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An Exploratory Treatise on Jay-customers Behavior in the Banking Industry in India: A Dyadic Perspective*

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Abstract

The purpose of this research is to examine reasons and evaluate strategies implemented by the Indian banking industry in tackling jay-customers in general and in light of the recent demonetization in particular. After a thorough germane literature and theoretical framework on jay-customers and Indian banking industry, researchers framed a well-structured questionnaire for collecting banking employees opinions along with a set of questions framed to conduct in-depth personal interviews with banking customers. The collected data were summarized, coded, and controlled by using Software R and the selected hypotheses were analyzed by the observance of percentile values. More than 90 percent of banking employees said lack of proper supply of cash from the Reserve Bank of India is the major reason for this kind of customer behaviour and shockingly 95 percent of banking customers expressed backdoor preference given by banking employees to some big customers is the major reason. The research confined only two state capitals Amaravati and Bangalore in India and covered only two largest banks one in public and private sector. The research provides useful insight into the crucial reasons for jay-customers' behaviour from the dyadic perspective of both employees and customers of the Indian banking industry.

Keywords: Jay-customers, Customer satisfaction, Demonetization, Banking, India.

JEL Classification Code: C12, D10, G21, M31, N15.

1. Introduction

The success or failure of any service organization particularly comprehensively depends on how effectively the front-line employees have involved in service encounters.

The service interaction has paramount importance in every service encounter which needs the attention of both service provider and receiver. Most of the businessmen have adopted the premises that the "The customer is king and can do no wrong" and "the customer is always right" as part of their commitment to market their products and services and satisfaction. Along with the above premises, another notable one is that market is filled with horrible individuals who cannot be trustworthy to behave in ways that self-respecting services firms and its delivery of services. This is high time to rethink on these premises because even though business community have strongly committed to proffer maximum satisfaction, in these days it's highly difficult to maintain loyal customer base because of tempting offers from your competitors one side and another side most of the customers may not only be wrong, but downright rude, aggressive, violent, vengeful, destructive, drunk, fraudulent and dangerous just for a some trivial reasons.

In 1994 Christopher Lovelock originated and popularized the term "jay-customers". Jay-customers are defined as

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“ones who act in a thoughtless or abusive way, causing problems for the firm, employees, or other customers (Loveloek, 2001)”. Irrespective of the magnitude and variety of business they are doing from any part of the globe, every entrepreneur has a responsibility to enhance the quality of business or service encounters among your front-line employees and customers in general and all entrepreneurs has to spend considerable amount of their time on controlling, managing and prescribing the actions of jay-customers. And another side, predominantly entrepreneurs have to train their employees in general and front-line employees in particular to tackle this kind of customers who spoils business and sometimes leads to physical damage also. People may have plenty of reasons for misbehaving towards an organization or its staff - sometimes reasons may be candid in nature but most of the times frustration, revenge, financial gain, alcohol-fueled fun etc.

Any organization whether they are in product or service business has to design a separate mechanism to handle this kind of customers with annoying behaviour. Here, entrepreneurs or managers have to look into the issue in a dyadic perspective which means they have to suspect on their employees along with customers for this kind of misbehaving. The same also highlighted by the authors Ackroyd and Thomson (1999); Greenberg (2010); Robinson and O’Leary-Kelly (1998); Thau, Bennett, Mitchell and Mars (2009) as management based insights into the dark side of organizational dynamics awesomely focus on the employee as “deviant” and responsible for committing a range of misbehaviors aimed at disrupting exchange and organizational activities.

The Government of India vides their Notification No. 2652 dated November 8, 2016 have withdrawn the Legal Tender status of ₹ 500 and ₹ 1,000 denominations of banknotes of the Mahatma Gandhi Series issued by the Reserve Bank of India till November 8, 2016 (Killawala, 2016) with an objective to tackle counterfeiting Indian banknotes, effectively nullify black money hoarded in cash and most importantly curb funding of terrorist organizations with fake notes. But this most crucial decision has led to severe pandemonium situation throughout the country. Due to this, a large number of customers were standing in queues to deposit their old notes in their bank branches and also to get the new currency notes issued by the local commercial banks at the operational level. These kilometres long queues under daylight with too much spending of time have led to severe inconvenience to millions of Indian public. This situation has given severe stress and strains one side to banking employees and another side to the customers’ community in every part of the world’s second largest populated country in the world. So many areas of the country, customers reacted angrily and some untoward

incidents took place against the bankers. This situation has given the authors an opportunity to explore reasons for this kind of jay-customers’ behaviour and strategies implemented by the bankers in general and in particular to minimize the tension mounted atmosphere in the last six months due to demonetization in India.

