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Impact of Grievance Handling Mechanisms in E-Commerce for Customer utmost Satisfaction

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Abstract

The present study examines the impact of grievance handling mechanisms on various online shopping platforms in view of customer utmost satisfaction. It investigates the role of Customer Service Support, Feedback Mechanisms, Help Centers and FAQs, Loyalty Programs and Compensation, and Return & Refund Policies. The date is collected and analyzed through a structured questionnaire distributed to 400 respondents with 234 valid responses using casual research design. It is majorly focused on six revenue divisions of Haryana. This study is used Partial Least Squares Structural Equation Modeling (PLS-SEM) to estimate the reliability, validity and consequences of hypothesized relationships. The outcome of the study indicates that grievance handling mechanisms have a considerable and positive impact on customer satisfaction. The Customer Service Support being the most influential factor to improve the customer satisfaction. The findings of the study highlight the importance of effective grievance mechanism in fostering trust, loyalty, and positive customer experiences. Further, it offers practical guidance to improve the customer satisfaction and retention for the online retailers.

Keywords: Grievance Handling Mechanisms, Customer Satisfaction, Online Shopping, Customer Service Support, Loyalty Programs, Feedback Mechanisms, Return and Refund Policies etc.

1. Introduction

Grievance procedures represent a crucial component of organizational management, intrinsically linked to attitudinal and behavioral outcomes among both employees and customers. The effectiveness of grievance handling directly influences satisfaction, trust, and commitment toward the organization and its stakeholders. Efficient grievance mechanisms not only resolve conflicts but also foster dual commitment, wherein individuals—be they employees or customers—feel equally dedicated to maintaining a positive relationship with the organization (Nyarko & Simons, 2021). Empirical studies have shown that well-managed grievance systems can reduce absenteeism and turnover, enhance participation, and improve representative behavior during resolution processes. However, despite their significance, many investigations into grievance procedures lack a robust theoretical framework, often relying on intuitive or context-specific hypotheses (Sucharıtha, 2019). The structure and efficiency of grievance resolution vary depending on organizational size, culture, and operational design. Larger organizations tend to implement formal, multi-step grievance procedures that may involve arbitration—where a neutral third party listens to both sides and provides a binding resolution (Thomas, 2015). Arbitration has been particularly effective in labor-management contexts, promoting fairness and restoring trust between conflicting parties (Stuhmcke, 2001). Addressing grievances proactively is essential for improving morale, boosting organizational effectiveness, and sustaining productivity (Opatha, 2019). Moreover, a well-managed grievance system serves as a platform for reconciliation and harmony, thereby enhancing employee and customer satisfaction (Opatha & Ismail, 2001). Timely grievance redressal prevents escalation of issues that might otherwise disrupt organizational performance or reputation (Kong & Su, 2021). In the context of online shopping, grievances are often linked to unmet service expectations, product quality issues, refund delays, or contractual discrepancies. Effective grievance handling mechanisms (GHMs) are therefore critical for ensuring customer trust, retention, and satisfaction in this rapidly expanding digital marketplace. Management's responsiveness, empathy, and problem-solving capability play a pivotal role in resolving these grievances amicably (Sivanandam & Chaturvedi, 2020). Despite the growing importance of e-commerce, limited research has examined grievance handling mechanisms within this domain from a human resource and service management perspective (Kemp & Owen, 2017). Given the competitive dynamics of the online retail industry, innovative and customer-centric grievance management approaches can significantly enhance

consumer well-being and organizational performance (Nyarko & Simons, 2021). Hence, this study seeks to explore the impact of grievance handling mechanisms on customer satisfaction in the online shopping context, providing both theoretical and practical insights for sustainable relationship management.

2. Review of Literature

Customer satisfaction in online shopping environments largely depends on the effectiveness of grievance handling mechanisms (GHMs), which ensure that customer concerns are addressed promptly, fairly, and transparently. Scholars have identified various components of grievance handling that shape customer experiences, including customer service support, return and refund policies, help centers and FAQs, loyalty programs and compensation, and feedback mechanisms. These components collectively determine how customers perceive service quality, trust, and overall satisfaction.

