Chapter 5

Summary and Conclusions

The essence of life is relationship. There is hardly a society or organization to survive without relationships. They are the invisible threads, which build a unique bond between individuals and organizations. On the one hand these bonds may be as strong as iron pillars lasting for lifetime, whereas on the other hand they are as delicate as feather which may be broken within no time. Managing relationships is a very difficult and complex phenomenon. Organizations are realizing the importance of the vital role played by relationships in achieving and maintaining the cutting edge at the marketplace. Long ago Peter F. Drucker had advocated that the purpose of any business is to create customers. It is the customer, which gives an opportunity to the organization to serve him or her. The success of any organization primarily depends upon the sustaining the customer advantage that is retaining the customers for lifetime. Growing complexities and uncertainties at the market place along with intensifying global competition are forcing the business organization to invest in building customer relationships. New and sophisticated marketing tool kits are being designed to attract, satisfy and retain customers for achieving sustainable competitive advantage. CRM has recently emerged as a strategic solution to modern
business problems. It has its roots in the age old business philosophy which recognizes that all business activities must revolve around customers.

In this chapter, key findings and conclusions are given. Based on these findings, suggestions are proposed to improve the Customer relationship in Telecom industry.

5.1 Summary of Findings

5.1.1 Profile of the respondents:

It is found that:

a) 55.40% of the respondents are in the age group of 21-35 years, 23.00% of them are of 36-50 years and 12.00% of them are in the age group of more than 50 years and 9.60% of them are below 20 years. 59.60% of them are males and 40.40% of them are females.

b) 53.20% of the respondents were married and 46.80% of them are living single.

c) 41% of the respondents are salaried persons, 19.60% of them are professionals, 15.80% of them do own business, 15% of them are students and 8.60% of them are working in other fields.

d) 40.60% of the respondents are earning below Rs.20,000 as monthly income, 26.80% of them earn Rs.20,001-50,000, 23.40% of them earn Rs.50,000 - 1 lakh, 9.20% of them earn more than Rs.1 lakh.
e) 53.00% of the respondents are graduates, 22.20% of them are post-graduates, 17.40% of them completed school level education and 7.40% of them have other educational qualifications.

5.1.2 Information pertaining to Telecom Services

- 32.40% of the respondents are using AIRTEL service in Chennai.
- Recommendations of known users and recommendations of sales person are the key factors that influence the respondents for selecting Telecom service providers.
- 72.20% of the respondents are using pre-paid connection.
- 42.4% of the respondents are spending less than Rs.500 towards mobile phone services per month.
- 55.68% of the respondents agreed that they have selected pre-paid connection because of monthly expense management.
- 41.01% of the respondents agreed that they have selected Post-paid connection because of Credit-payment after usage.
- 42.80% of the respondents are using the telecom services for 3 to 5 years.
- 31.2% of the respondents are having moderate level of awareness about Customer Relationship Management.
- 42.60% of the respondents have accepted that the service executives are interacting with them.
- Voice calling and SMS are the important modes of communication used for interaction in Telecom services.
5.1.3 Exploratory factor analysis

- On the basis of factor analysis, a single-factor solution for was identified for Trust, Commitment, Communication, Quality, Empathy, Emotional element, Customization, Social responsibility, Customer Satisfaction, Customer Loyalty, Problems through service provider and Complaints handling.

5.1.4 Customer opinion on dimensions of CRM practices

- It is observed that the customers are having good trust on their Telecom services. Plan information with clarity followed by telecom service provider has gone out on a limb, Promises made by this telecom service provider are fulfilled and Call centre is able to provide clarify on all service related queries are the important aspects of Trust with Telecom services.

- It is observed that the customers are pleased with the Commitment of Telecom services. Service Provider has a great deal of value followed by costly to me to change Service Provider, person must always be loyal to his service provider as long as he is good and Too much in my life would be disturbed if I decided to leave Service Provider now are the important aspects of Commitment towards Telecom services.