2. Literature Review

2.1. Overview of Jay Customer Behavior

The term jay-customer is derived from jaywalkers in the UK for those who walk across the street irresponsibly (Michaud, n.d.). Around the world, so many marketing theorists, practitioners, and the academic world have devoted much of their attention on the customers’ perceptions of service quality (Brady & Cronin, 2001), customer satisfaction (Potluri, Narayana, & Srinivas, 2016) and customer loyalty and so on. Yet, no one has considerably concentrated on this jay-customers behaviour through their research, particularly in the developing and underdeveloped world. This is also one of the major reasons for inspiring the researchers in choosing the topic for an extensive research along with most recent turmoil established in the Indian banking industry. After the introduction of the term in the year 1994, succeeding research has mainly focused on the individual, extreme, or unusual forms of such “inappropriate customer behaviour” (Strutton & Pelton, 1994) and extensive research had taken place in the developed world. Studies include customer vandalism (DeMore, Fisher, & Baron, 1988; Levy-Leboyer, 1984); retaliation (Huefner & Hunt, 1994; 2000); violence (Boyd, 2002; Farrugia, 2002); illegitimate complaining (Jacoby & Jaccard, 1981; Kowalski, 1996); and compulsive consumption (Hirschman, 1992; O’Guinn & Faber, 1989) has introduced range of extensive novel perceptions on different forms, effects and behavior of jay-customers.

Surprisingly, some more popular terms have received considerable research attention from different researchers in the world. In this process, most popular terms used by the researchers are “deviant consumer behaviour” (Moschis & Cox, 1989), “aberrant consumer behaviour” (Fullerton & Punj, 1993), and “consumer misbehaviour” (Tonglet, 2001). Along with the above, fewer public terms include “problem customers” (Bitner, Booms, & Mohr, 1994), “dysfunctional customer behavior” (Harris & Reynolds, 2003), and “inappropriate behavior” (Strutton & Pelton, 1994) also received the attention of researchers from different parts of the world. Whatever may be the terms used by the researchers whether those may be the popular or most

commonly used, replicates the multiplicity of viewpoints and positions that have explored this phenomenon. Harris and Reynolds (2003) defined this type of customers as who intentionally or unintentionally, overtly or covertly, act in a manner that, in some way, disrupts otherwise functional service encounters” and also refer to covert acts of customer deviance in their definition of dysfunctional customer behavior (Harris & Reynolds, 2004). Bitner, Booms and Mohr (1994) called these as problem customers and defined as customers who are “unwilling to cooperate with the service provider, other customers, industry regulations, and/or laws”.

Studying jay-customer behaviour is a relatively new area of research which has received considerable attention only in recent years from both industry and academia. This increasing trend of studying jay-customer behaviour is emphasized in research which highlights the thoughtful and omnipresent consequences of jay-customer behaviour. In recent years, most of the entrepreneurs in different industries have identified increasing number of this class of customers who create severe damage to their business and has thrown a panoramic view on these to find the best solution and minimizing all kinds of losses.

Numerous researchers have given diverse reasons for jay-customer behaviour, as per the opinions of Zemke and Anderson (1990) and Lovelock (1994), jay-customer behaviour is typically based on anecdotal evidence, are less common, purely conceptual in nature (Fullerton & Punj, 2004). This gray area understanding and dealing with jay-customers is most vital to the success of any kind of business from any part of the globe and dealing with this class of customers with common sense and great patience is mandatory to reduce the effect on the remaining customers along with minimizing all sorts of loss. A broad review of the germane literature on jay-customer behaviour reveals that some sociological (Caruana, Ramaseshan, & Ewing, 2001), psychological (Albers-Miller, 1999; Cox, Cox, & Moschis, 1990) and customer dissatisfaction. At the same time, Godwin, Patterson and Johnson (1999) concentrated on his research on the comebacks of consumers’ dissatisfactory and stressful service exchanges which sometimes turns into angry responses with physically hostile manner. Peculiarly, the extensive blame game is going on in this kind of service exchanges between front-line employees and customers whose attention is mandatory to the delivery of service with an expected level of quality by the customers. But the majority of the times in the developing world even the candid rights of the customers also severely affected by the conflicts among these two parties.

Thus, the jay-customers behaviour is not at all always irrational and business people clearly identify the thin line between the rational and irrational approaches of the

customers, they have to take an amicable solution which minimizes the loss for both. Based on the type of jay-customer and his/her behavioural disposition, managers’ community has to take a genuine decision without any disturbance to the normal business hours, physical or financial loss, and most significantly retaining the customer also.