2.1 Customer Service Support

Customer service support is the most direct interface between customers and online retailers. It represents the responsiveness, empathy, and problem-solving capacity of an organization in addressing grievances. Iqbal et al. (2023) highlighted that service quality dimensions such as communication efficiency, convenience, and responsiveness are vital determinants of customer satisfaction. Nguyen and Patel (2023) further asserted that transparent and customer-centric grievance handling by service teams strengthens trust and improves the online shopping experience. Similarly, Lee and Park (2021) emphasized the importance of proactive customer support—through real-time communication and self-service tools—in enhancing satisfaction and loyalty. Gupta and Sharma (2022) also revealed that technology-enabled service support, such as chatbots and live assistance, reduces response time and personalizes interactions, thereby increasing customer satisfaction.

2.2 Return and Refund Policies

A transparent and reliable return-refund process is central to customer satisfaction in e-commerce. According to Kumar et al. (2022), customers evaluate online shopping platforms based on the

fairness, timeliness, and clarity of their return and refund mechanisms. Efficient delivery and reimbursement practices foster trust and mitigate dissatisfaction. Similarly, Zhang and Wu (2019) found that fairness and transparency in the resolution of refund-related grievances significantly influence customer confidence and loyalty. Li and Wang (2023) noted that customers' perceptions of credibility and trust are reinforced when companies handle refunds efficiently, particularly in competitive marketplaces where customers expect seamless post-purchase experiences.

2.3 Help Centers and FAQs

Help centers and FAQ sections serve as self-service grievance handling tools that empower customers to resolve issues independently. Singh and Patel (2022) identified website usability and informational support as essential factors influencing satisfaction, suggesting that well-structured help portals enhance user experiences and reduce complaint volumes. Gupta et al. (2023) supported this view by highlighting that proactive, analytics-driven support systems can anticipate customer needs and streamline issue resolution. Furthermore, Wang and Chen (2020) observed that culturally adaptive help systems—tailored to linguistic and behavioral differences—improve perceived fairness and satisfaction across diverse consumer groups. Choi et al. (2019) also pointed out that self-service mechanisms complement formal grievance channels, providing immediate solutions that strengthen customer trust.

2.4 Loyalty Programs and Compensation

Loyalty programs and compensation-based grievance resolutions are strategic tools for retaining customers after service failures. Iqbal et al. (2023) emphasized that trust and brand loyalty are outcomes of consistent service quality and effective grievance redressal. Ansary et al. (2017) and Liu and Wang (2017) found that emotional and social engagement through loyalty initiatives enhances customer commitment and mitigates negative perceptions following grievances. Bayer et al. (2018) demonstrated that offering compensation—such as vouchers, discounts, or bonus points—after grievance resolution can significantly boost customer satisfaction and repurchase intentions. Likewise, Nidhi (2018) stressed the importance of aligning such programs with customer expectations to maintain satisfaction and brand equity in the competitive Indian e-commerce sector.

2.5 Feedback Mechanisms

Feedback mechanisms play a vital role in grievance management by facilitating two-way communication between customers and organizations. Chang and Kim (2018) noted that user-generated content (UGC), reviews, and ratings serve as powerful feedback channels that enhance brand credibility and foster advocacy. Dr. Desai (2019) highlighted the role of digital marketing in amplifying customer voices, thereby increasing transparency and responsiveness in grievance resolution. Dave (2016) further demonstrated that social media platforms provide effective channels for real-time grievance management, allowing companies to respond promptly and strengthen customer relationships. According to Nguyen and Patel (2023), feedback-driven improvements in grievance systems enhance customer trust, signaling that their opinions are valued and acted upon.

2.6 Research Gap

While extensive research has been conducted on customer satisfaction, service quality, and brand trust in online shopping environments, studies specifically focusing on grievance handling mechanisms (GHMs) remain relatively limited. Existing literature primarily explores general service recovery processes, customer service responsiveness, and post-purchase experiences, but fails to integrate these dimensions under a comprehensive grievance handling framework. Previous studies (e.g., Iqbal et al., 2023; Nguyen & Patel, 2023; Lee & Park, 2021) have emphasized the importance of responsiveness, transparency, and fairness in shaping satisfaction, yet few have examined how these attributes function collectively across distinct grievance mechanisms such as return-refund systems, loyalty-based compensation, or structured help centers. Moreover, while technological interventions (Gupta & Sharma, 2022) and feedback systems (Chang & Kim, 2018; Desai, 2019) have been recognized as tools for improving customer engagement, their empirical linkages to customer satisfaction within the grievance-handling context remain underexplored.

