CHAPTER: 4

CONCEPTUAL FRAME WORK OF CUSTOMER SATISFACTION

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4.1 INTRODUCTION

Customer service is an integral part of any facet of banking and it defines the future of any banking organization. In India, realm has undergone vast changes induced by regulatory and competitive forces and the banking industries have undergone revolutionary changes since 1991. For a service sector like banking industry, the whole range of activity and generation of income swivels around the customer. It is necessary to identify the key success factors in the banking industry, in terms of customer satisfaction keeping in view the increasing market size and intense competition. This study compares customer Satisfaction and Banking Services of public and private banks of Gujarat State selected five major cities. The Customer Satisfaction level of both the banks has been measured using five point scale. Five point scales was used to determine different dimensions of service quality and ANOVA was used to understand the impact of service performance dimensions on customer satisfaction. It was found that customers of private sector banks are more satisfied with the service quality, than those of public sector banks.

Whether the buyer is satisfied after purchase depends on the offers performance in relation to the buyer expectation. In general satisfaction is a person’s feeling of pleasure or disappointment resulting from comparing a products perceived performance relation to his/her expectations. If the performance falls short of expectation, the customer is dissatisfied. If the performance matches the expectation customer is satisfied. If the performance exceeds the expectation the customer is highly satisfied. Customer satisfaction cannot be very difficult. After all you either satisfied with the services you receive or you are not. If you don’t you are not. If it is that easy, then obtaining people's opinion about how satisfied they are with relatively straightforward matter- or is it? Customer satisfaction is a marketing tool and a definite value-added benefit. It is often perceived by customers as important as the primary product or service your organization offers. It looks at what is involved from 3 different angles, the first is from the view of an organization wishing to understand, and measures, how satisfied its customer are with the products and services they receive from it. The second is from the perspective of our search agency that has been asked to obtain feedback from customers and about their experiences when dealing with companies. Finally it considers the issue from the perspective of consumers who
participate in surveys, including both business customers and members of general public.

4.2 MEANING OF SERVICE, CUSTOMER SERVICE, SATISFACTION, AND CUSTOMER SATISFACTION

4.2.1 What is Service?

Good service is often viewed as being nice to the customer. This takes the form of being accommodating, never saying no, promising anything they ask for and always being courteous. Our attempts to please often create customer expectations that exceed our competency or capacity to deliver. When customers have different expectation than what we deliver (or can deliver), we are not providing good service, we are, in fact, setting the stage for dissatisfaction. In a similar manner, when we provide a product or service at a loss, we produce dissatisfaction for our stakeholders and ultimately cannot sustain our viability.

The definition of service according to business dictionary a valuable action, deed, or effort performed to satisfy a need or to fulfill a demand.

Law: formal delivery of a notice, summons, or writ.

Banking: payment of interest or loan installment, or dividends as scheduled.

4.2.2 What is Customer Service?

Customer Service is the service provide to customers before, during and after purchasing and using goods and services. Good customer service provides an experience that meets customer expectations. It produces satisfied customers. Bad customer service can generate complaints. It can result in lost sales, because consumers might take their business to a competitor.

Good customer service involves developing bonds with customers, hopefully leading to long term relationships. It creates advantages for both customers and the business all time. Customers benefit because the business is providing a service that meets their needs. The business benefits because satisfied customers are likely to be repeat customers. They will stay with the business. However, good customer service is not easily achieved. It takes time to establish. It requires investment to deliver consistent standards.
4.2.3 What is satisfaction?

Quality and service alone cannot produce recurrent satisfaction. Satisfaction is a distinct and separate issue. It is the customer's entire experience with us that determines his or her declaration of satisfaction. This experience is not objective at all but totally subjectively. It is the Customer's call.

A customer is satisfied only if and when they say they are satisfied. Satisfaction is based upon the customer's perception of the experience. This perception is his or her interpretation of the value received played back against expectations. This declaration does not require any objective evidence. It can be a declaration made with no reason. Our interactions with the customer, the promises made to the customer in these conversations, and the customer's expectations generated in these conversations and the actions we take that are consistent with those expectations combine to produce a declaration of satisfaction. Therefore it is essential we manage this aspect of our business in a proactive manner to excel at customer satisfaction.

4.2.4 What is Customer Satisfaction?

The definition of customer satisfaction has been widely debated as organizations increasingly attempt to measure it. Customer satisfaction can be experienced in a variety of situations and connected to both goods and services. It is a highly personal assessment that is greatly affected by customer expectations. Satisfaction also is based on the customer’s experience of both contacts with the organization and personal outcomes. Some researchers define a satisfied customer within the private sector as “one who receives significant added value” to his/her bottom line—a definition that may apply just as well to public services. Customer satisfaction differs depending on the situation and the product or service. A customer may be satisfied with a product or service, an experience, a purchase decision, a salesperson, store, service provider, or an attribute or any of these.
4.3 Definition of Customer Satisfaction

**Codotte, Woodruff and Jenkins (1987)**

Customer satisfaction as "conceptualized as a feeling developed from an evaluation of experience".

HERE, the timing of satisfaction response is driving consumption. But there is general agreement with Kotler 2003 that

**Kotler**

"Customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a products perceived performance in relation to his or her expectation".

**Wikipedia**

"Customer satisfaction, a business term is a measure of how product and services supplied by a company meet or surpass customer expectation".

**General Definition**

"The provisions of goods or services which fulfill the customer expectation in terms of quality and service, in relation to price paid".

4.4 BACKGROUND

In the 1960s "Theory Y" called on companies to treat their employees not as cogs in a machine but as individuals whose creativity can be released through enlightened management practice. In the 1970s "Strategic Planning" offered an innovative way of thinking about building and managing a company's portfolio of businesses in a turbulent environment. It is not enough to be just product-driven or technology-driven. In the 1980s "Excellence and Quality" received major attention as the new formulas for success. In the 1990s many companies have acknowledged the importance of being customer-oriented and customer-driven in all their activities.

