

A STUDY ON THE CURRENT SITUATION ANALYSIS OF CUSTOMER COMPLAINTS AND KEY GOVERNANCE RESPONSE STRATEGIES IN COMMERCIAL BANKS -INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ICBC) NANCHONG BRANCH, FOR EXAMPLE

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Abstract: This study analyzes the current situation of customer complaints in Industrial and Commercial Bank of China (ICBC) Nanchong Branch (hereinafter referred to as ICBC Nanchong Branch), and then puts forward an effective response strategy for the follow-up work. Through multi-channel and multi-method research on the current situation of customer complaints, we analyze the deep-rooted reasons for their existence, formulate effective response strategies, and provide references and suggestions for ICBC Nanchong Branch to improve its service quality and customer satisfaction.

Keywords: Customer complaints; Governance strategies; Commercial banks; Complaint management

1 INTRODUCTION

The development of China's commercial banking business has brought about a diversification of service demands, and new changes in the hot spots of complaints[1].The protection of consumer rights in the banking sector has also received considerable attention[2]. Because of the intangible, heterogeneous and inseparable nature of banking business, the problem of consumer complaints arising from banking business is inevitable[3].As a direct carrier of customer complaints, the complaint system is an important indicator of bank service quality and customer satisfaction. As a direct carrier of customer complaints, the complaint system's response to the status of complaints is an important indicator of bank service quality and customer satisfaction. Consumer complaints are not always harmful, and the establishment of a perfect and efficient consumer complaint channel and an effective dispute resolution mechanism can help safeguard the rights and interests of consumers, improve the quality of services and enhance the market competitiveness of commercial banks[4].Therefore, it is necessary to regard customer complaints of commercial banks as a valuable resource, collect customer complaint records through research, focus on analyzing the current situation and causes of customer complaints, and propose targeted corrective measures. Therefore, it is very necessary to regard customer complaints of commercial banks as a kind of valuable resource, to collect records of customer complaints through research, to focus on analyzing the current situation and causes of customer complaints, and to propose targeted corrective measures[5-6].

ICBC is the largest wholly state-owned commercial bank in China, serving a comprehensive customer group consisting of large-scale enterprises and individuals, and playing an irreplaceable key role in China's commercial banks. As the largest primary branch in the western region, ICBC Nanchong Branch shoulders the important mission of serving the local economy. ICBC Nanchong Branch has taken into account the characteristics of the local economy, ploughed deep into the business, fine management, and formed a healthy development trend, and is marching forward on the road to obtaining good social and economic benefits.

This study focuses on the current situation of customer complaints in ICBC Nanchong Branch, through carrying out multi-angle, deep-level and all-round research and analysis, comprehensively revealing the causes and pain points of customer complaints in Nanchong Branch, and formulating key governance and response strategies. In order to further promote its optimization of service processes, improve customer experience to provide data accumulation and wisdom support, and ultimately achieve effective enhancement of customer satisfaction and loyalty.

2 RESEARCH OBJECTIVES AND METHODOLOGY

To clarify the main problems and pain points of customer complaints in ICBC Nanchong Branch; to systematically analyze the deep-rooted causes of customer complaints from both macro and micro perspectives; and to explore the key governance response strategies applicable to customer complaints in light of the deep-rooted causes of customer complaints.

Aiming at the customers of ICBC Nanchong Branch, quantitative and qualitative survey methods are adopted, including questionnaires, unannounced visits to outlets, conference talks, and data analysis. Questionnaires were designed to include questions on customer satisfaction, complaint channels, and types of complaints. Conduct unannounced branch visits for a certain percentage of customers to explore the root causes of customer complaints and personalized needs. Collect and analyze customer complaint data, and carry out statistical and visualization processing. Invite departments

and outlets with a high number of customer complaints to hold discussions to identify the scope and causes of customer complaints. Analyze and reveal the causes and pain points of customer complaint problems in Nanchong Branch, and formulate key governance and response strategies.

3 ANALYSIS OF THE CURRENT SITUATION AND CAUSES OF CUSTOMER COMPLAINTS IN ICBC SOUTH FULL BANK

3.1 Analysis of the Overall Situation of Customer Complaints

Table 1, Figure 1 and Figure 2 show the overall customer complaints of ICBC Nanchong Branch in recent three years, including the overall complaints and the comparison of complaints in each year. It can be seen that the number of customer complaints in 2021 is significantly higher than that in 2020 and 2022, indicating that the sharp increase of customer complaints in 2021 has been paid attention to, and the timely response measures have achieved remarkable results. The number of customer complaints in 2020 and 2022 is basically the same. Judging from the number of customer complaints from January to April 2023, it is expected that there will be no significant difference between the number of customer complaints in 2023 and that in 2020 and 2022. The number of customer complaints transferred from external supervision in each year is relatively small, which means that most customer complaints occur inside Nanchong Branch, and internal complaints should be given sufficient attention.

Table 1 Summary of Customer Complaints of ICBC Nanchong Branch in the Past Three Years Unit: pen.

Time	Total amount
2020	268
2021	500
2022	308
202301—202304	113
Total	1189

Note: Source of data: 1. "Voice of the Customer", "Categorized List of Financial Consumer Complaints by Banking Financial Institutions" (2020-2023).

2. Red and Black List of Complaints 2023 (Issues 1-4)" by ICBC Sichuan Branch.

3. Relevant chapters of ICBC South Sufficiency Bank's New Management Department's 2023 "Recent Consumer Protection Efforts".

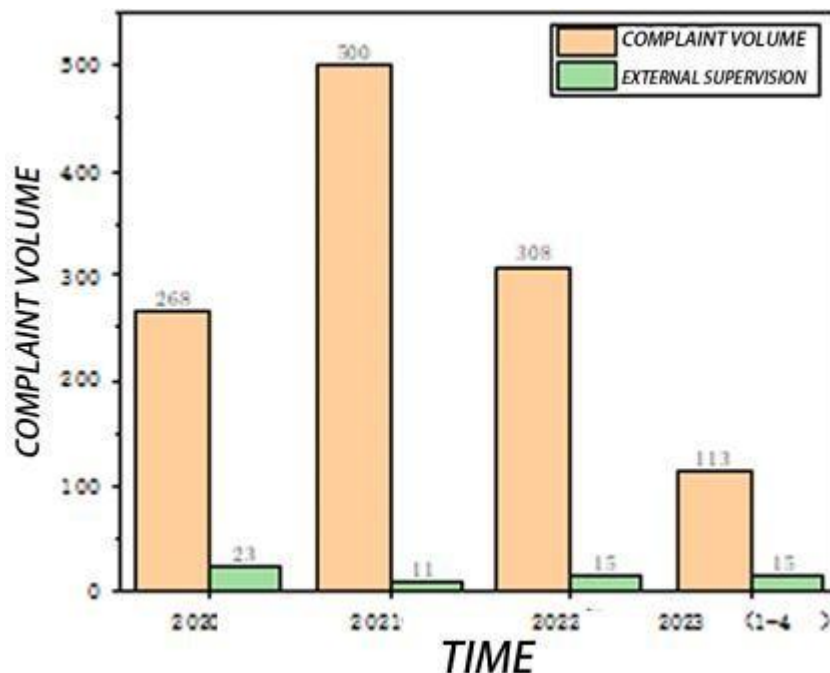


Figure 1 Summary of Customer Complaints in ICBC Nanchong for the Past Three Years

