CHAPTER-I

SERVICE QUALITY

&

COMPLAINT REDRESSAL:

AN INTRODUCTION
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SERVICE QUALITY AND COMPLAINT REDRESSAL

INTRODUCTION

Telecommunications has changed dramatically. (Srivastava, 2005) argues that never before has a technical device become so important aspect of human lives and a determinant so powerful of individual identity. Service Quality is one of the top key result areas when it comes to measuring the performance of the telecommunication environment, which is often evaluated by quantitative measurement criteria in terms of subjective and objective user satisfaction (Steinmetz et al., 1995).

Success in delivering good services and to gain customer loyalty depends on a lot of things. It does not only depend on merely the sales but it also depends on certain other factors concerned to product, service and the support system. The feeling that a consumer nurtures about a particular brand which ultimately delivers positive and quantifiable financial results (Duffy, 2003). This obviously leads to the improvement in the retention rate and also raises the market share of the company.

Both service quality and customer satisfaction have certain features which are similar to each other. Satisfaction in normal parlance is considered to be a broader concept than service quality assessment; thus, perceived service quality is a part of customer satisfaction (Lee, Lee & Feick, 2001). Boulding et al., (1993) said that a positive relationship existed between the following factors, viz. service quality and repurchase intentions and willingness to recommend. Also in further research, it has been pointed that actually responding to dissatisfaction i.e. by straightaway putting up a complaint to the service provider or complaining to a third party, has an inverse relationship with the level of service quality.
Interest in service quality has increased manifolds in the recent decades, as is evident from the numerous books and academic papers. Service quality is an elusive and abstract construct that is difficult to define and measure (Cronin & Taylor, 1992).

Certain business and service sector organizations depend upon the customer complaints to measure the customer satisfaction. Sadly almost ninety six percent of the unhappy or dissatisfied customers never complain. And ninety one percent would never come back. Only 4% of the dissatisfied customers are likely to complain. (SPSS White Paper, 1996). In the same context a very satisfied customer is six times more likely to be loyal to its service provider and is also likely to recommend the service to others as compared to a customer who is just satisfied.

1.1 The Problem

The word ‘Quality’ means a single obvious attribute, just like price. Service is a patch up activity to fulfill some one’s need in the market. It is some thing which can be felt or experienced but cannot be touched physically or seen with a naked eye. A Service is offered by the service provider and cannot be seen or touched, as they are intangible by nature.

The problem of this study is propelled by the need to empirically measure service quality and complaint redressal system of telecommunication system. The common notion about the customers who are not satisfied is that they can build a negative image and it also leads to reduction in customer loyalty and hence has a negative impact on the long term profit margin. In order to increase the satisfaction among the customers, the company has to invest more money in good service quality. On the other hand the organization should have a proper complaint redressal system in place to handle the concerns of the customers.
The problem with services is that its failure may result into a destroyed relationship between the consumer and the business organization. Service failure happens when customer perceptions do not meet the customer expectations (Ha and Jang, 2009). This research studied the restaurant customers’ perceptions of justice according to service recovery effort levels and whether perceived justice influences the future customers’ future behavioral intentions of the customer. High recovery efforts were consistently evaluated in terms of perceived justice when compared to low recovery efforts, regardless of the level of relationship quality. Also the perceived justice brought about by the measures of service recovery has a positive impact on the customers’ future behavioral intentions.

Organizations these days are becoming more customer oriented. They are not only interested in attracting new customers but more importantly they are focusing towards retaining the existing ones. The major reason for this could be the cost required or spent while hiring a new one as compared to retaining the old customers. It is considered that in general, majority of the business houses have to spend six times more than to retain the existing customer. Also it is quite obvious that an old and satisfied customer is more likely to repurchase the services or the product. And also there are more chances of such a customer recommending the same to the new people. Therefore, customer retention is a product of customer loyalty and the value which further is a function of level of customer satisfaction or dissatisfaction for the services (Reichheld, 1996).

In India, the mobile services market has almost reached at the stage of maturity. The net ROI (Return on investments) in the markets at the maturity stage could be much more with the retention strategies rather than on the strategies to acquire new customers. This is more so in the case of companies with an already
existing customer base, (Zeithaml, Berry and Parasuraman, 1988). With the recovery of the economy the market grew. This also attracted new players in the market, which ultimately lead to the increase in competition amongst the various service providers. Most of them are trying to attract new customers by offering aggressive promotion schemes. Due to the ever growing competition amongst these players in the telecommunication markets, it is necessary for them to understand the customer perception about the service quality, price, complaint redressal, about the service and also the other important factors that are play an important role for a customer to stay loyal to the telecommunication service providers.

1.1.1 Service Quality Concept

The requirement for a concept which could explain in detail as to how consumers perceived the quality of a service, with special reference to the service industry gave birth to the concept of service quality. It was considered that once the service provider was aware of the fact as to how the customers evaluated the quality of its service, he can better his delivery of services. In other words he would be in a better position to influence the customers’ perceptions. The service provider can affect them the way he wants to, to be more specific. Also he can connect the service to customer benefits.

Service quality has evolved as a concept over the years. Service is an activity which helps to satisfy some one’s need in the market. Service is an experience, a feeling which can be experienced but cannot be touched or seen. Services offered by service providers cannot be seen & touched, as they are intangible activities. The major difference between a service & a product can be understood from the fact that services are intangible but products are tangible and are required to follow some standardized procedures. Service user can specify about that particular service
satisfaction only after availing it for some period of time. Some of the common
service areas are Retailing, Transportation, Cell phones, Education, Health &
hospitality Services, BPO and many more.

The perception of the concept quality has evolved over the years. The service
researchers emphasize the importance of studying customer perceived quality since
the customers are the only ones entitled to decide what quality is. Service quality is
evaluated by means of a comparison of what the customers expect with the service
that is delivered (Parasuraman et al., 1985).

The service quality, besides from being influenced by the various other factors
of the customer expectations is also affected to great extent by the company’s service
offerings. The service quality that customers experience can be classified into two
different dimensions; the technical dimension and the functional dimension. The
technical dimension refers to the quality of the outcome in the service process; what
the customer is left with when the service process and the buyer-seller interactions are
over. The functional dimension refers to the quality of the process; the service process
before the outcome has been reached or in other words how they experience the
simultaneous production and consumption process. The two dimensions are therefore
what the customer receives and how the customer receives it, so the customers
evaluate the technical quality and the functional quality in order to evaluate the total
quality of the company (Oliver, 1980).

To achieve the best service quality a company should be well aware of their
own promises to the customer. The business house then should act accordingly and
ensure that there is sufficient support so that the given promises can be kept. (Bitner,
1995) these promises can be analyzed on five different dimensions known as the
service quality determinants: assurance, tangibles, responsiveness, reliability and
empathy. An analysis could provide the company with insight regarding which areas that could be improved. (Parasuraman, Zeithaml & Berry, 1985).

According to (Parasuraman et al., 1985) services are intangible because they are performances rather than objects but many mobile operators may find it difficult to understand how their customer perceives services and service quality. The focus of the study will be on Service Quality Analysis and the Complaint Redressal System in Telecom Quality of service needs to be improved by the service providers in telecommunications since the customers demand more competence and service on behalf of the company.

Hoffman & Bateson (1997) defined service quality as an attitude that is established by long term assessment of overall performance. Service quality is generally considered as delivery of an excellent or high value service to the customer preferably exceeding his expectations (Tahar, 2008). It is acknowledged that the service quality can be defined as the difference between the customers’ expectations and their perceptions about the perceived service. If the perceptions are greater than performance, the customer would be happy and satisfied with the services of the service provider and vice versa. In the service sector organizations, especially such services where the production, delivery and consumption of the service occurs at the same time, the concept of quality refers to matching customers’ expectations and perceptions about a particular service. Customers judge the service quality to be satisfactory by comparing what they expect from their service provider and what they actually get.

1.1.2 Service Characteristics

Having described the development of service marketing and management, it is now important for the overall understanding of services, to examine what actually
characterizes services. Although service industries are themselves quite heterogeneous, there are some service characteristics upon which it is useful to generalize. Services are deemed intangible in the sense that they cannot be seen, felt, tasted, or touched (Kandampully, 2002). Four unique characteristics describe the difference between a service and a product. These four characteristics include: a) intangibility; b) heterogeneity; c) inseparability; and d) perishability.

Intangibility

Intangibility is the primary characteristic that differentiates a service from a product. Service are not tangible. A good is an object, a device, a thing; whereas a service is a deed, a performance, an effort (Berry, 1984). When we buy a service, there is generally nothing tangible about it. He says that services are consumed but not possessed. The services offered in general are a combination of tangible and intangible elements. It is whether the essence of what is being bought is tangible, or intangible, that determines its classification as a physical good or a service. Lovelock and Gummesson (2004) quote three dimensions of intangibility: a) physical intangibility; b) mental intangibility; and c) generality. Physical intangibility signifies that which is cannot be touched. Mental intangibility points to the degree to which a service can be visualized and can provide an image before the product is actually bought.

Inseparability

Inseparability refers to the notion that a service is both simultaneously produced and consumed at the same time. Kandampully (2002) points out that goods are normally produced first and then consumed. Whereas, a service is generally sold, and then produced and consumed simultaneously, at the same time. Lovelock and Gummesson (2004) suggest that a group of separable services exist that do not
involve the customer directly such as transporting freight and laundering clothes.

Participation of customers in the production process, or delivery process, the interaction between the service provider, the service environment and the customer, are also some of the characteristic of services.

Heterogeneity

In comparison to goods service are generally less standardized and uniform. Services are not homogeneous. Service industries have human component involved in performing some services than others. They can be specified as people or equipment based. Equipment-based services vary depending on whether they are automated or monitored by skilled or unskilled operators. People-based services also may differ depending on whether they are provided by unskilled or professional workers.

