"QUALITY OF SERVICE AND CONCILIATION OF CUSTOMER VALUES IN SERVICES INDUSTRY"

THESIS

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CERTIFICATE

This is to certify that the thesis entitled

'Quality of Service and Conciliation of Customer Values in Services Industry'

and submitted by Mr. VINOD KUMAR ID. No. 95PHXF010 for award of Ph.D. Degree of the Institute, embodies original work done by him under my supervision.

Signature in full of the Supervisor

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LIST OF ABBREVIATIONS

Banks-Nat	Nationalised banks
Banks-Pvt	Banks in the Private Sector
Cell-Cust	Cellular Service Customers
Cell-M M	Middle Management & Contact Employees of Cellular service provider
Cell-T M	Top Management of Cellular Service Providers
CEO	Chief Executive Officer
DOT or Dot	Department of Telecommunications
Dot-Cust	Customers of DOT or MTNL who are also the customers of Cellular and pager services
Dot-Grp I	Customers of Department of Telecom and/or MTNI who are also using Cellular and Pager Services
Dot-Grp II	Customers of Department of Telecom who have not used Cellular and Pager services
Dot-M M	Middle Management & Contact Employees of Department of Telecom and MTNL
Dot-T M	Top Management of Department of Telecom and MTNL
HDFC	Housing Development Finance Corporation
IMRB	Indian Marketing Research Bureau
MTNL	Mahanagar Telephone Nigam Limited
NMIMS	Narsee Monjee Institute of Management Studies
Occ	Occupation
PSU	Public Sector Undertaking
RM	Relationship Marketing
S.P	Service Provider
TEC	Telecom Engineering Centre

Abbreviations used in Annexure-5(Table of Respondent's Profile) :

CITIES ; M—Mumbai; P—Poona; D—Delhi; N—Nagpur; L—Lucknow; NE—North East; UP—Uttar Pradesh; M.P.—Madhya pradesh; Am—Ahmedabad; K–Kanpur

SERVICE PROVIDERS : M—MTNL; D—DOT ;; MT or Max—Max Touch provided by Hutchison Max; BPL—BPL; MP—Mobile Paging; PL—Page Link; PH-Philips; EY—Easy Call; AI—AirIndia; IA—Indian Airlines; JA—Jet Airways; S or SA—Singapore Airlines; Shra-Sahara Airlines; TH-Taj Group of Hotels; Ob—Oberoi Hotel; WG-Welcome Group of Hotels; Cent-Centaur; IOB-Indian Overseas bank; CBI-Central Bank of India; BOA-Bank of America; BOI-Bank of India; SBI-State Bank Of India; ANZ-Grindlays Bank; OBC-Oriental Bank of Commerce; UCO-United Commercial Bani; Citi-CITI Bank; HK-Hongkong Bank; BBM- British Bank of Middle East; BOB-Bank of Baroda; DB-Dena BankIB-Indian Bank; HDFC-Housing Development Corporation Bank; Can-Canara Bank; Synd-Syndicate Bank; BOM-Bank of Maharashtra; ICICI-Industrial Credit Investment Corporation of India

Occupation; P-Professional; S-Service; HW-Housewife; D-Director; I-Industry; J-Journalist; D-Doctor

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INTRODUCTION, SCOPE AND METHODOLOGY

CHAPTER-1

INTRODUCTION, SCOPE AND METHODOLOGY

1.0   INTRODUCTION

1.1   Never before than now the changes had been so rapid and permanent as the one that shook the world at the start of the current decade. And as the countries race into the 21st century, these changes are only going to get further accentuated, thus leaving a permanent impact on the quality of human life all over the world. These changes, which have been fueled by unipolarisation, recession in North America and Europe, emergence of new markets in Asia and developments in Telecommunication and Information Technology, have redefined the rules of the game in all sectors of the economy.

As these sectors were unshackled from the government controls, the need for competitiveness emerged as a rude shock for a large number of organizations. Increasingly organizations from North America to Australia realized that they would not be able to survive if they were not competitive. With Globalisation and Liberalisation becoming the buzz words, the whole world including India, stands at the threshold of a new world-order.

Today, no country can escape the globalisation process. They can only delay it, perhaps to their own peril. The options available to both the developed and developing countries are limited. For developed countries, the markets expand with globalisation. The demand and supply position gets globalised which is beneficial for both the developed and the developing economies.

Globalisation also helps the developing and under developed countries get over their problem of limited resources. Which sector should the developing countries use the limited capital and how should they bridge the gap? The developed countries have enormous surplus funds available for investment purposes which if invested in developing countries will not only bring rich dividends, it will also expand their market base for other products and services.

With the technology and products of the West having achieved high standards of quality, it is difficult to compete with them on this front in a short or medium term. Many Asian countries has a large number of highly qualified personnel, engineers, HRD professionals and arguably the best soft ware experts in the world. The competitive advantage for countries like India, therefore lies in the Services, developing Quality in Services and HRD. The issue for Asian countries is that --Are we giving Quality Service? Can we develop the service quality to meet and beat the world standards to our competitive advantage?

The "Global Competitive Report, 96 (GCR)"[1] ranked India 45th in a 49 country study. The Global Competitiveness Study was carried out by the Geneva based World Economic Forum(WEF). The methodology of the GCR prepared by WEF Chairman Klaus Schwab & Harvard Institute for International Development Director, Jeffery Sachs took into consideration 155 separate parameters - 41 of them based on objective data and 114 of them on a survey of over 2000 Managers in 49 countries. The Report reveals that Indian Managers have performed abysmally, compared to their global counterparts in using state of the art Processes and Techniques to lift corporate efficiency. India ranks 44th on the time to market a product and 47th on the time to innovate. However on entrepreneurship it has earned a rank of 19th and on risk taking and initiation 14th New Zealand is the perfect role model for India which is ranked 1st on the Management factor.

The study indicates that India had a great advantage as far as labour factor in global competitiveness is concerned. The country ranks 12th in labour cost, 7th in labour availability and an impressive 10th in labour cost adjusted for productivity (ahead of Japan and most European countries). The value that the Indian worker puts on his carrier and economic achievements has earned 21st rank which is higher than most developing countries including China. An important factor in the Global Competitiveness Report namely "The Government Factor" has placed India on the 23rd rank ahead even of China and Japan. This

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speaks volumes of the government's attempt for winning a competitive edge. India's rank in the practice of Total Quality Management (TQM) is 42. **On customer orientation, India comes 43rd** The above ranking only indicates that we are not trying to adopt the best management practices. Even China earned a rank of 16th on Customer Orientation.

Perhaps the roots of poor customer orientation of the industry lay in the protected market conditions seen in this country until 1991. Customer was never a concern for any firm, be it public or private, because demand exceeded supply. This was the story of all sectors of the Indian economy. Service Quality and Customer Care were alien terms to the Telecom, Banking, Airlines and even most of the Manufactured Goods producers including Cars, White goods industries etc., in India.

However there have been islands of excellence. Some Indian companies in the areas of consumer and industrial products have done remarkably well and have ranked very high in a survey of Asia's Top 200 companies[2]. These companies namely, Titan, Hindustan Levers, TELCO, MRF, Reliance Industries, TISCO, and Larsen & Toubro have figured very high in terms of product quality, responding to customer needs, long-term vision and financial soundness. What is that made these companies stand out? Why many big companies in India do not figure in this list? Can Indian companies take the advantage of globalisation in the service sector? Can Telcom, Airlines, Nationalized Banks and other service providers emulate the leadership qualities of organizations like HDFC & CITIBANK in terms of managing customer value and even improve on it to achieve competitive advantage in the global market.

For us in India, 'Service Quality' is as old as any of our faiths. 'Seva Bhav' or 'feeling to serve' is practiced everyday, even today on doorsteps of most Temples, Gurudwaras, through Christian Missionaries and charities of all faiths. Touching and washing feet of all who enter Gurudwaras, touching feet of elders and teachers/gurus is a very common practice to nurture values of

humbleness, respect for human beings and transcend to the ultimate 'desire to serve'. Strengths of our culture to nurture this essential 'quality of human being' very often remain as practices and do not transcend the existence of the being. That is when you begin to wonder, where did we go wrong in not integrating the strengths of our heritage into building a national work culture.

This study, therefore, probes the quality of service in the Indian Service Sector with specific reference to Telecom sector.

1.2   WHY THE TELECOM SECTOR ?

Telecommunication is one industry that could help India link with the Global economy and also accelerate economic developments in the country. In order to hasten the pace of growth & globalisation, Government of India lowered the entry barriers for transnational enterprises, thus creating competition for the state-owned Department of Telecom (DOT). Several complaints from the Telephone Subscribers all over the country raised doubts over the quality of service provided by DOT. The DOT and its field units attempted to improve the services by improving the technology and updating the systems/procedures from time to time to make it more customer friendly. Telecom Administration tried to manage the evidence of quality by tangibilising some of the intangibles in the provision of services. Taking advantage of the technology, it attempted to move some operations from high contact areas to low contact areas. However, most of these efforts to improve customer satisfaction were mainly on the line of "Rework Stations." Little effort was made consciously and systematically to build a long term positive relationship that aimed at making both the customers and suppliers win.

Benchmarking the quality of service in this sector was also along the conventional parameters like comparison with respect to past performance or inter-field units comparison. However, the fact was that even though the tangibles like telecom equipment (such as exchanges) were now of international

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standards, the service as such had a long way to go. There were some islands of excellence, where Managers of some field units with their leadership qualities, made a mark in the perceived quality of service by the customers. They tried to create customer focus and improve customer relations. However, soon after they left, the units amalgamated into the vast bureaucratic culture of the DOT. Thus, there was no internalization of customer care in the organisation. Also, most of the marketing initiatives that these leaders took were left halfway.

One of the studies in MTNL Bombay in 1992 to assess the customers' perceptions and expectations regarding the quality of telecom service, & employees & management's perceptions on the customer service being rendered concluded that though organisation had improved its technology, the customers did not perceive any significant difference in the quality of MTNL's services. In fact, as technology improved, customer expectations also increased and customer now expected telecom service to be more reliable and responsive.

Several other studies from time to time showed improvements in tangible dimensions of service, but on the other side, it continued to show that DOT/MTNL had to go a long way. Since most of these studies on customers' expectations were time susceptible, it was desirable to delink the customers' expectations from the ultimate goal of providing optimum quality of service. Impediments in delivering a top quality service need to be examined critically. A mechanism to eliminate the waste of any kind of resources of customers, suppliers and employees (the organisation) in the delivery of services and transactions (both internal & external) have to be worked out. While organisational systems played a major role in making MTNL & DOT perceived as customer friendly, the research showed that unless customer focus was created in the organization, it would not be competitive. Realising this and making organisation trustworthy was a challenge to DOT.

1.3 DEVELOPMENTS OF LAST DECADE IN THE TELECOM SECTOR:

The scenario in the Indian Telecom Sector started changing in 1985 when the late Prime Minister Rajiv Gandhi accorded it a special position by constituting Department of Telecom (DOT) and later Telecom Commission under the leadership of a well-known U.S. returned technocrat, Mr. Sam Pitroda in 1989. In 1986, Corporatisation of Telecom Services was initiated in Bombay and Delhi when a public sector undertaking called Mahanagar Telephone Nigam Limited was formed. The mandate of this corporation was to expand and improve the reliability of the telecom network in these two metros. It was also to provide state of the art value added services to the consumers. However, this corporation started with more liabilities than assets. Its biggest liability was the government department's culture that it inherited as its entire workforce came from the erstwhile Post & Telegraph Department (P&T). For them it was just a change of name & not a change in the roles. MTNL raised financial resources from the market and concentrated its efforts on expanding and upgrading the network, bringing in state of the art technology for its telephone exchanges, used optical fiber technology, computerized its operations, significantly improved the ambiance of its offices and exchanges and used media to communicate with the consumers. DOT also simultaneously enhanced its technology thereby significantly improving connectivity across the country and with the world. The DOT and MTNL thought that they were being customer friendly as now the customer was able to communicate more effectively. The internal paradigm was that the technology upgradation and availability of telephone service were the key to customer service.

Although the downtime was reduced considerably, several complaints from the consumers all over the country raised doubts over the quality of service provided by DOT & MTNL. Perhaps because of politicalisation of the decision

making process and continuous intervention by parent organization, the softer side of the customer orientation was ignored even in MTNL.

In keeping with the trends elsewhere, great demands for the augmentation both quantitatively as well as qualitatively, of the whole range of telecommunication services in the country are being made. The inability of DOT to satisfy the need of the business, trading and general public fully necessitated the Government to revise its Telcom Policy in 1994. The "National Telecom Policy--1994"(annexure-1) aims at providing Telecommunication services of world class quality. It provides for rapid expansion of telecommunication services, bringing them up to world class standards, competition, entry of private sector, introduction of new technologies and expansion of value-added services. This is necessary for the success of the new economic policy adopted by the Government that aims at improving India's competitiveness in the global market and rapid growth of exports.

As DOT & MTNL increase their capacity and move towards the goal of providing the telecom services on demand, it will become necessary for them to use their energy, resources and strategies to build positive customer relationships. This will become all the more crucial, once the private sector comes in, providing the basic telecom services in all the telecom circles in India thus competing with DoT. This has brought us to a juncture where we have to assess whether Indian Telecom is able to meet the challenge of providing top Quality service and where does it stand.

1.4   PROBLEM DEFINITION & RESEARCH OBJECTIVE:

1.4.1   The problem studied is the quality of relationship forged by the Telecom Service Providers, to their customers, or the degree to which the Customer feels bonded by the Service Provider. For the purpose of study the Telecom companies include Basic Service Providers like DOT & MTNL, Cellular service providers like Hutchison Max & BPL Mobile and Pager service providers like

Easycall & Pagelink. Another part of the problem that this study focused was on the quality of relationships forged by other service provider groups like Airlines, Hotels, Banks and Car rentals with their customers.

1.4.2 The Objectives of the research :

a) To assess the Quality of Relationship perceived by the customers with the service providers in Telecom, Hospitality, Aviation and Banking sectors.

b) To test the model of Relationship Marketing in the context of services being studied.

c) To compare various service providers on the constructs of Service Quality and Relationship Marketing.

d) To study the perceptions of employees of various service providers.

e) To study the difference in perceptions at various levels of Management and Contact Employees in the Telecom sector & some other service provider groups with respect to constructs of service quality and relationship building.

f) To identify the problem areas and the Policy Issues that the study may bring out.

   The research work has addressed itself to the present overview of the service sector with specific reference to Telecom sector. Cross service section analysis has been carried out. The companies in the Telecom sector, Hospitality, Aviation(Airlines), Transportation, and Banking services industry have been taken for study to distill the fundaments.

1.4.3 Service Providers covered :

   The service providers taken up for this study along with their form and the industry are listed in table-1.

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Table-1

SL. No.	Name of the service provider	Area of operations (Environment)	Industry(form-service offered)
1	MTNL	Mumbai (Monopolistic)	Telecommunications (Public Sector-Basic Telephone)
2	Department of Telecom	India (Monopolistic)	Telecommunications (Government-Basic Telephone)
3	Hutchison Max	Mumbai (Duopoly)	Telecommunications (Private-Cellular)
4	BPL MOBILE	Mumbai (Duopoly)	Telecommunications (Private-Cellular)
5	Easycall	Mumbai (Limited competition)	Telecommunications (Private-Pager)
6	Jet Airways & other Airlines	Mumbai-All India & International (Open competition)	Aviation (Private-Airlines)
7	Indian Airlines & Air-India	All-India & International (Open competition)	Aviation (Government owned companies)
8	Taj, Centaur, Palm Grove, Ramada Inn, Raheja, Retreat, & Seaprinces	Hotels (Open competition)	Hospitality (Private)
9	ANZ Grindlays, HDFC, & others	Mumbai(mainly) & Maharashtra (Open competition)	Banking Private-Consumer Banking
10	State Bank, Bank of India & others	Mumbai(mainly) & Maharashtra	Banking Public Sector-Consumer Banking
11	DHL	Mumbai (Open competition)	Courier Private

Service providers at serial numbers 1 & 2 have till now enjoyed monopolistic environment and need to prepare to face ensuing competition in the light of New Telecom Policy-1994.

1.5   RESEARCH METHODOLOGY:

The research design was descriptive and the data collected through questionnaire especially designed for the Customers and Management. The information collected was analysed with the help of statistical tools like percentage, means, t-tests, etc.

1.5.1   Data from Secondary Sources:

Data from secondary sources namely published materials as also earlier studies carried out has been collected.

A study was carried out by NMIMS Mumbai specifically for MTNL, Mumbai in 1990 to assess the customers' perceptions and expectations regarding the quality of service, the perceptions of employees and the perceptions of management regarding the customer service provided by MTNL Mumbai. This study was confined to specific geographical areas (western suburbs of Mumbai) served by MTNL, Mumbai. The study was carried out in a different environment, when competition to MTNL was not foreseen. The study assessed the relative weightage the MTNL customers attach to the five parameters determining Quality of customer service, viz., (a)Tangible, (b)Responsiveness, (c)Reliability, (d)Assurance, and (e)Empathy. This study used the SERVQUAL instrument developed by Zeithmal, Parsuraman and Berry[3]

The research carried out by Zeithmal, Parsuraman and Berry and his findings on the importance of SERVQUAL dimensions in four service sectors provided an opportunity to draw comparisons in a different economy. Considering the fact that their book and subsequent papers give authentic researched information much reliance has been placed on these.

The documents and report prepared by IMRB appointed by DOT to assess the Quality of Telephone Service provided by its field units and the

weights attached to various parameters of performance and perceived quality were also studied.

1.5.2   Data from Primary Sources:

To study the issues relating to Quality of Service and Relationship Marketing three sets of questionnaires (Annexure 2 to 4) were developed. One was for the Customers, second for the Top Management and the third for Middle Management & Contact Employees. A pilot test was conducted by giving draft questionnaire to a few respondents under each category with a request to give their observation about the language/format and comprehension of the questions. Based on the results of pilot test the questionnaire was modified slightly. The questionnaires developed for this purpose used a 10-point Likert type scale having strongly agree(10 points) and strongly disagree(1-point) as the extremes. The questionnaire to the respondents were sent along with a covering letter indicating the purpose of study.

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1.5.3 Data on customers' perceptions:

A convenient and purposive sample of 1200 customers was taken. However the response was received from 315 customers. Except 35 respondents who are from outside Mumbai, the remaining 280 respondents are from Mumbai.

Annexure-5 and figure–1.1 below gives a birds view of respondent profile of the customers survey.

RESPONDENT'S PROFILE
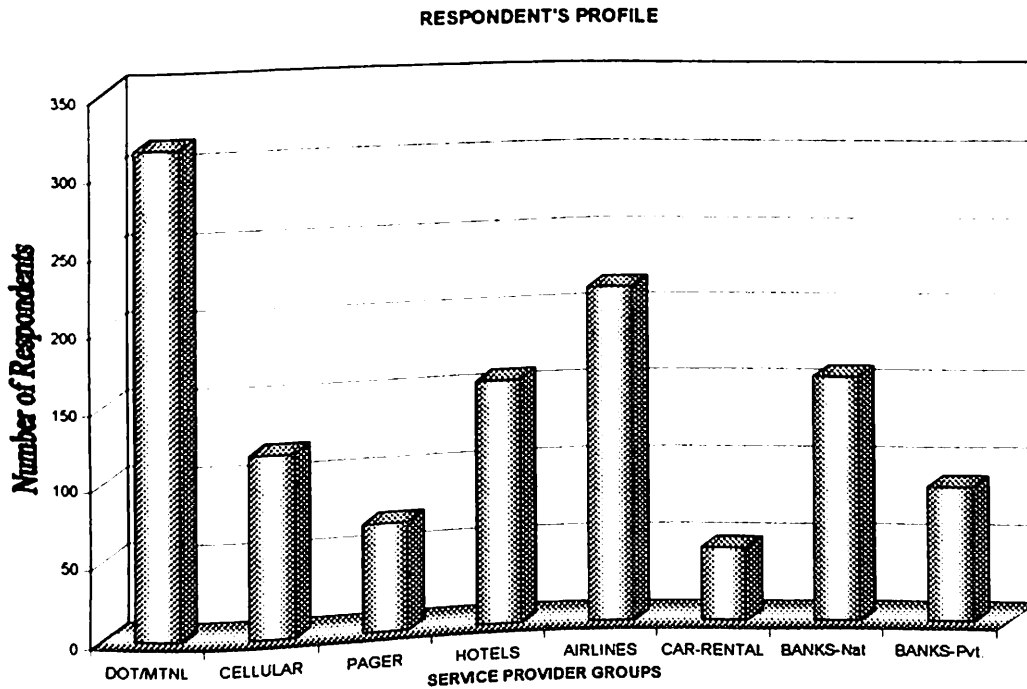
Figure-1.1

Information sought from the customers also related to Tangible dimensions & People dimension of Service Quality. It also assessed customer perception of the extent to which he found Systems, Structure of service providers and to its Policies customer friendly. Also, the Questionnaire (Annexure-2) included questions on the extent to which customers perceived organisational strategies as being directed towards satisfying and retaining him.

Questions 5, 6, 7, 8, 11, 14, 15, 17, 19, 23, 30, 38, 39, 40, 44, and 45 were intended for getting the perceptions of consumers on various parameters like *reliability, attitudes, listening skills/qualities, empathy, responsiveness,*

problem solving abilities/initiatives, and *credibility* of the PEOPLE providing the services.

Questions 4, 9, 10, 12, 16, 28, 29, 37, 41 and 46 dealt with the perceptions of customers about various *complaint management, payment, communication* and other SYSTEMS developed by the service provider to transact business with them.

Questions 12, 9, and 1 also dealt with the perceptions of the customers about the service providers use of TECHNOLOGY.

Questions 13, 18, 20, and 43 dealt with customers' perceptions about the STRUCTURE being customer friendly or not.

Questions 21, 22, 26, 27, 31, 47, 48 and 49 dealt with customer perceptions of organization's commitment towards *customer retention* and *competitive advantage* STRATEGIES.

Questions 25, 32, 33, 34 and 36 dealt with the VALUE SYSTEM of the service organization.

Questions 2, 3, 24, 35 and 42 dealt with organization's payment, replacement, distribution, and service quality delivery POLICIES directed at building long term relationship with the customers.

1.5.4 Data on Top Management's perceptions:

The questionnaire (Annexure-3) for Top Management was directed at understanding the degree to which it felt committed to build positive customer relations. This questionnaire also attempted to study the organization's structure, policies and systems which management found useful in delivering quality services to the customers. Attempt was made to study the technology support that management had in order to create value for the customers. The questionnaire was pretested and then circulated among the Top Management of the Service Provider organizations

Questions 17 & 29 were intended to assess the perceptions and commitments of the Top Management to introduce technology for Quality in Services.

Questions 11 & 12 dealt with perceptions on inclination of Top Management to commit resources for service quality and Question 22 dealt with Policies on Service delivery points for Customers convenience.

Questions 1,2,3,20,25,26,28,36,37,45 & 46 dealt with various aspects of Customer Care Values and Internal Customer Care relating to perceptions of Top Management.

Questions 5,6,7,8,10 and 27 concerned the area of Structure affecting the performance of the organization.

Questions 33,34 & 38 dealt with Top Management's initiatives and perceptions in the area of Empowerment.

Question 41 dealt with the Top Management's attitude towards Team Spirit in the organization.

Questions 9,18,21,23 & 24 dealt with the internal systems, programmes and operations to deliver Quality Service.

Questions 42,43 & 44 dealt with the Top Management's commitments and attitude towards Information D8issemination and Communication roles.

Question 4 dealt with Top Management perceptions of Complaint Management Systems used by them.

Questions 13,15 & 16 dealt with Top Management's commitments towards System and Process quality.

Question 14 dealt with perceptions of Top Management on Customer Retention Strategy of the organization i.e. importance attached by top management to growth versus service.

Question 19 dealt with Top Management perceptions about their people's capabilities to meet the Customer Requirements.

Questions 30 & 31 dealt with the Top Management's commitments towards Induction, Orientation, Training and Development programmes for their employees (HRD aspects).

Question 35 dealt with Top Management's perceptions about the Performance of their employees.

Question 39 dealt with Top Management's attitude towards implementing Progressive Ideas.

The criterion used to segregate Top Management from Middle Management and Contact Employees group was as follows:

a) Hierarchical position or level in the organization on the basis of organizational chart & reporting structure.

b) Decision making power-role in policy decision and day-to-day routine decision making.

c) Middle Management was clubbed in the category of contact employees.

On the basis of above criteria following hierarchical positions were included in the Top Management cadre in the DOT and MTNL set up and the rest were taken under the category of Contact Employees

i. Members, Advisors, and Deputy Director Generals in the Telecom commission;

ii. All Chief General Managers, and General Managers;

iii. All Telecom District Managers holding independent charge.

Divisional engineers, Assistant engineers, Junior technical officers as also accounts officers are all clubbed together with other non-gazetted employees under the category of contact employees.

In the private sector service provider groups like Cellular, Hotels, Airlines and Banks, the General Manager, or Manager Incharge of a branch and above were only considered in the Top Management group and all other under them were taken in the category of Middle Management and Employees.

A purposive sample of 500 divided on the basis of the size of the Top Management group in these organizations was taken. However response was received from 79 Top Management personnel.

Figure—1.2 below gives a birds view of Top Management Respondent profile;

TOP MANAGEMENT-RESPONDENT'S PROFILE
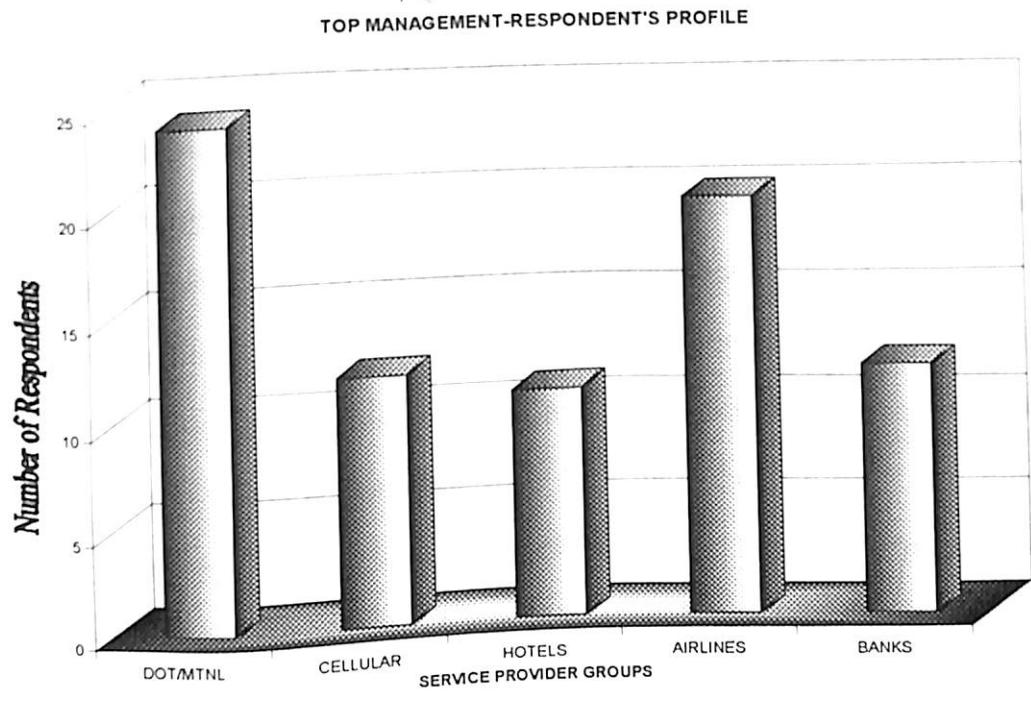
Figure- 1.2

1.5.4 Data on Middle Management & Contact Employees perceptions:

To study the issues of Relationship Marketing and the extent to which the values have been internalised in the organization as also the perceptions of the employees, a questionnaire containing 52 questions was developed (Annexure-4). The questionnaire was pretested in English as also in Marathi language. The questionnaire in Marathi was meant for contact employees in Maharashtra for their convenience and ease of understanding.

Question 8 dealt with middle management's perception about the technology and tools provided by the organization to provide Quality Service.

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Question 42 dealt with the perception of the Middle Management about service delivery policies of the organization.

Question 28 dealt with perception about shared values.

Questions 13,14,15,18,19,21,36,38,39 & 52 dealt with various aspects of prevalent internal customer environment and customer care value systems in the organization as perceived by their Middle management of the Employees.

Questions 1,2,3,4, 9,12,27,44,45 & 48 dealt with the perception of Middle Management and Employees about various aspects of the structure restraining them or facilitating them in provision of Quality Service.

Questions 5,10,40,43& 50 dealt with perceptions of the Middle Management and employees about the extent to which they feel empowered to deliver service to their customers.

Questions 11,16, 20,22,25,26, 29, 49,50 & 51 dealt with the perceptions of the Middle Management and employees about the internal systems including communication and information dissemination systems and operations of the organisation.

Question 17 dealt with Middle Management perceptions about the customer retention strategies of the organization.

Question 6 dealt with perceptions about the confidence to perform the job and Questions 7,21,23,35 & 41 dealt with perceptions of Middle Management and Employees about the learning, training as also induction, orientation programmes of the organization.

Questions 30,31,32,34,46 & 47 dealt with perceptions of the Middle Management and employees about the various HRD efforts including the morale, motivation, placement & attitudes etc.

Questions 24 & 37 dealt with perceptions of the Middle Management and contact employees about their own performance.

The middle management and contact employees from all the areas of work namely accounts, operations, projects, clerical, and all the cadres were represented in the sample. Care was taken to ensure that the sample represented the people who are in contact with the customers as also those who do not normally come in contact with the customers. A convenient and purposive sample of 1000 Middle management & contact employees was taken. However, the response was received from 194 only. Figure-1.3 below gives a birds view of respondents profile in the category 'Middle Management & Contact Employees'.

MIDDLE MANAGEMENT & EMPLOYEES-RESPONDENT'S PROFILE
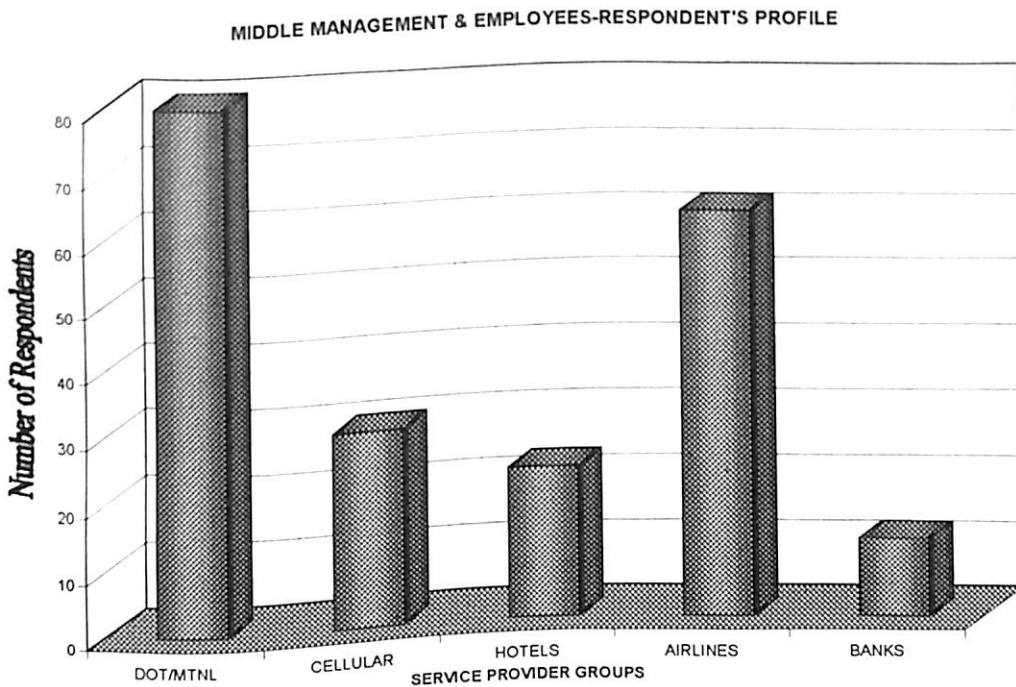
Figure-1.3

In sum the information that was sought from **Customers, Top Management** as also from **Middle Management & Contact Employees** related to the various parameters of the relationship marketing model.

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1.5.5 DATA ANALYSIS:

The data has been statistically analysed using the studentized t-test. The t-distribution works with data having greater variability than the normal distribution and approaches the normal distribution as sample size (n) approaches infinity. For groups with different n we use the following formula to compute the t value:

$t = (\text{mean}_1 - \text{mean}_2) +/- (1.96) \, S \, \text{sqrt}(1/n_1 + 1/n_2)$

where $S = \text{sqrt}(((n_1-1) \, VAR_1^2 + (n_2-1) \, VAR_2^2)/(n_1+n_2 -2))$

where $VAR_1 = SEM_1 * \text{sqrt}(n_1)$ and $VAR_2 = SEM_2 * \text{sqrt}(n_2)$

SEM1 and SEM2 are the standard errors of mean for the 2 groups. The 1.96 is an approx. for $t_{(\alpha/2)}$ with at least 5 degrees of freedom i.e. $(n_1+n_2 -2) > 6$ and $\alpha = 0.5$.

Significance is considered between groups at p=0.05. This would signify there is only a 5% probability of the differences seen between the means of the 2 groups was due to "chance". Hence in 95% of the cases this difference is due to some explainable cause.

(SOURCE: An Introduction to Statistical Methods and Data Analysis. Lyman Ott. 3rd Ed. PWS-Kent Publishing Co., 1988.)

1.5.6 Information from various Trade, commerce and Industry representatives

and their views/perceptions of the quality of telecom service being rendered and their expectations were gathered in the focus group discussions held between July'95 and Sept'95 in different parts of the country. This was made possible due to active involvement as a member of a high powered committee appointed by the Government to recommend how DOT could be made customer friendly.

Views and opinions of experts about quality of service and its constraints in their respective area of operations were taken during formal and informal discussions.

Long informal meetings with various level of officers in the telecom sector provided opportunity to go into insights of their perceptions and limitations.

1.6 LIMITATIONS

Cellular services available only in four Metropolitan cities of Mumbai, Delhi, Calcutta and Madras at the time of research and Pager is popular only in these Metropolitan cities. The area of study has therefore been mainly Mumbai. However it is expected that same results will hold good at least in all the urban areas of the country.

The services being studied are not facing the same level of competition. The form of the service providers under study differ vastly as can be seen from the table-1 at page-9. This has an obvious influence due to priorities being attached to social and other non-commercial factors by the Government in the public sector. The rigid organizational structure and systems in the governmental organizations sometimes inhibit the internalization of value system. The study has however been carried out contemplating a change in the environment and ensuing competition.

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REVIEW OF LITERATURE

CHAPTER-2

REVIEW OF LITERATURE

2.1 SERVICE INDUSTRIES

2.1.1 Contribution to the National Growth : Services is the fastest growing segment of the economy world-wide. Service industries are playing an increasingly important role in the overall economy of every country in the world today. The contribution of the service sector to the GNP is increasing compared to the rest of the sectors. Services accounted for 58% of the total world-wide GNP in the year 1992. Contribution of services as a % of GDP is much higher in Industrial nations(between 60 % and 70%) as compared with developing nations (between 40% and 50%)[1]. In USA around 80% of new jobs are in the services sector. In industrial nations the services as a % of total employment ranges between 70% to 80% whereas in developing nations it is around 50%. In India, the contribution of the service sector to the economy had risen from about 33.6% in 1975-76 to 37.7% in 1985-86 to 42% in 1995-96[2]. The jobs in the service sector were just about the same as in the manufacturing sector in 1980. It was 160% by 1990 and expected to be more than double by the year 2000[3].

2.1.2 Significance of Service & Service Industries : Services are characterised by intangibility, inseparability, perishability, fluctuating demand, and in some cases a **close customer relationship**. In an environment where demand exceeded supply, the product quality as also the service was not relevant. As Nation's Industry matures, the distinction between the products almost disappears or at least it becomes very difficult for the consumer to differentiate between one product and another simply on the basis of the attributes of the product. The product manufactured by various firms have almost the same specifications and there is little to distinguish between the quality of

one product from another. The service element gains importance in the market place. It is the service associated with the sale and usage of the product that clearly distinguishes the quality of one product from another. Managers throughout the world are unanimous that in the next 5 to 10 years, superior service will be "the key" differentiation in the battle for the minds, hearts and credit cards of the customers. It will be the key to competitive success. Service Industries gained importance because manufacturing firms had to learn the aspects of managing intangibles with their offerings. In order to win customer loyalty it is the service that became the deciding factor. To use organisational resources to optimum level and to remain the Industry leader a company should be obsessed with service excellence. They should use service to be different, use service to increase productivity, use service to earn customers' loyalty, use service to fan positive word-of-mouth publicity, use service to gain price advantage. With service excellence everyone wins. Customers win. Employees win. Management wins. Stockholders win. Communities win and The country wins.

2.2 Issues in Service Industry: The issues involved in managing service industries are as follows:

2.2.1 Human Resources and HRD (People and Role of People) : It is said that the 4 P's of marketing in a service organisation are People, People, People and People. The organisation that is able to create *Sub Ownership, Commitment, Competence, Autonomy and Pride* in their employees will experience *Continuous improvement in Quality, Superior Customer Service, Increased Productivity, Lower Costs & Fulfilment of Mission.*

Customers may not notice the services rendered well, but they will notice the one thing that is not done well. The entire 13 day conducted tour may have gone strictly on schedule, but if at any time, the guide had shouted at

a member of the touring party or had been missing when required, that experience would rankle. The customers judge the whole of the operation by the parts that they see and understand and this is described as 'Moments of Truth' by Richard Norman and Jan Carlzon. Some Hotels have identified more than 50 such points in the first few minutes of arrival of a guest, starting from the doorman opening the door, the bellboys picking the luggage, the speed of the receptionist, the welcome smile from the guest relations, to the soap, towel and water flow in the toilet. Anyone of this going wrong, destroys the total experience. These weak links are all operated by people. Technology, equipment, systems etc. cannot strengthen these weak points. They may help to eliminate some of the weak points. But other weak points will remain. Technology, equipment, systems etc., cannot substitute for the intimate recognition that a personal contact may provide. As more freedom is given down the line, the organisation will become more people-dependent and flexible to business needs.

Contact personnel : Customers are people. Employees of a service industry have to be primarily interested in people. In order to provide satisfactory service, people in the service business need to :

- have an inclination to be of help to others,

- have the skills of pleasing people,

- find it rewarding to satisfy customers,

- know enough of the business of the company and its policies and practices to provide correct information,

- feel committed to organisation's interests.

Service employees should have a "customer-interaction orientation." This orientation is found in employees who demonstrate *behavioural flexibility*, display *empathy* and demonstrate strong *interpersonal skills*[4].

Training : People, are in terms of productive capability, unpredictable, inconsistent and potentially infinite (both high and low). A person's capacity can change. People learn. People create new knowledge. They innovate. They make other resources functional and productive. They also deteriorate, due to changes in values, or attitudes or physical conditions. The person in contact with the customer has to adjust to variability. It requires skill, discretion and preparation. At the time of interaction with the customer, the employee is alone and is representing the organisation. He cannot be referring at that time, to the rule book or the manual or the superiors for guidance. If he does so, there is a perception, in the mind of the customer, that the person is incompetent, not knowledgeable and inadequate. Being required to deal with an inadequate person amounts to lack of recognition. Placing inadequate persons on the front line suggests, lack of concern for the customer, as well as inability to cope. There is an immediate loss of *credibility* and *quality*. There is then a felt need to check the validity of whatever that employee may say or decide. The people at the interface with the customer are the ones who need to be attended to most.

Customer service personnel have many opportunities to create a positive impression. Many service organisations run customer care programs only to find that concentration on a smile campaign fails when the service provider does not have the necessary tools and technology to do the job or they are expected to carry out tasks for which they are not trained. The Total Quality Movement also recognises one fundamental truth : There is no point beating people around the head if they fail to deliver or if they do not have the right *skills*, *equipment* and *environment* to make it possible. In short, most of the problems come back to management failures.

A systematic evaluation of what is needed to do the tasks successfully at each stage so that the quality and service levels are achieved is required. Learning is a continuous process and training programmes in progressive organisations continue throughout the career of the employees. The companies like AT & T, Digital Equipment Corporation, General Motors, British Telecom., etc. have made it a policy that every employee attend a training programme of a prescribed number of days every year. British Telecom. declares that "an organisation is only as good as its employees"[5]. Thus training and retraining have become a part of every company's strategic action plan. Motorola spends 1% of its revenue on training of its employees. In Sweden, 10% of the profits (over a certain amount) of the companies have to be set aside for training[6].

In their research project to investigate the development of customer care service programmes and the way the customer care philosophy permeates organisations from top management through to branches and customer contact staff, Smith and Lewis held in-depth study in 31 major organisations in five sectors namely banks, building societies, insurance companies, retailers and leisure/travel companies. They found that two third of the companies considered a major change in culture was a pre-requisite to achieving the required standard of customer service. A number saw the problem as one of achieving a 'service oriented' or 'marketing' the organisation and to the improve staff management relationships, relationships with colleagues, and relationships with the public[7].

Employees Satisfaction : Employees and customers are two sides of the same coin and the best way to target one is to keep other happy. A satisfied employee can bring satisfaction to customers[8].

The "Links in the service-profit chain" of Heskett and others reproduced below in figure-2.1 establishes relationships between profitability, customer loyalty and Employee satisfaction, loyalty & productivity. Profit and growth are simulated by customer loyalty. Loyalty is a direct result of customer satisfaction. Satisfaction is influenced by the value of services provided to customers. Value is created by satisfied, loyal and productive employees. Employee satisfaction results primarily from high quality support services and policies that enable employees to deliver results to customers.[9]

Operating Strategy and Service Delivery System

INTERNAL SERVICE QUALITY → Employee Satisfaction → Employee Retention ⇕ Employee Productivity → External Service Value → Customer Satisfaction → Customer Loyalty → Revenue Growth / Profitability

- Work Place design
- Job Design
- Employee selection & development
- Employee rewards & recognition
- Tools for servicing customers

Service concept:
Results for
customers

- Retention
- Repeat business
- Referral

Figure-2.1

Quality performance habit is a compound of knowledge, skill and desire. Knowledge is what to do and the why. Skill is how to do and the Desire is the

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motivation, the want to do. Creating a quality performance habit requires work in all three dimensions. By working on knowledge, skills and desires, we can break through in quality performance.[10]

Internal Marketing : To root the customerisation culture deep into your company, you have to bring in a culture of servicing your internal customers the way you intend to service your customers. Company's internal customers are the People within your company who take your work after you have finished with it and carry out the next function towards serving the other intermediate, and then the final customers. Corporations need to do unto themselves what they seek to do to their customers.

At the Rs. 1,586 Crore Philip India(Philips), an annual exercise determines the internal customers for each link in the company's various business processes. In other words :

- Manufacturing becomes the internal customer for Finance when the latter is required to service its budgeting requirements.

- Manufacturing is Administration's internal customer when the latter has to service the support needs of the manufacturing processes.

- Administration, on the other hand is Manufacturing's internal customer when it asks the former to furnish its support requirements.

- Finance is Manufacturing's internal customer when it asks the latter to furnish similar details.

- Likewise, both Finance and Administration service each other as they are each other's internal customers.

A very powerful force for good or ill is peer pressure. Once good habits are accepted as the group norm there is a reduced need for policing tactics. For internalisation of Customer care values and to achieve excellent results, the organisations have to give as much importance to internal marketing if not more as they give to external marketing.

Coining a term AUGMENTED MARKETING A. Parasuraman, Professor, James W. McLamore Chair in Marketing, University of Miami stresses the role of Internal marketing that deals with marketing to employees; that is, motivating them to serve customers. Interactive marketing pertains to employees' efforts aimed at capitalising on their interactions with customers to strengthen loyalty. And external marketing - the only type most companies think of as marketing - primarily involves making promises to customers and attracting them to a company's offerings. Delivering on those promises is difficult to accomplish in the absence of effective **internal** and **interactive** marketing. And the growing use of technology introduces a fresh layer of marketing complexity

Motivation and Role of Leadership : Leadership is an important aspect of managing. The essence of leadership is followership. In other words, it is the willingness of people to follow that makes a person a leader. People tend to follow those whom they see as providing a means of achieving their own desires, wants and needs. Leadership and motivation are closely interconnected. Leaders may not only respond to subordinates' motivations but also arouse or dampen them by means of the organisational climate they develop[11]. Koontz defines. 'Leadership as influence, the art or process of influencing people so that they will strive willingly and enthusiastically towards the achievement of group goals'. People should be encouraged to develop not only willingness to work but also willingness to work with zeal and confidence.

All of us are prisoners, to one degree or another, of our experiences. Although each individual in a company may see the world somewhat differently, managerial frames within an organisation are typically alike than different. In any large organisation there is a dominant managerial frame that defines the corporate canon. The personality of the chief executive officer (CEO) of an organisation is critical to its management style. If the CEO's personality and ambition do not fit the style, uncertainty and confusion can arise. The priorities and styles of some of CEOs demonstrate the fundamental differences in personality and management philosophy that exist. And they illustrate the importance of ensuring that the CEO's philosophy matches with the desired management style[12].

The central message of the Peters and Waterman (1982) book, In Search of Excellence, is that, effectiveness is achieved, not by opportunism, not even by clever strategic positioning but by a management that knows exactly what it must do ("sticks to its knitting") and then does it with fervour of religious missionaries ("hands on value driven")[13].

What management takes seriously. Their priorities determine what the Employees & Suppliers will be doing[14]. The nice thing about management is that they are usually the cause of the problems and so they can make the necessary changes in a hurry. You can turn this company around in a few months[15]. The persons who make up the management corps are the main source of trouble for that organisation, just as they are for most of the good things that happen.

Management's job is to make the employees successful; they in turn will make the customers and suppliers successful; and the result will be to make the company successful[16].It is said that actions speak louder than words, but we behave as if we don't believe it. We behave as if the proclamation of policy and its execution were synonymous. "But I made quality our number one goal years

ago," goes the lament. Their action expresses their priorities, and it speaks much louder than words. In the quality case alluded to above, a president's subordinate clarified the message, "Of course, he's for quality. That is, he's never said, 'I don't care about quality.' It's just that he's for everything. He says, 'I'm for quality,' twice a year and he acts, 'I'm for shipping product,' twice a day. According to Henry Mintzberg it is important to distinguish between the basic personality of a top management team and the way that team comes across to the organisation. Organisations may listen to what managers say, but they believe what managers do. Not words, but pattern of actions are decisive[17]." Only if you get people acting, even in small ways, the way you want them to, will they come to believe in what they're doing. "Doing things" (lots of experiments, tries) leads to rapid and effective learning, adaptation, diffusion and commitment; it is the hall mark of the well-run company[18].

The excellent companies are the way they are because they are organised to obtain extraordinary effort from ordinary human beings. It is hard to imagine that billion-dollar companies are populated with people much different from the norm for the population as a whole. But there is one area in which the excellent companies have been truly blessed with *'unusual leadership'*, especially in the early days of the company. Leadership is many things. The primary role of the chief executive is the shaper and manager of shared values in an organisation. "The essential functions of the executive are first, to provide the system of communications; second, to promote the securing of essential efforts; and third, to formulate and define purpose. Organisational values and purpose are defined more by what executives do than by what they say. Strictly speaking, purpose is defined more nearly by the aggregate of action taken than by any formulation in words. Purpose, to be effective, must be accepted by all the contributors to the system of efforts. In the excellent companies, we see just that. Values are clear; they are acted out minute by minute and decade by

Dual and joint degrees by Indian, foreign institutes, says UGC

amended regulations will be notified soon.

Kumar said the collaborating institutes will be allowed to offer three kinds of programmes: twinning, joint degrees, and dual degrees. Students enrolling for these programmes will have to complete at least 30 per cent of their course credit at a foreign university. While they will have to go abroad, they will not have to seek admission separately at these foreign institutions.

While the first two programmes are allowed under the existing regulations, there have been few takers, Kumar acknowledged.

Under the current regulations, if two institutes plan to collaborate, the UGC needs to be "satisfied" about the arrangement after an extensive vetting process. The proposed amendments merely state that the "Indian higher educational institutions shall seek necessary approval from the relevant statutory councils/ bodies before entering into collaboration in technical, medical, legal, agricultural and such

other professional programmes".

In case of a twinning programme, the students will have to complete 30 per cent of the course's credits at the foreign institution by means of an exchange programme. The same will be applicable to foreign students enrolling in a similar programme. Under this arrangement, credits earned at a foreign institution will be counted toward the degree/ diploma awarded by the Indian institution. Each institution shall issue a transcript for their respective course, with a remark indicating that the student has taken certain modules at the partner institution.

For joint degrees, both the partner institutions will have to sign a memorandum of understanding (MoU). Students from India will be required to complete more than 30 per cent of their course credit at the foreign institution. The degree, on completion of the course, will be awarded by the Indian institution along with a certificate of credit recognition.

For dual degrees, students will have to complete 30 per

cent of their course credit at the foreign institution. The degree awarded by both the Indian and foreign institutions will indicate the credits earned at the respective institutions.

Any Indian higher education institution accredited by the National Assessment and Accreditation Council (NAAC) with a minimum score of 3.01 on a 4-point scale or figuring in the top 100 in the university category of the National Institutional Ranking Framework (NIRF) will be eligible to enter into a partnership to offer collaborative programmes. Foreign institutions which want to collaborate with Indian institutions must feature in the list of the world's top 1000 in the Times Higher Education and QS World University Rankings.

In the draft regulations prepared last year, foreign institutions were required to have a global ranking of less than 500. "The increased bandwidth is only to allow more institutes to partner and offer more choices to the students," the UGC chairman said in response to a question.

A proposal for a regulatory

mechanism to permit collaborative academic programmes was received by the UGC on February 1, 2021, following which a special committee looked into the possibilities to increase collaboration.

The draft regulations were put out for public review, before being passed by the UGC on Tuesday. These regulations -- University Grants Commission (Academic Collaboration between Indian and Foreign Higher Education Institutions to offer Joint Degree, Dual Degree, and Twinning Programmes) Regulations, 2022 — will not be applicable to programmes offered in online and open distance learning (ODL) mode.

"Currently, we have about 4 crore students in Indian higher educational institutions, but this number will increase over time. We believe that the regulations will lead to the internationalisation of our higher education and will also provide a great opportunity for our Indian students to acquire multidisciplinary education for an internationally relevant career," Kumar said.

Russians honouring fertiliser contract: Govt

with Russian companies for 2.5 LMT DAP/NPK every year for 3 years. Woh usko honour kar rahe hain aur usme se hum ko supply lagataar prapt ho rahi hai (They are honouring that and we have been receiving supply continuously)," he said.

According to Chaturvedi, Russia had assured additional quantities of DAP (4 LMT), MOP (10 LMT) and NPK (8 LMT). He said a payment mechanism is being evolved for import of fertilisers from Russia in the wake of sanctions imposed on it following its invasion of Ukraine.

Sharing details of the requirement and availability of fertilisers in the country, Chaturvedi said that the Department of Agriculture and Farmers Welfare has assessed the requirement of fertilisers

at 354.34 LMT for the kharif season, of which 35 per cent or 125.5 LMT will be met from the opening stock, while the rest will be met from the "expected" production (254.79 LMT) and "anticipated" imports (104.72 LMT). So, the anticipated total fertiliser availability will be 485.59 LMT during the kharif season, higher than the requirement, he said.

"Kharif me hame koi dikkat aane ki sambhavna nahin hai (We are unlikely to face any problem during the kharif season)," he said.

He asked states to ensure micro planning of fertiliser movement to ensure smooth supply to farmers. He also called for strict action against diversion, hoarding and black

marketing of fertilisers. He asked states to promote alternative fertilisers like NPK and nano urea.

Chaturvedi said additional supply of fertilisers has been secured from alternative sources like Saudi Arabia and Iran.

Under a short-term agreement, 25 LMT of DAP/NPK has been secured by Indian PSUs and companies from Saudi Arabia for 2022-23, he said, adding that supply has been started and the country is receiving 30,000 MT of DAP every month.

On the disruption in fertiliser supply caused by the invasion of Ukraine, Chaturvedi said since Morocco procures ammonia from Russia for DAP manufacturing, supply of DAP from Morocco is affected in the

wake of the "current geo-political scenario".

He said India is engaged with Iran to decide on pricing, logistics and payment mechanism for import of fertilisers. Both sides have agreed to supply 15 LMT urea every year under a long-term arrangement for 3 years.

On the issue of supply of potash (k), Chaturvedi said that supply from Belarus (adjoining Ukraine) has been affected and India has secured a supply of 12 LMT potash from Canada. Besides, an additional 8.75 LMT of potash, he said, has been secured from alternative sources -- Israel and Jordan on March 21. India is dependent on imports to meet its requirement of potash that is used for manufacturing fertilisers.

PM Modi

decade by the top brass; and they are well understood deep in the companies ranks.[19]

Continuity : . Successful implementation of long term strategies need consistency. There may be a hidden cost when senior managers rotate across jobs every two or three years. It is essential to keep the same leadership or Top management team for a reasonably long period. No company can achieve a ten or fifteen-year strategic intent with a succession of **two-year executives in key jobs**. Mahanagar Telephone Nigam Limited (MTNL) formed in 1986 has been a victim of this discontinuity and frequent changes at the top management in the early years of its inception. No Chairman or Chief General Manager except for one at Bombay remained there for more than 2 to 3 Years. Similar is the situation in DOT. Compare this with the organisations like VSNL (Public Sector also formed along-with MTNL in 1986) and HDFC (Private Sector) where the consistency of leadership has brought in a sea-change in the organisations.

True service leadership builds a climate for excellence that prevails over operational complexities, external market pressures, or any other impediments to quality service that might exist. The key is genuine service leadership at all levels of an organisation-leadership that offers the direction and inspiration to sustain committed servers[20]. People in service work need a *vision* in which they can believe, an *achievement culture*, that challenges them to be the best they can be, a *sense of team* that nurtures and supports them, and *role models* that show them the way. This is the stuff of *leadership*. The principal distinction between **leaders** and managers is that leaders emphasise the emotional and spiritual resources of an organisation, its values, and aspirations, whereas managers emphasise the physical resources of the organisations, such as raw materials, technology and capital.[21] The excellent companies seem to understand that every man seeks meaning (not just the top fifty)[22].

Completeness has to do with taking care of every aspect and knowing that you are doing so. The purpose of completeness is to avoid problems and guarantee success. There are 3 principles of completeness:

1. Cause employees to be successful.

2. Cause suppliers to be successful.

3. Cause customers to be successful[23].

According to Philip Crosby Suppliers, financial sources, the community, business groups, everyone, who is a part of the enterprise in any way will need to know for sure that organisation not only is supportive but *feels kindly* towards them. Dealing with people will produce a reputation, one way or the other, about company's *ability to perform*. Any smudge on that reputation will put the company in a poor competitive position - because there will be others in every field waiting for an opportunity to drive a wedge between the organisation and their customers.[24]

Senior management's commitment and participation are vital for an organisation to become market focused but not sufficient for prolonged success. For maximum results, the market focused mind-set must invade the whole organisation. Involve all levels of organisation in the drive to become market focused.[25]

It is the responsibility of the managers to take steps to ensure that every one in the organisation has the *skill, motivation and authority* to make service recovery an integral part of operations. The surest way to recover from service mishaps is for employees on the front line to identify and solve customers' problems. Doing so requires decision making and rule breaking, exactly what employees have been conditioned against. Even though they would like to help the customers, they are frustrated by the fact that they are not allowed to do so.

Worse yet, they do not know how. We have all heard the typical response : "It is not in my power, I will have to ask my superior", "This is not my job", "You will have to go to the Accounts Section". The front line staff should be the problem solvers and the senior level executives should be the problem finders. The organisation must train the people who interact directly with the customers and empower them i.e. it must give them authority, responsibility and incentive to recognise and care about and attend to customers' needs. Unfortunately, empowering the bottom of the organisational pyramid is taken as an erosion of authority. Bureaucracy blocks initiative and creativity at every turn. However dismantling bureaucracy without putting in its place a clear and compelling sense of direction is a recipe for chaos. Empowerment without direction is anarchy.

Ten principles for Empowering people through the Power Pyramid illustrated by Diane Tracy are : *Trust; Respect; Permission to fail; Recognition; Feedback; Providing Knowledge and Information; Training & Development; setting Standards for Excellence; Delegation of Authority and Clearly defined Responsibilities*[26]. If you don't look after your people, they won't look after your customers. And when they do, if you say thank you and reward them, they will do it again and again[27]. Progressive companies have adopted an approach that respects their employees and gains their loyalty. "Before asking someone to do something you have to help them to be something." Another company's slogan is "to help people grow."[28]

2.2.2 Operations and Systems:

In order to understand how an organisation really does (or doesn't) get things done, we have to look at the systems. One important aspect of systems is the way they mirror the state of an organisation.[29] Systems include all the procedures, formal and informal, that make the organisation go, day by day and

year by year: budgeting systems, training systems, management information systems, accounting procedures, and service delivery systems. Systems, their design and implementation play a very crucial role in the satisfaction of customers in a service organisation. Any changes in *Structure* and *Strategy* will not bring the desired change without a change in the *Systems*. It is astonishing how powerfully system changes can enhance organisational effectiveness— without the disruptive side effects that so often ensue from tinkering with Structure.[30] Just as logistics bottleneck can cripple a military strategy, *inadequate systems* or *staff* can make paper tigers of the best laid out plans for clobbering competitors.

Galbraith in 1977 used a model to indicate that organisation consists of *structure, processes* that cut the structural lines like budgeting, planning and teams and so on, *reward systems* like promotions and compensation, and finally *people practices* like selection and development.[31] Subsequently Waterman, Peters, and Phillips in 1980 introduced the well known **"7-S" framework** that was developed at the McKinsey consulting firm. This framework explicitly considers how *Structure, systems, Style, Staff, Skills, Strategies* and *Share values* in the organisation interrelate with each other.[32] All of the elements must "fit" to be in harmony with each other as shown in figure 2.2 .
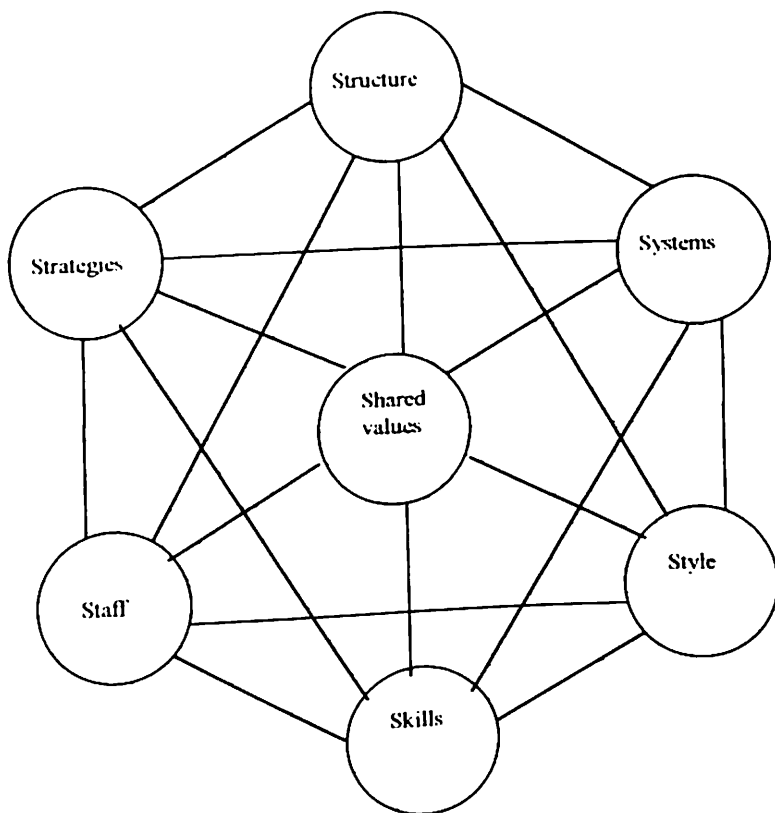
Figure-2.2

Although the nature and utility of each service may differ widely, the customers do compare various dimensions of service quality as also service delivery systems between one service and another. A glaring example of comparison of the delivery of service by two service providers in altogether different areas of operations is a comparison made between MTNL, Mumbai (Basic Telcom service provider-in the public sector and HDFC-a private bank) in the editorial of Economic Times dt. 24th. Feb'1997.(Annexure-6)

Three main aspect of service delivery link which make up the *service delivery triangle* are : *Resources employed in the service system; Organisation or configuration of these resources and Process i.e. flow of people, information and material through the organisation*[33].The resources employed by the service and support organisation can be identified under five headings : *People;*

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Facilities; Information systems; Equipment and Materials. There are interrelationships between resources: a greater investment in one area can bring cost reductions in other areas. Many organisations have found that an investment in information systems has brought about sizeable reductions in inventory costs and change in operations and methods of working.

Consistency in delivery of service creates credibility. The worst thing you can do is meet expectations one time, fall short another, and exceed every now and then. First chance your customer gets to run away to your competitor, they will do it. To be consistent you have to have systems. At the core of every great customer service organisation is a package of **systems** and **training** program to inculcate those systems into the soul of that company[34].

Since effective implementation can make a sound strategic decision ineffective or a debatable choice successful, it is important to examine the processes of implementation as to weigh the advantages of available strategic alternatives. In Service Industries, Quality includes *Process, Systems and Procedures.* Process-focus is a crucial element. Customer-focus in a company with poor processes will only translate into how to say sorry to customers in 20 different ways[35].

While distinguishing between Rules and Systems Ken Blanchard opines that Rules create robots. Not systems. Systems are predetermined ways to achieve a result. The emphasis has to be on achieving the result, not the system for system's sake. That's the difference between systems and rules[36].

Managers don't spend their time in the neatly compartmentalised planning, organising, motivating, and controlling modes of classical management theory. Their days are a mess—or so it seems.[37] In a survey conducted by two consultants they found that CEOs and Top Managers spend disproportionately

less time on the issues that are vital to an organisation. Time spent by CEOs and Top Managers on various issues[38] is indicated below in Table-2.1

TIME SPENT BY CEOs ON VARIOUS ISSUES

	PERCENTAGE OF TIME SPENT	
	Low-value added	High value-added
Reactive problem-solving and discovery meetings	30	
Related political activity	15-20	
Administration	30	
Decision making and strategy		5
Dealing with customers		5
Dealing with suppliers		5
Visiting operations		<5
Coaching and team building		<5

Table 2.1

According to Heskett, Jones and others, Top-level executives of outstanding service organisations spend little time setting profit goals or focusing on market share, the market mantras of 1970s and 1980s. Instead, they understand that in the new economics of service, frontline workers and customers need to be the center of management concern. Successful service managers pay attention to the factors that drive profitability in this new service paradigm : investment in people, technology that supports frontline workers, revamped recruiting and training practices, and compensation linked to performance at every level.[39]

2.2.3 Marketing :

Many organisations believe that by hitting as many as possible potential customers, sufficient business will be generated. This approach may generate volume of business but is unlikely to be as profitable as being more selective about where the largest gains are to be made. **Information systems** should indicate the customer groups that are likely to be most profitable for the business as a whole. For example in the Telecom Service 17% of the customers provides 80% of the revenue for MTNL. A new entrant in competition with DOT will target that group of customers which originate high volume of traffic. There is a niche in the market, but is there a market in every niche?

In the years to come, the growth of services in India will be dictated by the ability to develop cost effective and efficient channels of distribution which can provide high quality personalised service on a large scale. Depending on the nature of the service, there are various options available for distributing them. In some types of services, agents can be employed to perform the sales function. Financial services providers like UTI, LIC as also AIRLINES & CITIBANK (to distribute housing loans) use these kinds of distribution intermediaries. In all these cases the standardisation of the service is what enables agents to be used. Sometimes, the best distribution solution for services is to find a tangible representation of the service. Credit cards, for example, have enabled large scale and convenient distribution of credit service. They have enabled banks to overcome the inseparability problem and use the retailer as a middleman for distribution of credit. They have also allowed banks to expand their geographic market by maintaining credit customers away from their immediate trading areas. Greyhound and Eurorail passes also use the same principle. This allows sale outside the country. ATM and telephone cards are other examples.

Franchising is another widely used method. Franchising involves replicating services and gaining economies through marketing. Franchising as defined by the International Franchise Association is a continuous relationship in which a franchiser provides a licensed privilege to conduct business in addition to providing assistance in organising, training and merchandising[40]. By franchising a small business can 'clone' itself many times over without being dependent on cash it has itself generated and without needing massive resources of staff. Successful franchising requires developing a 'formula' service and then finding parties willing to run these. Computer classes have used this concept successfully to spread their network. The fast food concept relies heavily on franchising for success. But for franchising to be successful, selection of franchisees, their training and monitoring is very critical.

The numerous PCO booths dotting the length and breadth of the country are testimony to this fact. A simple distribution solution has freed the customer from post offices, earlier the only option available for making STD and ISD calls. Easy availability has increased demand manifold for these services, even in villages. To provide easy accessibility of all type of Telecom Service in low telephone density areas with limited resources MTNL, Mumbai came out with a concept of franchising outlet called 'Telecom Centres'. Similarly, the success of Citibank in consumer banking is largely due to its ability to find innovative distribution solutions such as tele-banking or roping in automobile dealers for dispensing its car loans.

2.2.4 Technology :

Technology offers an exciting array of possibilities for serving customers. But ensuring that hi-tech services become a marketer's friend - and not a foe - requires the careful consideration of technology-related issues relating to Internal, Interactive, and External Marketing. Emphasising the role of

Technology in all the three marketing areas Parsuraman suggests a Pyramid
Model reproduced at figure-2.3.

PYRAMID MODEL OF SERVICES MARKETING
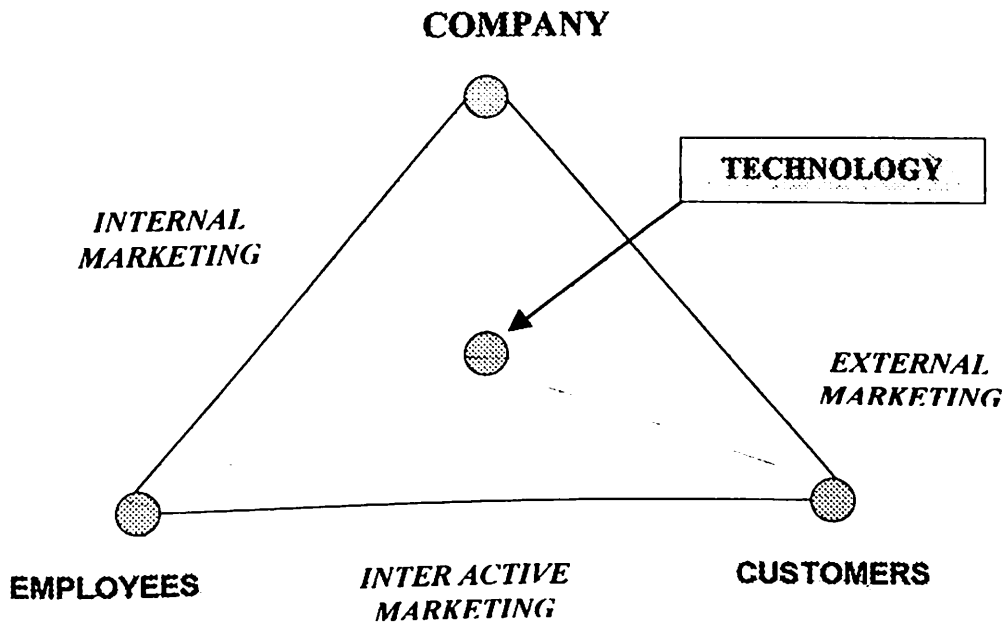
Figure-2.3

Use of technology for service delivery cuts the people element. Today we see Railway Inquiry, CITI bank, HDFC and many others trying to improve their service delivery systems with the help of Interactive Voice Response Systems. Companies venturing into such adventures will be well advised to gauge their customers' comfort level with such technologies. There is enough hassle in life without seeking it out. The issues companies would do well to ponder in advance while introducing technology are :

- Do our customers have the expertise to interact with it?

- Has the technology been evaluated by novices or experts?

The haphazard introduction of customer-contact technologies can backfire by frustrating customers and fostering distrust[41].

The employee-technology link in the augmented internal marketing perspective also raises important issues for corporates to consider :

- Do our customer-contact employees have adequate training to handle the proposed technology?

- Will they have ready access to it to take prompt corrective action if something goes awry?

How can we effectively empower technology to customise service delivery? By creatively coupling artificial intelligence systems with customer information, companies can give their customer-contact technologies a degree of flexibility in serving customers. For example, Bell Mobility Cellular has empowered its automated call-routing system to recognise high-volume customers and more their calls to the front of the queue when demand exceeds capacity.

2.2.5 Quality :

In a survey nearly 80% of U.S. managers polled believed that Quality would be the fundamental source of competitive advantage in the year 2000. Yet, barely 50 % of the Japanese managers agreed with this, although 82% believed it was currently an important advantage. Rated first as a source of competitive advantage by Japanese managers was a capacity to create fundamentally new products and businesses. It is believed that in the year 2000, quality will no longer be a competitive differentiator; it will simply be a price of market entry.[42]

Most of the concepts of Marketing as also that of Quality etc., were initially developed in reference to product or manufacturing sector. People are usually oriented only to their product or service field. An example from some other aspect of work does not turn them on. In fact, they reject it. Manufacturing devotees did not accept anything that didn't include some sort of widget. Even the experience and knowledge gained in one service industry till a few years back could not be made use of in the other service industry. They seem to feel that everyone is different. Actually every business operation is really much the same. Those in the service business have products: insurance policies, telephone instruments, cars to rent, hotel rooms and so on. Manufacturing people have service: salespeople, contracts, accounting financing, advertising and such.

Robert Galin, Chairman of Motorola, in his keynote address to the 1st Global Conference on Service (London 13-15 March 1991) commented that the high rate of economic growth of Japan could be sustained only by applying to service operations the same commitment to quality which had won them supremacy in so many manufacturing industries.

In a "Quality Society," *honesty, excellence*, and the principle of giving *full value* for what we receive would become the rule of conduct both in business and personal relationships. What began as an effort to improve quality could end up in a revolutionary improvement in the overall quality of life.[43] Quality and integrity are inseparable. Graceful handling of a special request & genuinely warm greeting are just a few examples that determine the Quality of service provided to the customer. Competitor commonly offer the same service and different services. Business consists of transactions and relationships. Quality Management's purpose is to cause all transactions to be complete and correct, while all relationships are to be successful.[44]

Top level executives of successful companies firmly believe that the customer determines just what quality is, and no one else does. They plan on exceeding the customer's expectation. The overly simple definition of quality 'conformance to requirement' implies that there is a restriction on individual freedom. It tends to discourage creativity[45].

PIMS was the first ever study to highlight the relationship between Quality and Market Share and also the parameters of quality. PIMS research concluded that market share and profitability were directly related such that high market share firms enjoyed high returns on their investment.[46] Market share was influenced by several variables and one of the most significant influence is the quality. As shown in figure 2.4, quality helped improve firms reliability and image, which in turn helped it enlarge its market share and also provided an opportunity to raise product price. This in turn helped increase profits.

THE EFFECT OF QUALITY ON MARKET SHARE
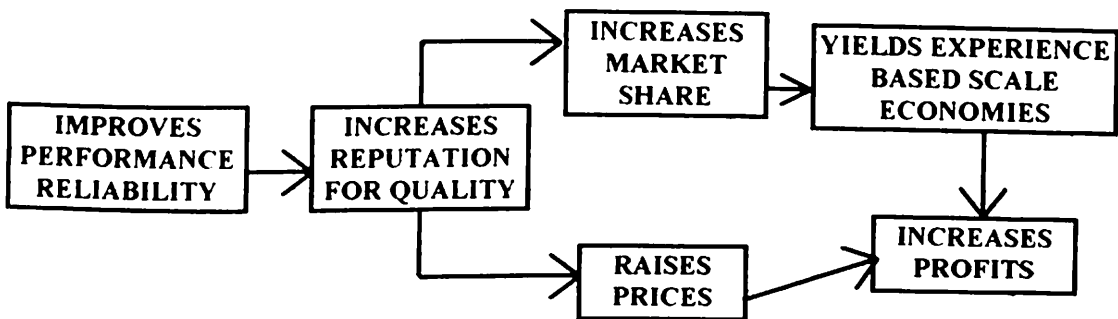
Figure-2.4

Quality had two dimensions. One related to the Conformance dimension and the other to the Perceived dimension. The conformance quality related to the degree to which product performed to customers' specifications and hence involved tangible dimensions of design and technology. It involved value analysis and value engineering. The perceived quality, however related to the human factor, i.e., how the product or service was delivered by the people, thus involved *attitudes, competence* and *skill level of people*, whose job was to deliver products to the customer. According to PIMS, companies had to manage both these dimensions of quality.

Parsuraman, Zeithaml and Berry define perceived service quality as "a global judgement, or attitude relating to the superiority of the service." Additionally, they link the concept of perceived service quality to the concepts of perceptions and expectations as follows. "Perceived quality is viewed as the degree and direction of discrepancy between consumers' perceptions and expectations." In the services marketing literature, perceptions (P) are defined as consumers' beliefs concerning the service received[47] or experienced service[48]. Expectations (E) are defined as "desires or wants of consumers, i.e., what they feel a service provider should offer rather than would offer."[49]

This distinction between the consumer satisfaction and service quality is important to managers and researchers alike because service providers need to know whether their objective should be to have consumers who are "satisfied" with their performance or to deliver the maximum level of "perceived service quality." Service quality has been described as a form of attitude, related but not equivalent to satisfaction, that results from the comparison of expectations with performance. A close examination of this definition suggests ambiguity between the definition and the conceptualisation of service quality. Though researchers admit that the current measurement of consumers' perceptions of service quality closely conforms to the disconfirmation paradigm[50], they also suggested that service quality and satisfaction are distinct constructs[51]. The most common explanation of the difference between the two is that perceived service quality is a form of attitude, a long run overall evaluation, whereas satisfaction is a transaction-specific measure[52]. Parsuraman, Zeithaml, and Berry (1990) further suggest that the difference lies in the way disconfirmation is operationalized. They state that in measuring perceived service quality the level of comparison is what a consumer *should* expect, whereas in measures of satisfaction the appropriate comparison is what a consumer *would* expect. However such a differentiation appears to be inconsistent with Woodruff, Cadotte, and Jenkins' (1983)[53] that expectations *should* be based on experience norms—what consumers *should* expect from a given service provider given their experience with that specific type of service organisation. However, Parsuraman, Berry, and Zeithaml noted that the service expectations concept is "intended to measure customers' normative expectations," and that these expectations represent an "ideal standard" of performance. Carmon (1990) also suggests that service quality expectations involve "norms" and that these "norms" are based on past experience.

Initially Zeithaml, Parsuraman & Berry's (1985, 1988) proposed that higher levels of perceived service quality result in increased consumer satisfaction. However some studies carried out subsequently suggests that satisfaction is an antecedent of service quality. Bitner has demonstrated empirically a significant casual path between satisfaction and service quality in a structural equation analysis. Bolton and Drew (1991) used the common assumption that service quality is analogous to an attitude as a basis to suggest that satisfaction is an antecedent of service quality. Bolton and Drew posit that perceived service quality ($ATTITUDE_t$) is a function of consumer's residual perception of the service's quality from the prior period ($ATTITUDE_{t-1}$) and his or her level of dis(satisfaction) with the current level of service performance (CS/D_t).[54] This suggests that satisfaction is a distinct construct that mediates prior perceptions of service quality to form the current perception of service quality.

$$ATTITUDE_t = g(CS/D_t, ATTITUDE_{t-1}).$$

Bolton and Drew indicate this relation implies that the disconfirmation process, expectations, and performance all should have a significant impact on consumers' current perceptions of service quality. Finally, Bolton and Drew (1991b) extend the discussion of the relationship between satisfaction and service quality by proposing the following structural equations:

$$Service\ Quality = q_0\ (CS_t/D_t, Disconfirmation)$$

$$CS/D_t = c(Disconfirmation, Expectations, Performance)$$

Oliver (1980) suggests that attitude (ATT) is initially a function of expectations (EXP) [$ATT_{t1} = f(EXP)$] and subsequently a function of the prior attitude toward and the present level of satisfaction (SAT) with a product or service [$ATT_{t2} = f(ATT_{t1}, SAT_{t2})$].

Purchase intentions (PI) then are considered initially to be a function of an individual's attitude toward a product or service [$PI_{t1} = f(ATT_{t1})$], but subject to modification due to the mediating effect on prior attitude of the satisfaction inherent in subsequent usages [$PI_{t2} = f(ATT_{t2}) = f(ATT_{t1}, SAT_{t2})$]

Some Managers believed that quality can be accomplished by a system such as TQM, or code words such as 'continuous improvement'. They thought that by appointing a committee to handle quality, it will get handled. Those who believed quality is caused by activities and programs such as Bench-marking, Empowerment, Statistical Process Control, Team Building, etc., mistake activities for change and as a result cause very little change. Some Service companies prided themselves on their customer service operation, which was rework all the way. Senior executives did not recognise nor believe that their concept of operating was causing the problem. They thought they just needed better workers. As a result, management and workers distrusted each other.[55] Do people take their work very seriously, and are proud to be part of the organisation? Building a culture where the employees feel committed to provide excellent Quality of service and build excellent Relationships with Customers both external and internal raises the intellectual level of the company.