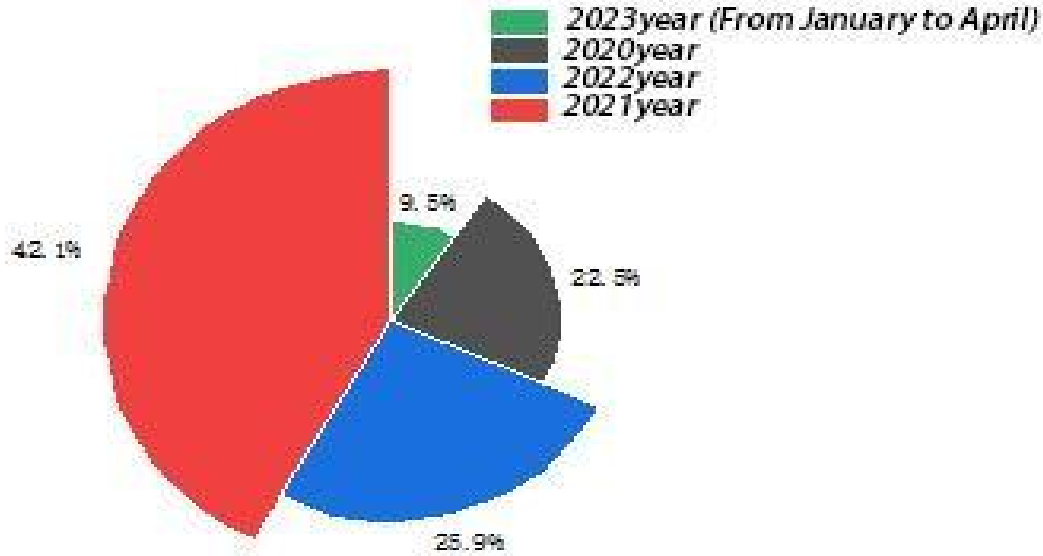


Figure 2 Percentage of Customer Complaints in ICBC Nanchong by Year

3.2 The Main Types of Customer Complaint Operations

3.2.1 Business complaints main board

Table 2, Figure 3 and Figure 4 give the distribution and proportion of customer complaints of ICBC Nanchong Branch in the past three years, and it can be seen that during the period of April 2020-2023, the type of customer complaints of ICBC Nanchong Branch is dominated by three types of business: personal finance, credit card and operation management, and the sum of the three types of complaints exceeds 90% of the total number of complaints, of which personal finance, credit card business each accounted for more than 40% of the total number of complaints, and should be given sufficient attention. The total number of complaints from these three categories exceeded 90% of the total number of complaints, with personal finance and credit card businesses each accounting for more than 40% of the total number of complaints, which should be given sufficient attention.

Table 2 Summary of the Distribution of the Main Segments of Customer Complaints in ICBC Nanchong Branch in the Past Three Years

Unit: pen

Segment Business Complaints Major Segment Distribution	Number of complaints (number)		Total
	2020-2022	202301—202304	
personal finance	469	56	525
Credit cards	477	46	523
Operations Management	50	7	57
Cyberfinance	18	1	19
Other	62	3	65
Total	1076	113	1189

Note: Data from "Voice of the Customer", "Breakdown of Financial Consumer Complaints by Banking Financial Institutions" (2020-2023).

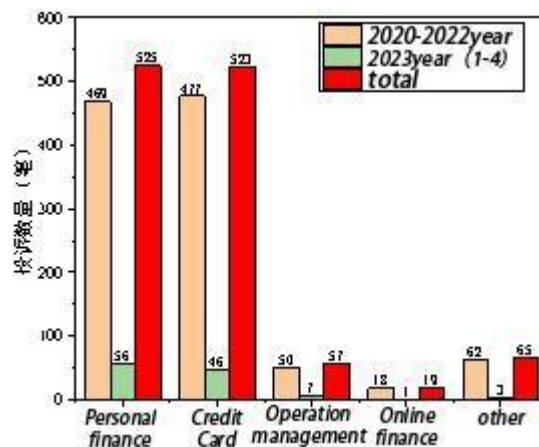


Figure 3 Distribution of Major Segments of Business Complaints

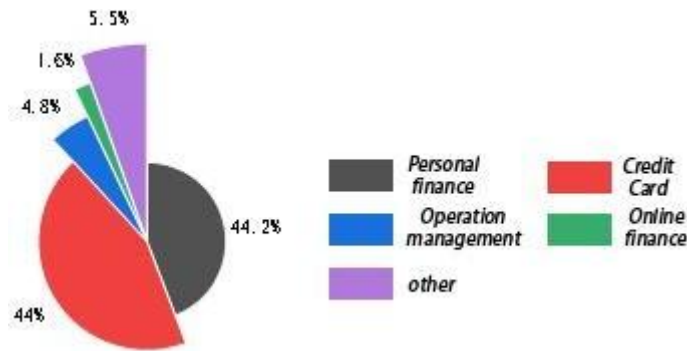


Figure 4 Percentage of Major Segments of Business Complaints by

3.2.2 Major subcategories of major boards

The results of the analysis of business complaint segments in the previous section show that there are three types of business: personal finance, credit cards and operation management, and it is therefore necessary to carry out an in-depth analysis of the three types of business.

(1) Personal finance

Table 3, Figure 5 and Figure 6 give the distribution and share of major complaint subtypes in the personal finance segment of ICBC Nanchong Branch in the past three years. It can be seen that during the period of April 2020-2023, the personal finance segment is dominated by three types of business: personal housing loans, agency insurance sales and debit card account management, fees and use, while other subtypes of business account for a larger proportion, but the subtypes of business are scattered, making it difficult to centralize the processing. Complaints about personal housing loans, debit card account management, fees and charges, and utilization account for more than 30% of all complaints, and should be given sufficient attention in personal finance complaints.

Table 3 Summary of the Distribution of the Main Segments of Customer Complaints in ICBC Nanchong Branch in the Past Three Years

Unit: pen

major subtypes	Number of complaints (number)		Total
	2020-2022	202301—202304	
Individual housing loans	129	34	163
agency insurance sales	37	6	43
debit card account management, fees and utilization	156	4	160
ETC (debit card)	27	0	27
Others (deposit, three-way payment, debit card loss, theft, card replacement, cell phone number management, etc.)	120	12	132
Total	469	56	525

Note: Source of data: "Voice of the Customer", "Categorized List of Financial Consumer Complaints by Banking Financial Institutions" (2020-2023).