In India, companies concentrated on expanding their distribution system in 1950s and 1960s. The growth of advertising took place in 1980s. In the late 1980s the role of management began to change in many corporations. From 1987 onwards marketing
became increasingly important in a growing number of firms, beginning with those dealing in customer goods. Till 1984 Indian marketing was synonymous with advertising and distribution.

According to Shri S. L. Rao, Director, NCEAR in his article entitled, "Marketing in the Nineties", published in the Indian management, Jan 1991 PP.20-26 "knowing the customer with his wants, needs, habits, attitudes and knowing competition have now become of paramount importance. Customer groups arise become marketing is poor. Business and Government will have to become customer- driven and customer-oriented". The marketing concept holds the key to achieving organizational goals consists of being more effective than competitors in coordinating and integrating marketing activities towards determining and satisfying the needs and wants of target markets.

The study done by Shri Roger C. Bennet and J. D. Singh to develop insight on Indian marketing theory and practices revealed that "The only problem we soon realized that although our students could master the material available in Indian text or those in the west but what we taught did not have a great deal to do with the realities of the Indian business scene. Marketing is yet to become central to thinking of their business lives".

To conclude, customer's satisfaction is central to the marketing concept for business and non-profit organizations.41

4.5 Basic Rules about Customer Services

Honesty is the Best Policy. Integrity – Be honest and own up to your mistakes. Communicate what you plan to do to change or prevent the same mistake from happening again. Don’t be fooled into believing that a regular ‘mea culpa’ will get you off the hook. At some point the plan to fix the problem must take effect!

- Break Glass in Case of Fire Response Time

The best tact is to quickly get on the phone with the customer to explain your company’s mistake. Don’t rely on email for this communication if it can be done quickly one on one. If you are communicating to a large customer base then email is

41 Managing and measuring customer satisfaction Parimal H. Vyas no.21&22
certainly the fastest and most effective way to quickly notify your customers that you are aware of the problem. Frequent updates is there is a protracted issue and a brief overview of how you will prevent it from happening in the future will give your customers confidence that you are aware of the customer impact.

- **Keeping it Real Set a Realistic Expectation**

Customers who have been promised something that isn’t delivered as promised are far more frustrated and disappointed than if they are notified at the outset they won’t have it sooner than later. In other words, under promise and over deliver is the best policy.

This may take some arm wrestling with other departments who want to take a feature or product to market before it is ready. Set the expectations correctly internally as to what the fallout may be so everyone understands the impact to customer satisfaction and ultimately customer retention.

- **Respect**

Everyone in your company should love your customers. Without them, you have no company. This doesn’t mean you won’t have difficult customers who will push the limits and try everyone’s patience. But if you don’t have a company philosophy to respect and appreciate your customers, the opposite tone will infect customer interactions from all departments. All departments, customer facing or not, should care about customer satisfaction.

### 4.6 Theories of Customer Satisfaction

Consistency theories suggest that when the expectations and the actual product performance do not match the consumer will feel some degree of tension. In order to relieve this tension the consumer will make adjustments either in expectations or in the perceptions of the product’s actual performance. Four theoretical approaches have

### 4.6.1 Assimilation Theory

Assimilation theory is based on Festinger’s (1957) dissonance theory. Dissonance theory posits that consumers make some kind of cognitive comparison between expectations about the product and the perceived product performance.\footnote{Peyton, R.M., Pitts, S., and Kamery, H.R. (2003). “Consumer Satisfaction/Dissatisfaction (CS/D): A Review of the Literature Prior to the 1990s”, Proceedings of the Academy of Organizational Culture, Communication and Conflict. Vol. 7(2), p.42.} This view of the consumer post-usage evaluation was introduced into the satisfaction literature in the form of assimilation theory. According to Anderson (1973), consumers seek to avoid dissonance by adjusting perceptions about a given product to bring it more in line with expectations. Consumers can also reduce the tension resulting from a discrepancy between expectations and product performance either by distorting expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing the relative importance of the disconfirmation experienced.\footnote{Olson, J. & Dover, P. (1979), “Disconfirmation of consumer expectations through product trial”. Journal of Applied Psychology: Vol.64, pp.179-189.}

#### 4.6.1.1 Assimilation Theory – Criticism

Payton et al (2003) argues that Assimilation theory has a number of shortcomings. First, the approach assumes that there is a relationship between expectation and satisfaction but does not specify how disconfirmation of an expectation leads to either satisfaction or dissatisfaction.\footnote{Peyton, R.M., Pitts, S., and Kamery, H.R. (2003). “Consumer Satisfaction/Dissatisfaction (CS/D): A Review of the Literature Prior to the 1990s”, Proceedings of the Academy of Organizational Culture, Communication and Conflict. Vol. 7(2). p.42.} Second, the theory also assumes that consumers are motivated enough to adjust either their expectations or their perceptions about the performance of the product. A number of researchers have found that controlling for actual product performance can lead to a positive relationship between expectation
and satisfaction. Therefore, it would appear that dissatisfaction could never occur unless the evaluative processes were to begin with negative consumer expectations.46

4.6.2 Contrast Theory

Contrast theory was first introduced by Hovland, Harvey and Sherif (1987).47 Dawes et al (1972) define contrast theory as the tendency to magnify the discrepancy between one’s own attitudes and the attitudes represented by opinion statements. Contrast theory presents an alternative view of the consumer post-usage evaluation process than was presented in assimilation theory in that post-usage evaluations lead to results in opposite predictions for the effects of expectations on satisfaction. While assimilation theory posits that consumers will seek to minimize the discrepancy between expectation and performance, contrast theory holds that a surprise effect occurs leading to the discrepancy being magnified or exaggerated.48

According to the contrast theory, any discrepancy of experience from expectations will be exaggerated in the direction of discrepancy. If the firm raises expectations in his advertising, and then a customer’s experience is only slightly less than that promised, the product/service would be rejected as totally un-satisfactory. Conversely, under-promising in advertising and over-delivering will cause positive disconfirmation also to be exaggerated.49

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4.6.2.1 Contrast Theory – Criticism