Perishability

Services cannot be stored, hence services are highly perishable, and e.g. empty tables in a restaurant can be seen as a revenue opportunity lost forever. Time cannot be held over for future sale, thus, services cannot be inventoried. The Perishability of services is not a problem when demand is steady, because it is easy to staff the services in advance, when demand fluctuates, service companies have difficult problems.

Marketers are to understand the severity of the situation and redress the customer complaints well in time to avoid any future losses.

Service marketers need therefore to manage not only the demand, but also the supply so that a profitable equilibrium is consistently obtained. All of these mentioned service characteristics are associated with several marketing problems. The different marketing problems specific for service companies are illustrated and summarized in the following table.
### Table 1.1: Service Characteristics

<table>
<thead>
<tr>
<th>Service Characteristics</th>
<th>Marketing Problems</th>
</tr>
</thead>
</table>
| Intangibility           | - Services cannot be stored  
                          | - Services cannot readily be displayed, demonstrated or communicated  
                          | - Process is difficult to set and keep adjusted  
                          | - No patent protection is protection is possible for services  
                          | - Services cannot be inventoried  
                          | - Services cannot be standardized  
                          | - Quality control is difficult  
                          | - Customer interacts with service production and systems and the service environment  
                          | Customer may be part of the product, production, and the delivery system.  
                          | - No clear distinction between marketing, human resource management and operations management can be made. |
| Perishability Heterogeneity |                   |
| Inseparability delivery |                   |

Source: Parasuraman, Zeithaml and Berry, 1985.

#### 1.1.3 Dimensions of Service Quality

Having described the Service Quality, it is now important for the overall understanding of services dimensions, to examine what actually characterizes services. Although service industries are themselves quite heterogeneous, there are some service dimensions upon which it is useful to generalize.

Parsuraman & Zeithmal(2006) define service quality as “the degree and direction of variation between customers’ service perceptions and expectations”. Thus if the consumers’ perception is higher than his expectations about the service, then the service is said to be of better high quality. Similarly, when expectation is higher than perception, the service is said to be of low quality. Understanding that there was not much literature available to develop an in-depth understanding of service quality and
its components, (Parsuraman, Zeithmal & Berry, 1985) conducted an exploratory research to formally define distinctively the concept of service quality. In their quest for getting into the details of the concept of service quality of interviews with executives from various service organizations (i.e. retail banking, credit card, securities brokerage, and production repair and maintenance) as well as a number of focus groups composed of individuals who have recently received services from those businesses. The major results of this study were the identification of ten dimensions of service process quality. The dimensions have been listed as follows:

- **RELIABILITY** involves consistency of performance and dependability.

- **RESPONSIVENESS** concerns the willingness or readiness of employees to provide service.

- **COMPETENCE** means possession of the required skills and knowledge to perform the service.

- **ACCESS** involves approachability and ease of contact.

- **COURTESY** involves politeness, respect, consideration, and friendliness of contact personnel (including receptionists, telephone operators, etc.).

- **COMMUNICATION** means keeping customers informed in language they can understand and listening to them. It may mean that the company has to adjust its language for different consumers—increasing the level of sophistication with a well-educated customer and speaking simply and plainly with a novice.

- **CREDIBILITY** involves trustworthiness, believability, honesty. It involves having the customer’s best interests at heart.

- **SECURITY** is the freedom from danger, risk, or doubt.

- **UNDERSTANDING/KNOWING THE CUSTOMER** involves making the effort to understand the customer’s needs.
TANGIBLES include the physical evidence of the service.

A few years later the authors found certain overlaps among the dimensions and reduced the list of ten dimensions into a new list which contained only five dimensions. This new list retained tangibles, reliability, and responsiveness while competence, courtesy, credibility, and security were combined into a new dimension called assurance (Parsuraman et al., 1988). Three dimensions covering the Access, communication, and understanding the customer, on the other hand, were placed under a common dimension called empathy. Thus the dimensions are now known as follows:

**Assurance** - Knowledge and courtesy of employees and their ability to inspire trust and confidence

**Empathy** - Caring, individualized attention the firm provides its customers.

**Reliability** - Ability to perform the promised service dependably and accurately.

**Responsiveness** - Willingness to help customers and provide prompt service.

**Tangibles** - Appearance of physical facilities, equipment, personnel, and Communication materials.

The three authors were of the opinion that these five dimensions are generic and consistent across different types of services.
### Table 1.2: SERVQUAL Dimensions (Parasuraman et al., 1988).

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tangibles</strong></td>
<td>Physical facilities, equipment, and appearance of personnel.</td>
</tr>
<tr>
<td><strong>Reliability</strong></td>
<td>Ability to perform the promised service dependably and accurately.</td>
</tr>
<tr>
<td><strong>Responsiveness</strong></td>
<td>Willingness to help customers and provide prompt service</td>
</tr>
<tr>
<td><strong>Assurance</strong></td>
<td>Knowledge and courtesy of employees and their ability to inspire trust and confidence.</td>
</tr>
<tr>
<td><strong>Empathy</strong></td>
<td>Caring, individualized attention the firm provides its customers.</td>
</tr>
</tbody>
</table>

1.1.4 Service Quality Models

The gap between the expected and perceived service is just one potential gap. Based on finding from their exploratory research, Parasuraman, Berry, and Zeithaml (1985) have developed a conceptual model linking customer perceived quality deficiencies to intra-company deficiencies or gaps. In this conceptual model, they have identified five potential gaps. The model given by Parasuraman, Berry, and Zeithaml has been by far the most reviewed one on the topic of service quality. Besides the gap, there exist potential between service delivery and external communications to consumers. The various potential gaps are illustrated in Figure 1.1.
Source: Parasuraman, Zeithaml and Berry, 1985

Brown and Bond (1995) was of the opinion that the gap model is one of the best received and most technically valuable contributions to the services literature. The model identifies seven gaps relating to managerial perceptions of service quality, and tasks associated with service delivery to customers.

According to (Grönroos, 1990) two dimensions, namely a technical or outcome dimension and a functional or process-related dimension are the most used
ones in the buyer-seller dealings. Towards the right side of the Figure 1.2, illustrates the two service quality dimensions as perceived by customers. He has also explained the difference between the technical and functional quality dimensions. The technical quality dimension refers to what the customers receive in their interactions with the service firm which are relevant and of value according to their evaluation of the quality of service.

Also, consumers will also be influenced by the way in which technical quality is delivered to them. In a later version of the model, (Gronroos, 1990) implies that technical quality is what the customer is left with, when the production process of the service and buyer-seller interactions are over. Thus, the author views the two quality dimensions as quite different – technical quality, on the one hand, answers the question of what the customer receives, while functional quality on the other hand, answers the question how the customer receives it. Functional quality is therefore the more subjective dimension of the two.
Gronroos (1990) suggests two dimensions for service quality viz., functional quality and technical quality. Functional quality represents how the service is delivered, that is, it defines customer’s perceptions of the interactions that take place during service delivery. Technical quality reflects the outcome of the service act, or what the customer receives in the service encounter. Parasuraman et al. (1985) gave the SERVQUAL model, which defines service quality as the gap between the expected level of service and customer perceptions of the level received.
(Parasuraman et al., 1985; 1988), the scholars found that consumers employed ten determinants in their evaluation of the service quality process, to uncover key attributes that significantly influence customers’ perceptions of overall service quality. Beginning with the most important determinant, the list includes: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the customer and tangibles.

(Dabholkar et al., 2000) presented a comprehensive model of service quality as depicted in Figure 1.4, which includes an examination of its antecedents, consequences, and mediators to provide a deeper understanding of conceptual issues related to service quality. This model examines some conceptual issues in service quality as: the relevant factors related to service quality better conceived as components or antecedents and the relationship of customer satisfaction with behavioral intentions.
1.1.5 Customer Satisfaction

Satisfaction has not been defined clearly. Though most definitions would involve “an evaluative, affective or emotional response.” (Spreng and Mackoy, 1996). The distinction between perceived service quality and satisfaction is important because the managers providing services need to understand whether their objective is to provide the maximum level of perceived service quality or to have satisfied customers. The level of comparison in forming satisfaction is a future prediction of the expectations, or what the consumer believes will happen. Perceived service quality is the result of a comparison of performance and what the consumer feels a firm should provide.

The importance of customer satisfaction has been appreciated by the service providers and researchers alike. They have recognized it as contributor to the market share and return on investment for the service provider companies. Various models and definitions of customer satisfaction have been proposed by various research
thinkers. The focus of much of the research is on the “disconfirmation of expectations” theory which explains that “the customer is satisfied when he or she feels that the product’s performance is equal to or more than what was expected (confirmation). But if perceived performance falls short of his/her expectations (disconfirmation), then the customer is dissatisfied” (Oliver, 1980)

Customer satisfaction is defined as “a complete evaluation of accumulated purchase and consumption experience, which reflects a comparison between the sacrifice experienced and the perceived rewards” by another model of Satisfaction (Iglesias & Guillen, 2004). The sacrifice mentioned here consists of the financial implications of purchasing the service as well as the intangible costs involved such as the time and energy spent to visit the service provider. Thus, the premium that the customer has to pay at a fine dining restaurant is traded off against the perceived rewards he obtains. Thus, the level of satisfaction increases if the rewards are greater compared with the sacrifice.

Consumers also perceive or understand the two types of satisfaction differently. When questioned whether they are satisfied with a specific service encounter, they generally relate to the specific actions and behaviors of an employee. Whereas, questions about satisfaction levels on an overall basis tend to draw comments on their overall impression of the firm and generalizations about their experiences of the firm (Jones & Suh, 2000).

