CHAPTER 6
FINDINGS, SUGGESTIONS AND CONCLUSIONS

6.1 Introduction
The Indian telecom sector has grown enormously in last few years. The number of players as well as the level of competition is continuously increasing. The regulators are frequently coming up with new regulations and policies. Hence, now it has become necessary to understand the expectations of customers and provide the best of the services to them. This is not important for attracting new customers but also helps in retaining them. The players are required to understand the customer retention strategies for Indian mobile telecommunication sector. The mobile telecommunication industry being a service oriented industry has to sustain on the quality of customer service. The survival and growth of a mobile service provider not only depend upon its ability to provide qualitative services to its customers on a sustained basis, but in building a long-term mutually beneficial and trust-worthy relationship with its customers. The operational and service aspects of the mobile telecommunication service providers have witnessed significant changing owing to the innovations of science and technology and computer revolution. Today the mobile telecommunication industry is facing a dramatically aggressive competition in a new deregulated environment. Competition will undoubtedly continue to be a more significant factor. The winds of economic transformation are blowing across the globe. Therefore, it becomes necessary for every telecom operator to analyze the fundamental redefinition of its business and its relationship with its customers in terms of customer retention.

The present study is focused to analyze different dimensions of customer retention strategies for Indian telecommunication sector and their effectiveness. This research study also attempted to identify various determinants of customer retention in mobile telecommunication services. In this chapter findings are summarized and the concise results in the form of conclusions have been presented. This chapter gives a brief idea about the whole research work and results along with the suggestions obtained through
the research study. The chapter will help the reader of this research thesis to get a clear-cut overview of the work done by the researcher. This chapter also discusses about the limitations of study and future research leads. The findings, conclusions and suggestions are summed up as under:

6.1.1 In Indian telecom sector, the *Tangibility* aspect of service quality is one of the important attributes which includes the appearance of physical facilities, equipment, personnel and communication material. In the research study the tangibility is measured by the variables *up to date and advanced equipments, visually appealing physical facilities, neat & clean Service staff appears, physical facilities matching with telecom services*. The quality of the physical settings is tangible evidence of the care and attention to details exhibited by the service provider. The customer using mobile phone services of a telecom company may be influenced by the quality of tangibles related to the services. It is observed in the research study that the perceived tangibility related to the mobile services is highly influenced by the variable *physical facilities setup with respect to telecom services*. This is due to the fact that when a customer is going to use the telecom services provided by a telecom company, he may give more weight to the physical facilities associated with the mobile telecom service. The next most influencing measured variable for the construct tangibility is *neat and clean appearance of service staff*. It is also observed that the least influencing (but statistically significant) variable of the construct is *visually appealing Physical facilities*.

It is suggested that mobile telecom operator should design the physical facilities, equipments and communication materials according to the expectations and preferences of the customers. Tangibility aspect of service quality is found to be more important to post paid customers because such customers are frequently visiting the office of the telecom companies for bill payment and other related work. So the physical facilities offered by telecom operators are having more impact for post paid customers and accordingly the telecom companies should design physical facilities.
6.1.2 In Indian telecom sector, the reliability of the mobile services is the spinal cord of the quality of services. The reliability in mobile telecom services can be expressed as the ability to perform the offered service dependably and accurately. In this research study the reliability is measured by the variables keep promises, sympathetic & reassuring, dependability, provide service at promised time, and keep records accurately. Reliability of the service means that the service is accomplished on time, every time, in the same manner and without errors. Reliability extends into the back office, as well as where accuracy in billing and records keeping is expected. When a customer is using mobile phone services of a telecom company, reliability offered by the operator has a significant influence on the perception of that customer with reference to the mobile services provided by the service providers. It is found in the research study that the perceived reliability is highly influenced by the attribute of providing offered service as promised. This is because that the customer evaluates the reliability of the service provider in terms of whether the service is accomplished as promised or not. The next most influencing measured variable for the construct reliability is sympathetic and reassuring behavior. It is also found that the least influence (but statistically significant) of the construct is on the variable “Keep records accurately”.

It is suggested that mobile telecom operator should fulfill the promises they made with the customers. Telecom operators are also expected to be dependable, sympathetic & reassuring to fill the service quality gap and subsequently achievement of customer retention.