2.3 CUSTOMER RETENTION ;

Customer Satisfaction → Customer Delight → Creating Raving Fans → Bonding

Happy Customers, Satisfied Customers, Delighted Customers and likewise are all the terms used by most of the researchers to indicate the secret of their most successful companies. Keeping customers happy is a good business, it is the best defence against competition. The research carried out by Jagdish Sheth established that the firms that consistently rank high on customer satisfaction also rank high in profitability and it was not coincidental[56].

Excellent companies really are close to their customers. They have a seemingly unjustifiable over-commitment to some form of Quality, Reliability or Service. These companies were more driven by their direct orientation to their Customers than by Technology or by a desire to be the low-cost producer.[57]

Federal Express has been known to deliver a single package via Lear jet to keep a promise to a customer.

Six Flags broadcasts "busy-day alerts" to warn customers that they're likely to encounter crowds and traffic jams on their way to the amusement park.

Swissair asks thousands of passengers several times each year what they think of the airline, and isn't satisfied with an approval rating of less than 96 percent.[58].

The above three companies and other companies like them have been profitable for a long time and will continue to remain profitable because they now that their profits come from keeping customers happy.

According to Heskett, Jones and others Leading service companies try to quantify customer satisfaction. For example, Xerox polled 480,000 customers in one year regarding product and service satisfaction using a five-point scale from 5 (high) to 1 (low). Xerox's goal was to achieve 100% 4s (satisfied) and 5s (very satisfied) by the end of 1993. But in 1991, an analysis of customers who gave

Xerox 4s and 5s on satisfaction found that the relationships between the scores and actual loyalty differed greatly depending on whether the customers were 'very satisfied' or 'satisfied'. Customers giving Xerox 5s were six times more likely to repurchase Xerox equipment than those 4s. Xerox's management revised their goal to achieve 100% *apostles* (describing customers so satisfied that they convert the uninitiated to a product or service), or 5s, by upgrading service levels and guaranteeing customer satisfaction. Xerox's strategy is to avoid creating *terrorists* : Customers so unhappy that they speak out against a poorly delivered service opportunity at every opportunity. Terrorists can reach hundreds of potential customers. In some instances they can even discourage acquaintances from trying a service or product. A graph titled "A satisfied Customer Is Loyal" is reproduced below in figure-2.5[59].
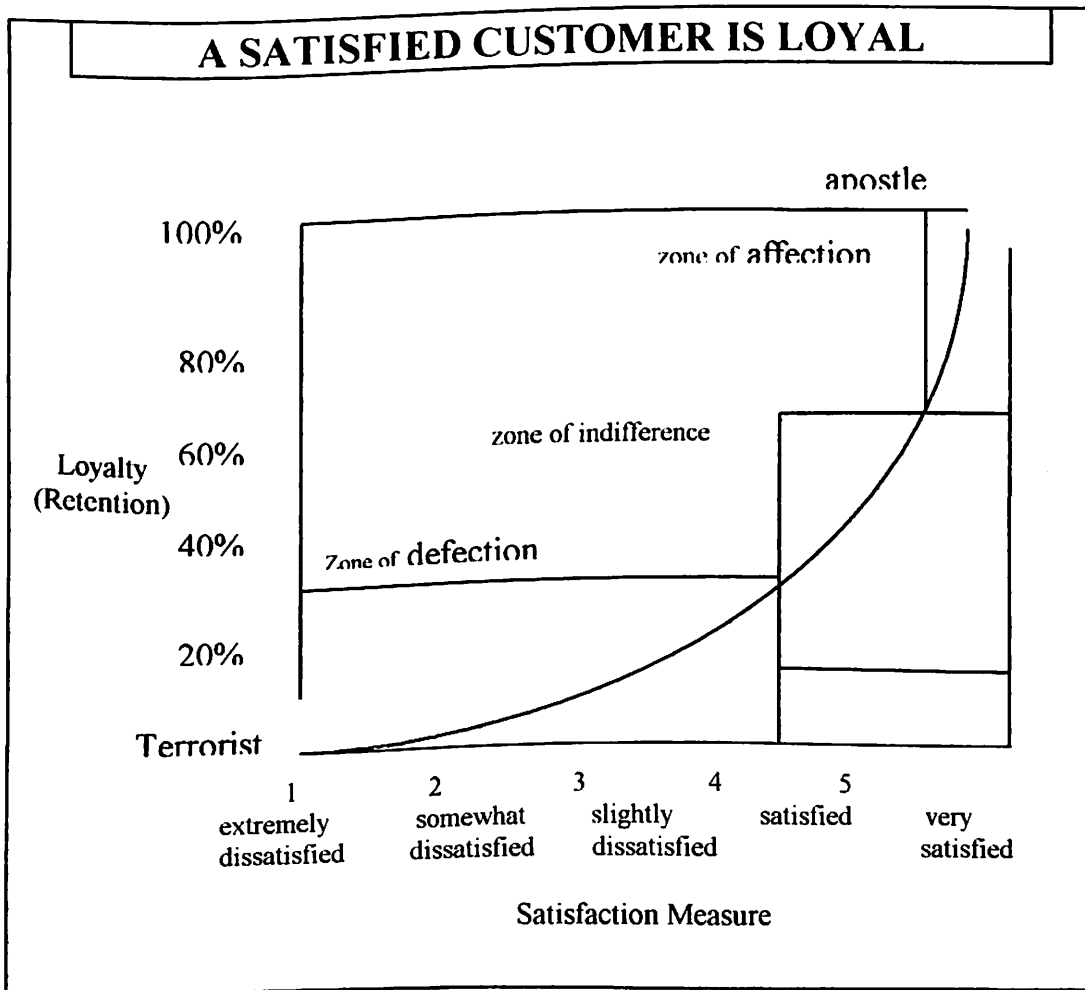
Figure-2.5

Is it possible to maximise customer satisfaction and minimise costs? In theory, As customer satisfaction increases, so do costs. This is the law of diminishing returns. It costs the firm far more to go from 90 to 95 percent (Figure -2.6).
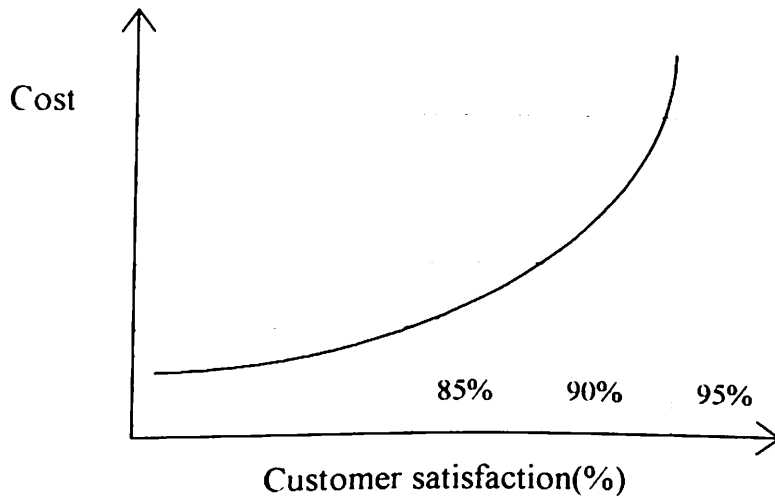
Figure-2.6

Therefore, we cannot simply say, "maximise customer satisfaction"; without some explicit or implicit constraints on costs, the statement doesn't make sense. Similarly, "become a cost leader" or "minimise cost" is meaningful only when we add the requirement of meeting a specified, minimum level of customer satisfaction. It is said that we cannot have both i.e., We cannot maximise customer satisfaction and minimise costs[60]. Jagdish Sheth and Lele in their research found that although in theory it can't happen, however some of the winners studied by them were doing just that—to keep maximising customer satisfaction while getting costs down to the level of their most efficient competitors.
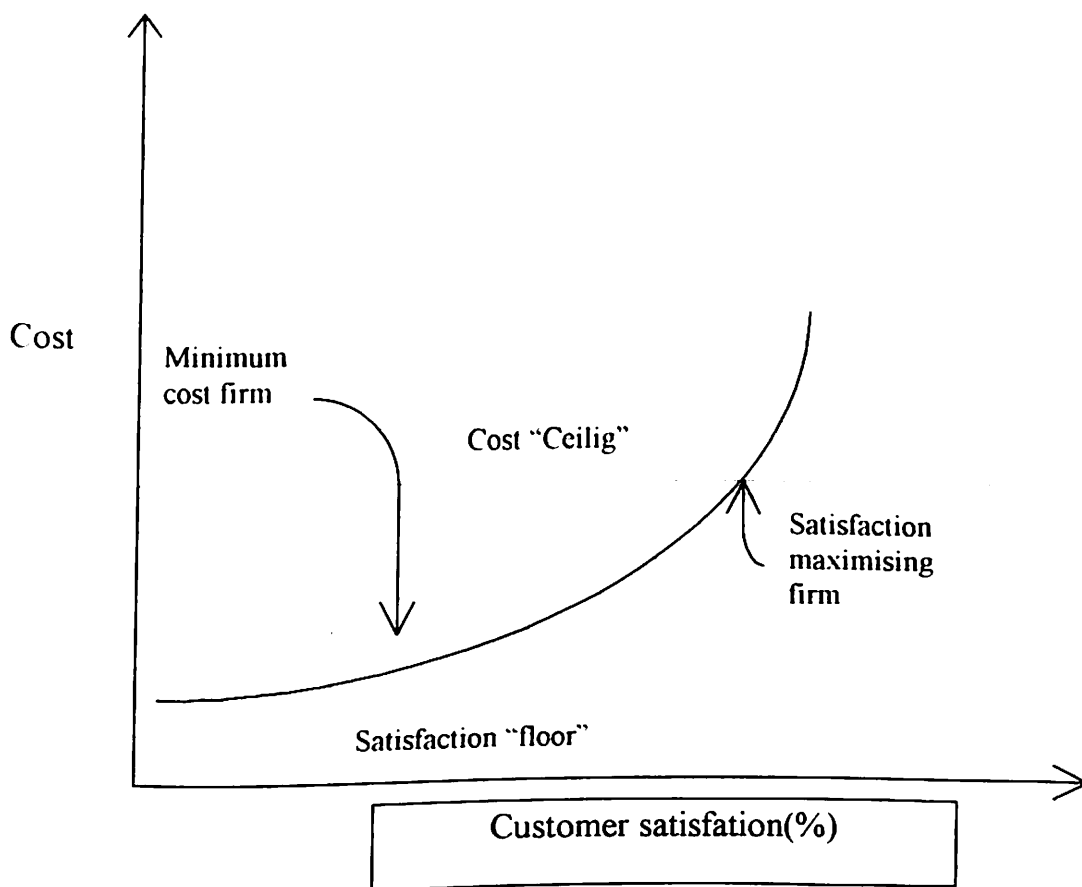
Figure-2.7

The best companies are trying to keep customer satisfaction as high as possible while getting within striking distance of low-cost providers (Figure-2.7). Companies choose to minimise cost rather than maximise customer satisfaction for three reasons. First, top management has a short-term orientation that stress immediate payback on investments. Second, the benefits of a customer-oriented approach are cumulative and become apparent only after a number of years. Third, the intensely competitive atmosphere of the 1970s and 1980s placed additional emphasis on cost-cutting[61].

The relationship between customer satisfaction and financial performance varies from industry to industry. Jagdish Sheth & Lele studied 15

firms in 13 different industries that were leaders in both customer satisfaction and long—term financial performance. They found that every one of their winners was convinced that their ability to keep customers happy was the key to their continued growth and success. The specific approach taken by each of these firms to make their organisation customer—focused varied considerably, reflecting the diversity of their products, services, customers, corporate cultures and management styles and so forth. Despite this diversity the following six characteristics are shared by all the winners:

1. They set themselves "impossibly high" standards.

2. They're obsessive about knowing, even better than the customers themselves, what the customers want.

3. They create and manage customer's expectations.

4. They design their products or services to maximise customer satisfaction.

5. They put their money where the mouth is.

6. They make customer satisfaction everybody's business.

The sixth characteristic, making customer satisfaction everybody's business, was put at the centre of their five-pointed star model so that it acts as a mainspring, the driving force that unifies the other five characteristics and provides needed balance. It is this that creates the desire for high standards; when everybody's involved and interested in customer satisfaction, a "let's do it" spirit is created that makes everyone push for higher performance. This spirit also ensures that every department makes knowing the customer its job, and doesn't assume that such knowledge is solely the marketing or sales department's responsibility.

Companies that haven't yet woken up to the reality that to be competitive, you have to be customer-focused. If they don't take care, they will go the way of the dinosaur.[62]. To initiate a custom oriented culture first and the foremost pre-requisite is the attitudes and customer care values of the top

management. 'The consumer is the reason-why. Once that philosophy is internalised in an organisation, the structures and systems fall into place[63].

Satisfaction suffices. But delight dazzles. The average company will compete for the customer by conforming to her expectations consistently, but the winner will surpass them by constantly exceeding her expectations, delivering to her doorstep additional benefits which she would never have imagined possible. While tangibles are easy to copy, it is the difficult to clone intangibles - provided more often than not through the human touch - that generate customer delight. Herein comes the importance of People element, the contact employees of the service provider.

Each customer transaction including a minor telephone inquiry is an opportunity for the organisation's reputation to be enhanced or destroyed[64]. Still a step ahead in the direction of cultivating a long term relationship with the customer and bonding him with the firm is the objective to make customer successful. There is a vast difference between 'customer satisfaction' and 'making customer successful'. 'Providing customer satisfaction' can be achieved by having an active and effective 'Rework' capability. A person wearing tailored suit in a Hotel Lobby is a 'Rework Station'. The customer will remember the problem and inconvenience long after they have forgotten the effectiveness of the repair[65].

Today in an environment of mediocre service all around, customers are satisfied because their expectations are so low and because no one else is doing any better. This is true with almost all the service providers and more so with the public sector service providers which formed a part of our study namely, DOT, MTNL, Nationalised Banks and even Airlines, Cellular & Pager service providers. In most of the cases the service is No worse than the competition. The customers are waiting for a revolt to happen. Satisfied customers are not good enough. You don't own those customers. "If you really want to 'own' a customer,

if you want a booming business, you have to go beyond satisfied customer and create **Raving Fans**. You have to create raving fans to be successful"[66].

An interesting case study on customer orientation of a public service organisation presented by Tom Peters is Chicago's Alternative policing strategy. Headed by police superintendent Matt Roderiguez, a crime fighting strategy that treats citizens as customers and encourages them as active partners, provides enthusiastic testament to the transformation of professional law enforcement into a customer-partnered service-oriented business.[67]

Even while talking of building and nurturing core competencies the senior management's attention should be focused on those competencies that lie at the center, rather than the periphery of long-term competitive success. In attempting to identify its core competencies, a company must continually ask itself if a particular skill makes a significant contribution to "value perceived by the customer." Companies should possess detailed value breakdowns in addition to detailed cost breakdowns of their products or services. Question to answers include;

- What are the "value elements" in this product or service?

- What is the customer actually paying for?

- Why is the customer willing to pay more or less for one product or service than another?

- Which value elements are most important to customers and thus make the biggest contribution to price realisation?

Such an analysis ensures that a company focuses its efforts on core competencies that do, indeed, make a real difference to customers.

The real difference between the best and the worst companies can be detected from their commitment to serve customers better than their competitors - a new way of marketing that honours individual customers rather than aggregating them, that is again *relationship building*. Every single consumer makes a mental note of it even if he doesn't succeed in articulating it. His perceptions, decisions, choices and behaviour are a result of his impression about your brand. The moral of the story is that if an organisation wants to drive their competitors crazy they shall ignore their competitors and concentrate on their customers one-on-one. Smart marketers look at every complaint as a dialogue - and an opportunity.

2.4   MEASUREMENT TOOLS FOR CUSTOMER RETENTION & SERVICE QUALITY :

The real quality revolution is just now coming to services Service companies are beginning to understand what their manufacturing counterparts learned in the 1980s—that quality doesn't improve unless you measure it[68]. The measurement of perceived service quality can be traced to the research of Parsuraman, Zeithaml, and Berry[69]. They originally identified 10 determinants of service quality based on a series of focus group sessions. They listed the parameters on which customers assessed service quality of service organisations and also the organisational factors that created a gap between expected and perceived service quality[70]. Ten general dimensions that represent the evaluating criteria customers use to assess service quality are:

1. Tangibles: Appearance of physical facilities, equipment, personnel, and communication materials.

2. Reliability: Ability to perform the promised service dependably and accurately.

3. Responsiveness: Willingness to help customers and provide prompt service.

4. Competence: Possession of the required skills and knowledge to perform the service.

5. Courtesy: Politeness, respect, consideration, and friendliness of contact personnel.

6. Credibility: Trustworthiness, believability, honesty of the service provider.

7. Security: Freedom from danger, risk, or doubt.

8. Access: Approachability and ease of contact.

9. Communication: Keeping customers informed in language they can understand and listening to them.

10. Understanding the Customer: Making the effort to know customers and their needs.

They subsequently developed SERVQUAL, which recasts the 10 determinants into five specific components: *Tangibles, Reliability, Responsiveness, Assurance & Empathy*. They asked users of four services namely credit card, repair-and-maintenance, long-distance telephone, and retail banking services to rate the importance of each of the five SERVQUAL dimensions on a scale of 1 (not all important) to 10 (extremely important), they found that all five dimensions were considered critical. The mean importance ratings for Reliability, Responsiveness, Assurance, and Empathy were above 9 for all four services ; the mean ratings for Tangibles ranged from 7.14 to 8.56, were still in the upper end of the 10-point scale.

Parsuraman, Zeithaml and Berry used the SERVQUAL instrument in a number of studies. Results from all the studies were consistent in establishing that **Reliability** was the most important dimension, and tangibles the least important. The relative importance of SERVQUAL dimensions on 100 points as indicated by 1936 responses from customers of five service organisations (two banks, two insurance companies, and a long distance telephone company) in a study carried out by them are shown in a pie chart at Figure-2.7[71].

RELATIVE IMPORTANCE OF SERVICE DIMENSIONS WHEN RESPONDENTS ALLOCATE 100 POINTS

Tangibles 11%

Responsiveness 22%

Empathy 16%

Assurance 19%
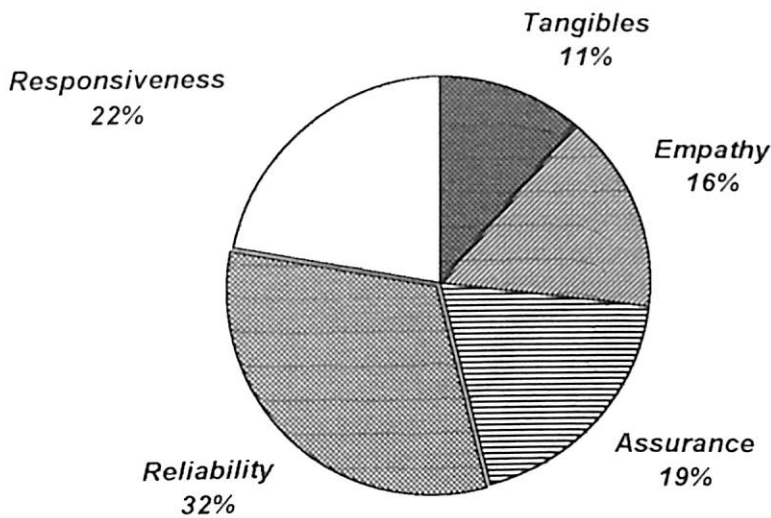
Reliability 32%

Figure-2.7

It suggests that even though the relative rankings of the dimensions as perceived by customers might change in future, the number one concern of customers, regardless of type of service is **reliability**. Although tangibles as a quality cue to potential customers may be higher, this facet matters least to current customers in assessing quality of service as per the studies conducted by Parsuraman, Zeithaml and Berry. According to Colin G. Armistead and Graham Clark, the organisation has to create customer confidence and the perception of the quality of an organisation is influenced by many factors including the facilities employed by the service provider e.g. the location & size of premises, position and style of the service counter state of buildings and signage, furniture in the reception area, cleanliness, state of service engineer's vans, service personnel's appearance, the visual impact of logos and signage. A customer who has doubts about the organisation will subconsciously look for evidence of incompetence. If the facilities support the view that there are problems, the customer will demand more attention, making sure that every detail is addressed before making a commitment[72].

A conceptual model of service-quality-gaps linking customer-perceived quality shortfalls(Gap 5) to the four internal shortfalls or gaps that could contribute to poor quality of service as perceived by customers is reproduced at Figure-2.8

CUSTOMER

CONCEPTUAL MODEL OF SERVICE QUALITY
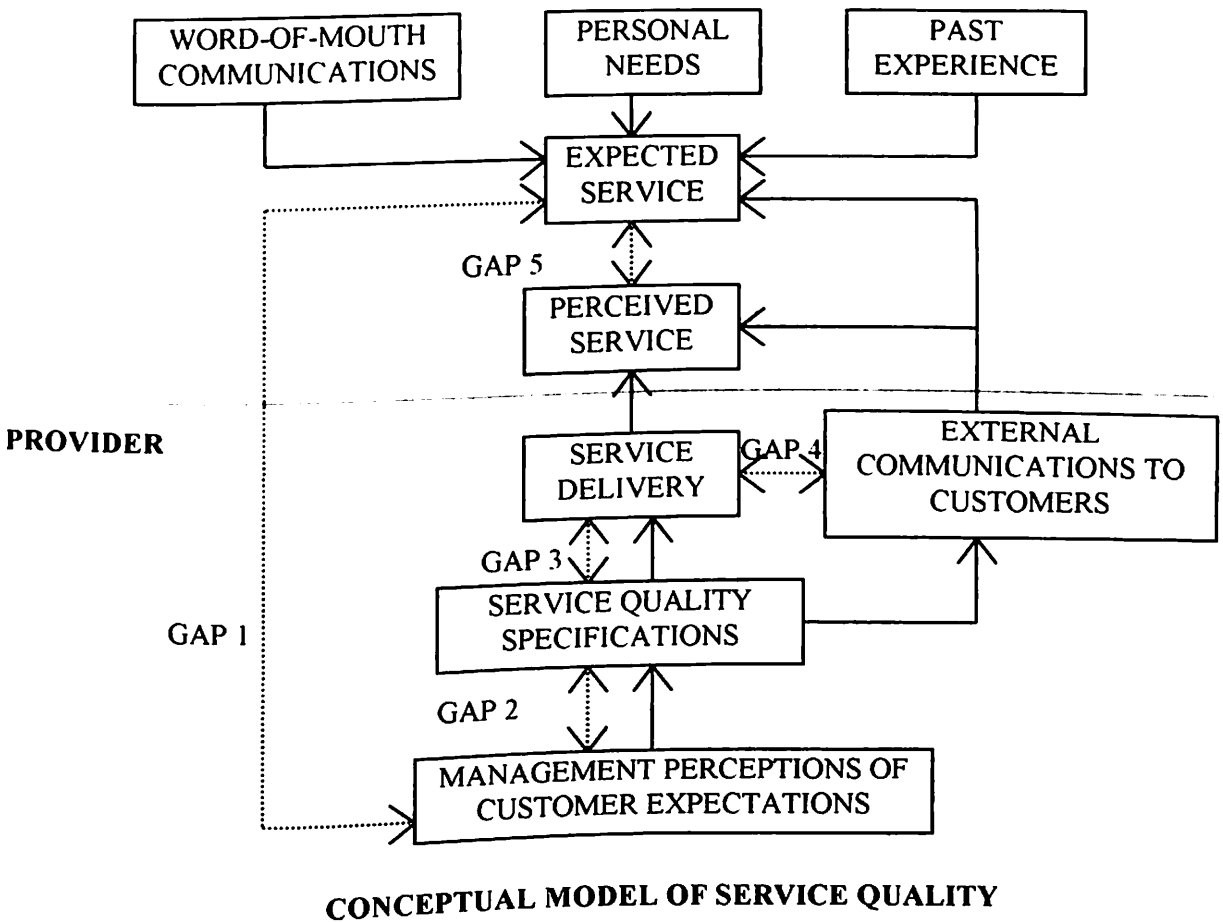
Figure-2.8

The CEO's of the well known successful organisations realise value in experiencing service firsthand. They do not sit on mountaintop, telling their employees or the service department how to deal with problems, they get out there and watch them work to see how they are doing. The chairman of Hindustan Levers-a multicrore consumer product company in India makes sure to spend one day in a month visiting retailers or dealers of the company selling

products of the company[73]. Sam Walton, founder of Wal-Mart, the highly successful chain of retail stores of U.S.A. firmly believed that their best ideas always come from delivery and stock boys. He would have his plane drop him next to a wheat field where he would meet a Wal-Mart truck driver. Giving his pilot instructions to meet him at another landing strip 200 miles down the road, he would make the trip with the Wal-Mart driver, listening to what he has to say about the company.[74]. Market Research orientation of CITIBANK, perceived by many as leader in provision of excellent customer service can be depicted in the manner in which they carry out annual customer survey and in the process strengthen the bonds of their relationship with their customers(Annexure-7).

After Zeithaml, Parsuraman & Berry's initial research work on conceptual and operational issues associated with the "perceptions-expectations"(P-E) perceived service quality model, the issue has been examined and reexamined by many researchers including R. Kenneth Teas[75] , Cronin & Taylor[76] and several others. A number of alternative perceived quality models addressing the traditional framework were developed and empirically tested. Nevertheless the issue of service quality continued to receive considerable attention in the marketing literature.

Cronin & Taylor[77] in 1988 carried out a study in a medium-sized city in southeastern United States by gathering responses on the service quality offered by two firms in each of the four industries: banking, pest control, dry cleaning, and fast food. The study was aimed to investigate the conceptualization and measurement of service quality and the relationships between service quality, consumer satisfaction, and purchase intentions. Their study indicated that the performance-based scale developed (SERVPERF) is efficient in comparison with the SERVQUAL scale.

SERVPERF equation:

$$\text{Service Quality} = (\text{Performance})$$

SERVQUAL equation:

Service Quality = (Performance-Expectations)

Weighted SERVQUAL equation:

Service Quality = Importance*(Performance-Expectations)

Weighted SERVPERF equation:

Service Quality = Importance*(Performance)

The basis of their investigation proposed that unweighted performance-based measure of service quality is a more appropriate basis for measuring service quality than SERVQUAL, weighted SERVQUAL or weighted SERVPERF.

The results suggest that service quality is an antecedent of consumer satisfaction and that consumer satisfaction exerts a stronger influence on purchase intentions than does service quality. In their opinion, managers need to emphasise total customer satisfaction programs over strategies centering solely on service quality. *Perhaps consumers do not necessarily buy the highest quality service; convenience, price, or availability may enhance satisfaction while not actually affecting consumers' perceptions of service quality.* Their study also suggests that the scale items that define service quality in one industry may be different in another. Perhaps high involvement services such as health care or financial services have different service quality definitions than low involvement services such as fast food or dry cleaning. Managers and researchers therefore must consider the individual dimensions of service quality when making cross-sectional comparisons.

2.5 SERVICE QUALITY IN DEPARTMENT OF TELECOM AND MTNL:

The Telecom Commission in overall control of the Telecom Services in the country, carries out the functions of, (a) Formulation of the Policies in the Telecom field as well as (b) operation of the Telecom Network. It was also the Regulatory Authority till the formation of TRAI in feb'97. The Telecom Network is managed by (i) VSNL, which is a PSU that runs the external (overseas) services,

(ii) MTNL which manages the network in the two Metro cities of Delhi and Bombay and (iii) Department of Telecom which operates the network other than those controlled by the MTNL.

The network apart from the MTNL is organised in 20 territorial circles, 4 Maintenance regions and two Metro Telephone Districts of Madras and Calcutta the latter having special status as independent Telephone Districts. Support services are provided by the TEC, T&D Circle, Telecom Quality Assurance Circle, 5 Project Circles, Training Centres at Ghaziabad & Jabalpur and the Stores Organisation at Calcutta and Railway Electrification Circle.

The DOT, in its Paper under the heading "Draft 'A', Long Term" placed in the National Convention on Telecom Mission held in February, 1987 spelt out the general impression about Telecom Administration as:-

- *Bureaucratic*

- *Centralised*

- *Procedural*

- *Indecisive*

The Constitution of Telecom Commission that followed the above National Convention has failed to correct the above identified deficiencies. It may be pertinent to point out certain predominant failures on the part of the Telecom Commission that are apparent viz. :-

•The general defect in the functioning of the Telecom Commission is broadly the result of its continued bureaucratic approach.

•These are far too many layers of decision making and there is a general tendency to delay decisions. In general, there is no awareness or appreciation of the cost of delay due to loss of opportunity.

•Each of the Telecom Circle is equivalent to a large PSU considering their turn over and amount of investment; still the Commission has not been able to delegate sufficient powers to the field units to enable them to function effectively

•The Telecom Commission has to look to other Ministries who are not directly responsible/accountable for the operation of Telecom Services for policy decisions in personnel management, investment, funding and even for delegation of powers to its field units.

•Public accountability and parliamentary controls are unavoidable features of the departmental working. But these are unsuitable for market driven commercial operations in a competitive environment in which bold decisions/risks are necessary and acts of omissions and omissions are to be viewed objectively. In a Market driven situation rewards and punishments are awarded by customers and it is the customer who decides the Market share.

Even though the Telecom Commission is having four part-time Members representing Planning Commission, Dept. of Electronics, Ministry of Finance and Ministry of Industry, the DOT has to obtain the approval of these Ministries/Departments on many issues as before thus defeating the very purpose of formation of Telecom Commission. Athreya Committee had gone into the working of the Telecom Commission as such and identified the weaknesses and recommended the corporatisation of the Telecom Service. These were not accepted and acted upon since the question of entry of private sector into the basic Telecom services was not contemplated at that time. Khan committee formed by the Government was of the view that in order to improve the status of

DOT and prepare it for competition, the DOT needs complete independence in regard to the decision making on its developmental plans and programmes, introduction of technology, raising of funds and their utilisation, personnel policy etc., In their report they commented that the present structure is a monolithic one and delegation of more powers to the field units have never been actively enforced because of the difficulties faced by the Telecom Commission to extricate itself from the limitations imposed by virtue of its being within the Governmental set up. Khan Committee reported that in the changed scenario, it has become imperative to have a second look at the present structure. The existing departmental structure in their opinion cannot effectively compete with the private sector and expect to retain it creamy layer of customers. This was also the unanimous opinion expressed by all the consumer groups, the corporate bodies, management experts and even the staff unions who had given evidence to the Committee. *The committee was of unanimous view* that on the lines of the British Telecom, immediate steps will have to be taken for eventual conversion of operating unit of DOT into a Private body.

Outright Rejection of the Khan Committee proposal on restructuring DOT by the Chairman Telecom Commission(also the Chairman of the Reform Committee) on the ground that the Khan Committee went beyond its terms of reference is a glaring example of the Myopic Decision Making Process of the Government. The decision of the Chairman although criticised widely by the media and management experts[78] who had deep knowledge of the Telecom Industry had no effect on DOT. This brings the important aspects of meeting the challenges in a competitive environment that boil down to the importance of a *Leadership (Top Management) and their values, Structure and Decision Making Process.*

IMRB, an independent organisation commissioned by DOT/MTNL to assess the quality of Telephone Service provided by its field units had assigned

a weight of 85 on a 100 point to performance quality and 15 to perceived quality, thus leading one to conclude that tangible dimensions of service were perceived more important than the people dimension. Given below in Table-2.2. Are the details of the factors/ considered by DOT/MTNL and weights assigned to each one of these?

Table-2.2

QUALITY OF TELEPHONE SERVICE
PERFORMANCE FACTORS

SERVGICE PERFORMANCE WEIGHTS	QUOTS
WAITING TIME	11.0
DENSITY DISPERSION	1.5
ANSWER TO SEIZURE RATIO	15.0
CALL COMPLETION RATE	9.0
MANUAL TRUNK	5.0
PCO USABILITY	3.0
OPERATIONAL COMPLAINTS	15.0
REPAIR SERVICES	8.0
LOCAL WRONG NUMBERS	2.0
BILLING COMPLAINTS	5.0
SERVICE PROVISION	
GROWTH/MODERNISATION	5.5
SUPPORT SERVICES	
BILLING/ADMINISTRATION	4.0
PUBLIC RELATION/DIRECTORY	1.0
USER OPINION	
USER SATISFACTION	15.0

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CHAPTER-3

RELATIONSHIP MARKETING

CHAPTER-3

RELATIONSHIP MARKETING

3.0   Relationship :

Relationship is defined as 'the quality or state of being relative'. The quality of relationship between two or more individuals is measured by the degree of trust that exists between them. Marketers are realizing that their task does not end with the sale. In fact the relationship between the seller and the buyer intensifies, once the sale is made. The conventional theory of demand and supply is based on the fact that the tasks in an economic system are time tested and devoid of human interaction. Conventionally, a typical sale transaction gets consummated at the point of intersection of demand and supply. The non-working telephones, long queues in the bank, blank TV screen etc. creates a dissatisfied customer and thus weakens his relationship with the service provider/ manufacturer.

In the time of shortages, a heavy demand of telephones, waiting list for seats in Airlines and other services which could not be fully met, the Service Providers never bother to strengthen the bond with their customers. Customers too had no choice. But in the future market scenario, this will need to change. The seller (service provider) will have to evolve mechanics and structures to strengthen this bond so that a synergy is created between the customers and the service providers. The concept of synergy between the buyer and the seller relationship challenges the conventional wisdom in which buyer is presumed to have a passive job. In a synergistic relationship, the buyer and the seller are same as actors in an economic system in which both create value for each other. The buyer creates value through the knowledge he provides to the seller. In the 21st. Century suppliers, financial sources, the community, business groups, everyone, who is a part of the enterprise in any way will need to know for sure that organisation not only is supportive but feels kindly towards them. Dealing with

people will produce a reputation, one way or the other, about company's ability to perform. Any smudge on that reputation will put the company in a poor competitive position - because there will be others in every field waiting for an opportunity to drive a wedge between the organization and its customers[1].

Relationship Marketing has emerged as the new paradigm of business and marketing strategy. Powerful forces including Globalization, Total Quality Management, the breakneck pace of Technological Change and the rising Power of the Customer have combined to fundamentally change the rules for business success. Businesses are focusing on retaining and satisfying customers and working with customers to anticipate needs and customize products. This focus has stimulated marketers to investigate the best ways to form and manage customer relationships. The result is Relationship Marketing (RM). RM is the process of building and managing collaborative customer and other value chain relationships to increase customer value, retention and profit.[2] Integrating customer to the organization is the key to relationship marketing. All things being equal, people will always do business with a friend. In fact, all things being not so quite equal, people will still do business with a friend[3].

Smart companies across the country are no longer talking about product or service quality; that is only the basic foundation on which they must stand and fight. What they are trying to do is to diligently build relationship with and delight their customers[4].

Relationship marketing attempts to reach all parties who have an interest in a service whether as customers or users, service personnel (Internal marketing through training procedures, videos prove a powerful way of increasing shared values and goals) or others (e.g. influencers/referral markets)[5].

It is very important to match the customer and service provider. In academic terms these service providers are called boundary spanners, forming

the bridge between the organisation and its customers. The customer's perception about how good the service is will be influenced greatly by how good the relationship is between customer and the service provider. A positive bond will mean that the customer may take a relaxed view when occasionally the service falls down. A negative view will often result in the customer finding fault with the most trivial details. Service organisation where customer is involved in the process have a little more latitude because it is possible to make corrections as the relationships proceed[6].

3.1 Relationship with Internal Customers:

To have successful relationships, Management has to generate a culture built on respect for the individual, display consistency in policy and purpose, provide and encourage education for all, and lay out a clear opportunity for growth by the deserving. Consideration and respect cannot be purchased or programmed. Respect is the opportunity to be successful and do it every day. It is the elimination of what keeps them from being successful in the first place. We have to think about building the positive atmosphere of a "great place to work" by eliminating the negatives. Most of the employees think that the company has little concern for them. It is good business to build good relationships with the employees. Bringing a culture of consideration in the organisation helps building relationship environment in the organisation.

We have to establish such a climate in our organisation in which the urge to cooperate is normal. That requires a different understanding of relationships. The centurion has to deliberately build completeness into the culture of the company so that there is a compulsion to share information. Arrogant Managers or Management teams make life miserable for people without good reason. The companies that develop internal systems and attitudes to make life difficult and irritate those who support them do so because they are not customer driven[7].

3.2   Relationship with suppliers :

Suppliers are as important to organisation as their employees and building relationship with them is equally beneficial to the organization. It is necessary to reach out and share information with them. The suppliers who have long-range agreements would be expected to attend **relationship seminars.** The lowest price comes from the closest arrangement. When a company has the assurance of business on a long term, it can concentrate on becoming more efficient and productive[8].*Successful supplier relationships* are based on straightforward policies concerning performance and the opportunity to communicate. Regular seminars for suppliers and the purchasing people can bring an understanding of the need for co-prosperity.

Transactions are the foundation of relationships. **Business is complete transactions and successful relationships.** Those can only be generated by a management team who seriously wants them to become routine. The majority of businesses that fail have the same reasons: incomplete or failed transactions and relationships that are not successful. It is not money; it is the doing. Relationships with employees, suppliers, and customers are the other side of the business equation and their success can be measured also[9].

3.3   Transparency & Communication for Relationship Building:

Transparency also helps building relationships. There has to be an up-to-date, useable, growing data system. The information database on the whole of organisation as also on the competitors should be easily accessible and transparent to all. Use of technology for this purpose and proper training to use it even at the highest level is required. Seemingly complex problems have simple solutions, if the problem can be understood. Communication with employees, suppliers and customers is very important.

Educational Programs : Not only company should have an up-to-date data base, it must organize educational programs for employees, suppliers and customers. To keep the people up-to-date and involved requires education. The key to education process is completeness. The 1st idea is to 'treat the whole as one'. A few people work on projects and no one knows what any other cell is doing. In most organisations we are never a 'whole' except at the very top of the organisation where everything come together.

3.4 RELATIONSHIP MARKETING :

What frustrates your competitors ? : When you have a large budget than your competitors? When your brand is better known than those of your rivals? When you enjoy the support of your dealer network? When you score consistently higher in every study? These are, probably, the answers that most of us would come up with. *What could really drive your competitors crazy may be the strength of your **relationship** with your customers.* And your passion to serve them better in the marketplace. They are passionate about holding on to their customers and go out of their way to serve them[10].

Most services contain an element of face-to-face customer contact. Even if remote diagnostics are employed and products become ever more reliable, the customer will still occasionally meet a representative of the company. Service Engineers may still carry out some repairs on site or perform routine maintenance tasks. Creating such opportunities so that the customer can see that the support organisation still exists and has a valuable role to play can be a good strategy. A reduction in breakdown calls should allow the Customer Service and Support Manager the opportunity to schedule goodwill calls to make sure that customers are satisfied with product and service.

Relationship Marketing is Bottom Line Driven. One of the most reliable indicators of long term sustainable profit is the retention of satisfied customers. It

is estimated that it costs anywhere from 5 to 15 times as much to acquire a new customer as it costs to keep a current one. As a result, improving retention rates by even a few percentage points can have a huge impact on the bottom line. Many leading companies are now redirecting a substantial part of their marketing resources from customer acquisition to customer retention[11].

Instead of focusing on increasing share of the market, companies are seeking to increase their share of each customer's lifetime profitability through the use of RM strategies. Keys to the successful implementation of RM include: *Identifying customers for RM strategies; Collecting and using customer information; Understanding individual customer profitability; Measuring the value of relationships and RM programs; Organizing and motivating the organization for RM; Marketing as a mindset vs. a function; and Enhancing and Terminating relationships[12]*.

In the market place of the competitive world, the technology oriented development is short-lived. This is because most of the other companies have access to the same technological developments within a short period. In such a situation, the companies have to work towards building a positive relationship with its customers. This relationship is based on trust, honesty, listening, problem solving, reliability, assurance & parentage of the firm. To improve relationship with the customers, there has to be an organizational effort not restricted to marketing alone.

The strategy of Relationship Marketing goes deep below the corporate scale and is the outcome of core values that exist in a company. Following factors determine customer relationship with the company and its products/service :

a)   Trust

The strongest factor determining the relationship between the buyer and the seller is trust. This is described as blind faith by many customers. Belief in other person and the faith that other person will always protect your interest can be seen as constituting trust. Trust refers to reliability on the integrity of a person or firm to deliver the promised product/service. The integrity of customer contact personnel like Receptionist, Telephone Operator, Front Office Staff Bill Payment Counter, Lineman etc. become crucial. In a study conducted in various service industries, HDFC was ranked highest in the trust factor. MTNL Bombay and many courier firms in Bombay were ranked very low in trust factor. A very high percentage doubted their bills and had low faith in the company.

b)   Honesty

Honesty is expressed by consumer as faith that "they will not be cheated". This implies implicit faith in the prudity or integrity of the firm, its system and its people. A survey on telephone subscribers in Bombay conducted in 1992 revealed that the subscribers did not feel free of deceit or fraud when dealing with MTNL. The customers still believed that MTNL employees could tamper the electronic locking at the Electronic Exchanges or at Junction Boxes. The same was not true in case of HDFC, where faith in the organisation, its systems and people was fairly high.

c)   Listening

The ability to listen with empathy is seen as next important point in relationship marketing. A consumer feed back program initiated by one of the leading firms on purchase of one of its product was termed as another marketing gimmick. The consumers thought that no company will respond to the customer

after getting the feed back. The customers' perceptions are mostly based on their experiences with the company's contact personnel.

(d)   Problem solving

It is not only important to listen to the customer, equally important is the solution to his problems. Here the **"speed"** as also the **"quality"** of the response is crucial to the customer. The customer often mentions his problems in three major areas.

- Understanding the benefits of a product/service.

- Difficulty in application and use of a product/service.

- After sale service.

These problems require solutions, which are both *people* and *system* driven.

(e)   Reliability

The concern of the customer is whether he could expect the firm to deliver correctly the first and every time. The study conducted in Bombay in 1992 referred earlier indicated that the consumers' perception about the reliability of some Nationalized Banks was lower than the Foreign banks. MTNL Bombay was also rated low in this respect. HDFC was found to be a highly reliable service institution. Cable TV Operators in Bombay were perceived as unreliable and hence not dependable. In the competitive market, the customers will naturally approach the firm that is perceived by them as being reliable.

(f)   Assurance

This refers to the degree to which the customer has faith in the firm's ability to take care of their interests. Technology and also people (Hi-tech & Hi-touch) contribute towards building confidence in customer's mind.

(g)   **Background**

Some times, the organization's background, like its international parentage and its image are important in determining the quality of relationship of a firm with its customers. **Corporate values,** are the software which decide whether the firm will allocate resources—financial, technical, and human—to maximizing customer satisfaction[13].

Management has to review its status on relationships continually with the same intensity it reserves for the financial reports. Companies can survive financial problems and even quality problems. **Relationships are fatal when they are negative.** For this reason, executives have to really understand that relationships cannot be left to chance or the flow of business. "Attention must be paid"[14].

In order to achieve total customer satisfaction as also to cultivate and develop a strong bond of relationship with customers Dr. Rajan Saxena in his article on Relationship Marketing lists the following organisational determinants:

i⊔ **Top management commitment,**

ii⊔ Sharing of **Customer Care Values,**

iii⊔ Developing service **Structures** to enable the organization to respond faster,

iv⊔ Evolving customer friendly **Policies,**

v⊔ Making **People** customer friendly,

vi⊔ Using customer friendly **Technologies,**

vii⊔Customer friendly management **Systems,**

viii⊔**Strategies**

In today's world of standardization and information boom, product and service differentiation has got blunted and innovators have shorter time to recover their investments. In such an environment, PIMS study brought to fore significant issues for enhancing relationship with the customer and thus giving innovator or market leader an opportunity to not only remain competitive but also to maximize its ROI.

Building on the subject of relationship management, Levitt[15] mentioned the good things marketers do to build good relationships with their customers or conversely what they need to avoid doing if they did not wish to lose their customers. He argued that marketer's responsibility began after the sale was over and hence even though economist perspective was that sale occurred when demand and supply forces interacted, in reality it took much more to get the sale and keep the customer for good. Likewise, several others[16] have of late, mentioned the importance of customer relationship in ensuring firm's success.

Evert Gummesson, in his article on Making Relationship Marketing Operational presents 30 relationships, the 30Rs, as a way of making the RM philosophy more operational and generally applicable. The 30Rs of Evert Gummesson provide a basis for companies to work out their own specific relationship portfolio as part of their marketing planning process.

According to Kaj Storbacka, Tore Strandvik and Christian Grŝnroos there is a strong link between service quality and profitability from a relationship marketing and management perspective. In this perspective the task of marketing is not only to establish customer relationships, but also to maintain and enhance them in order to improve customer profitability. In the service quality literature higher quality is assumed to lead to customer satisfaction, which leads to customer loyalty and this drives customer profitability. The framework highlights factors that, in addition to service quality and customer satisfaction, influence the links between service quality and profitability. It also discusses aspects of improving the profitability of relationships, such as enhancing relationship revenues through higher degrees of patronage concentration, and reducing relationship cost by changing the episode configuration of customer relationships.

The development of collaborative network structures is an increasingly significant issue in the services industry. These inter-organizational relationships are formed to gain flexibility, obtain needed skills and resources, and achieve operating efficiencies[17].

MODELLING RELATIONSHIP MARKETING STRATEGIES

TECHNOLOGY
- PRODUCT RELIABILITY
- SERVICE DELIVERY
- INFORMATION/DATA GATHERING AND SHARING

STRUCTURE
- HIERARCHY/FLAT
- DECENTRALIZATION
- DECISION MAKING STRUCTURE-EMPOWERMENT
- FORM/STATUS

POLICIES
- SERVICE QUALITY
- SERVICE PRODUCT DEVELOPMENT
- DELIVERY(TRANSACTIONS)
- DISTRIBUTION
- LEARNING
- PAYMENT & CREDIT
- REPLACEMENT
- WARRANTY

Relationship with...

TOP MANAGEMENT

...Customers External/Internal

STRATEGIES
- CUSTOMER RETENTION
- SERVICE RECOVERY
- COMPETITIVE ADVANTAGE
- INFORMATION GATHERING
- TO ENLARGE OPPORTUNITY HORIZONS
- TO DEVELOP A SOCIAL ARCHITECTURE

PEOPLE
- ATTITUDE
- LISTENING
- RELIABILITY
- RESPONSIVENESS
- CREDIBILITY
- PROBLEM SOLVING

SYSTEMS
- COMPLAINT RESOLUTION
- COMMUNICATION
- PAYMENT
- INFORMATION SHARING
- DECISION MAKING
- DATA BASE
- SERVICE DELIVERY
- PERFORMANCE EVALUATION

Figure-3.1

The determinants of Relationship marketing exist interdependently, each influencing the other. We bring Top Management Values at the center of our model at Figure-3.1 because, it influences all the determinants like structure, systems policies, people, technology more than any single determinant.

TOP MANAGEMENT ATTRIBUTES :

* LEADERSHIP STYLE

* ORIENTATION

* QUALITY CONSCIOUSNESS

* VALUES/PERCEPTIONS

* CONSISTENCY

* CULTURE OF CONSIDERATION

* INDUSTRY FORESIGHT

* RESOURCEFULNESS

PEOPLE

* ATTITUDE

* LISTENING

* RELIABILITY

* RESPONSIVENESS

* CREDIBILITY

* PROBLEM SOLVING

* HRD , Training and placements

  Socialization Process (The way they introduce young recruits into the main stream of the organisation and to the way they manage their careers).

STRUCTURE

* HIERARCHY/FLAT.

* DECENTRALIZATION.

* DECISION MAKING STRUCTURE- EMPOWERMENT.

* FORM/STATUS-(PRIVATE, GOVERNMENT, SEMI-GOVERNMENT ETC.,).

SYSTEMS

* COMPLAINT RESOLUTION

* COMMUNICATION(INTERNAL/EXTERNAL)

- PAYMENT

- INFORMATION SHARING(WITHIN THE ORGANISATION, WITH CUSTOMERS & WITH SUPPLIERS)

- DECISION MAKING

- DATA BASE

- SERVICE DELIVERY

- PERFORMANCE EVALUATION

STRATEGIES :

- CUSTOMER RETENTION

- SERVICE RECOVERY

- COMPETITIVE ADVANTAGE

- INFORMATION GATHERING

- TO ENLARGE OPPORTUNITY HORIZONS

- TO DEVELOP A SOCIAL ARCHITECTURE

TECHNOLOGY

- PRODUCT RELIABILITY

- SERVICE DELIVERY

- INFORMATION AND DATA GATHERING AND SHARING

POLICIES

- SERVICE QUALITY

- PRODUCT/SERVICE DEVELOPMENT

- DELIVERY OF SERVICE (TRANSACTIONS)

- DISTRIBUTION

- LEARNING (Educational Programs for employees, customers & suppliers)

- PAYMENT & CREDIT

- REPLACEMENT

- WARRANTY

All the above factors support and reinforce each other. Where the values of the organisation match the strategy, the systems reinforce and strengthen the structure. The people strive to implement the policies of the organisation.

Relationship marketing is not just a buzzword. As mentioned earlier, this take into account both the hardware and software of the organization. In the standardized world that we live in, one of the alternatives for organizations is to strength their relationship with customers. And this can be achieved not by concentrating in any one area or be satisfied by developing core competencies, but by a concerted effort on all the determinants of Relationship Marketing Model. The constructs of Relationship Marketing Model are like the different instruments of an Orchestra. The 21st century will see only those corporations that have understood the meaning of relationship marketing where customer is not just a fanciful idea or something to be decorated on the walls of the organization, but it calls for translating words into actions. Corporate leaders who understood this will laugh their way into 21st century[18].

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CHAPTER-4

SURVEY FINDINGS-
TELECOMMUNICATIONS
INDUSTRY

CHAPTER-4

SURVEY FINDINGS---TELECOMMUNICATIONS INDUSTRY

4.0   TELECOM INDUSTRY

The perceptions of consumers of all the 3 types of Telecom services namely a) DOT/MTNL-the monopolistic Basic Telecom Service Provider b) Cellular Service Provider in a Duopoly environment and c) Pagers Service Providers -where a number of private licenses are competing with each other, were computed and compared.

These customers are in a position to compare the difference in quality of service provided by the 3 types of Telecom service providers. The respondents who have only experienced DOT/MTNL services provided by monopolistic service provider and have not experienced other Telecom services i.e., Cellular or Pager have been grouped separately and termed as DOT Grp.II. Their perceptions were computed separately and their perceptions were compared with customers of DOT Grp.I who have also experienced Cellular and Pager service provided by the private sector.

The research findings are as follows :-

4.1   Tangible Elements :

4.1.1   Use of Modern equipment, Technology and Tools : The Quality of

Equipment, use of Technology & modern Tools is important to ensure reliable services. It was found that the customers perceived DOT/MTNL as average on the equipment & technology front while Cellular and Pager service providers were perceived to have much better equipment, modern technology and tools. The respondents of DOT Grp.I rated DOT/MTNL at a mean score of 5.0 while Cellular was rated at 7.985 and Pager 7.567. Respondents of DOT Grp.II who have not used Cellular and Pager services rate DOT/MTNL higher (5.415) than those who have also been using Cellular and Pager services (5.0).

From studentized t-test (95% confidence interval) results indicated in column nos. 5 & 6 of the tables at the end of this report at annexure-8 and graphically shown in Figure-4.1, it is gathered that statistically that there was a significant difference in the DOT/MTNL services as compared with Cellular as also between DOT/MTNL and Pager services. This significant difference is perceived by the respondents of both the DOT/MTNL groups i.e. who have experienced cellular and pager service as also by the respondents who do not have such experience. However, statistically there is no significant difference between Cellular and Pager service provider groups in this area as perceived by customers.

(n=130 for Grp.1; n=67 for Grps.2,3 & 4)
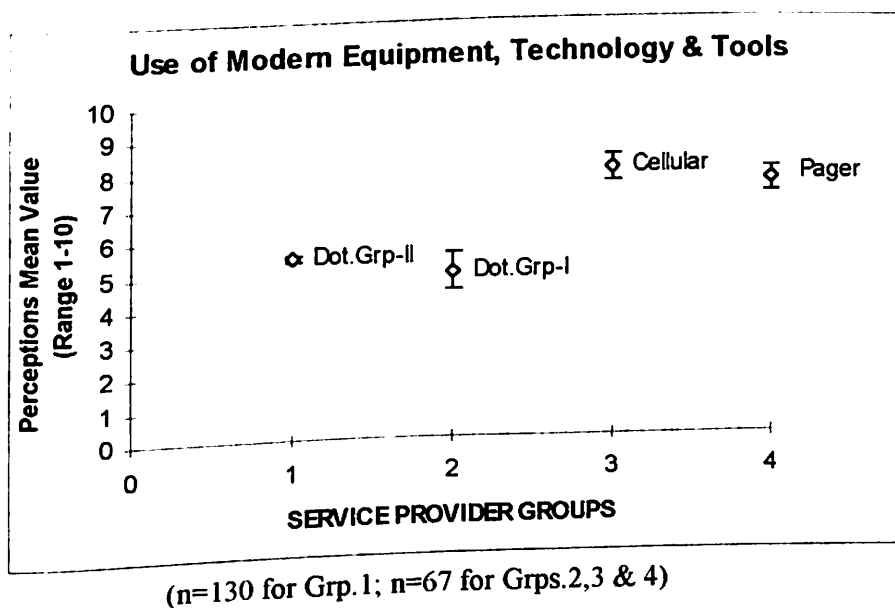
Figure-4.1

The Perception of Management and Employees in respect of use of Modern Equipment and Technology to achieve consistency in serving customers as also to equip their contact employees with latest innovations was also studied amongst 3 types of service providers. It is interesting to note that the top management as also the middle management and contact employees of DOT/MTNL rate themselves very high, at 7.609 and 7.605 respectively in terms of use of technology, tools and modern equipment to provide reliable services.

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Also statistically there is a significant difference between the perceptions of consumers of DOT/MTNL services and Top Mgt. as also of Middle Mgt. And Employees of the service providers as shown in figure-4.2. However, statistically there is no significant difference between the perception of Top Mgt. and Middle Mgt. of DOT/MTNL on this issue. The top management of Cellular service providers rate themselves high at a mean score of 8.211. Statistically, there is no significant difference between the perception of top management of Cellular companies and their customers on this issue.

Comparison of Customers, Management & Employees Perceptions on use of MODERN TECHNOLOGY & EQUIPMENT
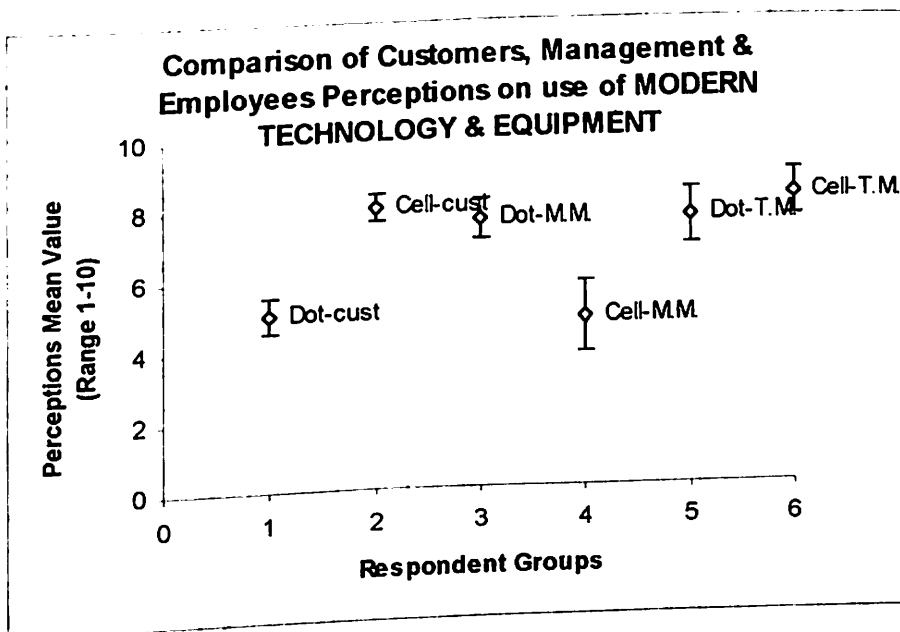
(n=67 for Grp.1 & 2; n=64 for Grp.3 & 25 for Grp.4; n=46 for Grp.5 & 19 for Grp.6)

Figure-4.2

However, the perception of the Middle Management and Employees of the Cellular service providers in respect of the use of technology, tools and modern equipment to provide services is below average (mean-4.8) and statistically there is significant difference between the perception of customer of Cellular services and Middle Management and Employees as also Top Management of the service provider.

4.1.2 Cleanliness, Appeal of the facilities & Dress of Contact Employees—Tangible elements:

The perception of the consumers about the Tangible Elements of Service Quality namely the Cleanliness, Appeal of facilities, the Dress and Manners of Employees of the Cellular and Pagers are rated much higher than DOT/MTNL. The mean score of DOT Grp.I was 3.526 and it was found to be 3.68 for DOT Grp.II. The mean score was 7.719 for Cellular and 7.333 for Pager. The consumers who have experienced Cellular and Pager services have rated the facilities provided by the DOT/MTNL and the cleanliness of their facilities and contact employees a little lower than those who have not dealt with Cellular and Pager service providers. Statistically there is significant difference in this aspect of Service Quality between DOT/MTNL (both groups) and Cellular as also between DOT/MTNL and Pagers. However, the degree of significance between Cellular and Pager is almost negligible.

Customer Perceptions about TANGIBLE ELEMENTS of Service Quality

SERVICE PROVIDER GROUPS
(n=250 for Grp.1 and 135 for Grps. 2, 3, & 4)
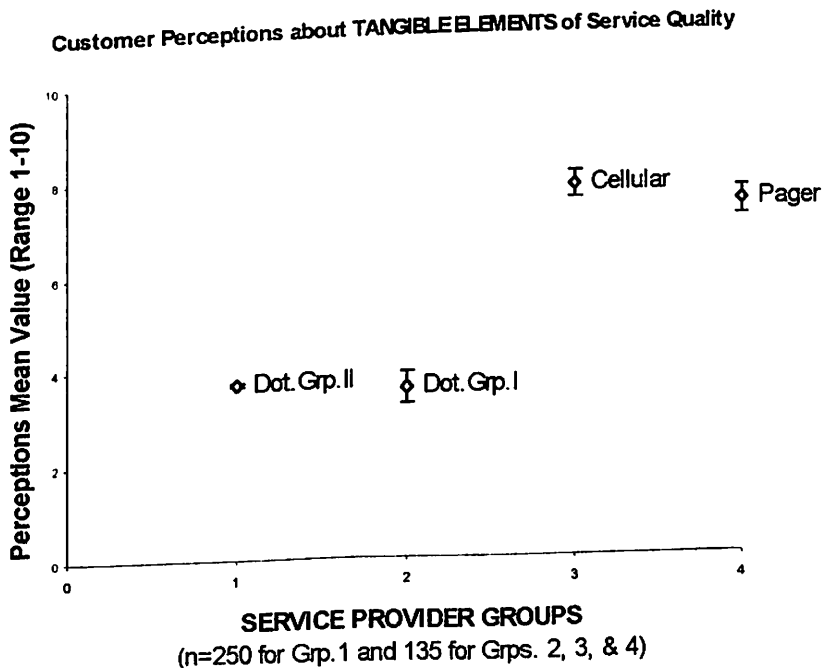
Figure-4.3

4.2   POLICIES

4.2.1   Service Delivery Points: The provision of **service delivery points** (outlets) to locate the services convenient to customers is an important aspect in building relationship with the customers. Our research indicates that respondents rate all the service providers namely DOT/MTNL, Cellular and Pager a little above average in this area. The mean score on this variable is 5.776 for DOT Group-I; 6.761 for Cellular and 6.552 for Pager. The respondents under DOT Group-II rate DOT/MTNL at a mean score of 5.131 which is lower than DOT Group-I respondents (mean 5.776) who have used Cellular and Pager services. Statistically there is no significant difference between DOT Group-II and Cellular as also between DOT Group-II and Pager in this area as shown in figure-4.4 and by the results of studentized t-test indicated in Tables at Annexure-8. Statistically, there is a significant difference between DOT Group-I and both Cellular as also Pager services in this area. Also statistically there is no significant difference in the perceptions of respondents of DOT Group-II and DOT Group-I in this area.

Customer Perceptions about SERVICE DELIVERY POINTS of the Service Provider

Figure-4.4

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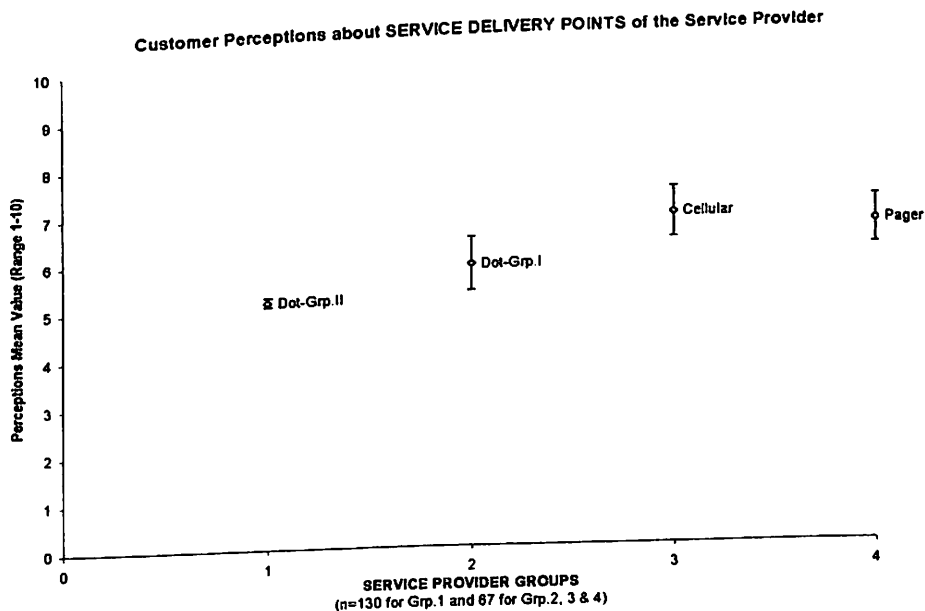
The Middle Management and Contact Employees of both DOT & Cellular service provider rate their organizations higher than their Top Management. The Middle Management of DOT/MTNL rate themselves at 7.55 whereas the Middle Management of Cellular rate themselves at 7.923. However, statistically there is no significant difference between the perceptions of Management at all levels and Employees about the provision of service delivery points for convenience of the customers and this is true from DOT/MTNL as also Cellular service provider groups. Statistically there is a significant difference in the perceptions of Customers when compared with the perceptions of Middle Management & Employees of the DOT/MTNL in this area as shown in figure-4.5.

The Top Management Perceptions about location of service center (outlets) convenient to customers is rated at 7.0 by DOT/MTNL and 7.273 by Cellular. Statistically there is no significant difference between the perceptions of Top Management of DOT/MTNL & Cellular about the convenient outlets being provided by them. The Top Management of DOT/MTNL rate themselves high as compared to the perception of their Customers although statistically there is no significant difference between the two.
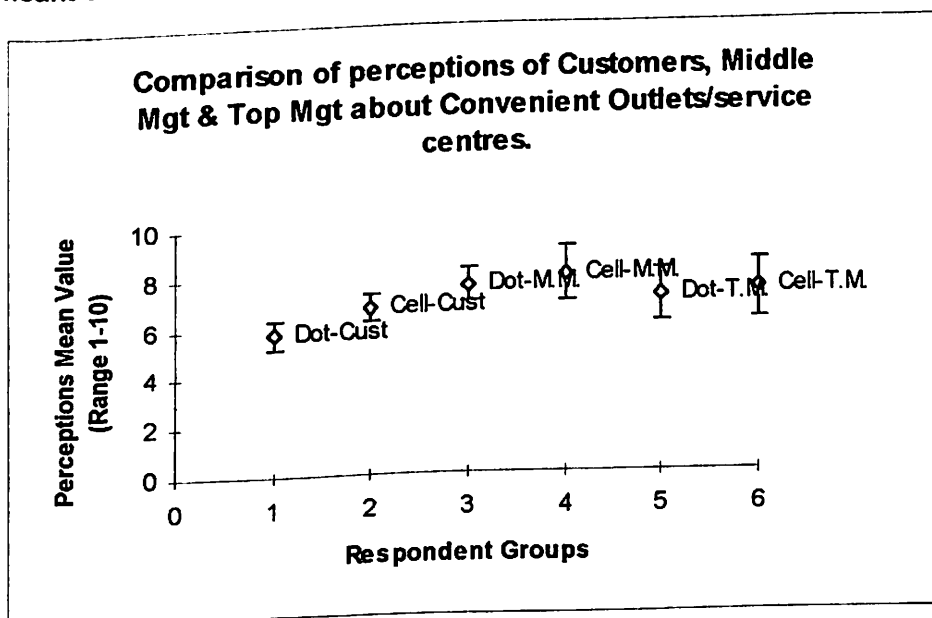
(n=67 for Grp.1 & 2; n=60 for Grp.3 &13 for Grp.4; n=23 for Grp.5 &11 for Grp.6)

Figure-4.5

4.2.2   Pricing Policies and Warranty : On the perceptions of the respondents

about the Pricing Policy (value for money) and Warranty aspect, DOT/MTNL had

a mean score of 4.679 under DOT Group-I as against Cellular which had a mean

score of 6.191 and for Pager 6.084. However, the respondents under DOT

Group-II who have only used DOT/MTNL service and are not in a position to

compare the Pricing and Warranty policies of Cellular and Pager services have

rated DOT/MTNL at a mean score of 3.925 which is lower than those who have

also used cellular and pager service. Statistically, there is a significant difference

between the perceptions of DOT/MTNL's Pricing Policies among the DOT

Group-I, (i.e. respondents who are using all the 3 type of services) and DOT

Group-II (using only basic Telecom services and have not used cellular and

pager services). Also statistically there is a significant difference between the

Pricing Policy of DOT/MTNL (both groups) & Cellular as also between

DOT/MTNL (both groups) and Pager. However, statistically there is no significant

difference between the pricing policy of Cellular and Pager service provider as

shown in figure-4.6.
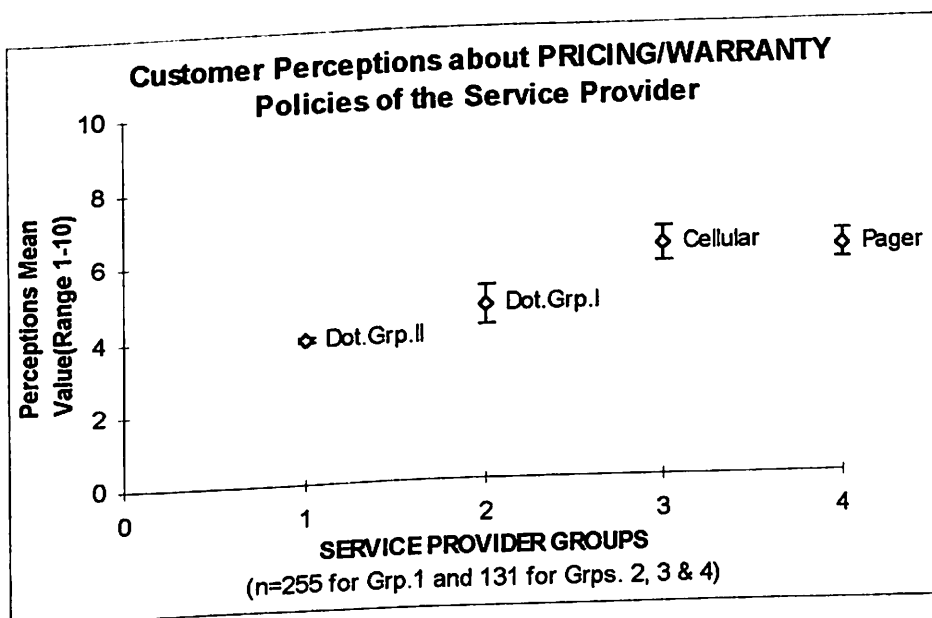
Figure-4.6

4.2.3 Consistency of Policies : On the 'Consistency of the Policies' of the service provider which determines Internalization of Value system, all the 3 types of service provider have faired little above average. The mean score for DOT/MTNL was 5.108 for DOT. Grp.I; 6.22 for Cellular service provider and 7.54 for Pager. The mean score indicated by the respondents under DOT. Grp.II is 5.063. Statistically there is no significant difference between the perception of DOT. Grp.I and DOT. Grp.II. However, statistically there is a significant difference in perceptions about the Consistency of the Policy of DOT/MTNL (both groups) and Cellular. Similarly, there is a significant difference between the DOT/MTNL (both groups) and Pager services. Also statistically there is no significant difference in Cellular and Pager in this area as perceived by the customers as shown in figure-4.7.
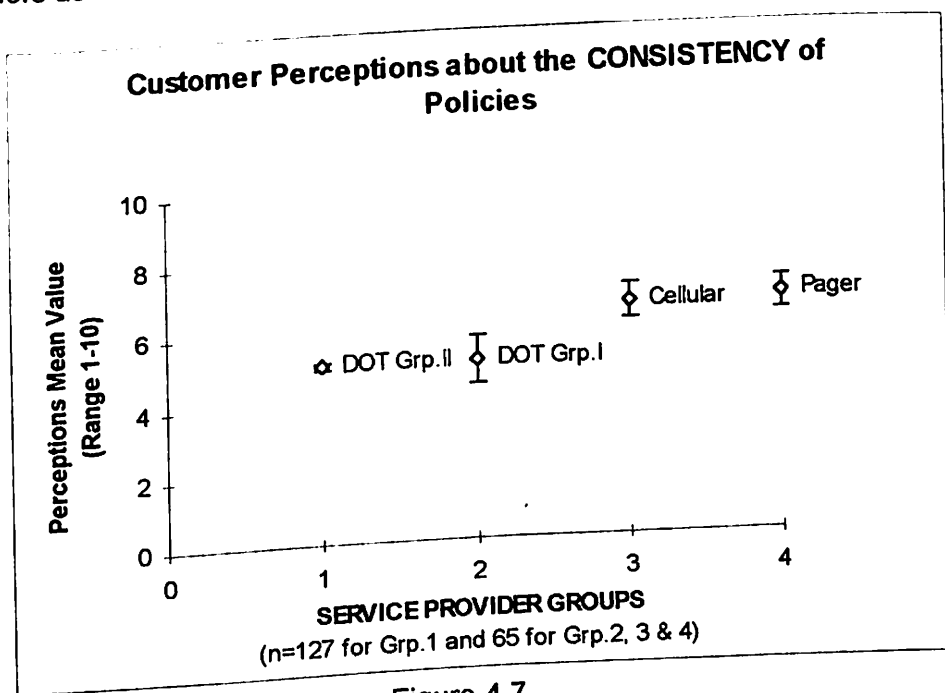
Figure-4.7

The mean score on perception of the Middle Management & Employees of DOT/MTNL as also Cellular service providers about the consistency of policies is little higher than the perception of their Customers. The DOT Middle Management and Employees have rated themselves at 6.678 whereas Cellular Middle Management & Employees have rated themselves at 6.8. Statistically there is a significant difference in the perception of Middle Management &

Employees of DOT/MTNL and their customers in this area. However, statistically there is no different between Middle Management and Employees & customers of Cellular companies about the Consistency of Policies of the service provider as shown in figure-4.8.

Comparison of Perceptions of Customers and Middle management on Consistency of Policies of the service Provider

(n=65 for Grps. 1 & 2; n=59 for Grp.3 and 5 for Grp.4)
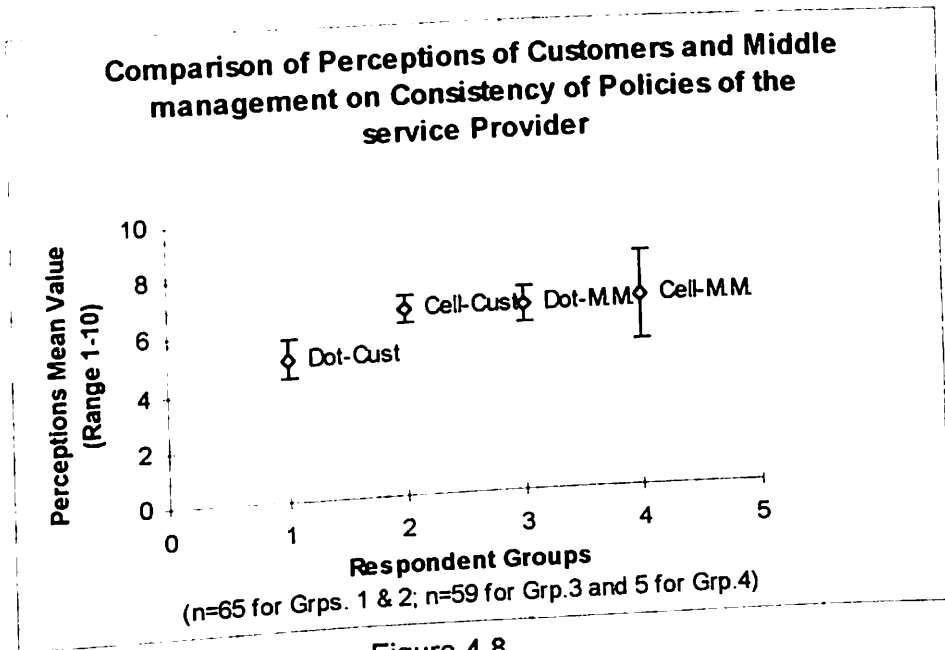
Figure-4.8

4.2.4 Top Management Commitment to Quality of Service : About the Top Management commitment to the service Quality in respect of committing the resources and internal programs, the perception of DOT/MTNL is rated by them at 6.383 whereas Cellular Top Management rates them at 7.474.

Top Management's perceptions about their COMMITMENT to resources and internal programs for SERVICE QUALITY
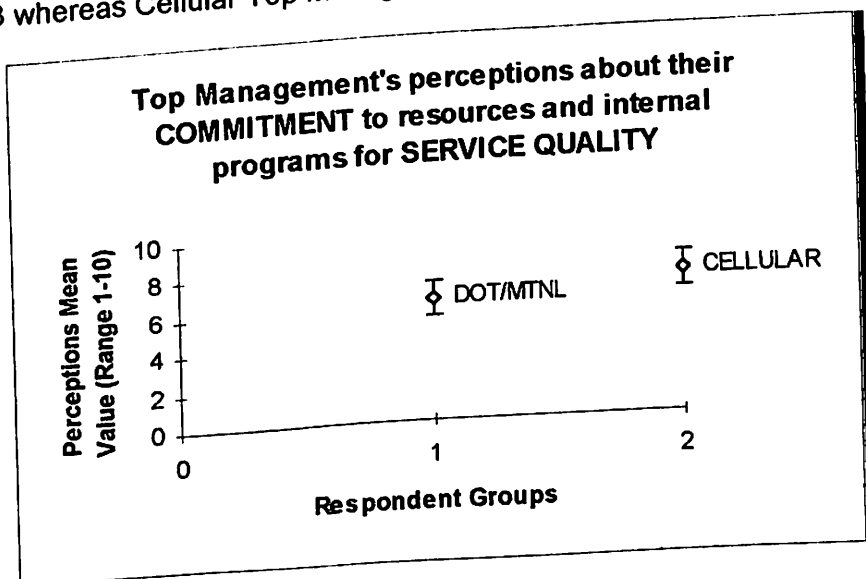
(n=47 for Grp.1 and 19 for Grp.2)

Figure-4.9

Statistically there is no significant difference between the perceptions of the top management of DOT/MTNL and that of Cellular service provider on these issues as shown in figure-4.9.

4.3   Customer Care Values :

4.3.1   Internalization of Customer Care Values : On the perceptions of customers about customer care values of various service providers the respondents of DOT Grp.I rate DOT/MTNL very low at 4.002 compared to Cellular and Pager at 6.163 and 6.225 respectively. Although statistically there is no significant difference between the Cellular and Pager service provider, statistically there is a significant difference between DOT/MTNL(both groups) and Cellular as also between DOT/MTNL(both groups) and Pager as indicated by the comparison carried out on the basis of studentized t-test indicated at Tables in Annexure-8 and shown in figure-4.10. The respondents of DOT Grp.II have rated DOT/MTNL at 3.708 a little lower than DOT Grp.I. Statistically there is a significant difference between the perception of two groups.
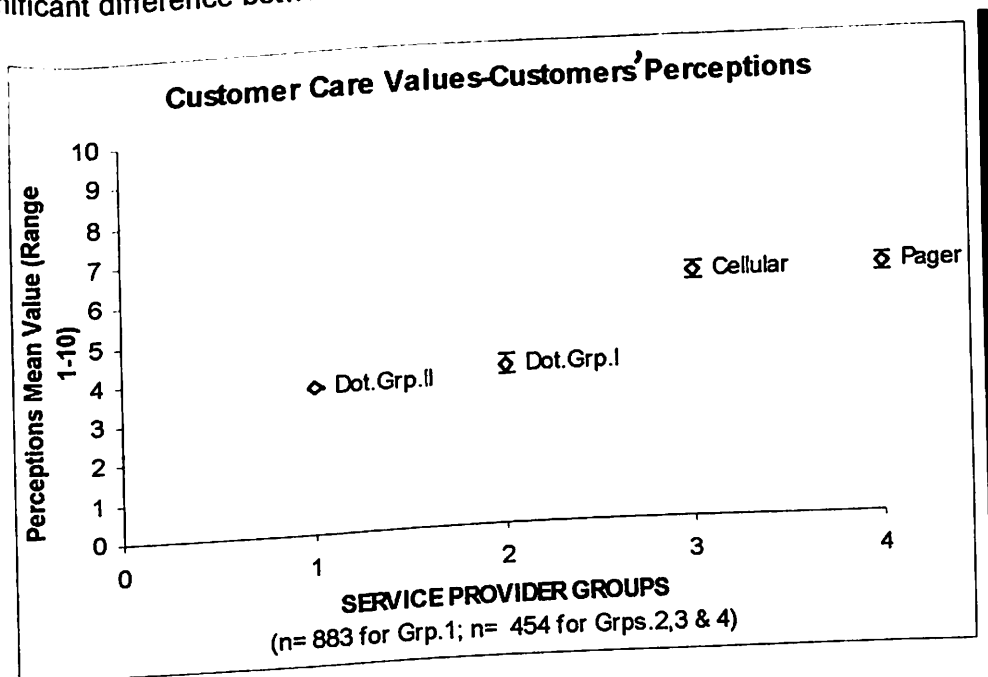
Figure-4.10

The Top Management and Middle Management of DOT/MTNL do not rate themselves very high in terms of internalization of customers care values. The Top Management of DOT/MTNL rate themselves at 5.54 and Middle

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Management & Employees rate their organization at 5.519. Statistically there is no significant difference between the perceptions of the two groups. However, the Middle Management & Employees as also and the Top Management rate themselves higher than the Customers rate them as service providers and statistically there is a significant difference between their perceptions and Customer's perceptions as shown in figure-4.11.