Several studies in the marketing literature have offered some support for this theory. The contrast theory of customer satisfaction predicts customer reaction instead of reducing dissonance; the consumer will magnify the difference between expectation and the performance of the product/service.\(^{50}\)

4.6.3 Assimilation-Contrast Theory

Assimilation-contrast theory was introduced by Anderson (1973) in the context of post-exposure product performance based on Sherif and Hovland’s (1961) discussion of assimilation and contrast effect. Assimilation-contrast theory suggests that if performance is within a customer’s latitude (range) of acceptance, even though it may fall short of expectation, the discrepancy will be disregarded – assimilation will operate and the performance will be deemed as acceptable. If performance falls within the latitude of rejection, contrast will prevail and the difference will be exaggerated, the produce/service deemed unacceptable.\(^{51}\)

The assimilation-contrast theory has been proposed as yet another way to explain the relationships among the variables in the disconfirmation model. This theory is a combination of both the assimilation and the contrast theories. “This paradigm posits that satisfaction is a function of the magnitude of the discrepancy between expected and perceived performance. As with assimilation theory, the consumers will tend to assimilate or adjust differences in perceptions about product performance to bring it in line with prior expectations but only if the discrepancy is relatively small.\(^{52}\)

Assimilation-contrast theory attempts illustrate that both the assimilation and the contrast theory paradigms have applicability in the study of customer satisfaction. “…hypothesize variables other than the magnitude of the discrepancy that might also influence whether the assimilation effect or the contrast effect would be observed…. when product performance is difficult to judge, expectations may dominate and

\(^{50}\) Ibid. p.17.


assimilation effects will be observed... contrast effect would result in high involvement circumstances. The strength of the expectations may also affect whether assimilation or contrast effects are observed.\textsuperscript{53}

Chart No. 4.1 Assimilation-contrast theory

Source: Adapted from Anderson (1973, p.39)\textsuperscript{54}

Assimilation-Contrast theory suggests that if performance is within a customer’s latitude (range) of acceptance, even though it may fall short of expectation the discrepancy will be disregarded – assimilation will operate and the performance will be deemed as acceptable. If performance falls within the latitude of rejection (no matter how close to expectation), contrast will prevail and the difference will be exaggerated, the product deemed unacceptable.\textsuperscript{55}

4.6.3.1 Assimilation-Contrast Theory – Criticism

Anderson (1973) argues that Cardozo’s (1965) attempt at reconciling the two earlier theories was methodologically flawed. The attempts by various researchers to test this theory empirically have brought out mixed results. Olson and Dover (1979) and Anderson (1973) found some evidence to support the assimilation theory approach. In discussing both of these studies, however, Oliver (1980a) argues that only measured expectations and assumed that there were perceptual differences between disconfirmation or satisfaction.56

4.6.4 Disconfirmation Theory

Disconfirmation theory argues that ‘satisfaction is related to the size and direction of the disconfirmation experience that occurs as a result of comparing service performance against expectations’ Szymanski and Henard found in the meta-analysis that the disconfirmation paradigm is the best predictor of customer satisfaction. Ekinci et al (2004) cites Oliver’s updated definition on the disconfirmation theory, which states “Satisfaction is the guest’s fulfilment response. It is a judgement that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over-fulfilment”.57

Mattila, A & O’Neill, J.W. (2003) discuss that “Amongst the most popular satisfaction theories is the disconfirmation theory, which argues that satisfaction is related to the size and direction of the disconfirmation experience that occurs as a result of comparing service performance against expectations. Basically, satisfaction is the result of direct experiences with products or services, and it occurs by comparing perceptions against a standard (e.g. expectations). Research also indicates that how the service was delivered is more important than the outcome of the service process, and dissatisfaction towards the service often simply occurs when guest’s perceptions do not meet their expectations.\(^{58}\)

**4.6.5 Cognitive Dissonance Theory**

Cognitive dissonance is an uncomfortable feeling caused by holding two contradictory ideas simultaneously. The theory of cognitive dissonance proposes that people have a motivational drive to reduce dissonance by changing their attitudes, beliefs, and behaviors, or by justifying or rationalizing them.\(^{59}\)

The phenomenon of cognitive dissonance, originally stated by Festinger in 1957, has been quickly adopted by consumer behavior research. “Described as a psychologically uncomfortable state that arises from the existence of contradictory


(dissonant, non-fitting) relations among cognitive elements (Festinger 1957) cognitive dissonance revealed high exploratory power in explaining the state of discomfort buyers are often in after they made a purchase.

**Cognitive Dissonance**

Dissonance Reduction

Chart No. 4.3 Cognitive Dissonance

4.6.5.1 Cognitive Dissonance Theory – Criticism

Although cognitive dissonance is a well-established construct in consumer behavior research, applications are relatively scarce in current marketing research projects. The reasons are: First, dissonance is often as merely a transitory phenomenon. Second, problems of measurement as well as difficulties in administering data collection often get in the way of empirically addressing cognitive dissonance.

4.6.6 Adaptation-level Theory

Adaptation-level theory is another theory, which is consistent with expectation and disconfirmation effects on satisfaction. This theory was originated by Helsen in 1964 and applied to customer satisfaction by Oliver. Helson (1964) simply put his theory as follows:

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60 Ibid.
“it posits that one perceives stimuli only in relation to an adapted standard. The standard is a function of perceptions of the stimulus itself, the context, and psychological and physiological characteristics of the organism. Once created, the ‘adaptation level’ serves to sustain subsequent evaluations in that positive and negative deviations will remain in the general vicinity of one’s original position. Only large impacts on the adaptation level will change the final tone of the subject’s evaluation”.