The research and the marketing paradigms understand the importance of customer satisfaction. They call it meeting the overall expectations. They also explain that customer satisfaction us certainly the result of marketing activity by which it serves as a combination between the various stages of consumer buying behavior (Akbar & Parvez, 2009). Customer Satisfaction and good quality service
hold a lot of importance. This is so because the result of customer satisfaction is the repeat purchase. This also leads to customer retention and relatively better market share. It leads to customer loyalty and ultimately profit maximization. It is also observed that the cost at which a new customer is acquired is relatively much higher as compared to the cost involved in retaining the old customer.

Service quality is a form of attitude and a long run overall evaluation, while satisfaction is a transaction specific variable (Parsuraman et al., 1988). They compared service quality with the satisfaction and defined it in the above manner. On the basis of the above definition it is concluded that the perceived service quality and customer satisfaction are global phenomenon.

Customer satisfaction is a well known and established concept in several areas like marketing, consumer research, economic psychology, welfare-economics, and economics. Bitner & Zeithaml (2003)\(^28\) stated that satisfaction is the customers’ evaluation of a product or service in terms of whether that product or service has met their needs and expectations about that particular product or service.

The various dimensions of service quality mainly focus on the human aspects of service delivery (responsiveness, reliability, assurance, and empathy) and the tangibles of service. In an in-depth research carried out by Ladhari, (2009)\(^29\), it is suggested that the SERVQUAL model is a good scale to be used. The author says that when measuring service quality in various particular industries, it is good to use SERVQUAL. But, it is more appropriate to choose the most important dimensions of this model that fit to that particular service being measured in order to assure reliable and valid results. In this regard, we will use this model because it takes into account customer’s expectation of a service as well as perceptions of the service which is best way to measure the service quality in any service sector industry (Shahin, 2005)\(^30\).
In his study (Buttle, 1996) discusses the researches of several researchers that have used the SERVQUAL model in various industries (retailing, restaurants, banking, telecommunication industry, airline catering, local government, hotels, hospitals, and education). He also is of the opinion and makes a suggestion that service quality has become an important topic because of its relationship to costs, profitability, customer satisfaction, customer loyalty, customer retention and positive word of mouth and it is widely being considered as a tool for corporate marketing and financial performance. In this study, service quality and customer satisfaction has been measured by using the SERVQUAL model to assess them in telecom sector.

1.1.6 Customer Loyalty

Pearson (1996) has defined customer loyalty as the mind set of the customers who hold favorable attitudes toward a company. They commit to repurchase the company’s product/service, and also recommend the product/service to others.

Customer loyalty is defined as a consumer’s intention to stay with an organization (Zeithaml et al. 1996). It represents a commitment by the customer to purchase more and varied products from the same organization and to help it, where possible, to be successful (e.g., through word-of-mouth recommendations). Considering the behavioral intentions perspective of loyalty rather than a behavioral or repeat purchase perspective avoids confusing spurious loyals those who have a low relative attitude toward the organization but are constrained to repeat purchase (Dick and Basu, 1994) with genuinely loyal customers.

Customer loyalty is the phenomenon that makes a customer either to return to re-purchase a certain product, service or brand company, or to shop or outlet to purchase there again. Customer loyalty is the sum total of feelings or attitudes that would incline a customer to consider the repurchase of a particular product, service or
brand or re-visit a particular company or shop. It affects the success and profitability of companies. Customer loyalty can help the companies achieve competitive advantage and it is the best way to win the best kind of customers and also repeat purchases by the same customers.

Lee and Cunningham (2001) say that a customers’ perception affects his judgment and it makes him loyal towards the product or services. Loyalty lays the basis of a company's dependable competitive advantage. If the organization works positively on developing loyalty, it can guarantee its systematic growth and financial performance. So the companies should try and frame the marketing strategy in such a way that they will be able to retain the existing customers by increasing their loyalty and value (Kim et al., 2004).

The literature on loyalty has revealed that markets have different approaches for durable goods, consumable goods, and services, so loyalty is measured differently in each of the cases. Literature also says that goods and services market are different in terms of what and how we measure brand loyalty. Javalgi and Moberg (1997) stated if consumer has a good relation with service provider, there are more chances of consumer being loyal to the brand.

Gronroos (1983) has defined service quality in two forms. Functional service quality refers to the type of the communication between the service provider and user of the service, i.e. the customer and the process by which the service is delivered. Technical service quality refers to the quality of the service output (Sharma and Patterson 1999). The literature attempts to prove that such dimensions of service quality have the ability to influence and contribute to customer attitudes and behaviors differentially. However, quality perceptions on both dimensions (namely functional and technical) of service are likely to be positively associated with customers’
attitudes toward the service provider and their chances of staying as a loyal customer. As such, amongst the services, the mobile services sector is an important one because of its high penetration. This sector is fast catching up these days because of high demand of the same in the market. So, the entrepreneurs take it as it as lucrative avenue in which firms try to behave responsibly towards the customers.

Henkel et al. (2006) found satisfied customers of telecom sector have high extent of usage and intentions to repurchase in future. Those firms expecting to create and sustain advantages over competitors in this market should be seeking to deliver a superior and service quality.

It can be understood that customer loyalty expresses an intended behavior related to the product or service or to the company.

1.1.7 Complaints & Their Redressal

Customer satisfaction is not an absolute scenario, but very much depends on interactions, feedback, praise, and complaints. Complaints have to be looked at in a constructive, positive and professional perspective.

In majority of the industries, almost fifty per cent of the customers do not bother complaining. The absence of complaints is, therefore, not a true indication of effective management (Zairi, 2000). Progressive organizations need to encourage their customers to complain and to provide them with the necessary means to do so. The customer delight can be created out of a deficient situation is through listening empathizing - innovating - caring.

A complaint has been explained by (Tax, Brown and Chandrashekaran, 1998) as a “conflict between the customer and the organization in which the fairness of the resolution procedures, the interpersonal communications and behaviors, and the outcome are the key evaluative criteria of the customer.” This definition implies that
there are three dimensions that are inherent to complaints and should be assessed from
the customer’s point of view. Complaint handling has been discussed by the same
authors, as as “the strategies firms use to resolve and learn from service failures in
order to reestablish the organization’s reliability in the eyes of the customer.”

A product is generally bought by the consumer purchase thinking that the
product would satisfy his needs, wants and desires. At times just after purchasing the
product, some defect or some problem in its working has an impact over the
satisfaction. Consumers can take different actions to resolve this dissatisfaction. They
may adopt some form of public action or private action. The first step involves taking
a decision whether to take action or not. It is generally seen that a lot of customers
choose to do nothing about their dissatisfaction with a certain product or service
(Broadbridge and Marshall 1995). Whether customers choose to take action or not
may be the low cost of the product or service, minor importance of the problem, and
the ease of switching brands. In other words, customers often believe that it is not
worth the time and effort to make complaints.

A customer, who does not complain to the service provider when he has an
unfavorable service experience, is of serious concern to any service company. It is
generally accepted that obtaining feedback from customers’ service experiences is
important and if the provider fails to obtain such valuable feedback, the opportunity to
remedy the problem and retain the customer is lost (Hirschman 1970).

Zemke and Bell (1990) argue that complaining gives the customer an
opportunity to (i) receive an apology for the inconvenience, (ii) be offered a fair
solution of the problem, (iii) be treated in a manner where the service company
appreciates the customer’s problem (including resolving it), and (iv) be offered some
value-added atonement for the inconvenience.
There are certain pre requisites for complaint handling to take place. It has to start with the recognition of a problem either by the customer or the company. However the identification of a failure is the most common situation in which the customer signals it, consequently confronting the company with the problem are crucial prerequisites of the process, in most cases customers choose not to complain after a failure (Dube & Maute, 1996).

There are four identified causes for this tendency: According to them the customers expect low attentiveness from the firm; they find it hard to face the individual they deem responsible. The authors say that the customer is not willing to invest the effort and costs required to lodge the complaint; and they might even be unsure about their own and the firm’s rights and duties. As a result, customers may alternatively choose to exit the relationship with the firm, to continue it without making notice of the unsatisfactory situation, or to report to third parties (Tax et al., 1998).

Homburg and Furst (2005) researched into the effectiveness of companies’ approaches to complaint situations and studied the impact of a mechanistic versus an organic approach in this area. Whereas the former includes establishing high-quality guidelines regarding appropriate processes, behaviors and outcomes, the latter is based on the supportiveness of the internal environment. They tested the influence of the two approaches on customer perceived procedural, interactional and distributive justice, which were in turn converted into a model as an intermediary resulting into complaint satisfaction, overall satisfaction and loyalty. From their research, the authors concluded that, although an organic approach is more strongly linked to interactional justice, the mechanistic approach has the greatest overall impact.
Redress includes the outcomes that the firm offers its complaining customers in response (Davidow, 2003). Although compensation is often used interchangeably, the term redress is used here because compensation may ignite thinking in monetary terms. Besides full or partial financial reimbursements, the concept also includes other remedies such as repair, replacement and even apologies (Kelley et al., 1993). These aspects are specifically relevant for this research, as it deals not only with services but also complaints.

1.1.8 TRAI & Complaint Redressal

The Telecom Regulatory authority of India (TRAI Notification) following guidelines to mobile service providers in India

1. Establishment of Complaint Centre: Every service provider shall,

Set up Complaint Centre in accordance with the Telecom Consumers Protection and Redressal of Grievances Regulations, 2007 (3 of 2007) dated 4th May, 2007

(3) Every Complaint Centre shall be accessible to the consumers between 0800 hrs and 2400 hrs on all days of the week.