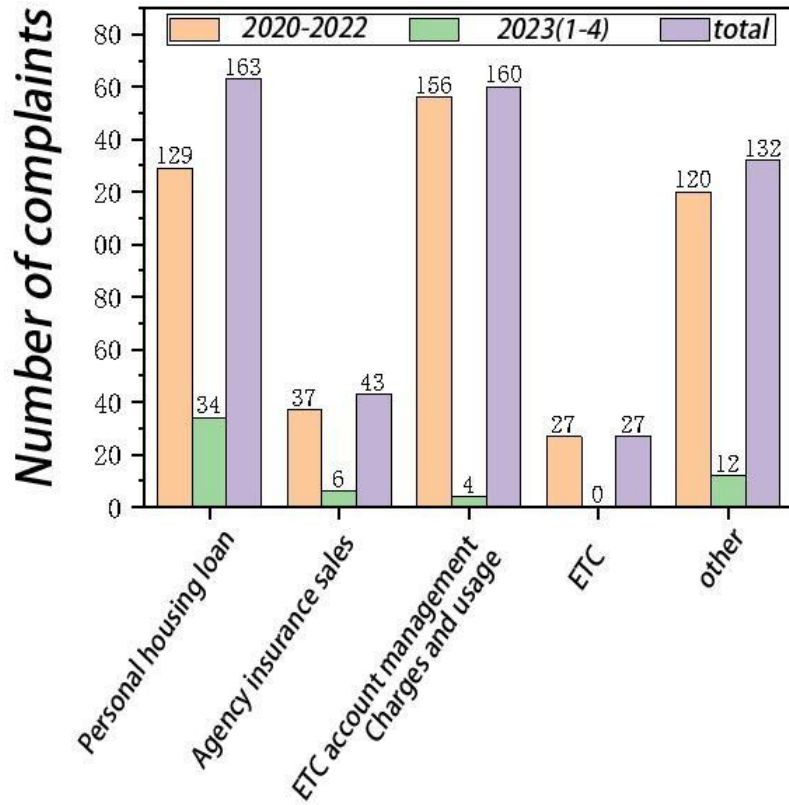


Figure 5 Distribution of Personal Finance Complaint Types

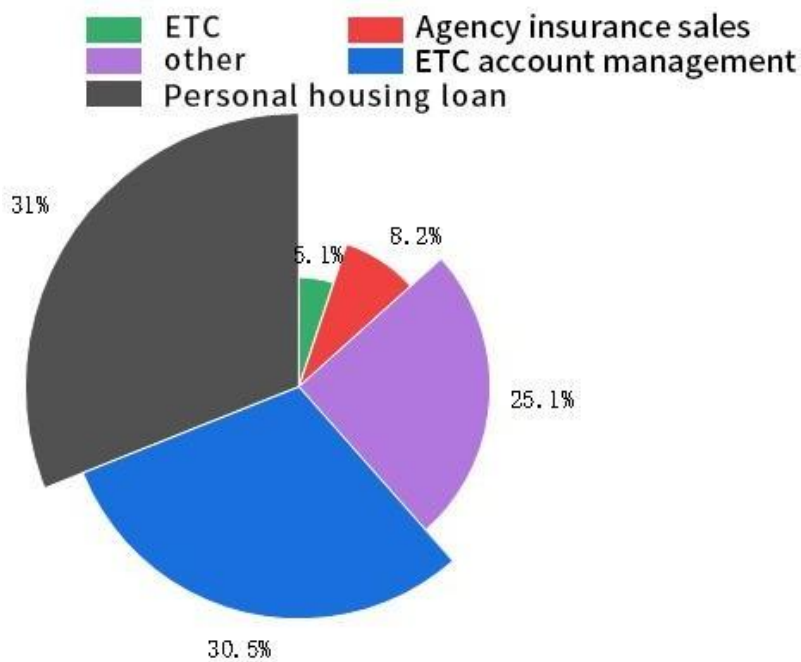


Figure 6 Percentage of Each Personal Finance Complaint Type that

(2) credit cards

Table 4, Figure 7 and Figure 8 give the distribution and share of major complaint subtypes in credit card segment of ICBC Nanchong Branch in the past three years. It can be seen that during the period of April 2020-2023, the credit card segment is dominated by three types of business such as negotiation and repayment, interest and fee disputes and credit card records, card processing and collection. Although other business sub-types account for the largest share, the sub-types of business composition is scattered, difficult to centralize processing, is one of the difficulties in handling credit card customer complaints. Negotiation of repayment accounted for 18.9%, interest and fee disputes accounted for 18.4%, and credit card records, card records and collection accounted for 23.5%, these three subtypes should be given sufficient attention in the personal finance complaints. In addition, due to the characteristics of the credit card business itself, it can be seen from the distribution of the main complaint subtypes that the proportion of each subtype of complaint is relatively even and scattered, and it is more difficult to deal with complaints in the credit card business.

Table 4 Summary of Credit Card Complaints in ICBC Nanchong Branch in the Past Three Years Unit: pen

major subtypes	Number of complaints (number)		Total
	2020-2022	202301—202304	
negotiating repayment	95	4	99
The Interest Fee Dispute	90	6	96
credit card records, card processing and collections	106	17	123
automobile-specific installments	36	2	38
Others (credit card theft, loss, cancellation, limit management, card blocking, risk control cards, merchant acquiring, etc.)	150	17	167
Total	477	46	523

Note: Source: Voice of the Customer, "Categorized List of Financial Consumer Complaints by Banking Financial Institutions" (2020-2023).