### 4.6.6.1 Adaptation-level Theory - Criticism

This theory is gaining acceptance, as it is able to explain some counter-intuitive predictions made by assimilation-contrast theories. (Oliver 1977)

![Chart No. 4.4 Expectation and disconfirmation effects on satisfaction consistent with adaptation-level theory](chart.png)

Source: Oliver (1981, p.28)

### 4.6.7 Opponent-process Theory

This was originally a theory of motivation reformulated by Solomon and Corbit, which has been adapted from the basic physiological phenomena known as homeostasis. Homeostasis assumes that many hedonic, affective or emotional states, being away from neutrality and exceeding a threshold level of hedonic feelings, are automatically opposed by central nervous system mechanisms, which reduce the

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intensity of the feelings, both pleasant and aversive, to some constant level. (Solomon and Corbin 1974)

The onset of the opponent process totally depends on the effect of the primary process in which an emotional state is initiated by a known stimulus (Oliver 1981). If the initial stimulus is eliminated to reduce completely or partially the primary process effect, the opponent process will continue to operate at a decaying rate determined by inertia factors.  

![Chart No. 4.5 Operation of Opponent-process phenomena as applied to customer satisfaction and its determinants.](image)

4.6.7.1 Opponent-process Theory – Criticism

The opponent process is purely an internal drive, which causes satisfaction/dissatisfaction to decay to a new or original level. Therefore, the degree to which satisfaction is achieved depends upon the magnitude of disconfirmation as well as upon the strength of the opponent process.

4.6.8 Equity Theory

This theory is built upon the argument that a “man’s rewards in exchange with others should be proportional to his investments”. An early recognition of this theory first came out of research by Stouffer and his colleagues in military administration. They referred to ‘relative deprivation’ (equity) as the reaction to an imbalance or disparity

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63 Ibid.p.20
64 Ibid.p.20
between what an individual perceives to be the actuality and what he believes should be the case, especially where his own situation is concerned.

In other words, the equity concept suggests that the ratio of outcomes to inputs should be constant across participants in an exchange. As applied to customer satisfaction research, satisfaction is thought to exist when the customer believes that his outcomes to input ratio is equal to that of the exchange person.  

4.6.8.1 Equity Theory – Criticism

In the handful of studies that have examined the effect of equity on customer satisfaction, equity appears to have a moderate effect on customer satisfaction and post-purchase communication behavior.  

4.6.9 Dissonance Theory

A decidedly different outcome is offered by applying Festinger’s Theory of Cognitive dissonance. Applying Festinger’s ideas to affirmation and disconfirmation of expectation in satisfaction work, one concludes that customers might try to eliminate any dissonant experiences (situations in which they have committed to an apparently inferior product or service).

Dissonance theory would predict that a customer experiencing lower performance than expected, if psychologically invested in the product or service, would mentally work to minimize the discrepancy. This may be done either by lowering expectations (after the fact) or, in the case of subjective disconfirmation, positively increasing the perception of performance.

4.6.10 Hypothesis Testing Theory

A two-step model for satisfaction generation was suggested by Deighton (1983). “First, Deighton hypothesizes, pre-purchase information (largely advertising) plays a substantial role in creating expectations about the products customers will acquire and use. Customers use their experience with product/service to test their expectations. Second, Deighton believes, customers will tend to attempt to confirm (rather than

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disconfirm) their expectations. Vavra, T.G. (1997) argues that this theory suggests customers are biased to positively confirm their product/service experiences, which is an admittedly optimistic view of customers, but it makes the management of evidence an extremely important marketing tool.68

4.6.11 Cue Utilization Theory

“Cue utilization theory argues that products or services consist of several arrays of cues that serve as surrogate indicators of product or service quality. There are both intrinsic and extrinsic cues to help guests determine quality, where the intrinsic cues provide information on the physical attributes of the product or service, whereas extrinsic cues are product related to provide information such as brand and price”.69

4.6.12 Stimulus-organism-response Theory

The concept behind this theory is that “one of the basic frameworks that help to understand how behavior is impacted by the physical environment is the stimulus-organism-response theory, which in a hospitality environment states that the physical environment acts as a stimulus, guests are organisms that respond to stimulus, and the behavior directed towards the environment by guests is a direct response to the stimulus”.70

4.6.13 Hypothesis Testing Theory

Deighton (1983) suggested a two-step model for satisfaction generation. “First, Deighton hypothesizes, pre-purchase information (largely advertising) plays a substantial role in creating expectations about the products customers will acquire and use. Customers use their experience with products / services to test their expectations. Second, customers will tend to attempt to confirm (rather than disconfirm) their

68 Ibid.p.47.
expectations.\textsuperscript{71} This theory suggests customers are biased to positivity confirm their product/service experience.

4.7 MODELS OF CUSTOMER SATISFACTION MEASUREMENT

A model of customer satisfaction measurement is as under:

4.7.1 SERVQUAL
4.7.2 Kano Model
4.7.3 ACSI Methodology
4.7.4 HOTELZOT (A modified version of SERVQUAL)
4.7.5 SERVPERF

4.7.1 SERVQUAL

The SERVQUAL instrument has been widely applied in a variety of service industries, including tourism and hospitality. The instrument was used to measure hotel employee quality as well. Parasuraman, Zeithamal and Berry (1988) built a 22-item instrument called SERVQUAL for measuring consumer perceptions of service quality. SERVQUAL addresses many elements of service quality divided into the dimensions of tangibles, reliability, responsiveness, assurance, and empathy.

A number of researchers have applied the SERVQUAL model to measure service quality in the hospitality industry, with modified constructs to suit specific hospitality situations.

The most widely accepted conceptualisation of the customer satisfaction concept is the expectancy disconfirmation theory. “The theory was developed by Oliver (1980), who proposed that satisfaction level is a result of the difference between expected and perceived performance. Satisfaction (positive disconfirmation) occurs when product or service is better than expected. On the other hand a performance worse than expected results with the dissatisfaction. (Negative disconfirmation)”\textsuperscript{72}


Providing services those customers prefer is a starting point for providing customer satisfaction – A relatively easy way to determine what a service customer prefers is simply to ask them. Gilbert and Horsnell (1988) advocates that guest comment cards (GCCs) are most commonly used for determining hotel guest satisfaction. GCCs are usually distributed in hotel rooms, at the reception desk or in some other visible place. However studies reveal that numerous hotel chains use guest satisfaction evaluating methods based on inadequate practices to make important and complex managerial decisions. In order to improve the validity of hotel guest satisfaction measurement practice Barsky and Huxley (1992) proposed a new sampling procedure that is “Quality Sample”. It reduces non-responsive bias by offering incentives for completing the questionnaires. The components of their questionnaire are based on disconfirmation paradigm and expectancy-value theory. In this manner guests can indicate whether service was above or below their expectations and whether they considered a particular service important or not. Schell (2003) discusses the issues of question clarity, scaling, validity, survey timing, question order, and sample size.