The Top Management of Cellular services rate themselves higher in terms of internalization of customer care values and their commitment towards customer care at 7.725, whereas the middle management and contact employees of Cellular companies rate themselves much lower at 5.061. Statistically there is a significant difference between the perceptions of all the three i.e., Top Management; the Middle Management & Employees and the Customers of Cellular companies in terms of Customer Care Values.
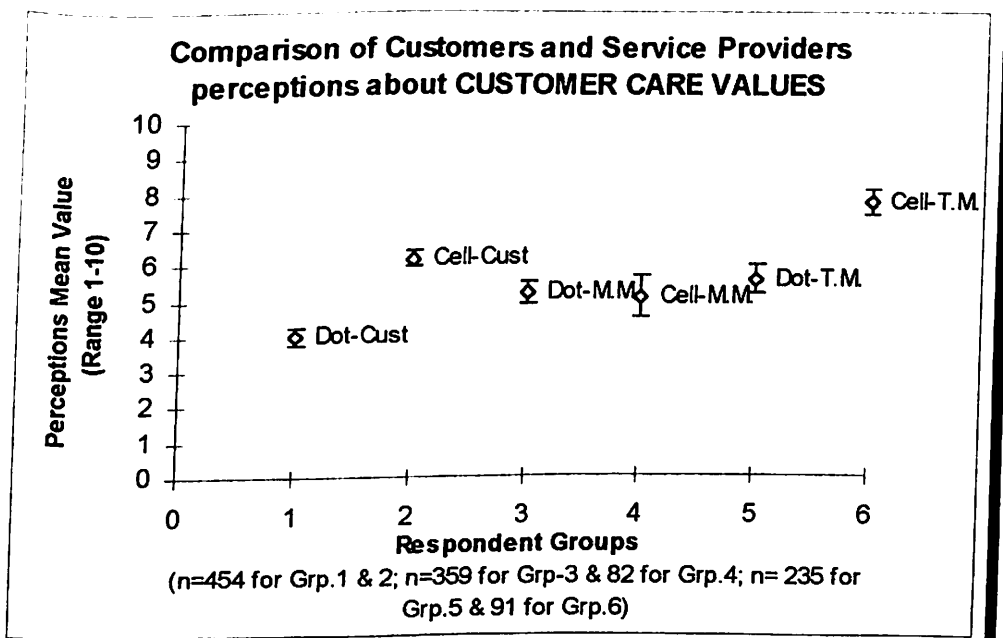
Figure-4.11

This significant difference only indicate that the *customer care value have not been internalised even by the private sector in the Telecom Industry and they too have a long way to go.*

4.3.2 Internal Marketing, Internal PR and Communications: The Internal Marketing and the Internalization of Customer Values were studied mainly from the responses of the Middle Management and Contact Employees. This was compared with the perceptions of Top Management about the importance they attach to *internal customer orientation* in the organization. The perception of Middle Management & Employees in the Cellular service companies had a lower score of 5.1 as compared with DOT/MTNL Middle Management & Employees which had a mean score of 7.191 on internal customer environment and respect for Employees. However, the perception of the Top Management of DOT/MTNL on the treatment of colleagues and employees as internal customers was rated at a mean score of 5.32 as against Cellular who have rated themselves at 6.727.

Figure-4.12

Statistically there is a significant difference between the perceptions of Middle Management & Employees and that of Top Management of DOT/MTNL in this area. However, statistically there is no significant difference in the perceptions of Middle Management and Employees of Cellular when compared with the perceptions of their Top Management, although both rate their organizations average in this area as shown in figure-4.12.

4.4   Structure :

4.4.1   Bureaucratic vs. Flat structure & Leadership style :

About the Structure of the organization to provide excellent customer service, the barriers due to rigid and long hierarchy, the perceptions of the respondents of DOT Grp.I is below average at a mean score of 4.118. The DOT Grp.II have rated DOT/MTNL still lower at a mean score of 3.324. Statistically there is a significant difference in the perception of consumers about DOT/MTNL structure even among the two groups, DOT Grp.I & DOT Grp.II. It is a matter of less than average and much less than average ratings as shown in figure-4.12 and indicated by t-test results from Tables at Annexure-8. Statistically there is a significant difference in this aspect between DOT/MTNL(both groups) and Cellular as also between DOT/MTNL and Pager. However, statistically there is no significant difference between Cellular and Pager as perceived by the customers using these services.

(n=883 for Grp.1; n=454 for Grps.2, 3 & 4.)
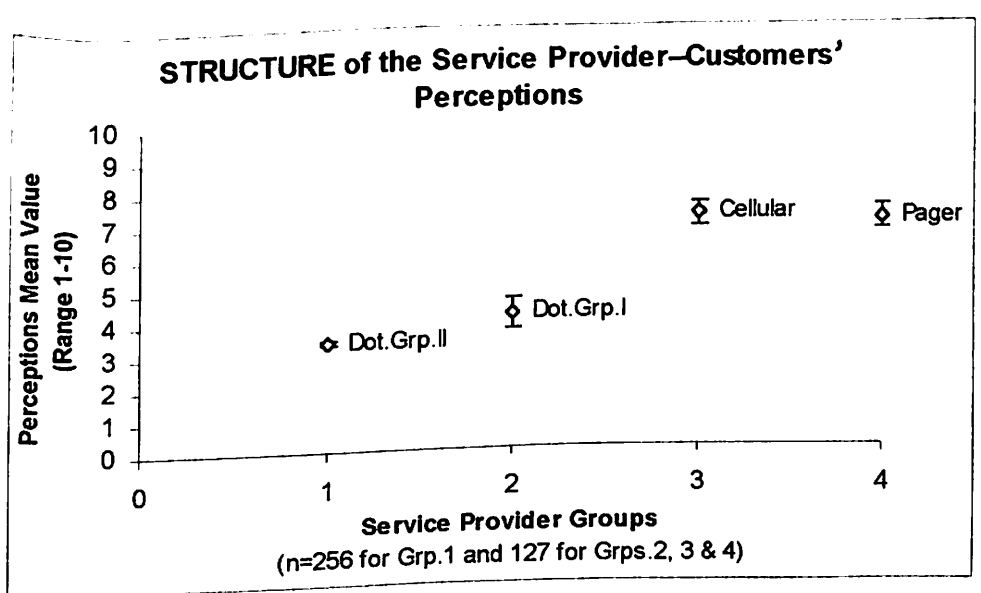
Figure-4.12

On the issue of the Structure of the organization to facilitate effective interaction with the Customers as also with their Middle level and Contact Employees and involvement of Employees in development of customer friendly

systems, procedures etc., the Top Management of Cellular rates themselves at 7.027 whereas DOT/MTNL Top Management rate themselves at 6.012. Statistically there is a significant difference between the perceptions of the Top Management of Cellular service provider and DOT/MTNL. This only indicates that the DOT/MTNL Top Management is aware of their problems of bureaucratic structure which restrains them in so many ways. However, the Top Management of DOT/MTNL rate themselves much higher than the perceptions of their Customers in this area as shown in figure-4.13.

Comparison of Customers, Mgt. & Employees Perceptions about Customer Friendly STRUCTURE of the Service Provider

(n=127 for Grps.1 & 2; n=308 for Grp.3 & 77 for Grp.4; n=168 for Grp.5 & 58 for Grp.6)
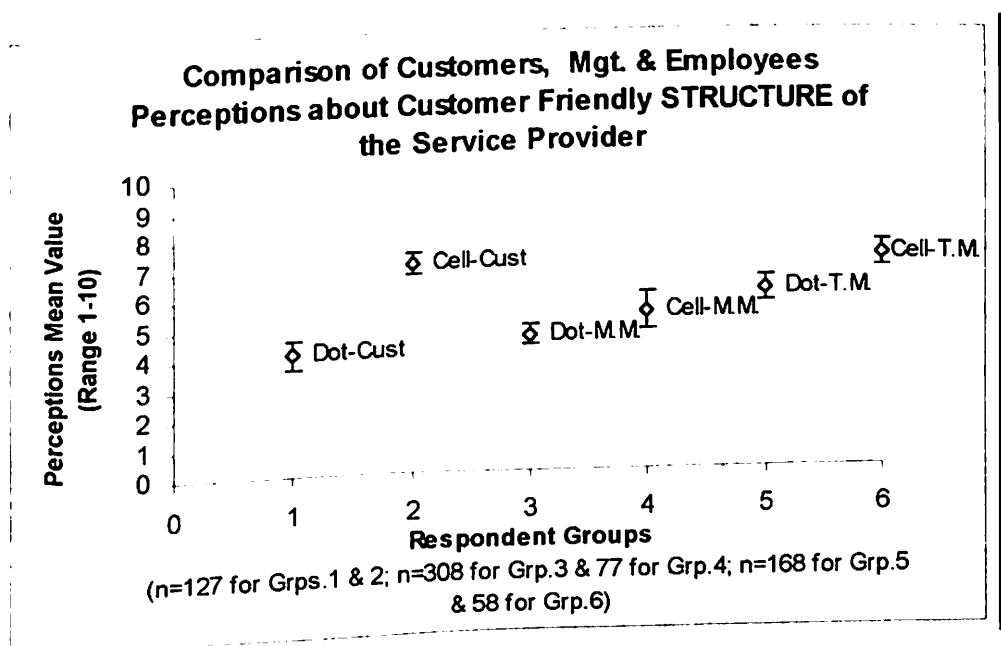
Figure-4.13

The perceptions of the Middle Management on the environment in the organisation for providing excellent service and building long term relationship with the customer relating to Structural issues is average for both Cellular (5.286) and DOT/MTNL (mean 4.555). Statistically there is a significant difference between the perceptions of Middle Management & Employees of the Cellular when compared with their Top Management as also when compared with their Customer in this area. Also statistically there is a significant difference between the perceptions of Middle Management and Employees and Top Management of DOT/MTNL service providers in this area. On comparison it was also found that

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statistically there is no difference in the perceptions of Customer and Middle Management & Employees of DOT/MTNL s shown in figure-4.13.

4.4.2 Empowerment :

The discretion accorded to contact Employees to handle customer problems is also related to Structure. Empowerment of employees is important because it gives them an opportunity to provide service and build excellent relationship with the users of this services. The respondents of DOT Grp.I have rated DOT/MTNL at a mean score of 3.656, cellular at 6.969 and pager at 6.859. The respondents of DOT Grp.II have rated DOT/MTNL at a mean score of 3.504. Statistically there is no significant difference between the perception of DOT Grp.I & DOT Grp.II on this issue. Statistically there is a significant difference in the perception of Customers between DOT/MTNL and Cellular as also between DOT/MTNL and Pager as shown in figure-4.14 and also indicated by t-test values at Tables in Annexure-8. Statistically there is no significant difference between Cellular and Pager service providers in this area as perceived by their customers.
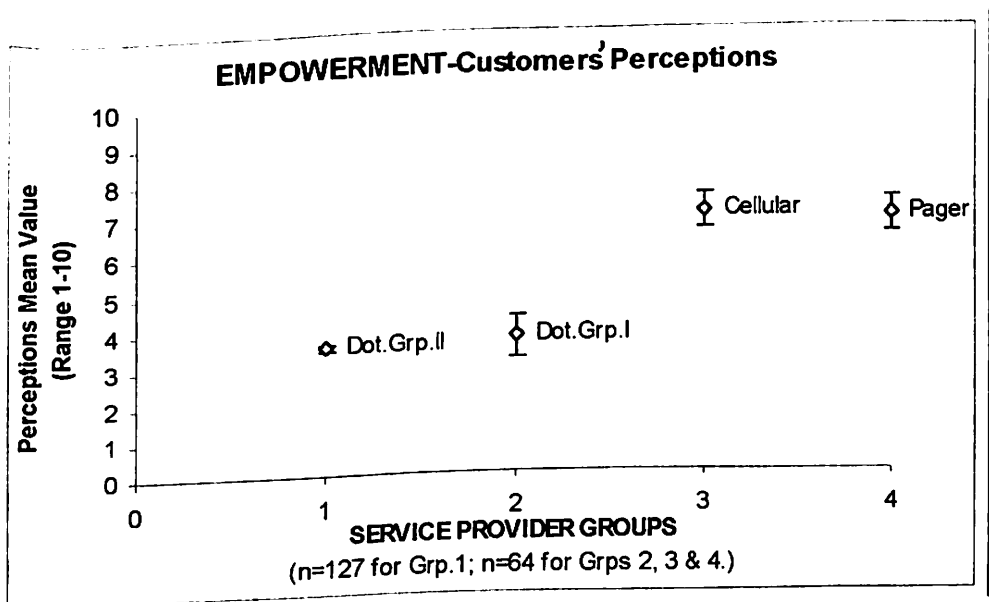
Figure-4.14

In respect of Empowerment of their Employees, the Top Management of Cellular service providers rate their organization lower than the Customers

perceptions about them. However in case of DOT/MTNL the Top Management rate Empowerment in their organization higher than the customers perceptions. Top management of Cellular and DOT/MTNL rate Empowerment in their organizations around average at a mean score of 5.148 and 4.514 respectively.

The Middle Management & contact Employees of Cellular rate themselves at a mean score of 6.281 (Higher than Top Mgt. & lower than Customers)which is marginally higher than DOT/MTNL Middle Management & Employees perceptions score at 5.682(Higher than both customers & Top Mgt.).
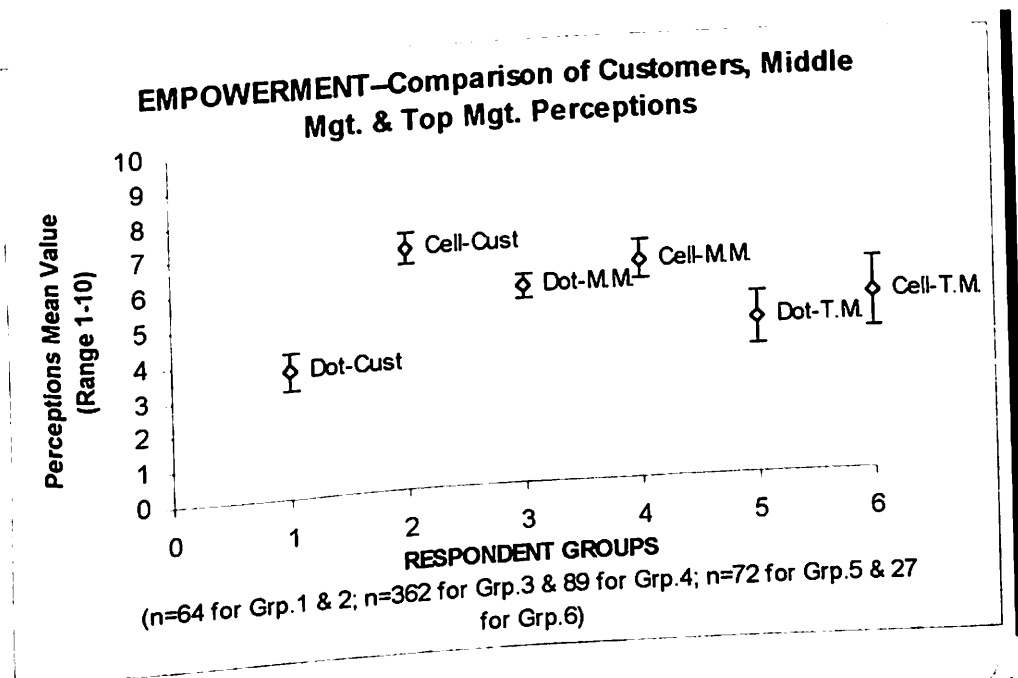
Figure-4.15

4.4.3   Team Spirit :

On the issue of Team Spirit and representing the organization to the outside world, the Top Management of both the DOT and Cellular services, rate themselves quite high at a mean score of 7.208 and 8.222 respectively. Statistically their is no significant difference between the perceptions of the Top Management of the two service providers.

On their perceptions about the Team spirit in their organizations, the Middle Management of DOT rates themselves quite high at 8.135 and Middle

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Management and Employees of Cellular services operators rate themselves at 5.885. It appears that DOT Middle Management and Employees feel more as a part of their organization and a 'team work' than their Top Management. Statistically there is a significant difference between the perceptions of Employees of DOT/MTNL and Cellular about the feeling they have about their respective organizations and fellow employees. This is perhaps due to the fact that DOT & MTNL employees are those who are living in an environment where they are in secured jobs and would normally retire from the same organization whereas in the private sector the employees switch jobs very often and may have less of attachment and loyalty with the organization. Statistically there is no significant difference between the perception of Top Management of both type of service providers. Also statistically there is no significant difference between the perceptions of Middle Management and Employees group vs. the Top Management of DOT/MTNL as shown in figure-4.16 and indicated by t-test values at Tables in Annexure-8.
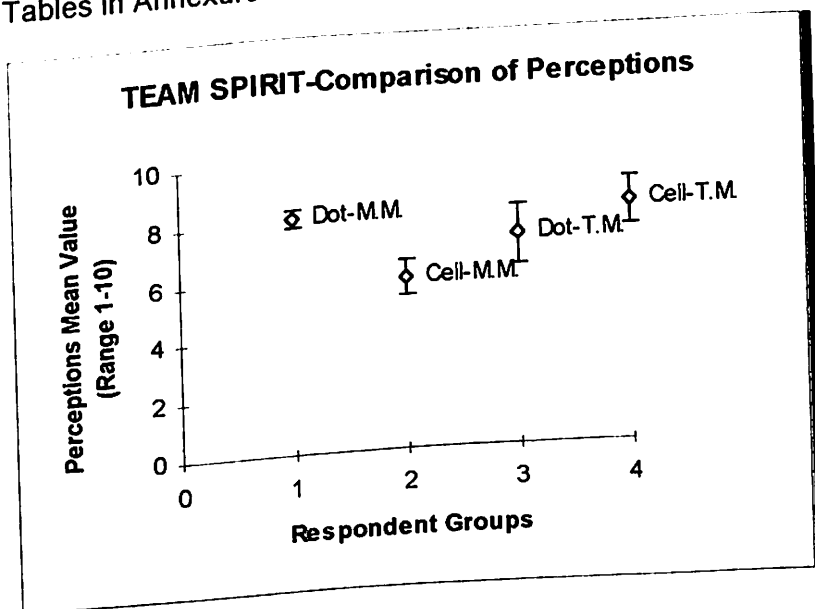
(n=311 for Grp.1 & 78 for Grp.2; n=24 for Grp.3 & 9 for Grp.4)

Figure-4.16

4.5   Systems :

4.5.1   Systems , Procedures, & Transactions :

On The Internal Systems and Procedures to conduct business and transactions
the respondents of DOT Grp.II rate the DOT/MTNL service provider at a mean
score of 4.416 whereas DOT Grp. I rate DOT/MTNL at a mean score of 4.748,
Cellular at a mean score of 6.764 and Pager at a mean score of 6.819.
Statistically there is no significant difference between the perceptions of DOT
Grp.II and DOT Grp.I. Also statistically there is no significant difference between
Cellular and Pager service provider in this area. However, statistically there is a
significant difference between DOT/MTNL(both groups) and Cellular as also
between DOT/MTNL and Pager as shown in figure-4.17.

Customers Perceptions about SYSTEMS & INTERNAL OPERATIONS of the Service Provider
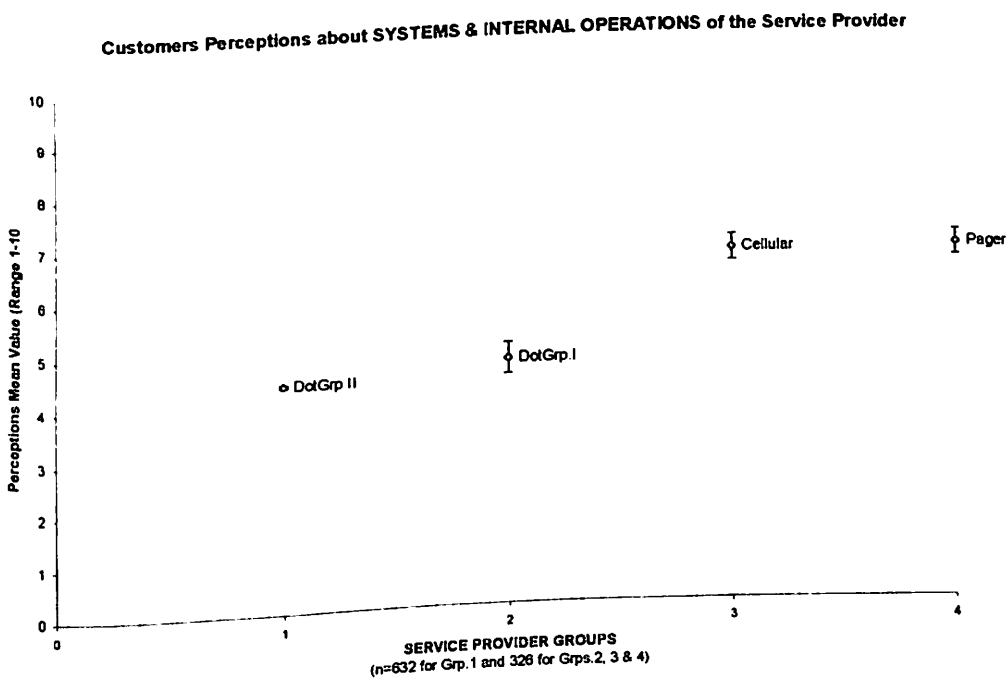
Figure=4.17

Statistically there is no significant difference between the perceptions of
Middle Management & Employees of DOT/MTNL (rate themselves at 5) and
their Customers(figure-4.18). However statistically there is a significant
difference between the perceptions of Top Management (6.746) and Middle
Management & Employees as also between Top Management & Customers of
DOT/MTNL. Statistically there is no difference between the perceptions of

Customers and Top Management of Cellular service provider. However statistically there is a significant difference between the perceptions of Middle Management & Employees of Cellular and their Top Management as also between Middle Management & Employees and their Customers.
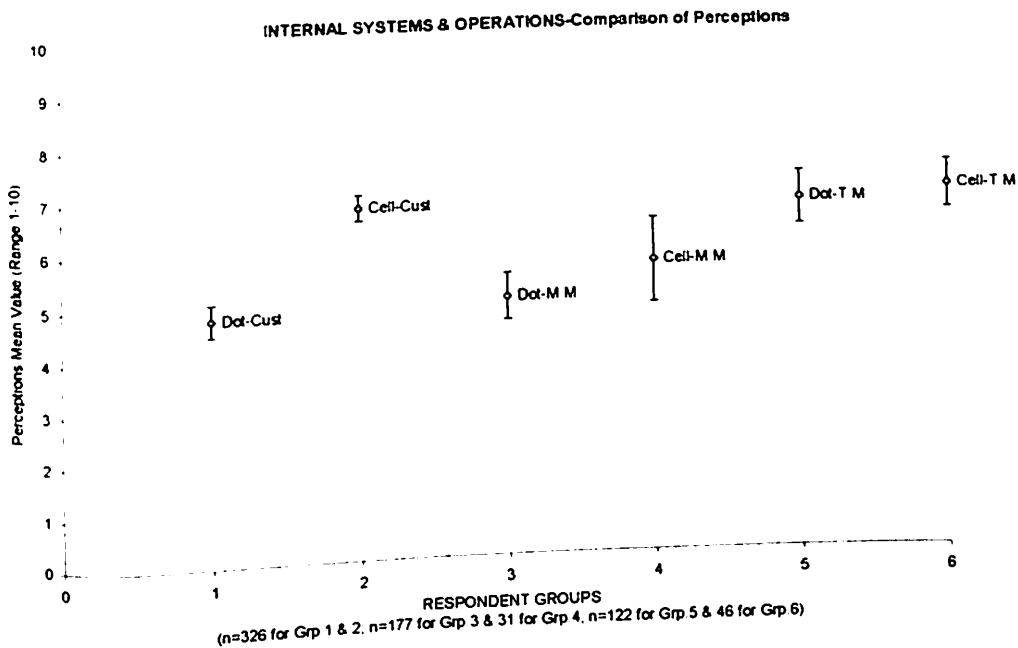
Figure-4.18

4.5.2 Communication & Information Dissemination Systems:

On the customers perception about the customer friendly Communication systems, dissemination of information and knowledge of procedures, DOT/MTNL is rated quite low at a mean score of around 3.60 (3.672 by DOT Grp.I & 3.688 by DOT Grp.II) compared to Cellular at 7.225 and Pager at 6.825. Statistically there is a significant difference in this aspect of service provided by DOT/MTNL and Cellular as also between DOT/MTNL and Pager. Statistically, there is no difference between the perception of DOT Grp.I & DOT Grp.II and no difference between Cellular & Pager as perceived by their Customers and indicated by t-test values and shown in figure-4.19.

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INTERNAL COMMUNICATION SYSTEMS, OFFERINGS AND INFORMATION DISSEMINATION–
Customers Perceptions
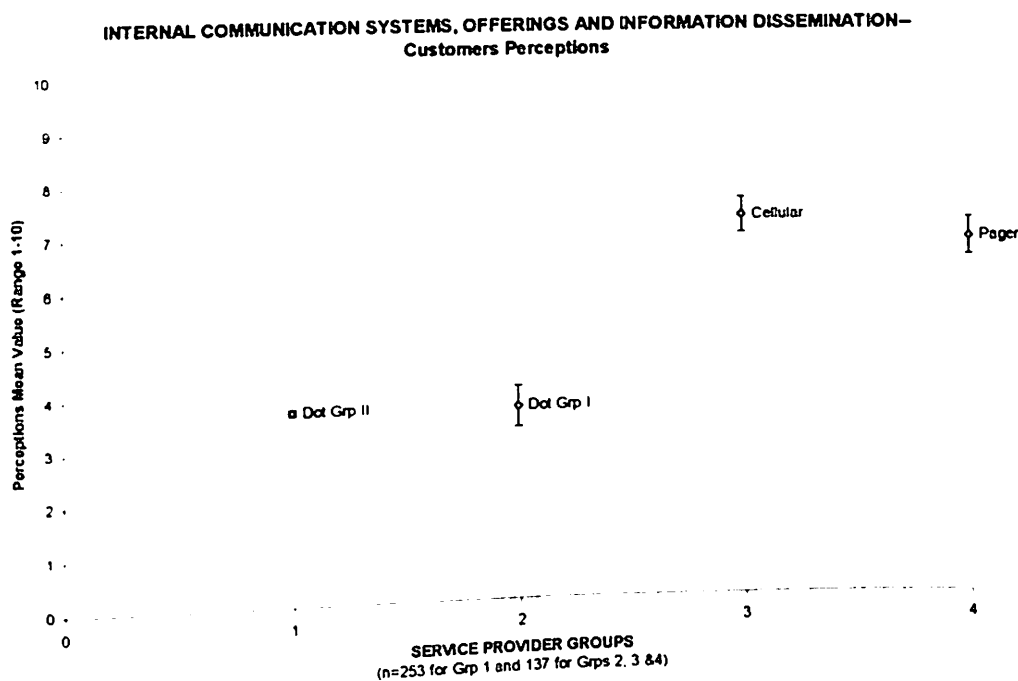
Figure-4.19

The Top Management of Cellular rate themselves high at mean of 8.2 in terms of communications, efforts to provide customer friendly systems, procedures and environment in the organization as compared with 6.014 of DOT/MTNL Top Management. Statistically, there is a significant difference between the perception of the top management of DOT/MTNL and Cellular in this respect.

However, the Middle Management & Employees of both DOT/MTNL and Cellular service providers perceive the System and Procedures of their organizations at an average score of 5.66 and 5.535 respectively. And statistically there is a significant difference in the perception of Middle Management and Employees of both DOT/MTNL and Cellular when compared with their customers, however as shown in figure-4.20 the deviation of this significant difference in perception of Employees vs. Customers is different in two service provider groups. Also there is a significant difference in the perception of Top Management and Employees of Cellular group in this area.

Also, statistically there is no significant difference between the perception of employees of DOT/MTNL and Cellular on this aspect.

INTERNAL COMMUNICATION & INFORMATION DISSEMINATION SYSTEMS-Comparison of
Perceptions(Customers, Top Mgt., Middle Mgt. & Employees)

RESPONDENT GROUPS

(n=137 for Grps 1 & 2 n=409 for Grp 3 & 86 for Grp 4, n=73 for Grp 5 & 30 for Grp 6)
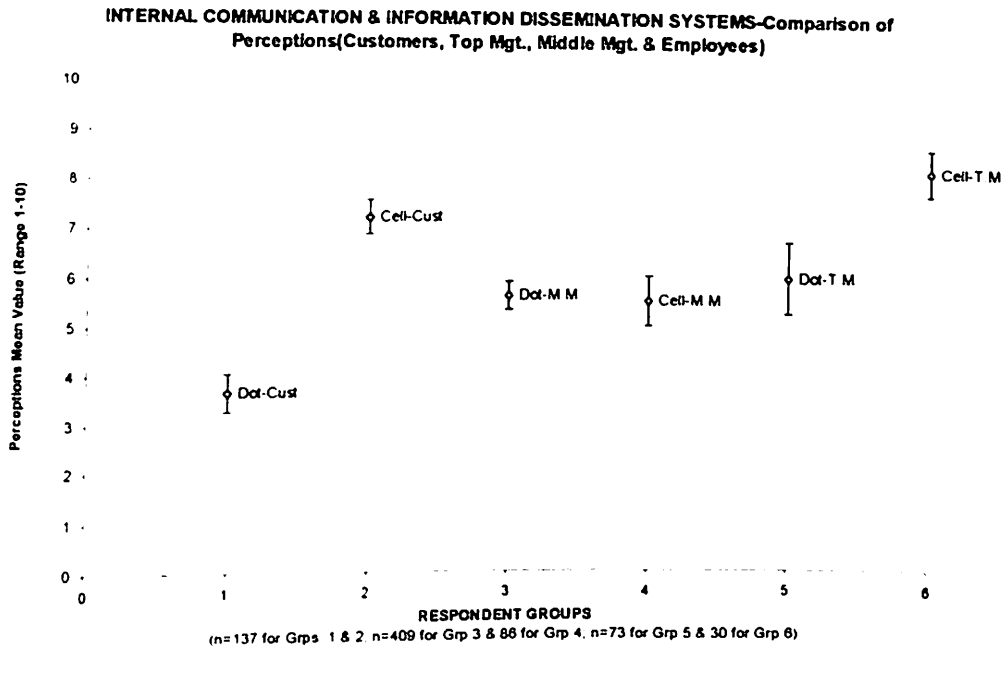
Figure-4.20

/4.5.3   Systems to enforce Quality : About the Top Management actions

which reflect their commitment to service quality standards, our research

indicates that Cellular Top Management rate themselves high at a mean

score of 6.8 as compared to DOT/MTNL who rate themselves at a mean

score of 5.282. However, statistically there is no significant difference

between the perceptions of Top Management of DOT/MTNL and Cellular

service provider on their orientation towards Quality of service as

indicated in t-test values and shown in figure-4.21.

Top Management's perceptions about their COMMITMENT to resources and internal programs for SERVICE QUALITY

Perceptions Mean Value (Range 1-10)

Respondent Groups
(n=71 for Grp.1 & 30 for Grp.2)
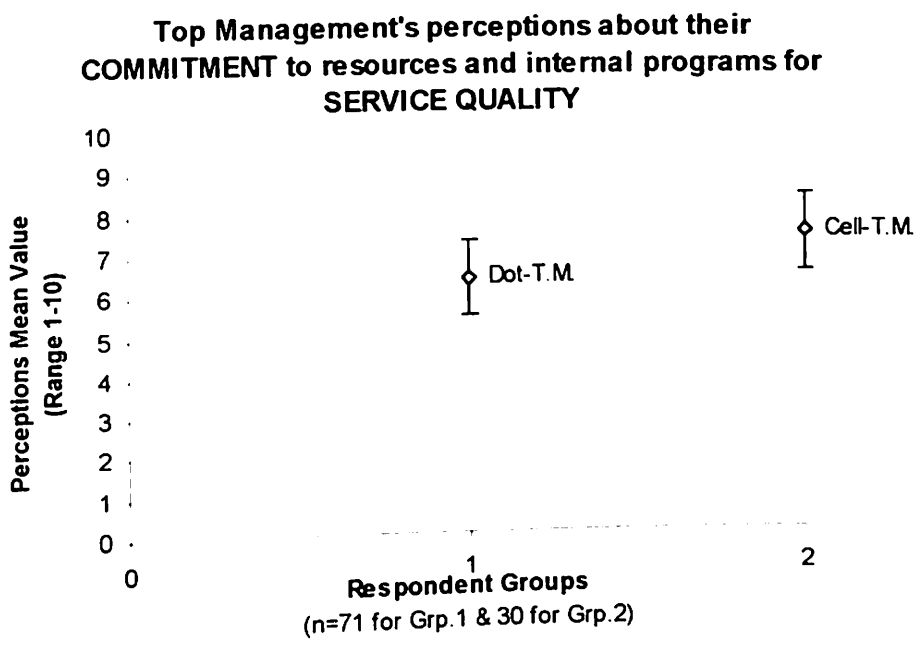
Figure-4.21

4.5.4 Complaint Management Systems: In the area of Complaint Management Systems, that provides an opportunity to build Relationships, the perception of respondents of DOT Grp.I rate DOT/MTNL at a mean score of 3.705, Cellular at 7.583 and Pager at 7.394. The respondents of DOT Grp.II rate DOT/MTNL at 3.325 which is lower than DOT Grp.I. Statistically, there is a significant difference between DOT/MTNL (both groups) and Cellular as also between DOT/MTNL (both groups) and Pagers as shown in figure 4.22. Statistically, there is no significant difference between Cellular and Pager service on Complaint Management Systems as perceived by the customers. Statistically there is no significant difference between the perception of two groups i.e., DOT Grp.I & DOT Grp.II on complaint management system of DOT/MTNL.

Customers' Perceptions-COMPLAINT MANAGEMENT SYSTEMS
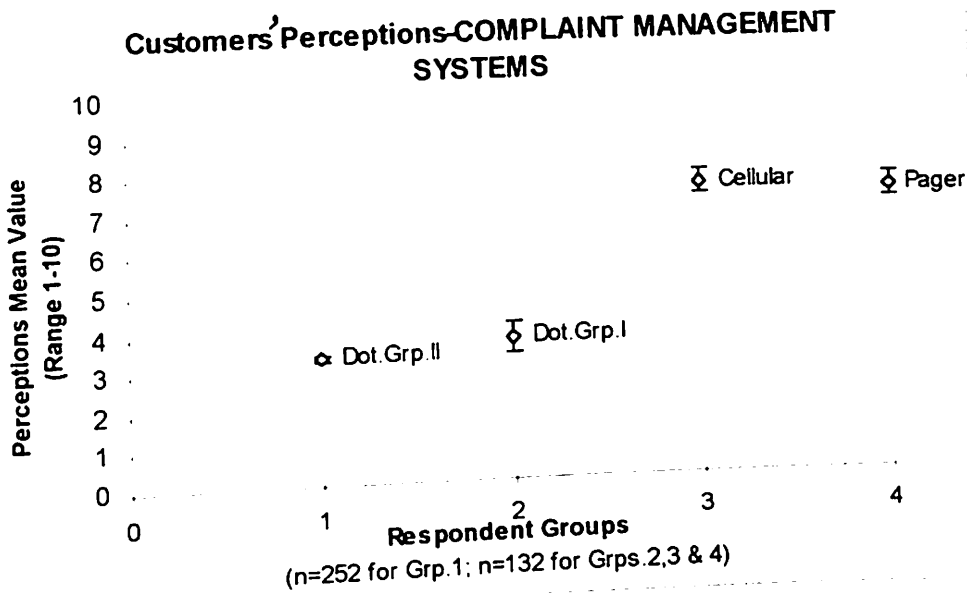
Figure-4.22

On the perception of efforts made by Top Management about collecting information on problems of consumers, cellular services Top Management rate themselves at a means score of 7.091 whereas DOT/MTNL Top Management rate themselves at a mean score of 5.917. Statistically there is no significant difference between the perceptions of Top Management of cellular and DOT/MTNL in this area. However, statistically there is a significant difference in the perception of Top Management of DOT/MTNL when compared with the perceptions of their Customers. In case of Cellular group, statistically there is no significant difference between Customers and Top Management's perceptions in this area as shown in figure-4.23.

COMPLAINT MANAGEMENT SYSTEMS–Comparison of Perceptions
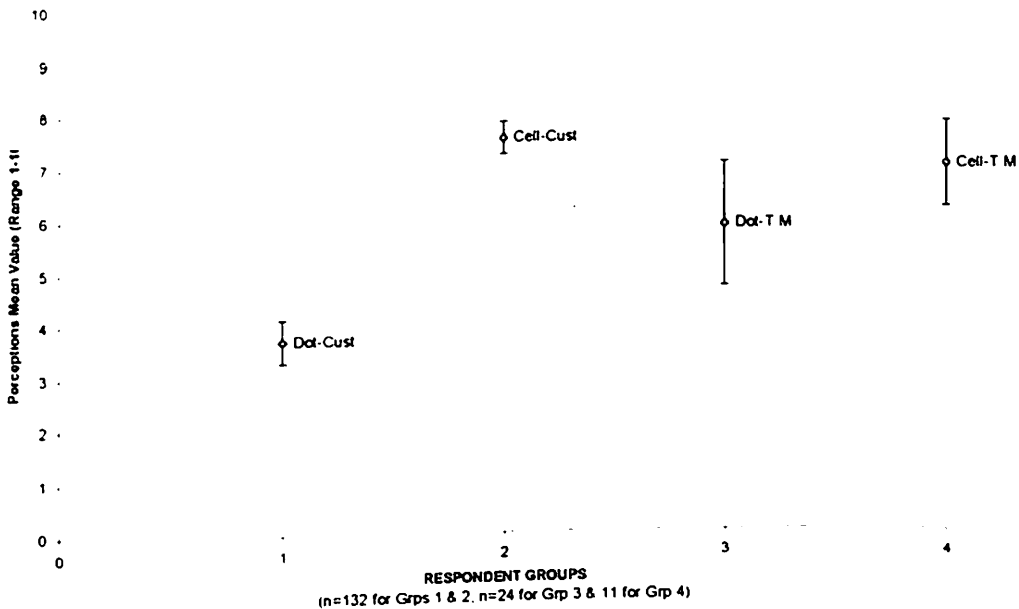
Figure-4.23

4.6 Strategies:

4.6.1 Customer Retention Strategies ;

The Perceptions of customers about Customer Retention Strategies of the service providers i.e., their perceptions on aspects like efforts to build relationship, empathy, initiatives to accommodate them when in problem, keeping them informed about latest facilities etc. were also computed and analysed. The respondents of DOT Grp.I rate DOT/MTNL at a mean score of 4.371, Cellular at a mean score of 6.662 and Pager services at a mean score of 6.545. Respondents of DOT Grp.II rate DOT/MTNL at a mean score of 3.884. Statistically, there is a significant difference between the perceptions of respondents of DOT Grp.I and DOT Grp.II. However, both the groups have rated DOT/MTNL less than average. Statistically, there is a significant difference between DOT/MTNL and Cellular as also between DOT/MTNL and Pager services. However, statistically there is no significant difference between Cellular and Pager services in this area as shown in figure-4.24.

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CUSTOMER RETENTION STRATEGIES—Customers' Perceptions
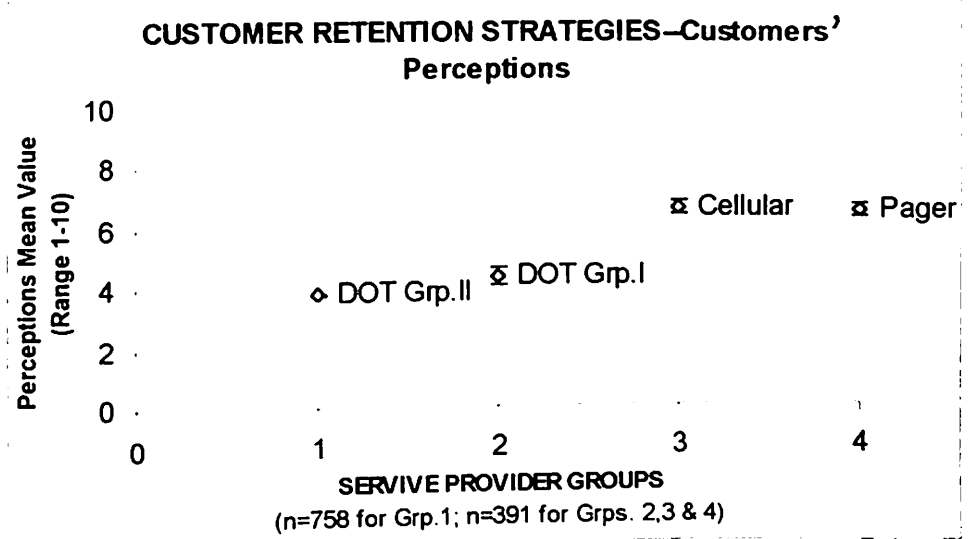
Figure-4.24

The perceptions of Top Management and Middle Management on the relative importance they attach to servicing customer against growth (new customers) were also computed. The Top Management of Cellular rate themselves at a mean score of 5.0 and Top Management of DOT/MTNL rate themselves at a mean score of 3.478. The perceptions of Middle Management & Employees on the importance the organisation places on servicing existing customer against gaining new customers stood at a mean score of 5.0 for Cellular and 5.737 for DOT/MTNL. However, statistically there is no significant difference between the perceptions of Middle Management & Employees of DOT/MTNL and Cellular as also between the perceptions of Top Management of the two service providers. Statistically there is a significant difference between the perceptions of Cellular customers and Cellular service providers (at all levels). Also, statistically there is a significant difference between the perceptions of Customers and the Middle Management & Employees of DOT/MTNL However statistically there is no significant difference in the perceptions of Customers and the Top management of DOT/MTNL in this area as shown in figure-4.25.

Comparison of perceptions on Importance attached to servicing customers than growth– CUSTOMER RETENTION STRATEGIES
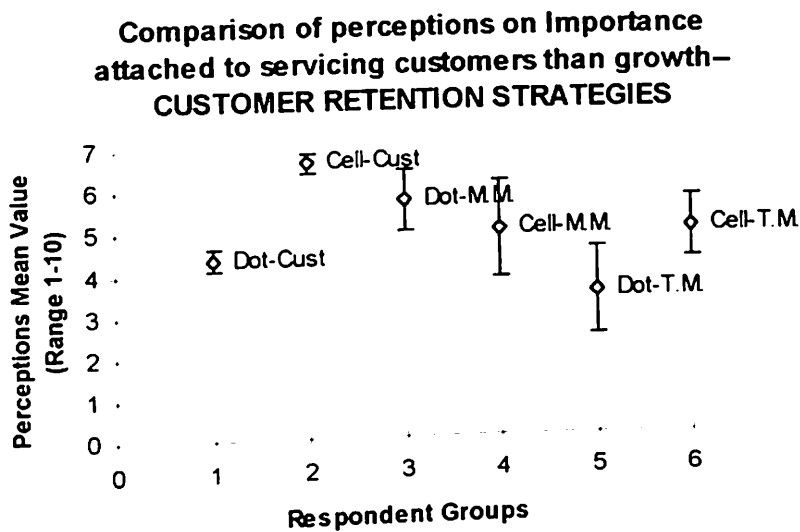
Figure–4.25

(n=391 for Grps. 1 & 2: n=57 for Grp.3 & 3 for Grp.4: n=23 for Grp.5 & 8 for Grp.6)

4.6.2 Strategies for Competitive Advantage : The perceptions of customers about the knowledge of latest facilities/services in the related field possessed by the service provider were computed and it was found that the DOT Grp.I rates DOT/MTNL at a mean score of 5.227, Cellular services at 7.97 and Pager at 7.864 whereas DOT Grp.II respondents rate DOT/MTNL at a mean score of 4.757. Statistically, there is a significant difference between DOT/MTNL (both groups) and Cellular as also between DOT/MTNL and Pager on this front. The DOT Grp.I who have experienced the Cellular and Pager services rate DOT/MTNL higher than DOT Grp.II. Statistically there is no significant difference in the perception of respondents under DOT Grp.I and DOT Grp.II in this area as shown in figure-4.26.

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Competitive Advantage/Knowledge—Customers' perceptions
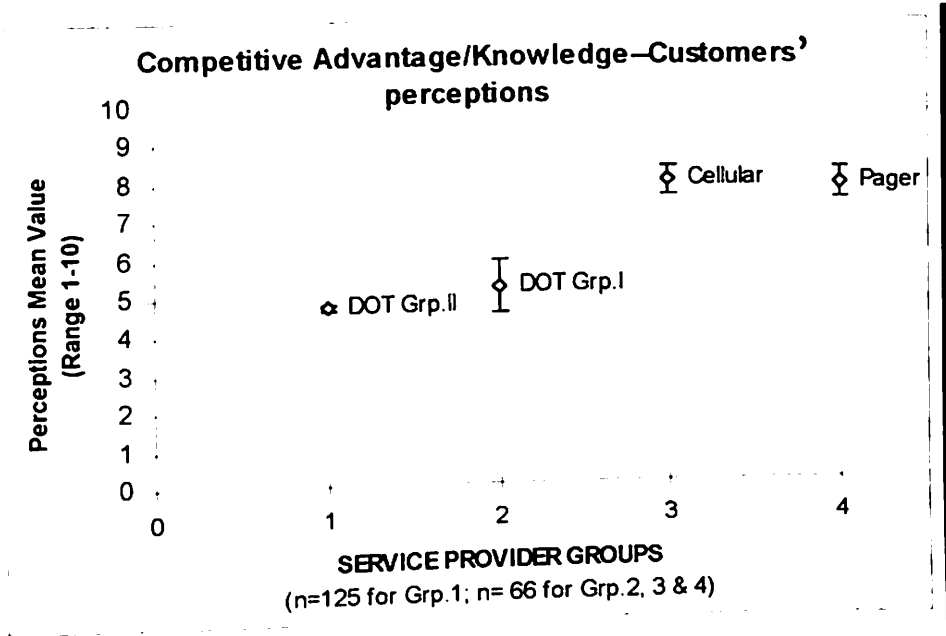
Figure-4.26

4.7 People:

4.7.1 Capabilities and comfort level of Employees:
About the people's capabilities to serve customer, the Top Management of DOT/MTNL rate their Middle Management and Employees at a mean score of 7.957 whereas the Middle Management and Employees of DOT/MTNL rate themselves at a mean score of 8.516. The Top Management of Cellular rate their Employees at a mean score of 7.273 whereas the Middle Management & Employees of Cellular companies rate themselves at a mean score of 7.8. Statistically there is no significant difference between the perceptions of Top Management of DOT/MTNL and Cellular on their companies capabilities to meet customer requirements. Both the Top Management rate themselves above average. Further, the Middle Management & Employees of both the services rate themselves higher than their own Top Management as shown in figure-4.27.

PEOPLE'S capalibities to serve customers
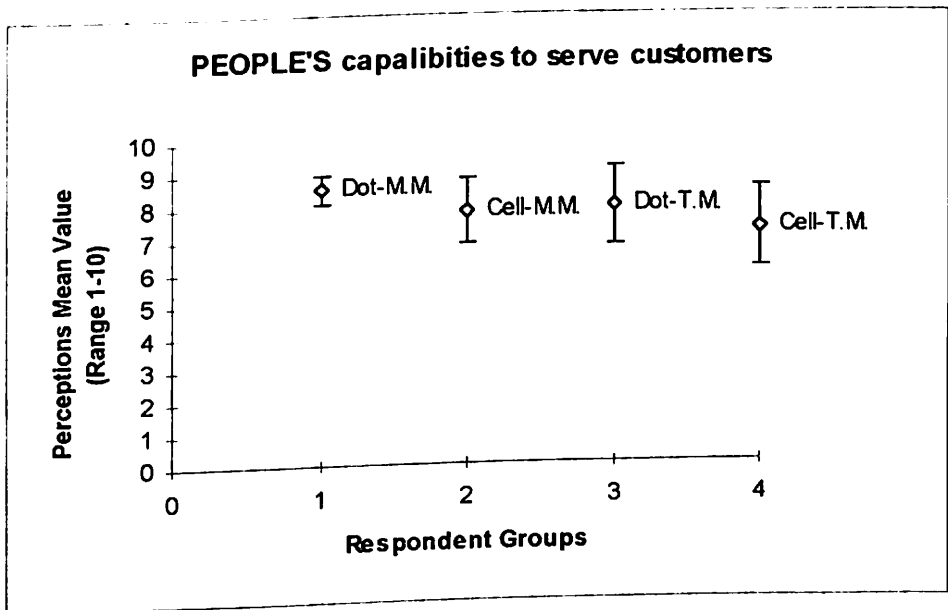
(n=64 for Grp.1; 10 for Grp.2; 23 for Grp.3 & 11 for Grp.4)

Figure-4.27

4.7.2 Responsiveness of people:
On customer perceptions about the Responsiveness of the service provider, the sincerity of interest that they take to solve customer's problems and telling them when exactly the service will be provided--the respondents of DOT Grp.I rate DOT/MTNL at a mean score of

3.226, Cellular service provider at a mean score of 7.662 and pager service provider at a mean score of 7.459. The DOT Grp.II rate DOT/MTNL services at a mean score of 3.176. Statistically, there is no significant difference between the DOT Grp.I and DOT Grp.II as also between Cellular and Pager services as perceived by their customers. However, statistically there is a significant difference in the perceptions about Responsiveness between DOT/MTNL and Cellular as also between Cellular and Pager as indicated by t-test values and shown in figure-4.28.

Responsiveness–Customers' Perceptions
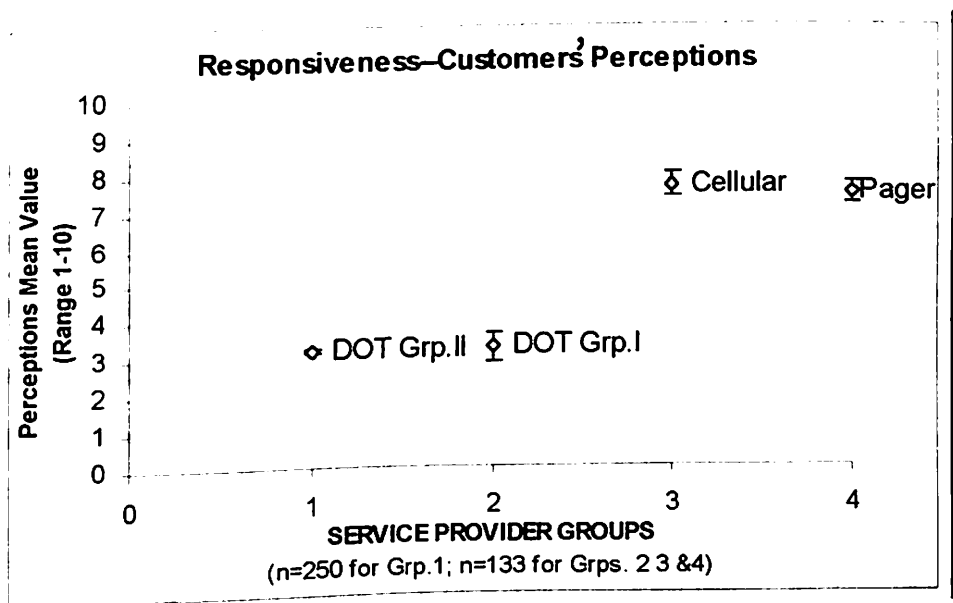
Figure-4.28

4.7.3 People-'Empathy' : On the service provider's willingness to Listen and Empathise with customers, the respondents in DOT Grp.I have rated DOT/MTNL at a mean score of 3.874, Cellular service provider at a mean score of 8.101 and Pager at a mean score of 7.54. Respondents of DOT Grp.II rate DOT/MTNL at a mean score of 3.78. However, statistically there is no significant difference between the perception of the two groups on this aspect of DOT/MTNL. Statistically, there is a significant difference in the perception of respondents between the DOT/MTNL and Cellular as also between the DOT/MTNL and Pager services. However, statistically there is no significant difference between Cellular and Pager services in this area as shown in figure-4.29.

EMPATHY-Customers' Perceptions
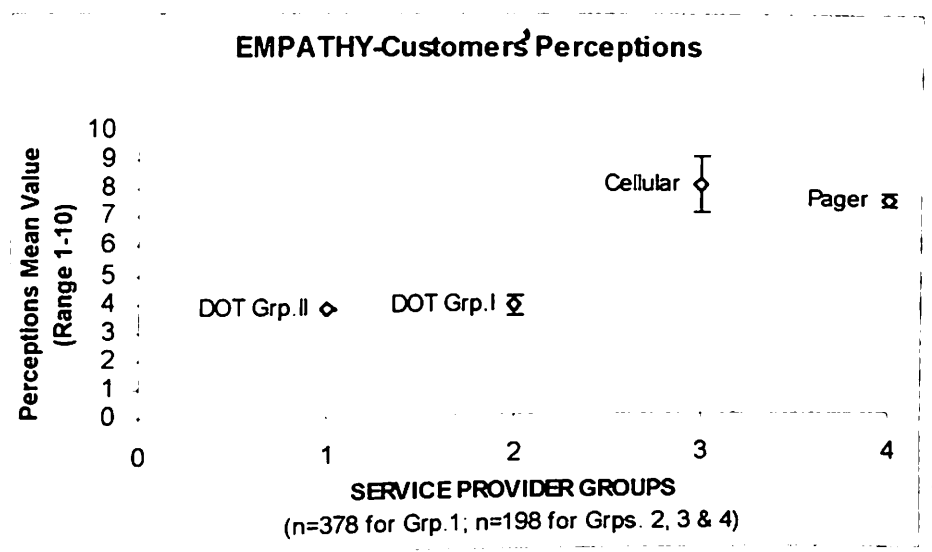
Figure-4.29

4.7.4 People 'Problem solving' : About the customers' perceptions on the, knowledge, attitudes and understanding of the contact employees to solve the problems, the DOT Grp.I rated DOT/MTNL at a mean score of 4.212, Cellular at a mean score of 7.708 and Pager service provider at a mean score of 7.077. The DOT Grp.II respondents rated DOT/MTNL at a mean score of 3.673.
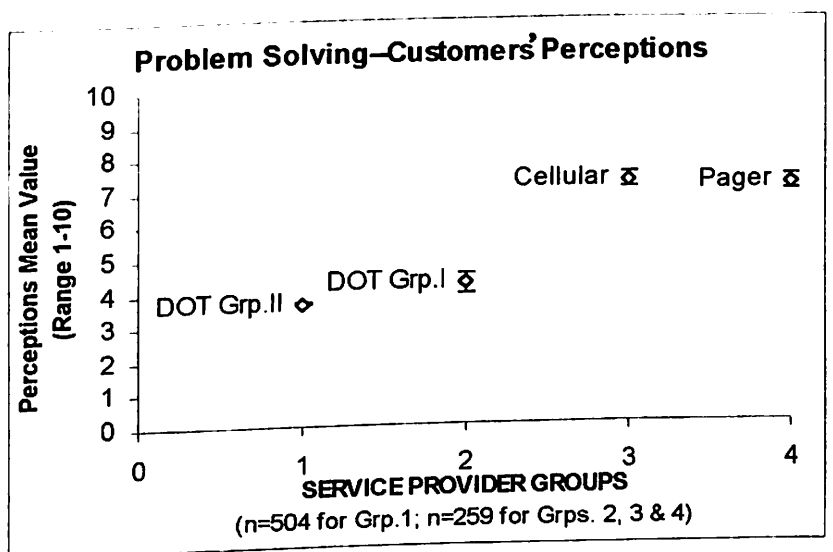
Figure-4.30

Statistically there is a significant difference in perceptions between the two groups of respondents on the service provided by DOT/MTNL, although the degree of significant difference is low. Also, statistically there is a significant

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difference between DOT/MTNL (both groups) and Cellular as also between DOT/MTNL and Pager. However, statistically there is no significant difference between Cellular and Pager services in this area as shown in figure-4.30.

4.7.5 People-'Credibility' : Regarding Credibility, Honesty and Trust Worthiness of the service provider, respondents under the group DOT Grp.I rate DOT/MTNL at a mean score of 4.589, Cellular at 7.027 and Pager at 6.957. The respondent under DOT Grp.II rate DOT/MTNL at a mean score of 3.924.

CREDIBILITY–Customers' Perceptions

(n=511 for Grp.1 ; n=258 for Grps. 2, 3 & 4)
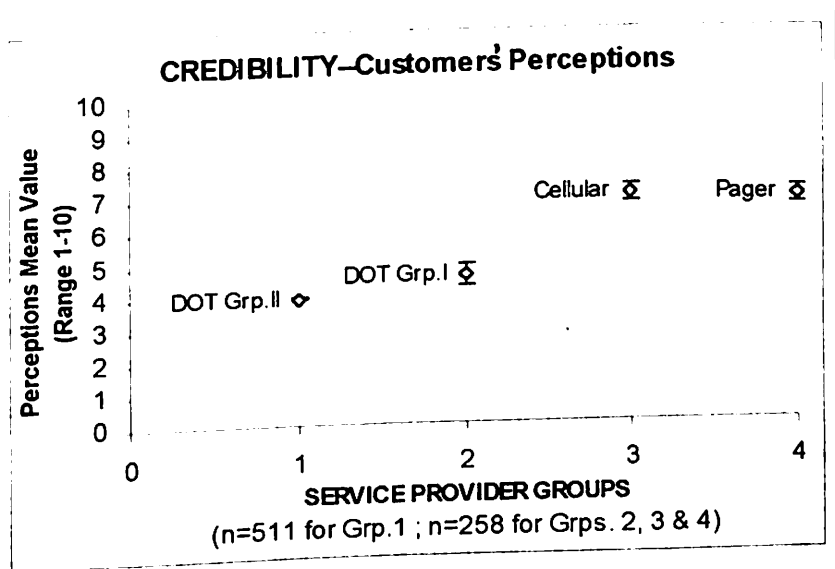
Figure-4.31

Statistically there is a significant difference between DOT/MTNL (both groups) and Cellular services as also between DOT/MTNL and Pager services. Also, statistically there is significant difference between the perception of respondents under DOT Grp.I and DOT Grp.II, although the degree of significant difference is quite low as shown in figure-4.31.

4.7.6 People-'Learning' : About the Top Management's perceptions on their efforts to conduct Induction/Orientation programs for the Employees and their initiatives to understand the difficulties of the staff at work, the Top Management of DOT/MTNL rates themselves at 6.16 and Top Management of Cellular

services rate themselves at 6.526. Statistically there is no significant difference between the perception of Top Management of DOT/MTNL and Cellular as shown in figure-4.32.

HRD-INITIATIVES-Induction/Orientation, Training/Learning (Perceptions of Mgt. & Employees)
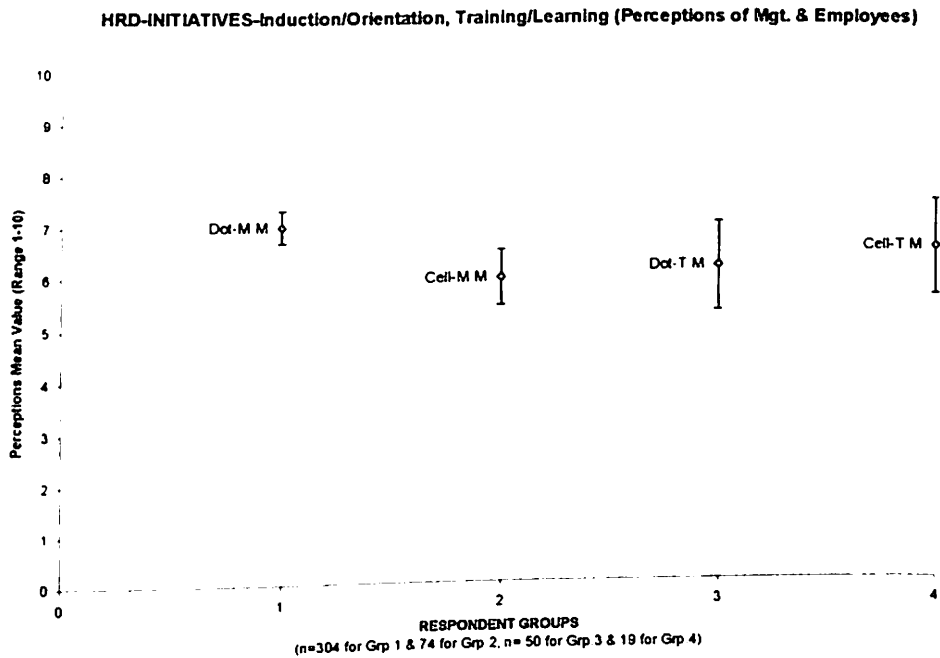
Figure-4.32

On interest and initiatives of the organisation to develop skills, familiarise their employees with the job and procedures, the Middle Management & Employees of DOT/MTNL rate their organisation at 7.007 which is high compare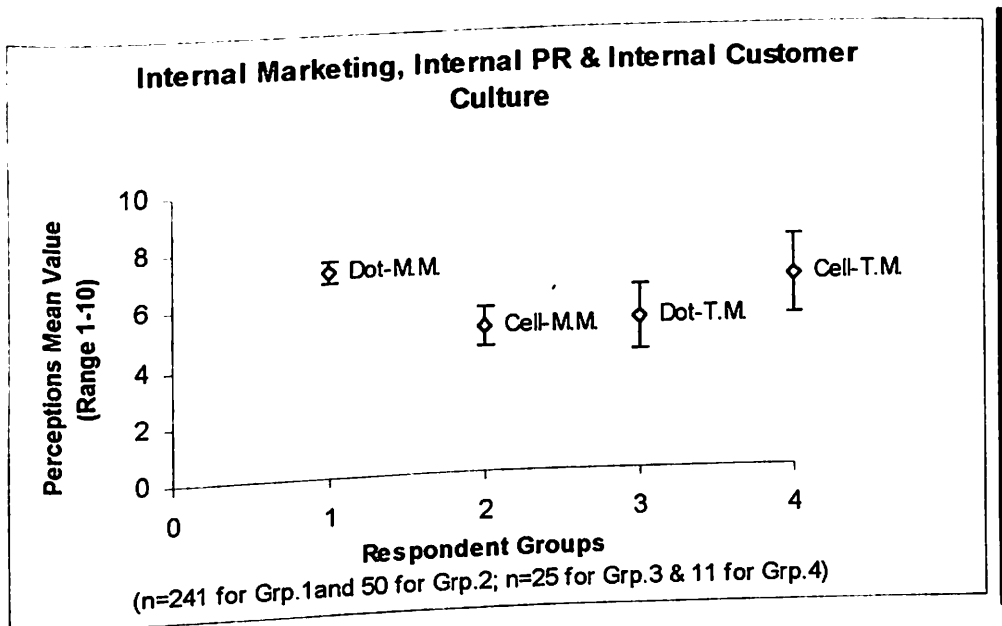d to Cellular service provider Middle management & Employees who rate their organisation at 5.973. Statistically there is a significant difference between the perceptions of Middle management & Employees of DOT/MTNL and Cellular about this aspect of their respective organisations. However statistically there is no significant difference in the perceptions of Top Management when compared with Middle Management and Employees of the service providers group.

4.7.7 Moral and Motivation of the people—impact of HRD efforts : On the

perception of employees about the feed back they get from their bosses, coaching and fairness in placements or jobs etc., that effect moral and motivation of employees, the DOT/MTNL Middle Management & Employees rate their organisation at a mean score of 6.512 as against Cellular Middle management & Employees who rate their organisation at 5.563. Statistically there is a significant difference between the perception of DOT/MTNL and Cellular on this aspect of their organisation as perceived by their Middle Management & Employees. Also statistically there is a significant difference in the perceptions of Middle Management and Top Management of DOT/MTNL. However statistically there is no significant difference between the perceptions of Cellular service provider's Middle Management & Employees as compared with the perceptions of their Top Management as shown in figure-4.33.

HRD ISSUES-Feedback, Moral, Motivation etc.,
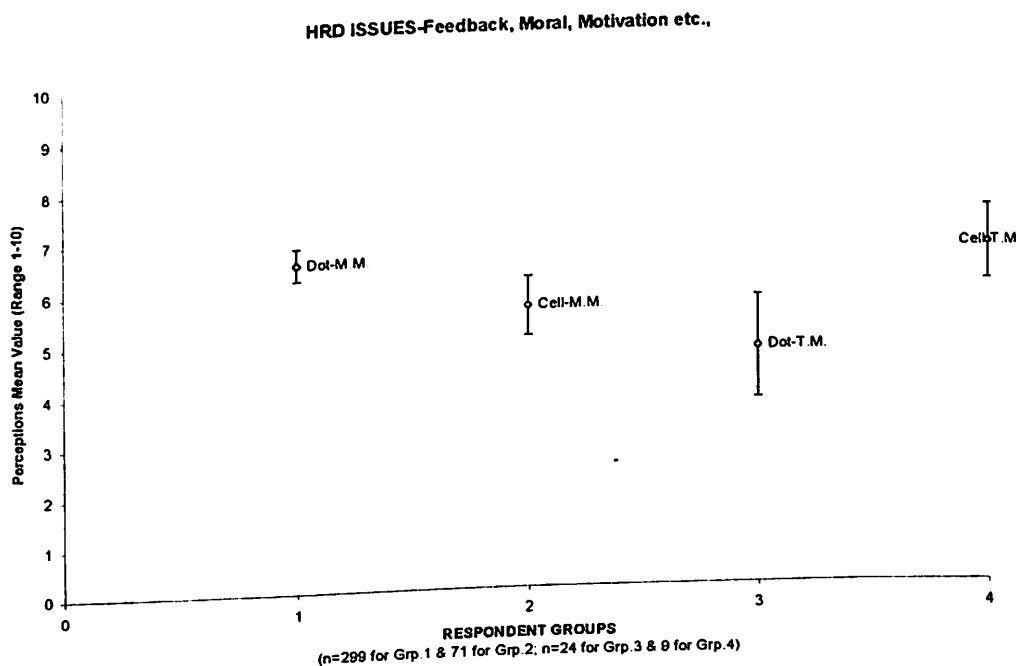
Figure-4.33

4.7.8 People--Expectations vs. Performance : About the perception of

performance to match the expectations and the reliability of the service provider,

both the groups i.e., DOT Grp.I & DOT Grp.II have rated DOT/MTNL very low at 3.208 and 3.023 respectively. The consumers of DOT Grp.I have rated Cellular service provider at 7.542 and Pager service provider at 7.181. Statistically, there is a significant difference in the perception of customers about People's Reliability of service between DOT/MTNL and Cellular as also between DOT/MTNL and Pager. However, statistically there is no significant difference in the perceptions of DOT Grp.I and DOT Grp.II on people's reliability of DOT/MTNL as service provider as shown in figure-4.34.
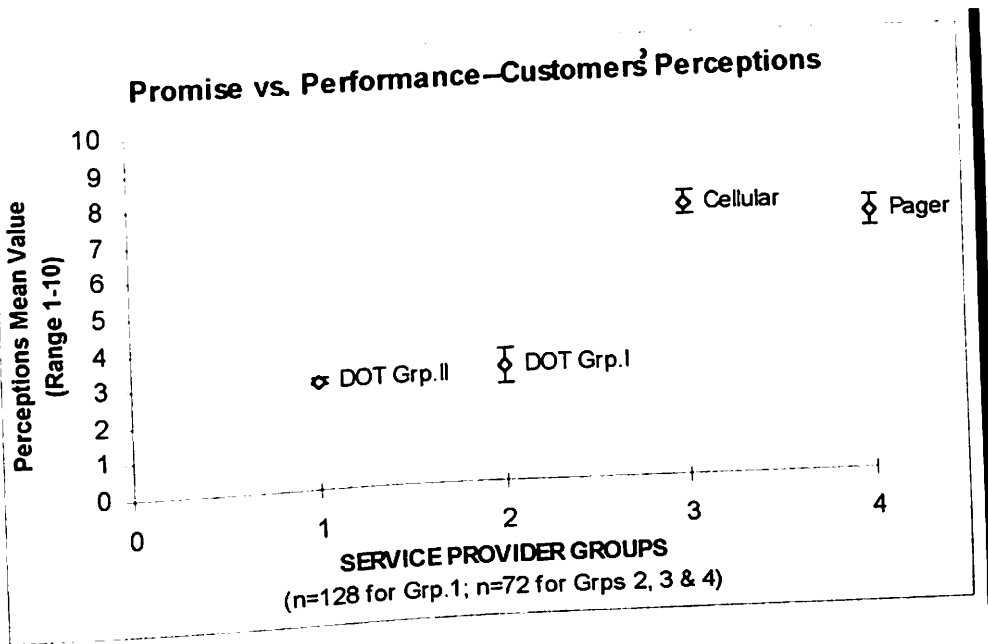
Figure-4.34

On the issue of performance of the employees matching the expectations of the Management, the Top Management of DOT/MTNL rate their Employees at 4.72 whereas Cellular Top Management rate their Employees at 7.545. Statistically there is a significant difference in the performance of Employees of DOT / MTNL and Cellular as perceived by their respective Top Management. In this area the Middle Management of DOT/MTNL rate their Employees at a mean score of 6.967 whereas Cellular middle management rate their Employees at a mean score of 7.538. Statistically there is a significant difference in the performance of Employees of DOT/MTNL and Cellular service

provider as perceived by their Middle Management. However, on comparison it was found that statistically there is no difference in the perception of Customer, Top Management as also Middle Management of Cellular services in this area as shown in figure-4.35.

C:\VK\RESULT.XLSChart52
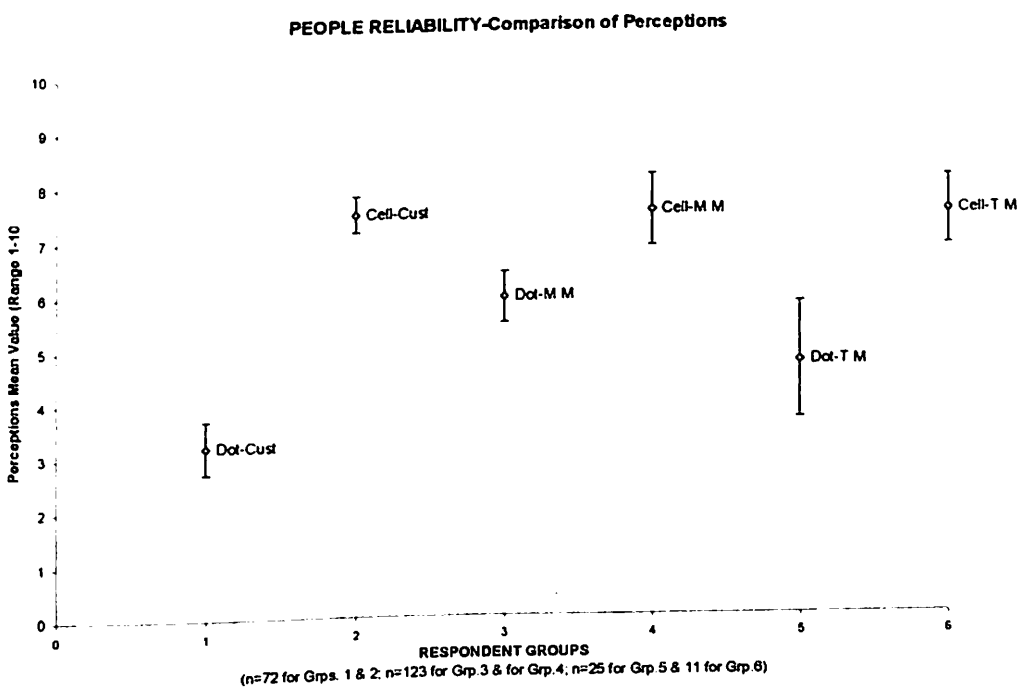
Figure-4.35

4.7.9 Attitudes of People : About the attitudes of the people delivering the service which is depicted by consistency in politeness and courtesy as perceived by customers, the respondents of both the groups have rated the DOT/MTNL contact employees around 3.5 (3.594 by DOT Grp.I and 3.523 by DOT Grp.II). The DOT Grp.I has rated Cellular service provider at 8.087 and Pager at 8.029. Statistically there is a significant difference between DOT/MTNL and Cellular as also between DOT/MTNL and Pager in the area of the attitude of the people providing these services as perceived by the customers as shown in figure-4.36.

Attitude of PEOPLE providing service
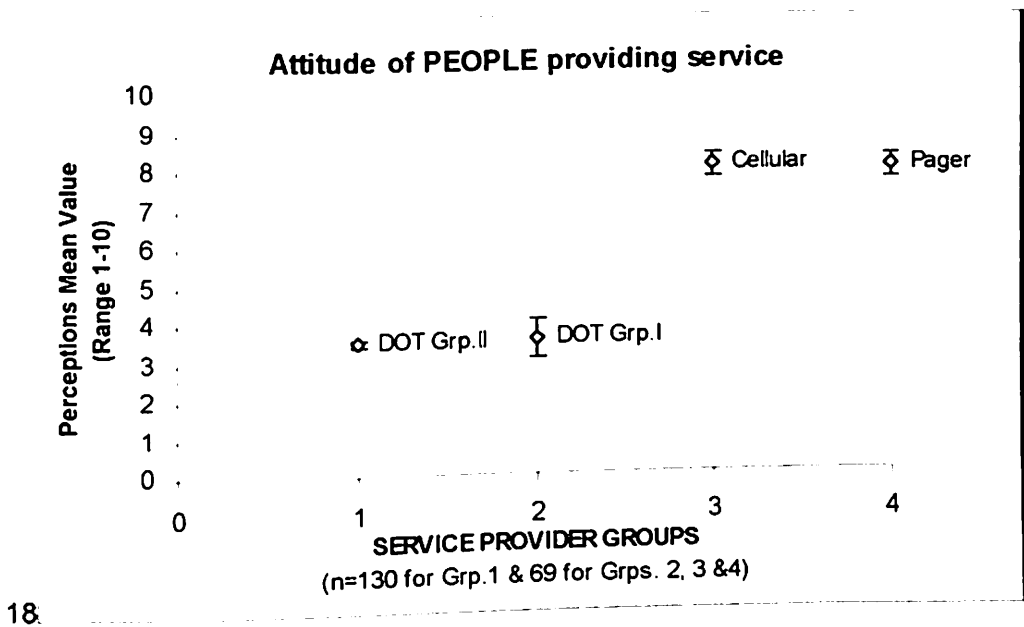
Figure-4.36

On Top Management's attitude in general that is depicted by their perceptions about Staff unions & Government policies and Environmental factors coming in the way of implementing their progressive ideas, DOT/MTNL and Cellular are rated at a mean score of 3.96 and 4.333 respectively by their Top Management. However, statistically there is no significant difference in the perceptions of Top Management of DOT/MTNL and Cellular on this issue. The Middle Management of DOT/MTNL can be rated at 4.111 and the Middle Management & Employees of Cellular services at 5.708. Also, statistically there is a significant difference in the perception of DOT/MTNL and Cellular services Middle Management on this point as shown in figure-4.37.
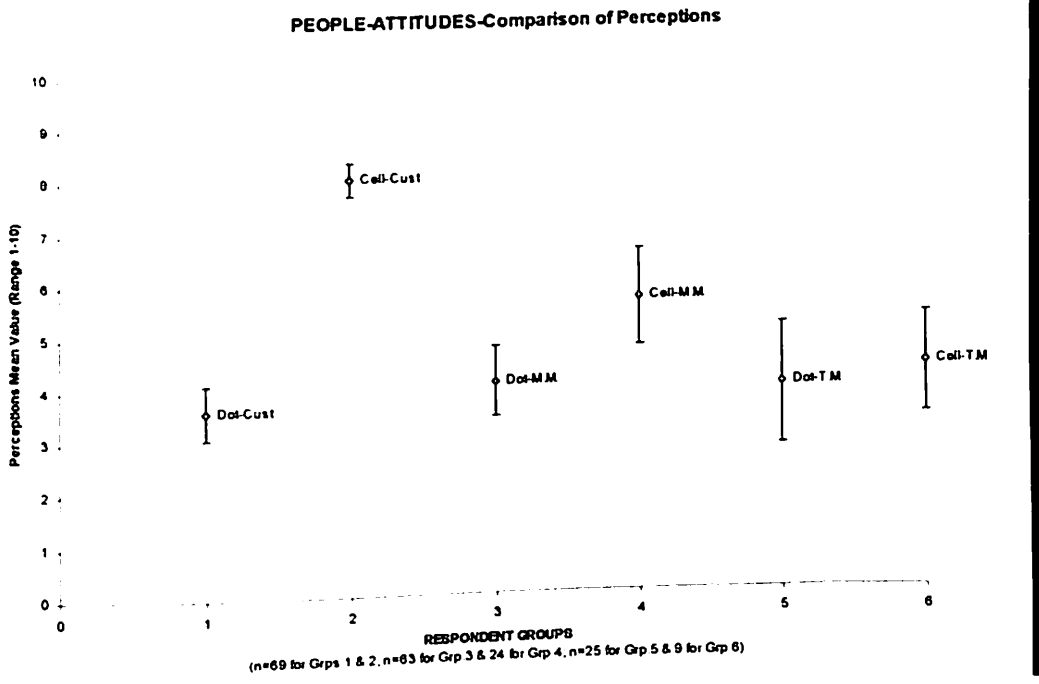
Figure-4.37

4.8 CONCLUSION :

Customers do not perceive any service provider as an ideal or excellent service provider.