- It is observed that the customers are having good satisfaction towards Communication in Telecom services. The telecom service provider ensures that they should be provided with the latest information in all
centers. The telecom service providers are pro-active in communication and the telecom service provider listens to complaints and redresses them.

- It is observed that the customers are having good satisfaction towards quality of Telecom services. The quality of relationship maintained by Service Provider followed by ‘continuous effort to reduce delay in handling complaints and telecom service provider coverage and voice quality are good’ are the important aspects of Quality in Telecom services.

- It is observed that the customers are having good level of empathy towards their Telecom services. The telecom service provider is flexible in response to requests we make followed by the telecom service provider acts as a friend in need are the important aspects of Empathy towards Telecom services.

- It is observed that the customers are having good satisfaction on Emotional elements of Telecom services. Call centers employees of this telecom service provider have a high degree of tolerance followed by telecom service provider makes each one of its clients feel important are the important aspects of Emotional elements of Telecom services.

- It is observed that the customers are having good satisfaction towards Customization available in Telecom services. The schemes of this telecom service provider fit very well with my needs followed by Telecom service provider caters to my specific needs are the important aspects of Customization available in Telecom industry.
It is observed that the customers are having good satisfaction towards Social responsibility of Telecom services. Mission of the telecom service provider conveys their social responsibility in business is the important aspect of Social responsibility in Telecom services.

5.1.5 Inter-relationship between factors of CRM practices

- Positive Significant correlation is observed between Trust and Commitment \( (r = 0.448) \).
- Significant correlation is observed between Trust and Communication \( (r = 0.257) \), which is positive.
- Positive Significant correlation is observed between Trust and Quality \( (r = 0.266) \).
- Significant correlation is observed between Trust and Empathy \( (r = 0.256) \), which is positive.
- Positive Significant correlation is observed between Trust and Emotional elements \( (r = 0.284) \).
- Significant correlation is observed between Trust and Customization \( (r = 0.271) \), which is positive.
- Positive Significant correlation is observed between Trust and Social responsibility \( (r = 0.276) \).
- Significant correlation is observed between Commitment and Communication \( (r = 0.353) \), which is positive.
• Positive Significant correlation is observed between Commitment and Quality ($r =0.337$).

• Significant correlation is observed between Commitment and Empathy ($r =0.493$), which is positive.

• Positive Significant correlation is observed between Commitment and Emotional elements ($r =0.400$).

• Significant correlation is observed between Commitment and Customization ($r=0.374$), which is positive.

• Positive Significant correlation is observed between Commitment and Social responsibility ($r =0.326$).

• Positive Significant correlation is observed between Communication and Quality ($r =0.222$).

• Significant correlation is observed between Communication and Empathy ($r =0.277$), which is positive.

• Positive Significant correlation is observed between Communication and Emotional elements ($r =0.193$).

• Significant correlation is observed between Communication and Customization ($r=0.217$), which is positive.

• Positive Significant correlation is observed between Communication and Social responsibility ($r =0.184$).

• Significant correlation is observed between Quality and Empathy ($r =0.269$), which is positive.
• Positive Significant correlation is observed between Quality and Emotional elements (r =0.231).

• Significant correlation is observed between Quality and Customization (r=0.217), which is positive.

• Positive Significant correlation is observed between Quality and Social responsibility (r =0.157).

• Positive Significant correlation is observed between Empathy and Emotional elements (r =0.192).

• Significant correlation is observed between Empathy and Customization (r=0.255), which is positive.

• Positive Significant correlation is observed between Empathy and Social responsibility (r =0.290).

• Significant correlation is observed between Emotional elements and Customization (r=0.187), which is positive.

• Positive Significant correlation is observed between Emotional elements and Social responsibility (r =0.119).

• Significant correlation is observed between Customization and Social responsibility (r=0.240), which is positive.