2.2. Forms of Jay-customers Behavior

Contemporary studies on jay-customers behaviour have identified different types of customers based on the activities they have taken up with the interaction of front-line employees of the business. Within a service-specific context, Lovelock (1994; 2001) offers six types of jay-customer behaviour. First are “vandals” are the hooligan type of customers who intentionally spoil or damage organizational possessions. Second are “thieves” involve in steal or theft items in the showrooms, and paying bills with stolen credit cards, and sometimes no intention of paying bills also whereas “belligerents” characterizes customers who argue in an aggressive manner, angry drunk people towards front-line staff. The fourth is “deadbeats” who reluctant to pay bills for the service they have already received while “family-feuders” who quarrel with family members and other customers in the service delivery area.

Finally “rule breakers” are another type of jay-customers who fails to conform to the unwritten rules and norms of service encounters. Bitner, Booms and Mohr (1994) have identified “rule breaker” as one of the four types of problem customers. According to him, further three types of problem or jay-customers are “problem customers”, “uncooperative”, and “verbal or physical abusers”. First, problem customers are mostly drunken customers who behave aggressively towards service staff and other customers that consequently disrupt the ambience of the service establishment and the second uncooperative customers represent those generally exhibit rude and demanding behavior towards front-line staff and finally customers who verbally and physically abuses both company employees and other customers in an abrupt manner.

Broadly the above-mentioned types of jay-customers behavioural tendencies have to clearly understand by the business staff in advance and better to face them with an appropriate strategy for which they need some support from the think-tank of the companies. One strategy is not at all suitable to tackle the situation in handling different types of jay-customers in different situations. Based on the situation, type of customer behaviour, the front-line staff has to develop unique skills and knacks to tackle the situation with their interactive or conversational abilities.

2.3. Hypotheses

Based on the above literature and theoretical framework, the researchers have chosen the following six hypotheses:

- H1:** Bank employees in India very frequently identified jay-customers in their experience.
- H2:** Bank service failure and employees' frustration and fatigue are the major reasons for jay-customer behaviour.
- H3:** Customers are the main reason for the jay-customer behaviour.
- H4:** Enlighten customers about bank rules and regulation is the best strategy to tackle the jay-customer.
- H5:** The majority of customers are satisfied with the bank's response in solving their problems.
- H6:** Indian bank customers are totally against for the demonetization introduced by the Central Government.

3. Research Methodology

3.1. Sampling and Survey

The core objective the research is to explore diverse reasons for jay-customers behaviour and the strategies adopted by the Indian banking industry in general and especially in light of the recent demonetization. The researchers administered both quantitative and qualitative approaches to research to garner the opinions of both bank employees and customers who stood in the long queues. A well-structured and self-administered comprehensive questionnaire has designed for 300 hundred bank employees who were equally selected from both public and private sector banks from the two states viz. Andhra Pradesh and Karnataka in India. The questionnaire targeted for the bank employees has two parts in which part one concentrated on the demographic profile of the subjects and part two garners the information about reasons for jay-customers, strategies implemented to tackle them etc. While preparing a questionnaire on this novel topic, the researchers offered specific options under different questions which were identified in consultation and thorough discussion with the senior retired bank officials. Along with the above, conducted a pilot survey with just 30 samples based on which the final questionnaire designed and administered with confidence to garner the opinions of 300 bank employees.

Regarding the bank customers, the researchers conducted very brief informal personal interviews with a

sample of just 100 again equally selected from the type and region of their existence and questions raised for gathering information on demonetization, reasons for their inconvenience, a possible solution for solving the problem and aftermath effects etc. The researchers applied stratified random sampling method and stratified the data by region and type of banks. The collected data were summarized, coded, and controlled by using Microsoft Excel and the selected hypotheses were proved by the observance of percentages.

3.2. Demographic Profile of the Sample

This portion of the research comprehensively presents the demographic profile of the subjects, diverse reasons for jay-customers behaviour, strategies implemented by the Indian bank officials, and finally the opinion of bank customers towards demonetization. The researchers collected the opinions of total 300 bank employees which were equally chosen from both public and private banks and from the two states viz. Andhra Pradesh and Karnataka. Regarding the garnering of data from bank customers, the researchers failed to collect data due to the aggressive mood of the respondents. The demographic profile has mentioned in Table 1.