“According to the SERVQUAL model, service quality can be measured by identifying the gaps between customers’ expectations of the service to be rendered and their perceptions of the actual performance of service. SERVQUAL is based on five dimensions of service:

1. Tangibility: Tangibility refers to the physical characteristics associated with the service encounter. The physical surroundings represented by objects (for example, interior design) and subjects (for example, the appearance of employees).
2. Reliability: The service provider’s ability to provide accurate and dependable services; consistently performing the service right.
3. Responsiveness: A firm’s willingness to assist its customers by providing fast and efficient service performances; the willingness that employees exhibit to promptly and efficiently solve customer requests and problems.
4. Assurance: Diverse features that provide confidence to customers (such as the firm’s specific service knowledge polite and trustworthy behaviour from employees).

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5 Empathy: The service firm’s readiness to provide each customer with personal service”.

Chart No. 4.6 Gap Model of Service Quality

Source: Zeithaml and Bitner (2003)

4.7.2 Kano Model

The Kano model is a theory developed in the 80’s by Professor Noriaki Kano and his colleagues of Tokyo Rika University. The Kano et al (1996) model of customer satisfaction classifies attributes based on how they are perceived by customers and their effect on customer satisfaction. The model is based on three types of attributes viz. basic or expected attributes, (2) performance or spoken attributes, and (3) surprise and delight attributes.

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The performance or spoken attributes are the expressed expectations of the customer. The basic or expected attributes are as the meaning implies the basic attributes without any major significance of worth mentioning. The third one, the surprise and delight attributes are those, which are beyond the customers’ expectations.

Kano model measures satisfaction against customer perceptions of attribute performance; grades the customer requirements and determines the levels of satisfaction. The underlying assumption behind Kano’s method is that the customer satisfaction is not always proportional to how fully functional the product or service is or in other words, higher quality does not necessarily lead to higher satisfaction for all product attributes or services requirements. In his model, Kano (Kano, 1984) distinguishes between three types of basic requirements, which influence customer satisfaction. They are: (1) must be requirements – If these requirements are not fulfilled, the customer will be extremely dissatisfied. On the other hand, as the customer takes these requirements for granted, their fulfilment will not increase his satisfaction; One-dimensional Requirement – One dimensional requirements are usually explicitly demanded by the customer – the higher the level of fulfilment, the higher the customer’s satisfaction and vice versa. (3) Attractive Requirement – These requirements are the product/service criteria which have the greatest influence on how
satisfied a customer will be with a given product”.\textsuperscript{75} The additional attributes, which Kano mentions, are: Indifferent attributes, Questionable attributes, and Reverse attributes.

4.7.3 ACSI Methodology

The American Customer Satisfaction Index (ACSI) was launched in 1994. The American Customer Satisfaction Index uses customer interviews as input to a multi-equation econometric model developed at the University of Michigan’s Ross School of Business. The ACSI model is a cause-and-effect model (Fig-6) with indices for drivers of satisfaction on the left side (customer expectations, perceived quality, and perceived value), satisfaction (ACSI) in the centre, and outcomes of satisfaction on the right side (customer complaints and customer loyalty, including customer retention and price tolerance).

The ACSI was based on a model originally implemented in 1989 in Sweden called the ‘Swedish Customer Satisfaction Barometer (SCSB). The ACSI uses two interrelated and complementary methods to measure and analyse customer satisfaction: customer interviewing and econometric modelling.\textsuperscript{76}

\textsuperscript{75} Ibid.p.36.

Vavra, T.G. (2007) views that the ACSI initiative has at least three primary objectives:

1. **Measurement**: to quantify the quality of economic output based on subjective consumer input;
2. **Contribution**: to provide a conceptual framework for understanding how service and product quality relate to economic indicators
3. **Forecasting**: to provide an indicator of future economic variability by measuring the intangible value of the buyer-seller relationship”.

The ACSI survey process involves collecting data at the individual customer level. Casual sequence begins with customer expectations and perceived quality measures, as shown in the Fig. 7, which are presumed to affect, in order, perceived value and customer satisfaction. “Customer satisfaction, as measured by the ACSI index, has two antecedents: customer complaints, and ultimately, customer loyalty”.

The ACSI is an economic indicator that measures the satisfaction of customers across the U.S. Economy. “The ACSI interviews about 80,000 Americans annually and asks about their satisfaction with the goods and services they have consumed. ACSI data is

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used by academic researchers, corporations and government agencies, market analysts and investors, industry trade association, and consumers.  

### 4.7.4 HOTELZOT (A modified version of SERVQUAL)

The conceptual model HOTELZOT measures the zone of tolerance in hotel service by incorporating two levels of expectations – desired and adequate. Desired expectations represent the level of hotel service that a customer hopes to receive – a blend of what a customer believes ‘can be’ and ‘should be’ offered. This differs from Parasuraman et al.’s (1988) conceptualization, which referred only to what the service ‘should be’. Adequate expectations represent a lower level of expectations. They relate to what a hotel customer deems as ‘acceptable’ level of performance. Desired expectations are deemed to remain relatively stable over time, whereas adequate performance expectations might vary with time. The zone of tolerance can be defined as “the extent to which customers recognize and are willing to accept heterogeneity.”

**Chart No. 4.9 Zone of Tolerance for Hotels (HOTELZOT)**

![Chart No. 4.9 Zone of Tolerance for Hotels (HOTELZOT)](chart.png)

Source: Halil Nadiri & Kashif Hussain (2005)

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4.7.5 SERVPERF

The performance based service quality (SERVPERF) was identified by Cronin and Taylor (1992). Cronin and Taylor proposed the SERVPERF instrument, which is a more concise performance-based scale; an alternative to the SERVQUAL model.\textsuperscript{81} The perceived quality model postulates that an individual’s perception of the quality is only a function of its performance. Cronin et al. (1994) continue to debate between the effectiveness of SERVQUAL and SERVPERF for assessing service quality. The authors remained unconvinced of both, that including customer expectations in measures of service quality is a position to be supported, and that SERVPERF scale provides a useful tool for measuring overall service quality.