3. Research Methodology

The present study aims to examine the impact of grievance handling mechanisms on customer satisfaction in the online shopping context. A causal research design was adopted to determine the cause-and-effect relationships between the independent variables—Customer Service Support, Feedback Mechanisms, Help Centers and FAQs, Loyalty Programs and Compensation, and Return

and Refund Policies—and the dependent variable, Customer Satisfaction. The population for the study comprised online shoppers residing in the six revenue divisions of Haryana. A convenience sampling technique was employed to collect data, as respondents were selected based on accessibility and willingness to participate. A total of 300 questionnaires were distributed directly to customers at their residences and through online platforms. Out of these, 234 completed and valid responses were retained for analysis, representing a suitable sample for the study. A structured questionnaire was used as the primary instrument for data collection, containing items related to the five grievance handling mechanisms and customer satisfaction, measured on a five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess the reliability, validity, and significance of hypothesized relationships. This methodology allows for a robust examination of how different grievance handling mechanisms influence customer satisfaction, providing insights for both theory and practice in online retail management.

4. Analysis and Findings

The following section presents a detailed analysis of the data collected to examine the impact of grievance handling mechanisms on customer satisfaction in the online shopping context. The analysis involves assessing the reliability and validity of the measurement model, evaluating discriminant validity, and testing the hypothesized relationships using structural equation modeling (SEM). Key model fit indices, path coefficients, and significance levels are reported to determine the strength and direction of relationships among the constructs, including Customer Service Support, Feedback Mechanisms, Help Centers and FAQs, Loyalty Programs and Compensation, and Return and Refund Policies. The results provide empirical evidence on how effectively implemented grievance handling mechanisms influence customer satisfaction, trust, and loyalty in e-commerce platforms.

4.1 Measurement model

The measurement model in Smart PLS assesses the associations between latent constructs and their corresponding observed indicators, emphasizing the evaluation of reliability, convergent validity, and discriminant validity. Reliability is assessed using Cronbach's alpha and composite reliability to ensure internal consistency among the items. Convergent validity is verified by examining standardized factor loadings and calculating the Average Variance Extracted (AVE). Discriminant

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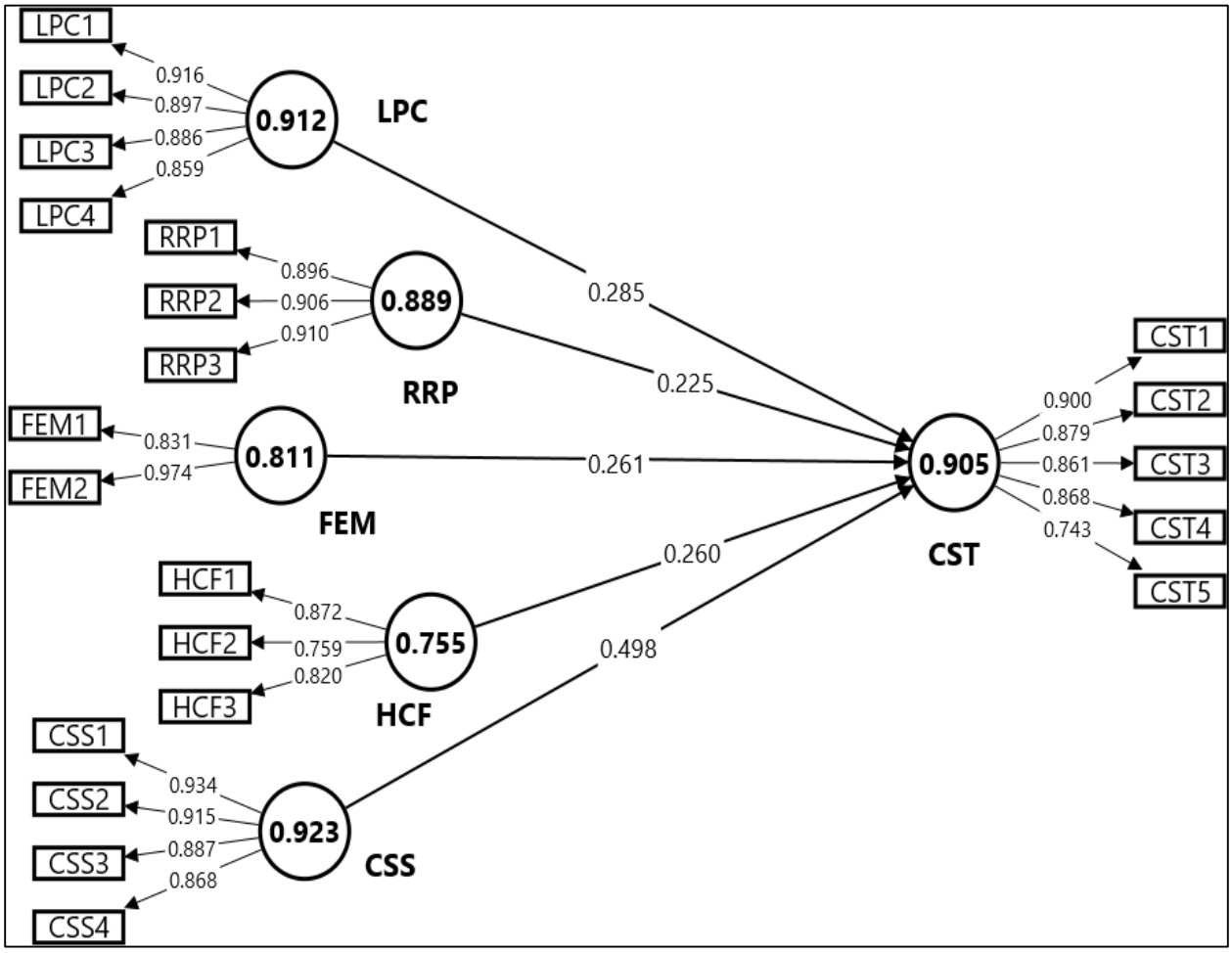
validity is established by comparing the square root of each construct's AVE with its correlations with other constructs, ensuring that each construct is empirically distinct (Hair et al., 2019).