There are wide gaps in the perceptions of Top management and the Customers of DOT/MTNL. Top management rate their service better than their Customers perceive them as service providers in almost all the areas. The perceptions of Middle Management & Employees about the service provided by their organization also do not match with the perceptions of Customers. However the magnitude and direction of gap differs in different areas of study as also among service providers. There is no set pattern. The gaps in the perceptions of Customers vs. Employees & Middle management are narrower than the gaps between perceptions of Customers and Top management for all services except DOT/MTNL.

The Customers rate the factor 'Value for Money-Pricing Policy' of DOT/MTNL higher than they rate DOT/MTNL in other areas. The customers perceive that they are not getting good value for money from any of the service provider group except DOT/MTNL. Thus the 'Pricing' is not commensurate with the quality of service of the service provider.

The consumer group who have better exposure of other Telecom service providers like Cellular and Pager (Dot. Grp.I) rate DOT/MTNL higher in the areas of Customer care values, Policies, Customer retention Strategies, Structure, People, Pricing and even Complaint Management Systems than those (DOT. Grp.II) who do not have such exposure. Customers appear to be updating their perceptions of DOT/MTNL when they experience other service providers (even from the private sector.

The DOT/MTNL have failed miserably to build their credibility as far as Warranty aspect i.e., confidence that the customers will be compensated for any bad, inferior or faulty service is concerned.

HOSPITALITY AND AVIATION INDUSTRY (INCLUDING CAR-RENTALS)

CHAPTER-5

HOSPITALITY AND AVIATION INDUSTRY (INCLUDING CAR RENTALS)

5.0   Hospitality & Aviation Service Sector : The perception of consumer of Hotels, Airlines and Car rental services in the hospitality sector were computed and compared. The perception of Top Management and Middle Management of some Airlines and Hotels were also computed and compared with the perception of their customers as also amongst each group. The Research findings are as follows :-

5.1   Use of Modern Equipment, Technology and Tools:

5.1.1   Customers' Perceptions: On the use of technology, modern tools and equipment to provide reliable service, respondents have rated Hotel industry at a mean score of 7.128, Airlines at a mean score of 6.709 and Car rental service at a mean score of 6.115. Statistically, there is no significant difference between Hotel and Airlines as also Car rental & Airlines in this area. However, statistically there is a significant difference between Car-rental and Hotels as perceived by customers in this area and shown in figure-5.1.
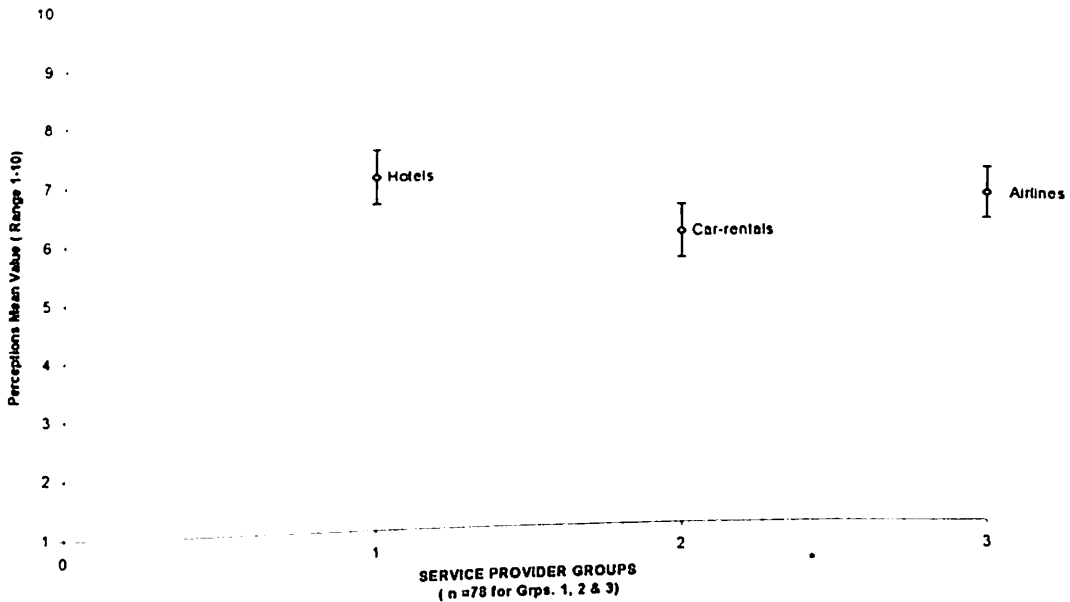
Figure-5.1

5.1.2 Management's Perceptions : The Top Management of Hotel industry

rate themselves at 7.947 in respect of effective use of Technology and

innovations to provide reliable services whereas the Top management of Airlines

rate themselves at 7.538. However, statistically there is no significant difference

between the Top Management of Hotel and Airline about the use of Technology

in their respective areas.

The perception of the Middle Management about use of Technology in

the organisation as far as it relates to the provision of Modern Tools and

Equipment by their organization so as to enable them to provide reliable services

is rated at 7.455 by the Middle Management & Employees of Hotel and 6.583 by

the Airlines. However, statistically there is no significant difference between the

perception of the Middle Management & Employees of Hotel and Airline. Also

statistically there is no significant between the perceptions of Customers,

Management as also Employees of Hotels and Airlines as shown in figure 5.2

below.

Use of MODERN TECHNOLOGY—Comparison of Management & Customers -Perceptions

(n=78 for Grps 1 & 2 , n=22 for Grp 3 & 36 for Grp 4 ; n=19 for Grp 5 & 13 for Grp.6)
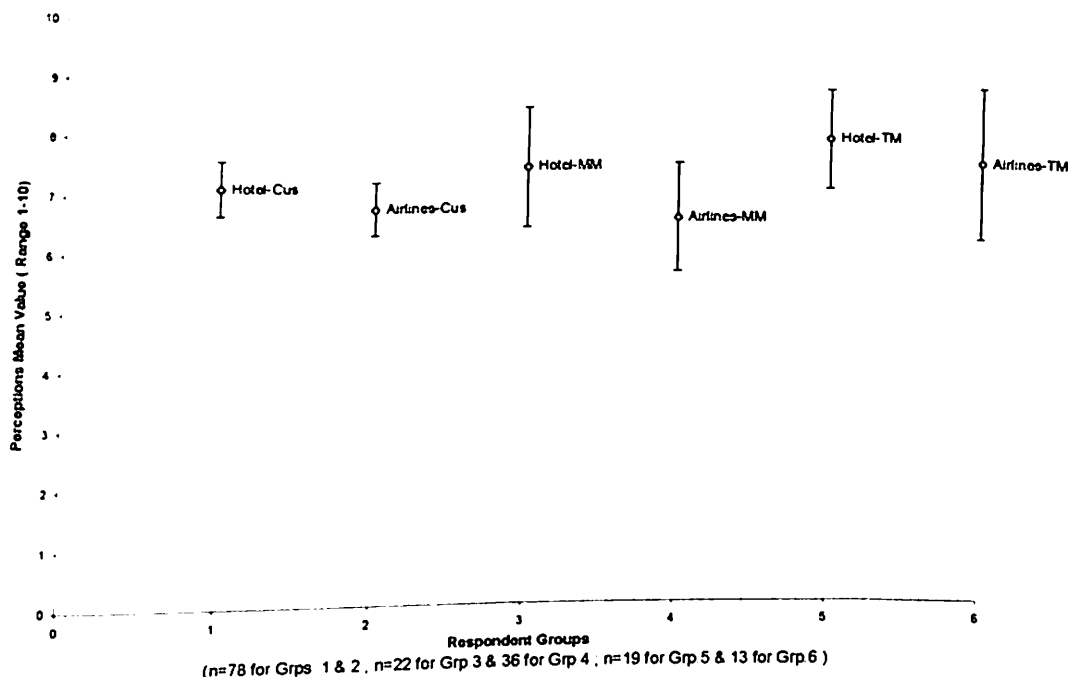
Figure-5.2

5.2 Cleanliness, Appeal of the facilities and Dress of Contact Employees—

Tangible elements :

5.2.1 Customers' Perceptions: The perception of the consumers about the tangible elements of services quality namely the cleanliness, appeal of facilities, the dress and manners of employees of the Hotels, Car-rentals and Hotels are plotted in figure-5.3 The customers rate Hotels at a mean value of 7.813, Car-rentals at 6.144 and Airlines at 7.231 at a scale of 10. Statistically there is a significant difference in all the three service provider groups about this dimension as perceived by the consumers. However the magnitude of the difference between Hotels and Airlines was almost negligible compared to the difference between Hotels and Car-rentals & Car-rentals and Airlines.

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Customers Perceptions about TANGIBLE elements of the Service Provider
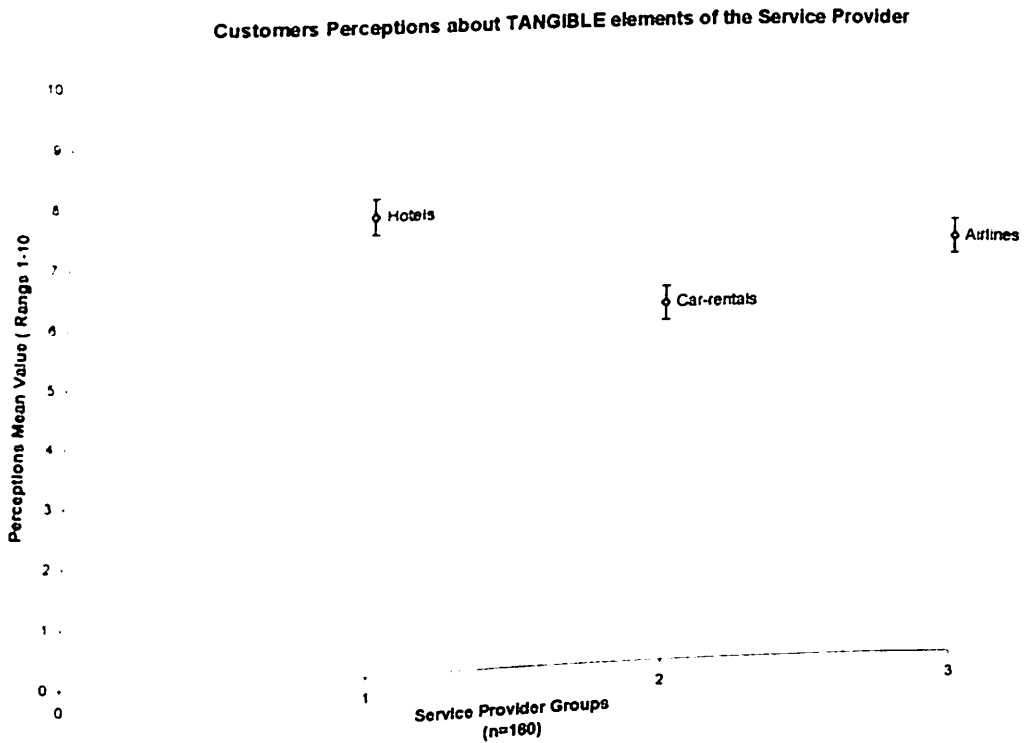
Figure-5.3

5.3   Policies:

5.3.1   Customers'perceptions of Service delivery points: The provision of

service delivery points (outlets) to locate the services convenient to customers is an important aspect in building relationship with the customers. Our respondents rate Hotels at a mean value of 7.244; Car-rentals at 6.476 and Airlines at 6.646 at a scale of 10 on this dimension. However statistically there is no significant difference in Hotels and Airlines as also between Airlines and Car-rentals. As shown in figure 5.4. statistically there is a difference in Hotels and Car-rentals on this dimension of the service provider, although the magnitude of this difference is almost negligible.

SERVICE DELIVERY POINTS- Comparison of Customers & Management's Perceptions
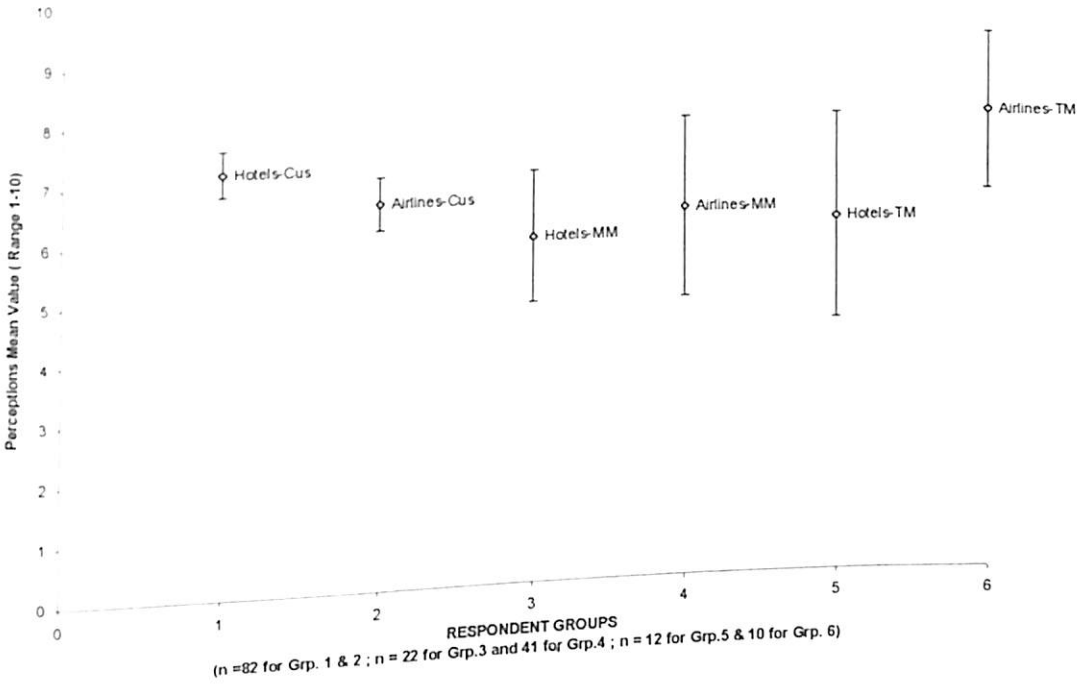
Figure-5.5

5.3.3 Pricing Policies and Warranty-- Customers' Perceptions : On the perceptions of Customers about the Value for Money they receive from the Service providers as also the confidence that they will be duly compensated for any bad or inferior service or damage caused by the service provider, Customers rate Hotels at a mean value of 6.133, Car-rentals at 5.873 and Airlines at a mean value of 5.964. On studentized t-test as shown in Table at Annexure-8 and also at figure 5.6, it was found that statistically there is no significant difference in the perceptions of Customers among the three service provider groups in respect of this dimension.
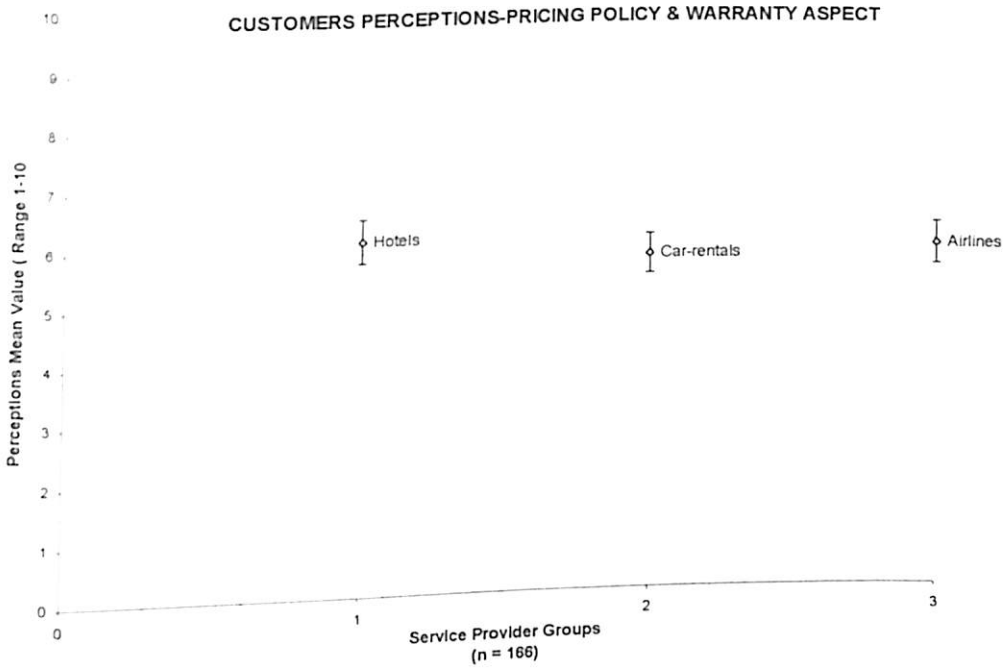
Figure-5.6

5.3.4 Consistency of policies : On consistency in the policies of the service provider the Customers rate Hotels at a mean value of 7.127, Car-rentals at 6.595 and Airlines at 6.658. However statistically there is no significant difference in the three service provider groups on this dimension as perceived by their customers as shown in figure 5.7. The Middle Management & Employees of Hotels and Airlines rate the Consistency in Policies of their organization as reflected in different offices at 7.182 and 5.195 respectively. Statistically there is a significant difference in the perceptions of the Middle management & Employees of Airlines and Middle Management & Employees of Hotels in this area. However, statistically there is no significant difference between the perception of customers of Hotels and their Employees and Middle Management.
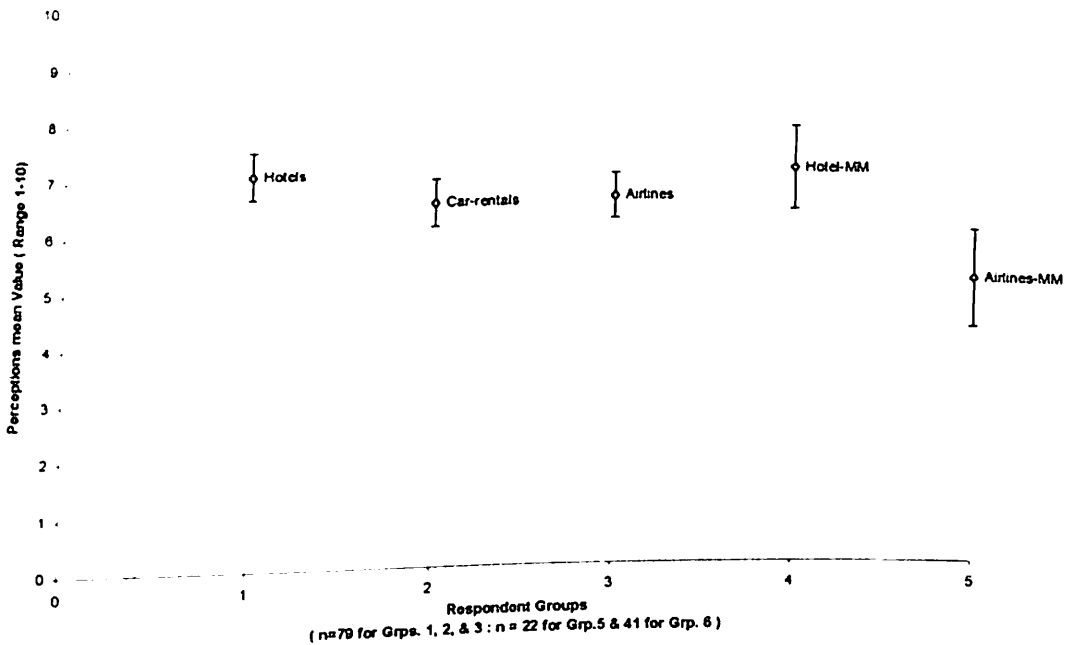
Figure-5.7

5.3.5 Top Management Commitment to Quality of Service: About the top

management commitment to service quality in respect of committing the

resources and internal programs, the Top Management of Hotels rate their

organization at a mean score of 7.526 whereas Airlines rate themselves at 7 on a

scale of 10. However statistically there is no significant difference in the

perceptions of the Top Management of two service provider groups as can be

seen from values of t-test in Table at Annexure-8.

5.4 Customer Care Values :

5.4.1 Internalization of customer care values -Customers' Perceptions : In

the context of customer care values as perceived by the Customers in the light

of internalization of customer care values, the respondents rate Hotels at a mean

score of 6.52, Car-rentals at 6.356 and Airlines at 5.823 on a scale of 10 as

shown in figure-5.8. Statistically there is no significant difference in service

provider groups Hotels and Car-rentals on this dimension. However, on

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comparison it was found that Airlines is different than Hotels and Car-rentals on this dimension.

Customers Perceptions on INTERNALIZATION OF CUSTOMER CARE VALUES
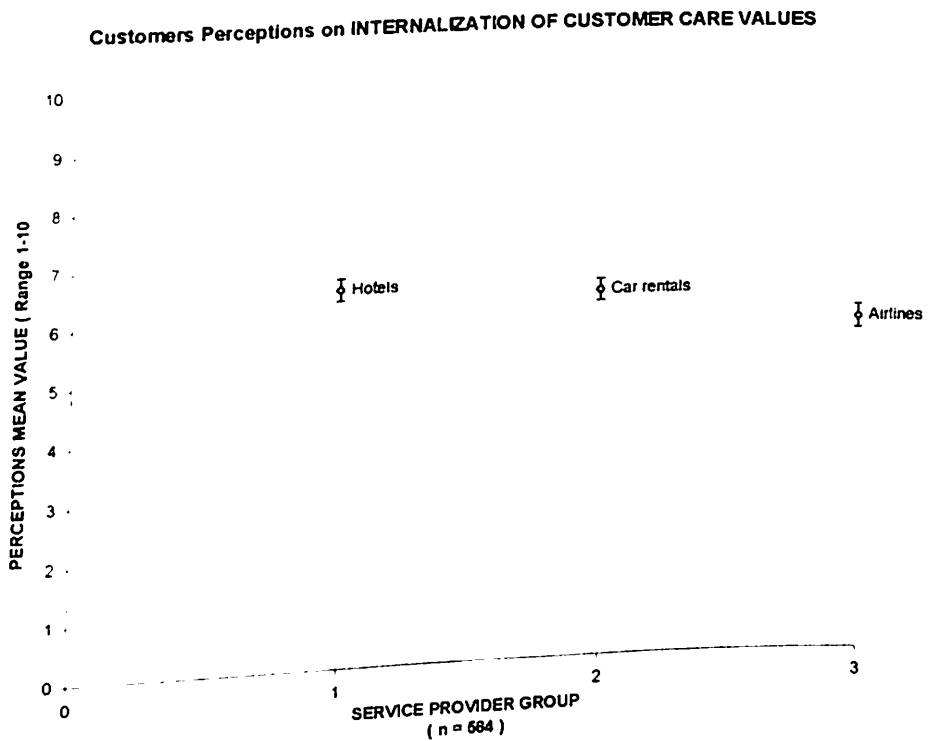
Figure- 5.8

5.4.2   Comparison of Management and Customers' Perceptions: On the issue of Internalization of customer care values the Top management of Hotels rate their organization at a mean score of 7.269 and Top management of Airlines rate their organization at a mean value of 6.534 on a scale of 10 whereas the Middle Management & Employees of these service provider groups rate their organizations at 6.363 and 6.085 respectively. The Top Management of both Hotel and Airlines Service provider groups rate their organisations better than their customers perceive these service providers in the area of internalization of customer care values as shown in figure 5.9. However, on comparison it was found that there is no significant difference in the perceptions of the Management/Employees and the Customers of both the service provider groups in this dimension. Also statistically there is no significant difference in the perceptions of the management & Employees of the two services in this area.

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Internalization of Customer Care Values-Comparison of Perceptions 'Organization vs. Customers'
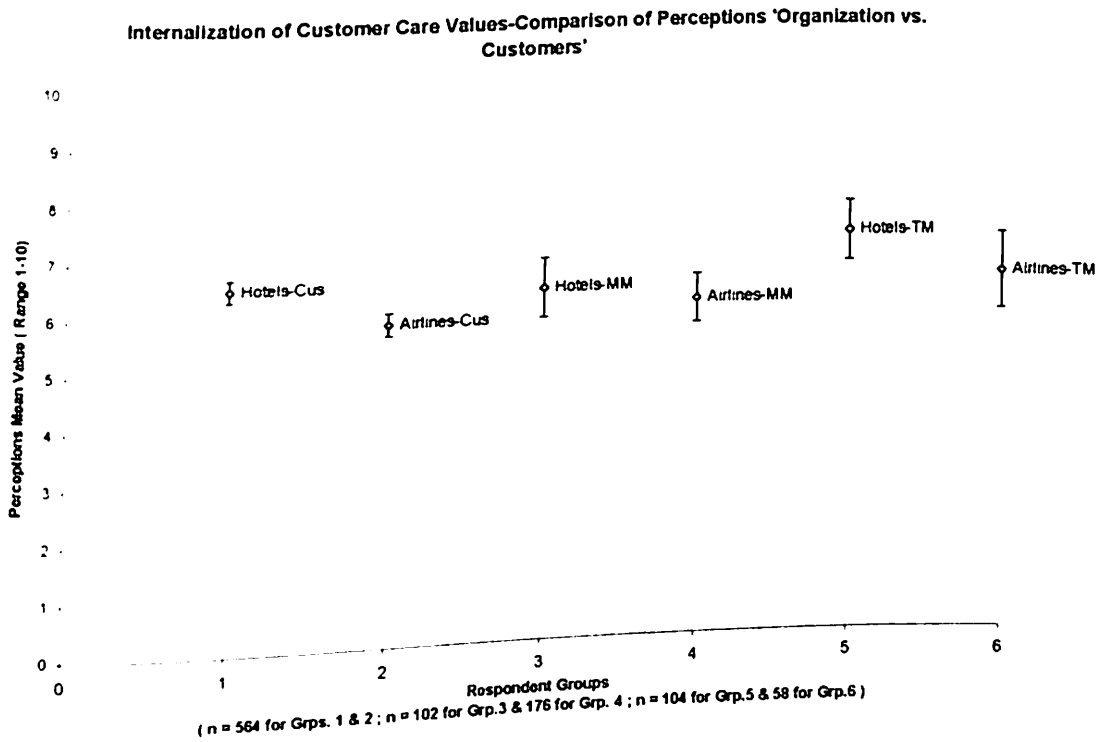
Figure-5.9

5.4.3 Internal Marketing, Internal PR and Communications : On the issue

of Internal marketing, Internal Customer Environment, respect for Employees and Communication, the Top Management of Hotels and Airlines rate their organizations at a mean score of 7.778 and 8.8 respectively. The Middle Management & Employees of the two service provider groups rate their organizations at a mean score of 7.455 and 6.589 respectively. Statistically there is a significant difference between the perceptions of Top Management and Middle management & Employees of Airlines. However there is no significant difference between the perceptions of Management and Employees of Hotels service group in this area as shown in figure 5.10.
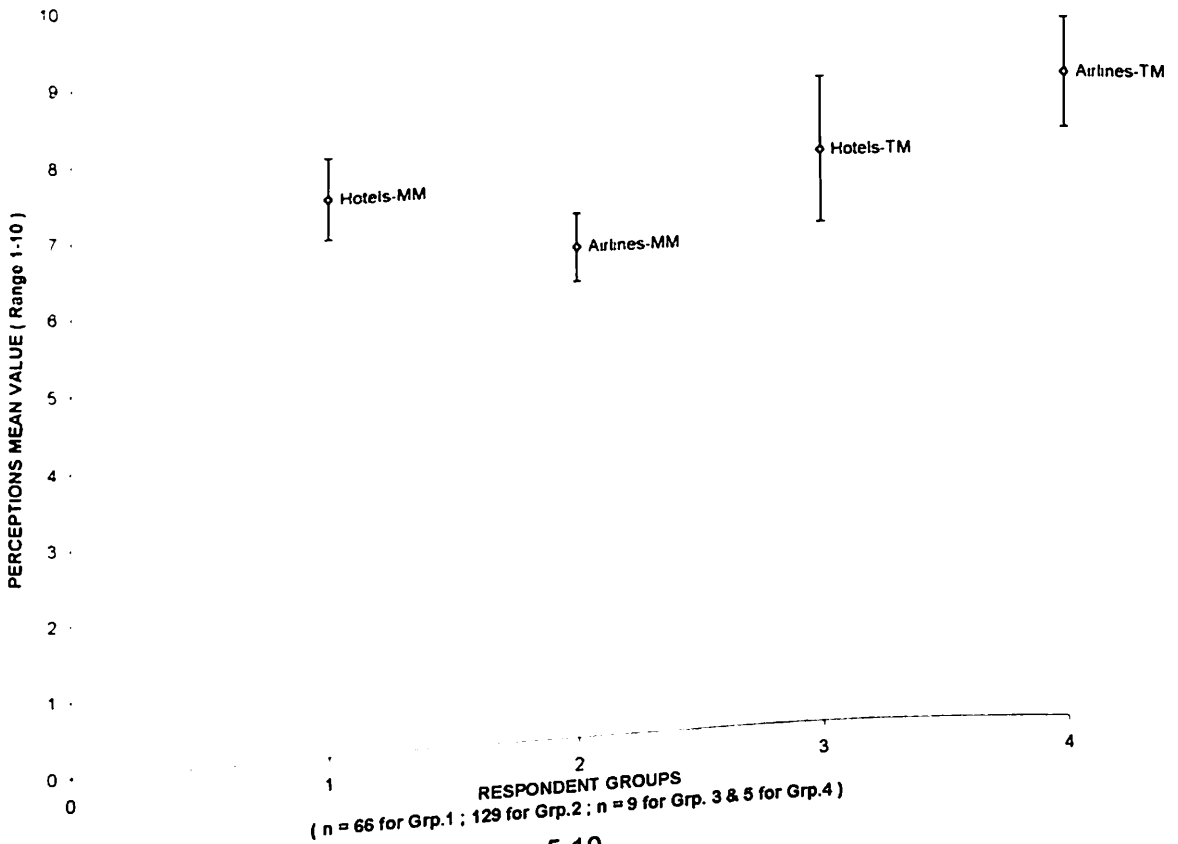
Figure-5.10

5.5 Structure (Bureaucratic vs. Flat)& Leadership Style :

5.5.1 Customers Perceptions: About the structure enabling the organization to provide an excellent customer services, the barriers due to rigid and long hierarchy, the Customers rate Hotels at a mean value of 7.226, Car-rentals at 7.165 and Airlines at 6.238 on a scale of 10 as shown in figure-5.11. Statistically there is no significant difference in the structure of Hotels and Car-rentals as far as provision of Customer service is concerned as perceived by the Customers. On comparison it was found that the customers perceive a significant difference in the structure of Airlines when compared to Hotels as also when compared to Car-rentals.
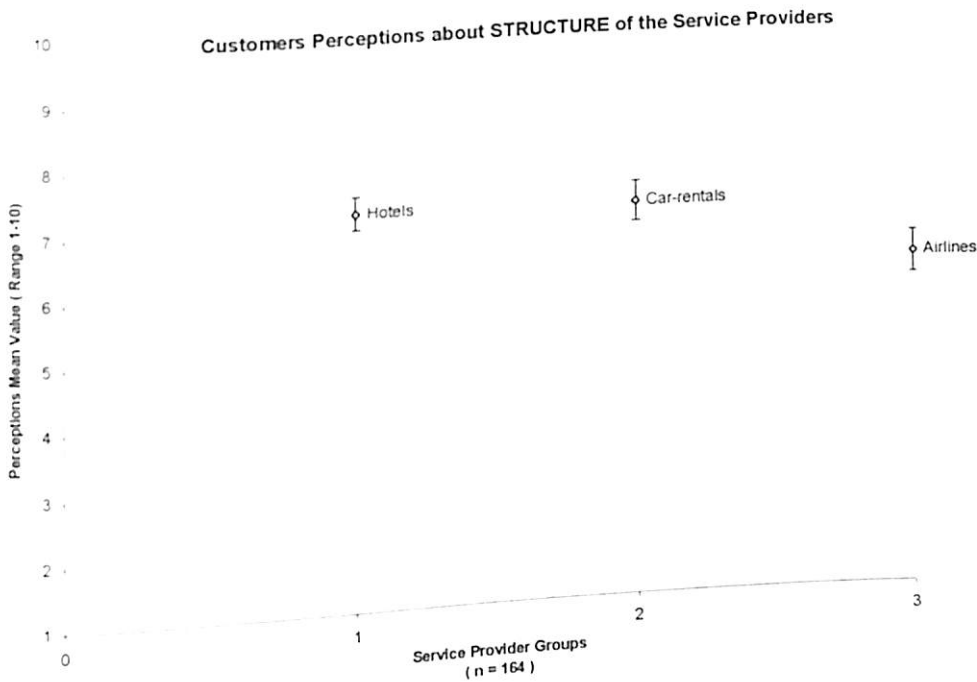
Figure-5.11

5.5.2 Comparison of Management and Customers' Perceptions: The Top

management of Hotels and Airlines rate their structure to facilitate interaction with the customers as also the involvement of employees in development of customer friendly systems, procedures etc., at 7.556 and 5.868 respectively. However the Middle Management of the two groups rate their organizations at 7.723 and 5.398 respectively that is lower than their Top Management's perceptions. Statistically there is no significant difference in the perceptions of Top Management vs. Middle Management & Employees of both the service provider groups as indicated in figure-5.12 and Table of t-test at Annexure-8 . It was found that statistically there is no difference in the perceptions of Management & Employees of Hotel industry and their customers. However in case of Airlines, there is a significant difference in the perceptions of Middle Management & Employees vs. Customers of Airlines service provider group.

Comparison of Perceptions on Customer friendly STRUCTURE
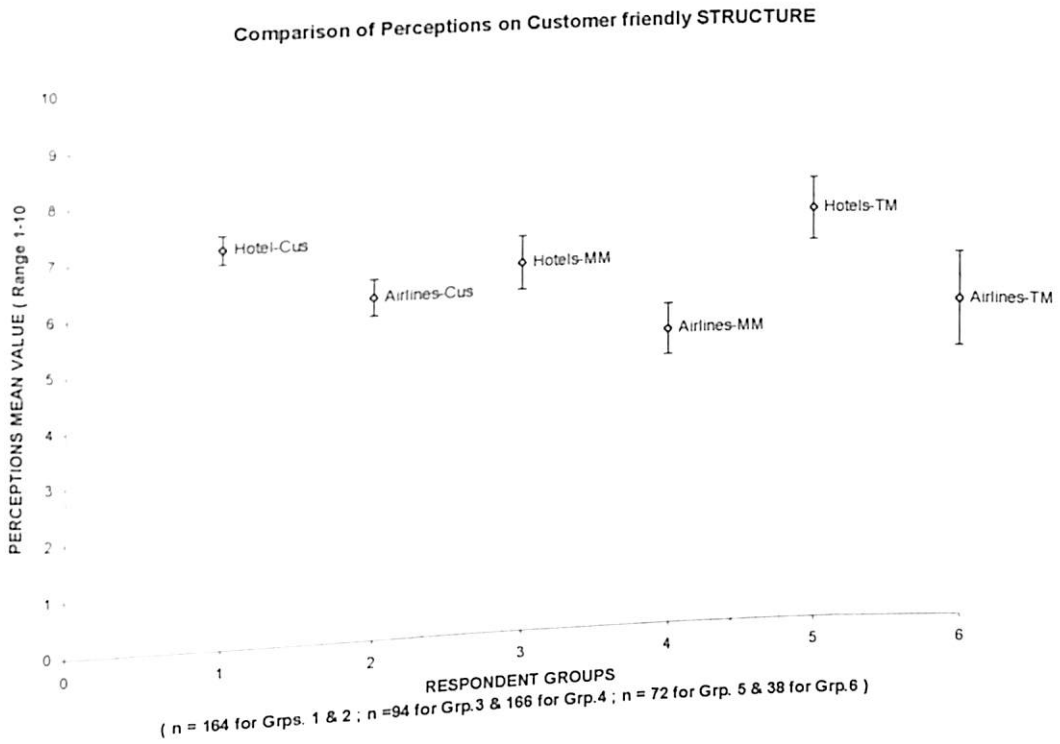
Figure-5.12

5.5.3 Empowerment- Customers' Perceptions : On discretion delegated to Contact Employees by the service provider, the Customers rate Hotels at a mean value of 7.063, Car-rentals at 6.684 and Airlines at 6.392. However statistically there is no significant difference in the three service provider groups on this dimension as shown in figure-5.13

Customers Perceptions about EMPOWERMENT/DELEGATION
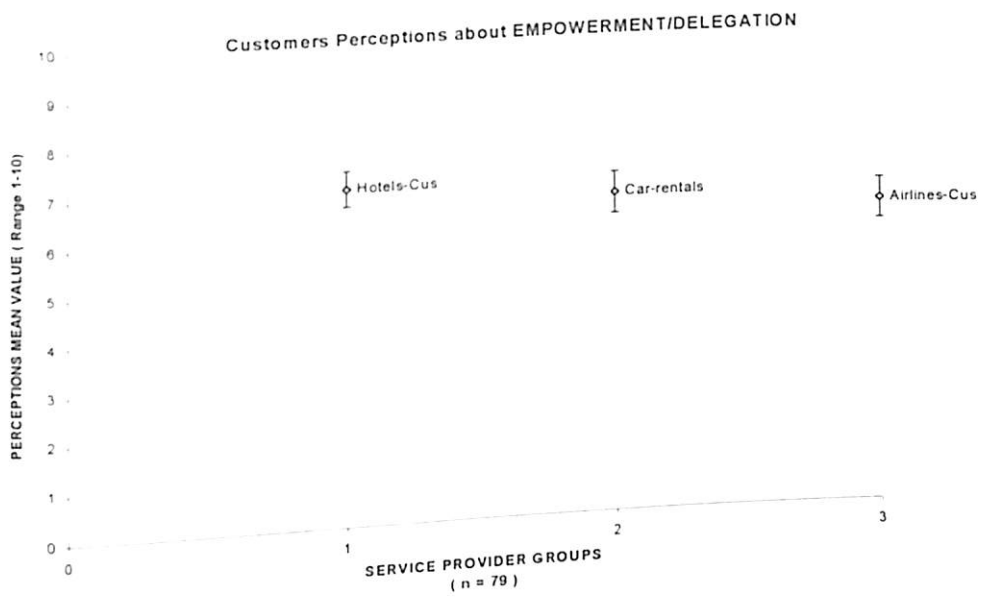
Figure-5.13

5.5.4 Comparison of Perceptions : On the issue of Empowerment, delegation and environment provided by their organization to accomplish their job the Middle Management & Employees of Hotels and Airlines rate their organizations very close to each other at mean values of 5.864 and 5.845 respectively. On the issue of Empowerment & Delegations to their Employees the Top Management of Hotels and Airlines service provider groups rate their organizations at 4.808 and 4.636 respectively. On Comparison it was found that statistically there is no significant difference in the Middle Management and Top Management of Hotels as also of Airlines as shown in figure-5.14. However, statistically there is significant difference in the perception of customers when compared with the perceptions of service provider at all levels.

Figure-5.14

5.5.5   Team Spirit : About the feeling of Team spirit within the organization and every one considering himself as an important member of the team, the Middle Management & Employees of Hotels and Airlines rate their organizations at 7.419 and 6.877 respectively whereas Top Management of the respective service provider groups rate themselves at 7.25 and 6.125 respectively. However statistically there is no significant difference in the perceptions of the four groups on this dimension.

Comparison of Management & Employees Perceptions about TEAM SPIRIT
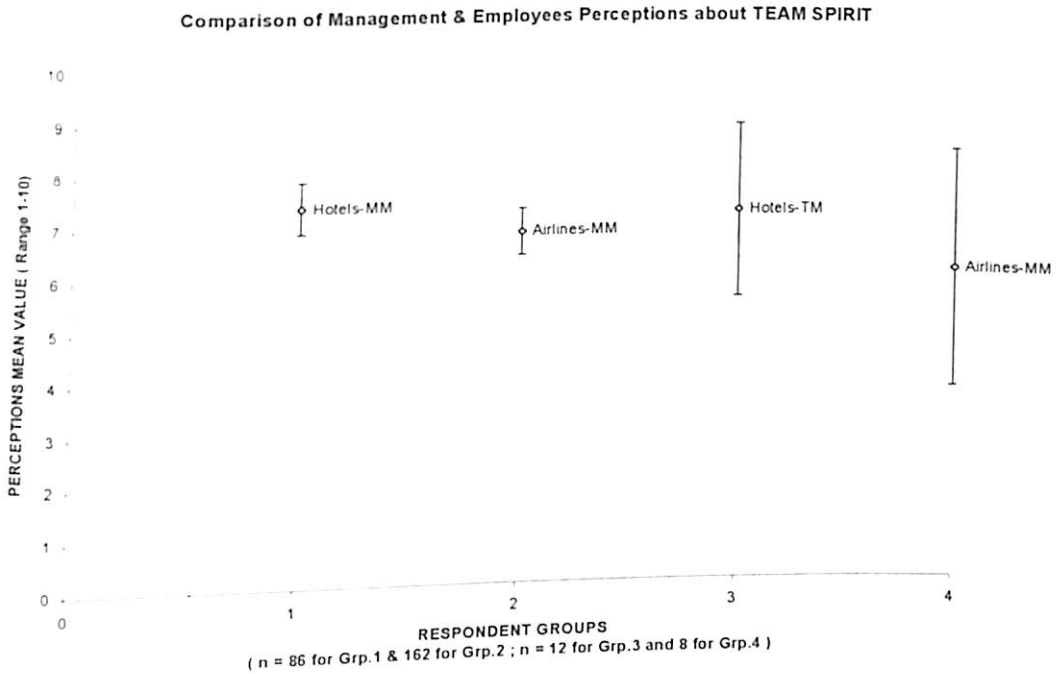
Figure-5.15

5.6   Systems :

5.6.1   Systems, Procedures and Communication systems--Customers'

Perceptions : On the perceptions of Customers about Internal systems to

provide a customer friendly service, our respondents rate Hotels at a mean value

of 7.147, Car-rentals at 6.742 and Airlines 6.85. Statistically there is no

significant difference in Hotels and Airlines service provider groups on this

dimension. However statistically there is a significant difference in the systems of

Hotels and Car-rentals although the degree of this difference is quite low as

shown in figure-5.16.

Customers Perceptions on Customer Friendly SYSTEMS to provide service
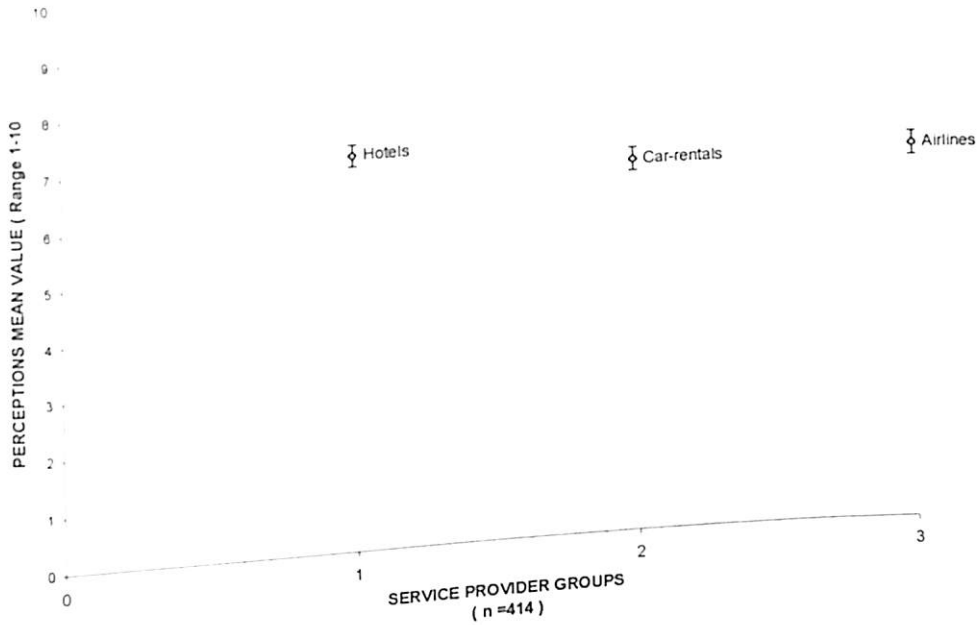
Figure-5.16

5.6.2 Comparison of Management, Employees and Customers' Perceptions: On the Customer friendly systems to enable the Middle Management & Employees to perform their job well the Middle Management & Employees of Hotels and Airlines rate their organizations at 6.978 and 5.298 respectively whereas the respective Top management rate their Systems at 7.358 and 6.382 respectively as shown in figure-5.17. On comparison it was found that there is no difference in the perceptions of Customers vs. Management & Employees of Hotels service provider group. However there is a significant difference between the perceptions of Airlines customers and Middle Management & Employees of the service provider.

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Comparison of Management, Employees and Customers Perceptions on CUSTOMER FRIENDLY SYSTEMS of the service provider

(n = 414 for Grps. 1 & 2 ; n =45 for Grp.3 &84 for Grp.4 ; n= 53 for Grp.5 & 34 for Grp.6)
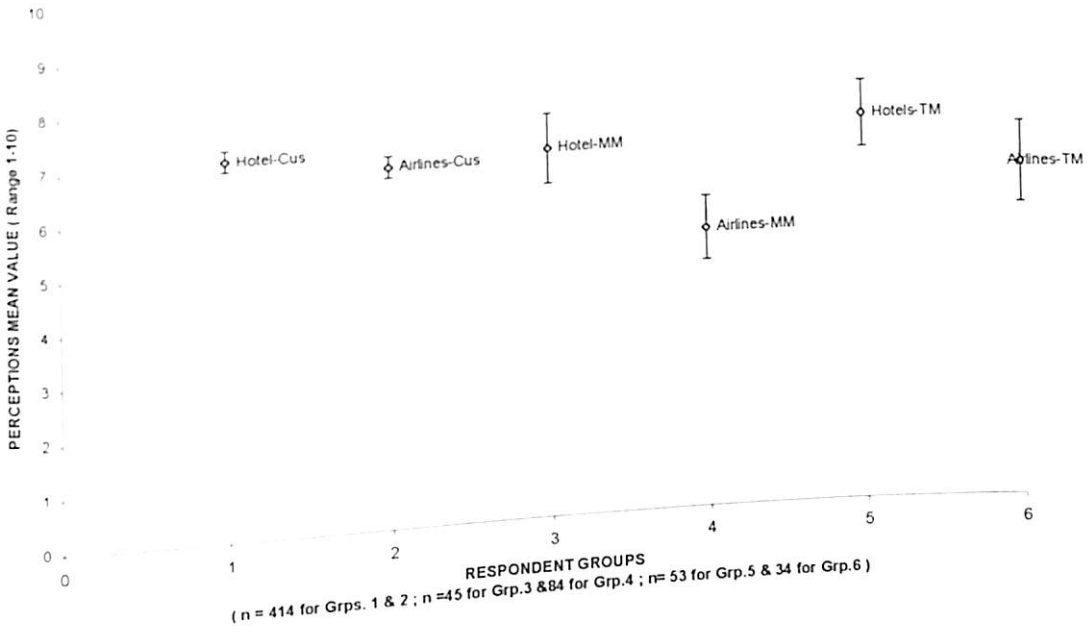
Figure-5-17

5.6.3 Communication and Information dissemination systems : The Customers rate the Communication systems & quality of communication of Hotels at 7.384, Car-rentals at 5.786 and Airlines at 6.855. Statistically there is a significant difference between Car-rentals and Hotels as also between Car-rentals and Airlines in this dimension. Statistically there is no significant difference between Hotels and Airlines service providers on this dimension as perceived by the customers as shown in figure-5.18.

Customers Perceptions on COMMUNICATION/INFORMATION DISSEMINATION SYSTEM of the service provider
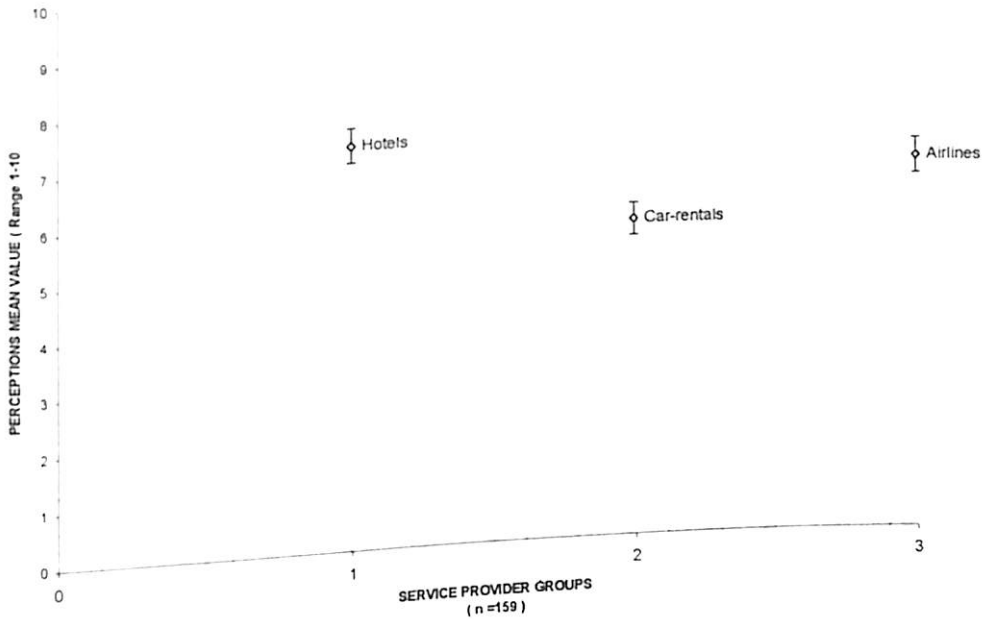
Figure-5.18

On the adequacy and quality of internal systems, procedures and communication systems in the organization, the Middle management & Employees of Hotels and Airlines rate their organizations at 6.546 and 5.613 respectively. On the perceptions of Top Management about the importance they attach to their internal communication & information dissemination role, the Hotel Top Management rate themselves at 7.229 and Airlines rate themselves at 5.792. On comparison it was found that statistically there is no significant difference in the perceptions of Middle Management & Employees and Top Management of both the service groups as shown in figure 5.19. However statistically there is a significant difference in the perceptions of Middle Management & Employees when compared with the perceptions of Customers in respect of both the groups.

Comparison of Management, Employees and Customers Perceptions about COMMUNICATION SYSTEMS of the service provider

(n = 159 for Grps. 1 7 2; n = 130 for Grp.3 & 238 for grp.4; n = 35 for grp.5 7 24 for grp.6)
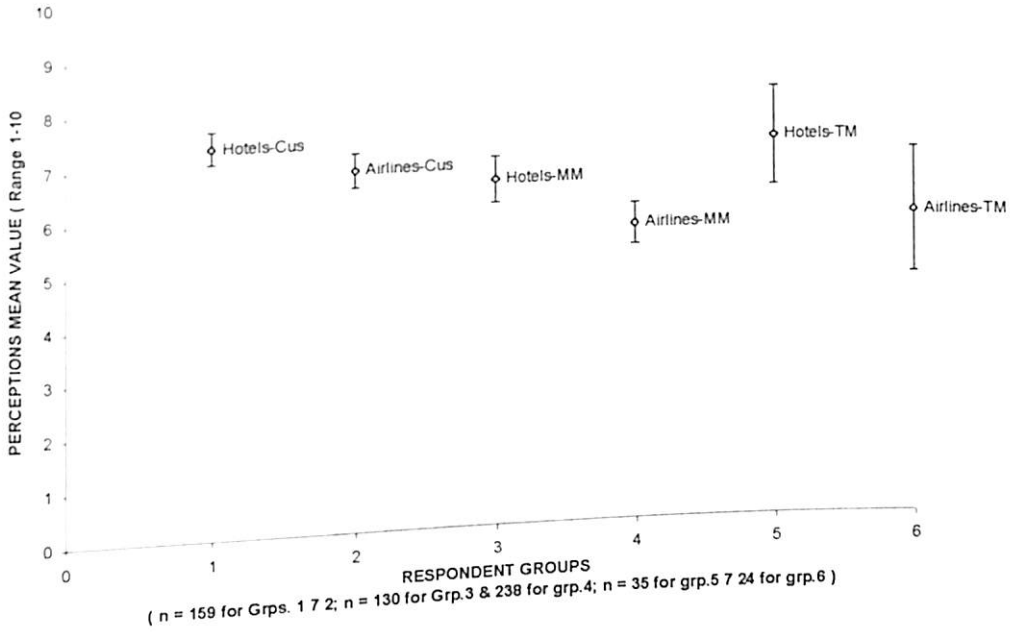
Figure-5.19

5.6.4 Systems to enforce Quality : About the Top Management actions which reflect their commitment to service quality standards, our research indicates that Top Management of Hotels and Airlines are rated at mean values of 7.636 and 6.739 respectively. However, statistically there is no significant difference in the perceptions of the Top Management of these two service provider groups on this dimension as shown in figure-5.20.
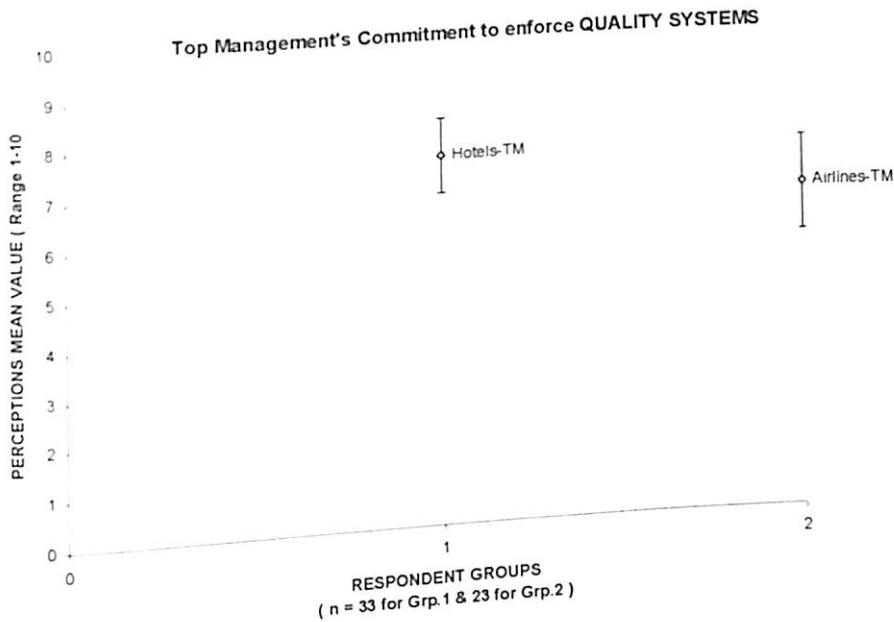
Figure-5.20

5.6.5 Complaint Management Systems : In the area of Complaint Management system, that provides an opportunity to build relationship, the Customers rate Hotels, Car-rentals and Airlines at mean values of 7.352, 6.764 and 6.515 respectively. On comparison, it was found that statistically there is no significant difference in Car-rentals and Airlines on this dimension. However, service providers of both these groups are statistically different from Hotels as perceived by their customers.

On the efforts made by Top Management about collecting information on problems of consumers our research indicates that Top Management of Hotels and Airlines rate themselves at mean values of 7.75 and 7.3 respectively. Statistically there is no significant difference in the perceptions of Top management of the two service provider groups in this dimension as shown in figure 5.21.

Customers Perception on COMPLAINT MANAGEMENT SYSTEM & TOP MGT's COMMITMENT in this respect
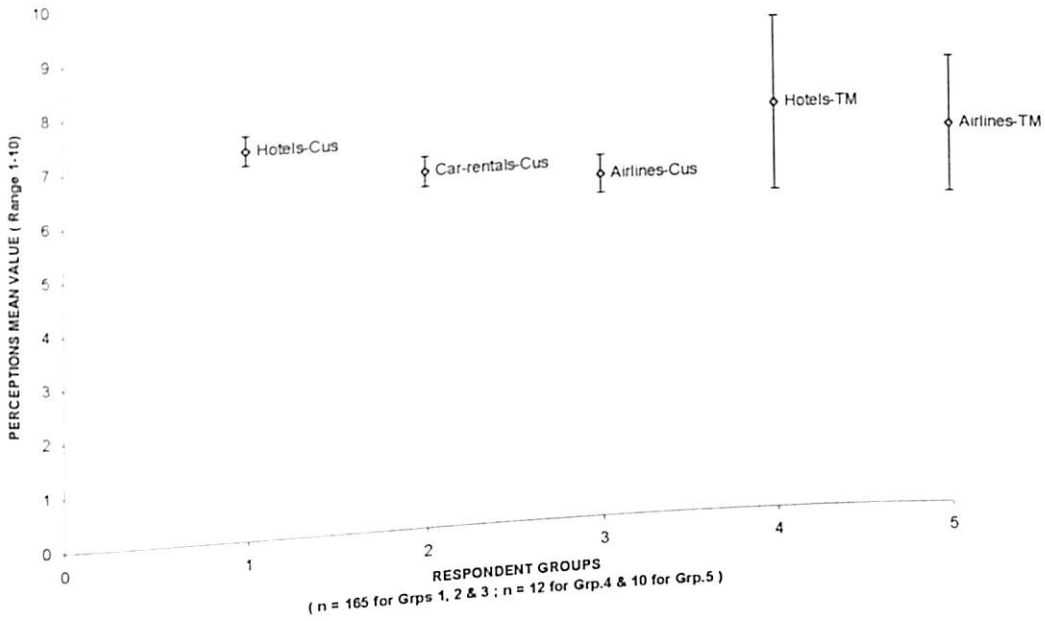
Figure- 5-21

5.7   Strategies:

5.7.1   Customer Retention Strategies : In the area of Customer Retention Strategies like efforts to build relationship, empathy, initiatives to accommodate them when in problem, keeping customers informed about latest facilities available with the service provider, the customers rate Hotels, Car-rentals and Airlines at mean values of 6.658, 6.432 and 6.006 respectively. On comparison it was found that statistically there is no significant difference between Car-rentals and Hotels as also between Car-rentals and Airlines in this area. However statistically there is a significant difference in the customer retention strategies of Hotels vs. Airlines.

The Middle Management & Employees of Hotels and Airlines perceive the importance their organization attach to growth and service and rate the two groups at 7.545 and 6.912 respectively On comparison it was found that there is

no significant difference in the perceptions of the Middle Management & Employees of the two groups in this area as shown in figure-5-22.

CUSTOMER RETENTION STRATEGIES of the service provider–Comparison of Customers and Employees Perceptions
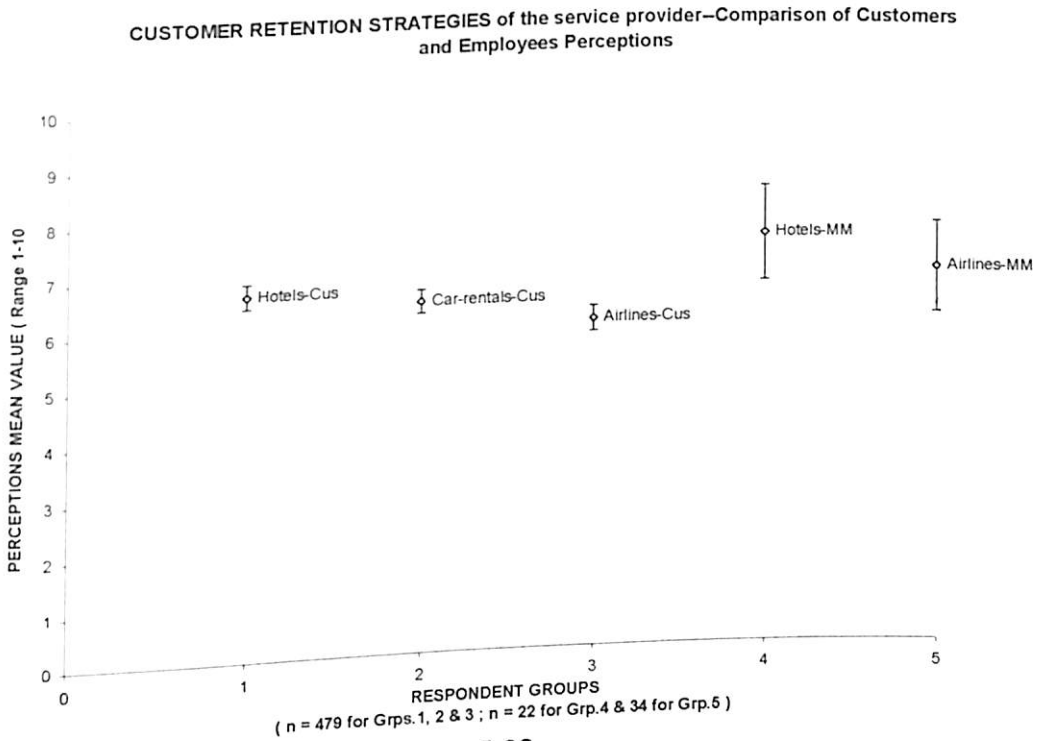
Figure-5.22

5.7.2 Strategies for Competitive Advantage : In the context of confidence in the service provider about his knowledge of latest facilities/services customers rate Hotels, Car-rentals and Airlines at 7.617, 6.827 and 7.272 respectively as shown in figure-5.2.3. However on comparison it was found that statistically there is no significant difference in any of the three service provider groups as perceived by their customers.

COMPETITIVE ADVANTAGE--Customers Perceptions about knowledge of latest facilities/services
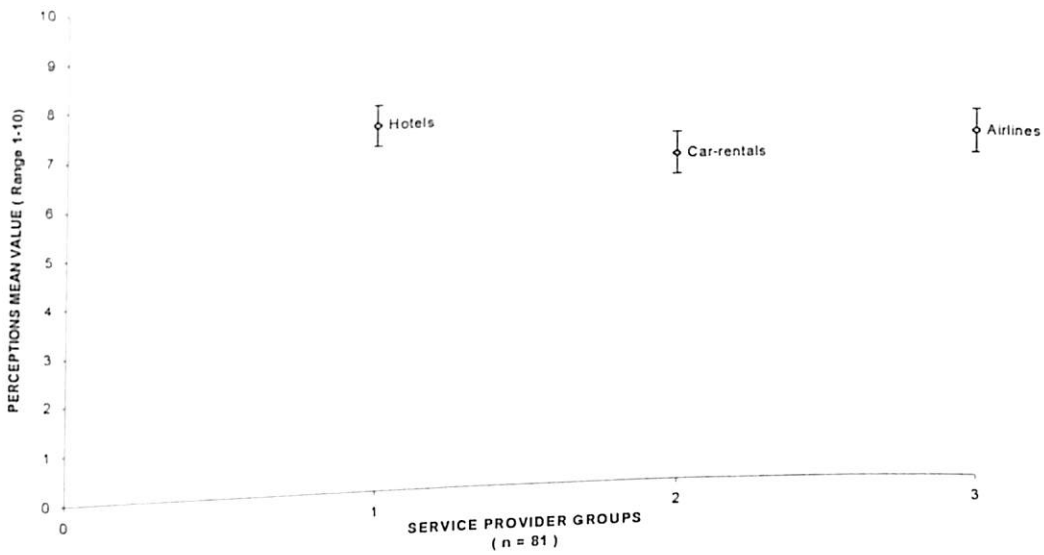
Figure-5.23

5.8   People:

5.8.1   Capabilities and comfort level of employees : On **People's capabilities** to serve customers, the Top Management of Hotels and Airlines rate their employees at a mean score of 7.917 and 7.2 respectively whereas the Middle Management and Employees of these groups rate themselves at a mean score of 8.467 and 8.607 respectively. On comparison it was found that statistically there is no significant difference in the perceptions of the two levels of Management as also Employees in this area and both the respondent groups rate themselves much above average as shown in figure-5.24.

Service Provider's Perceptions about theirPEOPLE's CAPABILITIES to provide service
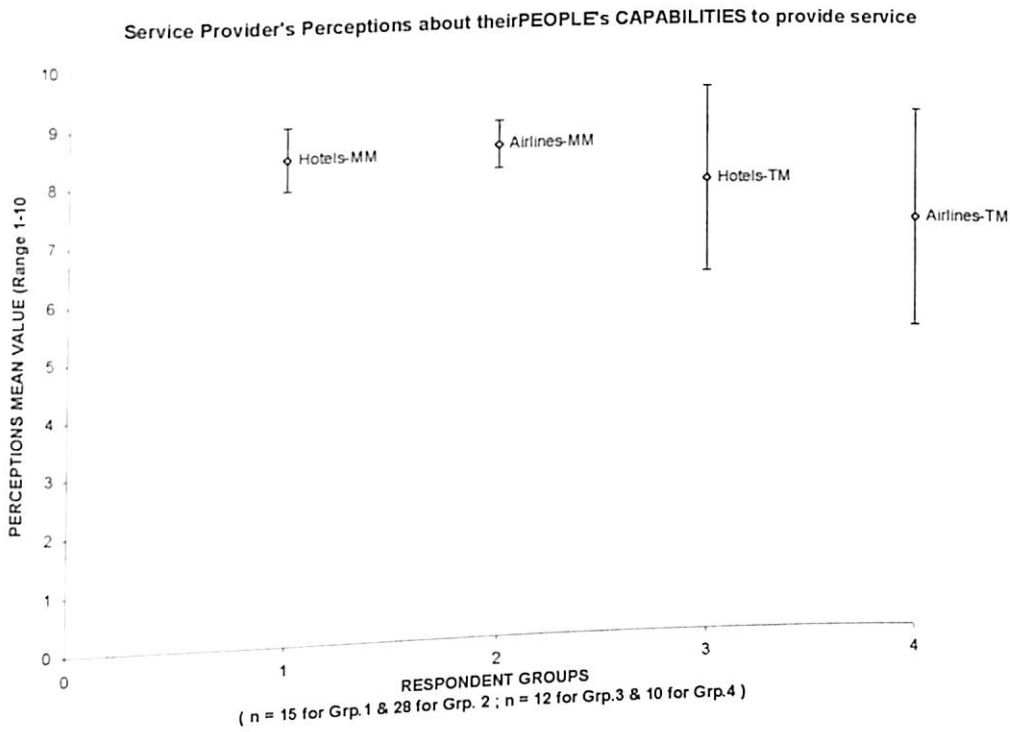
Figure-5.24

5.8.2 Responsiveness, Listening, Problem Solving, and Credibility of the PEOPLE providing the service :

On the **Responsiveness** of the service provider, the sincerity of interest that they take to solve customers problems and telling them when exactly the service will be provided, customers rate Hotels, Car-rentals and Airlines at mean values of 7.542, 7.157 and 6.765 respectively.

On the service provider's willingness to **Listen and Empathize** with customers, the respondents rate Hotels, Car-rentals and Airlines at mean values of 7.476, 7.067 and 6.937 respectively. On comparison, it was found that statistically there is a significant difference in the areas of **Responsiveness** as also **Listening** of Airlines vs. Hotels. However there is no difference between Car-rentals and Hotels as also Car-rentals and Airlines in both these areas as shown in figure 5.25.

About the People's **Problem Solving** approach reflected in the knowledge, attitudes, understanding and information of the contact employees to solve the

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problems of their customers, Hotels, Car-rentals and Airlines have been rated at mean values of 7.349, 6.837 and 6.762 respectively.

On **Credibility**, Honesty and Trust worthiness of the service provider, Customers rate Hotels, Car-rentals and Airlines at mean values of 7.268, 6.834 and 6.725 respectively. In both the areas of Problem solving and Credibility there is a significant difference in Hotels and Airlines; as also Hotels and Car-rentals service groups as perceived by their customers. However statistically there is no significant difference between Car-rentals and Airlines in these areas as shown in figure 5.25.

Customers perceptions on PEOPLE's RESPONSIVENESS, LISTENING, PROBLEM SOLVING & CREDIBILITY
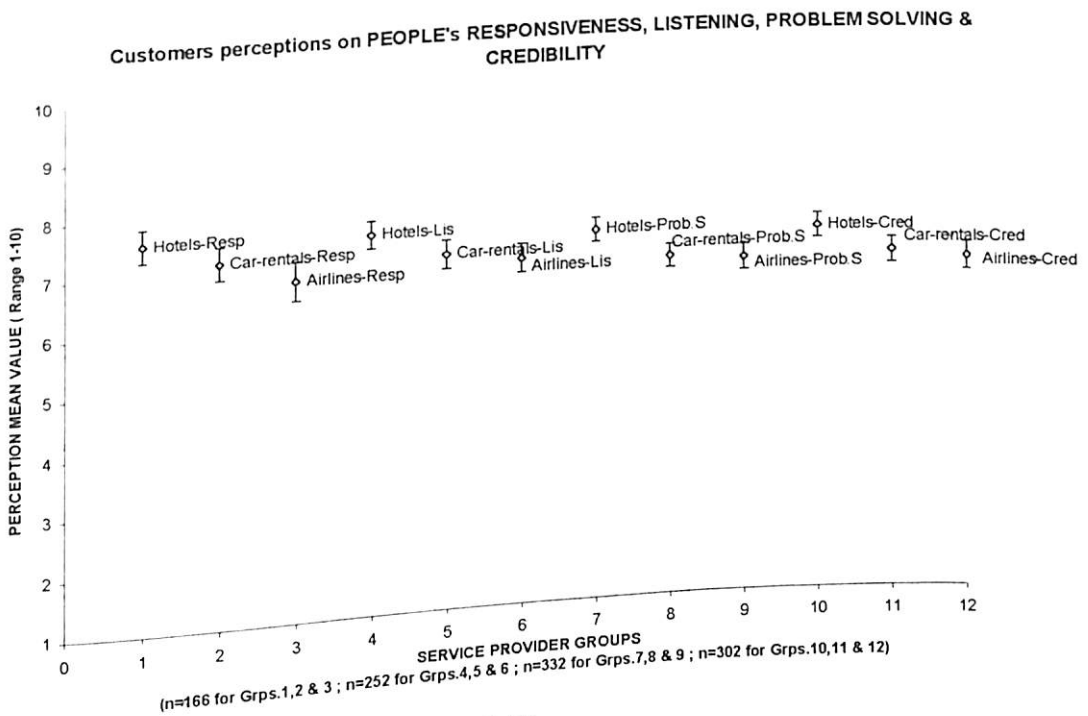
Figure-5.25

5.8.3 HRD efforts—Learning, Moral and Motivation of the PEOPLE performing the service : On their efforts to conduct induction/orientation programs for the Employees and their initiatives to understand the difficulties of the staff in work, the Top Management of Hotels and Airlines rate themselves at 7.286 and 6.846 respectively. However on the interest and initiatives of the organization to develop the skills, familiarize the Employees & Middle Management with the job and procedures the Middle Management & Employees

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of Hotels and Airlines rate their organizations at 7.216 and 7.024 respectively. On comparison it was found that statistically there is no significant difference in the perceptions of Management & Employees of both the service provider groups in the area of training, learning, induction and orientation programs.

On the perception of employees about the feed back they get from their bosses, coaching and fairness in placements or jobs etc., that effect **Moral and Motivation** of employees, the Hotel Middle management & Employees rate their organization at a mean score of 6.169 as against Airlines Middle Management & Employees who rate their organization at a mean value of 6.122. On comparison it was found that statistically there is no significant difference in the perceptions of Employees and Middle Management about this aspect of their organization. However both the groups rate their organization just at average in this area as shown in figure-5.26.

Management & Employees Perceptions aboutHRD efforts (LEARNING, MOTIVATION)of the organization

(n=88 for Grp.1 ; 164 for Grp.2 ;21 for Grp.3 ;13 for Grp.4 ;77 for Grp.5 & 156 for Grp.6)

Figure-5.26
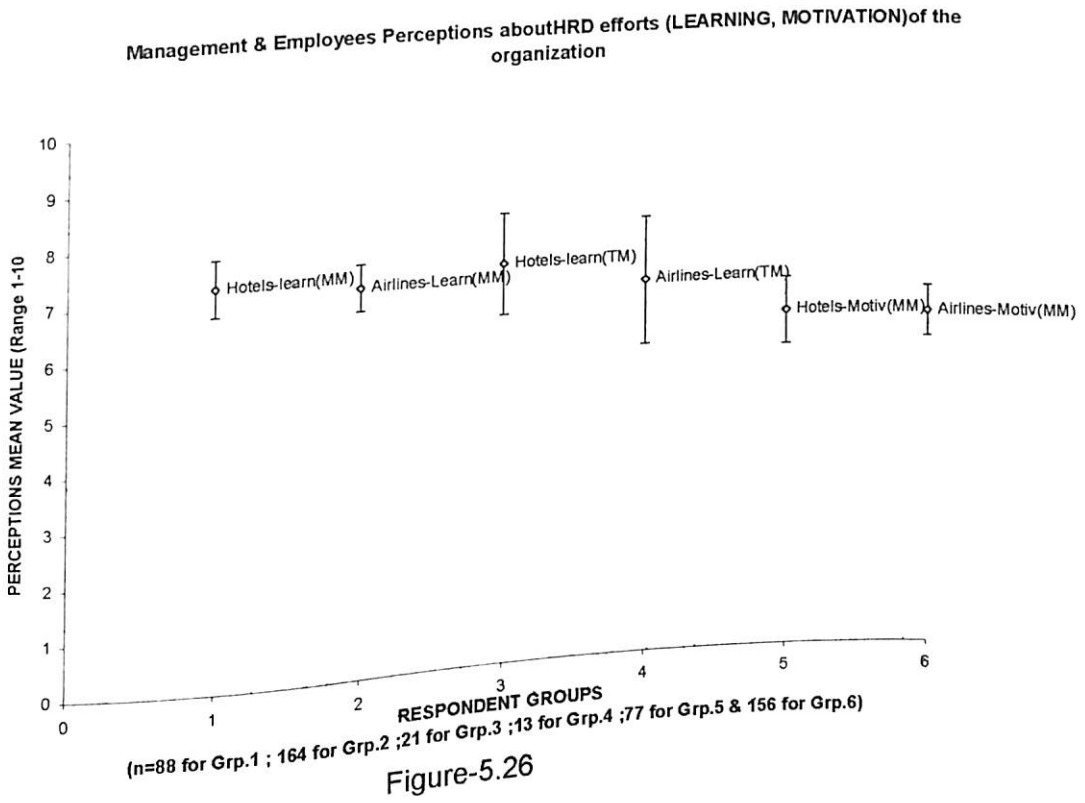
5.8.4   People—Expectations vs. Performance : On the extent to which the people performing the service meet the expectations of their customers, the customers rate Hotels, Car-rentals and Airlines at 7.549, 6.78 and 6.72

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respectively. On comparison it was found that statistically there is no significant difference in the performance of three service provider groups as far as meeting the expectations of the customers is concerned.

The Middle Management & Employees of Hotels and Airlines rate their organizations at 6.667 and 6.031 respectively as far as meeting expectations of their customers are concerned. The Top Management place their Middle Management & Employees performance to meet the expectation of customers at 8.222 and 8.6 respectively. It was found that Top Management of both the service provider groups rate their organizations higher than their Customers as also their Employees. Statistically there is no significant difference in the perceptions of Middle Management and Employees of Hotels and Airlines providing the service and their Customers as indicated in figure-5.27.

Performance of PEOPLE providing service to meet Customers Expectations

Figure- 5-27
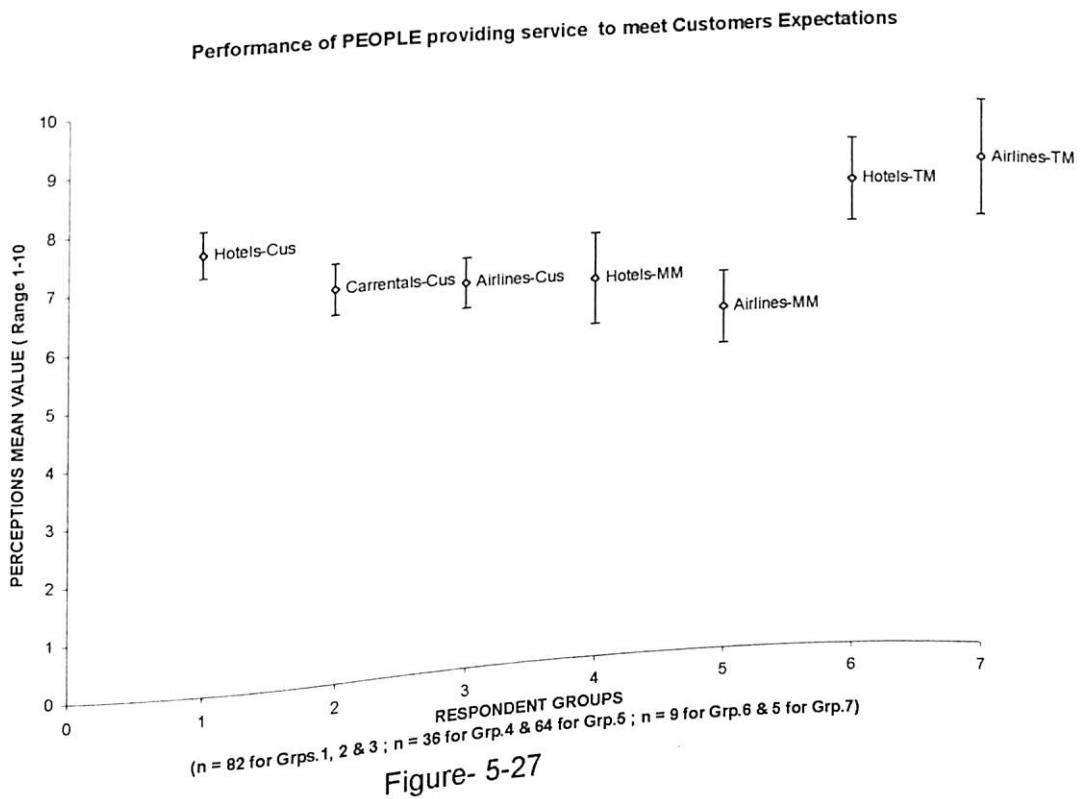
5.8.5 Attitudes of People : On attitudes of the people providing the service, reflected by the politeness and courtesy extended to their customers, the customers rate Hotels, Car-rentals and Airlines at 8.094, 7.353 and 7.494

respectively. On comparison it was found that statistically there is no significant difference in the attitudes of Hotels and Airlines as also in Car-rentals and Airlines. However, statistically there is a significant difference in the attitudes of Car-rentals and Hotels service providers as perceived by our respondents. In our study we find that the Employees & Middle Management of Hotels and Airlines can be rated at 6.905 and 5.256 in their own perceptions on their attitudes. Statistically there is no significant difference in the perceptions of Middle Management & Employees of Hotels and Airlines about the attitudes of their contact employees of the service provider groups as shown in figure-5.28.