6.1.3 Responsiveness as dimension of service quality has been highlighted as willingness of the firms’ staff to help customers and provide prompt service. Telecom customer expects prompt response from telecom operators and responsiveness means that the service is accomplished on promised time and customer service staff is always willing to help customers. The customer using mobile phone services of a telecom company expects responsiveness in services. This will influence the perception of that customer with reference to the mobile
services provided by the service providers. It is observed in the research study that the perceived responsiveness is highly influenced by the variable “Exactly tell when service will be performed”. This is due to the fact that when a customer uses mobile telecom services, he/she will definitely want to assure about the quality execution of the services as promised. The next most influencing measured variable for the construct responsiveness is prompt and realistic services from the staff. It is also found that the least influence (but statistically significant) of the construct is on the variable “willingness to help customers”.

It is suggested that mobile telecom operators should train the staff and ensure that they will be capable enough to provide prompt service and respond quickly to the customers’ complaints at the promised time. Once the customers experience that telecom services are not performed promptly, they may start to search for better options. So the mobile telecom operators should perform telecom services on promised time.

6.1.4 In mobile telecom services assurance as dimension of service quality relates to the knowledge and courtesy of employees and their ability to convey trust and confidence to the customers. The assurance dimension includes competence to perform the service offered, politeness and respect for the customer, effective communication with the customer, and the general attitude that the service provider has the customer’s best interest at heart. In this study assurance is measured by the variables, trustworthy customer service staff, safe transactions, polite customer service, and adequate support. While using mobile telecom services assurance offered by that service provider affect the perception of customers with reference to the mobile services provided by the service providers. It is found in the research study that the assurance is highly influenced by the politeness of service staff. This is because when customers use mobile services, evaluates whether the service is politely rendered to them. The next most influencing variable for the reliability is safe and secured transactions. The least
influencing but statistically significant variable of the construct is trustworthy customer service staff.

It is suggested that mobile telecom operator should design the telecom services to provide error free service and adequate support to the telecom customer. Telecom service providers are also suggested to provide services politely and convey trust among customers.

6.1.5 Empathy in mobile telecom services is the provision of caring, individualized attention to customers. Empathy includes approachability, sense of security, and the effort to understand the customers’ needs. In this research study empathy is measured by the variables individual attention, awareness about customer needs, customer benefit from heart and convenient business hours. Empathy delivered by the telecom service provider play a key role in determining the perceived level of service quality. It is found in this research study that the empathy is highly influenced by the provider’s awareness about customer needs. This is because the customer of mobile telecom service desires that the services should be designed according to his need. The next most influencing measured variable for the construct empathy is “Customer benefit from heart”. The least but statistically significant influence is found of convenient hours.

It is suggested that mobile telecom operator should analyze the customer needs in detail and design their service accordingly. Mobile companies should give individual attention and provide convenient business hours to the customers.

6.1.6 Network Quality in mobile telecom services is an indicator of mobile network performance in terms of voice quality, call drop rate, network coverage and network congestion. In the context of cellular mobile communication network quality is a very important dimension. It is the capability of a mobile network to provide services and to fulfill user’s expectations. In this research study network quality is measured by the variables Sufficient geographic Coverage, Provides termination free calls, Voice clarity, Call connected in first attempt, Able to make
call at peak hours. It is found in this study that the network quality is highly influenced by the variable “voice clarity”. This is due to the fact that when a customer makes a call on mobile, voice clarity is of immense importance for him. If some disturbance is there during conversation on mobile phone that means network quality is poor. Customers always give more weight-age to network quality provided by their service provider. The next most influencing measured variable for the construct network quality is “provides termination free calls”. This is natural as the termination free calls by the telecom service provider provide satisfaction to the customers. The next influencing measured variable for the construct network quality is “Sufficient geographic Coverage”. The least influence (but statistically significant) of the construct is on the variable “Able to make call at peak hours”.

It is suggested that mobile telecom operator should provide sufficient geographic coverage, voice clarity and termination free calls. Voice clarity has been found much important in case of mobile telecom services. It is also suggested that telecom operators should give attention to not only the service delivery aspect but also the performance of their cellular network.