Source: Measurement/ output generated through Smart PLS using primary data

Figure 1: Measurement Model

Table 1: Scale Measurement

Constructs	Code	Outer loading	VIF	**Cronbach's alpha**	**CR**	**AVE**
Customer Service Support (CSS)	CSS1	0.934	2.293	0.923	0.945	0.813
	CSS2	0.915	3.800			
	CSS3	0.887	3.036			

	CSS4	0.868	2.595			
Customer Satisfaction (CST)	CST1	0.900	3.383	0.905	0.929	0.726
	CST2	0.879	2.948			
	CST3	0.861	2.542			
	CST4	0.868	2.621			
	CST5	0.743	1.827			
Feedback Mechanisms (FEM)	FEM1	0.831	1.873	0.811	0.900	0.819
	FEM2	0.974	1.873			
Help Centers and FAQs (HCF)	HCF1	0.872	1.631	0.755	0.858	0.669
	HCF2	0.759	1.441			
	HCF3	0.820	1.530			
Loyalty Programs and Compensation (LPC)	LPC1	0.916	3.515	0.912	0.938	0.791
	LPC2	0.897	3.059			
	LPC3	0.886	2.954			
	LPC4	0.859	2.261			
Return and Refund Policies (RRP)	RRP1	0.896	2.647	0.889	0.931	0.817
	RRP2	0.906	2.357			
	RRP3	0.910	2.876			

Source: Researcher's own survey data (2025), processed and analyzed through SPLS.

Table 1 provides an assessment of the reliability and validity of the measurement model for the six constructs examined in the study—Customer Service Support (CSS), Customer Satisfaction (CST), Feedback Mech anisms (FEM), Help Centers and FAQs (HCF), Loyalty Programs and Compensation (LPC), and Return and Refund Policies (RRP). The results demonstrate that all items have outer loadings well above the acceptable threshold of 0.70, ranging between 0.743 and 0.974, indicating that each item strongly represents its respective construct and contributes significantly to its measurement. The Variance Inflation Factor (VIF) values, which range from 1.441 to 3.800, are below the critical limit of 5, confirming the absence of multicollinearity and ensuring that the indicators are statistically independent. The internal consistency reliability of each construct is

confirmed by Cronbach's alpha values ranging from 0.755 (for Help Centers and FAQs) to 0.923 (for Customer Service Support), all exceeding the benchmark value of 0.70. Similarly, the Composite Reliability (CR) scores for all constructs lie between 0.858 and 0.945, further validating the high internal consistency and reliability of the measurement scales. The Average Variance Extracted (AVE) values, ranging from 0.669 to 0.819, are well above the minimum threshold of 0.50, confirming satisfactory convergent validity, meaning that the items within each construct share a high proportion of variance.