5.1.6 Influence of demographic variables on Trust

• Significant influence of age on Trust towards service providers in Telecom industry is observed. The respondents in the age group of 36-50 years are having more trust and the respondents in the age group of up to
20 years are having less trust with the service providers in Telecom industry.

- Significant influence of gender on trust towards service providers in telecom industry is not observed.

- Significant influence of marital status on trust towards service providers in telecom industry is not observed.

- Significant influence of occupation on trust towards service providers in telecom industry is not observed.

- Significant influence of monthly income on trust towards service providers in telecom industry is not observed.

- Significant influence of education on Trust towards service providers in Telecom industry is observed. The respondents having other education qualifications are more trusted and the respondents possessing post - graduation are having less trust with the service providers in Telecom industry.

- Significant influence of usage of service on Trust towards service providers in Telecom industry is not observed.

5.1.7 Influence of demographic variables on Commitment

- Significant influence of age on commitment towards service providers in Telecom industry is observed. The respondents in the age group of 36-50 years are ‘more satisfied’ with commitment and the respondents in the age
group of below 20 years are less satisfied with commitment of telecom services.

- Significant influence of gender on commitment towards service providers in telecom industry is observed. The women are more satisfied with the commitment shown by the service providers in Telecom industry than men.

- Significant influence of marital status on commitment towards service providers in telecom industry is not observed.

- Significant influence of occupation on commitment towards service providers in telecom industry is not observed.

- Significant influence of monthly income on commitment towards service providers in telecom industry is not observed.

- Significant influence of education on commitment towards service providers in Telecom industry is observed. The respondents having other education qualification are more pleased with the commitment and the respondents possessing post-graduation are less satisfied with the commitment shows by the Telecom services.

- Significant influence of usage of service on commitment towards service providers in Telecom industry is not observed.

5.1.8 Influence of demographic variables on Communication

- Significant influence of age on communication towards service providers in Telecom industry is observed. The respondents in the age group of 36-
50 years are having ‘more satisfaction’ towards communication and the respondents in the age group of below 20 years are less satisfied with the communication in Telecom industry.

- Significant influence of gender on communication towards service providers in telecom industry is not observed.

- Significant influence of marital status on communication towards service providers in telecom industry is not observed.

- Significant influence of occupation on communication towards service providers in telecom industry is not observed.

- Significant influence of monthly income on communication towards service providers in telecom industry is not observed.

- Significant influence of education on communication towards service providers in Telecom industry is observed. The Graduates are having More satisfaction on communication and the respondents possessing Post graduation are having less satisfaction with communication towards the service providers in Telecom industry.

- Significant influence of usage of service on communication towards service providers in Telecom industry is not observed.

5.1.9 Influence of demographic variables on Quality

- Significant influence of age on quality towards service providers in Telecom industry is not observed.
• Significant influence of gender on quality towards service providers in telecom industry is observed. The women are ‘more satisfied’ with quality and the men are having less satisfaction with the quality of service in Telecom industry is observed.

• Significant influence of marital status on quality towards service providers in telecom industry is not observed.

• Significant influence of occupation on quality towards service providers in telecom industry is not observed.

• Significant influence of monthly income on quality towards service providers in telecom industry is not observed.

• Significant influence of education on quality towards service providers in Telecom industry is not observed.

• Significant influence of usage of service on quality towards service providers in Telecom industry is observed. The respondents using telecom services for less than one year are more satisfied with the quality and the respondents using telecom service for 3 to 5 years are having less satisfaction towards the quality of telecom services.

5.1.10 Influence of demographic variables on Empathy

• Significant influence of age on empathy towards service providers in Telecom industry is observed. The respondents in the age group of 36-50 years are having ‘more empathy’ and the respondents in the age group of below 20 years are having less empathy with the telecom services.
- Significant influence of gender on empathy towards service providers in telecom industry is observed. The women are having more empathy towards Telecom services than men.
- Significant influence of marital status on empathy towards service providers in telecom industry is not observed.
- Significant influence of occupation on empathy towards service providers in telecom industry is not observed.
- Significant influence of monthly income on empathy towards service providers in telecom industry is not observed.
- Significant influence of education on empathy towards service providers in Telecom industry is observed. The respondents using services for less than one year are having ‘more empathy’ and the respondents using the telecom services for 1 to 3 years are having less empathy towards telecom services.
- Significant influence of usage of service on empathy towards service providers in Telecom industry is not observed.