Comparison of Perceptions on ATTITUDES of People

Figure-5.28

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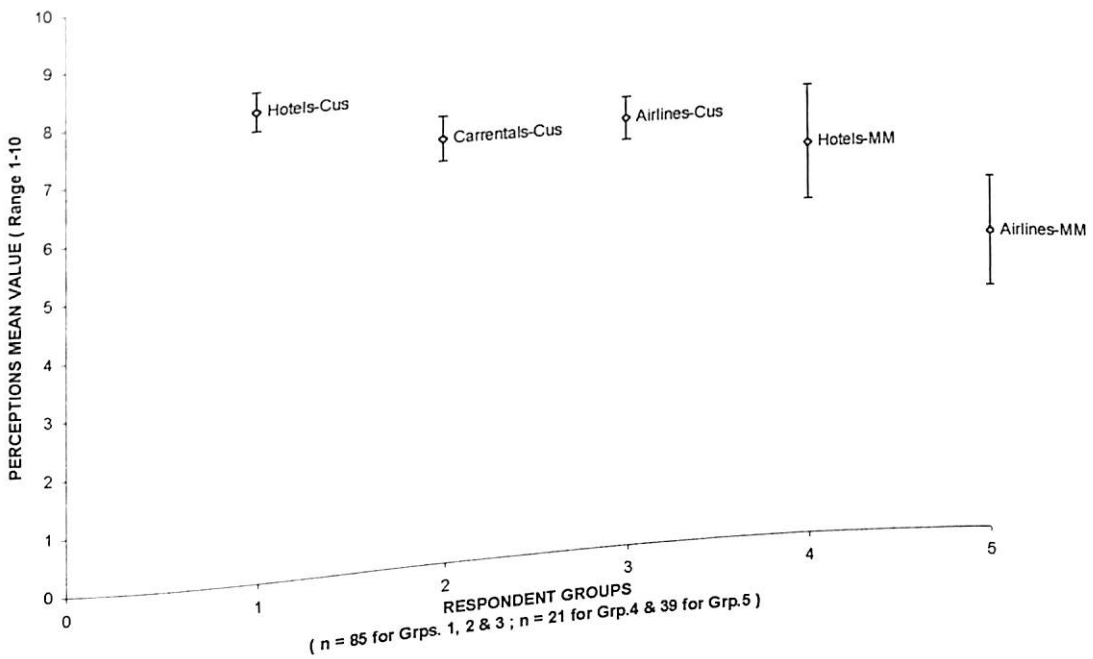
5.9 Conclusion:

The customers expectations from Hotels, Airlines & Car-rentals in almost all the areas that go a long way in building relationship with the service provider are high and they rate the three service providers at the most above average. Although Hotel Service provider group is rated higher (between '7' and '8') than the Airlines and Car-rentals (between '6' and '7') by customers on most of the important parameters of our study, it appears that either the customers of Hotel, Airlines & Car-rentals are exposed to these services at a global level or the expectations have been raised by the service providers themselves.

The research also establishes that the Middle Management and Employees are closer to the customers than their Top Management. The gaps in the perceptions of Customers and Middle Management & Contact Employees is narrower than the gap in the perception of Customers and Top Management in almost all the areas of concern for better customer bondage.

CHAPTER-6

BANKING INDUSTRY

CHAPTER-6

BANKING INDUSTRY

6.1   Use of Modern Equipment, Technology and Tools:

6.1.1   Comparison of Customers vs. Management Teams Perceptions: On the use of **Technology, Modern Tools and Equipment** to provide reliable service, Customers have rated Nationalized Banks at a mean score of 5.871 and Private Banks at a mean score of 7.017 on a scale of 10. Statistically, there is a significant difference between Private and Nationalized Banks in this dimension as perceived by the consumers of their services.

The Top Management of Banks rate themselves at 8.188 whereas Middle Management & Employees rate their organization at a mean value of 6.909 in respect of effective use of technology and innovations to provide reliable services. Although Top Management rate their services high as compared to Customers as also Middle Management & Employees of the service provider, statistically there is no significant difference between the perceptions of Top Management and Middle Management & Employees as also Customers and Management in the Banking sector as indicated by the results of t-test in Tables at Annexure-8 and shown below in figure-6.1.

Comparison of Perceptions about Use of MODERN EQUIPMENT, TECHNOLOGY and TOOLS
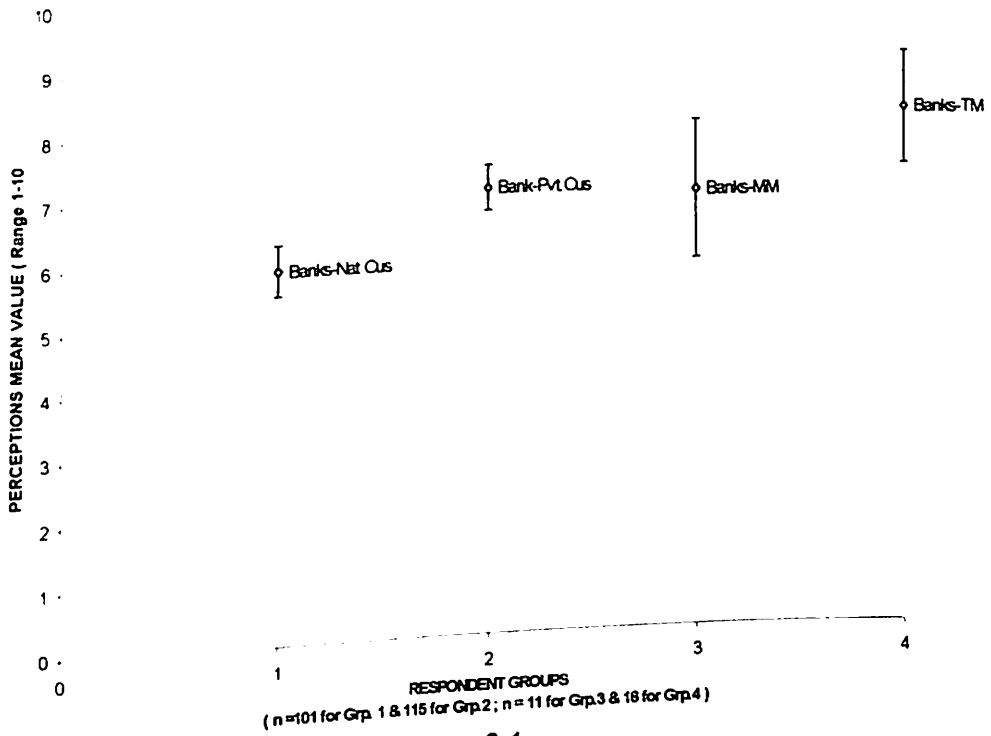
Figure-6.1

6.2. Policies:

6.2.1. Service Delivery Points: On the service providers policy of provision of service delivery points (outlets) to locate the services convenient to customers that is an important aspect in building relationship with the customers, the Nationalized and Private Banks have been rated at 7.558 and 7.261 respectively by the customers. It was found that statistically there is no significant difference in Private and Nationalized Banks in this area as shown in figure-6.2..

The Top Management of Banks rate this aspect of their service policy at 7.5 whereas Middle Management & Employees rate their organization at a mean value of 6.625. On comparison it was found that statistically there is no significant difference in the perceptions of the service provider (Both Management & Employees) and their customers in this area.

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Comparison of Perceptions on SERVICE CENTRES/OUTLETS CONVENIENT TO CUSTOMERS

(Y-axis: PERCEPTIONS MEAN VALUE [Range 1-10])

Banks-Nat.Cus
Banks-Pvt.Cus
Banks-MM
Banks-TM

RESPONDENT GROUPS
(n = 104 for Grp.1 & 119 for Grp.2 ; n = 8 for Grp. 3 & 4)
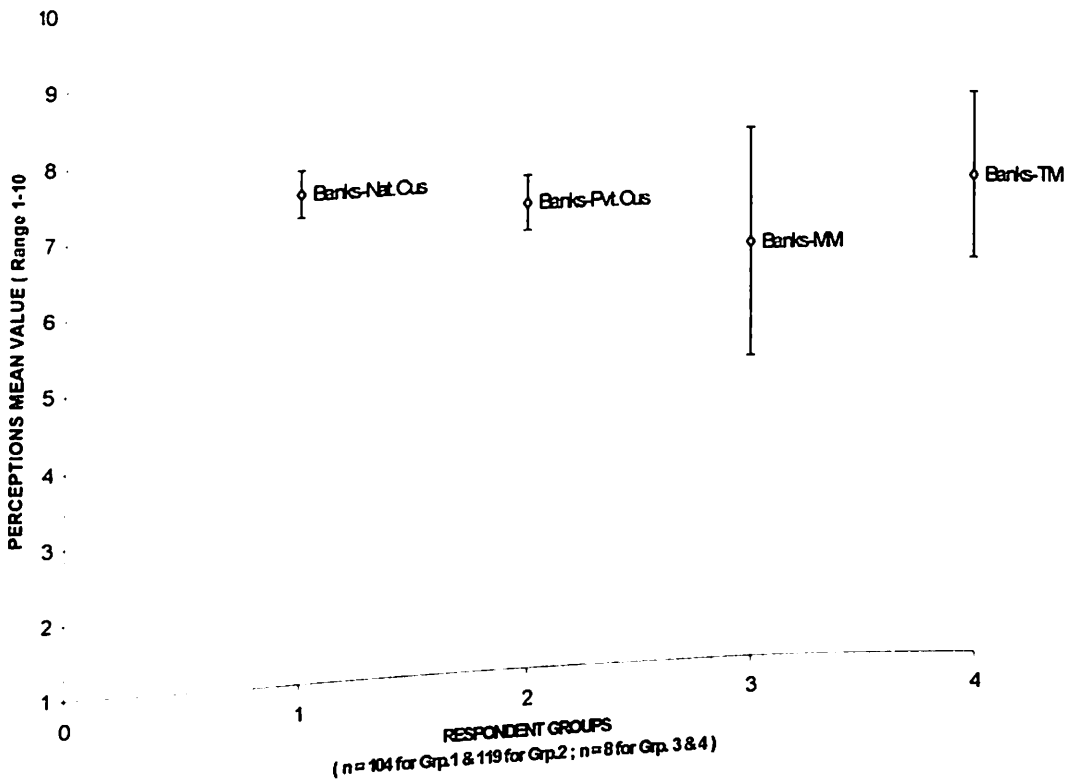
Figure-6.2

6.2.2 Pricing Policies and Warranty - Comparison of Customers'
perceptions of Nationalized and Private Banks : On the Pricing policy of Banks assessed by the customers on perceptions of the Value for Money they receive from the Service providers as also the confidence that they will be duly compensated for any bad or inferior service or damage caused by the service provider, the customers rate Nationalized Banks at a mean value of 5.311 and Private Banks at 5.839. However statistically there is no significant difference in Private and Nationalized Banks in respect of their Pricing Policies as indicated in figure-6.3.

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Customers Perceptions about PRICING POLICY (Value for money & Warranty)
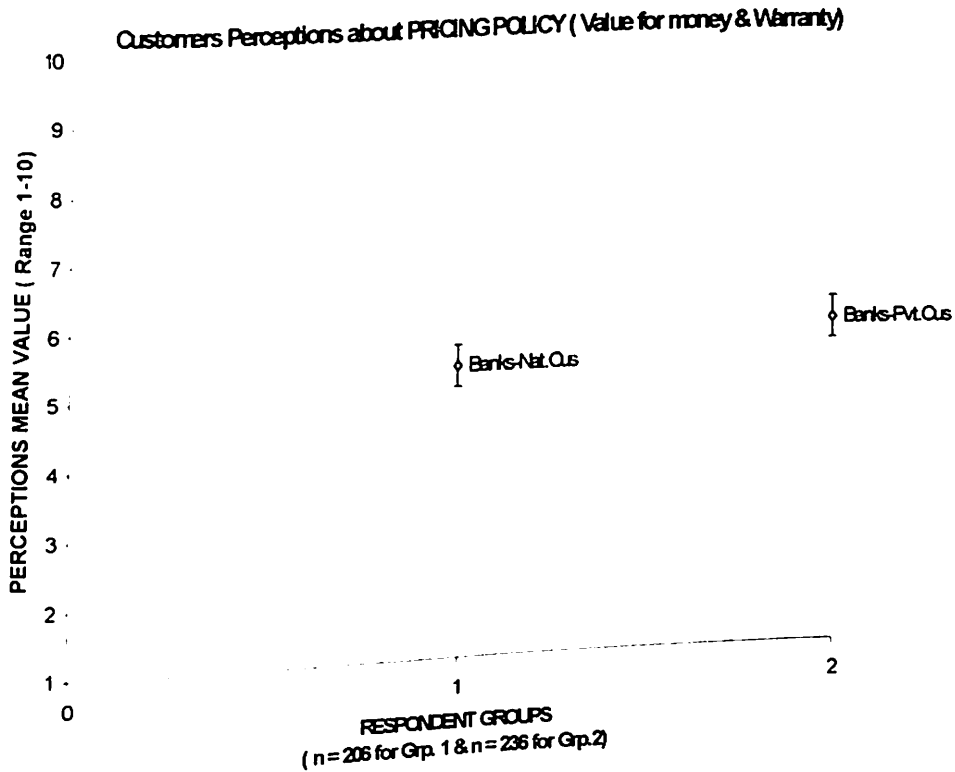
Figure-6.3

6.2.3 Consistency of Policies -Comparison of Customers'Perceptions : On

consistency in the policies of the service provider, Customers rate Nationalized

Banks at a mean value of 7.032 and Private Banks at a mean score of 7.155.

About consistency in policy to provide service in different areas or offices, the

Middle Management & Employees of the Banks rate their organizations at a

mean value of 7.5. Statistically there is no significant difference in Private Banks

and Nationalized Banks in this area as indicated by the results of t-test plotted in

figure-6.4.

Perceptions about CONSISTENCY IN SERVICE POLICIES
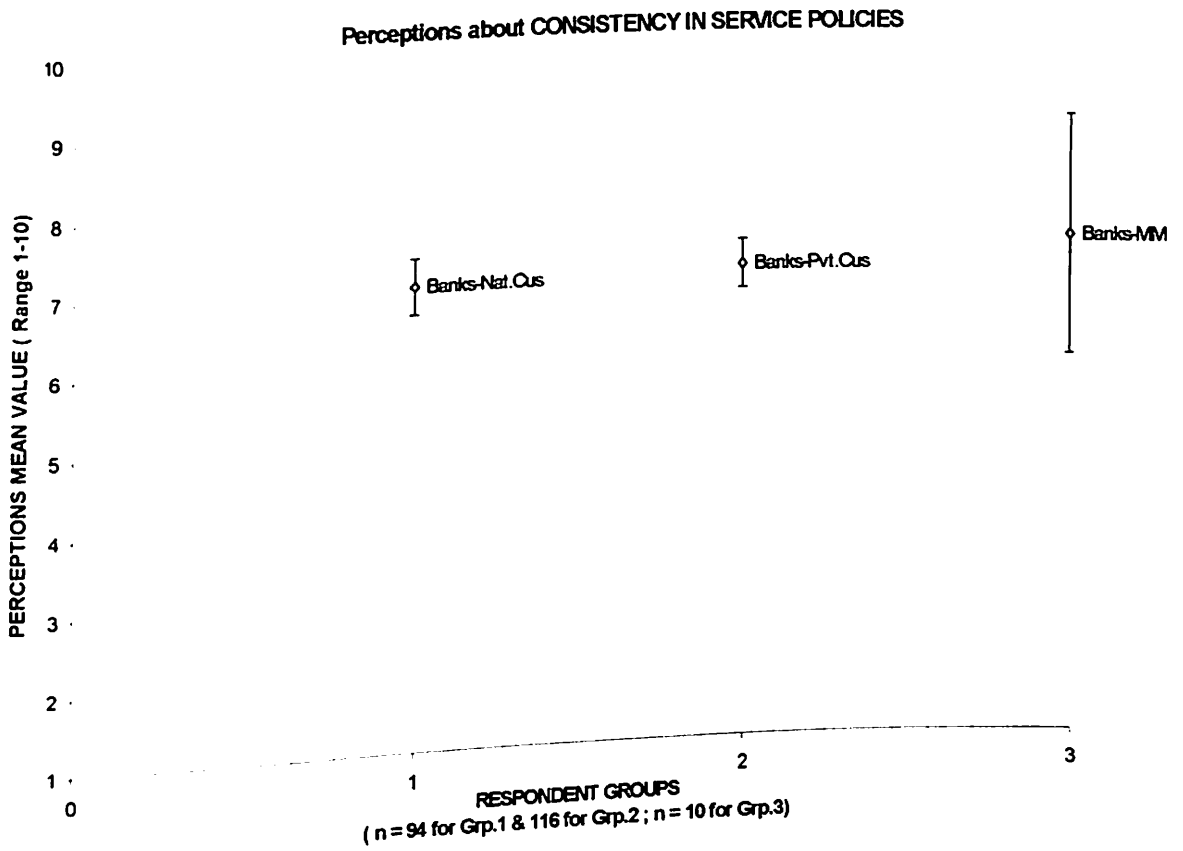
Figure-6.4

6.2.4   Cleanliness, Appeal of the facilities and Dress of Contact Employees—Tangible elements : On this dimension of Quality of service, customers rate Nationalized Banks at a mean score of 6.054 and Private Banks at a mean score of 6.888. On comparison it was found that statistically there is a significant difference in this area between Private Banks and Nationalized Banks as shown in figure-6.5 and indicated by the results of t-test at Table. In Annexure-8.

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Customers Perceptions on TANGIBLE ELEMENTS OF SERVICE QUALITY
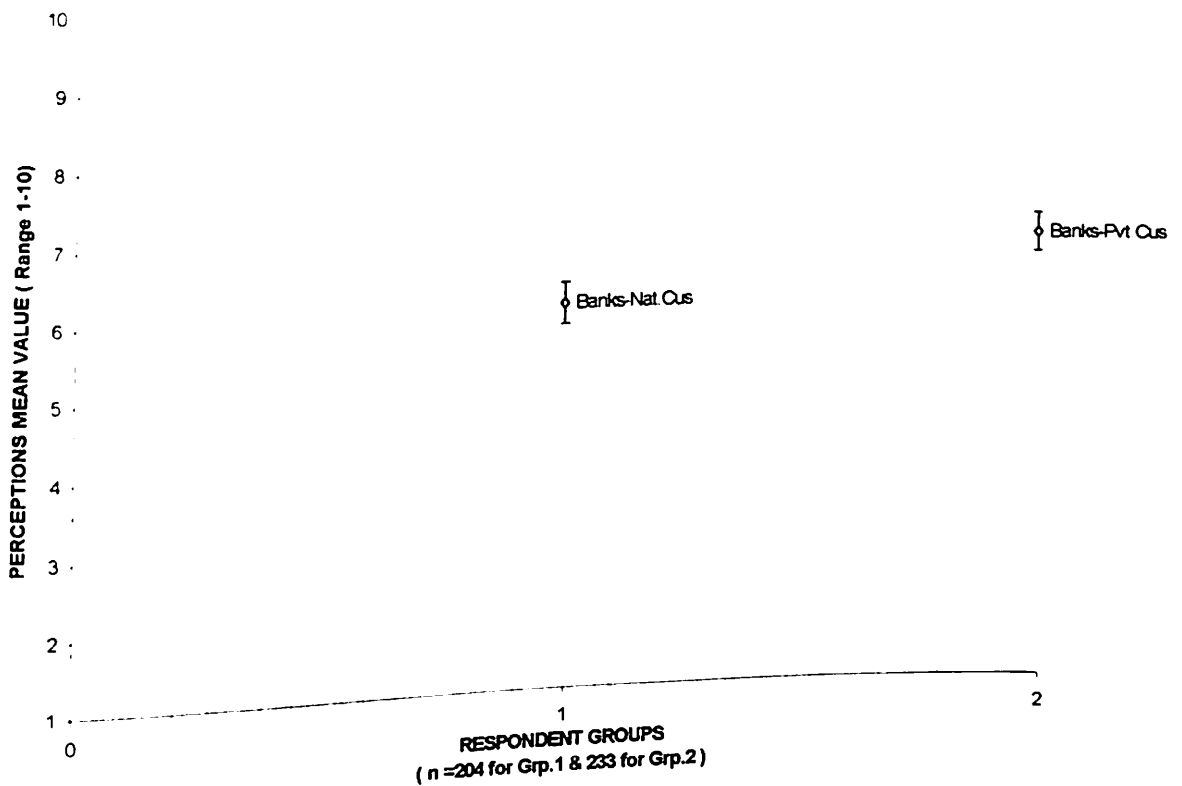
Figure-6.5

6.2.5 Top Management Commitment to Quality of Service : About the top management commitment to service quality in respect of committing the resources and internal programs, the Top Management of Banks rate their organization at a mean score of 7.923. This rating is highest in the service sector, higher than Hotels, Cellular, Airlines and DOT/MTNL.

6.3. Customer Care Values :

6.3.1 Internalization of Customer Care Values -Comparison of Customers' vs. Management Teams perceptions : The customer care values of the service provider in the context of internalization of customer care values. the customers rate Nationalized and Private Banks at mean score of 5.401 and 6.108

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respectively. Statistically there is a significant difference in the internalization of customer care values between Private and Nationalized Banks.

On the issue of Internalization of customer care values the Top Management of Banks rate their organization at a mean score of 7.139 whereas the Middle Management & Employees of rate their organization at 5.891. On comparison it was found that statistically there is a significant difference between the perceptions of Top Management on Internalization of customer care values when compared with the perceptions of Customers and this is true for both Private as also Nationalized Banks. However statistically there is no significant difference in the perceptions of Employees and Middle Management providing the service and their Top Management as indicated by the results of t-test in Table at Annexure-8 and shown below in figure-6.6.

Perceptions on CUSTOMER CARE VALUES of the service providers
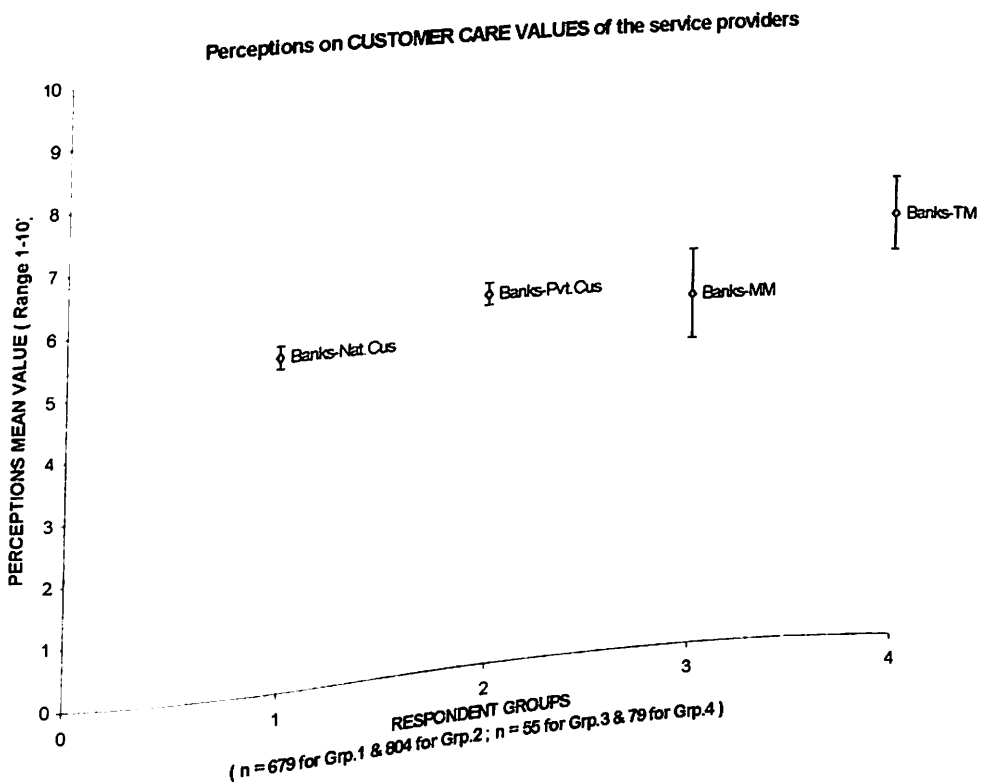
Figure-6.6

6.2.3 Internal Marketing, Internal PR and Communications : On the issue

of Internal marketing, Internal Customer Environment, respect for Employees

and Communication, the Top Management rate Banking sector at a mean score

of 8.2.5 whereas the Middle Management & Employees rate their organizations

at a mean score of 6.12k8. Although the difference in perception between Top

Management vs. Middle Management and contact Employees is wide,

statistically there is no significant difference between the perceptions of Top

Management vs. Middle Management and Employees of Banks in this area as

shown in figure-6.7. This could be due to the fact that standard deviation of data

of Top Management perception is large which is due to a very small 'n' (8 only).

Perceptions of Management & Employees about INTERNALIZATION OF CUSTOMER CARE VALUES & INTERNAL MARKETING

Figure-6.7
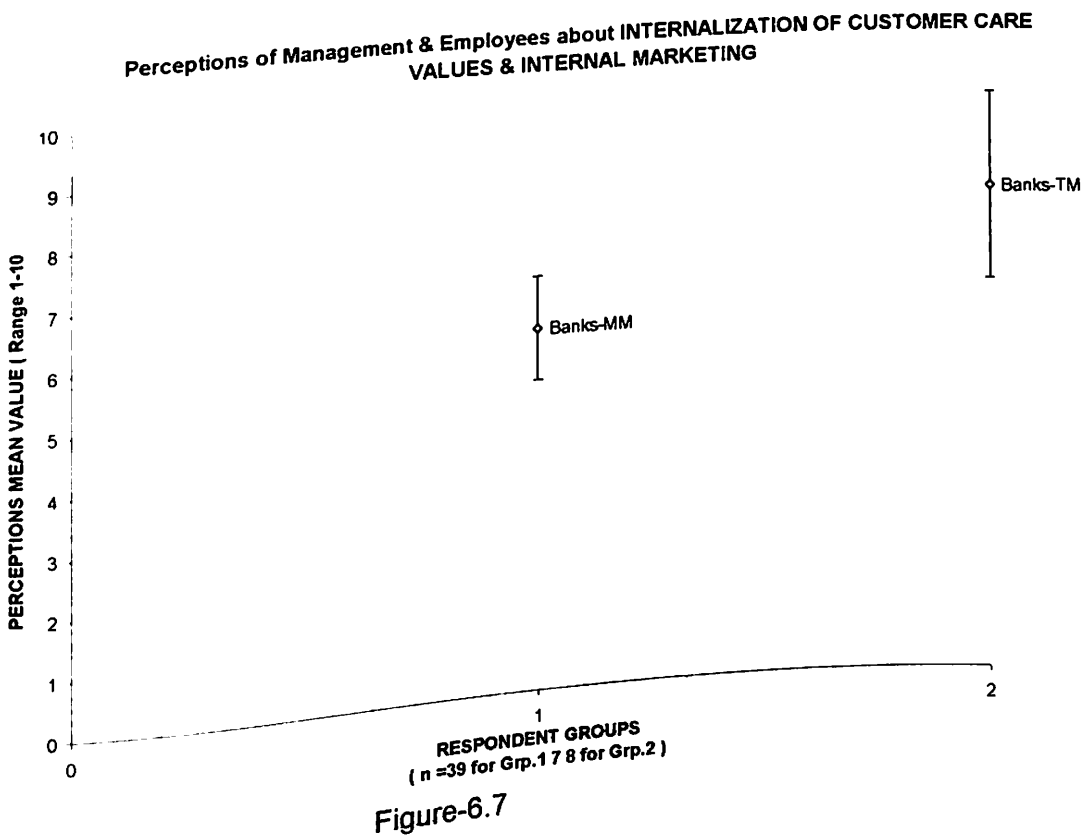
6.4.   Structure:

6.4.1   Bureaucratic vs. Flat structure & Leadership style--Comparison of Customers and Management Teams Perceptions: About the structure enabling the organization to provide excellent service, the barriers due to rigid and long

hierarchy, the Customers rate Nationalized Banks at a mean value of 6.271 and Private Banks at 6.844. Although Customers rate Private banks much higher than Nationalized Banks, statistically there is no significant difference between Nationalized and Private Banks in this area.

The Top management of Banking sector rate their structure to facilitate interaction with the customers as also the involvement of employees in development of customer friendly systems, procedures etc., at 7.429, whereas Middle Management & Employees of Banks rate their organizations much lower than their Top Management rate at 4.833. Statistically also there is a significant difference in the perceptions of Top Management vs. Middle Management & Employees as also Top management vs. Customers of Nationalized Banks in this area. Also statistically there is a significant difference in the perceptions of Middle management & Employees when compared with Customers perceptions on both nationalized and Private banks as shown in figure 6.8.

Comparison of Perceptions about STRUCTURE of the Service Provider

(n = 188 for Grp.1 & 225 for Grp.2 ; n = 42 for Grp.3 & 56 for Grp.4)

Figure-6.8

160
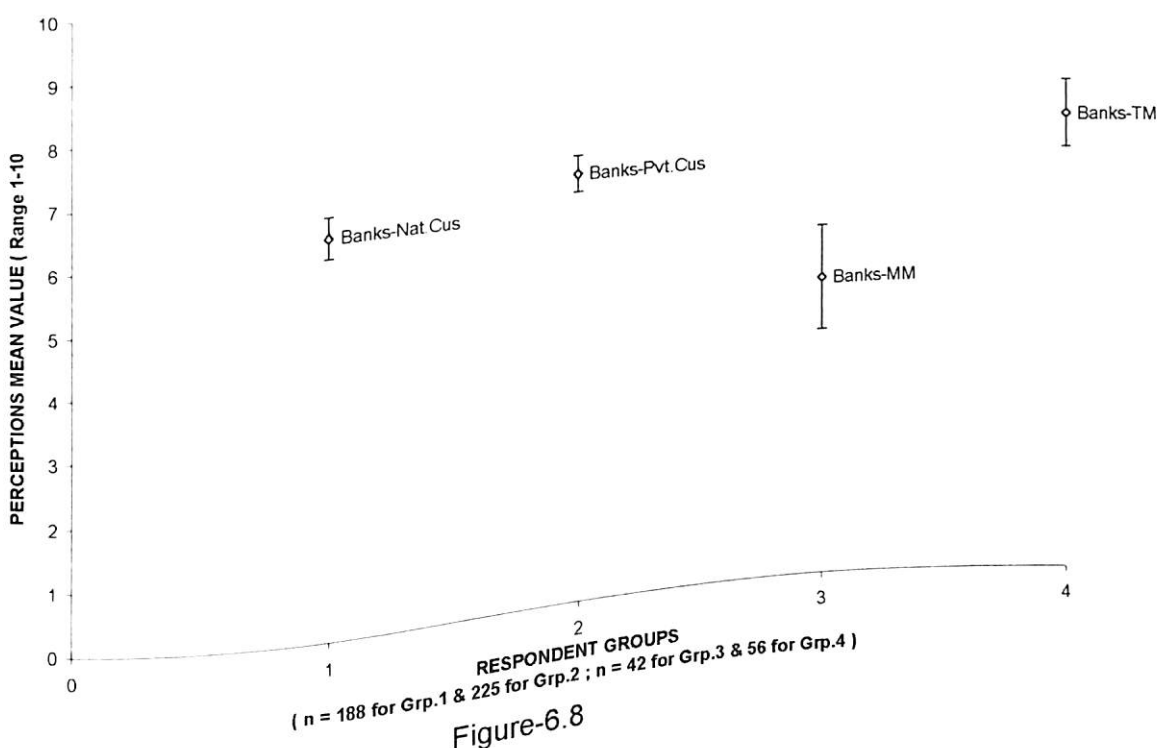
6.4.2 Empowerment -Comparison of Customer vs. Management Teams perceptions : On discretion delegated to Contact Employees by the service provider, the Customers rate Nationalized Banks at a mean value of 6.158 and Private Banks at 6.681. However statistically there is no significant difference in Nationalized and Private Banks in this area as perceived by customers.

On the issue of empowerment, delegation and environment provided by their organization to accomplish their job the Top Management of Banks rate their organizations at a mean value of 5.261 whereas Middle Management & Employees rate their organizations at 5.98. On Comparison it was found that statistically there is no significant difference in the perception of Management, Employees as also their Customers in this area as shown in figure-6.9.

Comparison of Perceptions on EMPOWERMENT of people providing the service

(n = 95 for Grp.1 & 113 for Grp.2 ; n = 51 for Grp.3 & 23 for Grp.4)
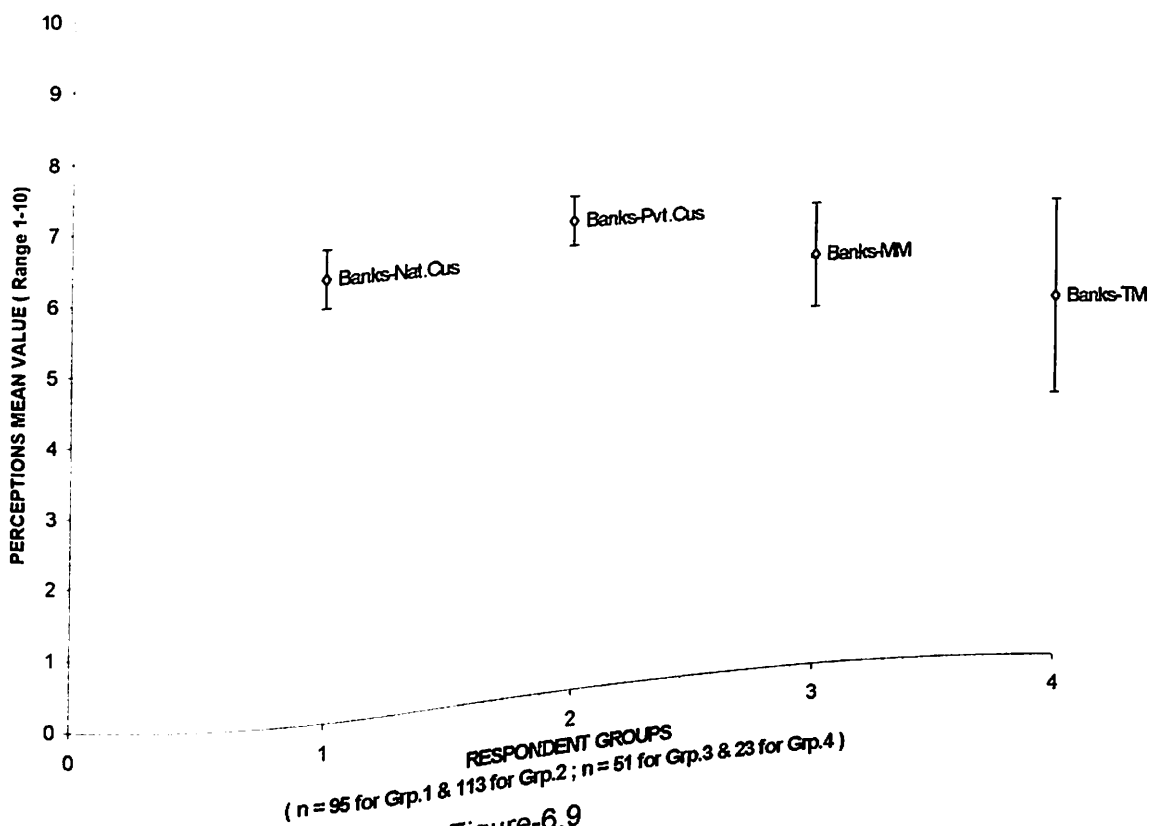
Figure-6.9

6.4.3 Team Spirit -Comparison of Top Management perceptions with Middle Management and contact Employees:

About the feeling of Team spirit within the organization and every one considering himself as an important member of the team, the Top Management of Banks rate their organizations at 7.625 whereas Middle Management & Employees rate themselves at 5.98. However statistically there is no significant difference in the perceptions of the Management and Employees on this dimension as shown in figure 6.10.

Comparison of Management & Employees Perceptions about TEAM SPIRIT in the organization

Figure-6.10

Comparison of Management & Employees Perceptions about TEAM SPIRIT in the organization
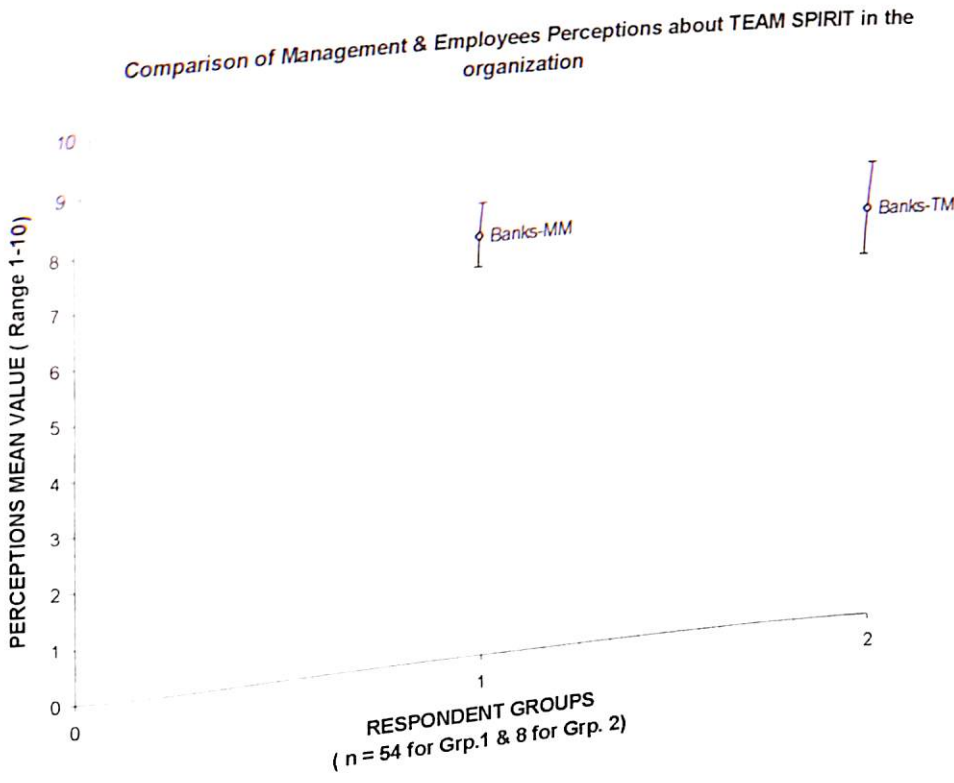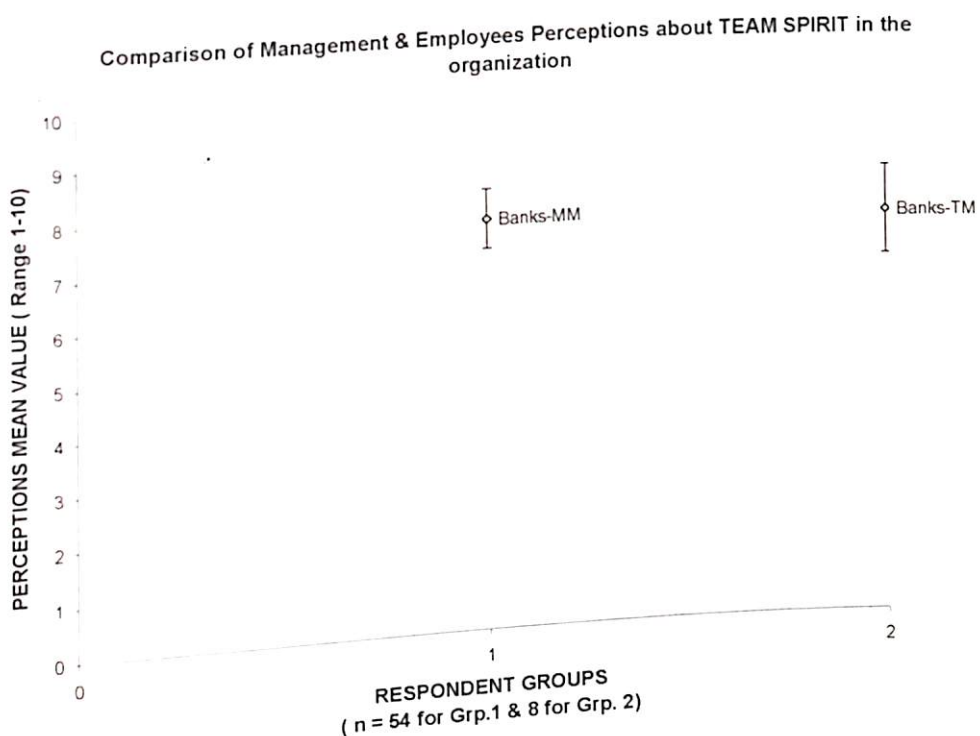
Figure-6.10

6.5   Systems :

6.5.1   Systems, Procedures and Communication systems: On the perceptions of Customers about Internal systems to provide customer friendly service, our respondents rate Nationalized Banks at a mean value of 6.614and Private Banks at 6.99. Statistically there is no difference in Private and Nationalized Banks on this dimension.

On the Customer friendly systems to enable the Middle Management & Employees to perform their job well the Middle Management & Employees of Banks rate their organizations at 4.727 whereas Top management rate their Systems at 7.475. On comparison it was found that there is a significant difference in the perceptions of Top Management vs. Middle Management & Employees of Banks in this area as also between the perceptions of Customers(Both Nationalized and Private) and Middle Management & Employees of these Banks as shown in figure-6.11. However statistically there is

no significant difference between the perceptions of Bank Customers and Top Management.

Comparison of INTERNEL COMMUNICATION /OPERATIONS SYSTEMS to provide service
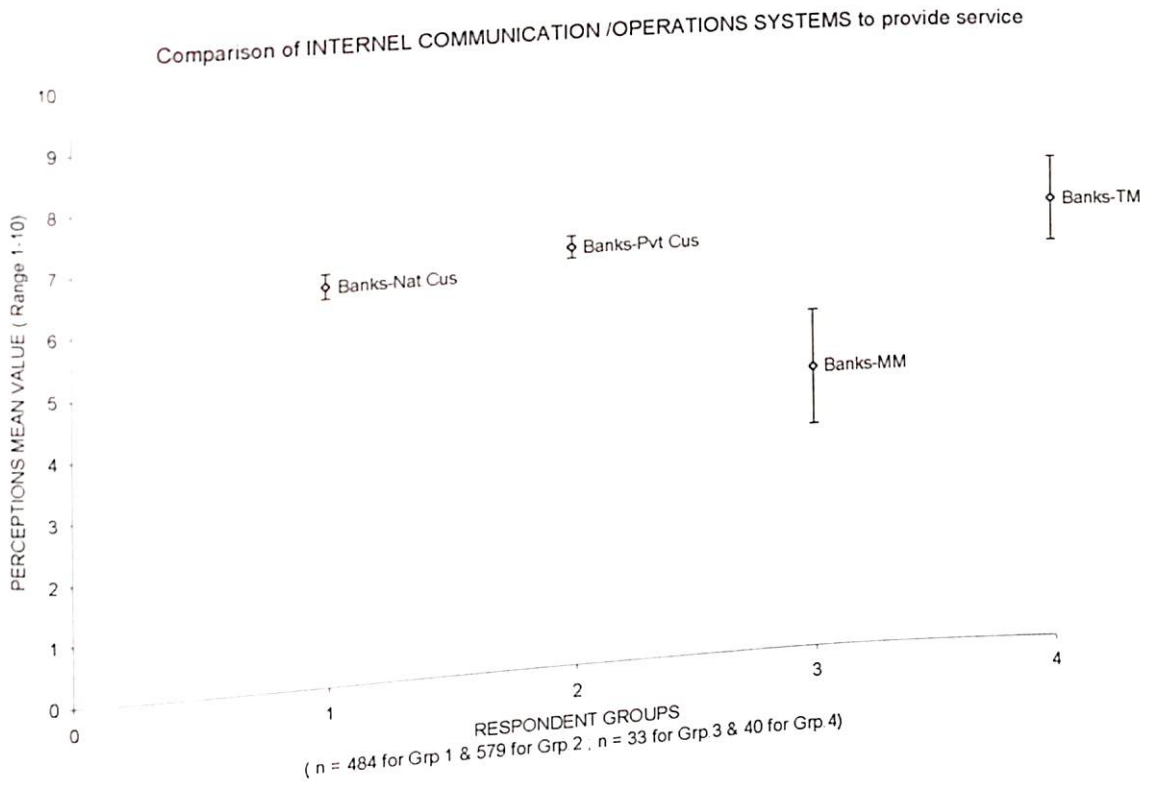
Figure-6.11

6.5.2 Communication and Information dissemination systems : The

Customers rate the Communication systems & quality of communication of Nationalized banks at a mean value of 5.609 against a mean value of 6.386 for the Private Banks. On comparison it was found that statistically there is a significant difference between Nationalized and Private Banks in this dimension as perceived by the customers.

On the adequacy and quality of internal systems, procedures and communication systems in the organization, the Middle management & Employees of Banks rate their organizations at 5.939. The perceptions of Top Management about the importance they attach to their internal communication & information dissemination role, can be rated at 7.625. On comparison it was found that statistically there is a significant difference in the perceptions of Top management and Middle Management & Employees in this area as shown in

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figure-6.12. Statistically there is a significant difference between the perceptions of Top management and Customers on both the Nationalized and Private banks.

Systems to enforce Quality : About the Top Management actions which reflect their commitment to service quality standards, our research indicates that Top Management of Banks rate themselves at a mean value of 7.25.

Comparison of Perceptions about COMMUNICATION & INFORMATION DISSEMINATION SYSTEM & TOP MGT.'s COMMITMENT to QUALITY

Figure-6.12
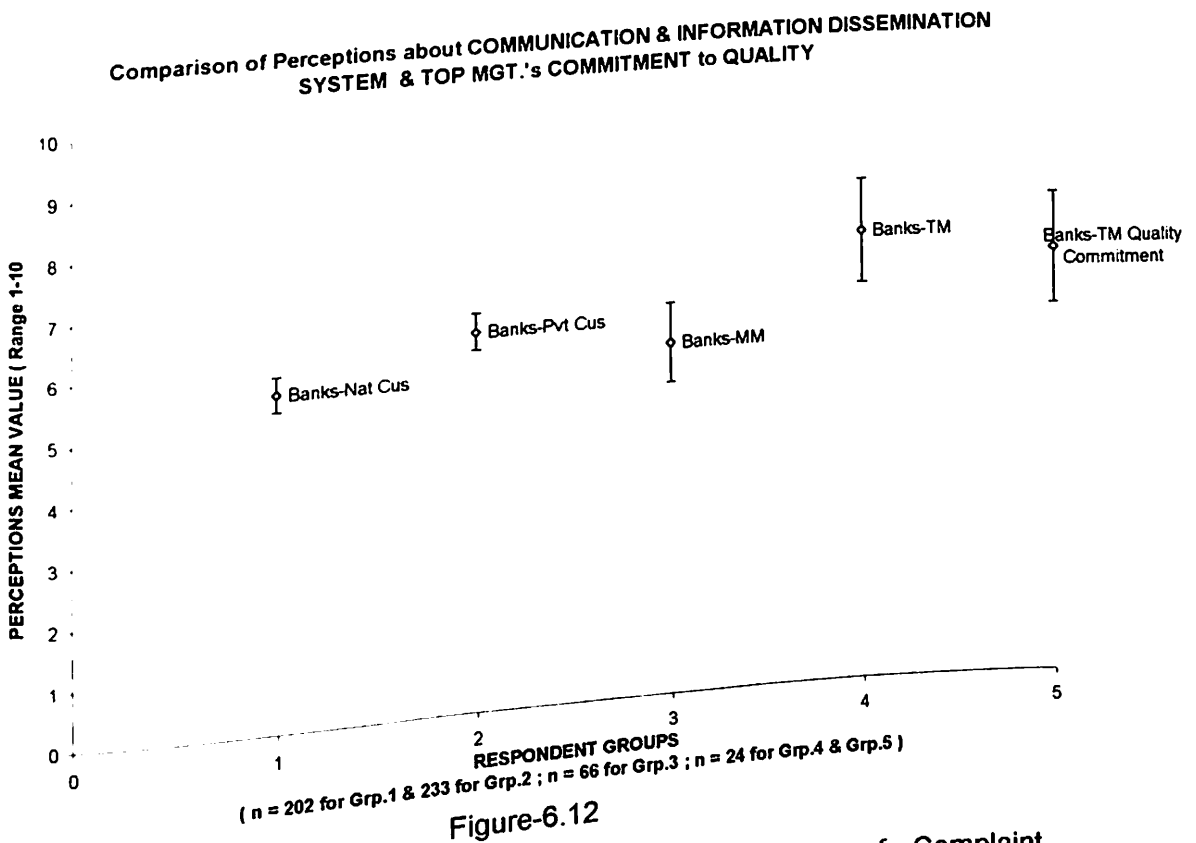
6.5.3 **Complaint Management Systems** : In the area of Complaint Management system, that provides an opportunity to build relationship, the Customers rate Nationalized Banks at a mean value of 5.956 and Private banks at 6.73. On comparison it was found that statistically there is a significant difference between Nationalized and Private Banks on this dimension. On the efforts made by Top Management with regard to collecting information on problems of consumers our research indicates that Top Management of Banks rate themselves very high at a mean score of 8.625 as shown in figure-6.13.

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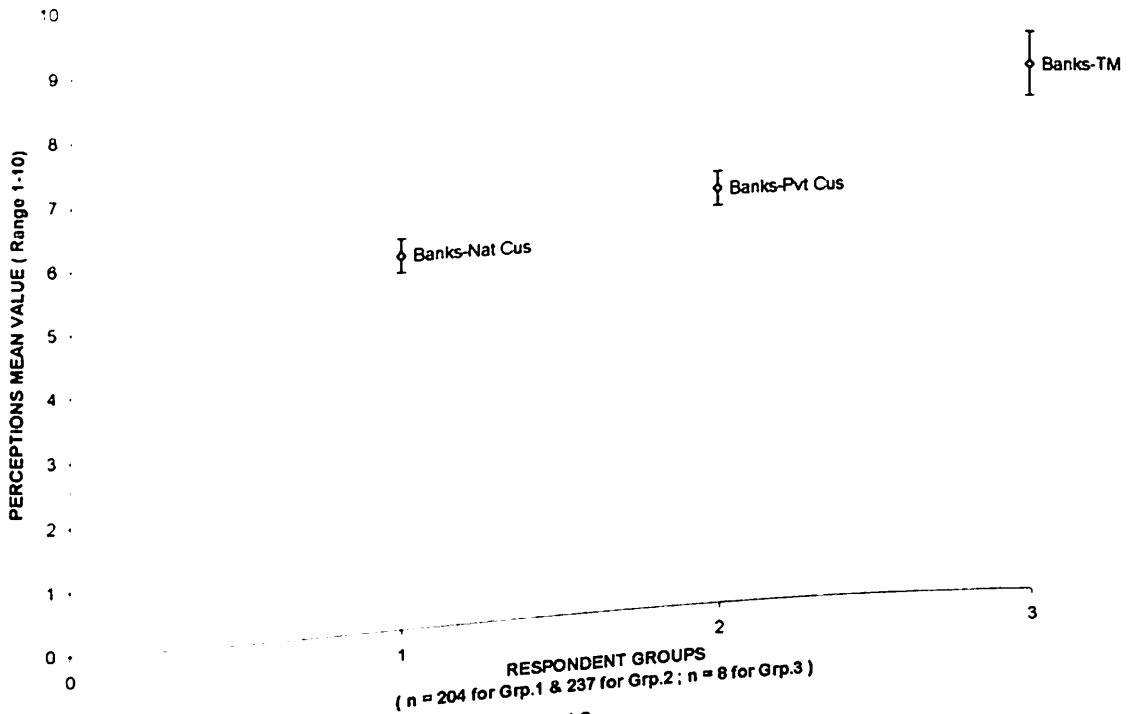
Figure-6.13

6.6 Strategies:

6.6.1 Customer Retention Strategies : In the area of Customer Retention Strategies like efforts to build relationship, initiatives to accommodate them when in problem, empathizing with customers and keeping them informed about latest facilities available with the service provider, the customers rate Nationalized Banks at a mean value 5.962 and Private Banks at 6.421. On comparison it was found that statistically there is a significant difference between Nationalized and Private Banks in this area.

The Middle Management & Employees of Banks perceive the customer retention strategies as reflected by the relative importance their organization attach to growth and service at 4.818 whereas Top management rate their strategies at 5.5. On comparison it was found that there is no significant difference in the perceptions of the Management (Both Top & Middle), Employees and customers in this area as shown in figure-6.14 Since 'n' is small

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the standard deviation is large in respect of data on Management and Employees perceptions..

Perceptions on CUSTOMER RETENTION STRATEGIES
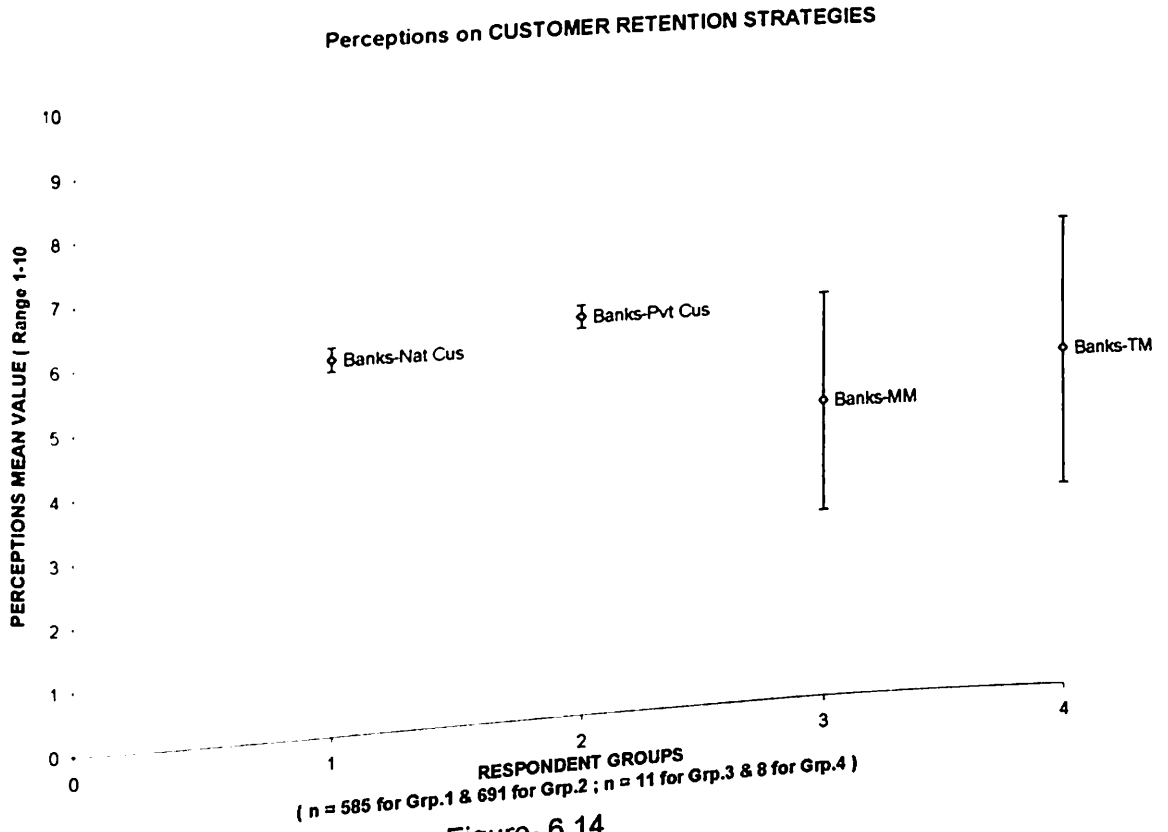
Figure- 6.14

6.6.2 Strategies for Competitive advantage : On the confidence in the service provider about his knowledge of latest facilities/services, customers rate Nationalized banks at 6.059 and Private Banks at 7.322. On comparison from the values of t-test indicated in table at Annexure-8 and figure-6.15, it was found that statistically there is a significant difference in Nationalized and Private Banks in this area as perceived by the customers..

Customers Perceptions about COMPETITIVE ADVANTAGE of the Service Provider
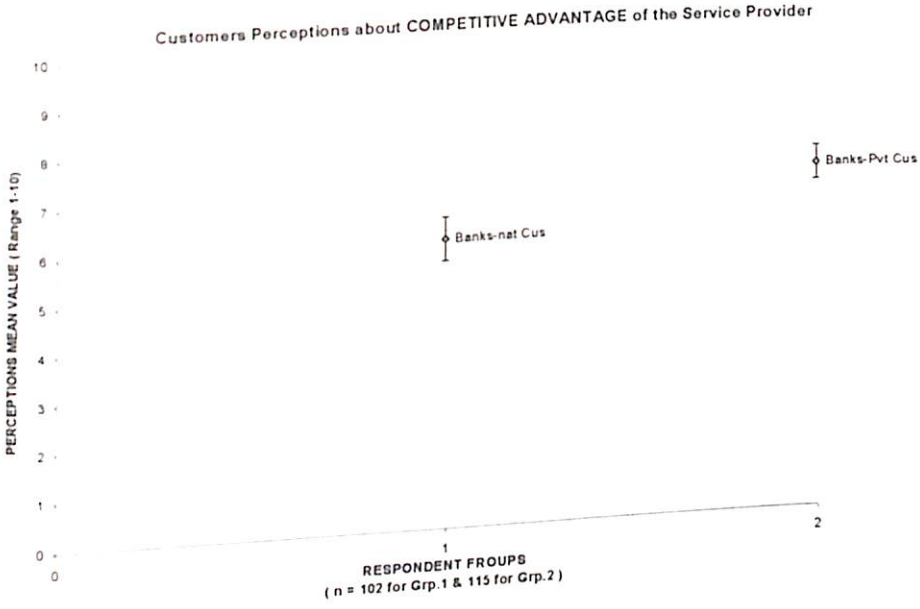
Figure-6.15

6.7   People:

6.7.1   Capabilities and comfort level of Employees : On People's capabilities to serve customers, the Top Management of Banks rate their employees at a mean score of 7.625 whereas the Middle Management and Employees of Banks rate themselves at a mean score of 8.455. On comparison it was found that statistically there is no significant difference in the perceptions of the two levels of Management as also Employees in this area and both the respondent groups rate themselves much above average as shown in figure-6.16.
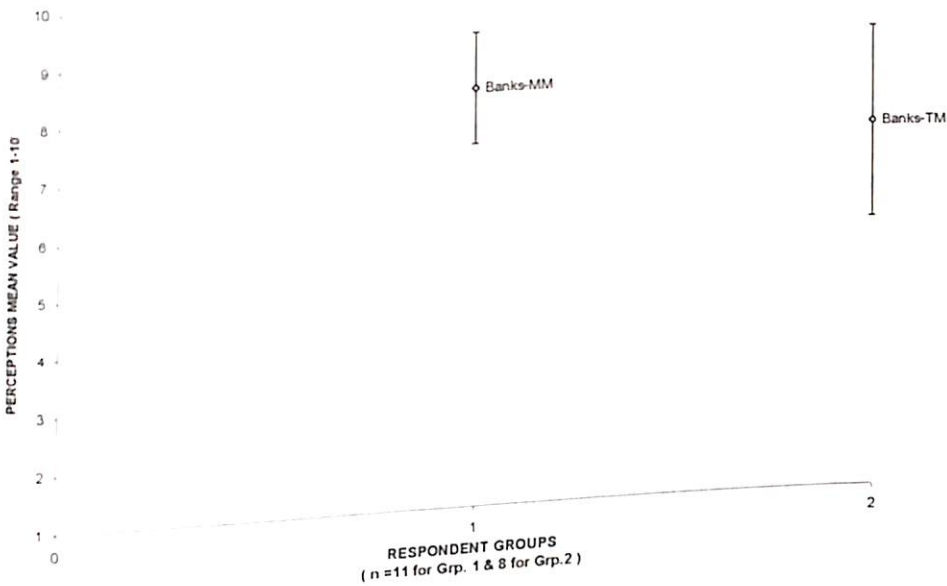
Figure-6.16

6.7.2 Responsiveness, Listening, Problem Solving, and Credibility of the PEOPLE providing the Service :

On the **Responsiveness** of the service provider, the sincerity of interest that they take to solve customers problems and telling them when exactly the service will be provided, customers rate Nationalized Banks at a mean value of 6.271 and Private banks at 6.882. On comparison it was found that there is a significant difference in the responsiveness of the people providing the service in Nationalized banks and those in Private banks as perceived by their customers as shown in figure-6.17.

On the service provider's willingness to **Listen and Empathize** with customers, the respondents rate Nationalized and Private Banks at mean values of 6.165 and 6.956 respectively. On comparison it was found that statistically there is a significant difference in this aspect of the people providing the service in Nationalized banks and those in Private banks as perceived by their customers.

About the People's **Problem Solving** approach reflected in the knowledge, attitudes, understanding and information of the contact employees to solve the problems of their customers, Nationalized and Private Banks have

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been rated at mean values of 6.187 and 6.987 respectively. On comparison it was found that statistically there is a significant difference in the Problem solving approach of the people providing the service in Nationalized banks and those in Private banks as perceived by their customers.

On **Credibility**, Honesty and Trust worthiness of the service provider, Customers rate Nationalized Banks at a mean value of 6.668 and Private Banks at 7.148. In the area of Credibility also statistically there is a significant difference in Nationalized and Private Banks as perceived by their customers.

Comparison of Customers Perceptions about PEOPLE performing the service
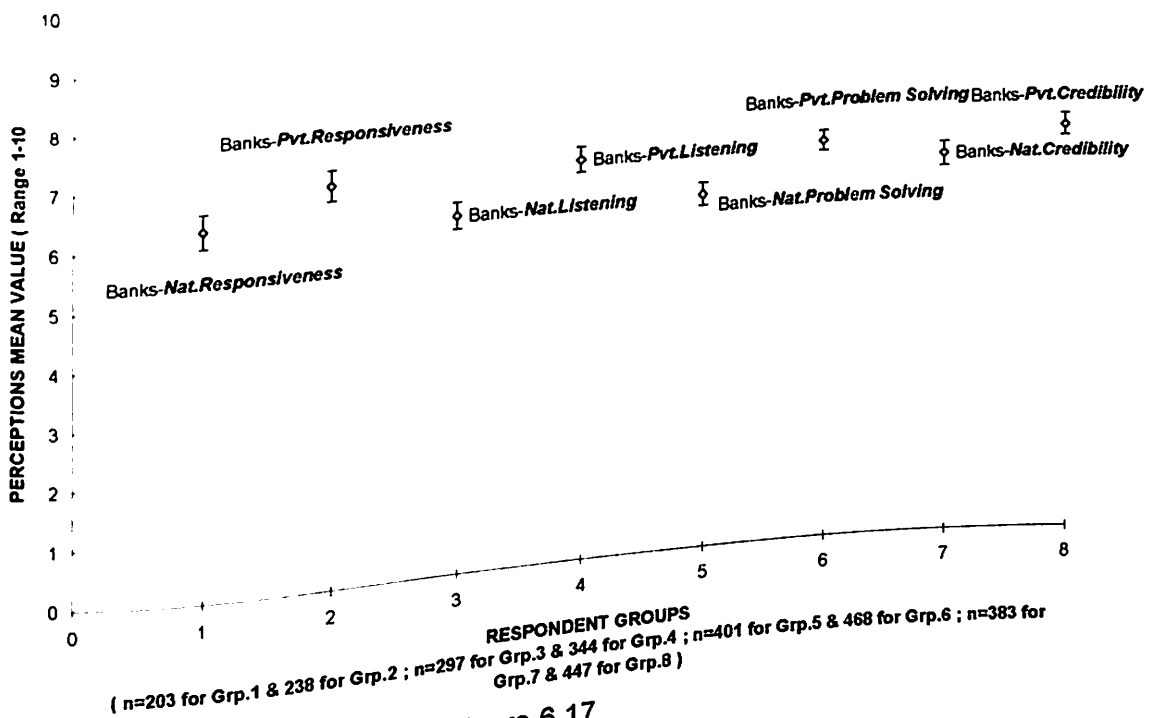
Figure-6.17

6.7.3 HRD efforts—Learning, Moral and Motivation of the PEOPLE performing the service :

On their efforts to conduct induction/orientation programs for the Employees and their initiatives to understand the difficulties of the staff in work, the Top Management of Banks rate themselves at 7.375. However on the interest and initiatives of the organization to develop the skills, familiarize the Employees & Middle Management with the job and procedures the Middle Management & Employees of Banks rate their organizations at 7. On

comparison it was found that statistically there is no significant difference in the perceptions of Management & Employees of Banks in the area of training, learning, induction and orientation programs as shown in figure-6.18.

On the perception of employees about the feed back they get from their bosses, coaching and fairness in placements or jobs etc., that effect **Moral and Motivation** of employees, the Middle management & Employees of Banks rate their organization at a mean score of 5.619 as against the Top Management who rate themselves at a mean score of 6.875. On comparison it was found that statistically there is no significant difference in the perceptions of Employees and Management(Both Top and Middle) about this aspect of their organization.

Comparison of Management and Employees Perceptions on HRD efforts of the service provider
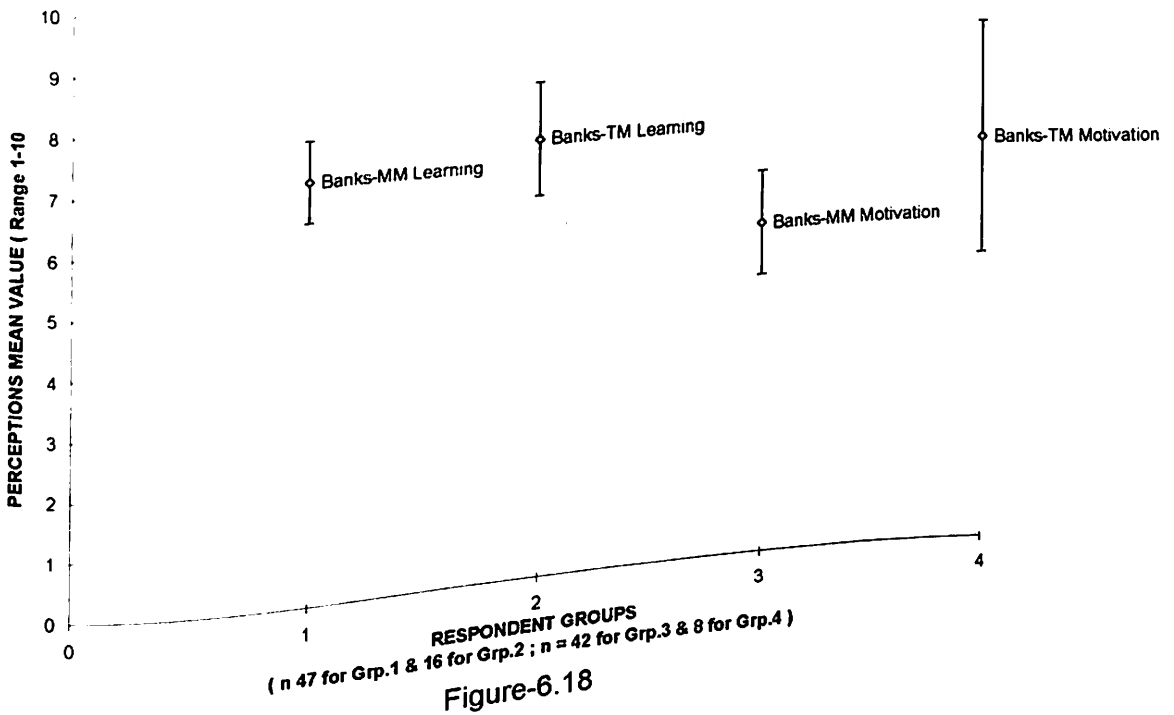
Figure-6.18

6.7.4 People—Expectations vs. Performance : On the extent to which the people performing the service meet the expectations of their customers, the customers rate Nationalized and Private Banks at 6.238 and 7.096 respectively. On comparison it was found that statistically there is a significant difference in the performance of two forms of service providers (Nationalized and private) as far as meeting the expectations of the customers is concerned.

The Middle Management & Employees of Banks rate their organizations at 4.944 as far as meeting expectations of their customers are concerned. The Top Management place their Middle Management & Employees performance to meet the expectation of customers at 8.625. It was found that Top Management of Banks rate their organizations much higher than their Customers as also their Employees & Middle Management. Statistically there is a significant difference in the perceptions Top Management vs. Employees providing the service as also Top management vs. Customers as indicated by the t-test value shown in table at Annexure-8 and in figure-6.19 below.

Perceptions of CUSTOMER SATISFACTION (External and Internal)
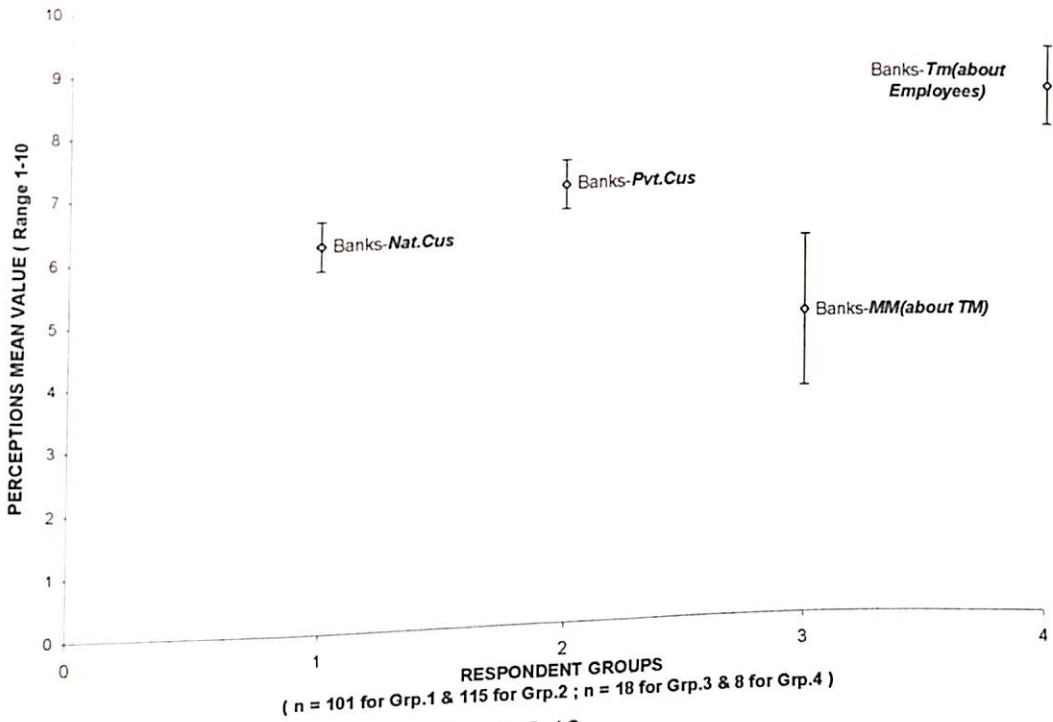
Figure-6.19

6.7.5 Attitudes of People : On attitudes of the people providing the service, reflected by the politeness and courtesy extended to their customers, the customers rate Nationalized and Private banks at 6.558 and 7.462 respectively. On comparison it was found that statistically there is a significant difference in the attitudes of Nationalized Banks and Private Banks. In our study we find that the Attitudes of Employees & Middle Management of Banks towards progressive programs and environment can be rated at 5.778 and Top management at 4.375 in their own perceptions on the attitudes of their contact employees towards customers. Statistically there is no significant difference in the perceptions of Middle Management, Employees and Top management about the attitudes of their employees as shown in figure-6.20. However, 'n' being small in case of Top Management as also Middle Management and Employees of Banks, the standard deviation is large..

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Comparison of perceptions on ATTITUDES
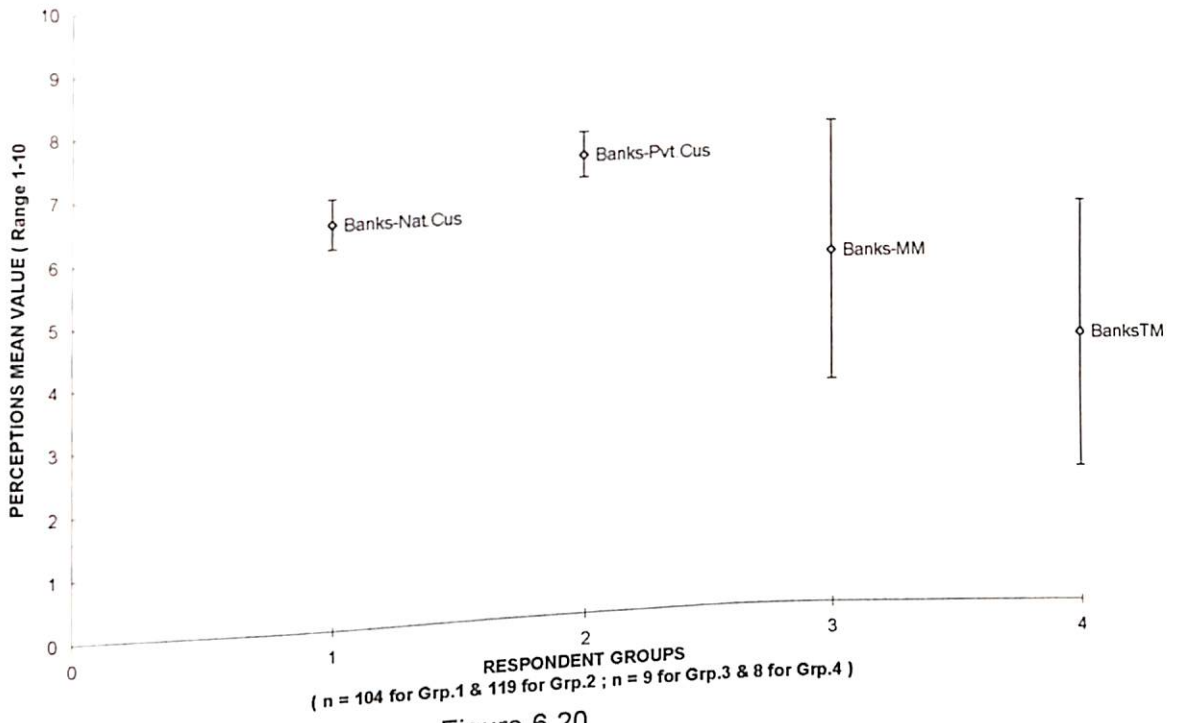
Figure-6.20

6.8 Conclusion : On Technology front Private Banks are placed better than Nationalized Banks by their customers. The bondage is stronger, the customers feel confident that the service provider is keeping itself updated and upgrading the services with the Technological achievements.

The difference in perceptions in the area of internalization of customers care values is wide between Top Management and Customer. The perception of contact Employees rated with the perception of customer in this area. The Top Management appears to be optimistic in their perceptions on customer care values of the service provider, which is not healthy from the point of view of concentration of future efforts in this area.

The perceptions of Middle Management and contact Emplooyees of Banks are closer to the Customer perceptions than the Top Management perceptions. It could be due to the fact that the contact Employees and Middle Management are closer to the customers due to day-to-day dealing with them, whereas Top Management has not taken any initiative to recently get closer to the customer and understand his needs and expectations.

Private Banks are definitely perceived better than Nationalized Banks by the customers in the areas of Communication and Information dissemination systems, customer retention and competitive advantage strategies, customer care values, use of Technology and people element of the service providers.

RELATIONSHIP MARKETING – INTERSECTORAL COMPARISON

CHAPTER-7

RELATIONSHIP MARKETING—INTERSECTORAL COMPARISON

7.0 Having studied the perceptions of Customers as also that of Management & Employees of some service providers in Telecommunication, Hospitality, Aviation(Transportation) & Banking industry, it is possible to list the issues that are common for all service industries. What are the commonalties and the areas where one service provider or service industry can learn from the experience of other. Inter-sectoral comparison among service provider groups has been made so as to list the emerging issues in the service industry in India, deliberate on the Relationship marketing model and summarize the findings of our study.