6.1.7 Convenience as dimension of service quality is the comfort that mobile telecom customer expect from the telecom operators. It may be in terms of convenient business hours and good mechanism of handling customers’ queries and complaints. In this study convenience is measured by the variables provide convenient business hours, Easy mechanism of queries and complaint lodging, Has flexibility in bills payment and application formalities are simple. It is found in the research study that the convenience is highly influenced by the variable “offer convenient business hours”. This is due to the fact that when a customer is going to use mobile telecom services, he may have some expectation about convenient business hours. The next most influencing measured variable for the construct convenience is “Easy mechanism of queries and complaint lodging”. This is natural as the customers always want to listen to their complaints and
queries effectively and efficiently. The next influencing measured variable for the construct convenience is “Application formalities are simple”. The customer always expect to have simple formalities with reference to application and if want to make some change in tariff plans etc. The least influence (but statistically significant) of the construct is on the variable “Has flexibility in bills payment”.

It is suggested that mobile telecom operator should have appropriate mechanism of complaint handling, flexibility in bill payment and application formalities are also supposed to be simple.

6.1.8 Interpersonal relationship between customer and service provider means a psychological and social relationship that manifests itself as care, trust, intimacy and communication. The interpersonal relationship is built through recurrent interactions between a telecom operator and a customer, can strengthen the bond between them. Interpersonal relationship finally leads to a long-term relationship. Telecom companies are not alone in desiring a sustained relationship. In this research study interpersonal relationship is measured by the variables such as association with telecom operator, personal friendship with telecom operator, comfortable dealings, miss the operator if switch, lose a friendly & comfortable relationship if change, like public image of operator and my telecom operator is caring. It is found in the research study that interpersonal relationship is highly influenced by the level of association with telecom operator. This is due to the fact that if there is strong association between customer and telecom operator, it will lead to sustained relationship. The next most influencing measured variable for the construct interpersonal relationship is how much the customer misses the operator in case the customer switches to other operator. This is natural as the sustained relationships offers a lot of benefits to the customers, such as social benefits (reducing anxiety), economic benefits (discount, time saving) and customization that commit themselves to establishing relationships with a telecom operator that provide superior value benefits and create a panic in the customer’s mind to miss the same if switch. The other influencing variable for the construct
interpersonal relationship is how much the customer is comfortable with the operator. When customers are comfortable with service provider it will lead to building interpersonal relationship. With the passage of time if customer is comfortable with the telecom service provider then personal friendship may get developed between customer & telecom operator. Customer may have panic in his mind to lose a friendly & comfortable relationship, if switch to another telecom operator. The least influence (but statistically significant) of the construct is on the variable “My telecom operator is Caring”.

It is suggested that mobile telecom operator should create a bond with customers and try to enhance the brand image to make the customers more attached with the service, have appropriate mechanism comfortable dealings, friendly and comfortable relationship and application formalities are also suppose to be simple. Mobile companies may have to continuously develop customer reward programs, which concretely compensate customers.

6.1.9 When a customer plans to change the telecom operator, the associated ‘switching cost’s is an important factor to be considered. The switching costs are related to the time, money, and effort associated with changing telecom service providers. The total economic and psychic cost associated with changing from one alternative to another. Previous researches indicate that switching costs have an important impact on firms’ performance in terms of customer retention in the mobile telecommunication sector. In this research study switching cost is measured by the variables switching is hassle, cost a lot of money, cost of lot of time, lots of efforts to switch and prices of other operator are higher. It is found in the research study that the switching cost is highly influenced by the time factor. This is due to the fact that when a customer is planning to move to another telecom service provider, he/she may think that it will cost a lot of time to him/her. The next most influencing measured variable for the construct switching cost is “Switching is hassle”. Customers may feel that switching from one telecom service provider to another is a hassle. The next influencing measured variable for
the construct switching cost is “Lots of Efforts to switch”. Customer may perceive that switching for one service provider to another will require lots of effort and due to this they may cancel or postpone the plan of switching. The least influence (but statistically significant) of the construct is on the variable “Cost a lot of money”. In this research study it is observed that monetary cost associated with switching has been considered by the consumer least important in case of telecom services.

It would be better for mobile telecom operator to increase the cost of switching in order to increase customer lifetime value, while developing relationship oriented marketing strategies to enhance interpersonal relationships with customers. Mobile telecom operators also make their services more attractive as compared to other competitors.

