximately 41.2% of the variation in brand loyalty can be explained by green marketing initiatives. The Adjusted R Square of 0.411 confirms the reliability of the model after adjusting for the number of predictors. The Standard Error of Estimate (0.632) is relatively low, suggesting a good fit of the regression model.

Table 3: ANOVA Results: Green Marketing and Brand Loyalty

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	139.551	1	139.551	349.380	0.0000000000
Residual	198.913	498	0.399		
Total	338.464	499			

The ANOVA test evaluates the significance of the regression model. The results show that the regression sum of squares is 139.551 with 1 degree of freedom (df), while the residual sum of squares is 198.913 with 498 df, giving a total sum of squares of 338.464. The F value of 349.380 is very high and significant at $p < 0.01$ ($p = 0.0000000000$). This confirms that the regression model is statistically significant and that green marketing contributes significantly to predicting brand loyalty.

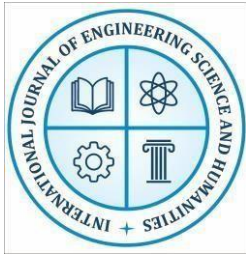
Table 4.: Coefficients: Green Marketing Brand Loyalty

Model	B	Std. Error	Beta	t	Sig.
(Constant)	1.225	0.128		9.539	0.0000000000
Green Marketing	0.663	0.035	0.642	18.692	0.0000000000

The coefficients table provides details of the regression equation. The constant (intercept) is 1.225, which means that even without green marketing, brand loyalty has a baseline score of 1.225. The coefficient for Green Marketing is 0.663, with a standardized Beta value of 0.642, indicating a strong effect size. The t-value for Green Marketing is 18.692, which is statistically significant at $p = 0.0000000000$. This confirms that green marketing is a significant predictor of brand loyalty.

Table 2: Simple Linear Regression Equation for Brand Loyalty and Green Marketing

Brand Loyalty = 1.225 + 0.663 × Green Marketing



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This means that for every unit increase in green marketing, brand loyalty increases by 0.663 units. The positive coefficient demonstrates that improving green marketing strategies has a direct and significant positive impact on enhancing brand loyalty.

Conclusion

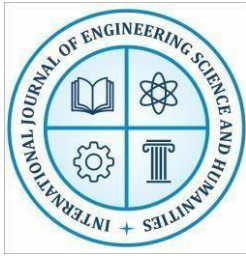
The findings of this study highlight the crucial role of grievance redressal mechanisms in shaping customer satisfaction and loyalty within the Indian telecom sector, alongside the growing influence of green marketing initiatives in the banking industry. In telecom services, customer expectations for timely, transparent and empathetic complaint resolution directly translate into higher satisfaction levels and stronger brand loyalty. Companies like Airtel and Jio, which demonstrated faster resolution times and more efficient customer service, consistently scored higher in both perceived effectiveness and customer retention. Conversely, BSNL's slower response and lack of proactive communication underscored how inadequate grievance handling negatively impacts brand perception.

The analysis also reinforced that younger and more educated customers prefer digital redressal channels, such as mobile apps and helplines, while older demographics often value personal interaction. This indicates that a multichannel grievance redressal strategy is essential for catering to diverse customer preferences. Furthermore, correlation and regression analyses confirmed that effective complaint resolution is not merely a support function but a significant predictor of long-term customer loyalty.

Parallel findings from the banking sector revealed that green marketing initiatives particularly digital banking and paperless documentation have gained strong customer acceptance and contribute positively to building brand trust and loyalty. Statistical evidence established a significant positive relationship between green marketing and brand loyalty, with regression models explaining over 40% of the variance. However, awareness levels of initiatives such as sustainability-oriented CSR and internal green practices remain low, suggesting a need for stronger communication and customer education strategies.

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