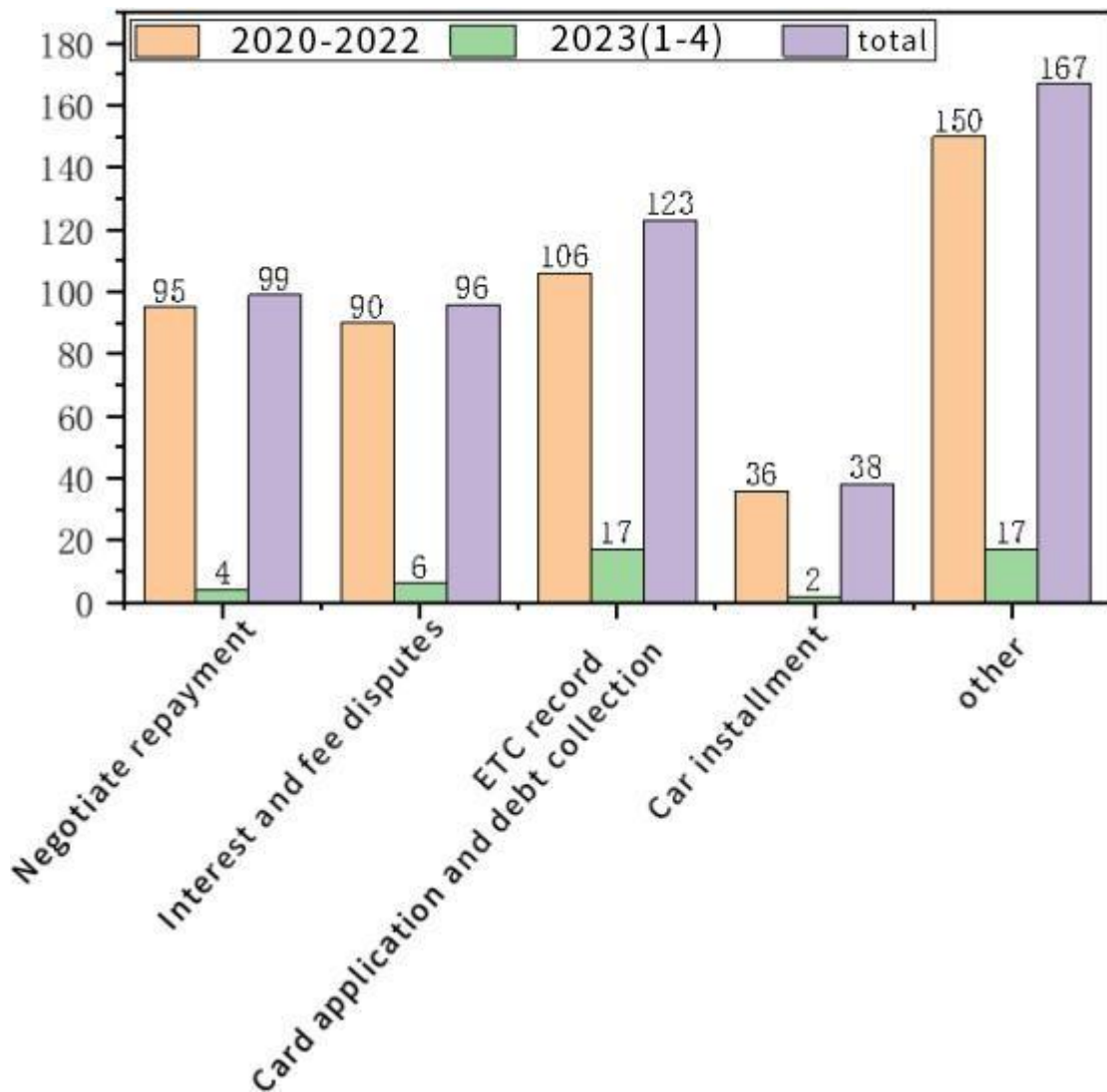


Figure 7 Distribution of Major Complaint Subtypes for Credit Cards Figure

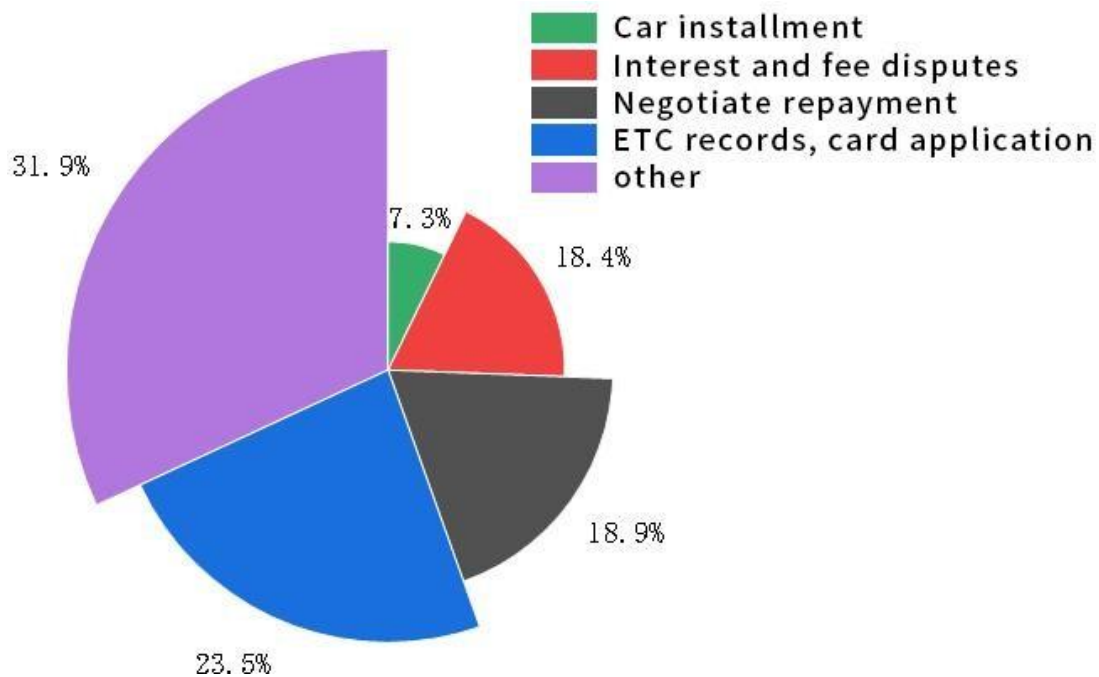


Figure 8 Percentage of Major Complaint Subtypes for Credit Cards

(3) Operational management

Table 5, Figure 9 and Figure 10 give the distribution and share of major complaint subtypes in the operation and management board of ICBC Nanchong Branch in the past three years. It can be seen that during the period of April 2020-2023, the operation and management board is dominated by four types of business: operation of cash-based self-service equipment, branch personnel's business answers and handling and branch personnel's service problems, and window opening and calling. Among them, the operation of cash-based self-service equipment accounts for 33.3%, interest rate disputes account for 21.1%, and the sum of the two exceeds 50% of the total number of complaints about operation and management, which should be given sufficient attention in the operation and management of complaints.

Table 5 Summary of Customer Complaints in ICBC Nanchong Branch in the Past Three Years

Unit: pen

major subtypes	Number of complaints (number)		Total
	2020-2022	2023 (January-April)	
cash-based self-service equipment operations	17	2	19
Business answering and processing by branch staff	11	1	12
Service issues for network personnel	4	3	7
The window is open for calling	6	1	7
Others (public account opening, changes, currency exchange, business hours, business vouchers, telephone answering, etc.)	12	0	12
Total	50	7	57

Note: Source: Voice of the Customer, "Categorized List of Financial Consumer Complaints by Banking Financial Institutions" (2020-2023).