Every service provider shall deploy sufficient number of employees at its Complaint Centers to meet the Quality of Service parameters, as may be specified by the Authority from time to time.

Every service provider shall ensure that the Complaint Centre is accessible to its consumers through a “Consumer Care Number” having sufficient lines or connections.

Every service provider shall ensure that the Complaint Center is also accessible through the network of other service providers by earmarking a specific number.
The “Consumer Care Number” shall be toll free.

Every service provider shall ensure that an Interactive Voice Response System or IVRS, if installed on a “Consumer Care Number”, is operated in the following manner:-

(a) the first level of the IVRS provides for language selection;
(b) the second level of the IVRS provides for options relating to the broad categories of complaints and service requests;
(c) the third level of the IVRS provides for a sub-menu under complaints and service requests, separately;

Provided that the sub-menu in the third level shall also contain an option enabling the consumer to speak to a consumer care agent.

2. Setting up of General Information Number

3. Publication of Information

4. Establishment of Complaint Monitoring System.

5. Handling of complaints by Complaint Centre

Every service provider shall retain in the system, the details of complaints against each docket number for a minimum period of three months.

Every Complaint Centre shall at the time of registering of the complaint, communicate, through SMS, to the consumer the docket number, date and time of registration of the complaint and the time within which the complaint is likely to be resolved; and

(i) update the system with the date and time of registration of the complaint, docket number assigned under sub-regulation (1), the telephone number of the consumer, and the time indicated to the consumer for resolution of the complaint;
On completion of action on a complaint, communicate to the consumer, through SMS, the details of the action taken on the complaint; and update the system with the details of action taken.

6. Time limit for redressal of complaints or addressing service requests of consumers: Every service provider shall ensure redressal of the complaints and service requests in accordance with the time frame as specified under the Quality of service regulations issued by the Authority;

7. Appeal to Appellate Authority: Where a consumer is not satisfied with the redressal of his complaint by the Complaint Centre, or his complaint remains unaddressed or no intimation of redressal of the complaint is received within the period specified in regulation 8, such consumer may prefer an appeal to the Appellate Authority of the concerned service provider for redressal of his complaint.

1.1.9 Service quality in Telecommunications

Gerpott et al. (2001) remarked, “in telecommunication services, it is frequently pointed out that once customers have been acquired and connected to the telecommunication network of a particular operator, their long-term relations with the focal operator are of greater importance to the success of the company in competitive markets than they are in other industry sectors”. This is one of the justifications of selection of the telecommunication sector in broad spectrum and the mobile service provider market in particular.

Santouridis and Trivellas (2010) investigated key factors that lead to customer loyalty in the mobile telephony sector in Greece. As such it becomes all the more important for the mobile service providers to understand the key drivers of customer loyalty.
Lin (2010)\textsuperscript{53} opined the fact that it is practically becoming more challenging to retain the old customers and attracting new ones in today’s competitive and highly segmented markets. And the universal cure for all organizations as well as to cope with ever increasing competition in the market place brand loyalty creation has been propounded as the best solution. This could be generalized to telecommunication sector.

Aydin et al. (2005)\textsuperscript{54} researched the GSM mobile telephony sector, according to them; the most important pre-requisite to create brand loyalty among customers is to guard the clients” base who have subscribed to the services. It is also an essential requisite for the brand’s existence in far future. To achieve this goal, customer satisfaction and trust must be given the due importance.

Negi (2009)\textsuperscript{55} described mobile service industry in that manner; the amazing diffusion of mobile services has surpassed the expectations from experts. It has become a leading sector providing commoditized services from a trivial industry. Mobile market has reached to maturity in most developed countries. However, service quality is reported as assurance, availability, flexibility, reliability, security, and simplicity. Service quality and customer satisfaction are the key variables included in the list of above variables. They ultimately have a positive effect on customer loyalty.

Such results suggested that mobile service providers should have awareness that what results into customer satisfaction and brand loyalty to frame company’s policy for customer retention. Without complaints, a firm may be unaware that problems exist and unable to appease unhappy customers. Indeed, arguably the greatest barrier to effective service recovery and organizational learning is the fact
that only 5 to 10 percent of dissatisfied customers choose to complain following a service failure (Tax and Brown 1998).

A study was conducted by Jessy John, (2010), to study the factors that influence customer loyalty of BSNL mobile customers. The samples were collected from 100 consumers who have BSNL mobile services in Jaipur city. BSNL being the pioneer in mobile sector still have a strong customer base, but over the past few years a steady thinning is happening in the customer base. The paper investigates the reasons behind the hard core customer loyalty even in an environment with high quality alternatives. The results indicated that network quality, customer service along with value added services provided by BSNL enhanced the loyalty of the customers. It is recommended that the BSNL mobile services enterprises should work on its problems related to servers. This will further strengthen the customer satisfaction and loyalty. The findings indicate that telecommunication service providers should look beyond price wars to keep their customers satisfied and loyal. The paper is an attempt to analyze the variables that influence the perception of the mobile phone users to remain loyal to their existing service providers that is, why they are loyal to the company.

Telecom market is one of the most competitive, dynamic and fiercely battled arena worldwide and India is no exception to it. A lot of money is being spent on technologies to stop the defection and churn; still marketers have an extremely important role in creating and retaining loyal set of customers. The new competitive landscape is characterised by increased complexity and dynamism. Traditionally, customer satisfaction has been understood to be the key to have loyal set of customers. However, there are several variables apart from the customer satisfaction which directly or indirectly affect the brand loyalty.
Chadha, S.K., Deepa Kapoor (2009), in their study suggest that the customer satisfaction was found to be the best predictor of customer loyalty. The study shows that the switching cost, service quality and customer satisfaction have positive association with customer loyalty. This study attempts to examine the effect of switching cost, service quality and customer satisfaction on customer loyalty in the mobile telecommunication services.

A study by Ishfaq Ahmed, Muhammad Musarrat Nawaz et al. (2010), examines the service quality of the mobile service providers and satisfaction of the customers with this quality. The study focuses only the SMS service provided by telecom organizations. Service quality is measured using 5 dimensions and its relationship is determined with customer satisfaction. The data was collected from 331 youngsters who use the SMS service of any company. Correlation and regression analysis were used to analyze the data. These organizations try to satisfy customers by providing best quality services.

Service quality is a must and it is crucial in improving organization’s image, surviving in a competitive market at both national and global levels. Continuous quality improvement has to be applied in all organizations for their survival and to keep and increase their market share. The companies need to focus on the gaps between expected and perceived service quality.

As the current market place becomes more competitive, consumers tend to become more and more demanding. Mobile telecommunication service sector in India has been experiencing the highest growth rate in terms of subscribers and revenues. With the increasing competition in cellular services, the consumers are demanding more. The main condition for protecting the subscriber base is to win customer loyalty. The long term success of organizations depends on many factors. The service
sector organizations need to strive through service quality. These organizations try to satisfy customers by providing best quality services.

1.2 The Significance of the Study

“Every Business is a Service Business. Does your service put a smile on the customer’s face?”

PHILIP KOTLER

Every year thousands of new jobs are created in the service industry, making the service sector the fastest growing segment of the economy. The service industry is a major contributor to the gross national product, giving productivity of service businesses a far-reaching impact on the economy of the country. Looking at this exceptional growth, the demand for the expertise in the service industry and workers has increased at a faster rate. Tough and ever burgeoning competition and enhanced product offerings have also resulted into increased expectations for the service quality. It is also seen that and this affects customer satisfaction. Customers who are not satisfied with their existing service provider would switch to the competitor in the market, in order to fill their need (Rice, 1990). It is expected that the service sector would continue to grow in this century (Heskett, Sasser, & Schlesinger, 1997). That is why today, most of the companies and business houses realize the need and importance of service quality and proper complaint handling.

In the increasingly competitive environment, quality services and customer satisfaction are critical to corporate success. Delivering high quality services is closely linked to profits, cost savings and market share. As stated by Piercy (1995), it is striking that one of the few elements that links many of the otherwise disparate recommendations made to managers over the past several decades has been the need to focus on customer satisfaction as a route to sustained high performance. Companies
should, to a much higher degree, be aware of the fact that customer dissatisfaction equals both defection and long-term losses. Additionally, another benefit from achieving satisfied customers is the fact that the willingness to repurchase is much higher for satisfied customers than for dissatisfied and indifferent ones. Despite this awareness concerning the importance of customer satisfaction, it is beyond the ability of many of today's service companies to maintain satisfied customers.

The service concept has been referred to as the prototype for service and define it as the “detailed description of what is to be done for the customer (it talks about as to what needs and desires are to be satisfied) and how this is to be achieved tells how this can be made possible”, (Edvardsson and Olsson, 1996). They also lay a lot of stress on the service concept development as an important and critical stage in service design. Similarly also in the case of service development also it holds a lot of importance. This means in depth involvement into understanding the needs of the consumers in the target market, and orienting the same with the organization’s strategy and competitive intentions. The same approach has also been used by Lovelock et al. (1999) who differentiate the “service marketing concept” as the benefits to the customer (i.e. the what) and the “service operations concept” as the specification of how the service will be performed so as to achieve customer satisfaction.

Service quality is required to create customer satisfaction. Also the service quality is related to customer perceptions and customer expectations. Oliver (1997) argues that service quality can be described as the resultant of the comparisons drawn by the customer between his expectations about the service they would use and it also describes the customers’ perceptions about the service provided by the company. Which clearly means that if the perceptions would be higher than the expectations the
service will be considered excellent, if the expectations equal the perceptions the
service is considered good and if the expectations are not met the service will be
considered bad.