5.1.11 Influence of demographic variables on Emotional element

- Significant influence of age on emotional elements towards service providers in Telecom industry is observed. The respondents in the age group of 36-50 years are feeling ‘more satisfied’ with emotional elements towards telecom services and the respondents in the age group of below
20 years are feeling less satisfied with emotional elements towards Telecom services.

- Significant influence of gender on emotional elements towards service providers in telecom industry is observed. The women are feeling more satisfied towards emotional elements of telecom services than men.

- Significant influence of marital status on emotional elements towards service providers in telecom industry is not observed.

- Significant influence of occupation on emotional elements towards service providers in telecom industry is observed. The salaried persons are feeling ‘more satisfied’ with emotional elements and the students are feeling less satisfied with emotional elements of telecom services.

- Significant influence of monthly income on emotional elements towards service providers in telecom industry is not observed.

- Significant influence of education on emotional elements towards service providers in Telecom industry is not observed. The respondents possessing Graduation level of education are feeling ‘more satisfied’ with emotional elements and the Post graduates are feeling less satisfied with emotional elements of telecom services.

- Significant influence of usage of service on emotional elements towards service providers in Telecom industry is observed. The respondents using telecom services for ‘more than 5 years’ are feeling More satisfied with emotional elements and the respondents using telecom services for 1 to 3
years are feeling less satisfaction towards emotional elements of telecom services.

5.1.12 Influence of demographic variables on Customization

- Significant influence of age on customization towards service providers in Telecom industry is observed. The respondents in the age category of 36-50 years are ‘more satisfied’ with the customization available and the respondents in the age group of below 20 years are less satisfied with the customization available in Telecom services.

- Significant influence of gender on customization towards service providers in telecom industry is not observed.

- Significant influence of marital status on customization towards service providers in telecom industry is not observed.

- Significant influence of occupation on customization towards service providers in telecom industry is not observed.

- Significant influence of monthly income on customization towards service providers in telecom industry is not observed.

- Significant influence of education on customization towards service providers in Telecom industry is observed. The respondents possessing school level education are more satisfied with the customization available and the respondents possessing post-graduation education are less satisfied with the customization available in telecom services.
Significant influence of usage of service on customization towards service providers in Telecom industry is observed. The respondents using telecom services for More than 5 years are more satisfied with the customization available and the respondents using the telecom services for 1 to 3 years are less satisfied with the customization available in Telecom services.

5.1.13 Influence of demographic variables on Social responsibility

- Significant influence of age on social responsibility towards service providers in Telecom industry is observed. The respondents in the age group of 36-50 years are more satisfied with the social responsibility and the respondents in the age category of below 20 years are less satisfied with the social responsibility of telecom services.
- Significant influence of gender on social responsibility towards service providers in telecom industry is not observed.
- Significant influence of marital status on social responsibility towards service providers in telecom industry is not observed.
- Significant influence of occupation on social responsibility towards service providers in telecom industry is not observed.
- Significant influence of monthly income on social responsibility towards service providers in telecom industry is not observed.
- Significant influence of education on social responsibility towards service providers in Telecom industry is not observed.
• Significant influence of usage of service on social responsibility towards service providers in Telecom industry is observed. The respondents using telecom services for More than 5 years are More satisfied with the social responsibility and the respondents using the telecom service for 1 to 3 years are less satisfied with the social responsibility of telecom services.

• Most of the Post-paid customers (53.2%) have high level trust.

• Most of the respondents (53.2%) with post-paid connection are having high level of commitment.