Table 2: Discriminant validity-HTMT Ratio

	CSS	CST	FEM	HCF	LPC
Customer Service Support (CSS)					
Customer Satisfaction (CST)	0.615				
Feedback Mechanisms (FEM)	0.208	0.113			
Help Centers and FAQs (HCF)	0.125	0.114	0.334		
Loyalty Programs and Compensation (LPC)	0.406	0.463	0.343	0.414	
Return and Refund Policies (RRP)	0.223	0.369	0.252	0.486	0.645

Source: Researcher's own survey data (2025), processed and analyzed through SPLS.

The HTMT ratio values among the constructs range from 0.113 to 0.645, all well below the conservative threshold of 0.85, suggesting strong discriminant validity. This indicates that the constructs—Customer Service Support (CSS), Customer Satisfaction (CST), Feedback Mechanisms (FEM), Help Centers and FAQs (HCF), Loyalty Programs and Compensation (LPC), and Return and Refund Policies (RRP)—are conceptually and statistically distinct from one another. The highest HTMT value is observed between Loyalty Programs and Compensation (LPC) and Return and Refund Policies (RRP) (0.645), implying a moderate association between these two mechanisms, possibly due to their shared influence on customer retention and post-purchase experience. Other relationships, such as between Customer Service Support and Customer Satisfaction (0.615), also indicate a reasonable yet distinct correlation, aligning with theoretical expectations that effective support enhances satisfaction without overlapping conceptually.

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Table 3: Discriminanat validity-Fornell–Larcker criterion

	CSS	CST	FEM	HCF	LPC	RRP
Customer Service Support (CSS)	0.901					
Customer Satisfaction (CST)	0.576	0.852				
Feedback Mechanisms (FEM)	-0.185	0.110	0.905			
Help Centers and FAQs (HCF)	-0.103	0.095	0.285	0.818		
Loyalty Programs and Compensation (LPC)	0.374	0.436	-0.293	-0.344	0.890	
Return and Refund Policies (RRP)	0.205	0.332	-0.218	-0.397	0.582	0.904

Source: Researcher's own survey data (2025), processed and analyzed through SPLS.

According to the Fornell–Larcker criterion, the square root of each construct's Average Variance Extracted (AVE) (represented on the diagonal) should be greater than its correlations with other constructs (off-diagonal elements). In this table, all diagonal values—ranging from 0.818 (HCF) to 0.905 (FEM)—exceed their corresponding inter-construct correlations. This further confirms discriminant validity, as each construct explains more variance in its indicators than it shares with other constructs. Overall, the results from both the HTMT ratio and Fornell–Larcker criterion provide strong evidence that all six constructs in the model are empirically distinct and measure unique dimensions of grievance handling mechanisms and customer satisfaction. This validates the conceptual integrity of the model and ensures that subsequent structural equation modeling (SEM) results will accurately represent the relationships among these variables without issues of construct overlap.

4.2 Structural Model

The structural model illustrates the path coefficients, along with the outer weights and loadings. The path coefficients represent the strength and direction of relationships between constructs. Outer weights reflect the contribution of individual indicators to their respective latent variables, and loadings demonstrate the strength of each indicator's association with its latent construct.