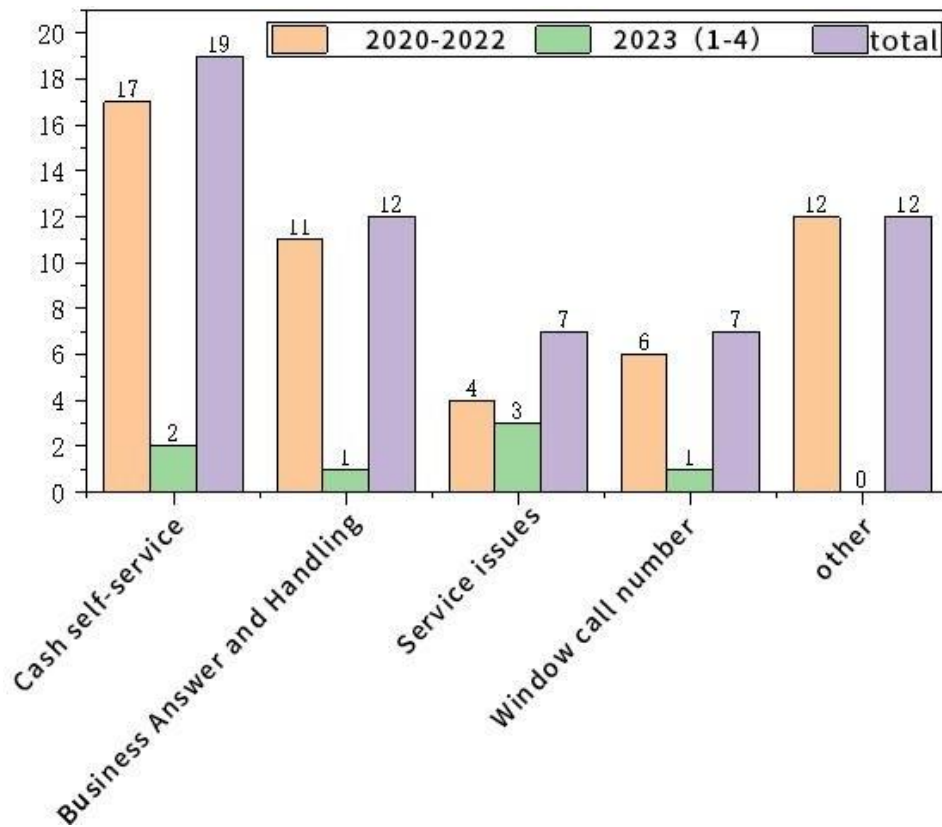


Figure 9 Distribution of Operational Management Complaint Types Figure

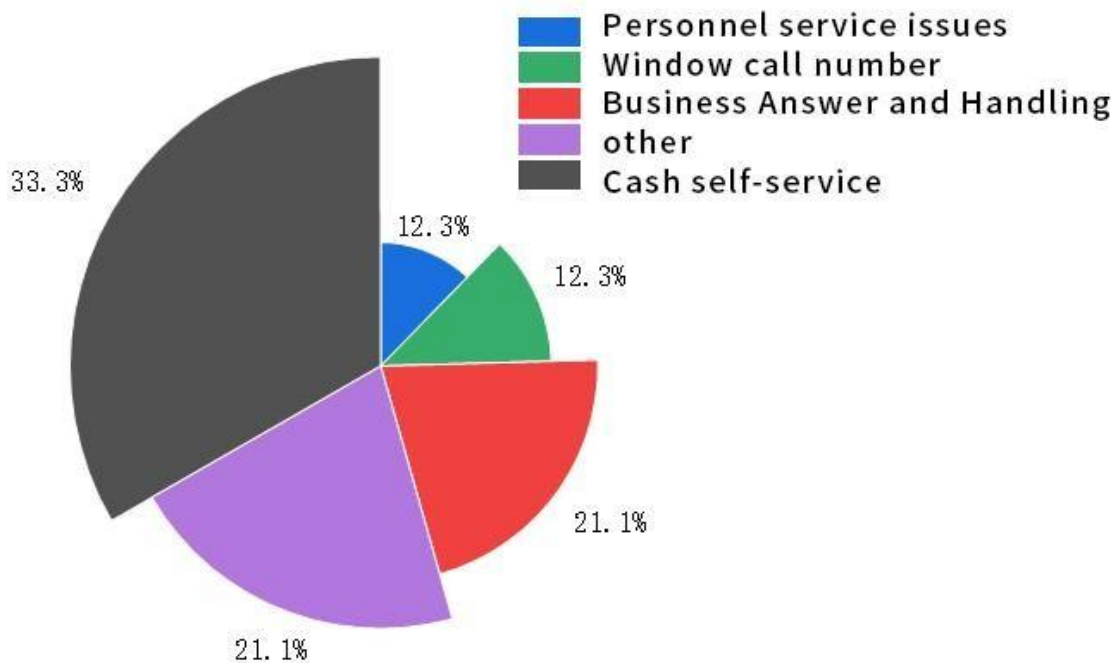


Figure 10 Percentage of Operational Management Complaints by Type of Complaint

3.3 Analysis of the Main Causes of Customer Complaints

3.3.1 Personal finance

Table 6, Figure 11 and Figure 12 give the distribution and proportion of the main causes of personal finance customer complaints in ICBC Nanchong Branch in the past three years. According to the above charts, it can be seen that: from 2020 to April 2023, the main reasons for ICBC Nanchong Branch customers to complain about the business in the personal finance sector are business systems, processes and staff service attitude and quality, which also account for a larger proportion of the subtypes of complaints in the personal housing loans and debit card account management, fees and charges and the use of the same.

Table 6: Main Reasons for Personal Finance Complaints in ICBC Nanchong Branch in the Past Three Years

Unit: pen

complaint subtype	Reason	Operational systems, Process	Pricing of the product itself	machinery and equipment	the attitude and quality of staff service	Other (disclosure of information, marketing methods and tools, right to choose, etc.)	Total
Individual housing loans		109	8	8	29	9	163
agency insurance sales		15	0	0	2	26	46
debit card account management, fees and utilization		71	38	18	22	14	163
ETC		14	0	3	9	1	27
Other		36	0	9	39	45	129
Total		245	46	38	101	95	525

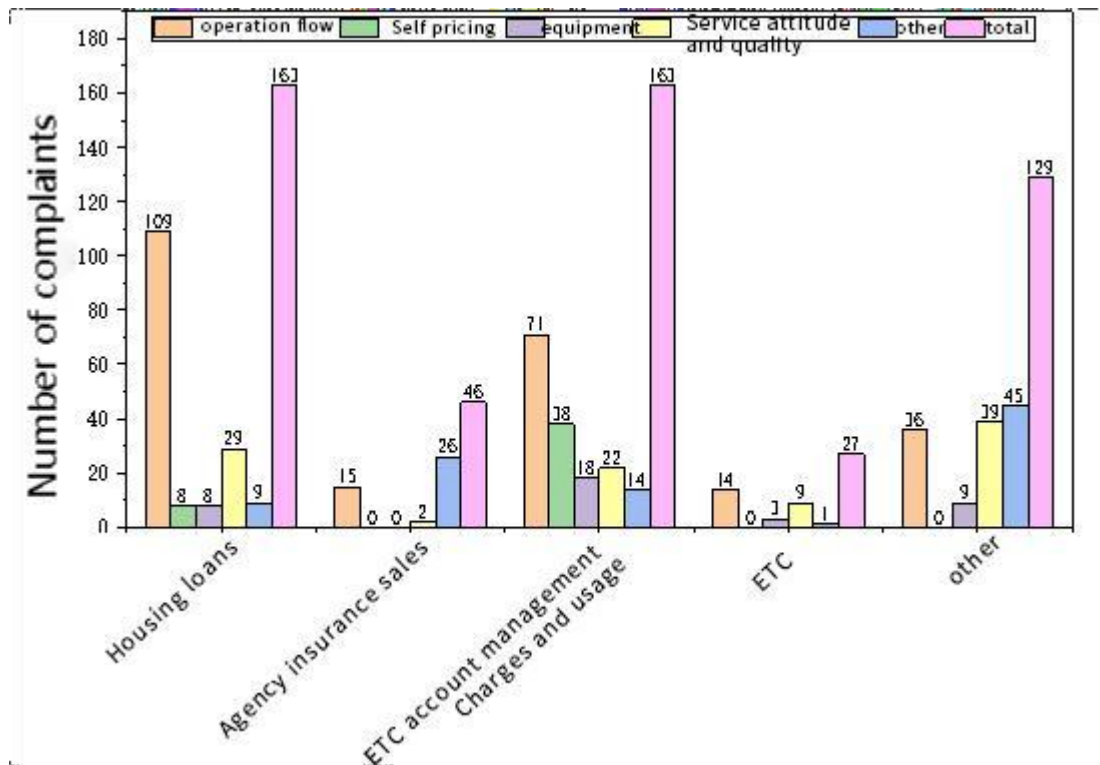


Figure 11 Distribution of the Main Causes of Complaints by Personal Finance Customers