7.1   POLICIES OF SERVICE PROVIDERS :

7.1.1   Customers' Perceptions :- On the **policies** of the service provider to build long term relationship by providing convenient, neat facilities & outlets; value for money; consistently excellent service; & compensation for any fault/damage or inferior service our respondents do not rate any service provider as an ideal service provider. Statistically there is no significant difference among Cellular, Pagers, Hotels, Airlines and Private Banks. Also statistically there is no significant difference among Car rental; Nationalized Banks; & other Misc. service providers.   This is compared by t-test results shown in Table at annexure-9 at the end of this report & graphically in figure-7,1 below. Statistically there is a significant difference between DOT/MTNL and all other service providers. On comparison of the customer perceptions of DOT/MTNL & other Service Provider policies, it may be concluded that the formers policies are perceived as being less friendly. On the policies of the service provider DOT/MTNL rates lowest(4.24 for   Dot-Grp.II & 4.543 for   Dot-Grp.I) by our respondents and Hotel highest at 7.033 that is very close to Cellular at 6.882. All

other service providers have been rated a little above average between 6.15 to 6.69 by our respondents. The perceptions of *consumers* were gauged on a 10 point scale (1 to 10), where 1 stands for intensity of strong disagreement and 10 for strong agreement with the statements incorporated in the Questionnaire designed for the purpose.

Customers Perceptions about POLICIES of the Service Providers

(n=762 for Grp.1; 398 for Grps. 2, 3 & 4; n=487 for Grps. 5, 6,& 7; n=608 for Grp.8, n=704 for Grp.9 & 346 for Grp.10)
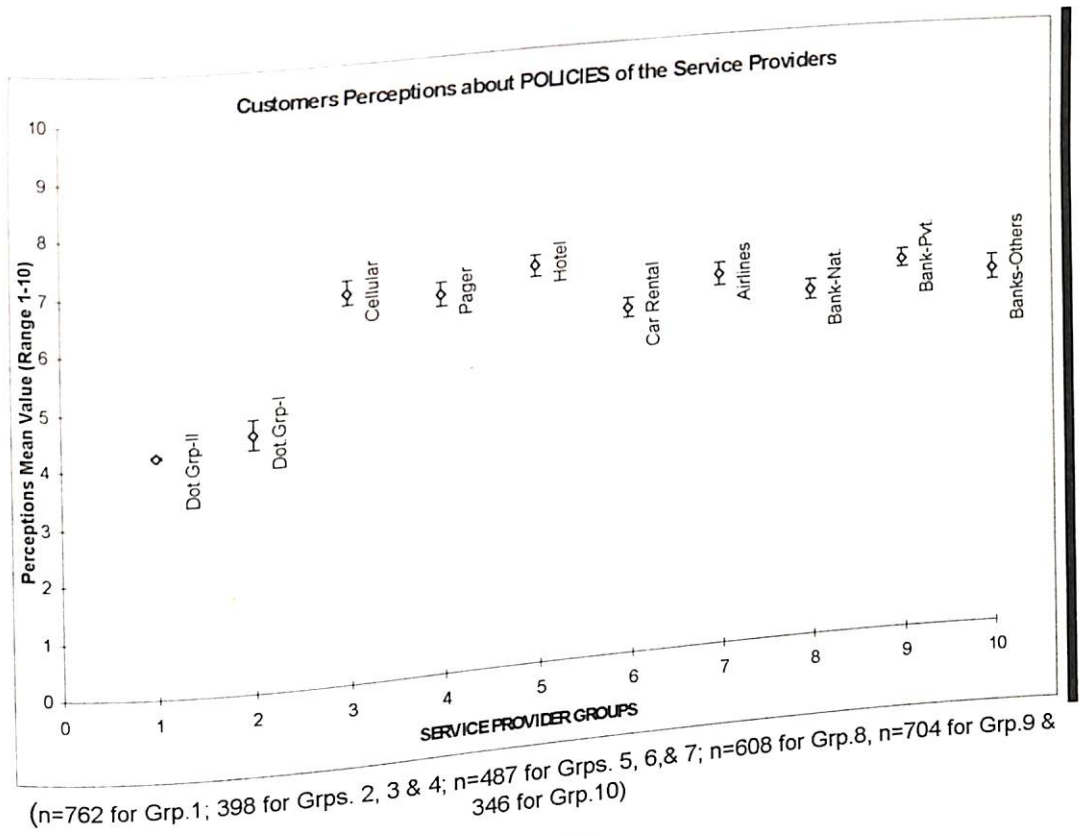
Figure-7.1

7.1.2   TOP MANAGEMENT'S PERCEPTIONS :-The *top management's* perceptions about their policies of service centres and outlets convenient to customers; quality of service and commitment of resources for service quality are plotted below in figure-7.2. It is interesting to note that statistically there is no significant difference between the perceptions of top management of any service provider covered by this study. All of them rate themselves between 6.586(lowest for DOT) and 7.762 (highest for Banks).

Top Management's perceptions about their Service Quality POLICIES

(n=70 for Grp.1; 30 for Grp.2; 31 for Grp.3; 23 for Grp.4 & 21 for Grp.5)
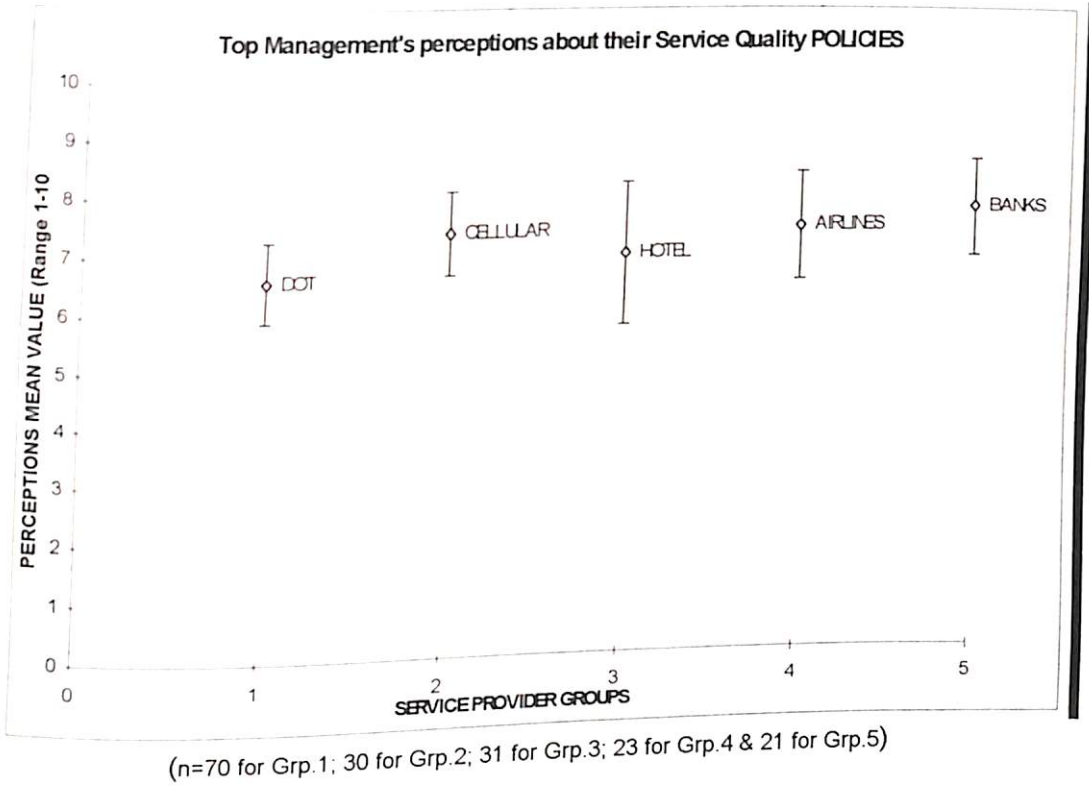
Figure-7.2

7.1.3 MIDDLE MANAGEMENT & EMPLOYEES PERCEPTIONS ;-In the area

of service provider's policies on consistency of service quality and conveniently located service centres and outlets to provide service to customers DOT/MTNL *Middle Management* have rated themselves at 7.118 (slightly higher than their Top management and much higher than their customers).The Airlines, Hotel and Banks middle management rate themselves 5.78 , 6.568 & 7.111 respectively(all slightly lower than their top management). However Cellular middle management rate themselves at 7.611 slightly higher than their top management. Statistically there is no significant difference between the perceptions of middle management of DOT & Cellular, DOT & Hotels, DOT & Banks as also between Cellular, Hotel & Banks. Also statistically there is no significant difference between the perceptions of Middle management of Hotel & Airlines. However statistically there is a significant difference between the perceptions of Middle management & Employees of Airlines & DOT as also Airlines & Cellular.

Middle Management's Perceptions on Consistency of Customer care POLICIES

(n=119 for Grp.1; n= 18 for Grps. 2 & 5; n=44 for Grp.3 & 82 for Grp.4)
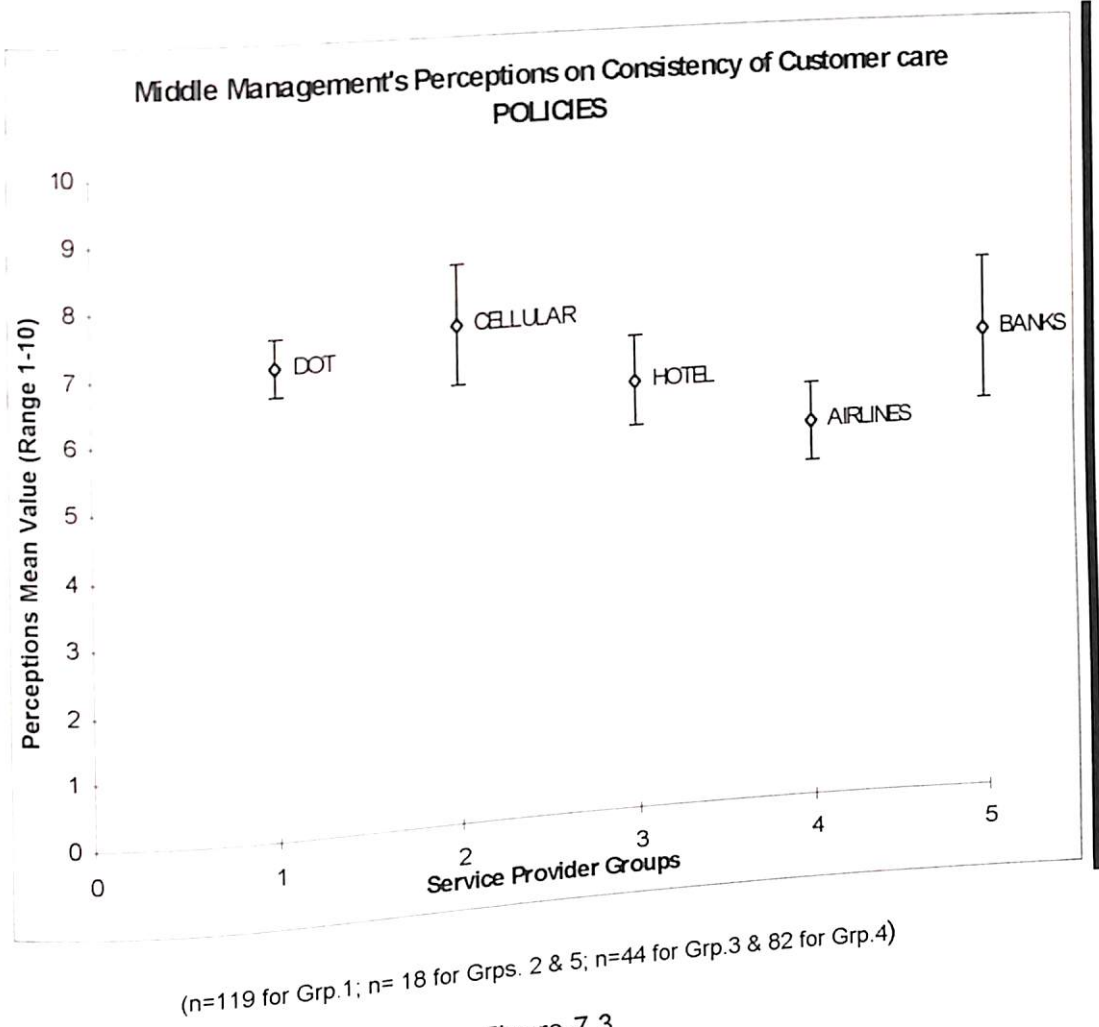
Figure-7.3

7.2   TECHNOLOGY OF SERVICE PROVIDERS ;

7.2.1   CUSTOMERS' PERCEPTIONS : Customers perceptions on use of *Modern Technology & Equipment* by various service provider groups are plotted in figure-7.4 .Consumers rate Cellular service provider highest at a mean value of 7.985 followed by Pagers at 7.567, Hotels at 7.128, Private Banks at 7.017 and Airlines at 6.769. The studentised t-test confirmed that statistically there was a significant difference Cellular and all other service providers except Pagers. The test also confirmed that statistically there was no significant difference between Pagers, Hotels, Airlines and Bank-Pvt. service provider groups on this dimension. The respondents of Dot. Grp.II rate DOT/MTNL at 5.415 whereas respondents of Dot. Grp.I rate DOT/MTNL at a mean scare of 5. Statistically there was no significant difference between Dot. Grp.I and Dot.

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Grp.II on this dimension. It was found that Banks-Nat. had a mean score of 5.871 and Car rental had a mean score of 6.115. On comparison it was found that statistically there was no significant difference between the service provider groups Car-rentals and Banks-Nat. as also car-rentals and Airlines. Statistically there is a significant difference between DOT/MTNL (both groups) and all other service provider groups except Banks-Nat.

Customers Perceptions about TECHNOLOGY used by the Service Providers
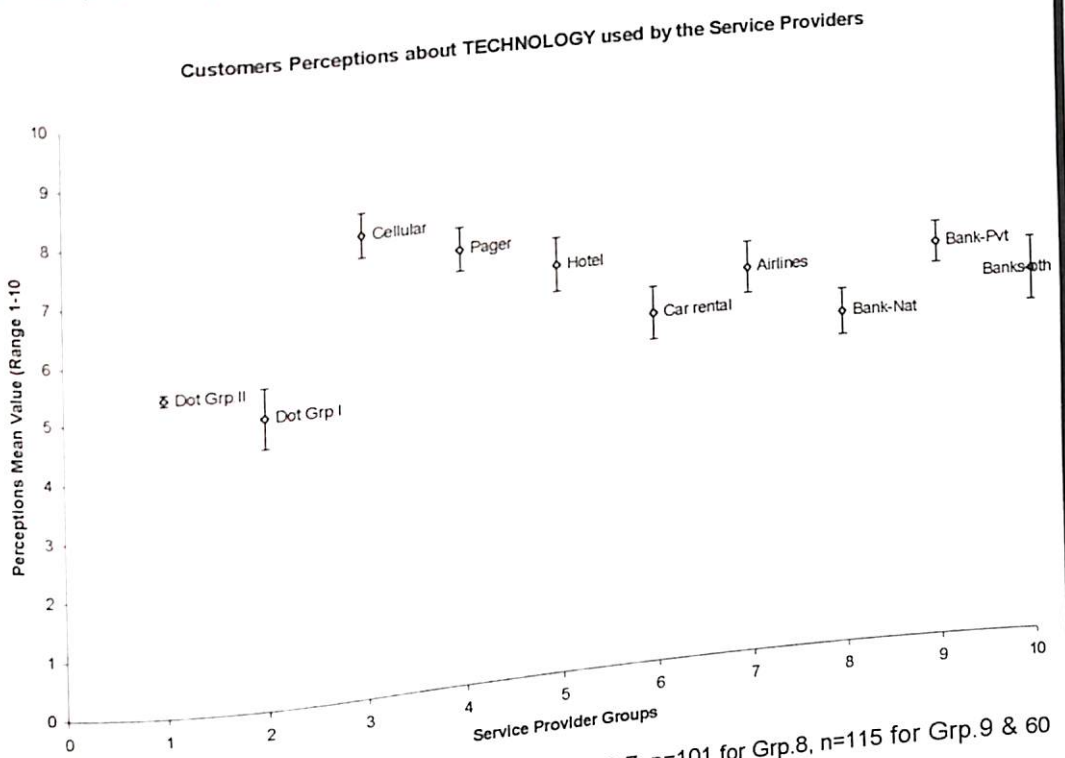
(n=130 for Grp.1; 67 for Grps. 2, 3 & 4; n=78 for Grps. 5, 6,& 7; n=101 for Grp.8, n=115 for Grp.9 & 60 for Grp.10)

Figure-7.4

7.2.2 TOP MANAGEMENT'S PERCEPTIONS : The perceptions of the **top management** of five service provider groups about the use of Modern Technology and Equipment to provide consistent service to their customers are plotted in figure-7.5. All the service provider groups rate themselves quite high between 7.538(Airlines) and 8.211(Cellular). The studentised t-test confirmed that statistically there is no significant difference in the perceptions of the top management of all the five service provider groups on this dimension.

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Perceptions of TOP MANAGEMENT about use of MODERN TECHNOLOGY and EQUIPMENT

(n=46 for Grp.1; 19 for Grp.2; 19 for Grp.3; 13 for Grp.4 & 16 for Grp.5)
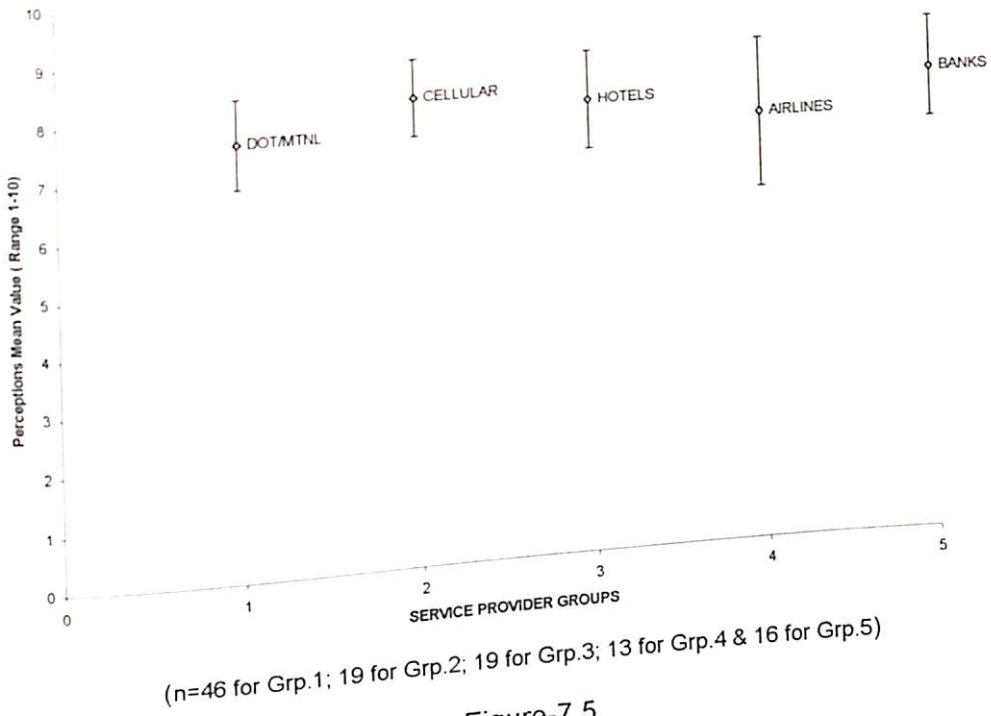
Figure-7.5

7.2.3 MIDDLE MANAGEMENT & EMPLOYEES PERCEPTIONS : The perceptions of Middle Management about provision of Modern Tools and Equipment to enable them to perform their job well are plotted in Figure-7.6 .In this dimension Cellular Employees & Middle Management rate their organization very low at a mean value of 4.8. The Employees & Middle Management of DOT/MTNL rate their organization very high at a mean value of 7.625, followed by Hotels at 7.455, Banks at 6.909 and Airlines at 6.583. On comparison, it was found that statistically the difference between the perceptions of Middle management and Employees of Cellular and DOT/MTNL; Cellular and Hotels as also Cellular and Banks was significant. However statistically there was no significant difference between DOT/MTNL and rest of the service provider groups except Cellular on this dimension.

Perceptions of MIDDLE MANAGEMENT & EMPLOYEES about use of MODERN TOOLs and EQUIPMENT

(n=64 for Grp.1; n=25 for Grp.2; n=22 for Grp.3; n=36 for Grp.4 & 11 for Grp.5)
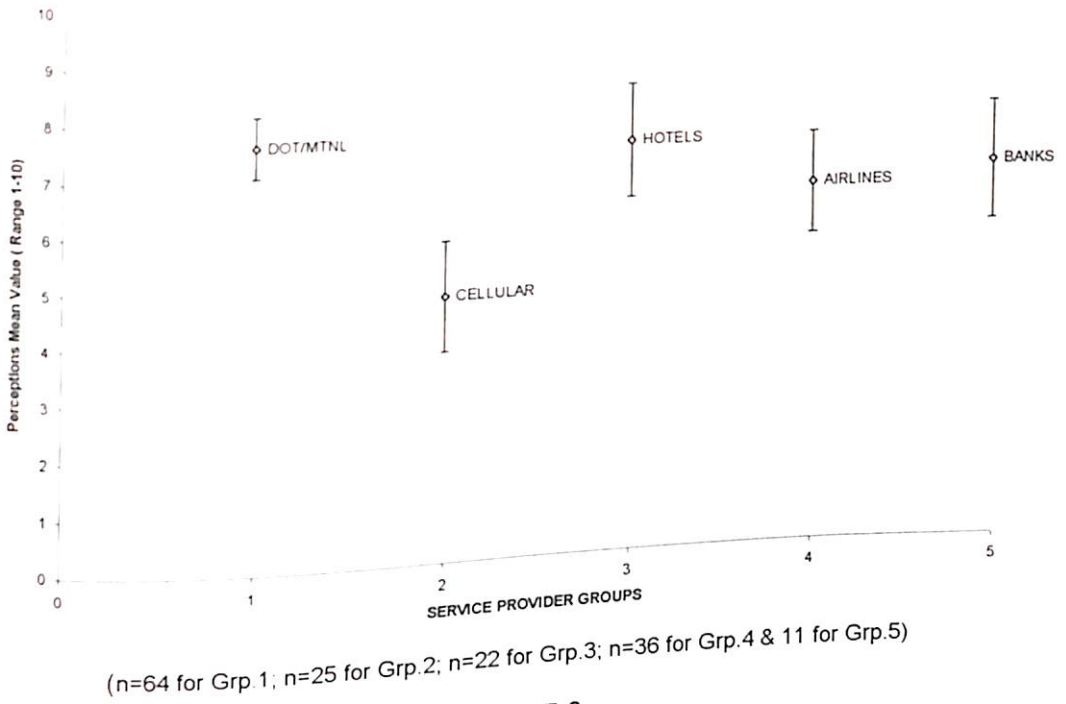
Figure-7.6

7.3   CUSTOMER CARE VALUES OF THE SERVICE PROVIDER :

7.3.1   CUSTOMERS' PERCEPTIONS :-While comparing the perceptions of Consumers of variety of services about the Customer care values that include Service structure, Shared values, Empowerment, Accessibility and Strategies of the service provider, consumers rate Hotels high compared to other service providers at 6.52, very close to Car rentals, Pagers, Cellular and Private banks at 6.356, 6.225, 6.163, and 6.108 respectively. Consumers rate DOT/MTNL very low around 4(Dot. Grp.II at 3.708 & Dot. Grp.I at 4.002). The Airlines and Nationalized Banks have been rated at 5.523 and 5.401 respectively. Statistically there is no significant difference in the area of Customer care values of Cellular services, Pagers, Hotels, Car rentals and Private Banks as perceived by the consumers of these services. Also statistically there is no significant difference between this aspect of Airlines and Private Banks as also between Airlines and other misc. service providers. However statistically there is a significant difference in the Customer care values of Nationalized Banks and Private Banks.

Also statistically there is a significant difference in the customer care values of Nationalized Banks and all other service providers namely Cellular, Pagers, Car rentals, Hotels, Airlines as also DOT/MTNL. Also statistically there is a significant difference between DOT/MTNL and all other services providers under study and the degree of this significant difference is also large. It is interesting to note that statistically there is a significant difference between the perceptions of consumers even among the Dot. Grp.I & Dot. Grp.II. Although the degree of this significant difference is small, it indicates that the consumers who are using other Telecom services like pager and Cellular have perhaps upgraded their perceptions of DOT/MTNL

Consumer perceptions about CUSTOMER CARE VALUES of the service provider

(n=883 for Grp.1; 454 for Grps. 2, 3 & 4; n=564 for Grps. 5, 6,& 7; n=679 for Grp.8, n=804 for Grp.9 & 397 for Grp.10)
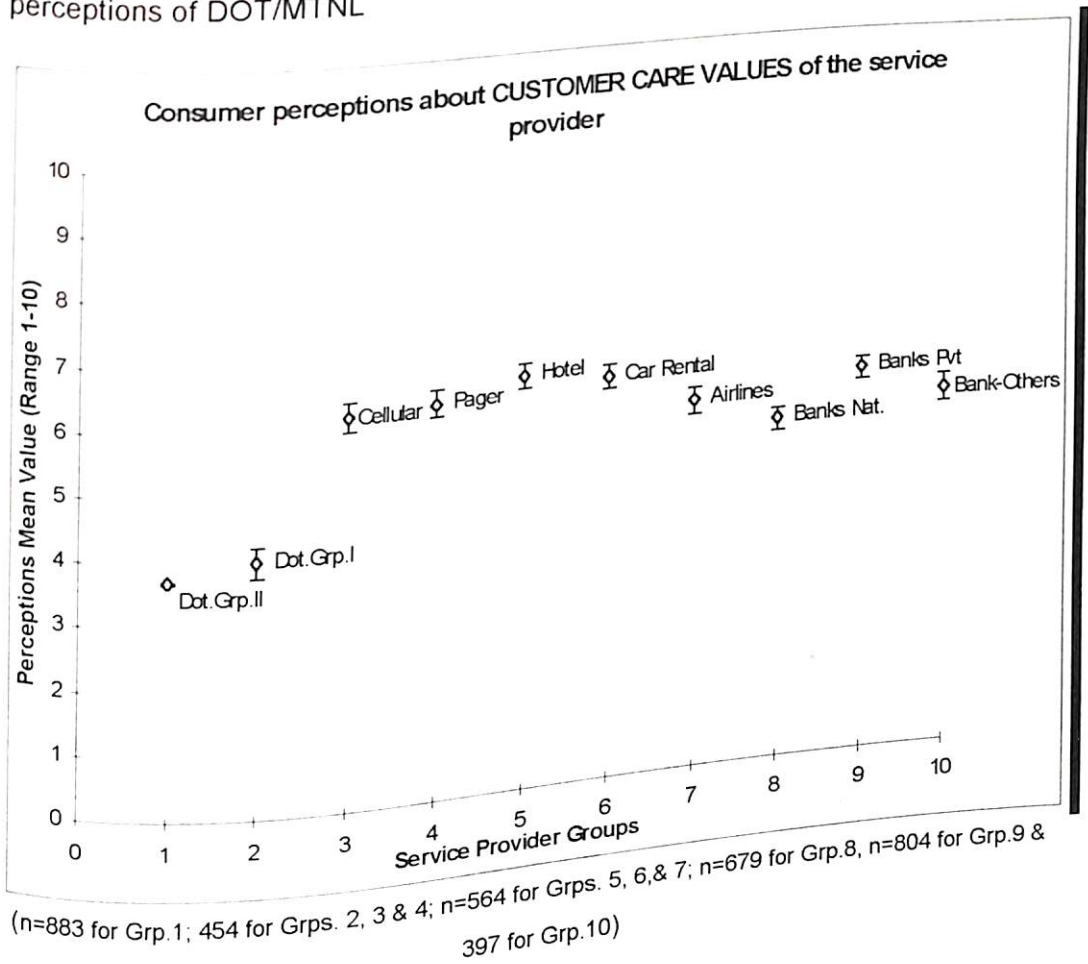
Figure-7.7

7.3.2 TOP MANAGEMENT's PERCEPTIONS :-The perceptions of the *top management* of service providers about their commitment to Customer care values, Marketing research, to Allocate resources, and their Initiatives to

inculcate and Internalize customer care values are grouped as **Customer care values** of the service provider and plotted below in figure-7.8

The Top management of DOT/MTNL rate themselves quite low at 5.519 as compared with Top management perceptions of all other service providers that rate themselves between 7.618(for Cellular) and 6.714(Airlines). Statistically there is no significant difference between the perceptions of Top management of Cellular, Hotels, Airlines and Banks. However statistically there is a significant difference between the perceptions of Top management of DOT/MTNL and rest of the service providers.

Perceptions of TOP MANAGEMENT about CUSTOMER CARE VALUES of their organisation

(n=260 for Grp.1; 102 for Grp.2; 113 for Grp.3; 63 for Grp.4 & 87 for Grp.5)
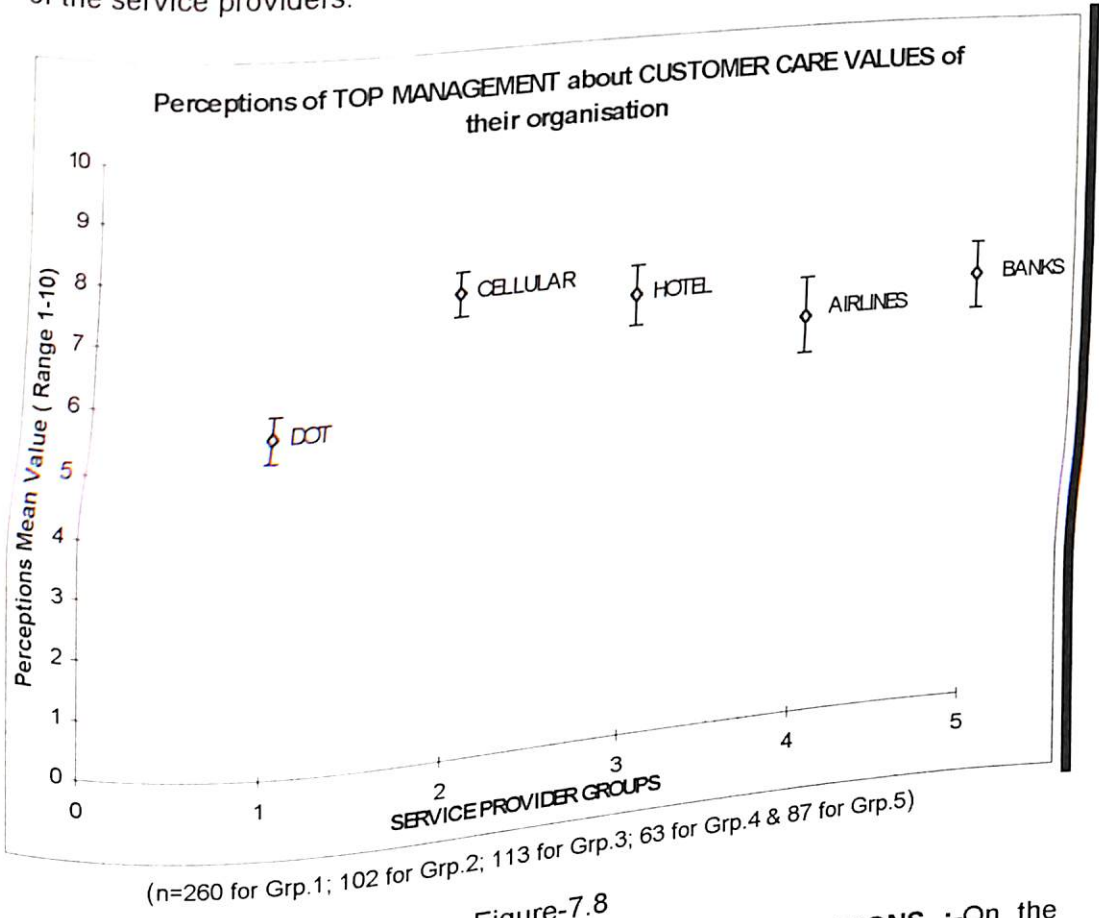
Figure-7.8

7.3.3 MIDDLE MANAGEMENT & EMPLOYEES PERCEPTIONS :-On the subject of **Customer care values** of the service provider, the Reward & Motivational systems to inculcate customer care values in employees, HRD, Moral of the employees and Top Management's commitment to Internalize customer care values- the perceptions of **Middle Management & Employees** of the service providers have been computed and shown in figure-7.9. The Middle

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management & Employees of DOT/MTNL rate themselves at 5.975 that is higher than the perceptions of Middle Management of Cellular as service provider who rate themselves at 5.076. Statistically there is a significant difference between the perceptions of Middle management of DOT/MTNL and Cellular service providers as also between DOT/MTNL and Hotels. Also statistically there is a significant difference between the perceptions of Middle management & Employees of Cellular and Hotels as also between Cellular and Airlines in the area of Customer Care Values of their organizations. However statistically there is no significant difference between the perceptions of Middle management & Employees of DOT/MTNL, Airlines and Banks. Also statistically there is no significant difference between the perceptions of Middle management & Employees of Hotels, Airlines and Banks.

Perceptions of MIDDLE MANAGEMENT & EMPLOYEES about CUSTOMER CARE VALUES of their organisation

(n=600 for Grp.1; n= 132 for Grp.2; n=168 for Grp.3; n=305 for Grp.4 & 94 for Grp.5)
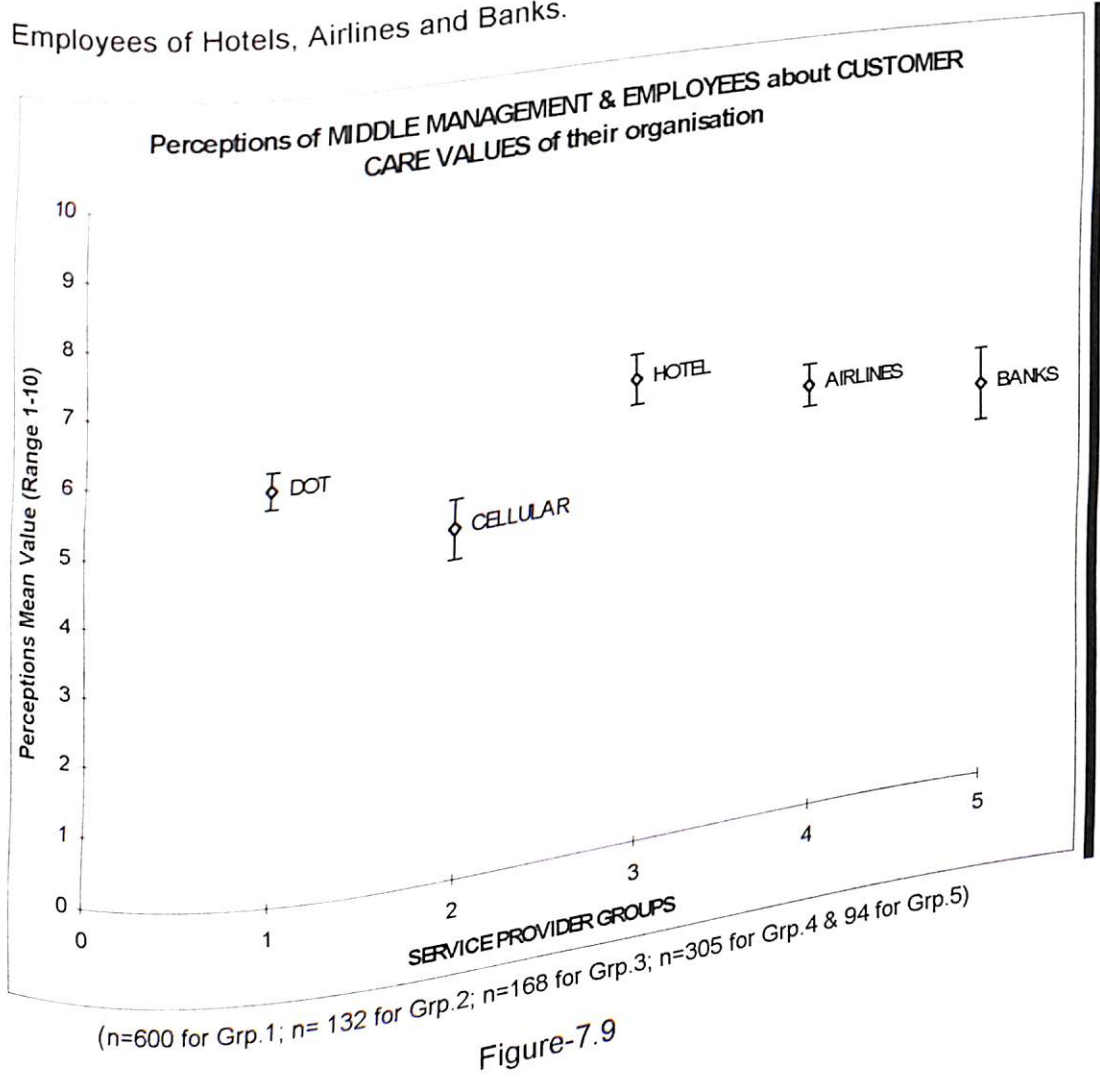
Figure-7.9

7.4 STRUCTURE OF SERVICE PROVIDERS :

7.4.1 CUSTOMERS' PERCEPTIONS :-The perceptions of *consumers* of various service providers about the issues relating to the Customer friendly *Structure* of the service providers like easy Accessibility, Delegation and the Hierarchy etc., were compiled and shown in figure-7.10 The customers rate DOT/MTNL lowest among all the service providers with mean value at 3.384 for Dot. Grp.II and 3.963 for Dot. Grp.I. The customers have rated Hotels high at 7.173, very close to Cellular at 7.058 followed by Car rentals and Pagers at 7.008 and 6.921 respectively. The Private Banks have been rated at 6.79, Nationalized Banks at 6.233 and Airlines at 6.288. Statistically there is a significant difference between DOT/MTNL and rest of the service providers. Also statistically there is a significant difference in perceptions of consumers Dot. Grp.II and Dot. Grp.I. Also statistically there is a significant difference between Airlines and Cellular, Airlines and Pagers, Airlines and Hotels, Airlines and Car rentals as also Airlines and Private Banks as perceived by our respondents. Statistically there is no significant difference in the perceptions of customers about the Customer friendly Structure of Private Banks, Cellular, Pagers, Hotels and Car rentals. Also statistically there is no significant difference in the perceptions of customers about structure of Nationalized Banks and Airlines.

Customer's perceptions about the STRUCTURE of the Service Organisations

(n=383 for Grp.1; 191 for Grps. 2, 3 & 4; n=243 for Grps. 5, 6,& 7; n=283 for Grp.8, n=338 for Grp.9 & 164 for Grp.10)
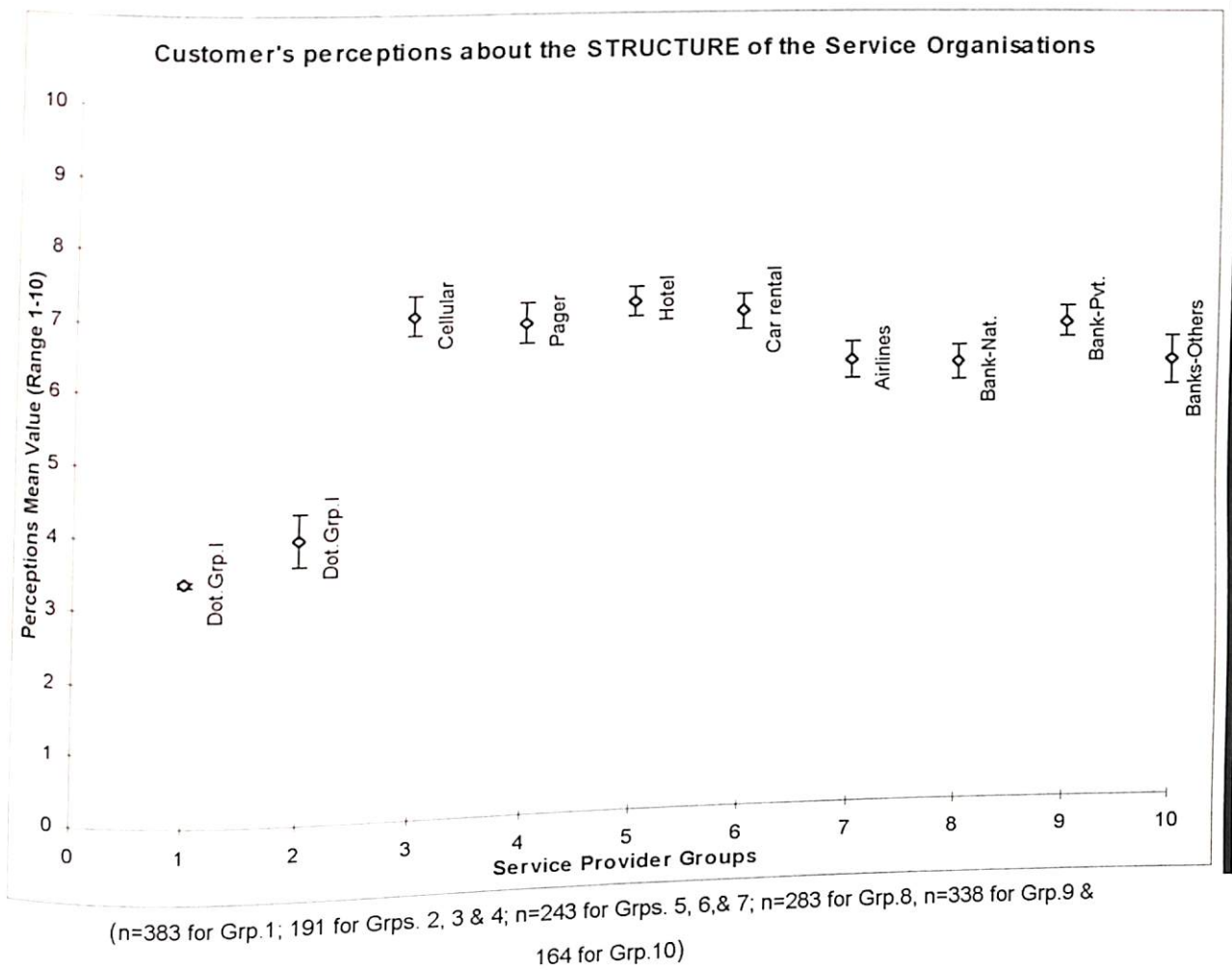
Figure-7.10

7.4.2 TOP MANAGEMENT'S PERCEPTIONS :-The Top management's commitment of a Customer friendly Structure and their perceptions about the existence of such a Customer friendly Structure, Levels of decision making, Delegation, Empowerment, and Leadership in their organization, were compiled and shown in figure- 7.11.The Top management of Airlines rate themselves at 5.667 (Lowest), very close to the perceptions of Top management of DOT/MTNL who rate themselves at 5.712. The Top Management of Banks, Hotels and Cellular service providers rate themselves at 6.874, 6.873 and 6.713 respectively. Statistically there is no significant difference between the perceptions of Top management of Cellular, Hotels, Airlines and Banks. Also statistically there is no significant difference between the perceptions of Top management of DOT/MTNL and Airlines. However statistically there is a

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significant difference between DOT/MTNL and Cellular, DOT/MTNL and Hotels, DOT/MTNL and Banks as perceived by their respective Top management.
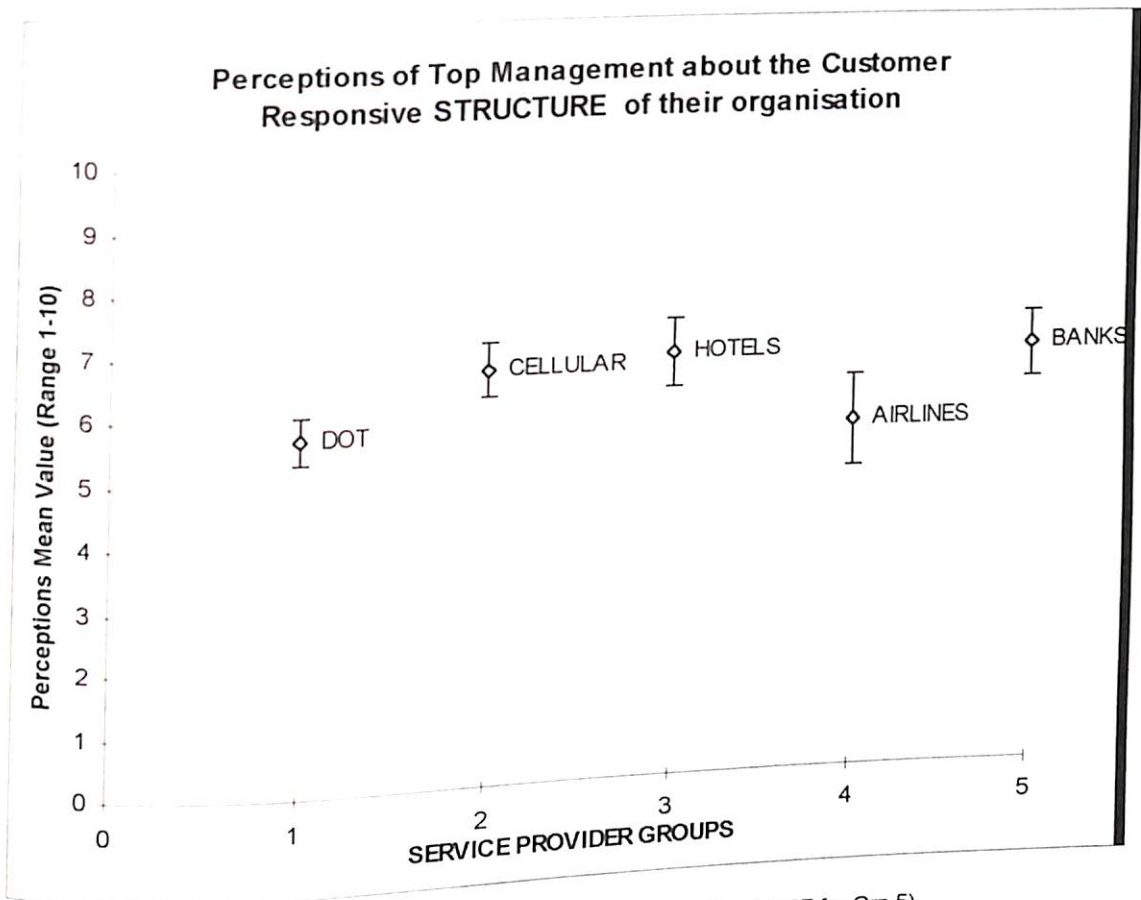
(n=264 for Grp.1; 94 for Grp.2; 110 for Grp.3; 57 for Grp.4 & 87 for Grp.5)

Figure-7.11

7.4.3 MIDDLE MANAGEMENT & EMPLOYEES PERCEPTIONS :--The perceptions of the *Middle management and Employees* about the Customer friendly *Structure* of their organization, Team spirit, Empowerment, Delegation, Internal programs, Bureaucracy and levels of decision making are compiled and shown in figure- . The Middle management & Employees of various service industries range themselves within a close a range of 5.84(Being lowest for Cellular) and 6.603(Highest for Hotels). The Middle management of Banks, DOT/MTNL, and Airlines have rated their organizations at 6.286, 6.106 and 6.019 respectively. Statistically there is no significant difference between the perceptions of Middle management & Employees of various service providers on

this issue except between Hotel and Cellular as also between Hotel and Airlines. However the degree of this statistically significant difference is also quite low.
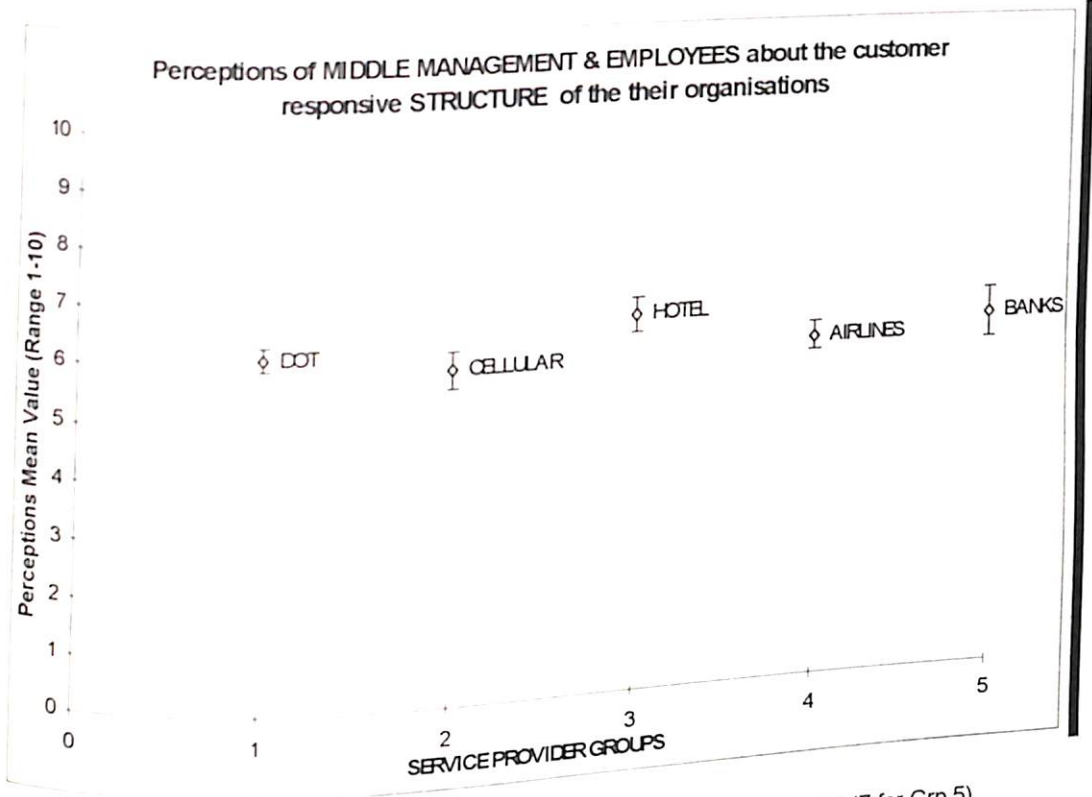
(n=981 for Grp 1, n=244 for Grp.2; n=290 for Grp.3; n=534 for Grp.4 & 147 for Grp.5)

Figure-7.12

7.5   SYSTEMS OF SERVICE PROVIDERS :

7.5.1   CUSTOMERS' PERCEPTIONS :- The perceptions of consumer of various services about *SYSTEMS* that make it easy to deal with the service providers, The reliability of the systems to service 'Right the first time', Communication systems, Systems to transact business, Complaint resolution & management systems etc., have been compiled together under the group Systems and shown in figure-7.13.

The consumers rate DOT/MTNL very low around 4 (4.012 for Dot. Grp.I & 4.268 for Dot. Grp.II). Among the services under study the consumer rate Hotel highest at 7.244 followed by Cellular at 7.059, very closely followed by Pagers at 6.948. All other services were rated between 6.235(Nationalized Banks) and 6.797(Private Banks). Airlines have been rated at 6.776 and Car rentals at 6.541. Statistically there is no significant difference in the Systems of

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Cellular, Pagers, and Hotels as perceived by the customers. Also statistically there is no significant difference in the systems of Private Banks, Airlines, Cellular and Pager services.

Statistically there is a significant difference in the Systems of Hotels vs. Airlines; Hotels vs. Private banks; as also Dot. Grp.I vs. Dot. Grp.II about the systems of DOT/MTNL. The degree of this statistically significant difference is however very small. Also Statistically there is a significant difference between the customer friendly systems developed by DOT/MTNL and rest of the service providers.

Customer's Perceptions about Customer friendly SYSTEMS of the service organisations

(n=1137 for Grp.1; 595 for Grps. 2, 3 & 4; n=738 for Grps. 5, 6,& 7; n=890 for Grp.8, n=1049 for Grp.9 & 510 for Grp.10)
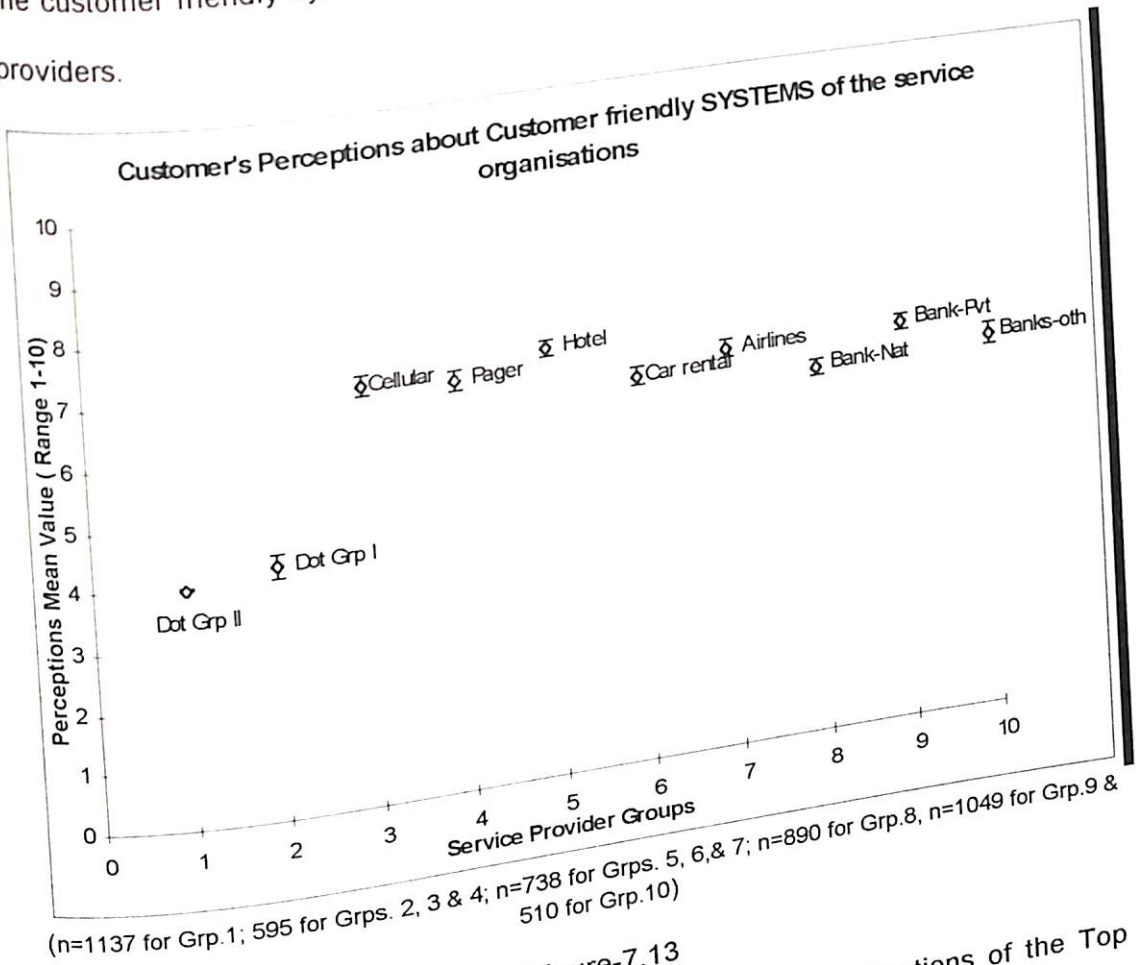
Figure-7.13

7.5.2 TOP MANAGEMENT'S PERCEPTIONS : The perceptions of the Top management of service providers about Internal & external communication systems, Operating systems, Service Quality improvement systems, and Service delivery systems all termed as SYSTEMS have been grouped together and plotted in figure-7.14. The TOP management of Banks rate themselves highest

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at 7.552, followed by Hotels at 7.429, closely ahead of Cellular at 7.265. The top management of DOT/MTNL rate their systems at 6.134 whereas top management of airlines rate their systems at 6.418. Statistically there is no significant difference in the systems of DOT/MTNL and Airlines as perceived by their respective Top management. Similarly statistically there is no significant difference in the Systems of Cellular, Hotels and Banks as perceived by their Top management. Statistically there is a significant difference in the systems of DOT/MTNL as compared with the systems of Hotels, Cellular as also Banks. Also statistically there is a significant difference in the systems of Airlines as compared to the systems of Hotels, Cellular as also Banks.

Perception of Top Management about customer friendly SYSTEMS of their organisation

(n=290 for Grp.1; 117 for Grp.2; 133 for Grp.3; 91 for Grp.4 & 96 for Grp.5)
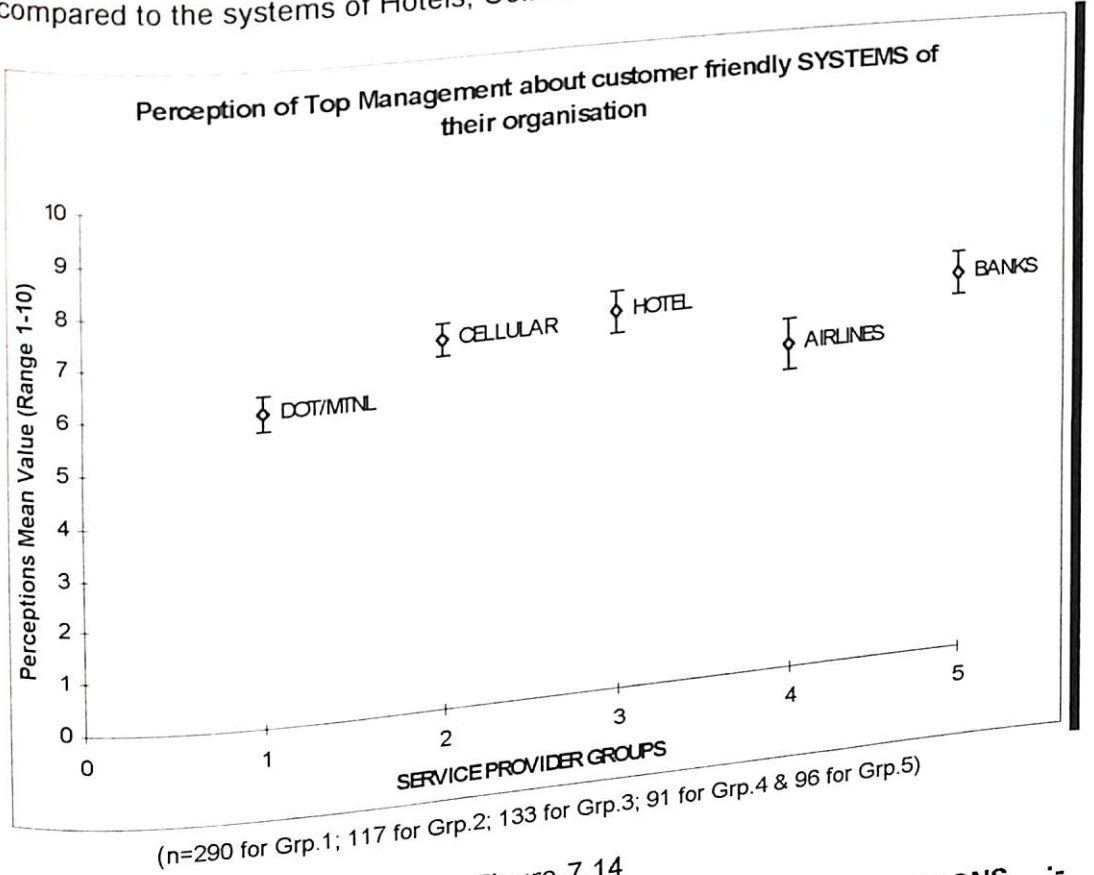
Figure-7.14

7.5.3 MIDDLE MANAGEMENT & EMPLOYEES PERCEPTIONS :-

Perceptions of Middle management & Employees of the service providers about the Internal systems & procedures, delegation of powers enabling them to perform, decision making systems, Information dissemination & communication systems, have been compiled and plotted in figure-7.15 .The Middle

Management & Employees of DOT/MTNL, Cellular, Banks and Airlines all rate their organization's systems to provide customer friendly service a little above average between 5.461(for DOT/MTNL) and 5.556(for Cellular).The Airlines and banks are very close to each other at 5.531 & 5.535 respectively. The Middle management & Employees of Hotels rate their Systems at 6.657. Statistically there is no significant difference in the systems of DOT/MTNL, Cellular, Airlines and Banks as perceived by the Middle management & Employees of these service providers. However, statistically there a significant difference in the systems of Hotels and the other four service industries namely DOT/MTNL, Cellular, Airlines and Banks as perceived by their Middle management & Employees.

Perceptions of MIDDLE MANAGEMENT & EMPLOYEES about customer friendly SYSTEMS of their organization

(n=586 for Grp.1; n=117 for Grp.2; n=175 for Grp.3; n=322 for Grp.4 & 99 for Grp.5)
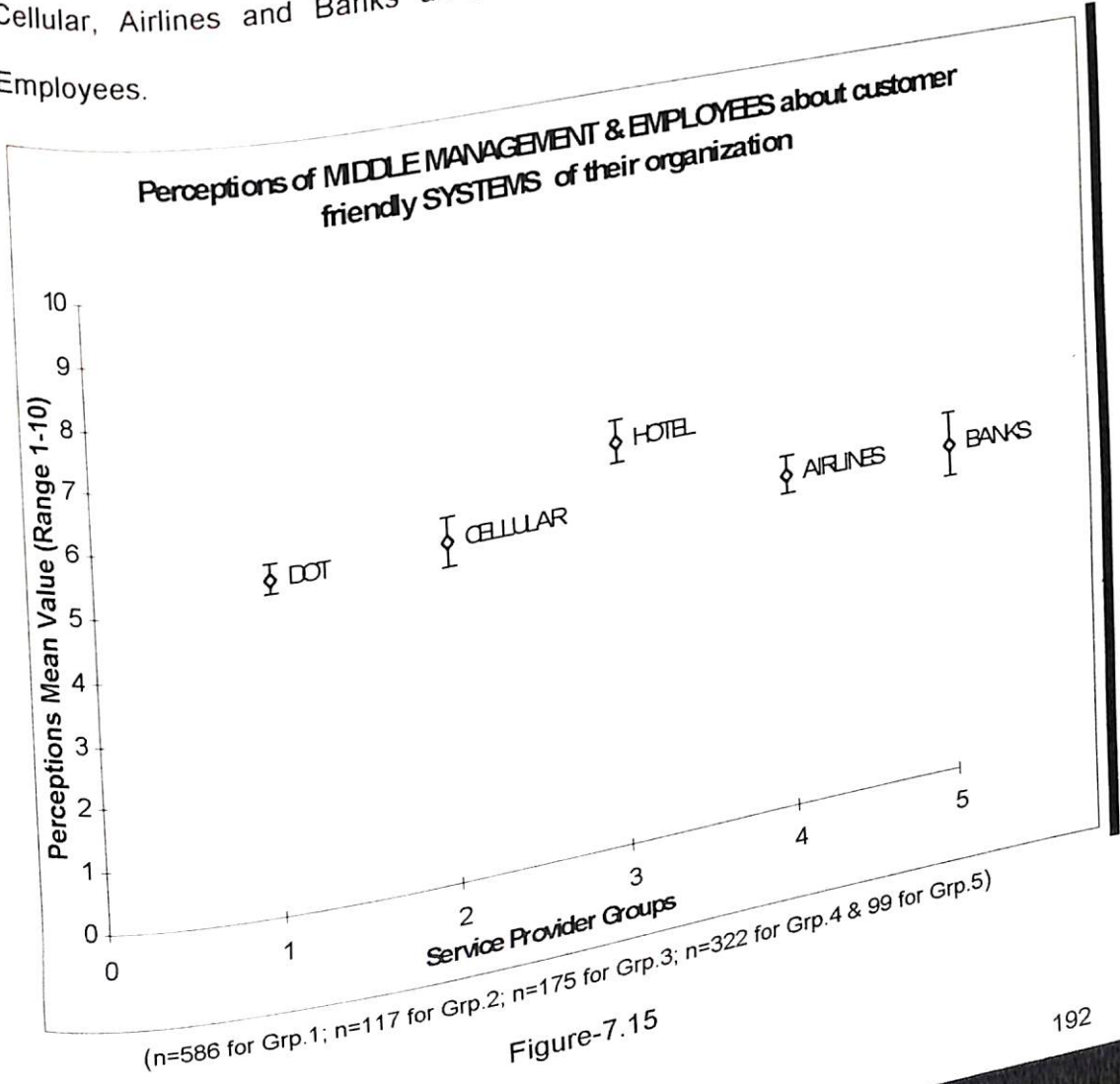
Figure-7.15

7.6   STRATEGIES OF SERVICE PROVIDERS :

CUSTOMERS' PERCEPTIONS:

7.6.1 The perceptions of consumers about Service Recovery, Competitive Advantage and Customer Retention strategies of the service providers grouped together and termed as STRATEGIES are plotted in figure-7.16 .The consumers rate DOT/MTNL very low with Dot. Grp.II lowest at 3.973 and Dot. Grp.I at 4.495. It is interesting to note that statistically there is a significant difference in the perceptions of consumers of Dot. Grp.II and Dot. Grp.I even though the service provider remains the same. The consumers rate strategies of Cellular at a mean of 6.643, followed by Hotels at 6.6, closely followed by Pagers at 6.531. The private Banks have been rated at 6.385 whereas Nationalized Banks are rated at 5.806. The consumers rate Car rentals at 6.297 and Airlines at 5.981. Statistically there is a significant difference in the strategies of DOT/MTNL (both the Groups) and rest of the service providers. Statistically there is no significant difference in the strategies of Cellular, Pagers, Hotels, Car rentals and Private Banks as perceived by their consumers. Also statistically there is no significant difference in the strategies of Nationalized Banks and Airlines. Also statistically there is no significant difference in the strategies of Airlines and Car rentals as perceived by the consumers.

Customers' perceptions of Customer friendly STRATEGIES of the service provider
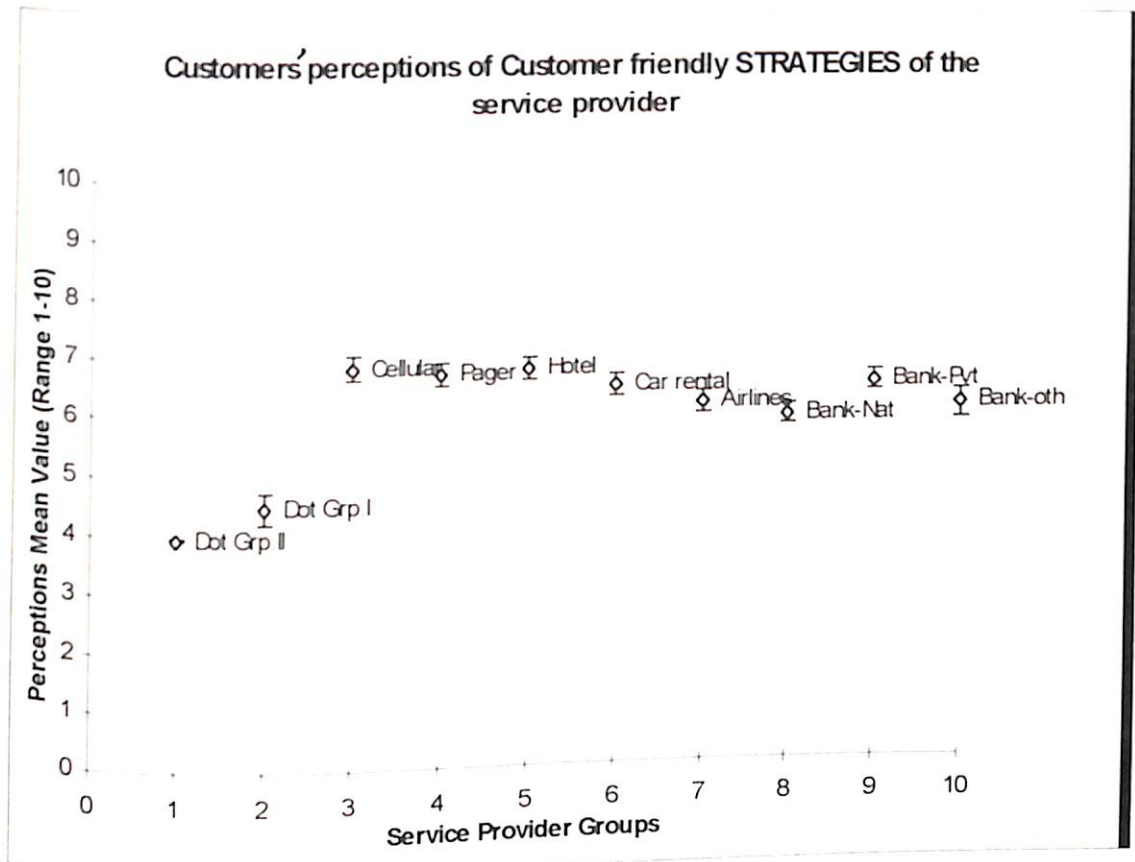
(n=883 for Grp.1; 457 for Grps. 2, 3 & 4; n=560 for Grps. 5, 6,& 7; n=687 for Grp.8, n=806 for Grp.9 & 385 for Grp.10)

Figure-7.16

7.6.2 TOP MANAGEMENTS PERCEPTIONS :-The perception of the Top management about the importance they attach to customer retention STRATEGIES are plotted in figure-7.17.The Top management of DOT/MTNL rate their strategies with respect to Customer retention very low at 3.478. Top management of Airlines rate themselves in this respect at 3.667. The Top management of both Cellular and Hotel industries rate their strategies at 5 whereas Top management of Banks rate themselves at 5.5. Since 'n' in this analysis is very small, the standard deviation is very high and it is not advisable to use this data to draw any comparisons.

Top Management's perceptions about the customer retention STRATEGIES of Service Provider
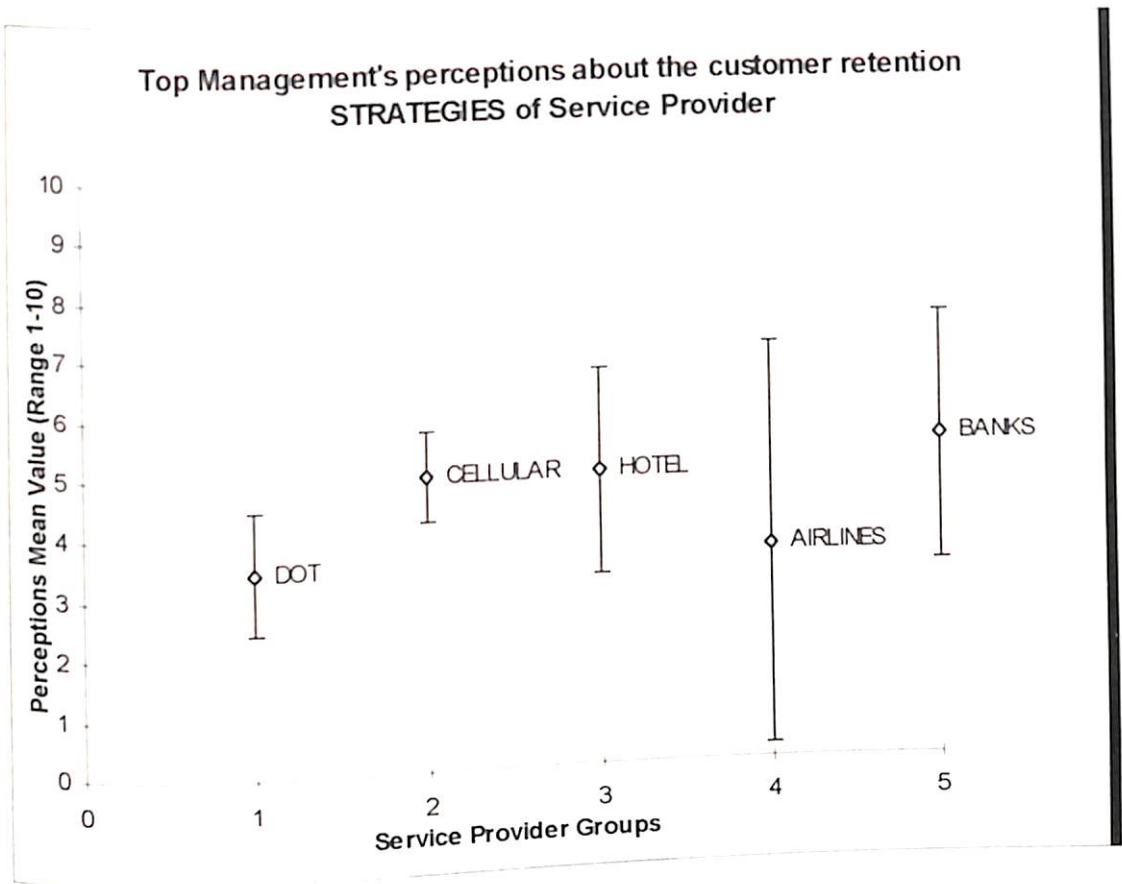
(n=23 for Grp.1; 8 for Grp.2; 9 for Grp.3; 3 for Grp.4 & 8 for Grp.5)

Figure-7.17

7.6.3 MIDDLE MANAGEMENT & EMPLOYEES PERCEPTIONS :-The Middle

management & Employees of DOT/MTNL rate their organization in respect of customer retention strategies at 5.737 on a 10 point scale. The Middle management & Employees of Hotels and Airlines rate their organizations at 7.545 and 6.912 respectively in terms of their customer retention strategies whereas Banks rate themselves at 4.818. However statistically there is no significant difference in the perceptions of the Middle management & Employees of DOT/MTNL, Cellular, Banks and Airlines regarding customer retention strategies of their organizations as shown in figure-7.18. Also statistically there is no significant difference in the customer retention strategies of Airlines and Hotels as also Airlines and Banks as perceived by their Middle management & Employees. However statistically there is a significant difference in the Strategies of Hotels and all the other Service provider groups except Airlines.