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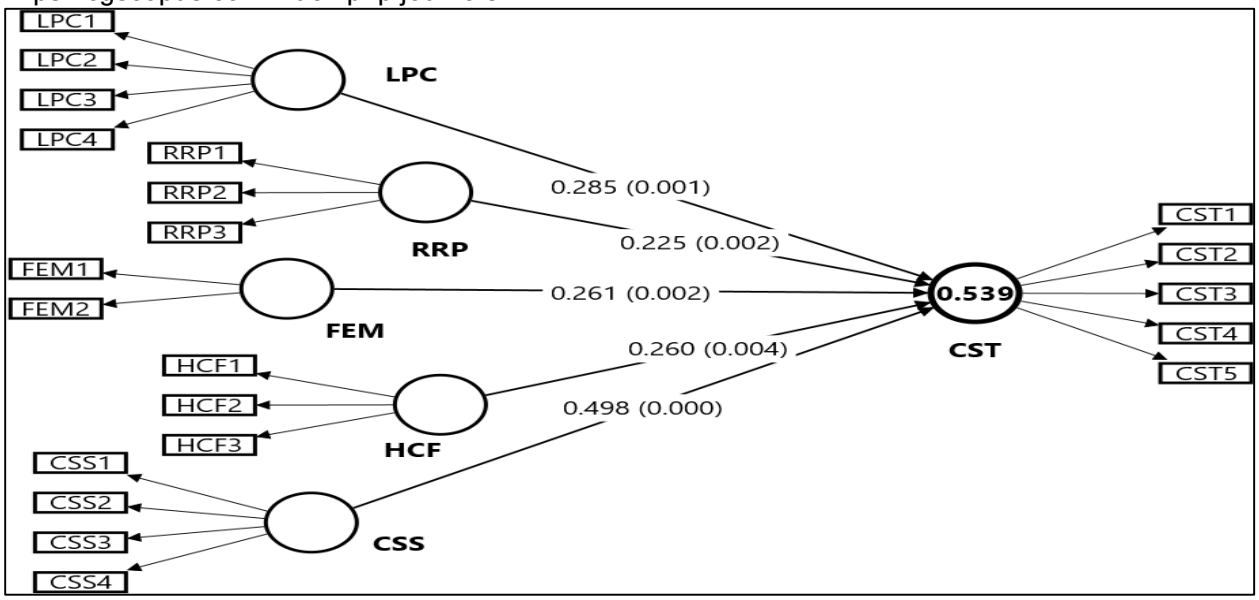

Source: Structural model output generated through Smart PLS using primary data

Figure 2: Structural Model

Table 4: Coefficient of Determination (R^2), Adjusted R^2, and Path Significance

	R-square	R-square adjusted
Customer Satisfaction (CST)	0.539	0.529
p-value	0.000	0.000

Source: Researcher's own survey data (2025), processed and analyzed through SPLS.

The R^2 value of 0.539 indicates that approximately 53.9% of the variance in CustomerSatisfaction is explained by the independent variables, namely Customer Service Support**,** Feedback Mechanisms, Help Centers and FAQs, Loyalty Programs and Compensation, and Return and Refund Policies**.** This reflects a moderately high level of explanatory power**,** suggesting that grievance handling mechanisms collectively have a substantial influence on how customers perceive satisfaction in the context of online shopping. The **adjusted R^2 value of** 0.529 accounts for the number of predictors in the model and provides a more accurate measure of fit by adjusting for model complexity. The small difference between R^2 and adjusted R^2 (0.010) indicates that the model is well-specified and free from over fitting, meaning that the included predictors meaningfully contribute to explaining customer satisfaction. Furthermore, the p-value of 0.000 signifies that the overall model is statistically

significant at the 1% level($p < 0.01$), confirming that the relationship between the grievance handling mechanisms and customer satisfaction is not due to random chance.

Table 5: Hypothesis Testing Results – Path Coefficients, T-Statistics, and Significance Levels

	Path Coefficients	SD	T statistics	P values
Customer Service Support (CSS) -> Customer Satisfaction (CST)	0.498	0.064	7.753	0.000
Feedback Mechanisms (FEM) -> Customer Satisfaction (CST)	0.261	0.085	3.062	0.002
Help Centers and FAQs (HCF) -> Customer Satisfaction (CST)	0.260	0.090	2.894	0.004
Loyalty Programs and Compensation (LPC) -> Customer Satisfaction (CST)	0.285	0.083	3.418	0.001
Return and Refund Policies (RRP) -> Customer Satisfaction (CST)	0.225	0.073	3.070	0.002

Source: Researcher's own survey data (2025), processed and analyzed through SPLS.

1. Customer Service Support (CSS) → Customer Satisfaction (CST)

H01: Customer Service Support has no significant impact on Customer Satisfaction.

H1: Customer Service Support has a significant positive impact on Customer Satisfaction.

The path coefficient of 0.498 indicates a strong positive relationship between customer service support and customer satisfaction. The t-statistic (7.753) exceeds the critical value of 1.96 (for $p < 0.05$), and the p-value (0.000) confirms high statistical significance. Thus, the null hypothesis is rejected, suggesting that effective customer service support significantly enhances customer satisfaction. This implies that timely, empathetic, and responsive support services play a major role in ensuring customer trust and satisfaction in online shopping.