Moreover, Lee et al (2000) empirically compare SERVQUAL (performance minus expectations) with performance-only model (SERVPERF). The authors also conclude that the results from the latter appeared to be superior to the former. It has been acknowledged that such approach limits the explanatory power of service-quality measurement.\textsuperscript{82}

4.8 Top 5 Essential Levels of Customer Satisfaction

Customer satisfaction, like any other aspect of a business, is a practiced art that takes time and effort to develop. Taking the time to build trust and developing a good rapport with the buyer is the foundation towards building a lasting and successful relationship.

While the factors determining customer satisfaction differ per product and/or service, per industry, per sector and per country, there are a few factors that are specific to the outsourcing industry in particular. A white paper from Tholons titled “Relationships at the Core of Successful Outsourcing Contracts” cited the main reasons for failed outsourcing relationships between an outsourcing company and offshore buyer as unclear expectations, poor communication, improper governance, misaligned interests and to a very small fraction poor performance.

Listed below are the 5 essential levels of customer satisfaction that an outsourcing vendor has to achieve in order make their clients feel valued, wanted and most

\textsuperscript{81} Paula A, Cauchick Miguel; Márcia Terra da Silva; Elias L. Chiosini, and Klaus Schützer.

importantly satisfied. Each level is based on a natural order of hierarchy and should be approached from the lowest to the highest. The higher the level you achieve, the more you will build customer loyalty and the greater will be your success.

**Level 1- Meet your client’s expectations**

The first level deals with the company or business user itself. The minimum requirement at this level is to meet the expectations of your customers. At level 1, your customers have no complaints and are satisfied for the moment. But they are not loyal and can turn into ex-customers if their expectations are not met.

When a vendor approaches an outsourcing company, the vendor expects certain specifics regarding finance, quality, productivity, technology infrastructure etc., which you are required to comply with. By proving to the company that you are able to deliver what they expect, you gain their trust which is vital to customer satisfaction. Remember, if a job is not done correctly as per the client’s standards of expectancy, the client will not care how courteous or friendly the employees are.

**Level 2- Exceed your client’s expectations**

The second level of customer satisfaction is concerned with exceeding your business users’ expectations. Business users are the key stakeholders to the technology infrastructure you support, the applications you develop and maintain, and the services you provide. The second level of customer satisfaction moves you beyond mere survival and takes you towards building a measure of customer loyalty and giving you the much needed edge over your competitors.

Succeeding at level 2 can also increase your profitability. This is because clients who receive a service that exceeds their expectations are often willing to pay for it, enabling the outsourcing company to raise prices and thus improve profit margins. On the other hand failure to impress the business user can lead to them seeking better products and services elsewhere.
Level 3- Partner with your client’s goals and objectives

This level is of extreme importance, especially to an outsourcing company. This is because an outsourcing company is technically an extension of the business user, or put more simply an organization within an organization. Therefore the business users’ goals and objectives are aligned and depend either partially or fully on the outsourcing vendor.

The third level of customer satisfaction is to ensure that your entire team works towards the common goal of achieving the clients’ aim and objective. The plus point is that once you reach this level, it will be very difficult for a competitor to pry your client away.

Level 4 - Be up-to-date with technology infrastructure

For any outsourcing company desiring to be on top, it is important to pay attention to the latest technology trends and be up-to-date with most recent in technology infrastructure. Business users prefer to outsource their core and non-core activities to those who possess the latest in technology infrastructure.

This level of customer satisfaction must not be overlooked because however satisfied the buyer is with you, they may have to opt for a competitor if you don’t possess the latest in technology infrastructure.

Level 5- Win over the business user on a personal level

While the earlier four levels would help you achieve 99% of customer satisfaction this final level will help you win 100%. Finding out the various personal wins for a few key individuals in the client’s organization and helping them achieve these wins can go a long way in establishing your position as a favored outsourcing vendor. It could range from a simple wish for someone who wants to travel to your country to someone who is looking for a promotion through the success of a present project.

The challenge in this level lies in the fact that a majority of personal wins are hidden or at least not immediately apparent and therefore requires more effort to be put in on the part of the outsourcing company.
Understanding and implementing these 5 levels of customer satisfaction in your company can go a long way in building a fruitful and successful long term relationship with your customers.  

4.9 Noriaki Kano described three levels of customer satisfaction are:

- **Expected Quality Levels**

  It measures, and can make decisions in buying. If company meets the standard doing a job at that feature does not get more business. To illustrate, hotel guest expects certain things in their visit. If the blanket tucks under the mattress, this feature is covered. Adding more square inches may be more of a nuisance than a gain and does not add to satisfaction.

- ** Desired Quality Levels**

  The better the company at providing desired features, the greater the satisfaction. This is nothing but the desired quality level. To illustrate, the time spent by a guest of the hotel for waiting to check-in may fall under the desired quality level.

- **Excited Quality Levels**

  Customers are not expecting these features of company’s product. They are pleasantly surprised. Receiving a surprised gift such as dinner sets while checking-out and a 3-star hotel may be a pleasant surprising experience. However, it does not take long for pleasure to turn into expected quality level especially in these fast moving times. Welcome drink in quality gives a base threshold of satisfaction. Desired quality improves satisfaction. Excited quality delights.