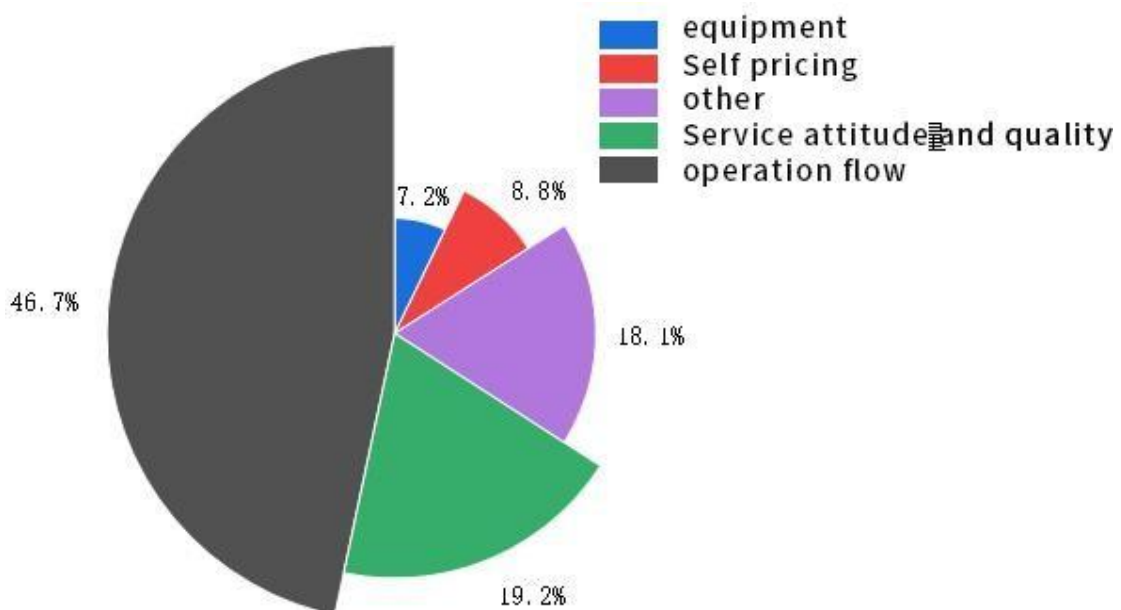


Figure 12 Percentage of Personal Finance Customer Complaints, by Cause

3.3.2 Credit cards

Table 7, Figure 13 and Figure 14 give the distribution and proportion of the main causes of credit card complaints in ICBC Nanchong Branch in the past three years. According to the above charts can be seen: 2020-2023 April, ICBC Nanchong Branch customer complaints business in the credit card segment is the main reason for the business system, process, accounting for 58.7%, the product's own pricing also accounted for a large proportion of the interest rate dispute complaints caused by the credit card itself pricing, the business system, the process leads to a larger number of complaints in the credit card records, card and collection. The business system and process of credit card records, card issuance and collection also caused a large number of complaints.

Table 7 Main reasons for credit card complaints in ICBC Nanchong Branch in the past three years
Unit: pen

Quantity complaint subtype	Reason	Operational systems, Process	Pricing of the product itself	machinery and equipment	the attitude and quality of staff service	Other (disclosure of information, marketing methods and tools, right to choose, etc.)	Total
negotiating repayment		69	6	17	6	1	99
The Interest Fee Dispute		40	43	3	3	7	96
credit card records, card processing and collections		62	2	4	13	35	116
automobile-specific installments		20	4	1	7	6	38
Other		116	6	4	28	20	174
Total		307	61	29	57	69	523

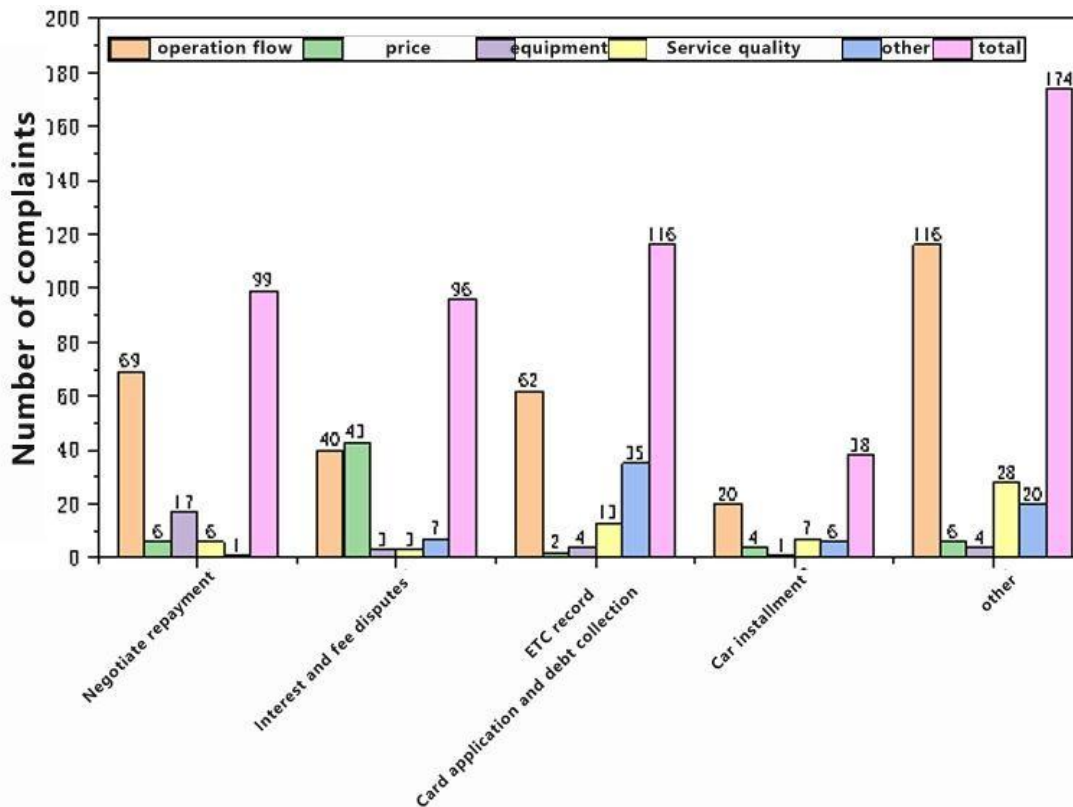


Figure 13 Distribution of the Main Causes of Credit Card Customer Complaints

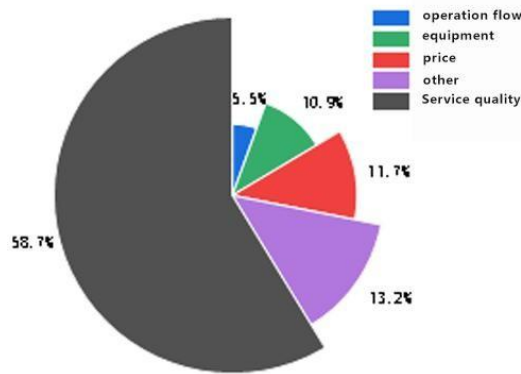


Figure 14 Percentage of Credit Card Customer Complaints by Reason

3.3.3 Operational management

Table 8, Figure 15 and Figure 16 give the distribution and proportion of the main causes of operation and management complaints in ICBC Nanchong Branch in the past three years. According to the above charts can be seen: 2020-2023 April, ICBC South China Bank customer complaints business in the operation and management section of the main reasons for staff service attitude and quality, machine equipment, of which: cash self-service equipment operation complaints are mostly caused by the failure of the machine equipment.