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Middle Management & Employees Perceptions about Customer retention STRATEGIES of their organization

(n=57 for Grp.1; n=3 for Grp.2; n=22 for Grp.3; n=34 for Grp.4 & 11 for Grp.5)
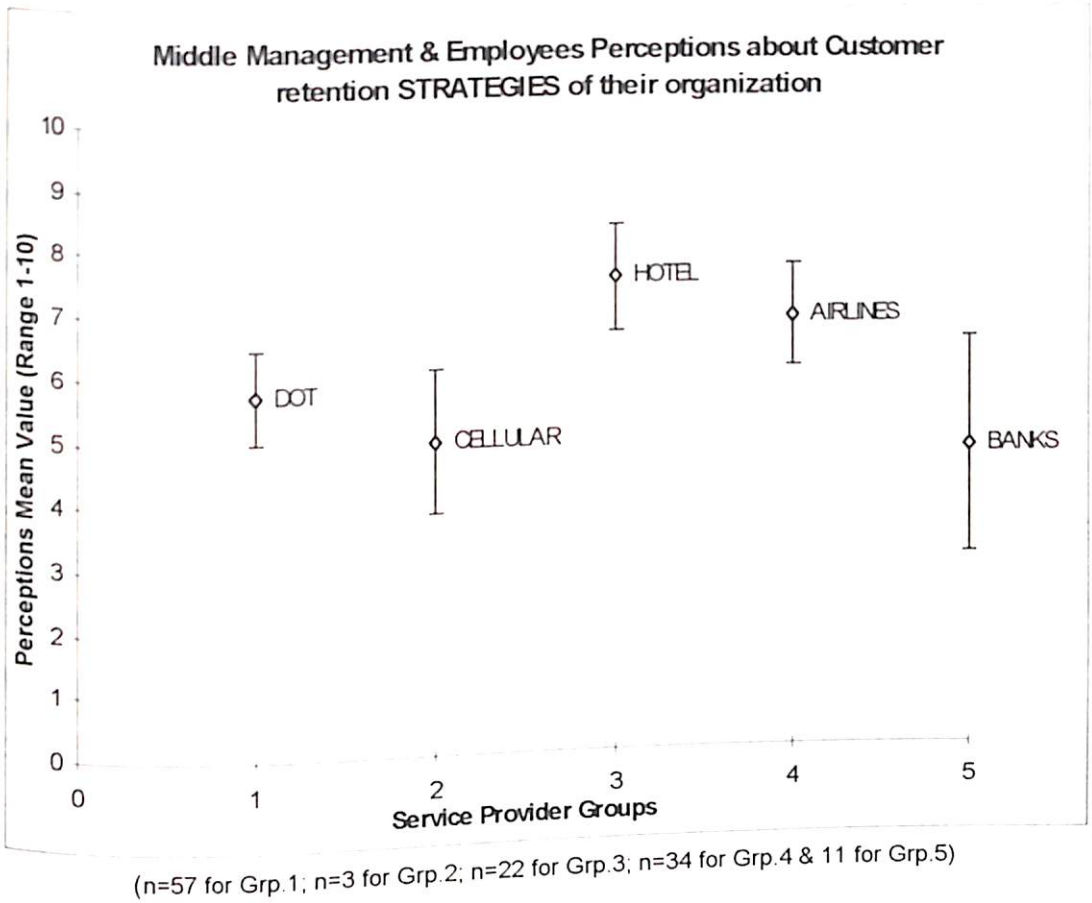
Figure-7.18

7.7   PEOPLE PROVIDING THE SERVICE :

7.7.1   CUSTOMERS' PERCEPTIONS :-The perceptions of consumers about Reliability & Credibility of the **PEOPLE** providing the service; their Ability and Willingness to Listen, Empathize and Resolve their problems quickly, their Responsiveness, and their attitudes etc., have all been compiled under the heading PEOPLE and plotted in figure-7.19. The respondent of Dot. Grp.II rate this aspect of DOT/MTNL lowest among all the service provider groups at a mean value of 3.642 on a 10 point scale whereas respondents of Dot. Grp.I rate them at 3.994. Statistically there is a significant difference in the perceptions about the PEOPLE performing the service in DOT/MTNL even among Dot. Grp.I and Dot. Grp.II. Our respondents rate Cellular highest at 7.486 very close to Hotels at 7.447, followed by Pagers and Private Banks at 7.264 & 7.048 respectively. Respondents have rated Car rentals at 6.96, Airlines at 6.838 and Nationalized Banks at 6.347. Statistically there is no significant difference about

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the People performing the service of Cellular, Pagers and Hotels. Also statistically there is no significant difference in this aspect of the service providers among Car rentals, Airlines and Private Banks. Statistically there is a significant difference in the perceptions about the People of DOT/MTNL and all other service providers. Similarly statistically there is a significant difference in the perceptions about people performing the service in Nationalized Banks and all other service providers. Also statistically there is a significant difference in this aspect among service provider groups Cellular vs. Airlines, Cellular vs. Car rentals, Cellular vs. Private Banks, Pagers vs. Car rentals, Pagers vs. Airlines, Pagers vs. Private Banks, Hotels vs. Car rentals, Hotels vs. Airlines as also Hotels vs. Private Banks.
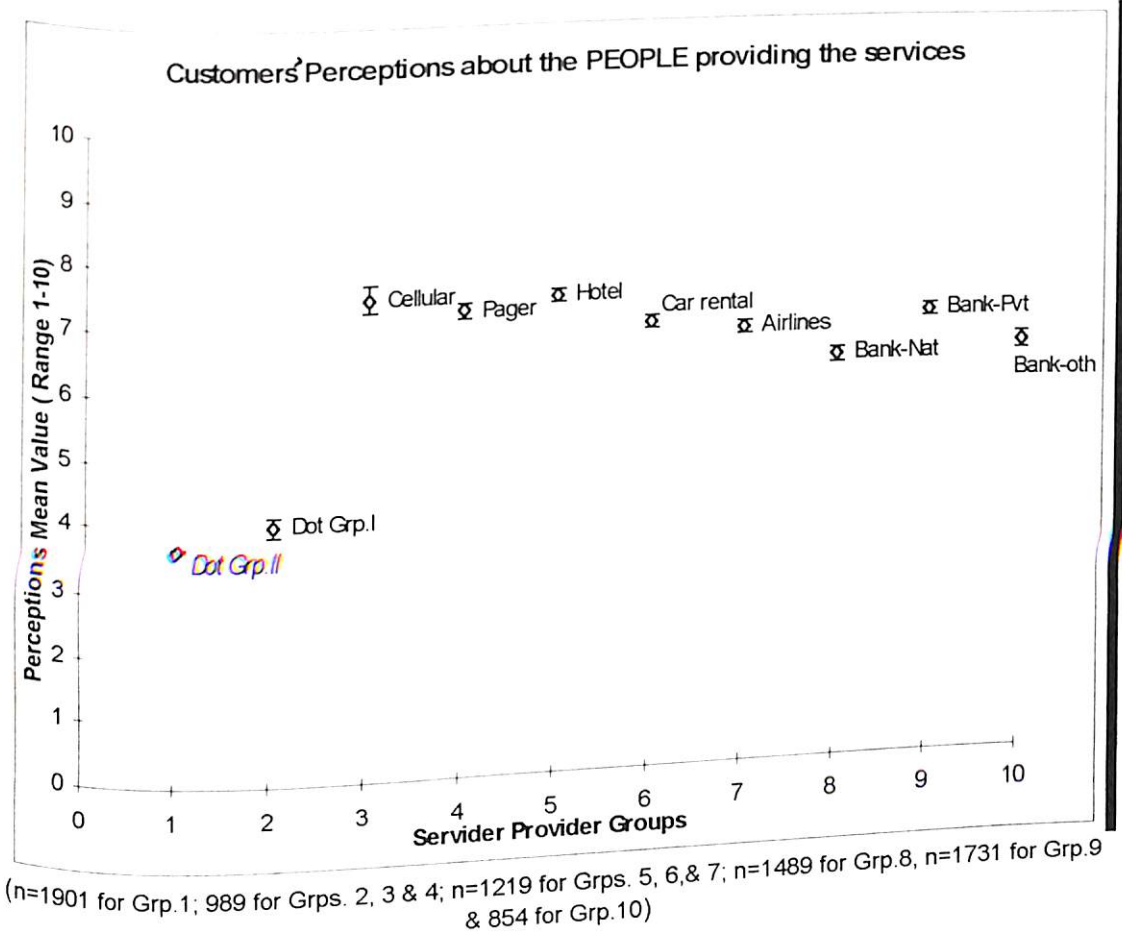
Figure-7.19

7.7.2 TOP MANAGEMENTS PERCEPTIONS :- The perceptions of the Top Management about the capabilities of their Employees to meet customer's expectations; the Involvement, Commitment & Initiatives of the Top

management to Motivate, Develop & Orient their employees; expectations from their employees and their attitudes are compiled in figure-7.20. The Top management of all the service provider groups rate their Employees between 5.578 (lowest by DOT) and &.7.042 (Highest by Banks) on a 10 point scale. The Airlines, Hotel, and Cellular Top management rate their employees at 6.853, 6.757 and 6.542 respectively. Statistically their is no significant difference in the people providing the service in DOT/MTNL, Cellular and Airlines as perceived by their respective Top management. Also statistically there is no significant difference in the people providing service in the Banks and people of Cellular, Hotels. and Airlines. However statistically there is a significant difference in the people providing the service in DOT/MTNL and Banks as also in DOT/MTNL and Hotels.

(n=147 for Grp.1; 59 for Grp.2; 59 for Grp.3; 34 for Grp.4 & 48 for Grp.5)
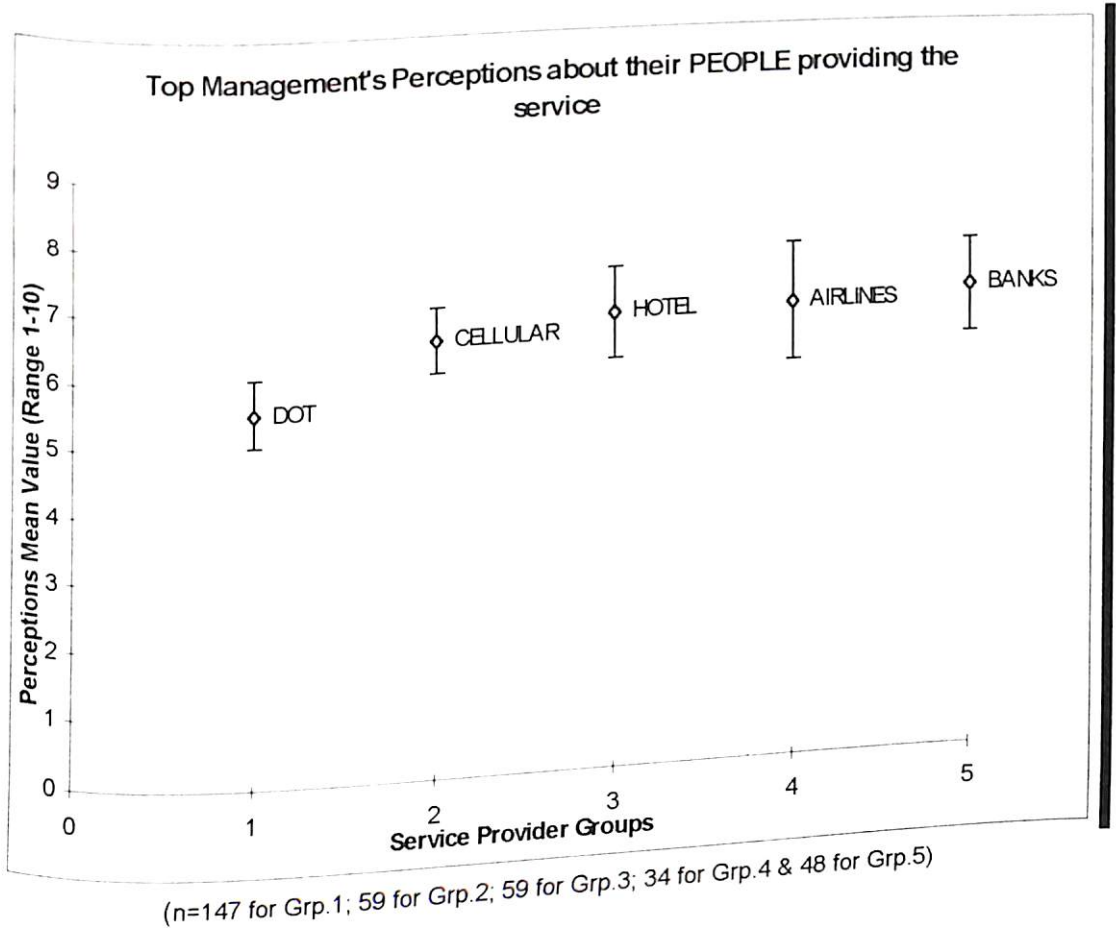
Figure-20

7.7.3 MIDDLE MANAGEMENT'S PERCEPTIONS :-Inter-sectoral comparison

of perceptions of the PEOPLE providing the service on issues like Training, Coaching & Induction programs imparted by their organization in various skills to feel comfortable and confident in their jobs; Recognition and Feedback by their superiors; Internal communication; Shared values; Environment of Concern & respect for employees and a Human touch are plotted in figure-7.21. The Employees and Middle management of DOT/MTNL rate the people aspect of their organization at a mean value of 6.583 on a 10 point scale whereas Cellular Employees rate themselves at a mean value of 5.99. The Middle management & Employees of Hotels, Airlines and Banks rate this aspect of service providers at 6.844, 6.517 and 6.291 respectively. Statistically there is no significant difference among the perceptions of Middle management & Employees of Hotels, Banks, Airlines and DOT/MTNL. Also statistically there is no significant difference in the perceptions of Middle management & Employees of Cellular, Banks and Airlines about the people performing service in their organization. However Statistically there is a significant difference in the perceptions of Middle management & Employees of DOT and Cellular as also Cellular and Hotels about this aspect of their organization.

MIDDLE MANAGEMENT & EMPLOYEES Perceptions of PEOPLE performing service in their organization
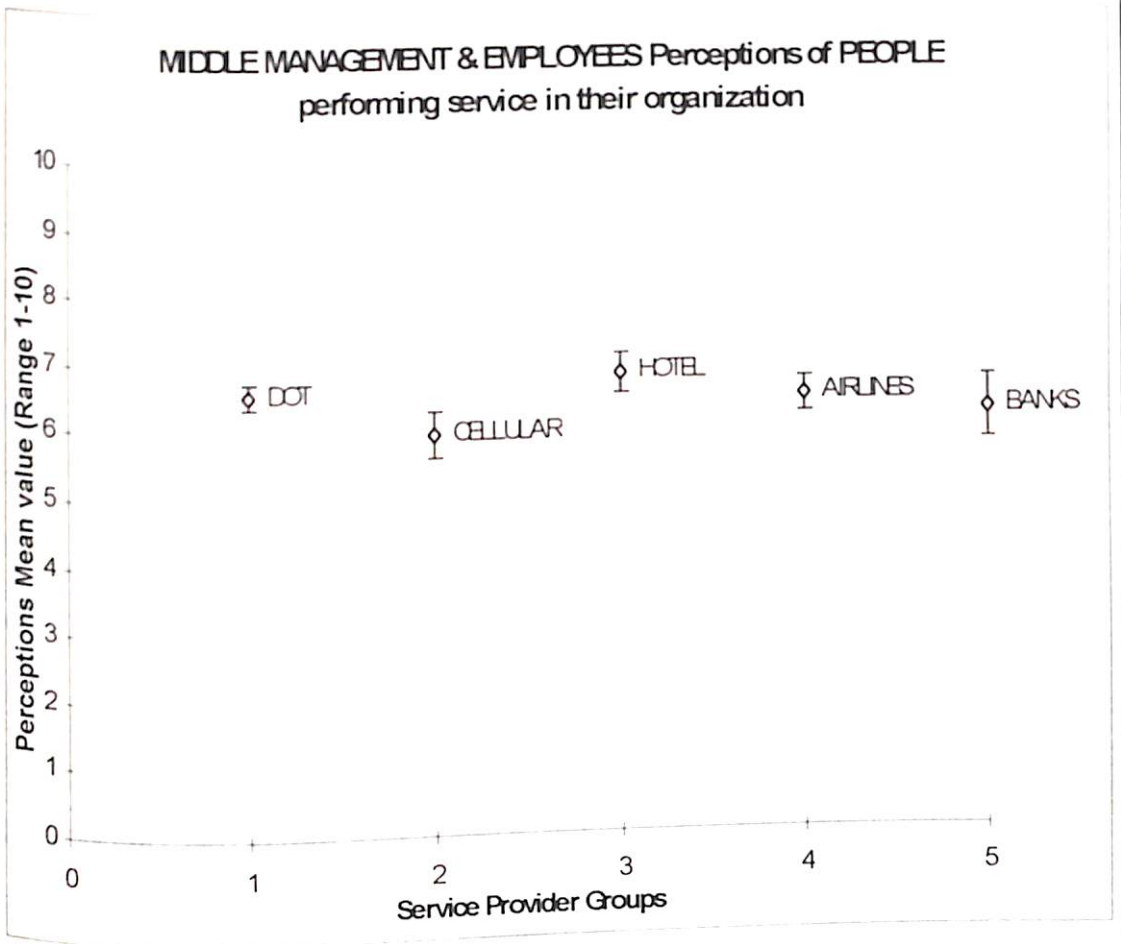
(n=853 for Grp.1; n=192 for Grp.2; n=237 for Grp.3; n=451 for Grp.4 & 127 for Grp.5)

Figure-7.21

7.8   PRICING POLICY OF SERVICE PROVIDERS :

7.8.1   CUSTOMERS' PERCEPTIONS ON 'VALUE FOR MONEY':-The

customer rate all the service providers within a close range of 5.087 and 5.851 on a 10 point scale as far as the VALUE FOR MONEY for the service offered by the provider is concerned. The customers rate Nationalized Banks lowest at 5.087, just below Dot. Grp.II at 5.094, Hotels at 5.286 and Car rentals at 5.369. The customers rate Private banks at 5.475, Dot. Grp.I at 5.627, Airlines at 5.643, Pagers at 5.716 and Cellular at 5.851. However statistically there is no significant difference in the PRICING POLICIES of any service provider as far as the perceptions of customers about VALUE FOR MONEY is concerned as shown if figure-7.22 below.

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Customer's Perceptions about VALUE FOR MONEY–PRICING POLICY of the service provider
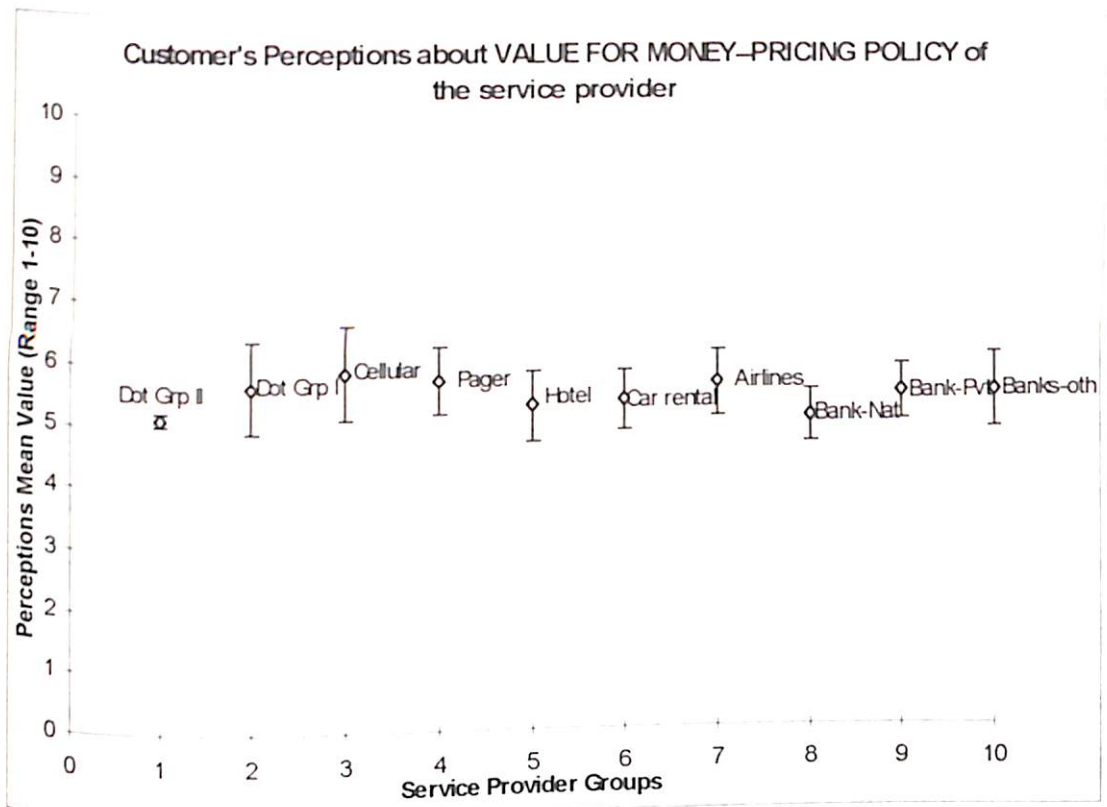
(n=127 for Grp.1; n=67 for Grps. 2, 3 & 4; n=84 for Grps. 5, 6,& 7; n=103 for Grp.8, n=120 for Grp.9 & 56 for Grp.10)

Figure-7.22

Viewed from the issue of Value for Money, one of the reasons why there is no significant difference perceived by customers between different service providers is that there is a direct equation between the perceptions of service providers offer (Product) and the price charged for it. Thus if the perception of the service providers Product is low and he charges not a very high price and the customer is reasonably satisfied by the quality of the product, then this offer will have the Value for Money. In the case of DOT since the customers perceptions of its policies, people, systems, structure, strategies, customer care values (sub-sets of the total offer) is low and the price charged by DOT, unlike other private operators is low, it can safely be assumes that for the given quality, the current price is reasonable. And the same holds good for other service providers, whose price is in line with their perceived quality. However, this provides an opportunity to the Marketers to enhance value for money of his offer which could be by enhancing perceived service quality and keeping the price low.

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7.8.2 CUSTOMERS' PERCEPTIONS ON 'WARRANTY' :- On this aspect of the service provider that gives confidence to the consumer that any bad, inferior or faulty service will be duly compensated by the service provider termed as WARRANTY ASPECT of pricing policy, DOT/MTNL rate very low with Dot. Grp.II lowest at 2.766 and Dot. Grp.I at 3.688 on a 10 point scale. Hotels rate highest at 7, followed by Cellular at 6.547, and Pagers at 6.469. Airlines, Private Banks and Car rentals are very close to each other at 6.293, 6.216 and 6.207 respectively. Our respondents rate Nationalized Banks at 5.534. Statistically there is a significant difference in the perceptions even among our respondents falling under Dot. Grp.I & Dot. Grp.II in this respect of the services provided by DOT/MTNL. Also statistically there is a significant difference in the perception of respondents about DOT/MTNL and rest of the service providers as shown in figure-7.23. Statistically there is no significant difference in the Warranty aspect of Cellular, Pagers, Hotels, Car rentals and Airlines as perceived by the customers. Also statistically there is a significant difference in the warranty aspect of Cellular vs. National Banks and Pagers vs. Nationalized Banks.
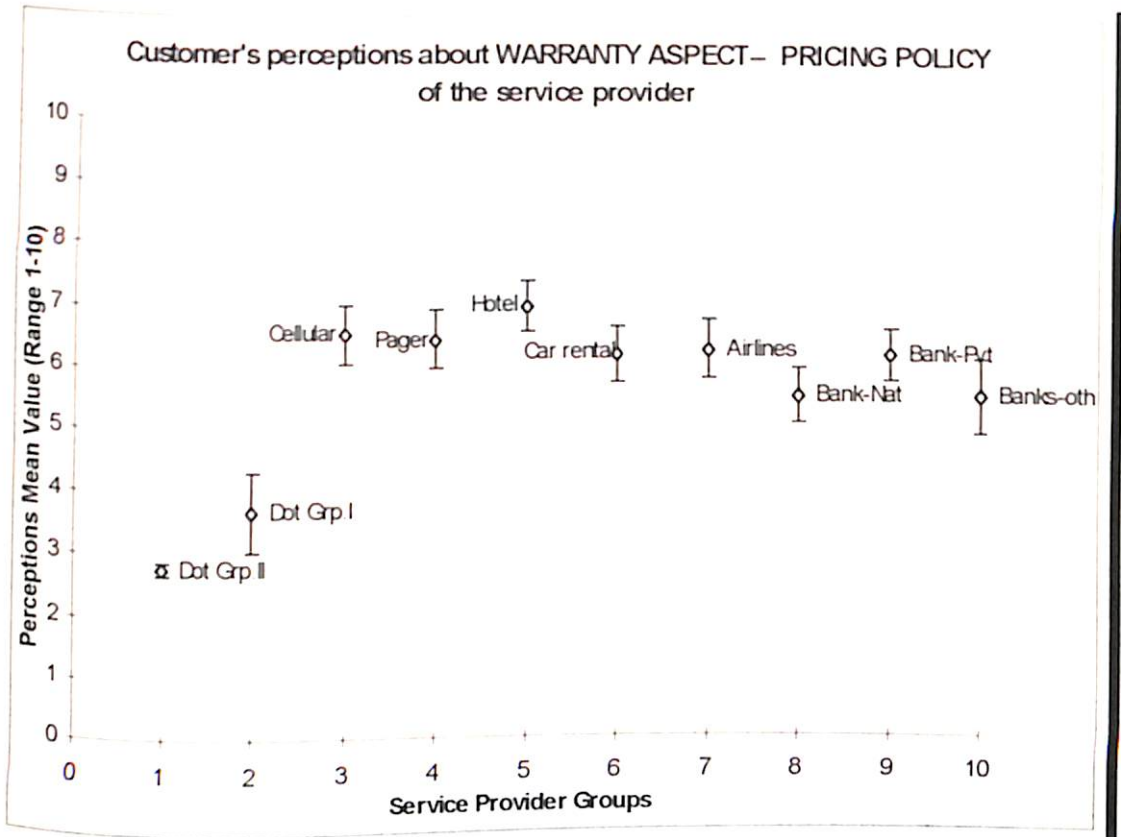
Figure-7.23

One of the reasons for a low perceptions quote of DOT/MTNL Warrantee as compared to other service providers appear to be the structure of the respective industries. While for DOT/MTNL no competition exists and hence it can afford to take a view point of "I don't Care", other service providers can not afford to do so because they are in a competitive business. Hence as we shall come back to this aspect in our next chapter, one of the policy issues is how to make a firm in a non-competitive Market situation make warranties more meaningful and enforceable.

SYNTHESIS, POLICY IMPLICATIONS & DIRECTIONS FOR FUTURE RESEARCH

CHAPTER-8

SYNTHESIS, POLICY IMPLICATIONS & DIRECTIONS FOR

FUTURE RESEARCH

8.0   SYNTHESIS AND IMPLICATIONS :

8.1   Synthesis from Chapters 4, 5, 6, & 7 : A comparison of the customers' perceptions of service provider's policies aimed at providing top quality service and building long term relationship, customer care values, the customer friendly structure, systems, customer retention strategies, and above all the responsiveness and reliability of the people performing the service need to be compared with perceptions of Management and Employees of the service provider. What does Management & Employees think about the efforts and commitment of their organisation in these areas. It is essential that the Management Team and Employees at all levels know where they stand in terms of the service provided by them and this knowledge should be with respect to customers' perceptions. Their perceptions about feasibility of bringing necessary changes in the structure, systems, policies, strategies ,values and commitments to meet and exceed customers perceptions and to build a long term relationship are important to assess the standing of the organisation and the extent to which it is prepared to face the ensuing competition. The customers' perceptions of five service provider groups namely DOT/MTNL, Cellular, Hotels, Banks and Airlines are therefore compared with the perceptions with their respective Top Management as also with the Middle Management and Employees of these groups and the Gaps in perceptions are also compiled and plotted in the subsequent sections.

8.1.1   Gaps in Perceptions—DOT/MTNL :- It is interesting to note that there is a wide gap in the perceptions Top Management of DOT/MTNL as also Middle Management & Employees and their Customers in respect of customer friendly polices, customer care values, customer friendly and service oriented structure, systems and the people of the organisation. For the purpose of this comparison, the Customers perceptions have been drawn from Dot Grp.I, mainly due to the fact that being users of other services also, these respondents are in a position to compare various services. The customers of Dot Grp.I rate DOT/MTNL higher than the respondents of Dot Grp.II rate DOT/MTNL in almost all the areas of our study. Both the Management & Employees of DOT/MTNL rate themselves and the value of their services to customers much higher than the customers rate them as service provider in these areas. However in the context of service recovery, competitive advantage and customer retention strategies of the service providers, the Top management rate their organization lower than Customers whereas Middle Management & Employees rate themselves higher than Customers & much higher than their Top Management as shown in figure-8.1.
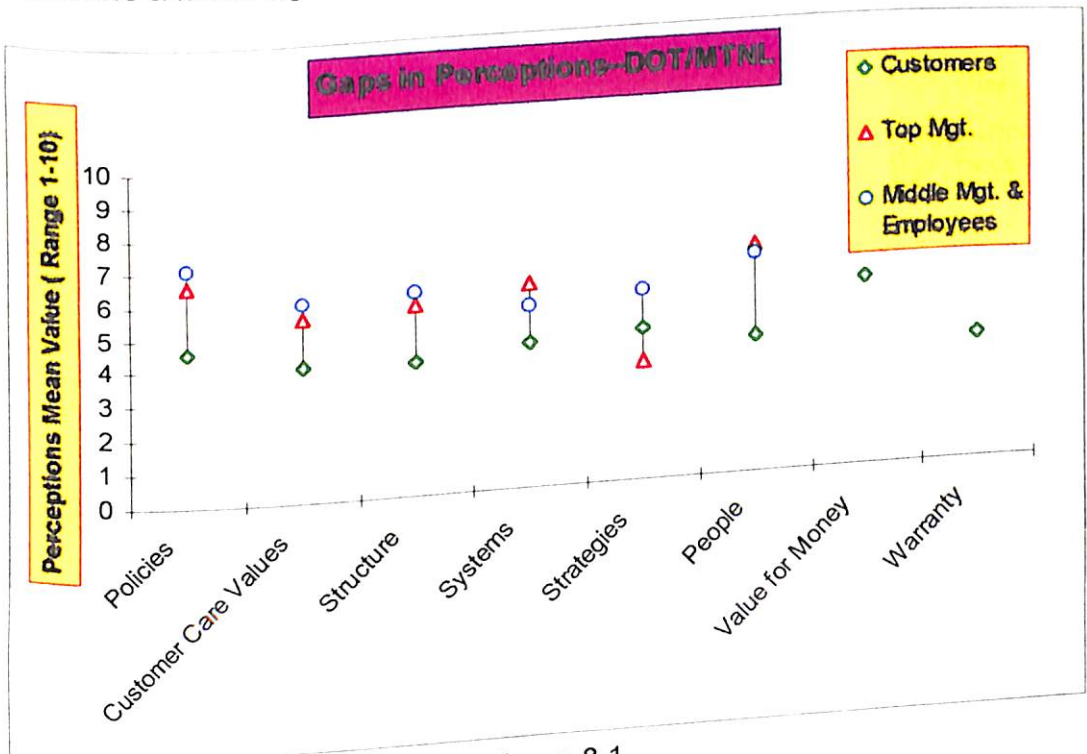
Figure-8.1

8.1.2 Gaps in Perceptions—CELLULAR :-The gaps in the perceptions of customers vis-a-vis Middle management & Employees of cellular service providers in wide in the areas of customer care values, structure, systems, strategies and the people providing the service as shown in figure-8.2. In all these areas Middle management & Employees rate themselves and their organization lower than their customers rate the service provider contrary to the perceptions of DOT/MTNL Management & Employees in their area of service. In terms of customer friendly policies of the service provider, the customers' perceptions of the service provider are little lower than the Management & Employees. There is a wide gap in the perceptions of the Top management vis-a-vis Middle management & Employees in respect of customer care values and Systems of their organization. The Top management's perceptions match the perceptions of Middle management & Employees in the area of customer friendly policies (although both rate themselves a little higher than customers), and Top management's perceptions match the customers' perceptions in the areas of structure and systems of the service provider.
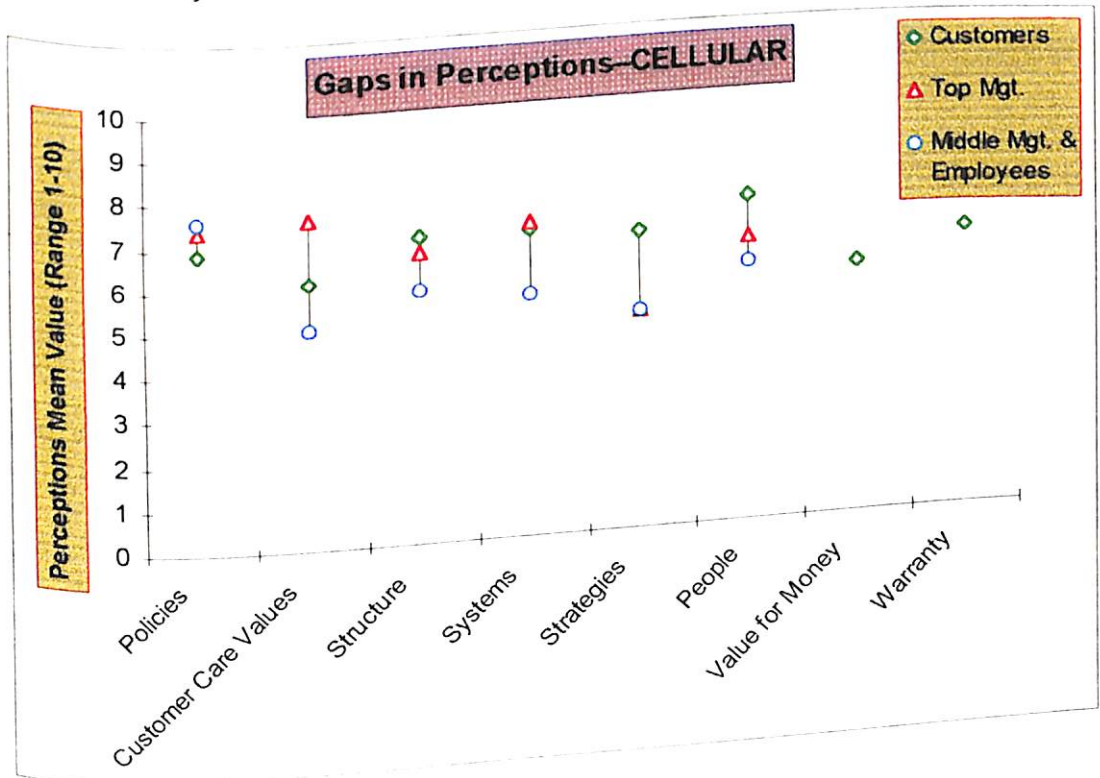
Figure-8.2

8.1.3 Gaps in Perceptions—HOTELS :-The gaps in the perceptions of Customers vis-a-vis Top management as also vis-a-vis Middle management & Employees is not very wide except in the areas of customer retention strategies as shown in figure-8.3. In this area Top management rate their organization lower than the customers rate the Hotels group. However Middle Management & Employees are more optimistic as they rate themselves higher than their customers rate their organization strategies.
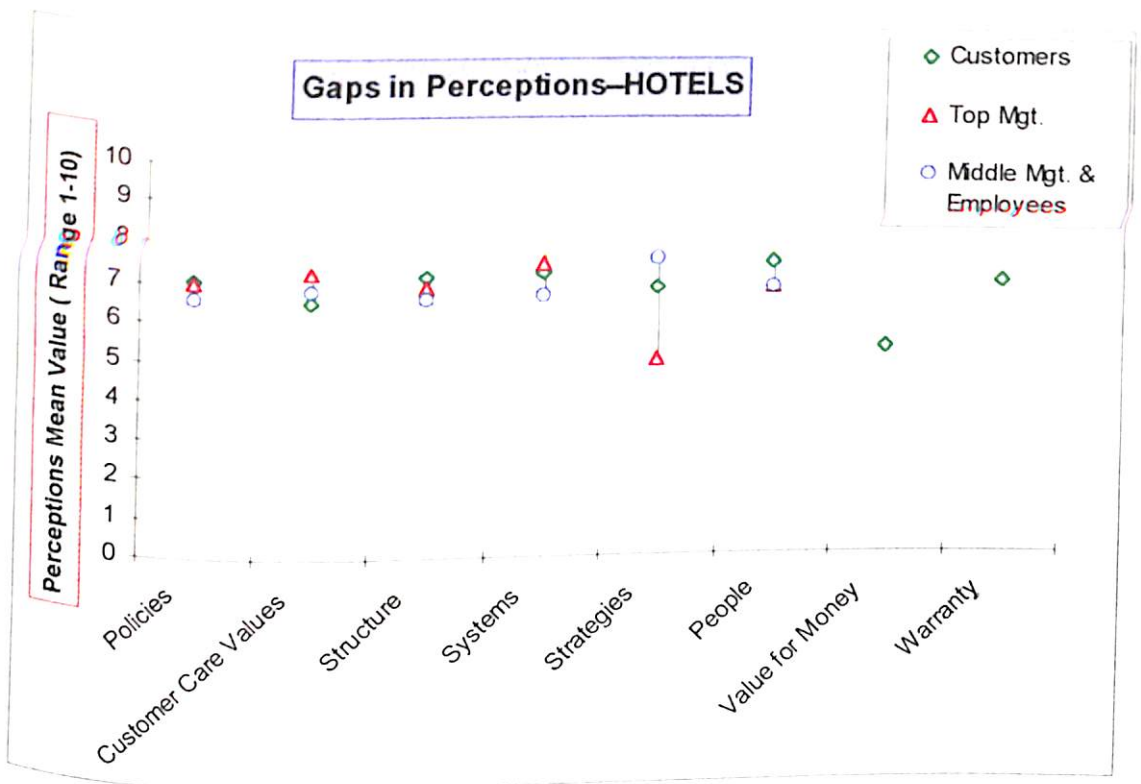
Figure-8.3

8.1.4 Gaps in Perceptions—BANKS :-While comparing the gaps in perceptions in Banking services, we have taken the customers'perceptions from the group 'Private Banks'(Banks-Pvt) because customer ratings of private banks in all the areas is higher than Nationalized Banks and the corresponding data of Management & Employees perceptions is taken from the group of Private Banks. The Top Management rate themselves and their organization higher than customers'perceptions in respect of policies, customer care values, and systems. The Middle Management & Employees have rated themselves *lower than the* perceptions of their Top Management in every area of our study. The customers' perceptions match Top management's perceptions in the areas of structure and people and there is no gap in the perceptions of customers and Middle management in the area of customer care values. The gap in widest in the perceptions of Middle Management & Employees vs. Top management in the area of customer friendly systems as shown in figure-8.4.
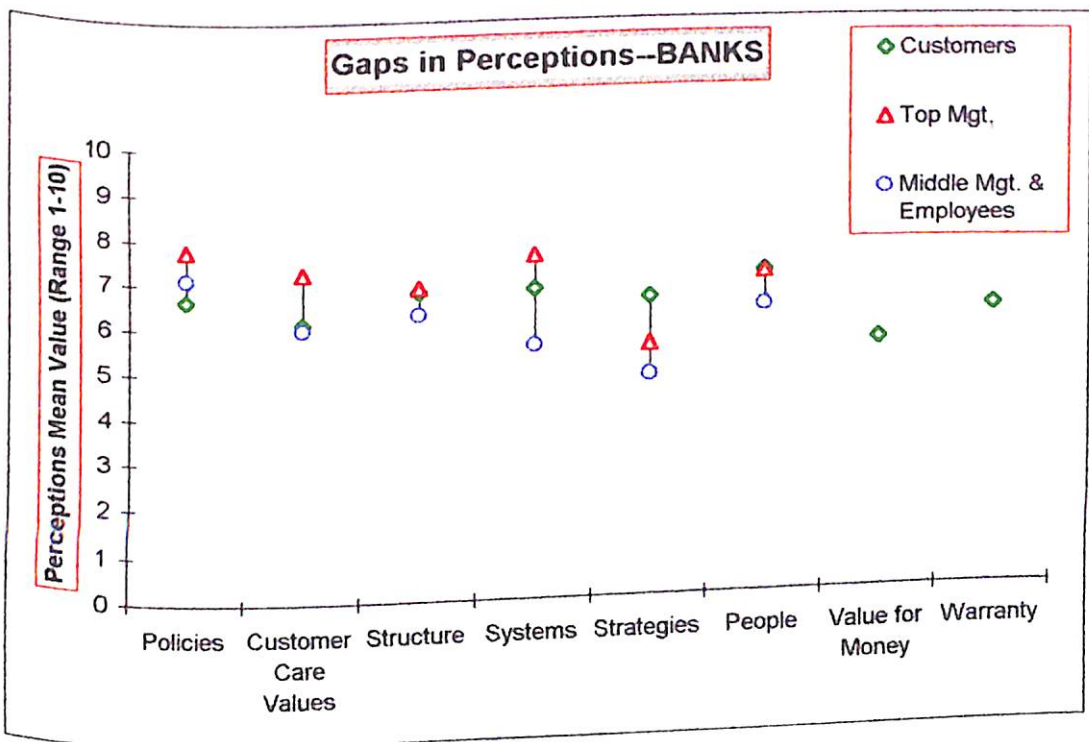
Figure-8.4

8.1.5 Gaps in Perceptions—AIRLINES :-The Top Management of Airlines rate their policies and customer care values of their organization at a value higher than the customer perceive the service providers policies and customer care values. The perceptions of customers about the people providing the service match with the perceptions of Management and Employees of the service providers. The widest gap among the three types of respondents is noticed between the perceptions of Top management and their Employees & Middle management in the area of strategies. The Middle Management & contact Employees rate their systems lower than their Top Management and customers rate service providers in this area. Although there is no gap in the perceptions of Management and Employees about customer care values of the service provider group, they rate themselves a little higher than their customers as shown in figure-8.5.
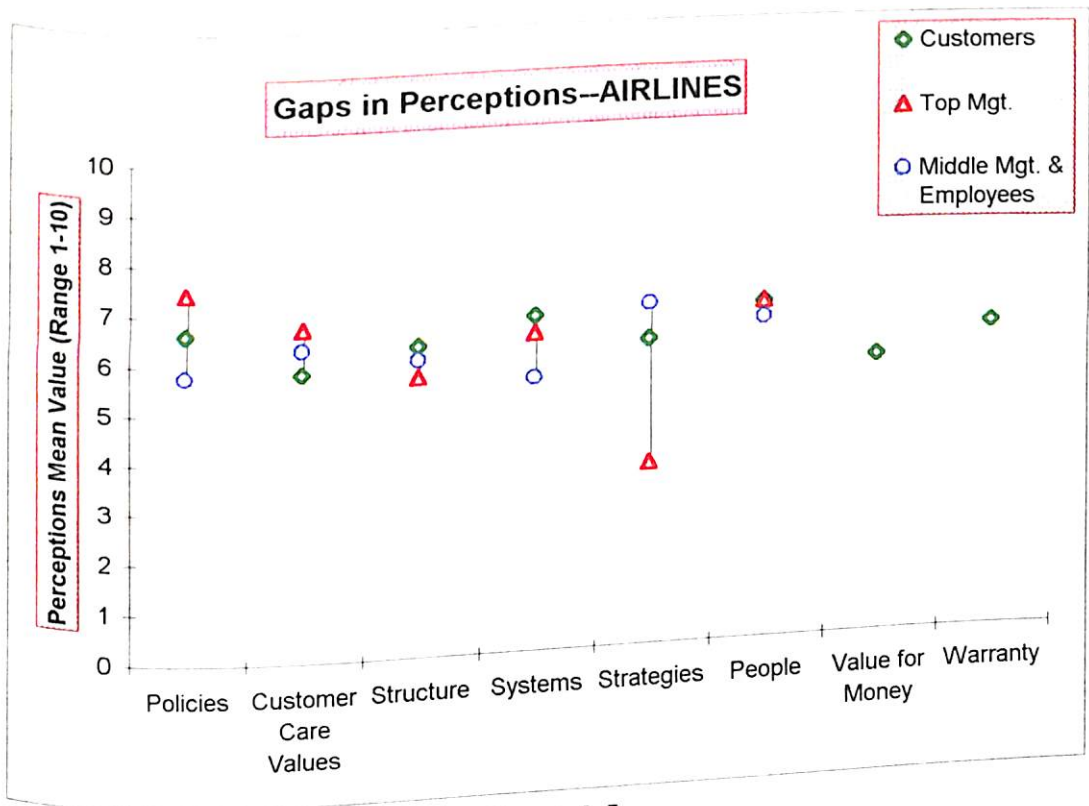
Figure-8.5

Thus in essence if we put everything together, the picture that appear of different service providers on Relationship Marketing is as plotted below in Figure-8.6
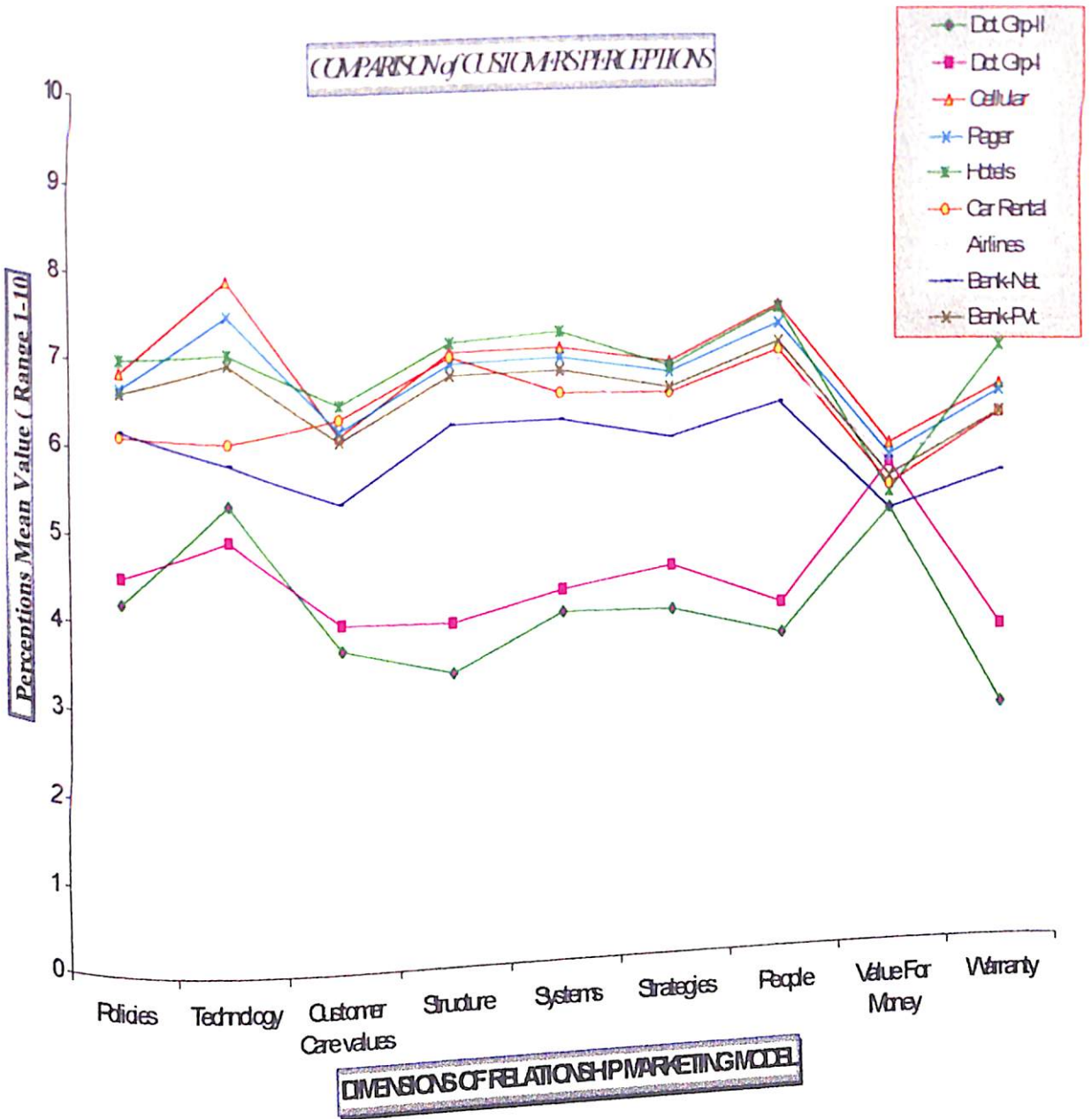
Figure-8.6

8.1.6 RELATIONSHIP MARKETING MODEL : Customers' perceptions on constructs of Relationship Marketing of service provider groups : The rank order in which our service provider groups stood on different parameters of Relationship Marketing model that was described in Chapter 3 is shown in figure-8.7 below.

POLICIES
1. Hotels
2. Cellular
3. Pagers
4. Banks-Pvt
5. Airlines
6. Banks-Nat.
7. Car rental
8. DOT/MTNL

STRUCTURE
1. Hotels
2. Cellular
3. Car rental
4. Pagers
5. Banks-Pvt
6. Airlines
7. Banks-Nat.
8. DOT/MTNL

PRICING POLICY

(Value for Money)		(Warranty)	
1.	Cellular	1.	Hotels
2.	Pagers	2.	Cellular
3.	Airlines	3.	Pagers
4.	DOT/MTNL	4.	Airlines
5.	Banks-Pvt.	5.	Banks-Pvt
6.	Car rentals	6.	Car rentals
7.	Hotels	7.	Banks-Nat.
8.	Banks-Nat.	8.	DOT/MTNL

TECHNOLOGY
1. Cellular
2. Pagers
3. Hotels
4. Banks-Pvt
5. Airlines
6. Car rental
7. Banks-Nat
8. DOT/MTNL

CUSTOMER CARE VALUES
1. Hotel
2. Car rental
3. Pagers
4. Cellular
5. Banks-Pvt.
6. Airlines
7. Banks-Nat.
8. DOT/MTNL

Customer Care Value

TOP MANAGEMENT

External/Internal

PEOPLE
1. Cellular
2. Hotels
3. Pagers
4. Banks-Pvt
5. Car rental
6. Airlines
7. Banks-Nat.
8. DOT/MTNL

STRATEGIES
1. Cellular
2. Hotels
3. Pagers
4. Banks-Pvt
5. Car rental
6. Airlines
7. Banks-Nat.
8. DOT/MTNL

SYSTEMS
1. Hotels
2. Cellular
3. Pagers
4. Banks-Pvt
5. Airlines
6. Car rental
7. Banks-Nat.
8. DOT/MTNL

('1'.represents the Best and '8' the worst among service provider groups)

Figure-8.7

8.2 CONCLUSION :

- None of the service provider group meets the expectations of their customers. Customers do not perceive any service provider as an ideal or excellent service provider. This is clearly an indication of the fact that customers expectations today from all the service providers are far more than what at the moment any of them are trying to fulfill. Hence, the question of customer delight does not exist today in the service sector in India. None of the service provider appears to be in a position to retain its customer in a more competitive environment.

- Top management rate their service better than their Customers perceive them as service providers in almost all the areas except strategies of the service providers and this is true for all service provider groups except Hotels. These gaps in perceptions are widest in DOT/MTNL service groups and lowest in Hotels.

- The perceptions of Employees & Middle management about the service provided by their organization do not match with the perceptions of Customers. However the magnitude and direction of gap differs in different areas of study as also among service providers. The gaps in the perceptions of Customers vs. Employees & Middle Management are narrower than the gaps between perceptions of Customers and Top management for all service provider groups except DOT/MTNL.

- When we compare the Customers perceptions with that of the Management Team on policies, we find that the gap is widest in case of DOT & MTNL. This implies that either the Management team of DOT & MTNL have no understanding of customer needs and expectations or alternatively customers do not understand the true intent of the policies of the DOT & MTNL. In any case this research findings provide an opportunity for the service provider to evolve policies based on an understanding of customers expectations & needs and communicate the same to their target customers.

- The 'Pricing' is not commensurate with the quality of service of the service providers and this is true for all service provider groups. However, The Customers rate the factor 'Value for Money-Pricing Policy' of DOT/MTNL higher than they rate DOT/MTNL in other areas. The order is reverse in the case of all other service provider groups as can be seen from figure-8.6. In a market that is highly price sensitive, *one cannot ignore issues of pricing of the service*. The question from management policy is that what should be the fair price for delivering quality services to the customer? What is the cost of delivering the service? Can cost alone be the basis of pricing the services in a market like India?

- The respondents of Dot Grp.I rate DOT/MTNL higher than respondents of Dot Grp.II rate this service provider on all the dimensions of Relationship Marketing except on Technology front. The obvious inference is that the customers who do not have exposures to Technologies of other service provider groups like Cellular, Pagers and perhaps Hotels etc., rate the Technology used by DOT/MTNL quite high and they revise their perceptions when their expectations are raised due to the exposure of the Technology used by other service providers.

- The consumer group who have better exposure of other service providers (Dot Grp.I) rate DOT/MTNL higher in the areas of Customer care values, Policies, Customer retention Strategies, Structure, People and even Pricing than those (Dot Grp.II) who do not have such exposure. Customers appear to be updating their perceptions of DOT/MTNL when they experience other service providers even from the private sector.

- One of the direct consequences of opening up of the economy and the telecom sector is *technology upgradation*. This has helped marketer differentiate his product from others. The same has happened in the case of DOT/MTNL which invested significant resources in technology upgradation and thereby making the telecom system reliable. But very little was done to

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build relationship with the customer. Although the same holds good for the service providers of the Cellular and Pager in the telecom sector and for other service provider groups also but, on balance, customer did feel related to a better degree with these service providers.

- The DOT/MTNL have failed miserably to build their credibility as far as Warranty aspect i.e., building confidence among customers that they will be compensated for any bad, inferior or faulty service.

- The research has brought to fore the *role of management and the need to cut the proverbial umbilical cord with the parent organization*, that is between government and the service provider i.e., DOT/MTNL.

- The study has also brought forth whole lot of issues about communication with customer and for making systems far more customer friendly and this has to be done not just in DOT/MTNL, but also in the case of Cellular, pager, and other service providers where the mean scores are fairly low. The same holds good in the case of shared values.

implementing rest of the constructs of our Model of Relationship Marketing. The Government run or controlled organization like DOT, MTNL and Nationalized Banks therefore has an inherent disadvantage in these respects. MTNL & DOT had a problem of having to carry the baggage that was thrust upon them by the Government of India. And this takes us in asking a question : "What is the goal of the organisation"?

8.3.2 Is customer as a goal compromisable?

We are reminded of the famous Quote of Mahatma Gandhi who said: *"A Customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider on our business. He is the part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so"*

Peter Drucker in his large number of texts on management has repeatedly brought this point that the Goal of the organisation is customer and therefore the entire strategy and management process has to gear up to retain a satisfied customer. Keeping these two well known thinkers perspective, the question is can an organisation in a monopoly market compromise on this goal? If it does, what befalls it? Classical examples are that of Indian Airlines, Air India and Nationalised Banks who have continuously lost their competitive advantage and customer base when competition was allowed to enter these sectors. State owned Telecom industry Indian Telephone Industries (ITI) is today a BIFR case. Therefore from policy point of view can a company afford to ignore the customer?

8.3.3 Nature of Economy : In open economy customers expectations keep on getting enhanced and hence value for money perspective for different services

8.3 POLICY IMPLICATIONS :

8.3.1 The service Quality and the Structure of the industry of the service provider : The service quality is directly a function of the structure of the service provider organisation. As in Porter's Industry structure model, when we carry out analysis of the structure of an industry, one has to examine following five forces:-

1. Customer : In the context of customer we have (a) Demand, (b) Size of the customer, © Whether customer is concentrated or spread out, (d) Price sensitivity and (e) Preference towards a Brand or a Product.

2. Competition : In the context of competition we have (a) Direct competition or Indirect competition, (b) Intensity of competition, ©Focus of competition, (d) Product range and (e) Match between capacity and demand(any over capacities created in the system?).

3. Substitutes : Kind of substitutes, cost effectiveness of substitutes, Quality of substitutes-Superior or inferior than firm's product?

4. Threat from Potential competition.

5. Government policies and other entry-barriers which will influence threat from potential competition.

In a competitive industry the concern is more for customer bondage, but in a non-competitive industry very little attempt is made to bond the customer. How does one create customer bondage in a non-competitive scenario as in the context of DOT/MTNL or in the case with other state owned enterprise like Railways and hitherto Indian Airlines? One of the management policy issues in a state owned enterprise, relates to the extent to which the quality of customer relationship can be improved given the fact that they are not free to take decisions without reference to the Government and where the culture is more system driven and hence bureaucratic in nature. The *Structure and form of the organization plays a very important role in developing, building and*

implementing rest of the constructs of our Model of Relationship Marketing. The Government run or controlled organization like DOT, MTNL and Nationalized Banks therefore has an inherent disadvantage in these respects. MTNL & DOT had a problem of having to carry the baggage that was thrust upon them by the Government of India. And this takes us in asking a question : "What is the goal of the organisation"?

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8.3.3 Nature of Economy : In open economy customers expectations keep on getting enhanced and hence value for money perspective for different services

keep changing. Development in non-related sectors also influence customer expectations from service providers. Developments in Information Technology has raised the expectation level of the customers. Internet for example has provided very wide exposure to the customers and have simultaneously opened innumerous opportunities for the service providers to enhance value for money for their customers. The customers expectations were low in a closed or regimented economy and hence it was easier to satisfy. But, in a globalised networked economy their expectations are no more now to get the best from within the country but to get the best globally and hence the customer's yardstick of evaluation of service provider is no more now the incremental progress made by him over a period of time in technology or efficiency but it is whether the service provider gives to the customer the best quality in the world and at a globally competitive price. This is borne out by our research findings on cellular and pager service providers who have brought in the country the state of the art technology and offered a 'Global level of service quality'. However, the customer's perceptions was that it was certainly better than DOT but not the best world-wide as the perception score on Policies, structure, systems and strategies is around '7' and around '6' & for customer care values. This means that customer is comparing their service not with DOT/MTNL but with the service providers Globally.

The issue that comes to fore is that even though competition may be allowed in one particular economic sector, in a country like India, which has a very large market, even *the best of the service provider may not really provide the same quality of service And may not be all that customer friendly that he may be outside the country*. Inertia sets-in in most of these organizations, once they have achieved initial success and in such a situation, the customer satisfaction is sacrificed. Low score of 6 or 7 on Complaint Resolution in Cellular and Pager Services is one such example. One would have imagined that the score could have been much higher than MTNL. Could this be

a function of demand and supply forces not being in balance? Does this involve increasing the intensity of competition which in perforce make these organizations also develop customer friendly systems, or does one need to educate the customers?

8.3.4 Next policy issue is to gear up the organisation internally. Need generation and need fulfillment has to be seen as a process. The role of the internal customers, internal departmental coordination, linkage between individuals and between various departments becomes very important to inculcate internalization of customer care values..

The organisation tools for measuring linkage with the customers have to be developed and used. The tools till now used only measure customer satisfaction with the product and to some extent with the service provider. But very little attempt has been made so far to measure customer satisfaction with the process deployed in need satisfaction.

The customer bondage is a culmination of the Process, Product and the People and if we do not have feed back on all the three, it is difficult to establish customer linkage or organisation linkage with the customer. Hence, we will find customers perceptions of organisational, policies, system, structure, process and people has been low.

How frequently are you tracking the customer satisfaction on all these three parameters i.e., people, product and process?

8.3.5 Technology and Innovations :

What is the innovative usage of technology for need fulfillment and customer bondage. Are we using technology as an end in itself as we have seen in DOT/MTNL when they set up digital, optic fiber, ISDN and so on or do we use technology innovatively to satisfy and bond the customer?

Innovative use of Internet technology by Airlines can be one such example where the Airlines not only enhance the value for money of the customer, it can also make optimum use of its resources by mass customization simultaneously ensuring that it is a delight for the customer to interact with the service provider through its innovative service delivery process. The customer wanting to make a booking on Airlines can reach the site of the Airline service provider on internet. He will have the choice of flight with timing and the type of Air-craft available on the screen. He can also see and feel the difference in various aircrafts with the help of his Personnel Computer connected to internet while relaxing in his bedroom or on his office table. He will also have the information on availability of seats, flight timings and connecting flights to the desired destination, if required. He can not only book the flight, he can also choose the seat desired by him. If the seat number does not make any sense to him, the whole seating plan of the plane he intends to travel will appear on the screen and he can choose the seat depending upon his choice taking into account all such aspects like distance from screen, leg space, convenience of the window, etc. The moment he chooses his seat, he can also indicate his choice of meals from a variety of choices available on the screen to be served in the flight he wants to travel. A visible display of the dishes or the snacks which will be served can also be shown on the Internet screen so as to enable him to make a choice. He can also order his choice of drinks and indicate the exact time when he would like it to be served in the flight. This job can be done by his secretary of wife also. This will also help the Airlines to assess the exact requirement of the items to be kept in the Menu on a particular flight helping them in mass-customization and avoiding the waste. The customer can also indicate his choice of music, his choice of films or the programmes he would like to watch during the flight. This reduces the cost of marketing research and assessing customers exact requirement for the service provider making them available valuable information on customers habits and choices. The information can be used not only for providing the

service that time but also to assess the choices and needs of the customers. The customer can pay through the credit card or internet and also check in through internet by getting a boarding card printed on his own computer through internet. If he wants to make a phone call at a particular time from the plane, he can feed this information along with his other requirements through internet and Airlines computer will put through the call at the exact time while you are flying .

This is only a small example of use of technology for mass customerization and to strengthen organisations linkages with the customer. Simultaneously it also helps the organisation enjoy economies of the scale thus helping it to reduce its cost and achieve high ROI (Return on investment). In a border-less competition all service providers profit margins are going to be under pressure. For they will not be able to pass to the customer any hike in their costs. Hence from an operational perspective, it will become imperative that the service providers gets economies of scale and scope.

8.3.6 Organisation's Structure:

Can the service provider be a tall vertical and fat organisation as in the case of DOT/MTNL or will it have to be flat, non-hierarchical, lean and mean structure as in the case of Hotels and new entrants to Telecom Industry? The research is indicative of the fact that the speed in decision making is more important than just the structure. In today's world of intensive competition, technology standardization and information overload, large bureaucratic organizations will find it difficult to compete and customer preferences will be for smaller flexible organizations. A Corporation like MTNL or Organization like DOT will need to examine ways and means of reducing the size of their field units, empowering them to deliver the value to the customer and also take decisions that are far more business oriented.

Speed in decision making is a function of leadership style, organisation, culture and the technology used for servicing the customer. From a management

perception, the *role of leadership, in developing customer related values that are getting internalized by the people* who are working in the field units is extremely crucial. The leadership can help change the attitudes of the people and can make them far more responsive to customer problems. While the reality in DOT/MTNL and Nationalized Banks is that one has to deal with Trade Unions, same is not necessarily true for the private sector organizations who appeared to be in a better position to translate their value of customer care into action.

It is believed and accepted by the organisation and the Management that the service quality and customer bondage cannot be enhanced in a unionized environment. Often, the view expressed against Nationalised Banks, State owned Airlines and DOT is that their ability to service customer is hampered by these unions and an employees mindset which is reactive and non-responsive to customer. In such a context, the policy choice for Management are:-

a) Should we empower the customer?

b) Should we empower the Employee?

c) Should we empower both?

Research in U.S.A. on the American Banks, which were known to be anti-customers, showed that when these Banks were computerized and ATM facilities were provided to the customers at the branch sites and off the branch sites, customers delight with these Banking organisations significantly improved. Now the smile was back on the Teller's face as she had to deal with far few customers.

8.4   Directions for future Research:

Our feeling is that the future Research in Relationship Marketing should be as follows:-

1.   Connectivity and Service Quality:

How is Global connectivity going to effect service Quality and what can the Management do to use this connectivity in a creative and more positive manner to bond the customer.

2.   Tools for assessing customer bondage.

3.   *The impact of virtual reality on service Quality.*

4.   Further Research on Relationship Marketing Model and what further parameters can be added.

APPENDICES

NATIONAL TELECOM POLICY 1994

Introduction :

The new economic policy adopted by the Government aims at improving India's competitiveness in the global market and rapid growth of exports. Another element of the new economic policy is attracting foreign direct investment and stimulating domestic investment. Telecommunication services of world class quality are necessary for the success of this policy. It is, therefore, necessary to give the highest priority to the development of talcum services in the country.

Objectives :

2. The objectives of the New Telecom Policy will be as follows:

a) The focus of the Telecom Policy shall be telecommunication for all and telecommunication within the reach of all. This means ensuring the availability of telephone on demand as early as possible.

b) Another objective will be to achieve universal service covering all villages as early as possible. What is meant by the expression universal service is the provision of access to all people for certain basic telecom services at affordable and reasonable prices.

c) The quality of telecom services should be of world standard. Removal of consumer complaints, dispute resolution and public interface will receive special attention. The objective will also be to provide widest permissible range of services to meet the customers' demand at reasonable prices.

d) Taking into account India's size and development, it is necessary to ensure that India emerges as a major manufacturing base and major exporter of telecom equipment.

e) The defense and security interest of the country will be protected.

Present Status :

3.   The present telephone density in India is about 1 per hundred persons as against the world average of 10 per hundred persons. IT is also lower than that of many developing countries of Asia like China (1.7), Pakistan (2), Malaysia (13) etc. There're about 8 million lines with a waiting list of about 2.5 million. Nearly 1.4 lakh villages out of a total of 5,76,490 villages in the country, are covered by telephone services. There are more than 1 lakh public call offices in the urban areas.

Revised Targets :

4.   In view of the recent growth of the economy and the reassessed demand, it is necessary to revise the VIII Plan targets as follows :

a) Telephone should be available on demand by 1997.

b) All villages should be covered by 1997.

c) In the urban areas a PCO should be provided for every 500 persons by 1997.

d) All value-added services available internationally should be introduced in India to raise the telecom services in India to international standards well within the VIII Plan period, preferably by 196.

Resources for the Revised Targets :

5.   The rapid acceleration of telecom services visualised above would require supplementing the resources allocated to this sector in the VIII Plan. The total demand (Working connection + waiting list) showed a rise of nearly 50% from 7.03 million on 01-04-1992 to 10.5 million on 01-04-1994 over a three year period. If the demand grows at the same rate for the next three years, it would touch about 15.8 million by 01-04-1997. The actual rate of growth is likely to be higher as the economy is expected to grow at a faster pace. Achieving the target of giving telephone on demand by 1997 would thus imply releasing about 10 million connections during the VIII Plan as against the existing target of 7.5 million. Release of 2.5 million additional lines alone would require extra

resources to the tune of Rs. 11,750 crores at a unit cost of Rs. 47,000 per line at 1993-94 process. To this must be added the requirement on account of additional rural connection of Rs. 4,000 crores.

6. Even with the comparatively modest targets of the VIII Plan, as originally fixed, there is a resource gap of Rs. 7,500 crores. The additional resources required to achieve the revised targets would be well over Rs. 23,000 crores. Clearly this is beyond the capacity of Government funding and internal generation of resources. Private investment and associating of the private sector would be needed in a big way to bridge the resource gap. Private initiative would be used to complement the Departmental efforts to raise additional resources both increased internal generation and adopting innovative means like leasing, deferred payments, BOT, BLT, BTO, etc.

Hardware :

7. With the objective of meeting the telecom needs of the country the sector of manufacture of telecom equipment has been progressively delicensed. Substantial capacity has already been created for the manufacture of the necessary hardware within the country. The capacity for manufacture of switching equipment, for example, exceeded 1.7 million lines / pr year in 1993 and is projected to exceed 3 million lines / per year by 1997. The capacity for manufacture of telephone instruments at 8.4 million units per year is far in excess of the existing or the projected demand. Manufacturing capacities for wireless terminal equipment, Multi Access Radio Relay (MARR) for rural communication, optical fibre cables, underground cables etc., have also been established to take care of the requirements of the VIII Plan. With the revision of the targets demand would firm up and there would be an incentive to expand the capacities to meet the extra requirement.

Value-added Services :

8. In order to achieve standards comparable to the international facilities, the sub-sector of value added services was opened up to private investment in July, 1992 for the following services :

   a) Electronic Mail

   b) Voice Mail

   c) Data Services

   d) Audio Text Services

   e) Video Text Services

   f) Video Conferencing

   g) Radio Paging

   h) Cellular Mobile Telephone

9. In respect of the first six of these services companies registered in India are permitted to operate under license on non-exclusive basis. The policy would be continued. In view of the constraints on the number of companies that can be allowed to operate in the area of Radio Paging And Cellular Mobile Telephone Services, however, a policy of selection is being followed in grant of licenses through a system of tendering. The policy will also be continued and the following criteria will be applied for selection.

   I) Track record of the company

   ii) Compatibility of the technology

   iii) Usefulness of the technology being offered for future development.

   iv) Protection of national security interests;

   v) Ability to give the best quality of service to the consumer at the most competitive cost; and

   vi) Attractiveness of the commercial terms to the Department of Telecommunications.

NATIONAL TELECOMMUNICATION POLICY, 1994 - GUIDELINES FOR THE ENTRY OF PRIVATE SECTOR INTO BASIC TELECOM SERVICES

The National Telecom Policy, 1994 provides for rapid expansion of telecommunication services, bringing them up to world class standards competition, entry of private sector, introduction of new technologies and expansion of value-added services.

In order to ensure the systematic and speedy implementation of the National Telecom Policy 1994, the following guidelines are laid down in respect of provision of basic services by the private sector.

1. **Licensing Authority**

   Companies wishing to enter into the field of basic telecom services may make an application for the grant of license to the Department of Telecommunications.

2. **Entry Participation**

   Only companies registered in India will be permitted to participate in providing basic voice telephone services. In the event of a joint venture between an Indian and a foreign company, nor more than 49% foreign equity would be permitted

3. **Geographical area of operations**

   The licensing of private sector will be on a Circle basis. Only one license, in addition to DOT, will be granted for each Circle. The private sector will not be licensed for the long distance telecom network (i.e.) National and Intercircle long distance lines) in the first instance. This position will be reviewed after five years.

4. **Regulatory Authority**

   i) Status

   There will be a Telecom Regulatory Authority of India (TRAI). The TRAI will be an autonomous body.

   ii) Terms of Reference

   The following will be the main terms of reference of the

   1) Standard setting

   2) Price Regulation

   3) Ensure technical compatibility among different service providers.

   4) Revenue sharing arrangements between different service providers.

   5) Fixation of access charges

   6) Protect consumer interest, particularly in respect of

      a) time to contact

      b) time to repair

      c) frequency of break down

      d) call completion rates

      e) fair billing administration

   7. Resolve disputes between service providers.

   8. Spell out / ensure compliance of time frames for making available local and DOT long distance circuits between service providers.

   9. Any other matter referred to by the Government.

   iii) Composition

      Chairman and two members.

5) **Pilot Projects**

   Pilot projects are those which envisage inflow of new technology and management techniques and generally involve foreign investment. Projects involving not more than 49% foreign equity will be allowed.

   The Pilot Projects will be accepted in the areas of low telecom density, but with high growth potential. The technology brought in the Pilot Project should be latest

available internationally which has not been in use in India. The party providing the basic services will be preferred.

Pilot Projects will not be allowed to be used as a back-door entry for providing basic voice services.

Proposals for setting up Pilot Projects will be scrutinised by DOT. The recommendations of the DOT will be referred to the Empowered Committee on Foreign Investment for Approval.

6) **Tendering**

The tender documents would be detailed and self contained. While in the technical bids, clarification, if necessary, may be obtained, there will be not provision for negotiation in the financial bids.

7) **Period of License**

Government will be the licensing authority. The period of license will normally be fifteen years.

8) **Network and service obligation**

A standard document will be prepared to spell out the network and service obligations of the license.

9) **Penalties**

In order to protect the interest of consumers in this new situation of a large number of service providers, the service providers will be accountable for providing the prescribed level / quality of service to the consumers and other obligations as may be specified by the Government, failing which they will be subject to penalties as are or may be prescribed under the law.

To be hand delivered or to be sent to

VINOD KUMAR
GENERAL MANAGER(TI)
MAH.TELECOM, 2ND
FLOOR, CTO BUILDING,
FORT MUMBAI-1.

I. PERSONAL DATA

1. Name : Mr./Ms...

2. Age : ....

3. Occupation : :-Business/Service/Professional/ Trade/Industry/Any other

4. Monthly family Income : Rs.......................(Approx)

5. Telephone/FAX No. :-...

6. Address : ....

_____o_____

QUESTIONAIRE

II. Which of the following Services have you been using during the last one year? (Please fill the number of years you have been using the service in the box against each.

		Name of the Service Provider	Average billing per month
a) Telephone Services of MTNL/DOT	Yrs	MTNL/DOT	....
b) Cellular/Telephone Services	Yrs	....	....
c) Paging Services	Yrs	....	....
d) Airline	Yrs	....	....
e) Banking	Yrs	....	....
f) Car Rental	Yrs	....	....

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We would like you to think of your experiences with these Service Providers. Following statement relate to your feelings towards the Service Providers. Please consider each statement and mention the appropriate number on the scale to reflect your intensity of feeling. The stronger you feel, either way, nearer you should be to the extreme values of 1 and 10, where 1 means strongly disagree and 10 strongly agree.

Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
			1	2	3	4	5	6	7	8	9	10
1	The Service Provider has modern equipment	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
2.	The service provider's physical facilities are comfortable, clean and usually appealing.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
3.	Employees are well addressed and well mannered.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10

Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
			1	2	3	4	5	6	7	8	9	10
4	Pamphlets letters booklets forms are visually appealing (eligible, easy to understand and on a reasonably good quality paper).	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
5	When the promise to do something by a certain time, they do it.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
6	The staff is always willing to listen to me on telephone.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
7	The contact staff have all the the information I need.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10

Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
			1	2	3	4	5	6	7	8	9	10
8.	When in problem, the Service provider shows a sincere interest in solving it (rather than trying to accommodate me	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
9.	The company performs the service right the first time.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
10.	The company insists on lot of paper work before provision of service.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
11.	Employees in the company tell me exactly when service will be provided.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
12.	The outlets to provide service are conveniently located.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7			

Q No.	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
			1	2	3	4	5	6	7	8	9	10
13	Until I have seen top most officer or an officer personally known to me, I am not sure that my problems will be solved	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
14	Employees are never too busy to respond to my requests.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
15.	Behaviour of employees instills confidence in me.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
16.	I feel safe in my transactions with the company.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10

Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
			1	2	3	4	5	6	7	8	9	10
17	Employees are consistently polite and courteous with me	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
18	Senior officers are easily accessible.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
19.	Employees have adequate knowledge to answer my questions.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
20.	Contact employees generally have sufficient discretion to handle my problems.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10

Q. No.	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
			1	2	3	4	5	6	7	8	9	10
21	Company is accessible to me at the time and day convenient to me	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
22.	The company has my best interest at heart.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
23.	Employees understand my specific needs.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
24.	I feel that the Service Provider charge me too much. (Value for money).	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10

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Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
			1	2	3	4	5	6	7	8	9	10
25	Favoritism by the Service provider makes me feel bad.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
26	The Service Provider has knowledge about the latest facilities services in his area.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
27	The Service Provider seriously attempts to keep me informed of the latest services/facilities in his business.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
28	Complaints are handled fast.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10

Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
29	The Service Provider takes initiative to ensure that I can make payments quickly and comfortably (convenience in transactions)	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
30	Service personnel suggest alternatives options and offer 'choice' of their own (offer of choice of services)	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
31.	In the event of any delay in provision of service/repairs, the Service Provider does not even offer regrets.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
32.	The offer of regrets gives me a feeling that it is mechanical (stereo- type). He does not mean it and is unconcerned about my loss or inconvenience.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10

Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
			1	2	3	4	5	6	7	8	9	10
33	I feel that contact personnel are interested in my success.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
34	I feel that Top Management is interested in my success.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
35.	The policies of the Service Provider are consistent.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
36.	I get the same quality of service from all the levels of Management/ Employees of the Service Provider.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7			
		(g) Car Rental	1	2	3	4	5					

Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
			1	2	3	4	5	6	7	8	9	10
37	The bills/invoices are err-free.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
38	The Service Providers are honest people	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
39	The Provider always makes me understand the benefits of a new service/facility.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
40.	The Service Provider always nicely explains the operating procedures, applications and use of various equipments/services/accessories.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental										

Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
41	Failures breakdown in service are thoroughly analysed from the point of view of equipment/human failure, so as to avoid its repetition	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
42	While coming across a bad/inferior or faulty service, I am confident that I will be compensated by the Service Provider willingly/Warranty aspect).	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
43	I do not have to go through a long hierarchy/bureaucratic set up to solve my problems (Service Structure-Flat).	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
44	I can trust my important papers/documents with the employees at the counter or in the boxed provided by the Service Provider without an acknowledgement or receipt.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10

Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
			1	2	3	4	5	6	7	8	9	10
45	The employees will not unnecessarily tamper with my equipment left with them for servicing	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
46	In their communication/offers/ dealings. I got pleasant surprises off and on.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
47	Many times the Officers/Contact Employees went out of their way to accommodate me when I was in problem.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10
48.	I will change over to a new Service Provider. even if his quality of product/servi ce is marginally better than the one with whom I have had long relationship.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental										

Q No	STATEMENT	SERVICE	Strongly Disagree									Strongly Agree
49	I will change over to a new Service Provider, if his prices for similar product service are marginally lower than the one with whom I have had long relationship.	(a) MTNL/DOT	1	2	3	4	5	6	7	8	9	10
		(b) Cellular	1	2	3	4	5	6	7	8	9	10
		(c) Paging	1	2	3	4	5	6	7	8	9	10
		(d) Airline	1	2	3	4	5	6	7	8	9	10
		(e) Hotel	1	2	3	4	5	6	7	8	9	10
		(f) Bank	1	2	3	4	5	6	7	8	9	10
		(g) Car Rental	1	2	3	4	5	6	7	8	9	10

1. Name the Service Provider with whom you have **excellent relationship.**

NTERVIEW SCHEDULE (TOP MANAGEMENT)

Kindly consider each statement and mention the appropriate number on the scale to reflect your intensity of feeling. The stronger you feel, either way, nearer you should be to the extreme values of 1 to 10, where 1 means strongly disagree and 10 strongly agree.

Strongly Agree		Strongly Disagree

1. We believed that customers are more important than other resources available to us
1 2 3 4 5 6 7 8 9 10

2. We regularly collect information about the needs of our customers
1 2 3 4 5 6 7 8 9 10

3. We rarely use marketing research information that may be collected about our customers.
1 2 3 4 5 6 7 8 9 10

4. We regularly collect information about the expectations and problems of our customers.
1 2 3 4 5 6 7 8 9 10

5. The Managers in our Company rarely interact with the customers.
1 2 3 4 5 6 7 8 9 10

6. The customer contact employees in our company frequently communicate with Management.
1 2 3 4 5 6 7 8 9 10

7. Managers in our Company rarely seek suggestions about serving customers from customer contact employees.
1 2 3 4 5 6 7 8 9 10

8. The Managers in our Company frequently have face to face interaction with customer contact employees.
1 2 3 4 5 6 7 8 9 10

9. The primary means of communication between customer contact employees and middle level managers in though memos.
1 2 3 4 5 6 7 8 9 10

10. Our company has too many levels of management between contact employees and top management.
1 2 3 4 5 6 7 8 9 10

11. Our company does not commit the necessary resources for service quality.
1 2 3 4 5 6 7 8 9 10

12. Our company has internal programs for improving the quality of service to customers.
1 2 3 4 5 6 7 8 9 10

13. Managers who improve quality of service are more likely to be rewarded in terms of financial benefits or promotions than other managers.

14 Our company emphasizes growth (selling new clients) 'as much as' or 'more' than. It emphasizes serving customers.

1 2 3 4 5 6 7 8 9 10

15 Our company has a formal process for setting quality of service goals for employees.

1 2 3 4 5 6 7 8 9 10

16 In our Company, we try to set specific quality standards

1 2 3 4 5 6 7 8 9 10

17 We effectively use technology to achieve consistency in serving customers.

1 2 3 4 5 6 7 8 9 10

18 We have programs to improve operating procedures so as to provide consistent service.

1 2 3 4 5 6 7 8 9 10

19 Our Company has the necessary capabilities to meet customers' requirements for services.

1 2 3 4 5 6 7 8 9 10

20 Due to resource constraints, it is not possible to give our customers the levels of service they really want.

1 2 3 4 5 6 7 8 9 10

21 We have operating systems to deliver the level of services, the customers demand.

1 2 3 4 5 6 7 8 9 10

22 Our company has the outlets/service centers located 'convenient to customers' to provide services.

1 2 3 4 5 6 7 8 9 10

2.3 In our Company, adequate number of inter-departmental co-ordination meetings (at the same level) are held.

1 2 3 4 5 6 7 8 9 10

24 In our Company, adequate meetings are held between contact employees and operating/support units.

1 2 3 4 5 6 7 8 9 10

25 Co-ordination and inter-departmental meetings are mostly confined to the review of progress of projects, general discussion relating to operations and indicating targets.