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83 http://www.flatworldsolutions.com/articles/levels-of-customer-satisfaction.php
4.10 Customer Satisfaction Processes

Customer satisfaction process is not:
- A set of Surveys
- A set of “bridge the gaps” action in response to customer satisfaction surveys

Customer Satisfaction process is:
- End-to-end, planned, Comprehensive, Coordinated, Managed set of activities and interactions designed to achieve the highest possible customer satisfaction
- Action initiated both ahead of “customer satisfaction surveys”, and as a response to “customer satisfaction surveys”

Customer Satisfaction Process - Five Steps

Step 1- Understanding Customer Expectations
- We must know what our customers expect from us. We must work with our Customers to precisely learn their expectations
- Customer Expectations differ by region by country

Sample Question:
- How customer’s “wants and needs”, customer’s standards and expectations, are incorporated into our promises to customers to not only make a sale, but achieve high Customer Satisfaction (repetitive business)? …

Step 2- Promises to Customers
- Set promises that can be kept
- Aim to exceed expectations rather than to meet them
- Delight customers by surprising them (Surprise is something not promised, yet delivered)

Step 3- Execution
- Products and Services are provided to customers
- Customers had certain expectations before products/services were delivered
- Depending if these expectations were met, not met, or exceeded customer experiences certain level of “Customer Satisfaction”
- Occasionally there are problems with products/services provided
A problem can be fixed during the initial call or a visit (first contact resolution), or a ticket is opened

- Tickets are worked on. Customer problems are eventually solved
- Depending on how the Problem Resolution is handled customer experiences certain level of “Customer Satisfaction”

**Sample Question:**
- How ongoing work towards better Customer Satisfaction is communicated to organization (development, sales, etc)?

**Step 4 - Ongoing Dialog with a Customer**
- Executive meetings
- User Group meetings
- Other meetings

**Sample Questions:**
- How feedback received from a customer (“current” Customer Satisfaction) is communicated to MSS? …

**Step 5 - Customer Satisfaction Surveys**
- Event Driven Surveys
- Internal Indicators of Customer Satisfaction
- Tickets Resolved Within Objectives
- Tickets Overdue
- Resolve Time
- Response Time

**Sample Questions:**
- How Survey results are communicated to organization?
- Corrective actions?
- Pro-active actions? …

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84 Ampol consulting Roman Nowacki, partner mowacki@ampolbiz.com

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4.11 Components of Customer Satisfaction

- **Purchase Process**

It refers to the actions of the customers in buying the product. Could he find products easily? Did he have to travel for to buy? Whether proper quantities were available? Was sufficient information available? Obviously, for a manufacturer who exercises strong control over his distribution channels, any measurement of customers’ satisfaction should include this component.

- **Decision**

It refers to the extent to which the customer thinks about correctness of his decision with regard to satisfaction. Apart from the product of the process, the customers might have regret about one component, which would affect other components. He may feel: “Yes, I am happy with the product, but I see now that I cannot afford it”.

- **Functional Attributes**

It is an area in which marketing has developed much expertise through product usage studies. It includes listing and rating of all attributes which affect the fitness of the product to the task and for the customers VIZ., Price, Construction, Quality, Performance, etc.

- **Aesthetic Attributes**

They have included functional attributes that belong to a different motivational set and needs which require separate measurement. For product categories such as home furnishings, clothing, artworks etc. they may be most important variables affecting satisfaction.

- **Psychological Attributes**

They may be in equal importance to functional attributes and often account for a great part of total customers’ satisfaction. They are considerably more difficult to plan for control or measure.
➢ Service Attributes

They refer specifically to the post-sale service available to and required by the purchaser and would vary in the importance depending on the product VIZ., automotive and appliances.

➢ Environmental Attributes

These are components of customers’ satisfaction, which are growing in importance. Customers concern over throwaway bottles, or increased energy consumption, that may potentially affect overall satisfaction with some products.\textsuperscript{85}

4.12 Important of Customer Satisfaction

Customer satisfaction is a marketing term that measures how products or service supplied by a company meet or surpass a customer’s expectation. Customer satisfaction is important because it provides marketers and business owners with a metric that they can use to manage and improve their businesses.

Here are the top six reasons why customer satisfaction is so important.

1. It's a leading indicator of customer repurchase intentions and loyalty

Customer satisfaction is the best indicator of how likely a customer will make a purchase in the future. Asking customers to rate their satisfaction on a scale of 1 - 10 is a good way to see if they will become repeat customers or even advocates.

Any customers that give you a rating of 7 and above, can be considered satisfied, and you can safely expect them to come back and make repeat purchases. Customers who give you a rating of 9 or 10 are your potential customer advocates who you can leverage to become evangelists for your company.

Score of 6 and below are warning sign that a customer is unhappy and at risk of leaving. There customers need to be put on a customer watch list and followed up so you can determine why their satisfaction is low.

That's why it's one of the leading metrics business use to measure consumer repurchase and customer loyalty.

\textsuperscript{85} Managing and measuring customer satisfaction
2. **It's a point of differentiation**

In a competitive marketplace where businesses compete for customers; customer satisfaction is seen as a key differentiator. Businesses who succeed in these cut-throat environments are the ones that make customer satisfaction a key element of their business strategy.

Picture two is businesses that offer the exact same product. What will make you choose one over the other?

If you had a recommendation for one business would that sway your opinion? Probably, so how does that recommendation originally start? More than likely it's on the back of a good customer experience. Companies who offer amazing customer experiences create environments where satisfaction is high and customer advocates are plenty.

This is an example of where customer satisfaction goes full circle. Not only can customer satisfaction help you keep a finger on the pulse of your existing customers. It can also act as a point of differentiation for new customers.

3. **It reduces customer churn**

An Accenture global customer satisfaction report (2008) found that price is not the main reason for customer churn; it is actually due to the overall poor quality of customer service.

Customer satisfaction is the metric you can use to reduce customer churn. By measuring and tracking customer satisfaction you can put new processes in place to increase the overall quality of your customer services.

I recommend you put an emphasis on exceeding customer expectations and 'wowing customers at every opportunity. Do that for six months, than measure customer satisfaction again. See whether your new initiatives have had a positive or negative impact on satisfaction.

4. **It increases customer lifetime value**

A study by Info Quest found that a 'totally satisfied customer' contributes 2-6 times more revenue than a 'somewhat satisfied customer'. Furthermore a 'totally satisfied customer' contributes 14 times more revenue than a 'somewhat dissatisfied customer'.