6.1.10 Attractiveness of alternatives in mobile telecom services means the reputation, image and service quality of the replacing telecom operator, which are expected to be superior or more suitable than those of the existing telecom operator. In this research study attractiveness of alternatives is measured by the variables Don’t care about the brand, Trust on telecom operator, Likely to switch, Hate spending time in finding new operator, Uncertain about the quality of services if switch, Risk in switching and feel uncertain. It is found in this research study that the attractiveness of alternatives is highly influenced by the variable “Hate spending time in finding new operator”. Telecom customers may hate to spend time to search for new telecom operator this practice will become a switching barrier. The next most influencing measured variable for the construct attractiveness of alternatives is “Likely to switch”. This is natural as and when telecom customers feel strong attractiveness of other alternatives then they may like to switch. The customer is having the habit of comparing the cost of the service with the value derived from the service. The next influencing measured variable for the construct attractiveness of alternatives is “Feel uncertain”. When customers feel uncertain to remain with the same telecom service provider, it may be due to attractiveness
of alternatives. The least influence (but statistically significant) of the construct is on the variable “Risk in switching”.

It is suggested that mobile telecom operator should design attractive offers for the customers so that they can be attracted and attached with the service. Moreover, mobile telecom service providers should make them certain about the service and tariff offers being better. Mobile companies may have to continuously develop customer attracting programs, which concretely attract the customer and make competitors’ offer less effective.

6.1.11 Customer satisfaction constitutes a cardinal indicator of assessing the success of any business organization. Satisfied customers are assets that ensure a regular cash flow for the business organization in future. Customer satisfaction from technical factors in mobile telecom services is an experience-based assessment made by the customer of how far his own expectations about the individual characteristics or the overall technical functionality of the service obtained from the provider have been fulfilled. In this research study Customer satisfaction with technical factors” is measured by the variables Network Connectivity, Coverage, Roaming Facility and Voice Clarity. It is found in the research study that the customer satisfaction from technical factors is highly influenced by the variable “Network Connectivity”. This is due to the fact that in telecom services network connectivity is a major concern of consumers. Network connectivity is a technical aspect of telecom service if it is good then customers may feel satisfied. The next most influencing measured variable for the construct customer satisfaction from technical factors is “Coverage”. In telecom service coverage has always been an important consideration by consumers. Telecom customers generally prefer those telecom services which provide wide coverage and it is also a matter of deciding the satisfaction level of the customers. The next influencing measured variable for the construct customer satisfaction from technical factors is “Roaming Facility”. For those customers who traveled a lot, for them roaming facility is always important concern.
It is observed in the study that telecom customer’ satisfaction from technical factors is highly influenced by network connectivity and coverage. Hence mobile telecom operators should improve network connectivity and coverage. Roaming facility is also a matter of satisfaction for telecom customers, so it also deserves attention of telecom operators.

6.1.12 Customer satisfaction from price & value added services is an experience-based assessment made by the customer of how far his own expectations about the individual characteristics or the overall price & value added of the service obtained from the provider have been fulfilled. In this research study customer satisfaction from price & value added services is measured by the variables Tariff/call rate, Value added service, Transparency in billing and Sales promotion offers. It is found in the research study that the customer satisfaction from price & value added services are highly influenced by the variable “Sales promotion offers”. This is due to the fact that when a customer is going to buy a telecom service, he may have some influence from the sales promotion offers. The next most influencing measured variable for the construct is “Tariff/call rate”.

Tariff/call rate play a very important role in deciding the satisfaction level of customers with reference to the price and value added service delivered by the telecom service. The next influencing measured variable for the construct customer satisfaction from price & value added service is “Value added service”. The customer is having the habit of comparing the cost of the service with the value added service delivered by the service. The least influence (but statistically significant) of the construct is on the variable “Transparency in billing”. Transparency in billing is less important in case of prepaid mobile telecom customers and more important in case of post paid telecom customers.

It is observed in the research study that telecom customer’ satisfaction from price and value added factor is highly influenced by sales promotion offers and tariff/call rate. Hence it is suggested that mobile telecom operators should design attractive sales promotion offers and tariff/call rate options for telecom customers.
6.1.13 Customer satisfaction from convenience factor is also an experience-based assessment made by the customer of how far his own expectations about the individual characteristics or the overall convenience & customer care etc. of the service obtained from the provider have been fulfilled.