• Customer type and classification based on Communication are not associated.

• Most of the respondents (54%) using post-paid connection accepted that the quality is high.

• Customer type and classification based on empathy are not associated.

• Most of the pre-paid customers (38.2%) are having low level emotions.

• Customer type and classification based on customization are not associated.

• Most of the respondents (46.0%) using post-paid connection are having high level social responsibility.

5.1.14 Problems through service provider

• It is observed that the customers are having less level of problems. Respondents face minimal problems through complain to consumer forum
if I experience a problem with Service Provider and several times voiced my complaints with Service Provider.

- Most of the respondents (43.9%) using post-paid connection accepted that they are facing moderate problems through service provider.
- Age and classification based on problems through service provider are not associated.
- Most of the men (40.9%) accepted that they are facing moderate problems through service providers.
- Marital status and classification based on problems through service provider are not associated.
- Occupation and classification based on problems through service provider are not associated.
- Monthly income and classification based on problems through service provider are not associated.
- Analysis that education and classification based on problems through service provider are not associated.
- Usage and classification based on problems through service provider are not associated.

5.1.15 Complaint handling in Telecom industry

- It is observed that the customers are having good satisfaction on handling complaints in Telecom services. The respondents are satisfied with the
response given to the complaint and efficient handling of complaint in Telecom services.

- Customer type and classification based on complaint handling are not associated.

5.1.16 Customer Satisfaction in Telecom industry

- It is observed that the customers are having good satisfaction towards Telecom services. Fewer complaints followed by overall quality of the services provided are the important aspects of Customer satisfaction in Telecom services.

- Significant influence of age on Customer satisfaction towards service providers in Telecom industry is observed. The respondents in the age group of 36-50 years are ‘more satisfied’ and the respondents in the age group of up to 20 years are less satisfied towards the service providers in Telecom industry.

- Significant influence of gender on Customer satisfaction towards service providers in Telecom industry is not observed.

- Significant influence of marital status on Customer satisfaction towards service providers in Telecom industry is not observed.

- Significant influence of occupation on Customer satisfaction towards service providers in Telecom industry is not observed.

- Significant influence of monthly income on Customer satisfaction towards service providers in Telecom industry is not observed.
• Significant influence of education on Customer satisfaction towards service providers in Telecom industry is not observed.

• Significant influence of usage of service on Customer satisfaction towards service providers in Telecom industry is observed. The respondents using the telecom service for More than 5 years are having more satisfaction and the respondents using the telecom services for 1 to 3 years are less satisfied towards the service providers in Telecom industry.

• Most of the respondents (50.4%) using post-paid connections are having high level satisfaction towards telecom service.

• Positive significant relationship is observed between Trust and Customer Satisfaction (r =0.554). This shows that Trust on telecom services brings Customer satisfaction by 55.4%.

• Significant positive correlation is observed between Commitment and Customer Satisfaction (r =0.661). It is observed that Commitment shown by the telecom service providers brings Customer satisfaction towards telecom services by 66.1%.

• Positive significant relationship is observed between Communication and Customer Satisfaction (r =0.537). This shows that Communication in Telecom services improves Customer satisfaction by 53.7%.
• Significant positive correlation is observed between Quality and Customer Satisfaction \( (r = 0.653) \). This shows that Quality in telecom services improves customer satisfaction by 65.3%.

• Positive significant relationship is observed between Empathy and Customer Satisfaction \( (r = 0.575) \). It is observed that empathy towards telecom services brings customer satisfaction by 57.5%.

• Significant positive correlation is observed between Emotional elements and Customer Satisfaction \( (r = 0.487) \). This shows that Emotional elements bring customer satisfaction by 48.7% in telecom services.

• Positive significant relationship is observed between Customization and Customer Satisfaction \( (r = 0.420) \). It is observed that Customization available brings customer satisfaction by 42% in Telecom industry.