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Satisfaction plays a significant role in how much revenue a customer generates for your business.

Successful businesses understand the importance of customer lifetime value. If you increase CLV, you increase the returns on your marketing dollar. Customer lifetime value is a beneficiary of high customer satisfaction and good customer retention.

5. **It reduces negative word of mouth**

McKinsey found that an unhappy customer tells between 9-15 people about their experience. In fact, 13% of unhappy customers tell over 20 people about their experience. That's a lot of negative word of mouth.

How much will that affect your business and its reputation in your industry?

Customer satisfaction is tightly linked to revenue and repeat purchases. What often gets forgotten is how customer satisfaction negatively impacts your business. It's one thing to lose a customer because they were unhappy. It's another thing completely to lose 20 customers because of some bad word of mouth.

To eliminate bad word of mouth you need to measure customer satisfaction on an ongoing basis. Tracking changes in satisfaction will help you identify if customers are actually happy with your product or services.

6. **It's cheaper to retain customers than acquire new ones**

This is probably the most publicized customer satisfaction statistic out there. It costs six to seven times more to acquire new customers than it does to retain existing customers.

If that start does not strike accord with you then there’s not much else I can do to demonstrate why customer satisfaction is important.

Customer cost a lot of money to acquire you and your marketing team spend thousands of dollars getting the attention of prospects, nurturing them in to leads and closing them in to sales. Why is it that you then spend little or no money on customer retention?
Imagine if you allocated one sixth of your marketing budget towards customer retention. How do you think that will help you with improving customer satisfaction and retaining customers?86

4.13 The Customer Profit Service Chain87

Chart No. 4.10 Operating Strategy & Delivery System

4.14 EXPERTS VIEWS ON CONCEPT OF CUSTOMERS’ SATISFACTION

Very little has been done to advance the concept of customer satisfaction, and its usefulness as an operational variable. There is probably no such significant concept in the marketing that is at once more fundamental and pervasive but less adequately developed than customer satisfaction.

An attempt is made to reflect on the experts views on concept of customer satisfaction as follows:

1. Utility is never measured directly but inferred from the actions of the marketplace, through the theory of revealed preference (Samuelson, 1947).

86 http://blog.clientheartbeat.com/why-customer-satisfaction-is-important/
87 http://www.paulsudnik.com/customersatisfaction-2.htm
2. Leon Festinger (1957) offered “A Theory of cognitive dissonance” to describe ways people attempt to reduce the dissonance of situation in which they find themselves.

3. Hill (1963) operationally measured satisfaction by asking customer to evaluate their satisfaction with the purchase decisions they made rather than with the products themselves. This concept of satisfaction embraces not only what is gained in the use of the product but also customers feeling about the effectiveness of their own decision process.

4. Helson, Harry (1964) offered ”Adaptation-Level Theory” and developed “The contrast effect” to suggest that people will tend to exaggerate the differences between stimuli and option that are slightly different from their own current opinions or stands.

5. A distinction between satisfaction with the product itself and the purchase process may be of importance. While conceptually separable, product and purchase process seem companies-determined and satisfaction really deals with the evaluation of an entire product bundle or offerings (Crodozo, 1965). Other definitions are implied by the operations used to measure satisfaction.

6. P.F. Drucker (1969) asserts that marketing concept is bankrupt and Ralph Nader’s success demonstrates that customers’ satisfaction is not always the basis of company policy.

7. Marketing has even been described as “Customer-satisfaction engineering” (Kotlr and Levy, 1969).

8. John Howard and Dr. Jagdish Sheth (1969) laid important foundations for the process model of satisfaction and developed buyer behavior model. According to them customer satisfaction is the point at which expectation and reality coincide.

9. James U. McNeal on customer satisfaction and measure of marketing effectiveness (1969) noted that the answer is not readily apparent in literature and added that its lack is both a gap and a dead end in marketing principles in an era in which marketing searches for a measure of operating effectiveness.

10. In the economists system, satisfaction is equated with utility, or the customer ability to enjoy a good (Bennet and Kassarjian, 1972).
11. To define satisfaction as a generalized positive attitude however, is to oversimplify customer response. Campbell has noted, satisfaction is an experience that most people can report with reasonable validity (Campbell, 1972).

12. Another variation is conditional satisfaction. Baumgarten et al (1972) found this distinction necessary in their survey of nursing home patients, for they were measuring the satisfaction level of people who were in undesirable situations.

13. James C. Lingoes and Martin Plaff on the index of customer satisfaction methodology (1972) concluded that given the importance of the customer satisfaction concept, its underdeveloped status is difficult to justify in the real world.

14. According to sub-council on complaints and remedies of the National Council for customer Affairs (1972) in responsive approach to customer complaints and remedies. Washington D.C.U.S.A. on page II declares in a time when many are calling into question the basic honesty and integrity of the market place and the firms doing business there.

15. Anderson (1973) defined dissatisfaction in a similar, but reverse manner as the degree of disparity between expectations and perceived product performance. Anderson (1973) and Baumgarten et al (1972) seem to equate satisfaction with the scores on product or performance rating scales.

16. Stokes (1973) considers the small minority, which actually complaints to be a typical segment.

17. According to R.M. Estate (1972) Anita B. Plaff (1972) and Raymond C. Stokes (1973) higher consumption levels, rising expectation and new values have caused customers to demand even more satisfaction. Instead they are experiencing increased dissatisfaction with their standard of living, thus giving support to decade old consumerism movement. The cumulative effect of a satisfaction deficit can erode away confidence and trust in the marketing system, leaving it more vulnerable to critic’s attacks and Government over-regulation.
18. Anderson (1975) claims that no satisfactory literal definition has yet been developed for customer satisfaction and dissatisfaction in the literature of marketing.

19. Every enterprise should re-emphasize its commitment to the assurance of customers’ satisfaction. Customer satisfaction is the single performance (Czepiel and Rosebury, 1977).

20. Customer satisfaction in marketing today is in a state of crisis (Kleinfield 1978).


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88 managing and measuring customer satisfaction Parimal H. Vyas no.23to25
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