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https://cgscopus.com/index.php/journals

2. Feedback Mechanisms (FEM) → Customer Satisfaction (CST)

H02: Feedback Mechanisms have no significant impact on Customer Satisfaction.

H2: Feedback Mechanisms have a significant positive impact on Customer Satisfaction.

The path coefficient of 0.261, with a t-value of 3.062 and p-value of 0.002, indicates a statistically significant and positive effect. The null hypothesis is rejected. This suggests that incorporating effective feedback systems—such as customer reviews, rating systems, and complaint responses—positively influences customer satisfaction by making customers feel heard and valued.

3. Help Centers and FAQs (HCF) → Customer Satisfaction (CST)

H03: Help Centers and FAQs have no significant impact on Customer Satisfaction.

H3: Help Centers and FAQs have a significant positive impact on Customer Satisfaction.

The path coefficient of 0.260 with a t-statistic of 2.894 and p-value of 0.004 indicates a significant positive relationship. Therefore, the null hypothesis is rejected. This means that accessible and comprehensive help centers and FAQs improve customer confidence and reduce frustration, thus increasing overall satisfaction with the online shopping experience.

4. Loyalty Programs and Compensation (LPC) → Customer Satisfaction (CST)

H04: Loyalty Programs and Compensation have no significant impact on Customer Satisfaction.

H4: Loyalty Programs and Compensation have a significant positive impact on Customer Satisfaction.

With a path coefficient of 0.285, a t-statistic of 3.418, and a p-value of 0.001, the relationship is statistically significant and positive. The null hypothesis is rejected. This shows that offering loyalty points, discounts, and fair compensation for service lapses enhances customer satisfaction by reinforcing trust and rewarding long-term engagement.

5. Return and Refund Policies (RRP) → Customer Satisfaction (CST)

H05: Return and Refund Policies have no significant impact on Customer Satisfaction.

H5: Return and Refund Policies have a significant positive impact on Customer Satisfaction.

The path coefficient of 0.225, with a t-value of 3.070 and p-value of 0.002, reveals a significant and positive effect. Hence, the null hypothesis is rejected. This indicates that transparent, flexible, and prompt return and refund processes strengthen customer trust and contribute to higher satisfaction levels, particularly in the competitive e-commerce sector.

Table 6: Model fit estimates

	Saturated model	Estimated model
SRMR	0.060	0.060
d_ULS	0.827	0.827
d_G	0.963	0.963
Chi-square	1219.713	1219.713
NFI	0.710	0.710

Source: Researcher's own survey data (2025), processed and analyzed through SPLS.

Table 6 presents the model fit estimates for both the saturated and estimated models, assessing how well the proposed structural model represents the observed data. The Standardized Root Mean Square Residual (SRMR) is 0.060, which is below the recommended threshold of 0.08, indicating a good fit between the model-implied and observed correlations. The d_ULS (0.827) and d_G (0.963) values suggest minimal discrepancy between the estimated and saturated models, further supporting the adequacy of the model. The Chi-square value (1219.713), while sensitive to sample size, does not undermine model fit given the supportive results of other fit indices. Additionally, the Normed Fit Index (NFI) of 0.710 indicates an acceptable fit, demonstrating that the hypothesized model reasonably approximates the observed data.

5. Conclusion

The present study investigated the impact of various grievance handling mechanisms—Customer Service Support, Feedback Mechanisms, Help Centers and FAQs, Loyalty Programs and Compensation, and Return and Refund Policies—on customer satisfaction in the context of online shopping. The findings reveal that all five mechanisms have a significant and positive influence on customer satisfaction, with Customer Service Support emerging as the most influential factor. This

highlights the critical role of timely, responsive, and empathetic customer support in fostering trust, loyalty, and a positive shopping experience. Feedback mechanisms help centers, loyalty programs, and transparent return and refund policies also significantly contribute to enhancing customer satisfaction by ensuring that customers feel heard, supported, and valued. The study demonstrates that well-designed grievance handling mechanisms not only resolve customer issues effectively but also strengthen long-term relationships between customers and online retailers. The results underscore the practical importance for e-commerce platforms to invest in robust grievance management systems, integrate technological solutions, and design customer-centric policies to enhance satisfaction, retention, and overall organizational performance. From a theoretical perspective, the study contributes to the understanding of the causal relationships between grievance handling practices and customer satisfaction, offering empirical evidence that can inform future research in online retail and service management.

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