Since the services are heterogeneous, intangible, perishable, and simultaneouly produced and consumed (Gronroos, 1992), zero defects service is
nearly impossible. He was of the opinion that service failure can be defined as not
performing as the customer expected the firm to perform. A service failure is
considered to have occurred when a customer leaves the system or the service as a
dissatisfied customer. It has also been viewed that majority of the dissatisfied
customers (90% to 95%) will leave the service organization without complaining
(Keaveney, 1995).

Most businesses are in competition with other businesses. There are numerous
ways to gain competitive advantage. For example, lower prices, better products, and
better service. It is up to the organization which one to work upon.The importance in
the concept of service quality and service satisfaction in the marketing literature and
marketing practices, has increased during the past decades (Oliver, 1993). Quality
and satisfaction are considered as the indicators for corporate competitiveness .This
also explores the utilities of marketing academics and practitioners.

A positive correlation between the attitude of employees, the attitude of
customers and employee and customer perceptions of service quality was found and
established by (Schneider and Bowen, 1985) and (Tornow and Wiley, 1991). They
also established and justified that there was a direct relationship between customer
satisfaction and the attitude and perceptions of employees. Also he was of the opinion
that, the attitude and perceptions of employees relate to the organization and its
management practices also. They also said that customer satisfaction is not just
relevant to the values and attitudes of employees, which means that the overall
effectiveness of the organization has direct impact on values and attitudes.

A service provider develops loyalty over the time by consistently meeting, and
sometimes exceeding the expectations of the customer. Loyal customers are good for
business. Generally they cost less to service, tend to spend more as their stay with the
firm elongates and provide a good source for new business by spreading a positive
word for the business” (Levesque et al, 1993). Customer loyalty usually leads to
lower marketing costs, more efficient operations and higher profits.

Some customers stay after poor complaint redressal because of perceived
barriers to exit while some stay because of loyalty. In the same way the customers
who do not complain after a service failure, some stay because of loyalty and some
because of perceived barriers to exit.

Service Quality continues to be one of the topics companies research most.
Consequently, theorists are continuing to explore new models and methods that may
unlock meaningful information about service quality which leads to customer
satisfaction.

The academic and market researchers have not yet been able to reach a
consensus on the customer satisfaction. However various constructs have been
thoroughly explored, none of them have been able to zero down on any single
theoretical model, due to the complex process involved in arriving at a customer’s
judgment of satisfaction or dissatisfaction. Customer satisfaction and dissatisfaction
has been defined as the consumer’s judgments regarding a firm’s success or failure in
meeting expectations, with met expectations resulting in satisfaction and ones not met
result into dissatisfaction (Oliver, 1980).
Prolonged complaints about the quality of service suggest that service providers may not be doing their best in optimizing the delivery of their service. There have been instances that the declining quality may be result of a situation that might have arisen in the service encounter itself. It might take place at some other the point of interaction between the consumer and the various delivery points of the business (Bitner, Booms and Tetreault 1990). The authors conducted a study in the year 1990. In this research, which was a study on the 700 critical incidents it was found that it is the employees’ responses to negative incidents, not the incidents themselves that generally result into dissatisfaction. These findings also show that each single conflict within an organization can have far-reaching result and impact on the future customer satisfaction. It was actually found that the since it involves the humans, so the way an employee who is the representative of the service provider interacts or deals with a customer plays the most important role in the same. The authors are finally of the opinion that service recovery skills and procedures are critical in maintaining customer satisfaction.

The acknowledged benchmarking of service quality in the telecommunication service sector industry across the globe demands it as a bare minimum. Majority of the countries in show same variables of service quality dimensions and that the importance of these dimensions which ultimately leads to overall satisfaction with the service (Leisen and Vance, 2001). The authors conducted a cross national evaluation of service quality in the telecommunication industry. This study conducted by the authors was based on a sample of 200 German and 76 United States residents. The analysis also proved that the service quality dimensions were based on tangibility, empathy, assurance, availability and responsiveness. The respondents responded that
availability, responsiveness and assurance as the major indicator of customers’ satisfaction.

The astronomical growth of the subscriber base in India has changed the Indian market on global map. More and more customers are becoming addicted to the mobile phones. Mobiles are considered to be the preferred mode to convey their business, marketing, & every other sort of communication by majority of the people. But the major concern is about the quality. With the technological advancement, the customer has also become more & more demanding, as far as quality is concerned. The Regulatory and the Professional bodies have set up certain standards for improving the quality of service & service satisfaction level. The main concern still however is whether the customer receives such quality services and if the service providers follow such service quality norms. More so, as mentioned earlier the service quality is affected by the customer expectation & perception and perception may differ from person to person. Quality services thus result into a loyal customer for a given service provider. In order to understand the customer expectations from their perception there is a need is to conduct this study.

The preview of the service industry is vast and not completely explored. It spans from health care, hospitality, fashion designing, beauty and telecom. In all such industries the business is either run by the enterprise or any multinational corporation, depending upon the scale of operation involved. Interestingly the size of the businesses varies as the size of the business itself. (Prabhakaran, 2003) Therefore it is important to understand the dimension of each sector separately, as it forms the basis of the service itself. And as such the study would be very useful.

Customer satisfaction can be viewed as an evaluation where expectations and actual experience is compared. A service failure is said to have occurred when the
Service delivery is not able to keep up to the expectations of the customer. Generally, the process of service recovery begins with a customer complaint. Service delivery aims at moving the customers from a state of dissatisfaction to another side that is to the state of satisfaction (Andreassen T W, 2001). This paper investigates the effect of satisfaction with service recovery may have on complaining customers’ future intent, and perception of and attitude toward the faltering service provider. The main findings of the research show that service recovery has a positive impact on both the variables. However, it is surprising that the service providing companies’ recovery efforts do not bring complaining customers back to normalcy. Whereas, an excellent service recovery effort as perceived by the complaining customers only holds back the intent and image. Contrary to the thinking, the latter challenges the existence of the service recovery.

Customer satisfaction plays the role of a mediator in the effect of service quality on service loyalty. We can certainly not ignore the importance of service loyalty. For sure reasons, customer loyalty has a final word when it comes to the repurchase intentions of the customers (Caruna, 2002). The study starts by first depicting the concept of service loyalty and then moves on to differentiate between service quality and customer satisfaction. They have even proposed a model that relates service quality to service loyalty via customer satisfaction. Results indicate that customer satisfaction does play a mediating role in the effect of service quality on service loyalty. It also talks about the effects of a number of demographic variables on service loyalty. As such, it also leaves a scope for further research (Bitner and Hubbert, 1994). Have taken this research further to prove and establish that customer satisfaction with service encounters, perceptions of overall service quality, and customer satisfaction, although different, but are closely related variables.
Complaint behavior is an important phenomenon for both service scholars and managers. It has to be deeply understood because of its impact on the customer’s perceptions of the service experience. A deep understanding of the customer’s complaint behavior process will further help the companies to serve customers in the best way and prevent an unfavorable service experience. Although knowledge about complaint behavior exists, there is a special need to increase the knowledge about the behavioral processes of the complaining customer and the factors affecting his behavior or conduct. It is important for customers to complain after they have faced any unfavorable service experience (Zemke and Bell, 1990). The authors argue that complaining does a lot of things to the customer and also gives him a chance to (i) get an apology in return of the problem caused, (ii) be offered a fair redressal to the concern, (iii) be treated in a manner where the service company appreciates the customer’s problem, and (iv) be offered some value-addition as a settlement or compensation. An extensive amount of research has been conducted on customer complaint behavior. To extend the knowledge about complaint redressal mechanisms in the telecom sector, it is relevant to conduct such a study.

More so, the mobile services offered by the service providers these days are generally not differentiated from those of the competitors. Which means that the same kind of services is provided by many other service providers as well. This often results into the consumer ultimately using the services of various providers and not being brand loyal to a single service provider. Majority of these service providers are thus fighting for survival. They are the victims of intensive competition and usually have to suffice with very low profit margins.

Various researchers agree that measures of service quality may either be hard or soft. Talking about the hard measures they are the ones which can be quantified
or which are generally objective in nature for example, the computer downtime or the number of telephone calls answered. Soft measures are those which are more likely to be qualitative in nature. They are judgmental, subjective and based on perceptual data, for example, customers’ satisfaction with speed of service or managers’ assessment of staff attitude towards customers. The soft measures of service quality are particularly relevant to the measurement of the quality of intangible aspects of service, (Glenn F. Ross, 1993)\textsuperscript{78}

The customers who are loyal to their service provider, is generally seen, tend to stay longer with their existing service provider. Although this happens generally due to the cost perspective. It can be said that such customers from cost perspective tend to stay longer with the preferred providers. They also happen to buy more and generate a favorable word-of-mouth effect, for their existing service provider that may further benefit the preferred provider in the business for earning future profits, (Reicheld and Kenny, 1990) \textsuperscript{79}.

So, an effort is needed for analyzing and removing these issues from the business and profitability perspective. This research work is an attempt in this direction. Upgrading the services by living up to the customers’ desires. In other words trying to bridge the gap between the customers’ expectations and perceptions and proper complaint handling of the concerns of the consumers may well be the areas where we can hope, significantly, to raise the profits margins and also muster customer loyalty and satisfaction. These factors taken for study purpose have their own impact and influence on the financial profitability of the companies. In their heed to earn profits the companies often tend to ignore the importance, need and indeed, even relevance of providing excellent service quality and fair complaint redressal to the customers. It is perhaps for this reason that little has so far been done specifically
to study and explore the Telecom Sector specifically from the perspective of service quality and complaint handling.

Many of the research efforts, so far have been directed towards problems related to services and steps of improving the productivity of an organization by improving upon the customer satisfaction. Although many studies have been conducted individually either on Service Quality or on Complaint, this study is an effort to understand the two concepts jointly along with their relationship.