Table 1: Demographic Profile of the Respondents

S. No.	Demographic Feature	Andhra Pradesh (150)		Karnataka (150)	
		Public Sector Banks (75)	Private Sector Banks (75)	Public Sector Banks (75)	Private Sector Banks (75)
1.	Age (in years)				
	20-29	12	26	17	36
	30-39	31	38	22	29
	40-49	23	11	32	10
	50 Above	09	00	04	00
2.	Gender				
	Male	56	46	64	41
	Female	19	29	11	34
3.	Education				
	Bachelor's Degree	23	36	29	21
	Master's Degree	52	39	46	54
4.	Work Experience (in years)				
	1-5	06	21	04	34
	6-10	29	35	33	26
	11-15	24	14	27	11
	16-20	14	05	09	04
	20 Above	02	00	02	00

3.3. Descriptive Statistics of the Sample

Regarding jay-customers, the researchers raised a wide range of questions to the bank employees mostly related to types of jay-customers banks has identified, reasons for their odd behaviour, strategies opted by the bank employees, the outcome of the strategies implemented etc. At the same time, researchers collected information from bank customers only regarding their opinion towards demonetization, reasons for their problems in demonetization period.

Out of the chosen sample of total 300 (Table 2), 68 percent of bank employees have come across jay-customers in their working experience and in that mostly 34 percent are the belligerents and 24 percent are cheaters who are typically involved in the submission of fake documents for collateral, forged signatures, fake notes etc. Surprisingly, 19 percent customers are always delayed in paying their load instalments or attempting to avoid payment of bank loans. As expected by the researchers, the bank employees unreservedly said that customers are the main reason for the abnormal behaviour in the bank as against just 13 percent bank employees.

Regarding the strategies implemented by the banks, 22 percent of bank employees perfectly implementing the strategy i.e. identify the root cause for conflict and extended their support to the customer and another 16 percent bank employees also opted the strategies like refer case to customer care officers, trying to enlighten customers with bank rules and regulations, and accept their flaws by offering accurate service. The researchers also raised a question to the bank employees on the outcome of their strategies implemented, in which 66 percent said that customers are totally satisfied with their response and astonishingly 77 percent of bank customers irrespective of their satisfaction, they are continuing their banking with the same branches.

Table 2: Bank Employees Opinion on Reasons for Jay-customer Behavior (In Percentage)

S. No.	Reasons for Jay-Customers Behavior	Percentage
1.	Bank service failure	14
2.	Misunderstanding of bank rules and regulations	18
3.	Customers' lack of knowledge	24
4.	Bank employees' frustration and fatigue	03
5.	Bank ambience	01
6.	Fight with other customers/ family members	03
7.	Procedural delays	18
8.	Customers expect preference in getting service by cutting queues	15
9.	Failure of technology	03
10.	Any other reasons include assessment staff, goldsmiths etc.	01

The researchers also conducted very brief personal informal interviews and collected the opinions of bank customers particularly on demonetization, reasons for their problems in demonetization period, and possible best solutions for their problems (Table 3). Astoundingly, 92 percent customers absolutely in favour of demonetization which is mostly targeted black money holders, controlling fake note gangs, most significantly curb funding of terrorist organizations with fake notes. The majority of the customers said that at the branch level, bank manager and senior employees are the major reason for the problems in demonetization period because they are diverting the large quantity of cash to the premium customers, some of their kith and kin and selling new currency notes to big customers with a larger quantity. Customers never hesitate to react angrily and complaining over bank managers over the irrational distribution of cash and utterly said that bank managers are moving cash on a commission basis to some black marketers.

Table 3: Strategies Implemented by the Bank Employees to Tackle the Jay-customers (In Percentage)

S. No.	Strategies Implemented	Percentage
1.	Try to spot them ahead of time and invite them for discussion	18
2.	Refer case to a well-trained customer care officer	16
3.	Identify root cause for conflict and help customers to resolve swiftly	22
4.	Bank officials visit customers in their doorsteps	07
5.	Enlighten customers about bank rules and regulations	16
6.	Say sorry- Provide customer expected service	16
7.	Calling security	03
8.	Any other strategy...support from senior staff, calling customer care etc.	02

4. Results

H1: Regarding hypothesis 1, 68 percent of bank employees in India have identified very frequently the jay-customers in their work experience. Therefore, the selected hypothesis is valid (Table 4).

H2: Customers' lack of knowledge, misunderstanding of bank rules and regulations, and procedural delays took place in banks are the major reasons for the jay-customer behaviour when compared to the bank service failure and employees fatigue and frustration. So the selected hypothesis is not valid.

H3: 74 percent Indian bank employees have opined that customers are the core reason for the jay-customers' behaviour. Hence, the hypothesis 3 is absolutely correct.