• Significant positive correlation is observed between Social responsibility and Customer Satisfaction \( (r = 0.579) \). This shows that Social responsibility brings customer satisfaction by 57.9% in Telecom services.

• Trust, Communication, Quality, Customization, Social responsibility, Problems through Service provider and Complaint handling serves as Significant predictors for Customer satisfaction towards Telecom services. Quality followed by Complaint handling and Customization predicts More.
5.1.17 Customer Loyalty in Telecom Industry

- It is observed that the customers are having good loyalty towards the Telecom services. Continue to recharge my SIM card to have Service Provider’s service followed by considering Service Provider as my first choice in subscribing to cellular services and I recommend my Service Provider to others are the important aspects of Customer loyalty.

- Significant influence of age on Customer loyalty towards service providers in Telecom industry is observed. The respondents in the age group of 36-50 years are more loyal and the respondents in the age group of below 20 years are less loyal towards the service providers in Telecom industry.

- Significant influence of gender on Customer loyalty towards service providers in Telecom industry is not observed.

- Significant influence of marital status on Customer loyalty towards service providers in Telecom industry is not observed.

- Significant influence of occupation on Customer loyalty towards service providers in Telecom industry is not observed.

- Significant influence of monthly income on Customer loyalty towards service providers in Telecom industry is not observed.

- Significant influence of education on Customer loyalty towards service providers in Telecom industry is not observed.
• Significant influence of usage of service on Customer loyalty towards service providers in Telecom industry is observed. The respondents using the telecom service More than 5 years are More loyal and the respondents using telecom services for less than one year are less satisfied towards the service providers in Telecom industry.

• Most of the respondents (59%) using post-paid connection are having high level loyalty.

• Positive significant relationship is observed between Trust and Customer Loyalty \( (r = 0.635) \). This shows that Trust brings Customer loyalty in Telecom industry by 63.5%.

• Significant positive correlation is observed between Commitment and Customer Loyalty \( (r = 0.659) \). It is observed that Commitment improves Customer loyalty by 65.9% in Telecom industry.

• Positive significant relationship is observed between Communication and Customer Loyalty \( (r = 0.526) \). This shows that Communication brings Customer loyalty by 52.6% in Telecom industry.

• Significant positive correlation is observed between Quality and Customer Loyalty \( (r = 0.671) \). It is observed that Quality improves Customer loyalty by 67.1% in Telecom industry.

• Positive significant relationship is observed between Empathy and Customer Loyalty \( (r = 0.482) \). This shows that Empathy brings Customer loyalty by 48.2% in Telecom industry.
• Significant positive correlation is observed between Emotional elements and Customer Loyalty \((r = \ 0.380)\). It is observed that improves Customer loyalty by 38\% in Telecom industry.

• Positive significant relationship is observed between Customization and Customer Loyalty \((r = 0.384)\). This shows that Customization brings Customer loyalty by 38.4\% in Telecom industry.

• Significant positive correlation is observed between Social responsibility and Customer Loyalty \((r = \ 0.431)\). It is observed that Social responsibility improves Customer loyalty by \% in Telecom industry.

• Positive significant relationship is observed between Customer satisfaction and Customer loyalty \((r = \ 0.636)\). This shows that Customer satisfaction improves Customer loyalty by 63.6\% in Telecom industry.

• Negative significant correlation is observed between Customer satisfaction and Problems through Service provider \((r = -0.209)\). This shows that Problems through service providers reduces customer satisfaction by 20.9\%, which is minimal.

• Significant negative correlation is observed between Customer loyalty and Problems through Service provider \((r = -0.181)\). It is observed that Problems through service providers reduces customer loyalty by 18.1\%, which is minimal.
Positive significant correlation is observed between Customer satisfaction and Complaint handling \( (r = 0.612) \). This shows that Complaint handling improves Customer satisfaction by 61.2%.