In this research study customer satisfaction from convenience is measured by the variables *Ease of availability of Recharge, Customer care service, Advertisement and Dealer network*. It is found in the research study that the customer satisfaction from convenience is highly influenced by the variable “*Ease of availability of Recharge*”. This is due to the fact that in telecom services a customer has to recharge frequently and for the same easy availability of recharge facility is of high concern always. The next most influencing measured variable for the construct is “*Dealer network*”. The next influencing measured variable for the construct customer satisfaction from convenience is “*Advertisement*”. Now a day’s customers are dependent on advertisement for information about any product or service. So if customers are getting relevant information about telecom services via advertisement, it is a matter of convenience for customers. The least influence (but statistically significant) of the construct is on the variable “*Customer care service*”.

It is observed in the study that telecom customer’ satisfaction convenience factor is highly influenced by *recharge facility* and *dealer network*. Hence it is suggested that mobile telecom operators should provide easy availability of recharge facility and dealer network also needs to be strengthen.

6.1.14 Customer retention is the future propensity of the customers to stay with their service provider. Customer retention is reflected from various behavior of customer like when customers encourage friends and relatives to do business with the same operator or the customer is loyal. In this research study customer retention is measured by the variables *my operator would be my first choice, plan to continue relationship, recommend the operator, encourage friends & relatives,*
loyal to my operator, said positive things about my operator, relationship is important for me and my operator is first choice. It is found in this study that the customer retention is highly influenced by the variable “My operator would be my first choice”. This is due to the fact that in telecom services when a customer considers his telecom operator his first choice that shows his loyalty towards service provider. The next most influencing measured variable for the construct is “Said positive things about my operator”. The next influencing measured variable for the construct customer retention is “Plan to continue relationship”. If a customer decides to continue with the same service provider that means retention is there and telecom companies’ retention strategies are successful. The least influence (but statistically significant) of the construct is on the variable “Relationship is important for me”.

It is observed in the study that customer retention reflect in the telecom customers when they consider their telecom operator first choice, said positive things about operator and plan to continue relationship with the telecom service provider in future also. Hence it is suggested that mobile telecom operators should strengthen their relationship with the customers to retain them.

6.1.15 In the research study an effort is made to analyze the impact of perceived service quality in mobile telecom sector on customer retention. Seven dimensions of service quality namely tangibility, reliability, responsiveness, assurance, empathy, network quality and convenience are considered in this research study and accordingly the impact of all these dimensions of service quality on customer retention has been checked. It is observed in the research study that the perceived quality of services in mobile telecom sector have a positive significant impact on customer retention. Hence it is suggested that mobile telecom operators should design their customer retention strategies by keeping in view the service quality aspect. Accordingly, it can be concluded that telecom operator can use service quality as a tool of customer retention strategies in mobile telecom services.
6.1.16 Customer satisfaction refers to the assessment of all interactions with product or service from a provider, relative to expectations. It seems logical that a highly satisfied customer would be a retained customer. In this research study the effort is made to analyze the impact of customer satisfaction in mobile telecom sector on customer retention. It is found and concluded that the customer satisfaction in mobile telecom sector has positive significant impact on customer retention. Hence it is suggested that mobile telecom operators should strengthen their efforts to satisfy the customer and satisfied customers would lead to retained customers.

6.1.17 The switching barriers refer to the difficulty of switching to another provider that is encountered by a customer who is dissatisfied with the existing service, or to the financial, social and psychological burden felt by a customer when switching to a new service provider. The switching barriers in mobile telecom sector are supposed to have positive impact on customer retention. In this research study the effort is made to analyze the impact of switching barriers in mobile telecom sector on customer retention. It is found in the research study that switching barriers in mobile telecom sector has a positive significant impact on customer retention. The factors significantly affecting the switching cost, interpersonal relationship and attractiveness of alternatives. Hence telecom operators must develop customer reward programs, which timely compensate the customers. Moreover, interpersonal relationships between customers and telecom operator and the attractiveness of the services in the competitive market are factors that retain customers. In addition it would be better for mobile telecom operators to increase the cost of switching in order to increase customer life time value and customer retention, while developing retention strategies and also venture to make their services more attractive than their competitors.