Table 4: Testing of Hypotheses

S. No	Hypotheses	Observance of Percentile Values	Validity
1	Banking employees in India very frequently identified jay-customers in their experience.	Yes with 68% No with 32%	Valid
2	Bank service failure and bank employees' frustration and fatigue are the major reasons for jay-customers' behaviour.	Customers Lack Knowledge - 24% Bank Service Failure - 14% Bank Employees frustration and Fatigue - 03%	Invalid
3	Customers are the major reason for this kind jay behaviour.	Customers with 74%	Valid
4	Enlighten customers about bank rules and a regulation is the best strategy to tackle Jay-customers.	Enlighten customers about bank rules and regulations - 16% Identify root cause for conflict and help him to resolve with an immediate effect - 22%	Invalid
5	The majority of customers are satisfied with the bank's response in solving jay-customers' problems.	Yes with 77% No with 23%	Valid
6	Indian bank customers are totally against demonetization introduced by the central government.	In Favor with 92% Against with 08%	Invalid

H4: Identify root cause for conflict and help to resolve with an immediate effect is the best strategy to tackle jay-customers as per 22 percent of bank employees have expressed positive towards this strategy. So, the chosen hypothesis 4 will be an invalid one.

H5: The customer's satisfaction for banks response in solving their problems is at higher percent value (66%) results in this as a valid hypothesis.

H6: The central government's demonetization is widely accepted by Indian bank customers with a thumping 92 percent which concludes this as an invalid hypothesis.

5. Managerial Implications

The comprehensive findings of this study lead to a series of vital implications to the entire banking industry in the country. This study provides a broader outlook of customers to both bank managers and executives on the services and strategies introduced by banks to solve diverse problems encountered by customers. First of all, as proud prime researchers on jay-customers in Indian banking industry, we offer profound and pervasive implications to marketing departments of banks for which once again review their interactive marketing strategies and gives the service encounter process a more confident and trouble-free process with careful supervision.

Another implication of the study is emphasizing that jay-customers' behaviour is perceptual, relative, and informative to bank officials to develop more comprehensive knowledge on reasons and effectiveness of strategies targeted at solving these troubles. This study exposes different types of jay-customers and their behavioural tendencies based on which there will be a great chance to customize the strategies to be implemented. Furthermore, analysis of data collected through questionnaires and personal interviews from both employees and customers has identified bank staff always pointing customers and their lack of knowledge on right banking and customers are not at all happy with the banking services. The majority of customers' opined that genuine service requests also straight away rejected by the banks by showing some rules and regulations which are exclusively meant for lower-end customers whereas higher-end customers got required service at their door-steps.

This survey useful to banks to once again review their existing service delivery process and service recovery tactics based on the perceptions and dissatisfaction levels of their customers. Likewise, societal trends in consumerism and consumer activism have led to inadvertently inspiring this kind of behaviour. Whatever may the reason, both managers and executives have the responsibility and suppress this kind of jay-customer behaviour by offering flawless services to the customers in a timely manner. The study also indicates a number of implications for, not only, marketing and service managers of the banking industry but also general service managers and executives first to identify the loopholes in the existing service process and also to design a trouble-free servicescape to minimize the dysfunctional behaviour disposition from customers.

Finally, it is advisable to all front-line employees or executives who are regularly dealing with customers has to develop competent dexterities and knacks and other ins and outs on service delivery with an exact step-by-step process and competent product and service knowledge.

6. Conclusion and Limitations of Study

To encapsulate, through this exploratory research on jay-customer behaviour proffers invaluable information and clarifies diverse reasons and strategies implemented along with satisfaction levels on the implementation of troubleshooting measures in the Indian banking industry. The research clearly identifies both bank employees opinion on whether they encountered jay-customers in their work experience or not; types of jay-customers; reasons for and strategies implemented for solving problems related to jay-customers. And this research also attempted to identify customers' opinion and possible solutions for solving problems in demonetization, reasons for inconvenience and strategies adopted during demonetization, aftermath effects with demonetization.

This research proffers invaluable and first-hand information on the novel topic jay-customers and their behavioural disposition to the Indian banking industry. The same implications also can be useful and possible to implement in other service sector areas to find amicable solutions to this kind of unique behavioural customers. There is a mammoth scope for further research with elaborate sample size, by covering the entire country and especially to know the opinions of rural customers. And the world of academia has to concentrate to study the behaviour of dysfunctional customers in other sectors like retailing, manufacturing, and other service sector areas like telecom, insurance, hospitality, civil aviation including education.

This research particularly limited or concentrated only on two South India state capitals viz., Andhra Pradesh and Karnataka. The survey covers only two major banks one in public and private sectors. The selected sample size also very meagre due to time and resource constraints and researchers failed to garner any information on the demographic profile of the customers whom the researchers mostly met whenever they were on queues for currency exchange.

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