Customer Satisfaction & Complaint Redressal

Because complaints are unavoidable, their effective resolution can make all the difference. Having an effective system for receiving and responding to complaints from clients is a vital part of doing business. Such systems allow for a concrete assessment of whether your organization is meeting its goals and provide insight into how to improve your products and services. Organizations spend countless dollars and time in gathering customer information to benchmark, gauge and help develop their system to better address the needs of their customer base. With the change in quality systems and an increased emphasis on continuous improvement, the need for well-established, and a systematic complaint management tool can provide an excellent source of information pointing out potential deficiencies in an organization’s internal system.

A lot of companies consider investing in the complaint redressal mechanisms as a way to increase the customer commitment. They also believe that by doing so they are building on customer loyalty. But as a matter of fact it is seen that a lot of business houses are not well aware as to how to deal successfully with service
failures. They are generally not vigilant about the impact of complaint handling strategies (Tax et al, 1998). The authors, in this research find that a majority of complaining customers were dissatisfied with the way the recent complaint handling experiences occurred. Using justice theory, the authors also show that customers evaluate complaint incidents in numerous ways, for example in terms of the outcomes they receive, the procedures used to arrive at the outcomes, and the nature of the interpersonal treatment during the process. Satisfaction with complaint handling has a direct impact on trust and commitment. Previous positive experiences, to a certain extent, mitigate the effects of poor complaint handling. Relevant study would certainly have implications for managers and scholars.

Hopefully this study will help the professionals and their agencies to become more aware and sensitive to the risks and difficulties which they may face in the near future. This study may also prove to be useful in providing the service sector organizations methods to reducing the negative experiences of the customers by guiding the service providers to have a proper complaint redressal procedure in place and also by improving upon their service quality. The purpose of this study is to explore the effect of service quality towards customer loyalty. Further objectives are to seek to understand and analyze the complaint redressal system being used by the Telecom Companies, and also to develop a suggestive model for improving service quality in telecom sector.

The study is immensely significant in different ways to business, marketing professionals and academicians. It would certainly provide empirical support to the service providers in the telecom sector in taking strategic decisions. The cut throat competition in the telecommunications industry and the accompanying factor of number portability present complex challenges to the service providers in maintaining
high-quality service. The purpose of this report is to understand the key variables of service quality and complaint redressal in the telecommunications industry and suggest measures to improve the same.

The academic knowledge in regards to complaint behavior gives the service provider valuable insight into understanding the service problems and how to improve the relevant service offerings, service processes and interactions to increase customer satisfaction, loyalty and profit. It is also worth noting that the customers who have had a negative experience with their service provider should be encouraged to complain. As if they do not complain, the service provider might lose the customer.

In the light of the above, no more emphasis needs be placed on the significance of addressing the most important factor affecting the service sector organizations (especially the Telecom Sector) i.e. SERVICE QUALITY AND COMPLAINT REDRESSAL. Hence there is definitely a need to study this aspect of the Telecom Industry so that appropriate remedial actions can be taken before the damage is irreparable.

1.3 The Objectives

The present study titled, “Service Quality Analysis & Complaint Redressal System of Telecom sector” has been initiated with the objective of investigating the Service Quality in the Telecom Sector. The main concern of this study is to explore the effect of service quality towards customer loyalty. It will investigate the gap between customer’s expectation & service delivery. This research also seeks to understand and analyze the complaint redressal system being used by the Telecom Companies. The main aim is to research and analyze the service quality of Telecom Sector. The purpose is to find out the gap between expectations and perceptions through the customer point of view.
In recent years, there has been increasing concern over the quality of services delivered to the customers. The telecom sector is the most growing sector and the marketing environment today is extremely competitive. The individual players in the market need to lay more stress on the quality of service provided to the customers. With new players eying on the customers, customers retention, through effective complaint handling needs to be carried out. A deeper look into the customer’s preference and expectations can help the companies to improve the quality of delivery & increase the customer satisfaction. The main objectives of the study are:

To analyse the complaint redressal system being used by the Telecom Companies.

To examine the relationship between service quality and complaint redressal system.

To identify the gap between customer’s expectation & service delivery

To examine the relationship of service quality with customer loyalty.

To compare the private and public sector telecom.

To develop a suggestive model for improving service quality in telecom sector

1.4 The Data and Methodology

Research is not only aimed at revision of the facts and building an up-to-date knowledge but also to discover new facts involved through the process of dynamic changes in the society. Research Methodology is a way to systematically solve the research problems under study. In other words it is a structured enquiry that utilizes acceptable scientific methodology to solve problems and create new knowledge that is generally applicable.
1.4.1 Research Methodology

Research in common parlance refers to a search for knowledge. The dictionary meaning says, research is “careful investigation or inquiry especially through search for new facts in any branch of knowledge”. Research is actually to explore something new. We all possess the vital instinct of inquisitiveness. When the unknown confronts us, we wonder and our inquisitiveness makes us to probe and attain full understanding of the unknown. This inquisitiveness leads us to knowledge and the methods employed for obtaining this knowledge pave the way for research.

Research is undertaken within most professions. More than a set of skills, it is a way of thinking: examining critically the various aspects of your professional work. It is a habit of questioning what you do, and a systematic examination of the observed data to find answers with a view to instituting appropriate changes for a more effective professional service.

Research comprises defining and redefining the problems, formulating hypotheses and suggests solutions, collecting, organizing, and evaluating data, making deductions and reaching conclusions. Research methodology helps us to systematically solve the research problem. It is formed as many dimensions and research methods. Every kind of research study initiates from defining the research problem. The present study titled, “Service Quality Analysis & Complaint Redressal System of Telecom sector” has also been initiated with the basic objective to explore the effect of service quality towards customer loyalty and to see if there is any gap between customer’s expectation & service delivery.

1.4.2 Research Design

Research Design is a purposeful scheme of action proposed to be carried out in a sequence during the process of research focusing on the problem under
consideration. Research design is the conceptual structure within which research would be conducted. The function of research design is to provide for the collection of relevant information with minimal expenditure of effort, time and money. The preparation of research design, appropriate for a particular research problem, involves the consideration of objectives of the research study, the method of Data Collection and other technical aspects of the research. The systematic gathering of information from the respondents in order to understand and/or to predict some of the aspects of behavior of the population of interest, generally in the form of a questionnaire (Tull & Hawkins, 1990).

Though collection and analysis of data are important aspects of the research and hence the research design, there are still many other aspects to be included in it. As per, Claire Selltiz, research design should be such that it leads into logical conclusions. Exploratory personal investigations involving original field interviews with the consumers of the telecom services has helped to have a greater insight into all possible practical aspects of the research problem. The adoption of the descriptive and diagnostic research design has been very effective in the later stage in the present study.

1.4.3 Scope of the Study

The study has been restricted to the mobile service providers in the state of Punjab and Union Territory of Chandigarh. Data is an important tool for the success of any survey/study. Moreover it reduces the uncertainty in decision-making process. In order to make meaningful research a suitable methodology has been adopted. Data collection is of two types i.e. Primary Data and Secondary Data. The major part of the data is primary data in nature and has been collected through the use of questionnaire/scale. Secondary sources to gather information have been the various
national/international journals, books, earlier related studies, reports and surveys of government and non-government agencies, newspapers, periodicals and also internet to explore various useful sites in relation to the study.

1.4.4 Sample Design

All items in any field of inquiry constitute a universe. A sample design is a definite plan for obtaining a sample from a given universe. Sample design is determined before data is collected. Our universe approaches towards infinite, because of large and scattered respondents. The purpose of our research is to study the service quality, the gaps existing between the perceived and expected services and analysis of the complaint redressal mechanism of the companies. A number of variables have been considered which were tested to uncover the various factors causing stress, which may affect the employees of an insurance company. This study is based on a limited sample size in the areas of Punjab and Chandigarh (U.T.), so that there could be comprehensive study comprising the customers of various mobile services in the said area. The sample unit is a customer using the above said service from the different Telecom services Providers. In the present study, Random Probabilistic (Stratified Random Sampling) sampling technique has been adopted.

Size of the Sample

The Sample size has been restricted to 800 consumers (i.e. 400 each from the users of services of public and private Mobile Service Provider companies) keeping in mind the research objectives and constraints. The distribution of sample units in the various specified areas has been there in the two different areas of the sample.

1.4.5 Data Collection

For the above said study, a questionnaire/scale has been prepared for the customers using the telecom services being provided by the Mobile service providers.
That questionnaire/scale has been used to collect the data through personal contact i.e. survey method. Reliability and Validity of the questionnaire/scale is the most important aspect. The prepared questionnaire/scale has been tested for reliability & validity before using them for data collection.

1.4.6 Instrument of Data Collection

Measurement is a process of mapping aspects of a domain onto other aspects of a range, according to some rules of correspondence. Scaling describes the procedure of assigning number to various degrees of opinion and attitudes. This can be done in two ways i.e.

(i) Making a judgment about some characteristics of some individual and then placing him/her directly on the scale.

(ii) Constructing questionnaire in such a way that the score of the individual responses assigns him/her a place on a scale.

Once the type and size of the sample has been determined, the next task is to select the various tools to be used to collect data from the identified universe. Depending upon the various considerations such as objectives of the study, suitability of the test, competency of the researcher to control the administration and interpretation of the results, the tool has been prepared by the researcher.