1 2 3 4 5 6 7 8 9 10

26 In our review meetings, we focus our attention on customers, problems more than the operations.

1 2 3 4 5 6 7 8 9 10

27 Large number of people from every department are involved in prescribing systems, procedures to provide the service.

1 2 3 4 5 6 7 8 9 10

28 The innovations in customer service are an important priority area in our company.

1 2 3 4 5 6 7 8 9 10

29. It is feasible to equip the contact employees with all the useful information needed by the customers. (through innovations like inter-active voice response systems, etc.)

    1   2   3   4   5   6   7   8   9   10

30. In our organisation we conduct induction/ reorientation programmes when an employee is transferred from one type of job to another (inter-departmental transfer).

    1   2   3   4   5   6   7   8   9   10

31. I have sufficient time and patience to get into the detailed procedures of how the works are done by my juniors/contact employees.

    1   2   3   4   5   6   7   8   9   10

32. Corruption in Society is a way of life and we need not bother so long as we are doing our work honestly.

    1   2   3   4   5   6   7   8   9   10

33. The organisation would like its middle managers and contact employees to strictly follow the rules and be honest.

    1   2   3   4   5   6   7   8   9   10

34. The organisation would like its middle managers and contact employees to be flexible and adaptable, personalise the transactions and take initiative to get friendly with customers.

    1   2   3   4   5   6   7   8   9   10

35. Your contact emplyees are by and large working to your expectations.

    1   2   3   4   5   6   7   8   9   10

36. In our organisations, we are concerned about the needs and concern of our suppliers.

    1   2   3   4   5   6   7   8   9   10

37. In our organisations, we treat our fellow colleagues and other units as our internal customers.

    1   2   3   4   5   6   7   8   9   10

38. I want to make lot of changes, but am constrained due to general environment.

    1   2   3   4   5   6   7   8   9   10

39. The staff unions & government policies are a major hurdle in implementing progressive ideas.

    1   2   3   4   5   6   7   8   9   10

40. Placement at Management levels are normally with the consent of the incumbents

    1   2   3   4   5   6   7   8   9   10

41. I consider myself as a spokesman of the organisation.

    1   2   3   4   5   6   7   8   9   10

42. Disseminating information within the organisation is one of my important roles

		Strongly Agree									Strongly Disagree

43   Disseminating information outside the organisation is   1 2 3 4 5 6 7 8 9 10
one of my important roles

44   I am not able to fulfil my information dissemination   1 2 3 4 5 6 7 8 9 10
role due to lack of information receive.

45.   In our organisation pleasing bosses is more important   1 2 3 4 5 6 7 8 9 10
than pleasing customers.

46.   In formal meetings, our discussion is on how to   1 2 3 4 5 6 7 8 9 10
improve customer satisfaction with our services.

47.   What is the core competency of your organisation ?   1 2 3 4 5 6 7 8 9 10

48.   What new core competencies need to be developed ?

49.   What do you think are the un-articulated need of your customers ?

50.   Kindly name the skills improvements programmes for your employees, its duration frequency and who conduct it, in the following areas :

a)   To understand the feeling of the customers

b)   To develop Relationships:

c)   To delight the customers :

d)   Empowerment :

51.   Indicate the time you spend every week on the following and strike its adequacy in your opinion

a)   Resource Planning   [hrs]   Adequate/Not adequate/Too much

b)   Review of ongoing projects/operations   [hrs]   Adequate/Not adequate/Too much

c)   Study of reports on marketing research   [hrs]   Adequate/Not adequate/Too much

d)   Assessment of. Customers needs.   [hrs]   Adequate/Not adequate/Too much

e)   External Communications.   [hrs]   Adequate/Not adequate/Too much

f)   Internal Communication   [hrs]   Adequate/Not adequate/Too much

g)   New Projects.   [hrs]   Adequate/Not adequate/Too much

h)	Routine Operations	hrs	Adequate/Not adequate/Too much
i)	Study of Innovations/Management tools.	hrs	Adequate/Not adequate/Too much
j)	Motivation of your juniors.	hrs	Adequate/Not adequate/Too much
k)	Training and Coaching needs of your juniors.	hrs	Adequate/Not adequate/Too much

TOTAL: | Hrs in a week |

1. Name :-_____

2. Mr./Mrs. :-_____

2. Age :-_____

3. (a) Name of the organisation :-_____

   (b) Position held: :-_____

4. Tele. No./Fax No :-_____

5. Monthly family income :-_____

INTERVIEW SCHEDULE MIDDLE MANAGEMENT AND CONTACT PERSONNELS

Kindly consider each statement and mention the appropriate number on the scale to reflect your intensity of feeling. The stronger you feel, either way, nearer you should be to the extreme values of 1 to 10, where 1 means strongly disagree and 10 strongly agree.

		Strongly Agree							Strongly Disagree		
		1	2	3	4	5	6	7	8	9	10
1.	I feel that I am part of a team in my organisation.	1	2	3	4	5	6	7	8	9	10
2.	Everyone in my organisation contributes to a team effort in servicing customers.	1	2	3	4	5	6	7	8	9	10
3.	I feel a sense of responsibility to help my fellow employees do their jobs well.	1	2	3	4	5	6	7	8	9	10
4.	My fellow employees and I cooperate more often than we compete.	1	2	3	4	5	6	7	8	9	10
5.	I feel that I am an important member of my organisation.		2	3	4	5	6	7	8	9	10
6.	I feel comfortable in my job in the sense that I am able to perform the job well.	1	2	3	4	5	6	7	8	9	10
7.	The people in my organisation are qualified to their job.	1	2	3	4	5	6	7	8	9	10
8.	My organisation gives me the tools and equipment that I need to perform my job well.	1	2	3	4	5	6	7	8	9	10
9.	I spend a lot of time in my job to trying to resolve problems over which I have little control.	1	2	3	4	5	6	7	8	9	10
10.	I have the freedom in my job to truly satisfy my customers' needs	1	2	3	4	5	6	7	8	9	10
11.	I sometimes feel a lack of control over my job because too many customers demand service at the same time.	1	2	3	4	5	6	7	8	9	10
12.	One of my frustrations on the job is that I sometimes have to depend on other employees in serving my customers.	1	2	3	4	5	6	7	8	9	10
13.	My Boss appraises me on how well I interact with customers.	1	2	3	4	5	6	7	8	9	10
14.	In our company making a seincere effort to serve customers well does not result in more pay or recognition.	1	2	3	4	5	6	7	8	9	10

15 In our company, employees who do the best job serving their customers are most likely to be rewarded than other employees

1 2 3 4 5 6 7 8 9 10

16. The amount of paperwork in my job makes it hard for me to effectively serve my customers.

1 2 3 4 5 6 7 8 9 10

17 The company places so much emphasis on selling and new clients that it is difficult to serve customers properly.

1 2 3 4 5 6 7 8 9 10

18. What my customers want me to do and what management want me to do are usually the same thing.

1 2 3 4 5 6 7 8 9 10

19. My company and I have the same ideas about how my job should be performed.

1 2 3 4 5 6 7 8 9 10

20. I recieve sufficient information from management concerning what I am supposed to do in my job.

1 2 3 4 5 6 7 8 9 10

21. I often feel that I do not understand the services the services offered by my company.

1 2 3 4 5 6 7 8 9 10

22. I am able to keep up with changes in my company that affect my job.

1 2 3 4 5 6 7 8 9 10

2.3 I feel that I have not been well trained by my company in how to interact effectively with customers.

1 2 3 4 5 6 7 8 9 10

24. I am not sure which aspects of my job my Boss will stress most in evaluating my performance.

1 2 3 4 5 6 7 8 9 10

25. The people who develop our advertising and other communication material, consult employees like me about the realism of promises made in them.

1 2 3 4 5 6 7 8 9 10

26. I am often not aware in advance of the promises made in our company's communications.

1 2 3 4 5 6 7 8 9 10

27. Employees like me interact with operators, Planning, Administration, Training, Accounts people to discuss the level of service the company can deliver to customers.

1 2 3 4 5 6 7 8 9 10

28. Our company's policies on serving customers are consistent in the different offices that service customers.

29. The system is such that while dealing with customer requirements, I have to refer to rules or superiors very often

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

30. Feed back on my work from my Boss is regu.lar feature

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

31. The regular feed back on my work is associated with coaching and guidance required to improve my performance.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

32. I have sufficient time and patience to get into the detailed procedures of how the works are done by my juniors/contact employees

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

33. Corruption in society is a way of life and we need not bother so long as we are doing our work honestly.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

34. The criterion for selection of contact employees is their inter personal skill.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

35. If the boss does not find the contact employees having requisite skills he can send them for these training skills.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

36. The Top Management always teaches about customer orientation and does not provide necessary tools/training and assistance to accomplish this.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

37. Our contact employees are by and large working to our expectations.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

38. In our organisation we are concerned about the needs and concerns of our suppliers.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

39. In our organisation we treat our fellow colleagues and other units as our internal customers.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

40. The organisation would like its middle managers and contact employees to be flexible and adaptable and personalize the transactions and take initiative to get friendly with customers.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

41. In our organization we conduct induction /re-orientation programme when an employee is transferred from one type of job to another (inter-departmental transfer).

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42. Our Company has located the out-let/service centers 'convenient to customers'.

    1 2 3 4 5 6 7 8 9 10

43. The organisation would like its middle managers and contact employees to strictly follow the rules and be honest.

    1 2 3 4 5 6 7 8 9 10

44. In our organisation pleasing bosses is more important than pleasing customers.

    1 2 3 4 5 6 7 8 9 10

45. I want to make a lot of changes, but I am constrained due to general environment.

    1 2 3 4 5 6 7 8 9 10

46. The staff unions and government policies are major hurdle in implementing progressive ideas.

    1 2 3 4 5 6 7 8 9 10

47. Placements at management levels are normally with the consent of the incumbents.

    1 2 3 4 5 6 7 8 9 10

48. I consider myself as a spokesman of the organisation

    1 2 3 4 5 6 7 8 9 10

49. Disseminating Information within the organisation is one of important role.

    1 2 3 4 5 6 7 8 9 10

50. Disseminating Information outside the organisation is one of my important roles.

    1 2 3 4 5 6 7 8 9 10

51. I am not able to fulfil my information dissemination role due to lack of information I receive.

    1 2 3 4 5 6 7 8 9 10

52. Employees who are in high contact areas with the customers are transferred after certain tenure so as to avoid developing personal relationship with the customer.

    1 2 3 4 5 6 7 8 9 10

no.	Age	Sex	Occ	Income	Cty	PHONE S.P	YRS	BILL	CELLULAR S.P	YRS	BILL	PAGER S.P	YRS	BILL	AIRLINE S.P	YRS	BILL	HOTEL S.P	YRS	BILL	BANKS S.P	YRS	BILL	CAR RENTAL S.P	YRS	BILL
															AI	15	18000	MIS	30	3000	IOB	30	25000			
1	54	M	P	35000	M	M	30	12000							IA	2					JS	15				
2	40	M	S	16000	P	D	15	2000							IA	17	10000	Taj	17	10000	BOA	10		AT	5	10000
3	40	M	D	100000	M	M	17	15000	MT	1	10000				AI	20	100000	Taj	30		ANZ	25		H	5	200000
4	46	M	P	40000	M	M	30	8000000	MT	1		HL	1	250	IA	30	50000	Mis	30	20000	BOI	30			20	
5	49	M	D		M	M	26	75000	BPL	1	20000				IA	25	15000	OH	15	10000	BOT	25		VIP	10	10000
6	40	M	I	300000	M	M	10	20000	MT	1	5000				IA	25	40000		20		CB	35	30000			
7	44	M	P	75000	M	M	25	10000	BPL	2	5000				VA	15	5	VH	15	5000		15	50000		15	2000
8	50	M	S	50000	M	M	15	6000		1	2000				IA	36	12000	TG	36	16000	SB	40		PH	20	1500
9	61	M	P		M	M	15	6000													CB	40				
10	57	M	S	25000	M	M	35	1200							JA		150000	TH		150000						
11		M			M	M	43	100000	MT						IA	11	7800				CBI	25				
12	51	M	S	20000	M	M	25	4000							IA	20	10000	Mis	20	10000	Mis	30				
13	57	M	B	100000	M	M	30	10000							ALL	24		ALL	24			24		15Nos	24	
14		M			M	M	15	6000000	BPL	2		MP	5		V			Mis		20000	Mis					
15	49	M	P	25000	M	M	12	20000	MT		4000				IA	20	5000	Mis	20	5000						
16	55	M	S	15000	N	D	25	18000																		
17	67	M	I	4000	N	D	10	600							IA	10	8000	D	15	3000	SBI	20				
18	45	M	S	125000	N	D	18	10000		1	10000							Mis	10		UCO	10				
19	38	M	S	10000	N	D	15	60000										Mis			UBI	40				
20	62	M	P	18000	M	M	30	2000							MIS											
21	28	M	S	3000	P	D									IA											
22	50	M	S	11000	P	D		1000							IA	20	10000	Mis	20	10000	CB	20		MIS	20	2000
23	46	M	S	35000	P	D	12	3000								40			40			40				
24	56	M	I		M	M	12	8000	MT	1	3000				JA			TAJ			A			A/C		
25		CO.	B		M	M	11	600000		1	20000	MP			IA						SB			A/Q		
26	62	M	P	15000	M	M		25000											6			30			6	
27	59	M	H	10000	P	D	6					MP		7500	IA	25	800000	TAJ	25	800000	SBI	25		CONT	25	600000
28	57	M	S	10000	P	D	25	2500000								30		Ob	30		SBI	30		HERTZ	20	
29	53	M			M	M			150000	BPL	1					IA	39	100000	TAJ	39	3000	ANZ	39		KC		10000
30	39	M	S	500000	M	M	39		150000	BPL	2	10000				MIS			MIS			MIS			MIS		
31	47	M	B		M	M			MT	1		M			IA/JA			TAJ			SBI			MIS		
32	47	M	B		M	M			200000	MT			PL			IA	25	10000	TAJ	5	10000	OBC	3		HEM	1	50000
33	62	M	S	50000	M	M	35	3000	MT	1	2000					5	8000							TTA	13	
34	42	M	P	25000	M	M	15	2000							IA/AI	13	40000	TAJ	13	50000	BBM	13		AQ	35	
35	65	M			M	M	13								IA/AI	35	10000	Ob	35	20000	UBI	35		Nirakar	10	
36	60	M	B	100000	M	M	40	200000	MT	2	3000				IA	20	25000	TAJ	16	10000	BOT	16				
37	49	M	S	50000	M	M	20	15000	MT	2	1500				JA	40					CB	40				
38	65	M	P	10000	M	M		1000							IA/JA	15	20000	WG	15	15000	SBI	30				
39	40	M	B	50000	M	M	40	20000	BPL	1	1500															

#	Age	Sex	C4	Amt1	C6	C7	N1	Amt2	L1	N2	Amt3	L2	N3	Amt4	L3	N4	Amt5	L4	N5	Amt6	L5	N6	Amt7	L6	N7	Amt8
40	39	M	B	50000	M	M	20	12000	MT	3					IA			IA		50000	HI			HK		
41		M	P	40000	M	M	26	3000	MT	3					IA JA			TAJ			BOB					
42	45	M	H	50000	D	M		250000							IA									Private	10	15000
43	32	F	P	10000	M	M	32	4000	MT	1	2000	ML	1	250	MIS	18	20000	MIS	18	20000						
44	38	M	J	22000	L	D	18	10000																		
45						M									IA S	25	60000				OBC	50				
46	53		I		L	D	50	100000							S(JA)	1						20				
47	43		P	9000	L	D	10	500																		
48	26	M	J	8000		M		250																		
49	43	M	B		M	M	20	2200000	BPL	1																
50	56	M	B	20000	L	D																				
51	35	M	S	8000	L	D	1	1000							IA AI	20					AB	23				
52	43	M	P	15000	L	D	11	600					3	200								25				
53	48	M	P	15000	L	D	8	250				MP	1	250	MIS	10	8000	MIS	15	8000		20		Private	10	10000
54	52	M	J	10000	L	D	30	20000				MP	1		IA S	10						20				
55	52	M	P	135000	L	D	10	2000							IA JA	24	1600k				UBI	24		MIS	24	10000
56	43	M	B		M	M	24	20000	MT	1	2500	PP	3		IA JA	24		MIS	25	50000	BOI	40	3000k	Private	25	10000
57	36	M	B	10000k	M	M	40	400000	BPL	2	15000	M	2	10000	MIS	40	100000									
58	52	F	P	25000	M	M	25	12000							IA JA		15000	TAJ		10000	DB					
59	53	M	B		M	M		15000	BPL		4000				BA						BOA					
60	39	M	I		M	M			BPL						IA/JA						SBI	20				
61	44	M	S	15000	M	M	15	600							IA		12000				CB	30				
62	56	M	S	20000	M	M		500							AI/IA		45000								3	5000
63	25	M		100000	M	M		10000	MT	1	3500					3	15000		3	30000						
64	27	M	S	18000	P	D		7000							IA		4000			1500	CB			2500		
65	36	M	S	20000	M	M	10	500																		
66	24	F	S	80000	M	M									SA	10		MIS	10		BOI	20				
67	33	M	S	10000	M	M	18	600							JA	5					BOI	12				
68	38	M	P			M									IA	7		MIS			BOI	5		Private		
69	31	M	P		M	M	10								Jet	1					Citi	4				
70	26	M	P	45	M	M	2								Jet	3	8000									
71	56	M	B	40000	M	M	12	3000													ANZ	3	1500			
72	26	M	S	20000	M	M	10	3000													ANZ		4000			
73	25	M	S		M	M		200																		
74	28	M	S	20000	M	M	2	3000								1	200	E/W	2	5000	30 / D/B	15000 / 30				
75	25	M	P/S	20000		M	30	2000											29	10000	BOB	28				
76	27	M	P	15000	M	M	25	2000													Credit		2000			
77	29	M	P/S	20000	M	M		600													ANZ					
78	30	M	S	20000	M	M		500													Credit		400			
79	34	M	S	15000	M	M		500													ANZ	5				
80	32	M	S	15000	M	M	20	1200												2000			7000			
81	24	M	P	20000	M	M		450													ANZ	1	1500			
82	27	M	S	10000	K	D	3								IA	1					SBI	10				
83	26	M	S	8000	M	M	1														BOI	10				
84	26	M	S	15000	M	M	2	300							Taj	15	5000		5		BOI	10		1000 Mis.	5	
85	22	M	P		M	M	19	800	BPL	1	1000	PH	2	1000	Jet	3	5000		5		HKB	10				
86	64	M	I	30000	M	M	30	1000							Shra	5	1000	Mis	5	1000	Dena	40				
87	34	M	S	9500	K	D			MT			M			A/I			Cent			IB					
88	29	M	S	15000	M	M	5		MT	1	1000	EY	1	280	A/I		750	RI		1000	DB	1		500 Mis.		500
89	29	M	S	2100k	M	M		2500								150	MIS		20000	7000	SBI			7000		
90	28	M		20000	M	M		1500				EY			AI/IA			6000 RI		4000				6000		

No.	Age	Sex	Cat	Amt													Grp1			Grp2			Bank			Other		
91	21	M	S	60000	M	M						15		900	MT			AI			Mis.			SB					
92	30	M	S	9000	M	M				900			MT	3000	MT			AI			Mts.		5	HKB					
93	40	M	S	300000	M	M							MT	3000				IA	26					BOB	20				
94	26	M	S	25000	M	M	15						BPL		PL			Jet			Mis.			IB					
95	34	M	S	7000	M	M		3000	BPL		800							IA JA		1200	RI		800	AB		400			
96	31	M	S	15000	M	M		5000	MT		500							JA AI		1000	O		1200	Dena		850			
97	56	M	B	20000	M	M		2000	BPL		1000							IA AI		720	O		1000	SBI		500			
98	25	M	B	15000	M	M		1000										IA JA	5		Mis	10	2000	CB	6			5	
99	29	M	S	15000	M	M	20	1000																					
100	56	M	S		M														20			20			25			5	
101	49	M	S	18000	M	M	15											JET	2	5000	Pres	5	2000	HDFC	1		Hertz	5	5000
102	25	M	S	30000	M	M	15	1000										JET	1		Mis	5		HDFC	2		Hertz	1	
103	24	M	S	17000	M	M	4	1000										IA JA	5		BD	24		SBI	8		Mis	2	
104	25	M	S	20000	M	M	20	2000					M	1	15						Mis	7	1200				Mis	5	5000
105	36	M	S	20000	M	M	6	500					HL		250										15				
106	32	M	S	20000	M	M	10	200					HL	1	250									Corp	5	1000			
107	23	M	S	6000	M	M	1	85					HL	1	250	IA						CBI		1000				
108	37	M	S	20000	M	M	5	1000								CAT		10000			2000	SBI						
109	33	M	S	13500	T	M		1000																					
110	28	M	P		M	M										JA SA		50000				Can						
111	50	M	P	10500	M	M		1000								IA	10	1000				BOM						
112	33	M	S	10000	M	M	12	400								IA			Mis.			BOB						
113	22	M	P/S	6000	M	M			MT							IA	15	500				IB						
114	41	M	S	10000	M	M	8	500								IA	3	2000		8	2000	BOI	7					
115	25	M	S	12000	M	M	3	300													1500	Vijaya	20					
116	44	M	S	13000	M	M	3	500								IA	8		Mis.	8		ANZ	23					
117	47	M	B	50000	M	M	19		HM	1						JA	2		Ob	2		HKB	6					
118	23	M	S	45000	M	M	10						M	1		IA/JA		10000	Taj		25000	HKB						
119	27	M	S	18000	M	M		1500					HL			IA	1	4000	O		6000	HKB						
120	23	M	S	26000	M	M	1						PL	1		IA	6		Mis.	4	2000	Corp	18		Kent	3	1000
121	32	M	P	14000	M	M	12	600					HL	1	250	IA	3	4000	Wel	4	25000	HKB	10					
122	45	M	S	15000	M	M	5	1800					Mo	1	150	IA	2	3000	Mis.	3	2500	HKB	15					
123	27	M	B	35000	M	M	7	2000	BPL	1	3000		Mo	2	200	IA	5	4500	Mis.	5	400	CITI	18		Hertz	5	2000
124	47	M	S	30000	M	M	10	1500					PL	2	200	IA	6	10000	Taj	6	10000	CITI	3	6000			
125	47	M	S	18000	M	M	8	2500	BPL	1	6000					IA	5	4000	Mis.	5	2500	Synd	15					
126	27	M	B	50000	M	M	18	6000	MT	1	3500					IA	8	1500	Mis.	6	4000	BOI	15					
127	34	M	S	40000	M	M	16						PL	1		IA	3	8000	Taj	3	2000	BOI	3					
128	59	M	S	50000	M	M	3	500								Mis.						HKB			C & K		
129	30	M	S	8000	M	M		800	MT		3000					IA			O			HKB			C & K		
130	33	F	S	40000	M	M	8	4000		6	2500								4	5000		4	5000	HKB			C & K		
131	27	F	S	90000	M	M	3	1200	BPL	1	5000							3000				HKB			C & K		4000
132	34	F	S	60000	M	M		200	BPL		4500					IA			Taj			BOI			Rental		
133	58	M	S	100	M	M	20	6000	BPL	1		HL	1			IA/JA	8	20000		8	20000			12			8	5000
134	31	M	S	10000k	M	M	8	1200		1	20000					IA					5								
135	26	M	S		M	M	3	1000								IA/JA	3					Vijaya	5			15		
136	57	M	S	16000	M	M	10									IA	20	2500	O	10		HKB	10		Pvt.	5	
137	28	M	S	15000	M	M	10	500							1		8			5			20			10		
138	50	M	S	15000	M	M	8	400		8						IA	10			10		Can	20		Hertz	10	
139	45	M	S	20000	M	M	2	500								IA	4		Mis.	10		Can	25				
140	48	M	P	20000	M	M	5	1000	MT	1	PL	1				IA			Taj			BOI					
141	45	M	I		M	M			10000	BPL		14000	M		250	IA			Taj			BOI					

143	30	M	B	20000	M	M		300	BPL		1000	M		200	IA	10			10		HKB	20			
144	24	M	S	20000	M	M		500	BPL		1000	M			IA	20	8000	Mis.	20	10000		25			
	29	M	B		M	M	25	300		1					LH			Mis.			BOI				
145	45	M	B	20000	M	M	15	2000		1	2000					4			4			10			
146	45	M	B		M	S			MT							5			5			10			5000
	24	F	S	12000	M	M	10			1					IA JA		12000			12000	BOB				
	35	M	S	12000	M	M	12					M			IA AI							10			
	40	M	S		M		4									2			3			2			
		M		10000	M	M	3			2					IA	10	5000	Mis		3000		10			
	40	M	S	14000	M	M	20								IA			Mis.			Vijaya	10			
	39	M	S		M											6			6			10			
		M	S		M	M	10					M	1		IA	3		Mis.	3		IB	10			
	26	F			M	M	10								IA AI	12		Mis.	12						
158	27	M	S	20000	M	M		250	BPL	1	6000	M	1		IA JA	3	10000	HI	3	4000	ASB	10			
159	35	M	S	50000	M	M	8	200							IA JA	10	18000	Mis.	15	12000	SBI	25	Pvt	10	5000
160	29	M	B	15000	M	M	15	500	BPL	1	5000				JA	1	6000	Mis	1	3000	Can	5			
161	45	M	S	40000	M	M	8	10000	Max	1	4000		1			15			15			15			
162	27	M	B		M	M	20	5000	BPL	1	3000				Mis.	10	5000								
163	22	M	B	100000	M	M	10	10000	Max		4000							Mis.	5		BOA	5			
164	22	F	P		M	M	10		Max	1					Mis.	10		Mis.	10	10000	BOI	25			
165	21	M		42000	M	M	15	1500	Max	1	3000				Mis.	10	5	Mis.	10		BOI	8			
166	34	M	B	50000	M	M	5	2500	Max	1	250				IA	7			10	5000	SBI	15			
167	45	M	D		M	M	22	1000	Max	1	2000				IA	10	6000	Wel	10	10000	HB	20			
168	22	M	B	35000	M	M	20	5000	Max	2	6000				Mis.	15	30000	Taj	15	20000	AEB	20			
169	40	M		40000	M	M	20	5000	Max	1	4000				IA	15	20000	Ob	15		BOI	20			
170	45	M	B	50000	M	M	18	4000	Max	1	1500				Mis.	10		Mis.	10	2000	HKB	10			
171	38	M	P	35000	M	M	20	2000	Max	1	2500				JA	5	4000	Mis.	5		BOI	15			
172	41	M	B	20000	M	M	10		Max	1					IA	5		Mis.	5	15000		5			
173	26	M	S	40000	M	M	15	4000	Max	1	2000	PL	2	150	IA	5	5000	Mis.	10		Citi	6			
174	36	M	B	50000	M	M	20		Max	1					JA	10		Wel	15						
175	27	M	B	50000	M	M	30	4000	Max	1	3500				Mis.	10		Mis.	5	10000	Citi				
176	50	M	B	40000	M	M	20	8000	Max	1	6000	PL	1	2000	JA	8	8000	Taj	5			20			
177	23	M	B	15000	M	M	20	5000	Max	1	3000				Mis.	10		Mis.	10			3			
178	35	M	B	50000	M	M	10	3500	Max	2	2500	PL	1	250	IA	5	10000	Mis.	5		BOM	15			
179	45	M	B	50000	M	M	19	1500	Max	1	2000				JA	5	2500	Mis.	5		HKB				
180	24	M	B	25000	M	M	10	3000	Max	1	6000				Mis.		10000	Wel		10000		20			
181	32	M		30000	M	M	15	10000	Max	1	10000				Mis.	15	15000	Mis.	15	15000	ANZ		10000		
182	33	M	B	40000	M	M	20	600													Mis		2500		
183	36	M	B	20000	M	M		400													SBI		2000		
184	28	M	P	10000	M	M		500													ANZ	3	1000		
185	49	M	S	20000	M	M	8	600							Mis.	3	10000	Mis.	3	12000	Mis	2	5000	Mis. 2	500
186	34	M	P	15000	M	M	3	10000										Mis.		6000			10000		
187	27	M	S	18000	M	M		2000													ANZ	4	5000		
188	25	M	P	30000	M	M	5	780													ANZ		1000		
189	31	M	S	45000	M	M	13	800													ANZ				
190	23	M	S	12000	M	M	12	800													ANZ		7500		
191	28	M	S	20000	M	M		650																	
192	30	M	S	16000	M	M																			

#	Age	Sex	Cat	Amt	M	M	n	Amt	L	n	Amt	L2	n	Amt2	Code	n	Amt	L3	n	Amt	Bank	n	Amt	L4	n	Amt
193	25	M	B	10000	M	M		2	1500						IA	5		Mis.	7		Can					
194	32	M	S	10000	M	M	2								IA	10	10000	Mis	15	10000	PNB	17				
195	37	M	S	15000	M	M	10	2000							IA/JA	15	12000	O	6		SBH	15		Pvt.	7	1000
196	41	M	B	35000	M	M	17	7200																		
197	27	M	S	30000	M	M									AI/JA	5	4500	RI	4	1200	PNB					1500
198	42	M	B	25000	M	M	17	3000	Max	2	2700				IA											
199	29	M	S	14000	M	M	5	1200		1	600		1	600		23	500000		23	100000		23			23	50000
200		Co.	Id.		M	M	23								Mis	20	1000	Mis	20	5000		20	1000		10	5000
201	44	M	S	20000	M	M	10	1000		3	50000				Mis	20		Mis	20		Mis	28		Mis	20	
202	47	M	B	30000	M	M	28								AI/JA	1		Mis	1	500	Mis	3		Mis	2	
203	23	M	B	200000	M	M	2	2500	BPL	1	1800	PL	1	150	IA	1	15000	Mis	3	10000	Mis	10				
204	27	M	S	25000	M	M	10	2500							AI/JA		1000	O		1000	DB				750	
205	32	M	B	20000	M	M		2500	MT		500															
206	49	M	B	500000	M	M	29			1			1			10			19			19				
207	39	M	B	10000	M	M	19			1																
208		M																		Mis					
209	32	M	B	10000	M	M		5000	Max		2000				IA	9	1500				Mis	9				
210	43	M	B	20000	M	M	9	2000	Max	1	2000					2			2			10				
211	40	M	S	12000	M	M	2	1000					1	250	JA/AI	15	10000	Mis	15	100000	Citi	20				
212	38	M	Export	42500	M	M	15	14500		8	1500					15			15			25				
213	50	M	S	12000	M	M	15									20	1000		15	500		25	100			
214	42	M	B	15000	M	M	20	800							IA	24			10	750	BOB	4.5				
215	24	M	Std	25000	M	M	20	800							IA	25			25		ICICI	3				
216	56	M	P	30K	M	M	15		BPL	1					IA/JA	6			6	10K	ICICI	10				
217	27	M	S	16K	M	M	7								IA/JA	2		Amb	2		ICICI	5				
218	26	M	P	12000	M	M	0.5	450							AI/IA			Mis	7	2000	SBI	7				
219	26	M	P	60000	M	M	15	800							IA	1					CBI	9		2	HERTZ	1	4
220	28	M	P	35000	M	M	13	700	MT	2	1400				IA	20		Ob	20		SBI	25				
221	43	M	P	15000	M	M	1	500							IA/JA	2					SCB	2		Mis		
222	30	M	S	35000	M	M	2	1000							IA	20	30000				UCB	25				
223	49	M	S	20000	M	M	20	15000	MT	2	10000	ML		350	Mis			Cent			CB					
224	95	M	B	40000	M	M		30000							JA	1			2		DB					
225	21	M	Std	250000	M	M	20	1400							IA/AI	10	2000	Mis	5		SBI	5				
226	24	M	Std	100000	M	M		4000							IA/JA	10		O	10		SBI	5				
227	24	M	Std		M	M	20								Mis			Pres			DB					
228	50	F	HW		M	M		800										Taj			Citi					
229	53	M	P	60000	M	M		2000				PL			LH			Mis			DB					
230	35	F	S		M	M		600													BOI					
231	37	M	S	10000	M	M	1	2000				ML	1	250	IA						UBI	18				
232	41	M	S	30000	M	M	7	400							AI	18		Cent	18		HKB	3				
233	44	M	S	30000	M	M	8	1500							JA/IA			Ob	10		SBI					
234	25	M	P		M	M	15	700				ML	2								UBI	25	500k			
235	50	F	B	120000	MS	D	20	1200							IA/SA	20			1			7				
236	25	M	S	14000	M	M	6	300							IA/JA	2					DB	8				
237	23	M	P		UP	D	23								IA/SA	20		Taj	23		SBI	10				
238	27	M	S	10000	M	M	20	300							IA/AI	6			2		SBI	4				
239	24	M	B		M	M	6												3		SBI	10				
240	31	M	P	25000	M	M	1	1000	MT	1	1600				IA	4					SBI	20				
241	37	M	B	25000	M	M	5	1500	MT	1	200				IA/JA	10					Mis	5				
242	23	M	Std	15000	M	M	15	650			1				IA/	5		Mis	15		DB					
243	24	F	S	50000	M	M			MT	2					IA	10										

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
244	39	M	B	20000	M	M	14	10000	Max	1	3000				IA	7	1000	Nest	7	1000	AbuD	8				
245	24	F	S	25000	M	M			3000						IA JA			O			OBC					
246	26	M	P	16000	M	M	2	1500							IA			Mis			DB					
247	24	F	B	100000	M	M	10	1200	Essar	2	7000	ML	2	300	IA JA	10		HI	20		SBI			Hertz	4	
248	22	M	S	30000	M	M	10								IA AI	24			5		PNB	9				
249	24	F	S	20000	M	M	21	1500				ML	1		IA JA	2		Mis	2		CBI	2				
250	28	F	P	350000	M	M	5								IA JA	5	6000	Mis	4	5000	IOB	10	10000			
251	32	M	S	25000	M	M	20	5000							AI IA	15		Mis	20		BOA	4				
252	22	M	P	10000	M	M	13	400				PL		350	IA			Cent			SBI					
253	27	M	P	180000	M	M		1500				PL		300	IA			TAJ			SBI					
254	30	M	P	210000	M	M		1500				PL	2	350	JA IA	1					HDFC	1				
255	26	F	S	30000	M	M	1	500							IA	3		Mis	5		Mis	3				
256	24	M	S	200000	M	M	10	1000							JA	5		Mis	10		Can	5				
257	24	M	B	100000	M	M	5	1200							IA	20		Mis	20		BOI					
258	48	M	S	250000	MP	D	15								IA		3000			1500		6				
259	48	M	S	20K	M	M		600				M	2		IA	2					HKB	2				
260	27	M	S	50000	M	M	15	1000							IA	8					IOB	12				
261							6	800	BPL	1	6000	PL	2	250	Shra		3000				Can					
262	26	M	S	20000	M	M		1200				HL			IA	30		Pres	4		SBI	30				
263	50	M	Cslt		Am	D	3	7000							IA		3000	Mis		600	Can					
264	52	M	P	15K	M	M	3	500							JA	3					HDFC	1				
265	22	M	S	7500	M	M	4		Max	1					IA/AI	30		Mis.	30		Citi	25				
266	55	M	B		M	M	40		BPL	1					AI/JA	27	20000	Mis.	27	15000	ANZ	18	25000			
267	27	M	B		M	M	27	10000	BPL	1	5000				SA		3300	Mis	15	40000	Citi	15	8000			
268	22	M	B	5000	M	M	10	2000	BPL	3	1000	PL	6	250	IA	30										
269	73	M	S	10000	UP	D	30	750	BPL	1	2000				Jet	5	9000	HI	10	7000	CB	15	2000			
270	33	M	B	5000	M	M	5	700	BPL	1	2000				AI	10	10000	Ob	15		Citi	2				
271	25	F	S	10000	M	M	20	6000										Mis	20	5000	DB	12	10	Hertz	6	5200
272	25	M	S	20000	M	M	10	6000							NEPC			Mis	3	6000	BOB	12				
273	25	M	P	12000	M	M	12	400	Max	1	1000				IA	3	10000	Mis	3	6000	CBI	10				
274	25	F	S	9000	M	M	15		BPL	1					IA		20000	Mis.		10000	CBI		5000			
275	58	M	B	100000	UP	D									IA		8000	Mis.		10000	SC					
276	32	M	P	20000	M	M		1500							IA		24	Mis.			PNB		5000			
277	45	M	B	20000	NE	D		5000				M		250	IA		20000	Mis.		3000	BOB					
278	27	M	Actor	10000	M	M		100				Esy	1		IA	3		Taj	1		CBI	1				
279	29	M	P	300000	M	M	2	2500							IA	3		Taj	7		CBI	18				
280	24	M	S	50000	M	M	20	1000	Essar	1	550	ML		350	IA			Taj			Citi					
281	25	M	P	3500k	M	M		2500										Mis.	5		CBI	6				
282	27	M	S	15000	M	M	15		BPL	1					IA	4		ITC	5		SBH	18				
283	25	M	S	13000	M	M	10								IA	8		Wel	15		SBI	40				
284	63	M	S	15000	M	M	20								IA	10		Wel	10		HKB	15				
285	24	M	S	20000	M	M			BPL	1								Taj	5	20000	Mis.	12				
286	27	M	S	50000	M	M	10	3000	Max	1	12000							Mis.	30	1500	IB	20				
287	46	M	P	24000	M	M	8	800	Max	1	1000										BOA					
288	32	M			M	M			MT			PL									BOA					
289	32	M	B		M	M			MT			PL									PNB					
290	30	M	P		M	M			BPL			ML									SBI					
291	42	M	B	80000	M	M			2000	BPL		6000	ML		250						BOM					
292	40	M	P	80000	M	M			6000	Max		10000			250											
293	30	M	B		M	M				Nok											BOM	13				
294	47	M	P	80000	M	M																				

297		M	Actor		M	M			BPL	1		ML	2							HOM	20	5
298	48	M	B		M	M	20		Max	1		PL		1						HKB	20	
299		M	P						Max	1												25
300		M	B		M	M			BPL													
301	22	M	S	3500	M	M	1	1200	BPL			HL										
302	29	M	S	10000	M	M	2	500	BPL	1	3000	HL	2	250						PNB	3	
303	36	M	P	20000	M	M		1500				HL	1	300						Can	5	
304	61	M		20000	P	D	6	1000	Max		7000	M		250						Citi		1000
305	56	M	S	15000	M	M	11	3500							JA		7500					
306	57	M	B	2000	M	M	12	2000								1	12000					
307	57	M	P	25000	M	M	15	1500							JA	4	7000					
308	28	M	S	30000	M	M	8	1000							JA	4	9000					
309	28	M	S	20000	M	M	10	600							JA	2	3500					
310	35	M	S	12000	M	M									IA JA	2	4000			SBI	10	
311	40	M	S	29000	M	M																

THE ECONOMIC TIMES

BUSINESS NOTES

HDFC versus MTNL

Last week a telephone subscriber at Bandra, in Bombay , want to pay his telephone bill. Payment was overdue, and the man had received a recorded message earlier telling him this. Since he was busy, he his driver in his car to the nearest office of the Mahanagar Telephone Nigam Ltd, requesting the company to confirm to him the status of his bills

The driver was told that office could not provide such information. He had to go to another office a couple of kilometers away. There he received two tills on which the typing was next to impossible to read because nobody had bothered to change the ink ribbon or cartridge on the printer one for overdue bill, and the other for the latest period which had just ended. In one of the bills, a total for the two was mentioned.

The customer sent the driver back with a cheque for the total. The telephone office returned it because it was short by Rs. 70 he should not have taken the figure mentioned as total, he should have added up three other separate figures and sent that amount. The customer wrote an other cheque for a higher amount. That too came back MTNL would not accept a cheque for an amount that was higher than the due. By that time, it was one O'clock in the afternoon, and MTNL refuses to take payment after 1.30 p.m. Wait until the next day.

The next day, the driver took cheque for the bill where the payable amount was clear, and cash (with some extra cash) for the other bill, just in case the customer's calculation from the illegible bill was in error. The MTNL office accepted the cheque payment, but refused to accept the cash payment. "For cash payment you have to go to the Santacruz office," he was told. It was nearly one O'clock and payment for the pending bill had to await the next day.

The next day the customer wrote out another cheque and sent his driver again, The payment was accepted. But a request for confirmation of payment of another bill for an earlier period wad rejected because the customer had not supplied information such as at which office was the bill paid, on which date, and how it was paid.

So, five trips to two MTNL, offices, three days and waste of the customer's time, the time of the MTNL employees at the counter, and inconvenience all round. In today's business environment it is astounding that a telephone monopoly which supplies networking lines to other people cannot network in its own offices so that information can be made available anywhere in the city, and payments can be accepted anywhere.

The Housing Development Finance Corporation does that, credit card companies do that. The credit card companies are mainly foreign bank-owned. The HFDC was earlier essentially a semi-government organisation since it was promoted by government-controlled financial institutions. But you will never find a problem getting information from HFDC or in making payment. It does not matter which office or counter you go to. The HFDC management is concerned that customers get the service they need when they need it and do not have to waste precious time, petrol or human energy in getting it. That they smile and are cordial, and so on, is not the point. You will find very polite MTNL employees too, who smile and say, "Sorry, but you will have to go to Santacruz". A smile only embellishes good service, it cannot replace it.

It has nothing to do with being or not being public sector or controlled by a private family group. Deepak Parekh, chairman of HFDC, does not control the company's equity; he is professional like all other employees of HFDC. It has to do with attitudes, which must change if Indian industry has to become competitive. It has to do with getting rid of stupid rules which mean nothing. Some other public sector organisations do not mind taking excess payments, and adjusting them with future payments. Why should MTNL mind ? Refusing to accept due payments is the stupidest thing a commercial organisation can do. But perhaps MTNL believes it is there not to run a business but to provide a big favour to telephone users who had better take it or lump it.

Global Consumer Bank

Citibanking.

Citibank
P.O. Box:2235
Anna Road Post Office
Chennai 600 002

CITIBANK⊕®

November, 1996

CONFIDENTIAL CUSTOMER SURVEY

Dear Customer,

We, at Citibank, are delighted to have you as our customer and constantly work towards ensuring that you have a rewarding and delightful experience banking with us.

As a customer, you are very special to us. Therefore your feedback and suggestions are extremely useful and important in understanding how well we are able to meet your banking needs.

It is for this reason that we conduct a Customer Satisfaction Survey every year to get first-hand feedback from you on our services. We look forward as it will enable us to serve you better. We are enclosing a questionnaire for you to fill and mail back to us in the reply paid envelope enclosed for your convenience.

We value your feedback, so do write in. We look forward to hearing from you.

Greeting of the festive season to you and your family.

With kind regards.

Sanjeeb Chaudhuri
Business Manager
Citibanking.

P.S.: As a token of our gratitude for taking time off busy schedule, we will send you a specially handcrafted leather wallet for your use, on receiving your feedback.

Incorporated with limited liability in the U.S.A.

TABLE OF ANALYSIS – DETAILED GROUPS

TECHNOLOGY

Customers ---- Q 1

Group	Sample size(n)	Mean	SEM	Studentized t-test (95% confidence interval levels) lower	upper
Dot.Grp-II	130	5.415	0.045	5.327	5.503
Dot Grp-I	67	5	0.264	4.483	5.517
Cellular	67	7.985	0.19	7.613	8.357
Pager	67	7.567	0.187	7.2	7.934
Hotels	78	7.128	0.231	6.675	7.581
Car-rentals	78	6.115	0.229	5.666	6.564
Airlines	78	6.769	0.223	6.332	7.206
Banks-Nat	101	5.871	0.204	5.471	6.271
Banks-Pvt	115	7.017	0.177	6.67	7.364
Misc	60	6.467	0.279	5.92	7.014

Mid Management ----- Q 8

Group	Sample size(n)	Mean	SEM	lower	upper
DOT/MTNL	64	7.625	0.271	7.094	8.156
Cellular	25	4.8	0.503	3.814	5.786
Hotels	22	7.455	0.513	6.45	8.46
Airlines	36	6.583	0.465	5.672	7.494
Banks	11	6.909	0.547	5.837	7.981

Top Management ----- Q 17, 29

Group	Sample size(n)	Mean	SEM	lower	upper
DOT/MTNL	46	7.609	0.388	6.849	8.369
Cellular	19	8.211	0.338	7.549	8.873
Hotels	19	7.947	0.429	7.106	8.788
Airlines	13	7.538	0.656	6.252	8.824
Banks	16	8.188	0.449	7.308	9.068

SERVICE DELIVERY POINTS

Customers ---- Q 12

Group	Sample size(n)	Mean	SEM	lower	upper
Dot.Grp-II	130	5.131	0.047	5.039	5.223
Dot.Grp-I	67	5.776	0.284	5.219	6.333
Cellular	67	6.761	0.264	6.244	7.278
Pager	67	6.552	0.246	6.07	7.034
Hotels	82	7.244	0.195	6.862	7.626
Car-rentals	82	6.476	0.196	6.092	6.86
Airlines	82	6.646	0.227	6.201	7.091
Banks-Nat	104	7.558	0.159	7.246	7.87
Banks-Pvt	119	7.261	0.186	6.896	7.626
Misc	60	7.167	0.206	6.763	7.571

Mid Management ----- Q. 42

Group	Sample size(n)	Mean	SEM	lower	upper
Hotel	22	5.955	0.572	4.834	7.076
Cellular	13	7.923	0.56	6.825	9.021
Banks	8	6.625	0.778	5.1	8.15
Airlines	41	6.366	0.417	5.549	7.183
DOT/MTNL	60	7.55	0.326	6.911	8.189

Top Management ----- Q 22

Hotel	12	6.167	0.895	4.413	7.921
Cellular	11	7.273	0.589	6.119	8.427
Banks	8	7.5	0.567	6.389	8.611
Airlines	10	8	0.683	6.661	9.339
DOT MTNL	23	7	0.526	5.969	8.031

PRICING POLICY

Customers ----- Q 24, 42

Dot.Grp-II	255	3.925	0.032	3.862	3.988
Dot.Grp-I	131	4.679	0.262	4.165	5.193
Cellular	131	6.191	0.233	5.734	6.648
Pager	131	6.084	0.19	5.712	6.456
Hotels	166	6.133	0.189	5.763	6.503
Car-rentals	166	5.783	0.175	5.44	6.126
Airlines	166	5.964	0.186	5.599	6.329
Banks-Nat	206	5.311	0.157	5.003	5.619
Banks-Pvt	236	5.839	0.158	5.529	6.149
Misc	112	5.509	0.217	5.084	5.934

CONSISTENCY OF POLICIES

Customers ---- Q. 35

Dot.Grp-II	127	5.063	0.052	4.961	5.165
Dot.Grp-I	65	5.108	0.343	4.436	5.78
Cellular	65	6.662	0.246	6.18	7.144
Pager	65	6.754	0.236	6.291	7.217
Hotels	79	7.127	0.209	6.717	7.537
Car-rentals	79	6.595	0.216	6.172	7.018
Airlines	79	6.658	0.203	6.26	7.056
Banks-Nat	94	7.032	0.184	6.671	7.393
Banks-Pvt	116	7.155	0.16	6.841	7.469
Misc	58	6.638	0.296	6.058	7.218

Mid Management ----- Q. 28

DOT/MTNL	59	6.678	0.308	6.074	7.282
Cellular	5	6.8	0.8	5.232	8.368
Hotels	22	7.182	0.376	6.445	7.919
Airlines	41	5.195	0.449	4.315	6.075
Banks	10	7.5	0.792	5.948	9.052

POLICY - TANGIBLES

Customer ---- Q. 2, 3

Dot.Grp-II	250	3.68	0.026	3.629	3.731
Dot.Grp-I	135	3.526	0.163	3.207	3.845
Cellular	135	7.719	0.137	7.45	7.988
Pager	135	7.333	0.157	7.025	7.641
Hotels	160	7.813	0.149	7.521	8.105
Car-rentals	160	6.144	0.143	5.864	6.424
Airlines	160	7.231	0.149	6.939	7.523
Banks-Nat	204	6.054	0.138	5.784	6.324
Banks-Pvt	233	6.888	0.13	6.633	7.143
Misc	116	6.716	0.184	6.355	7.077

POLICIES - SERVICE QUALITY

Top Management ----- Q 11, 12

DOT MTNL	47	6.383	0.46	5.481	7.285
CELLULAR	19	7.474	0.48	6.533	8.415
HOTEL	19	7.526	0.87	5.821	9.231
AIRLINES	13	7	0.689	5.65	8.35
BANKS	13	7.923	0.625	6.698	9.148

CUSTOMER CARE VALUES

Customer -- Q 13, 21, 25, 32, 33, 34, 36

Dot Grp-II	883	3.708	0.012	3.684	3.732
Dot Grp-I	454	4.002	0.121	3.765	4.239
Cellular	454	6.163	0.111	5.945	6.381
Pager	454	6.225	0.108	6.013	6.437
Hotels	564	6.52	0.097	6.33	6.71
Car-rentals	564	6.356	0.098	6.164	6.548
Airlines	564	5.823	0.103	5.621	6.025
Banks-Nat	679	5.401	0.092	5.221	5.581
Banks-Pvt	804	6.108	0.088	5.936	6.28
Misc	397	5.715	0.114	5.492	5.938

Mid Management ----- Q 14, 15, 19, 36, 52, 38

DOT	359	5.159	0.165	4.836	5.482
Cellular	82	5.061	0.286	4.5	5.622
Hotel	102	6.363	0.27	5.834	6.892
Airlines	176	6.085	0.218	5.658	6.512
Banks	55	5.891	0.374	5.158	6.624

Top Management ----- Q. 1, 2, 3, 20, 26, 25, 28, 36, 45, 46

DOT	235	5.54	0.2	5.148	5.932
Cellular	91	7.725	0.186	7.36	8.09
Hotel	58	6.534	0.347	5.854	7.214
Airlines	104	7.269	0.269	6.742	7.796
Banks	79	7.139	0.31	6.531	7.747

INTERNALISATION OF VALUES

Mid Management ----- Q.13 ,18, 21, 39

Dot-M.M.	241	7.191	0.187	6.824	7.558
Cell-M.M.	50	5.1	0.348	4.418	5.782
HOTEL	66	7.455	0.275	6.916	7.994
AIRLINES	129	6.589	0.231	6.136	7.042
BANKS	39	6.128	0.44	5.266	6.99

Top Management ----- Q. 37

Dot-T.M.	25	5.32	0.568	4.207	6.433
Cell-T.M.	11	6.727	0.689	5.377	8.077
AIRLINES	5	8.8	0.374	8.067	9.533
HOTEL	9	7.778	0.494	6.81	8.746
BANKS	8	8.25	0.796	6.69	9.81

STRUCTURE

Customer -- Q 18, 43				
Dot Grp-II	256	3.324	0.03	3.265	3.383
Dot Grp-I	127	4.118	0.234	3.659	4.577
Cellular	127	7.102	0.184	6.741	7.463
Pager	127	6.953	0.185	6.59	7.316
Hotels	164	7.226	0.127	6.977	7.475
Car-rentals	164	7.165	0.155	6.861	7.469
Airlines	164	6.238	0.167	5.911	6.565
Banks-Nat	188	6.271	0.163	5.952	6.59
Banks-Pvt	225	6.844	0.144	6.562	7.126
Misc	109	6.33	0.221	5.897	6.763

Mid Management ----- Q. 9, 12, 45, 48, 44				
Dot-M.M.	308	4.555	0.169	4.224	4.886
Cell-M.M.	77	5.286	0.303	4.692	5.88
Hotel	94	6.723	0.245	6.243	7.203
Airlines	166	5.398	0.232	4.943	5.853
Banks	42	4.833	0.43	3.99	5.676

Top Management -----Q. 5, 6, 7, 8, 10, 31, 27				
Dot-T.M.	168	6.012	0.222	5.577	6.447
Cell-T.M.	58	7.207	0.222	6.772	7.642
HOTEL	72	7.556	0.287	6.993	8.119
AIRLINES	38	5.868	0.438	5.01	6.726
BANKS	56	7.429	0.275	6.89	7.968

EMPOWERMENT

Customer -- Q. 20				
Dot.Grp-II	127	3.504	0.046	3.414	3.594
Dot.Grp-I	64	3.656	0.267	3.133	4.179
Cellular	64	6.969	0.228	6.522	7.416
Pager	64	6.859	0.233	6.402	7.316
Hotels	79	7.063	0.184	6.702	7.424
Car-rentals	79	6.684	0.213	6.267	7.101
Airlines	79	6.392	0.213	5.975	6.809
Banks-Nat.	95	6.158	0.205	5.756	6.56
Banks-Pvt.	113	6.681	0.179	6.33	7.032
Misc.	55	6.036	0.277	5.493	6.579

Mid Management -----Q. 5, 10, 40, 43, 45, 50				
DOT	362	5.682	0.17	5.349	6.015
Cellular	89	6.281	0.264	5.764	6.798
Hotel	110	5.864	0.274	5.327	6.401
Airlines	206	5.845	0.213	5.428	6.262
Banks	51	5.98	0.375	5.245	6.715

Top Management -----Q. 33, 34, 38				
DOT	72	4.514	0.376	3.777	5.251
Cellular	27	5.148	0.503	4.162	6.134
Airlines	11	4.636	0.897	2.878	6.394
Hotel	26	4.808	0.717	3.403	6.213
Banks	23	5.261	0.709	3.871	6.651

TEAM SPIRIT

Mid Management ----- Q. 1, 2, 3, 4, 27

DOT	311	8.135	0.134	7.872	8.398
Cellular	78	5.885	0.292	5.313	6.457
Hotel	86	7.419	0.25	6.929	7.909
Airlines	162	6.877	0.225	6.436	7.318
Banks	54	7.704	0.276	7.163	8.245

Top Management ----- Q. 41

DOT	24	7.208	0.511	6.206	8.21
Cellular	9	8.222	0.401	7.436	9.008
Hotel	12	7.25	0.845	5.594	8.906
Airlines	8	6.125	1.172	3.828	8.422
Banks	8	7.625	0.42	6.802	8.448

SYSTEMS - OPERATIONS

Customer -- Q. 9, 10, 16, 29, 37

Dot.Grp-II	632	4.416	0.016	4.385	4.447
Dot.Grp-I	326	4.748	0.152	4.45	5.046
Cellular	326	6.764	0.125	6.519	7.009
Pager	326	6.819	0.122	6.58	7.058
Hotels	414	7.147	0.101	6.949	7.345
Car-rentals	414	6.742	0.102	6.542	6.942
Airlines	414	6.85	0.103	6.648	7.052
Banks-Nat	484	6.614	0.102	6.414	6.814
Banks-Pvt.	579	6.99	0.094	6.806	7.174
Misc.	290	6.538	0.127	6.289	6.787

Mid Management -----Q. 11, 16, 29

DOT	177	5	0.219	4.571	5.429
Cellular	31	5.613	0.403	4.823	6.403
Hotels	45	6.978	0.326	6.339	7.617
Airlines	84	5.298	0.306	4.698	5.898
Banks	33	4.727	0.481	3.784	5.67

Top Management ----- Q. 9, 18, 21, 23, 24

DOT	122	6.746	0.258	6.24	7.252
Cellular	46	7	0.235	6.539	7.461
Hotel	53	7.358	0.315	6.741	7.975
Airlines	34	6.382	0.387	5.623	7.141
Banks	40	7.475	0.363	6.764	8.186

SYSTEMS - COMMUNICATION AND INFORMATION

Customer -- Q. 4, 46

Dot.Grp-II	253	3.688	0.028	3.633	3.743
Dot.Grp-I	137	3.672	0.194	3.292	4.052
Cellular	137	7.255	0.17	6.922	7.588
Pager	137	6.825	0.176	6.48	7.17
Hotels	159	7.384	0.154	7.082	7.686
Car-rentals	159	5.786	0.149	5.494	6.078
Airlines	159	6.855	0.161	6.539	7.171
Banks-Nat	202	5.609	0.147	5.321	5.897
Banks-Pvt	233	6.386	0.154	6.084	6.688
Misc	106	5.991	0.206	5.587	6.395

Mid Management ----- Q. 20, 22, 25, 26, 49, 50, 51

DOT	409	5.66	0.144	5.378	5.942
Cellular	86	5.535	0.257	5.031	6.039
Hotels	130	6.546	0.219	6.117	6.975
Airlines	238	5.613	0.195	5.231	5.995
Banks	66	5.939	0.336	5.28	6.598

Top Management ----- Q.42, 43, 44

DOT	73	6.014	0.363	5.303	6.725
Cellular	30	8.2	0.237	7.735	8.665
Hotels	35	7.229	0.466	6.316	8.142
Airlines	24	5.792	0.602	4.612	6.972
Banks	24	7.625	0.437	6.768	8.482

SYSTEMS - QUALITY

Top Management -----Q.13, 1,5 16

Dot-T.M.	71	5.282	0.376	4.545	6.019
Cell-T M	30	6.8	0.382	6.051	7.549
Hotels	33	7.636	0.384	6.883	8.389
Airlines	23	6.739	0.488	5.783	7.695
Banks	24	7.25	0.471	6.327	8.173

SYSTEMS - COMPLAINT MANAGEMENT

Customer -- Q. 28, 41

Dot.Grp-II	252	3.325	0.029	3.268	3.382
Dot.Grp-I	132	3.705	0.207	3.299	4.111
Cellular	132	7.583	0.155	7.279	7.887
Pager	132	7.394	0.157	7.086	7.702
Hotels	165	7.352	0.141	7.076	7.628
Car-rentals	165	6.764	0.142	6.486	7.042
Airlines	165	6.515	0.18	6.162	6.868
Banks-Nat	204	5.956	0.141	5.68	6.232
Banks-Pvt	237	6.73	0.136	6.463	6.997
Misc	114	6.439	0.205	6.037	6.841

Top Management -----Q.4

Dot-T.M.	24	5.917	0.599	4.743	7.091
Cell-T.M.	11	7.091	0.415	6.278	7.904
Hotels	12	7.75	0.827	6.129	9.371
Airlines	10	7.3	0.651	6.024	8.576
Banks	8	8.625	0.263	8.11	9.14

STRATEGIES - CUSTOMER RETENTION

Customer -- Q.22, 27, 31, 47, 48, 49

Dot.Grp-II	758	3.844	0.014	3.817	3.871
Dot.Grp-I	391	4.371	0.143	4.091	4.651
Cellular	391	6.662	0.117	6.433	6.891
Pager	391	6.545	0.115	6.32	6.77
Hotels	479	6.658	0.111	6.44	6.876
Car-rentals	479	6.432	0.108	6.22	6.644
Airlines	479	6.006	0.116	5.779	6.233
Banks-Nat	585	5.962	0.095	5.776	6.148
Banks-Pvt	691	6.421	0.092	6.241	6.601
Misc	331	6.009	0.138	5.739	6.279

Mid Management ----Q.17					
DOT	57	5.737	0.376	5	6.474
Cellular	3	5	0.577	3.869	6.131
Hotels	22	7.545	0.44	6.683	8.407
Airlines	34	6.912	0.423	6.083	7.741
Banks	11	4.818	0.882	3.089	6.547

Top Management ----- Q.14					
DOT	23	3.478	0.526	2.447	4.509
Cellular	8	5	0.378	4.259	5.741
Hotels	9	5	0.898	3.24	6.76
Airlines	3	3.667	1.764	0.21	7.124
Banks	8	5.5	1.086	3.371	7.629

STRATEGIES - COMPETITIVE ADVANTAGE

Customer -- Q.26					
Dot.Grp-II	125	4.752	0.052	4.65	4.854
Dot.Grp-I	66	5.227	0.334	4.572	5.882
Cellular	66	7.97	0.191	7.596	8.344
Pager	66	7.864	0.195	7.482	8.246
Hotels	81	7.617	0.211	7.203	8.031
Car-rentals	81	6.827	0.215	6.406	7.248
Airlines	81	7.272	0.227	6.827	7.717
Banks-Nat.	102	6.059	0.227	5.614	6.504
Banks-Pvt.	115	7.322	0.184	6.961	7.683
Misc	54	6.963	0.338	6.301	7.625

PEOPLE - CAPABILITIES

Mid Management -----Q.6					
DOT	64	8.516	0.215	8.095	8.937
Cellular	10	7.8	0.49	6.84	8.76
Hotels	15	8.467	0.274	7.93	9.004
Airlines	28	8.607	0.208	8.199	9.015
Banks	11	8.455	0.493	7.489	9.421

Top Management ----- Q. 19					
DOT	23	7.957	0.601	6.779	9.135
Cellular	11	7.273	0.619	6.06	8.486
Hotels	10	7.2	0.952	5.334	9.066
Airlines	12	7.917	0.811	6.327	9.507
Banks	8	7.625	0.865	5.93	9.32

PEOPLE RESPONSIVENESS

Customer -- Q. 8,11					
Dot.Grp-II	250	3.176	0.027	3.123	3.229
Dot.Grp-I	133	3.226	0.182	2.869	3.583
Cellular	133	7.662	0.161	7.346	7.978
Pager	133	7.459	0.157	7.151	7.767
Hotels	166	7.542	0.142	7.264	7.82
Car-rentals	166	7.157	0.143	6.877	7.437
Airlines	166	6.765	0.169	6.434	7.096
Banks-Nat	203	6.271	0.149	5.979	6.563
Banks-Pvt	238	6.882	0.133	6.621	7.143
Misc	120	6.342	0.177	5.995	6.689

PEOPLE - EMPATHY

Customer -- Q 6, 23, 40

Dot Grp-II	378	3.78	0.021	3.739	3.821
Dot Grp-I	198	3.874	0.165	3.551	4.197
Cellular	198	8.101	0.489	7.143	9.059
Pager	198	7.54	0.122	7.301	7.779
Hotels	252	7.476	0.116	7.249	7.703
Car-rentals	252	7.067	0.123	6.826	7.308
Airlines	252	6.937	0.124	6.694	7.18
Banks-Nat	297	6.165	0.115	5.94	6.39
Banks-Pvt	344	6.956	0.109	6.742	7.17
Misc	172	6.552	0.155	6.248	6.856

PEOPLE - PROBLEM SOLVING

Customer -- Q 7, 19, 30, 39

Dot.Grp-II	504	3.673	0.017	3.64	3.706
Dot.Grp-I	259	4.212	0.146	3.926	4.498
Cellular	259	7.208	0.126	6.961	7.455
Pager	259	7.077	0.125	6.832	7.322
Hotels	332	7.349	0.101	7.151	7.547
Car-rentals	332	6.837	0.104	6.633	7.041
Airlines	332	6.762	0.114	6.539	6.985
Banks-Nat	401	6.187	0.099	5.993	6.381
Banks-Pvt.	468	6.987	0.09	6.811	7.163
Misc.	223	6.354	0.138	6.084	6.624

PEOPLE - CREDIBILITY

Customer -- Q.15, 38, 44, 45

Dot.Grp-II	511	3.924	0.018	3.889	3.959
Dot.Grp-I	258	4.589	0.161	4.273	4.905
Cellular	258	7.027	0.123	6.786	7.268
Pager	258	6.957	0.122	6.718	7.196
Hotels	302	7.268	0.104	7.064	7.472
Car-rentals	302	6.834	0.11	6.618	7.05
Airlines	302	6.725	0.117	6.496	6.954
Banks-Nat.	383	6.668	0.108	6.456	6.88
Banks-Pvt.	447	7.148	0.098	6.956	7.34
Misc.	218	6.803	0.149	6.511	7.095

PEOPLE - LEARNING

Mid Management ----- Q. 7, 21, 23, 35, 41

DOT	304	7.007	0.164	6.686	7.328
Cellular	74	5.973	0.27	5.444	6.502
Hotels	88	7.216	0.252	6.722	7.71
Airlines	164	7.024	0.209	6.614	7.434
Banks	47	7	0.34	6.334	7.666

Top Management ----- Q 30, 31

DOT	50	6.16	0.437	5.303	7.017
Cellular	19	6.526	0.467	5.611	7.441
Hotels	21	7.286	0.464	6.377	8.195
Airlines	13	6.846	0.587	5.695	7.997
Banks	16	7.375	0.473	6.448	8.302

PEOPLE - MORAL & MOTIVATION (IIRD EFFORTS)

Mid Management ----- Q. 30, 31, 32, 34, 47

DOT	299	6.512	0.162	6.194	6.83
Cellular	71	5.563	0.291	4.993	6.133
Hotels	77	6.169	0.304	5.573	6.765
Airlines	156	6.122	0.232	5.667	6.577
Banks	42	5.619	0.442	4.753	6.485

Top Management ----- Q. 40

DOT	24	4.667	0.506	3.675	5.659
Cellular	9	6.667	0.373	5.936	7.398
Hotels	8	7.25	0.313	6.637	7.863
Airlines	3	4.667	2.667	-0.56	9.894
Banks	8	6.875	0.99	4.935	8.815

PEOPLE - EXPECTATIONS v/s PERFORMANCE

Customer -- Q 5

Dot.Grp-II	128	3.023	0.044	2.937	3.109
Dot.Grp-I	72	3.208	0.247	2.724	3.692
Cellular	72	7.542	0.165	7.219	7.865
Pager	72	7.181	0.209	6.771	7.591
Hotels	82	7.549	0.202	7.153	7.945
Car-rentals	82	6.78	0.221	6.347	7.213
Airlines	82	6.72	0.222	6.285	7.155
Banks-Nat.	101	6.238	0.2	5.846	6.63
Banks-Pvt	115	7.096	0.197	6.71	7.482
Misc	62	6.565	0.24	6.095	7.035

Mid Management ----- Q.24 37

DOT	123	5.967	0.238	5.501	6.433
Cellular	13	7.538	0.332	6.887	8.189
Hotels	36	6.667	0.404	5.875	7.459
Airlines	64	6.031	0.319	5.406	6.656
Banks	18	4.944	0.623	3.723	6.165

Top Management ----- Q. 35

DOT	25	4.72	0.549	3.644	5.796
Cellular	11	7.545	0.312	6.933	8.157
Hotels	9	8.222	0.364	7.509	8.935
Airlines	5	8.6	0.51	7.6	9.6
Banks	8	8.625	0.324	7.99	9.26

PEOPLE - ATTITUDES

Customer -- Q. 17

Dot.Grp-II	130	3.523	0.045	3.435	3.611
Dot.Grp-I	69	3.594	0.263	3.079	4.109
Cellular	69	8.087	0.16	7.773	8.401
Pager	69	8.029	0.156	7.723	8.335
Hotels	85	8.094	0.171	7.759	8.429
Car-rentals	85	7.353	0.195	6.971	7.735
Airlines	85	7.494	0.184	7.133	7.855
Banks-Nat	104	6.558	0.201	6.164	6.952
Banks-Pvt	119	7.462	0.182	7.105	7.819
Misc	59	6.542	0.272	6.009	7.075

Mid Management ----- Q.46

DOT	63	4.111	0.341	3.443	4.779
Cellular	24	5.708	0.472	4.783	6.633
Hotels	21	6.905	0.502	5.921	7.889
Airlines	39	5.256	0.484	4.307	6.205
Banks	9	5.778	1.064	3.693	7.863

Top Management -----Q. 39

DOT	25	3.96	0.596	2.792	5.128
Cellular	9	4.333	0.5	3.353	5.313
Hotels	9	2.333	0.289	1.767	2.899
Airlines	3	5	1.528	2.005	7.995
Banks	8	4.375	1.101	2.217	6.533

TABLE OF ANALYSIS – BROAD ISSUES

Group	Sample size(n)	Mean	SEM	Studentized t-test (95%confidence interval levels) lower	upper
POLICIES					
Customers --- Q. 2, 3, 12, 24, 35, 42					
Dot.Grp-II	762	4.24	0.013	4.215	4.265
Dot.Grp-I	398	4.543	0.132	4.284	4.802
Cellular	398	6.882	0.112	6.662	7.102
Pager	398	6.696	0.103	6.494	6.898
Hotel	487	7.033	0.099	6.839	7.227
Car Rental	487	6.15	0.091	5.972	6.328
Airlines	487	6.608	0.097	6.418	6.798
Bank-Nat.	608	6.211	0.087	6.04	6.382
Bank-Pvt	704	6.643	0.082	6.482	6.804
Banks-Others	346	6.39	0.117	6.161	6.619
Mid Management ----- Q. 28, 42					
DOT	119	7.118	0.227	6.673	7.563
CELLULAR	18	7.611	0.465	6.7	8.522
HOTEL	44	6.568	0.351	5.88	7.256
AIRLINES	82	5.78	0.311	5.17	6.39
BANKS	18	7.111	0.554	6.025	8.197
Top Management ----- Q. 11, 12, 22					
DOT	70	6.586	0.353	5.894	7.278
CELLULAR	30	7.4	0.367	6.681	8.119
HOTEL	31	7	0.638	5.75	8.25
AIRLINES	23	7.435	0.49	6.475	8.395
BANKS	21	7.762	0.436	6.907	8.617
CUSTOMER CARE VALUES					
Customers ---- Q. 13, 21, 25, 32, 33, 34, 36					
Dot.Grp II	883	3.708	0.012	3.684	3.732
Dot.Grp I	454	4.002	0.121	3.765	4.239
Cellular	454	6.163	0.111	5.945	6.381
Pager	454	6.225	0.108	6.013	6.437
Hotel	564	6.52	0.097	6.33	6.71
Car Rental	564	6.356	0.098	6.164	6.548
Airlines	564	5.823	0.103	5.621	6.025
Banks Nat.	679	5.401	0.092	5.221	5.581
Banks Pvt	804	6.108	0.088	5.936	6.28
Bank-Others	397	5.715	0.114	5.492	5.938
Mid Management ----- Q. 13, 14, 15, 18, 19, 21, 36, 38, 39, 52					
DOT	600	5.975	0.13	5.72	6.23
CELLULAR	132	5.076	0.221	4.643	5.509
HOTEL	168	6.792	0.2	6.4	7.184
AIRLINES	305	6.298	0.16	5.984	6.612
BANKS	94	5.989	0.284	5.432	6.546
Top Management ----- Q. 1, 2, 3, 20, 25, 26, 28, 36, 37, 45, 46					
DOT	260	5.519	0.189	5.149	5.889
CELLULAR	102	7.618	0.183	7.259	7.977
HOTEL	113	7.31	0.25	6.82	7.8

	N	Mean	Std. Error	Lower	Upper
AIRLINES	63	6.714	0.33	6.067	7.361
BANKS	87	7.241	0.292	6.669	7.813

STRUCTURE

Customers ---- Q. 18, 20, 43

	N	Mean	Std. Error	Lower	Upper
Dot.Grp II	383	3.384	0.022	3.341	3.427
Dot.Grp I	191	3.963	0.179	3.612	4.314
Cellular	191	7.058	0.144	6.776	7.34
Pager	191	6.921	0.146	6.635	7.207
Hotel	243	7.173	0.105	6.967	7.379
Car rental	243	7.008	0.126	6.761	7.255
Airlines	243	6.288	0.132	6.029	6.547
Bank-Nat.	283	6.233	0.128	5.982	6.484
Bank-Pvt.	338	6.79	0.113	6.569	7.011
Banks-Others	164	6.232	0.174	5.891	6.573

Mid Management ----- Q. 1, 2, 3, 4, 5, 9, 10, 12, 27, 40, 43, 44, 45, 48, 50

	N	Mean	Std. Error	Lower	Upper
DOT	981	6.106	0.104	5.902	6.31
CELLULAR	244	5.84	0.166	5.515	6.165
HOTEL	290	6.603	0.155	6.299	6.907
AIRLINES	534	6.019	0.131	5.762	6.276
BANKS	147	6.286	0.226	5.843	6.729

Top Management ----- Q. 5, 6, 7, 8, 10, 27, 31 33, 34, 38, 41

	N	Mean	Std. Error	Lower	Upper
DOT	264	5.712	0.187	5.345	6.079
CELLULAR	94	6.713	0.228	6.266	7.16
HOTELS	110	6.873	0.288	6.309	7.437
AIRLINES	57	5.667	0.376	4.93	6.404
BANKS	87	6.874	0.278	6.329	7.419

SYSTEMS

Customers ---- Q. 4, 9, 10, 16, 28, 29, 37, 41, 46

	N	Mean	Std. Error	Lower	Upper
Dot Grp II	1137	4.012	0.01	3.992	4.032
Dot Grp I	595	4.269	0.107	4.059	4.479
Cellular	595	7.059	0.087	6.888	7.23
Pager	595	6.948	0.086	6.779	7.117
Hotel	738	7.244	0.073	7.101	7.387
Car rental	738	6.541	0.074	6.396	6.686
Airlines	738	6.776	0.078	6.623	6.929
Bank-Nat	890	6.235	0.074	6.09	6.38
Bank-Pvt	1049	6.797	0.07	6.66	6.934
Banks-oth	510	6.402	0.096	6.214	6.59

Mid Management ----- Q. 11, 16, 20, 22, 25, 26, 29, 49, 50, 51

	N	Mean	Std. Error	Lower	Upper
DOT	586	5.461	0.121	5.224	5.698
CELLULAR	117	5.556	0.216	5.133	5.979
HOTEL	175	6.657	0.183	6.298	7.016
AIRLINES	322	5.531	0.164	5.21	5.852
BANKS	99	5.535	0.28	4.986	6.084

Top Management ----- Q. 4, 9, 13, 15, 16, 18, 21, 23, 24, 42, 43, 44

	N	Mean	Std. Error	Lower	Upper
DOT/MTNL	290	6.134	0.179	5.783	6.485
CELLULAR	117	7.265	0.159	6.953	7.577
HOTEL	133	7.429	0.211	7.015	7.843
AIRLINES	91	6.418	0.258	5.912	6.924
BANKS	96	7.552	0.222	7.117	7.987

STRATEGIES

Customers ---- Q. 22, 26, 27, 31, 47, 48, 49

Dot Grp II	883	3.973	0.012	3.949	3.997
Dot Grp I	457	4.495	0.132	4.236	4.754
Cellular	457	6.851	0.106	6.643	7.059
Pager	457	6.735	0.104	6.531	6.939
Hotel	560	6.796	0.1	6.6	6.992
Car rental	560	6.489	0.098	6.297	6.681
Airlines	560	6.189	0.106	5.981	6.397
Bank-Nat	687	5.977	0.087	5.806	6.148
Bank-Pvt	806	6.55	0.084	6.385	6.715
Bank-oth	385	6.143	0.128	5.892	6.394

Mid Management ----- Q. 17

DOT	57	5.737	0.376	5	6.474
CELLULAR	3	5	0.577	3.869	6.131
HOTEL	22	7.545	0.44	6.683	8.407
AIRLINES	34	6.912	0.423	6.083	7.741
BANKS	11	4.818	0.882	3.089	6.547

Top Management ----- Q. 14

DOT	23	3.478	0.526	2.447	4.509
CELLULAR	8	5	0.378	4.259	5.741
HOTEL	9	5	0.898	3.24	6.76
AIRLINES	3	3.667	1.764	0.21	7.124
BANKS	8	5.5	1.086	3.371	7.629

PEOPLE

Customers ---- Q. 5, 6, 7, 8, 11, 15, 17, 19, 23, 30, 38, 39, 40, 44, 45

Dot Grp.II	1901	3.642	0.006	3.63	3.654
Dot Grp.I	989	3.994	0.076	3.845	4.143
Cellular	989	7.486	0.112	7.266	7.706
Pager	989	7.264	0.06	7.146	7.382
Hotel	1219	7.447	0.052	7.345	7.549
Car rental	1219	6.96	0.055	6.852	7.068
Airlines	1219	6.838	0.058	6.724	6.952
Bank-Nat	1489	6.347	0.053	6.243	6.451
Bank-Pvt	1731	7.048	0.049	6.952	7.144
Bank-oth	854	6.535	0.071	6.396	6.674

Mid Management ----- Q. 6, 7, 21, 23, 24, 30, 31, 32, 35, 37, 41, 46, 47

DOT	853	6.583	0.098	6.391	6.775
CELLULAR	192	5.99	0.17	5.657	6.323
HOTEL	237	6.844	0.161	6.528	7.16
AIRLINES	451	6.517	0.132	6.258	6.776
BANKS	127	6.291	0.243	5.815	6.767

Top Management ----- Q. 19, 30, 31, 35, 39, 40

DOT	147	5.578	0.259	5.07	6.086
CELLULAR	59	6.542	0.252	6.048	7.036
HOTEL	59	6.797	0.349	6.113	7.481
AIRLINES	34	6.853	0.461	5.949	7.757
BANKS	48	7.042	0.368	6.321	7.763

PRICING - VALUE FOR MONEY

Customers ---- Q. 24				
Dot Grp II	127	5.094	0.054	4.988	5.2
Dot Grp I	67	5.627	0.375	4.892	6.362
Cellular	67	5.851	0.388	5.091	6.611
Pager	67	5.716	0.29	5.148	6.284
Hotel	84	5.286	0.29	4.718	5.854
Car rental	84	5.369	0.249	4.881	5.857
Airlines	84	5.643	0.276	5.102	6.184
Bank-Nat	103	5.087	0.217	4.662	5.512
Bank-Pvt	120	5.475	0.226	5.032	5.918
Banks-oth	56	5.482	0.312	4.87	6.094

PRICING - WARRANTY ASPECT

Customers ------ Q. 42				
Dot Grp II	128	2.766	0.05	2.668	2.864
Dot Grp I	64	3.688	0.326	3.049	4.327
Cellular	64	6.547	0.247	6.063	7.031
Pager	64	6.469	0.237	6.004	6.934
Hotel	82	7	0.203	6.602	7.398
Car rental	82	6.207	0.237	5.742	6.672
Airlines	82	6.293	0.244	5.815	6.771
Bank-Nat	103	5.534	0.227	5.089	5.979
Bank-Pvt	116	6.216	0.214	5.797	6.635
Banks-oth	56	5.536	0.306	4.936	6.136

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