Table 8: Main Reasons for Operation and Management Complaints of ICBC Nanchong Branch in the Past Three Years Unit: pen

complaint subtype	Reason	Operational systems, Process	Machines Equipment	the attitude and quality of staff service	Other (disclosure of information, marketing methods and tools, right to choose, etc.)	Total
cash-based self-service equipment operations		2	15	2		19
Business answering and processing by branch staff		2		9	1	12
Service issues for network personnel				6	1	7
The window is open for calling			1	6		7
Others (public account opening, changes, currency exchange, business hours, business vouchers, telephone answering, etc.)		4	3	5		12
Total		8	19	28	2	57

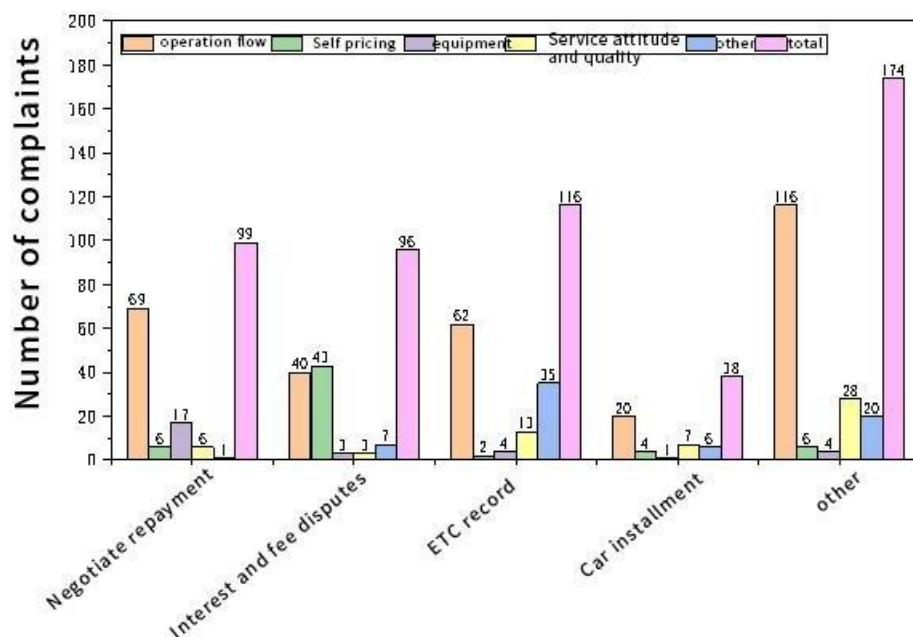


Figure 15 Distribution of the Main Causes of O&M Customer Complaints

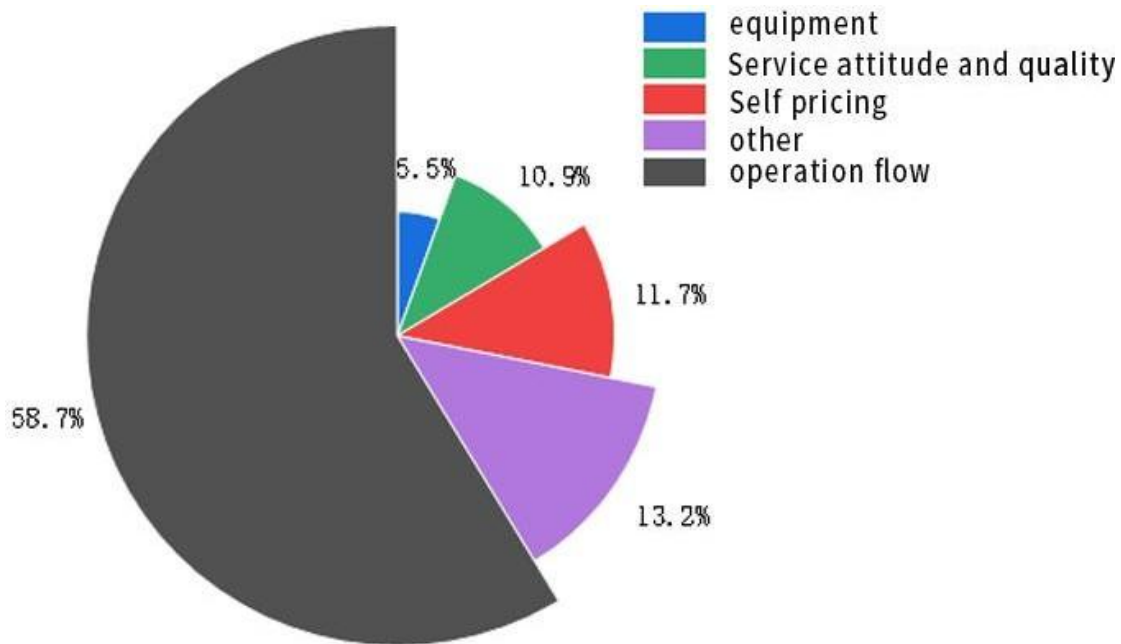


Figure 16 Percentage of O&M Customer Complaints by Cause

3.4 Customer Satisfaction Analysis

In this study, a satisfaction survey was conducted at the customer level and at the bank employee level. 15 questions were designed at the customer level, and 640 surveys were conducted. At the customer level, 15 questions were designed and 640 surveys were conducted. At the bank employee level, 11 questions were designed and 411 surveys were conducted. The statistical results of the questionnaire survey (Figure 17) show that the answers to the questions have a clear distribution of characteristics and can provide clear answers to the research questions.

From the research of customer level, it can be seen that customers are interested in the distance factor and service quality of banking business; the overall service of ICBC is very satisfied with only 60.9%, which needs to be further improved; customers value the high efficiency and convenience of ICBC service, high service quality, reasonable charges, and find it difficult to accept long waiting time, and the efficiency of the tellers and the irrational guidance of the lobby manager are the main reasons for the lengthy business process. The function of the branch to deliver information to customers still needs to be emphasized, and 21.4% of the customers still choose the branch to consult. Restrictions on the use of bank accounts, cumbersome procedures for unfreezing bank accounts, and the use of mobile banking and messenger services when opening a card brought customers a bad experience. Complaints are not dealt with vigorously by branch managers, and customers escalate their complaints more often than not. Customer satisfaction with the handling of disputes is low (64%) and needs to be improved.

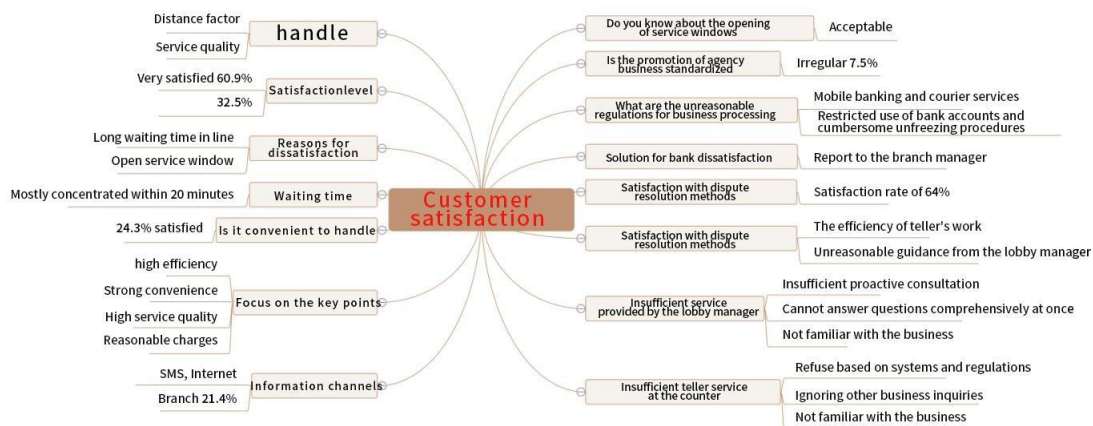


Figure 17 Summary of Key Findings from the Client-Level Customer Satisfaction Interviews

From the research on the staff level, it can be seen that the negative evaluation mainly includes: cold service of bank staff, limitation of bank account functions, and long time for customers to do business. The professions most likely to be complained about are: personal funds, bank cards, account function limitations, agency business, and early repayment of personal loans.