The response was measured on 5-point scale. The method is based on likert scaling technique: Rensis Likert who first developed this approach for attitude surveys explained the benefits of his approach in his article, “A Technique for the Measurement of the Attitudes” (1972). The usefulness of this technique was that it was too quick to develop and adopt as compared to any other technique. Further, the likert scaling approach does not necessitate the use of negative items, a benefit that explains its widespread industrial applications.
The likert technique consists of a series of statements to which one responds using a scale of possible answers, Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), Strongly Disagree (1), and the scores can be vice-versa also. This 5-point likert scale can be expanded to seven or more points with a modification of the adverbs (Strongly, Moderately, Mildly). The five and seven point scales are the most common form in use. In the present study, Summated Scale (Likert Five this Point Scale) has been used. In this Likert’s Five Point Scale, the respondent is asked to respond to each of the statements given, in terms of five degrees of agreement or disagreement as below:

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Neutral</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agree</td>
<td>(1)</td>
<td>(2)</td>
</tr>
</tbody>
</table>

Each point on the scale carries a score, i.e., from least score to the highest score. Most of the factors are psychological i.e., relating to attitude, behaviour, general service quality etc. which cannot be measured quantitatively, so the need of Likert Scale has been tremendous.

1.4.7 Item Generation

At the initial stage, it was quite essential to identify those various factors which affect the loyalty and satisfaction of customers towards the quality of services provided by their telecom service provider. For this purpose, the existing relevant literature was explored to get help in the formation of various relevant statements.
The statements were made on the basis of the SERVQUAL Scale. However this scale was modified and tailored towards the Telecom Industry.

A deep study of the literature on service quality, complaint redressal, customer loyalty, in telecom sector was made. Prominent international and national journals were also screened for the formation of relevant statements.

Informal interviews with a good number of management professionals and telecom executives were also held.

For analyzing the customers' perception and expectation towards service quality of Telecom Sector companies, a modified SERVQUAL type questionnaire relevant to the Telecom industry was constructed. A questionnaire included 22-items from the original five dimensions (i.e. Tangibility, Reliability, Responsiveness, Assurance, and Empathy) of the SERVQUAL instrument developed and updated by Parasuraman et al. (1995). In order to obtain an even more comprehensive and telecom industry specific measure of the service quality, 4 additional items were added to the SERVQUAL scale. The additional items were derived by reviewing the studies conducted in the telecom sector, personal interviews with managers, employees, officers and customers of telecom services companies.

Thus, in total, 26 items were included under six dimensions (i.e. Tangibility, Reliability, Responsiveness, Assurance, Empathy, Technical Quality) to measure the service quality.
1.4.8 Preparation of the Scale

In preparation of the scale, Likert Summated rating technique was used. Shukla (1972) pointed out that likert method of summated rating has been perceived significantly and was easiest to fill in. Therefore, in the present study, Likert’s Method of summated rating was employed. Each statement carried five alternative responses, strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree. The scale thus prepared has been administered on 800 respondents, (i.e. 400 each from the users of services of public and private Mobile Service Provider companies) using the mobile services of various GSM service providers. The respondents were asked to give their choice on likert scale on their own.

The data thus obtained were statistically treated giving a weightage of 5, 4, 3, 2, 1 for the positive items. The weight age were reversed for negative items, i.e. 1, 2, 3, 4, 5. Then the score of each individual was summed up to calculate the response of the items.

Item Analysis

Various approaches are used for the item analysis to finally select the items. The first methods by which the individual statements are evaluated are known as the criterion method. In this method, twenty-five per cent of the subjects with the lowest total score are taken up. These constitute criterion groups in terms of which the statements are evaluated by finding out the t-value for each statement and ranking the statement in order of their t-values. In this way, the statement with higher t-values were retained to construct a scale (Garrett 1956) and Guilford, J.P. (1984).

The other method of item analysis is the correlation method, which may be used for evaluating the individual statements. In this method, the scores of each item
are correlated with the total score by a statistical technique of point bi-serial
correlation. In such case there are two categories of responses, hence, it cannot be
used here, as it is a five-point scale.

In this study, the determination of validity indices has been followed because
it is much favored by test makers and it sets up extreme groups in computing the
validity of an item. Garrett suggests that it is the best among several methods. The
number of items is correctly selected to form the upper and lower sub-groups. Then
the discriminating power of the items i.e. its consistency with the total score of the
test is judged by bi-serial correlation of the items with the whole test. The bi-serial ‘r’
is read from the table.

In this study the responsibilities have been divided into two groups, top 25 per
cent and bottom 25 percent.

The difficulty index of each item was found by averaging the percentages,
correlated in the upper and lower groups. Further the discriminating power of the
items, its consistency with the total score on the test was judged by the correlation of
the items and the whole test. In this way the bi-serial ‘r’ was found. The validity index
(Discriminating Power) was read out from the normalized bi-serial coefficient of
correlation, (Garrett, 1973) as determined from proportions of correct responses in the
upper and lower sub-groups.

The validity index (Discriminating Power) has been determined to the extent
to which the given item discriminates among the respondents who differ sharply in
the functions measured by the test as a whole. Bi-serial analysis is regarded as the
standard procedure in such type of item analysis, because it gives the correlation of an
item with total scores in the test or with scores on some independent criterion. The
corrected percentage of difficulty indices for chance success and item validity as determined by the method.

According to Garrett (1973) regarded items with validity index of 0.20 or more as satisfactory and the items with discriminatory power 0.50 or above were retained.

‘Reliability and Validity’ of the measurement scale is generally the most important concept after preparing the scale. Reliability is concerned with the stability of test scores that it does not go beyond the test itself. Validity, on the other hand, implies evaluation in terms of outside and independent criteria.

A test is called reliable when we find the scores obtained are stable and trustworthy, which can be examined only through the measure that the scores are error free. As already mentioned the items of the test were divided into two sub-groups, i.e., 25 per cent in the upper and 25 per cent in the lower group, which are further corrected to eliminate chance success. The discriminating power (Validity index) of each item is 0.50 and more.

Four procedures are commonly used for computing the reliability coefficient (sometimes called the self-correlation) of a test. These are:

Test-Retest (Repetition)

Alternate or Parallel Forms

Split-Half Technique

Rational Equivalence.

In this study, the Split-Half Method has been used which has some advantages over the other methods. One of its main advantages is that all data for computing reliability are obtained on one occasion and therefore variance is perfectly avoided. In the Test-Retest method, there is a problem of interval between the two tests. The
method of rational equivalence tends to underestimate some, but the reliability coefficient is found by the other methods. Moreover it is difficult to prepare the corresponding items that are interchangeable. But Split-Half Method is found to be commonly used. In this method, the test is divided into two halves on the basis of odd-even basis. From the reliability of the half test, the self-correlation of the whole test is estimated by the Spearman-Brown prophecy formula. In this test, the reliability of the odd-even items has been found to be 0.76, and the self-correlation of the whole test has been estimated by the formula has been found to be 0.86, which is highly correlated. The present test is highly reliable because its test reliability has been found more than 0.85 as suggested by Edwards (1969), if the test is reconstructed by the method of summed rating.

Cronbach’s Alpha Coefficient

Cronbach’s alpha is a test reliability technique that requires only a single test administration to provide a unique estimate of the reliability for a given test. Cronbach’s alpha is the average value of the reliability coefficients one would obtained for all possible combinations of items when split into two half-tests.

The researcher used this technique because to indicate how well the items have strong relationship to one another. With the Cronbach Alpha values being above the threshold for scale consistency the validity and reliability of the questionnaire in thus assured.

Validity

The validity of a test depends upon the fidelity with which it measures when it is supposed to measure. A test is said to be valid when the performances which it
measures correspond to the same performance as otherwise independent measures are objectively defined.

In the development of the Scale for Measuring the Service Quality & Analysis of the Complaint Redressal System, in the first instance, efforts were made to improve and ensure the face validity of the scale by editing it again and again, and got read by several experts. A test is said to have face-validity when it appears to measure whatever the researcher had in mind. It also helps to decide whether the test items are relevant to the situation or to the persons whom this test is going to be given. In the second phase, content validity was determined on the basis of judgment of the HR/OB executives and experts in the field and experts in test-construction. Only those items were retained which represented their consensus. In this way, the content validity of the test through competent judgment was ensured. Garret (1973) points out, “The validation of content through competent judgment is most satisfactory when the sampling of items is wide and judicious and when adequate standardization groups are utilized.”

Construct validity was ensured by making correction for chance success of the top and bottom groups (25% in each case). The difficulty index was worked out by averaging the scores of the top and bottom groups of each item. Validity index of each item was read from the table of bi-serial correlation (normalized) as determined from proportions of correct responses of upper and lower groups. Only those items were retained which had a validity index of .50 and above. In this way, the construct-validity was ensured and it is clear that the scale has very high construct validity.
Pilot Survey

After the selection of the data collection method, the particular methodology and scale to be used in the survey have been formulated. In the initial phase of the study, several test/ experimental surveys have been carried out so as to list down various significant factors playing central role in the study in hand. In these types of complex studies, it is better to examine various aspects with the help of pilot surveys. The initial scale includes various statements recorded during the direct communication with the executives, managers of the Telecom Service Providers and also the respondents. This later on helped to draft a final scale. It was decided to conduct a pilot survey for the following reasons:

(a) To finalize the method of measuring service quality [to identify the gap between customer’s expectation & service delivery], which will be used in the main empirical research.

(b) To analyze the complaint redressal system being used by the Mobile Companies

(c) To finalize the scale to be used in the research.

(d) To gain familiarity with the fieldwork and the problems that can occur at different stages of the research.

1.4.9 Collection of Data

Primary Data and Secondary Data sources are used for data collection in this study, but the overall dominance remains with the primary data.

(i) Collection of Primary Data

In the case of descriptive research the primary data can be collected either through observations or through direct communication with the respondents in one
form or the other. The data has been collected through the scale (prepared by the researcher), which has been filled by direct communication with the respondents. In spite of a big Universe and a large sample size the tedious work of collection of data has been completed successfully.