Significant positive relationship is observed between Customer loyalty and Complaint handling \( (r = 0.434) \). It is observed that Complaint handling improves Customer loyalty by 43.4%.

Trust, Commitment, Quality, Customization, Complaint handling and Customer satisfaction serves as significant predictors for Customer loyalty towards Telecom services. Customer satisfaction followed by Quality and Trust predicts more.

5.1.18 Model for CRM practices in telecom industry

A model is fit to ensure the Customer Relationship Management practices in Telecom Industry. The model fit Chi-square \( \chi^2 = 3.015 \) and the model’s p-value is 0.117 which is insignificant at 5% level. The goodness of fit index (GFI) is 0.921 of the model, shows reasonably good fit, and its adjusted goodness of fit (AGFI) is 0.914 indicating a better model fit.

5.2 SUGGESTIONS

1. Enhance Perceived value - BSNL is successful in creating favorable brand image and Tariff. Respondents are expecting more from BSNL. BSNL has to make extra effort to meet consumer expectations in respect of network coverage, value added services and customer services. The revelation that
BSNL has good image and reasonable tariff suggests that BSNL should take steps to maintain and enhance them.

2. Improve Customer satisfaction - Customer satisfaction is not up to the mark. Efforts to increase customer satisfaction are important. It is essential to conduct periodic customer satisfaction surveys and identify the gap between customer expectations and their perceptions and conduct gap analysis and use the findings as inputs in working out strategies and action plans.

3. Standard Operating Procedure (SOP) for Complaint management - Complaint handling process is not efficient and complaining initiatives are also less. This deserves greater attention. The less number of complaints going to company may indicate indifference of customers to complain, as the complaint handling is termed less responsive and less efficient. The positive correlation between complaint behavior and satisfaction supports the view that customers are indifferent. BSNL should develop standard operating procedures for complaint management and implement actively.

4. BSNL, Airtel, Vodafone and Tata Docomo should focus on younger customers, new customers, post-paid customers as these very potential segments.

5. Services are to be made attractive to females to enhance perceived value. Special needs of working women, home makers pertaining to their domestic,
social and career needs are to be addressed through the content of the value added services and they are to be made more convenient to use.

6. According to the study, the postpaid see less value in customer support systems. The postpaid scheme is to be made more effective. This is very strong segment for any telecom service provider for steady revenue.

7. BSNL and Tata Docomo are weak on communication. Communication at level customer care centers, franchisees, customer service personnel, key account management personnel, advertisement campaigns and promotional material needs to be more emotional to address the affective components of relationship. Continuous communication program is to be planned. Increase affective commitment by promoting life style advertisements, that will retain students and young people who are more style conscious.

8. Introduce schemes that recognize and reward loyal customers.

9. Good training programs and involving top management actively in CRM programs and hand holding of executives and supervisors by managers and above in CRM activities and making CRM performance as part of goal setting would help.

10. Complaint handling system must be improved by setting the goals for service levels and good standard operating procedures for complaint handling is to be designed and installed. High priority must be given for complaint monitoring in the performance management of employees.
11. There is a need for BSNL to launch customer first program, similar to Project Smile, to take care of complaint registration, acknowledgement and resolution.

12. The companies have to use Online tools to personalize assistance.

13. The website is usually the customer's first exposure to the company, and the homepage should be personal and user-friendly.

14. The companies have to include staff bios or embed a Twitter feed to build an intimate relationship with your customer, and consider these online tools:

15. Social Media has to be used by the companies: For eg. Facebook and Twitter are used by the people to chat about their recent purchases and experiences.

16. Online Reviews are suggested as it is easy for the people to: their comprehensive feedback which will be used for problem prevention and customer retention.

17. Improving Customer Service: The companies have to react before the customer realizes anything is wrong. The companies will gain tremendous loyalty by solving a problem before the customer voices a complaint – especially if it is addressed by a low-level employee.

18. The company should follow up with customers about their experiences, and solve the problem and make the unhappy customer to happy by solving the complaint.