6.1.18 In order to retain customers more effectively, companies must understand its clients, as well as forces driving them to stay with the current provider and not to switch. Several studies have considered the impact of customer relationship management
tools and metrics on retention rates, varying from measuring satisfaction levels to returns on loyalty programs. The construct of customer retention focuses on repeat patronage. It is different from, while still closely related to, purchasing behavior and brand loyalty. In retention the marketers is seen as having the more active role in the relationship. The trigger is some element in the relationship between the provider and the purchaser, causing customer retention. This extends beyond satisfaction, quality, and other constructs. There are a variety of motivators of customer retention such as customer satisfaction and switching costs, marketing strategies and customer acquisition. The key determinants of customer retention which are found in this research study are explained below with the help of a SEM model.

In this research study the effort is made to understand the determinants of customer retention in mobile telecommunication sector and impact of these determinants on customer retention. In the present research study three determinants for customer retention were suggested: Service quality, customer satisfaction and switching barriers.
It is revealed that customer satisfaction has the most significant and positive effect on customer retention and service quality comes next. Switching barriers also have a positive impact on customer retention in mobile telecom sector.

6.1.19 In Indian mobile telecom sector the companies offer different type of services to the customers. The customers using telecom services have the knowledge about services through advertisements, friends and relatives and other sources. When a customer is going to buy mobile telecom services he or she is having certain expectations about the services. After buying the services the customer evaluates the actual performance of the telecom service. The comparison of expected and perceived performance of the telecom service providers will results into the level of satisfaction and the attitude for staying with the service. In this research study an effort is made to analyze the perception of the customers with respect to the expected quality of service as well as the perception about service quality of the telecom services. Independent sample T-test is applied to analyze the difference between expected and perceived service quality. The Independent sample T-test is used to test the null hypothesis, “There is no significant difference between expected & perceived service quality

It is found in the research study that initially customers have higher expectation about the services but after using the service the customers found low level of perceived service quality provided by mobile telecom service providers. Hence, it can be concluded that the expected and perceived tangibility aspect of service quality in telecom sector are significantly different from each other. The reasons which are observed in this research study are such as physical facilities of mobile telecom operators are not visually appealing; telecom operators are not giving individual attention to customers; recharge facility in not easily available and not offering convenient business hours. It is also observed that customer don’t consider mobile telecom operator much reliable.
Hence it is suggested that telecom operators should design physical facilities according to customer taste and needs, prove to be reliable, wide spread their recharge facility and offer convenient business hours to customers.

6.1.20 It is observed in the research study that customers’ expectations of network quality are fulfilled. The main reason of this may be that due to advancement of technology the telecom service providers are able to provide good network quality to customers. Hence mobile telecom companies can position their services in the minds of customer on the basis of good network quality and subsequently may be able to retain customers.

6.1.21 As for as retention management practices to excel in retention is concerned it is observed in this research study that excellence in customer retention is strongly associated with the presence of a well documented complaint handling process. It was also found that the standard management practices of planning, budgeting and assigning accountability for customer retention are not associated with excellent customer retention performance. Effective complaint handling mechanism in mobile telecom sector, can generate two benefits, first, when a customer complaints, as being given a chance to fix the particular customers’ problem, and to retain the customers’ current and future business.
6.2 Suggestion for Future Research

This study analyzed the structure and effect of the service quality, customer satisfaction and switching barriers on customer retention in mobile telecommunication industry with an aim to suggest appropriate customer retention strategies. There are also other factors influencing customer retention, apart from the factors suggested in this study, such as demographics characteristics of customers, their life cycle and their usage pattern of mobile telecommunication service. It is recommended that future studies may focus on this aspect of customer retention. Furthermore, customer retention strategies already in practice can be evaluated.

In addition, in order to identify more methodically the factors influencing customer retention, mobile telecommunication services must be compared with other communications services and with other industries.

6.3 Limitation of study

Like any other study, this one is also not without limitations. The following are limitations of this research study:

1. The sample is selected by using non probability sampling methods and in single phase so as the perception is influenced by time in which data was collected and the context in which the respondents were at the time of data collection.

2. The primary data and observational methods of research have its own limitations and the study is limited to Haryana state.

3. The study is limited to selected telecom companies and selected revenue centres of the state and therefore the findings may not be generalized to whole industry.

4. Personal bias and perceptions of the respondents might have influenced the primary data collected through the questionnaire. Lack of conceptual clarity on certain issues of some of the respondents might have caused error in their responses.

5. Although an effort has been made to cover almost all factors that affect customer retention, yet survey approach has its limitations in exploring human perceptions.