As already discussed that the objective of the study is to analyze the service quality and complaint redressal system of the Telecom Sector. As per the requirement of the study data has been collected through the use of scale. The scale comprises a number of statements on the basis of five point Likert Scale. Every kind of primary information has been collected through this scale.

Data has been collected from the respondents through personal interaction and the responses were recorded under the same conditions. The interaction with the respondents was made during the months of December 2010 to March 2011. There was a minimum refusal on the part of the respondents.

(ii) Collection of Secondary Data

Though the primary data collected with the help of Likert's Scale provides the real thrust to the study yet incomplete without the assistance of secondary data. The secondary data has been obtained from various journals, books, earlier related studies, reports and surveys of government and non-government agencies in this regard press release, newspapers and periodicals. The relevant internet sites were also explored to get the necessary information for the study.

Processing and Analysis of Data

The data after collection are to be processed and analyzed in accordance with the requirement and purpose at the time of the development of the scale. It is essential for such a scientific study that only the relevant data should be used from the
collection of such a voluminous data and processed through the proper statistical tools. Data were thoroughly evaluated before analysis. Data were analyzed with the help of Statistical Package for Social Sciences (SPSS package) and the MS-EXCEL tool.

Since the data related to behavioral characteristics, therefore, the following statistical techniques as recommended by Garrett (1956), Guilford (1985); Ferguson (1966) and Glass & Stanley (1978) were used for the purpose of analysis:

(i) Measures of Central Tendency

The three measures of central tendency, namely, the arithmetic mean (average), median and standard deviation were worked out. The purpose was to judge the nature of distribution. A brief description of some important tools and the formulas are given as under:

\[
\text{Mean ( } \bar{x} \text{ ) } = \frac{\sum x}{N}
\]

\(\sum\) = Symbol for summation

Where, \(\sum x\) = Sum of series of observations

\(N\) = Number of items

(ii) Measures of Dispersion (Variability)

The measure of variability, i.e. standard deviations, etc. were calculated to observe the scatteredness of the data around the central value. The coefficient of variation was calculated to see the variability in the scores of various items, areas under study and the variability between the sectors of the same area as well as of the different areas.
(iii) Coefficients of Correlation

Correlation between various demographic characteristics, and other variables of the various sectors of the Telecom Sector has been calculated to study the relationship between them.

(v) Comparison of Means

To study the significant difference for further analysis, comparison of means is also applied. The levels of significance are either at 5% or at 1% i.e. 95% or 99% confidence level respectively.

Apart from the simple tabulation and classification- percentages, central mean values, statistical tests, dispersion and other measures have also been widely used wherever necessary. Likert’s Scale technique has helped to measure the attitudes of the respondents. Finally data have been presented graphically so as to depict the logical conclusions and other important findings.

(vi) ‘t’-test

‘t’-test (student’s ‘t’ distribution) of significance is applied to find whether relationship between the variables is significant or not.

(vii) Chi Square Test

The chi-square test is used to determine whether there is a significant difference between the expected frequencies and the observed frequencies in one or more categories. It helps us to verify whether the number of individuals or objects that fall in each category differ significantly from the number one would expect. It also tests if this difference between the expected and observed due to sampling error, or are it a real difference.

(x) Factor analysis
Factor analysis is a statistical technique, the aim of which is to simplify a complex data set by representing the set of variables in terms of a smaller number of underlying (hypothetical or unobservable) variables, known as factors or latent variables. It is sometimes termed a "data reduction" technique because the method is frequently used to extract a few underlying components (or factors) from a large initial set of observed variables. Mathematically, each variable is expressed as a linear combination of underlying factors. The co variation among the variables is described in terms of a small number of common factors plus a unique factor for each variable. If the variables are standardized, the factor model may be represented as:

\[ X_i = A_{i1}F_1 + A_{i2}F_2 + A_{i3}F_3 + \ldots + A_{im}F_m + V_i + U_i, \]

where

- \( X_i \) = i th standardized variable
- \( A_{ij} \) = standardized multiple regression coefficient of variable i on common factor j
- \( F \) = common factor
- \( V_i \) = standardized regression coefficient of variable i on unique factor i
- \( U_i \) = the unique factor for variable i
- \( m \) = number of common factors

(xi) Bartlett’s Test of Sphericity

It is one of the statistics associated with factor analysis. It is a test statistic used to examine the hypothesis that the variables are uncorrelated in the
population. In other words, the population correlation matrix is an identity matrix; each variable correlates perfectly with itself \( r = 1 \) but has no correlation with the other variables \( r = 0 \).

(xii) **Kaiser Meyer Olkin (KMO)**

Kaiser, Meyer and Olkin have developed the "measure of sampling adequacy" test, which has become the standard test procedure for the factor analysis. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is an index used to examine the appropriateness of factor analysis. High values (between 0.5 and 1.0) indicate factor analysis is appropriate. Values below 0.5 imply that factor analysis may not be appropriate. The MSA criterion indicates the degree to which the variables are related, and it thus helps in evaluating if using a factor analysis makes sense.

(xiii) **Communality \( (h^2) \)**

Communality is the amount of variance a variable shares with all the other variables being considered. This is also the proportion of variance explained by the common factors. It is worked out in respect of each variable as under:

\[
h^2 \text{ of the } ith \text{ variable} = (ith \text{ factor loading of factor A})^2 \\
+ (ith \text{ factor loading of factor B})^2 + \cdots
\]

(xiv) **Eigenvalues**

The sum of squares of the loadings in a column in the factor matrix. Eigenvalues are also referred to as latent roots and represent the amount of variance accounted for by a factor. Eigenvalues represent the proportion of variance explained by a given variable. With five variables, the sum of the eigenvalues will be 5. Sorting the factors by eigenvalue thus results in the first factor having the greatest importance (explaining the greatest amount of variance).
Eigenvalues can be used to help identify the factors to select and carry forward for future use. Ways of doing this include:

**Greater than one:** Select variables where the eigenvalue is >1.

**Fixed number:** Select the top N variables only.

**Proportion explained:** Select a proportion of variance that you want to explain, say 95%, and then select those variables that fit within this.

A **Scree Plot** is a simple sorted graph of Eigenvalues and can be used to select variables by taking only those on the steep part of the curve.

(xv) **Principal Component Analysis**

One variety of factor analysis. The factors are based upon an analysis of the total variance in the original data. In application, this means that the factor analysis begins with a correlation matrix which has the value of ’1’ used on the diagonal. This computationally implies that all 100% of the variance is common or shared between the variables. Other forms of factor analysis may begin with other values in the diagonal that reflect the amount of variance expected to be explained for each variable.

(xvi) **Factor Loadings**

Factor loadings are simple correlations between the variables and the factors. These are the correlation coefficients between the variables and the factors. The variables with the highest correlations provide the most meaning (in an interpretation sense) to the factor solution. The sum of the squared loadings for a given factor sum to the eigenvalue for that factor.
(xvii) Factor Rotation

Given a Cartesian coordinate system where the axes are the factors and the points are the variables, factor rotation is the process of holding the points constant and moving (rotating) the factor axes. The rotation is done in a manner so that the points are highly correlated with the axes and provide a more meaningful interpretation of the factor solution.

(xviii) Factor Scores

This is the score of each observation on the newly identified factors. This factor score is a linear combination of all of the original variables that were relevant in making the new factor.

(xix) Squared Factor Loadings

Because loadings are the correlation between the variables and the factors, the squared factor loadings could be compared to R-Square in a regression analysis. The squared factor loadings indicate the percentage of the variance of the original variable is explained by the factor. For a given factor, the sum of these squared factor loadings is the eigenvalue or latent root associated with that factor.

Chapter Scheme

The significant task involving any research study refers to proper and logical presentation of the data concerning different aspects so that required weightage to every aspect can be observed. The problem in hand being an integral part of the
respondents daily life, they shared their views freely which were then analyzed to present the findings of the research problem. The final presentation of the study has been divided into the following chapters:

Chapter – I Service Quality & Complaint Redressal in Telecom: An Introduction

1.1 The Problem

1.1.1 Service Quality

1.1.2 Service Characteristics

1.1.3 Dimensions of Service Quality

1.1.4 Service Quality Models

1.1.5 Customer Satisfaction

1.1.6 Customer Loyalty

1.1.7 Complaints & their Redressal

1.1.8 TRAI & Complaint Redressal

1.1.9 Service Quality in Telecom

1.2 The Significance of Study

1.3 The Objectives

1.4 The Data and Methodology

1.4.1 Research Methodology

1.4.2 Research Design

1.4.3 Scope of the Study

1.4.4 Sample Design

1.4.5 Data Collection

1.4.6 Instrument of Data Collection

1.4.7 Item Generation
1.4.8 Preparation of the Scale

1.4.9 Collection of Data

1.5 The Limitations

Chapter – II Review of Related Literature
Chapter – III Demographic Profile of Respondents
Chapter – IV Data Analysis & Interpretation
Chapter – V Conclusions and Recommendations

Bibliography

ANNEXURE – I

(Researcher’s Service Quality & Complaint Redressal Scale)

1.5 The Limitations

The study has been conducted with immense responsibility keeping in mind the fact that the success of first step is deemed necessary to have the second one. Proper planning has been done to analyze all aspects and related factors of the study. All precautions have been taken to evolve a systematic study to reduce the element of bias to its lowest extent. The data were collected through personal interaction and every effort was made to observe consistency throughout. The statements of the scale were well explained and every response has been recorded properly.

Every effort has been made to make the study comprehensive but due to relatively small sample size as compared to the universe, bias or resistance in the respondents’ response due to some personal reasons, lack of published/unpublished
direct literature on the study, time constraints and frequent developments/changes in the field, there could be some limitations also.

REFERENCES