The main reasons for the ineffectiveness of the complaint governance of the South Sufficiency Bank are: the lead department of the complaint governance, the lack of attention of the professional departments involved in the complaints, the large customer base, the strong awareness of the rights of the customers, the complexity of the handling process, the lack of familiarity with the business, and the insufficiency of handling tools.

Measures to prevent complaints about early repayment of personal loans: publicize the appointment period for early repayment, shorten the appointment period for early repayment, and open online appointments. Measures to reduce complaints about credit card business: strengthening the publicity of credit card annual fee, late interest fee and installment. Difficulties in the management of complaints in Nanchong Branch: rigid policies, systems and processes, lack of business innovation, and overly biased by the regulator towards customers. The main measures to reduce customer complaints: professional departments pay attention to, strengthen the analysis of complaint cases, formulate disposal plans; improve service awareness; sort out the system and process, and reduce unnecessary information and procedures.

3.5 A Study of Customer Complaint Behavior

Customer complaint behavior reflects the general law of complaint activities and the causes behind, understand customer complaint behavior, help to grasp the motivation of customer complaints, and further excavate the causes of customer complaints in ICBC South Full Bank. In addition, mastering the law of customer complaint behavior is important for efficiently handling customer complaints and improving the efficiency of complaint handling.

In this study, 21 types of complaint behaviors in customer complaint activities were statistically analyzed. From the point of view of the degree of urgency, in addition to the general category, the urgent category also accounts for a large proportion. In terms of the types of customers, almost all of them are complaints.

Complaints about the type of view, business subcategories of credit card and personal finance business accounted for the largest share; complaints about business categories, the largest share of bank card business; complaints about business in the category, credit card, debit card business accounted for the largest share; complaints about business subcategories, credit card use and repayment, debit card account management, credit card applications, card and card replacement business accounted for the largest share; complaints about business subcategories, credit card use and repayment, debit card account management, credit card applications, card and card replacement business accounted for the largest share; and complaints about business subcategories, credit card application, card and card replacement.

In terms of acceptance channels, electronic channels accounted for the largest proportion (90.8%), and the vast majority of complaints in the secondary acceptance channels were completed through telephone banking. In terms of customer types, there are few corporate customers (0.3%) and more personal customers (99.7%). Among the customers who complained, there are more non-star, two-star and quasi-star customers, which shows that the complaints of ordinary customers are only concerned. From the point of view of customer's opinion, system process and product categories accounted for the largest proportion.

Among the major categories of reasons for complaints (industry standards), financial institutions' management system, business rules and processes, service attitude and service quality account for the largest proportion. In the sub-category of reasons for complaints (industry standards), service attitude, business operation and efficiency account for the largest proportion.

After handling complaints, customer satisfaction accounted for 83.3%, and there is still some room for improvement. In the case of dissatisfied complaints, customers mostly chose to supervise the complaints or 12378 complaint hotline as the willingness to escalate the complaints, and the proportion of repeated complaints reached 8.1%, and after the first complaint was handled, 8.1% of the customers chose to repeat the complaints; the compensation to the customers accounted for 97.6% and 99.7% of them were not responsible for the complaints, and in the responsible complaints, the responsible organizations were mostly the outlets and the second-tier branches.

From the major categories of business processing channels (industry standards), the front, center and back almost include all processing channels. Business channels in the category (industry standards), the business site and electronic channels accounted for the largest proportion.

4 CONCLUSIONS

Combining the results of customer satisfaction analysis (Figure 17), the key governance strategies for customer complaint governance are given.

(1) Carrying out modularized special complaint remediation

With regard to complaints about credit card business, effective reminders have been strengthened, interest rates and fees have been made known in detail, instalment products have been reasonably advertised, and debts have been collected in a civilized manner. For complaints about personal finance business, we have strengthened the service inputs for the three types of business, namely, housing loans, agent insurance sales and debit card account management, charges and utilization. For complaints about the operation and management of the business, the maintenance of machines and equipment will be strengthened, the personal service of the outlets will be increased, and more service windows will be set up appropriately.

(2) Establishment of a joint mechanism for handling customer complaints

Innovative mechanisms, systems and processes. Innovating the linkage mechanism, forming a three-point linkage mechanism among the leading department of complaint management, professional departments involved in complaints

and front-line employees in complaint handling, and forming a multi-business customer complaint handling system under multi-departmental coordination by taking the complaints of various businesses such as the restriction of the function of bank cards, agency business, early repayment of personal loans and credit cards as a traction. A special team for customer service and complaint handling has been set up to centralize the handling of difficult and urgent customer complaints and to assume the comprehensive functions of complaint handling management, coordination, guidance and supervision.

(3) Strengthening specialized training for employees' operational capacity

Strengthening the training of the business capacity of grassroots branch staff and correcting their service attitude can effectively reduce customer complaints caused by insufficient business capacity and inappropriate guidance, and effectively solve the complaints brought by service indifference and unprofessional service. Enhance the staff's ability to handle complaints, fully understand and listen to customers' complaint needs, sincerely apologize, accurately collect complaint information, propose solutions in a timely manner, improve the satisfaction of complaint handling, and avoid the escalation of complaints.

(4) optimizing business processes

Combining the advantages of online platforms and offline outlets, we have improved the degree of interconnection and interoperability between platforms, reduced redundant links and improved the efficiency and accuracy of business processing through financial technology, counter process optimization and self-service equipment. Special business process optimization has been carried out for business processes such as bank card function limitation, agency business, early repayment of personal loans and credit cards, so as to solve the shortcomings in business operation and efficiency. According to the number of people handling various types of business, we have rationally opened various types of business processing windows, effectively allocated service manpower, shortened queuing time and business processing time, and improved customer experience.

(5) Establishment of a multi-level responsibility system and evaluation mechanism

Establishing a multi-level responsibility system, making it clear that the person in charge of each branch and each outlet is the first person responsible for the service management of the unit, making it clear that the person in charge of the credit card, personal finance business, loan business and other business segments is the person in charge of the profession, and making it clear that the employees who directly serve the customers are the person in charge of the direct service. The amount of customer complaints and the effect of handling as the basis for the assessment of the person in charge at all levels, according to the customer complaint response rate, satisfaction rate, repeat complaint rate, the timeliness of processing as the assessment criteria; customer complaints caused by the "complaints" should not be used as a basis for punishing employees.

COMPETING INTERESTS

The authors have no relevant financial or non-financial interests to disclose.

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