CHAPTER - 1
INTRODUCTION

1.1. PREAMBLE

Literature of organisational behaviour and marketing has recognised the differences in organisational dynamics that exist between the management, the services and the goods. Goods are first produced, inventoried, sold, and then consumed; services are usually sold first, then produced and consumed simultaneously because they cannot be inventoried (Berry 1980 and Maister 1982). The characteristic and substance of a service, can vary from producer to producer, customer to customer, place to place and on a day to day basis. Services are perishable, i.e. they cannot be saved and used later in times of need and hence service organisations are frequently in trouble.

Customer service was the often-repeated slogan for business in the Twentieth Century. Executives and Top Management believed that their companies and employees were dedicated for giving the best possible service to their clients. However, most of the time their service was not up to its ideology. In reality it takes a lot of efforts, dedication, and resources to create and maintain a "customer first" culture in the work place. Corporate management must sincerely believe in this notion and pass this belief on to Unit management in order to make it seen and felt throughout the organisation.

It is essential to ensure that the company's products and services match the needs of targeted customers. Employees must be trained properly in order to give the best possible service. They need to be empowered in decision-making and given all current information so that they are able to recognise customers’ needs and serve their clients as completely as possible. Work units must be organised so that efficiency is at the highest possible level. Marketing and Human Resource Planning must work in tandem in order to guarantee the customers and the employees that customer service is the priority.
In fact, this "customer first" concept needs to be felt at every level throughout the organisation. Corporate office and branch employees must accept the reality that their 'customers' are the front line staff. This chain of service commitment must be explained to all to ensure that the customer service representative is able to obtain proper information, supplies and support from other departments, so that the real money-bearing client is guaranteed to receive the quality service he is paying to receive.

1.1.1. SERVICE QUALITY IN THE BANKING

The banking environment over the world shows a distinct change in its regulatory, structural and technological levels. Regulatory changes have reduced or eliminated barriers opening out to channels of expansion across the borders, thus creating a widely integrated global banking markets. Structural changes have resulted in the banks being exposed to a greater range of activities thus enabling them to become more competitive with non–banking financial institutions. Technological changes have stirred the bank to restructure its strategic approaches to the service extended to individual and commercial customers. This rapidly changing environment calls for the impelling attention of all banking institutions to develop their customer satisfaction and service quality.

Perceived quality of service tends to play an important role in high involvement industries like banking service. Banks have traditionally placed a high value on customer relationships with both commercial and retail customers. However, the nature of the customer relationship is changing, particularly on the retail side of banking. As electronic banking becomes more prevalent, a bank’s service quality may well be measured in terms of personal support rather than technical support (International journal of Bank Marketing 1999).
In other words, as banks become more and more "high-tech", their technical services are becoming standardised reducing the importance of such services as a differentiating factor; thus, customers will evaluate banks based more on their "high-touch" factors. This is evident by the fact that although many banks have provided financial teller machines (ATMs), such as teller fees, etc., the bank still appears to be personal banking services. A unique selling proposition strategy implies the use of only one key benefit in promoting to the target market: Banks could use only one key benefit—personal banking services—to promote effectively to their target market (Urban and Hauser 1993). In view of this, service quality has become a key construct in the banking industry.

It is important to analyse the means of measuring and evaluating the service quality provided by financial institutions as they adjust to the many changes in the banking environment. Analysis of the service component of banks in a developing economy may well result in reorientation of the banking system towards customer delight and proliferation of financial business since banking becomes more globally integrated.

1.2. **BACK GROUND OF THE STUDY:**

TECHNOLOGY has revolutionised the way of banking and so has the Liberalisation Policy.

Banking through Internet has enlivened the competitive scenario in the banking sector. Further E-Commerce has enabled service, previously unimaginable for Business to Customer (B2C) and Business to Business (B2B) are proving to be tools that power even low rated banking into high gear.
With the shift to a service orientation, the emphasis has changed to "customisation" giving the service to the specification of the customer and "one-to-one marketing", dealing with one customer or a small group of customers at a time. Personalisation has become important, and the need has come for relationships with the customer in order to assure long term survival of the banker.

The customer has to treat the Bank as a friend to conclude the transaction and renew the bond. The focus shall be on delivering better and better value to the customer. Interacting with clients has become more of listening and feedback for a better understanding of clients' needs.

The existing customers have to be made clients and then advocated for the banking service. Banking nowadays is a customer-driven market. Unless the customers are delighted, they may shift their banking business to any other banks of superior service.

Eighty percent of a Bank's profit comes from only 20% of their customers just as 80% of the margin comes from only 20% of its services in its portfolio. The only way out is through KEY ACCOUNT MANAGEMENT (KAM). KAM requires a focus on the 20% customers, the important Key accounts which add 80% to the bottom line, and satisfy them to a 100%, bonding with them so that they are retained as loyal clients with captive referral power.

This is easier said than done, however, human implications are tremendous! It is heartbreaking for those banking persons who have nurtured relationship with the 80% who are not to be fostered any longer. How does one let go? Each bank evolves its own criteria. Whatever the measure, find these key accounts and focus on them. Sixty percent of the bank's time must dwell on information analysed about the clients, in order to mend the bank's goal with that of the clients.
The client should now be seen as a partner, not just an ordinary customer. An alliance that wants the best for the client corporate, that understands the client's needs and always looks out for the best interests of the clients. The client's goal comes first in the pursuit of this, the perception of the bankers and clients as partners will force the client corporate into a win-win situation. The customer has to help the bank grow to keep growing.

Key banking teams, selected from the best and most experienced, are placed in position to interact with these key account holders. Incentives to the sales teams shall be based on the services to the key accounts, the rise of Customer Satisfaction Index (CSI) and the retention of these accounts.

Other prospects are regularly fostered by a second team, the field engineering team. Their performance is evaluated on the basis of the conversion to key account status of potential customers, and the time span this is achieved in. A great KAM System, worth emulating, concentrates on the satisfaction indices of the key accounts. Enhance the Life Time Value (LTV) or the Customer Life Time Value (CLTV), that Most Valuable Customers (MVC) can bring to bank's growth potential. This is the ever riding mantra for banking success today.

Banks are community based organisations and also business organisations. The two roles are complementary. As business organisations, traditionally banks accept deposits for purpose of lending and investment with the view to making profit. They also provide ancillary service like remittances, collections, custody of valuables etc. In fulfilling their role as community based organisations, banks have to be alive to the aspirations and total needs of the community and endeavour to satisfy these needs by themselves and in coordination with other community based organisations. As a part of banker's task to anticipate the needs and provide positive responses this task is rendered more challenging as the society's needs are ever changing.
Service to the society at the micro level means service to customers, present and potential. The primary function of banks can be defined as the creation and delivery of customer needed service in a customers satisfying manner. Therefore, a bank's task is to identify this potential customer and customer needs.

The process of fulfilling customer needs so identified or generated would necessitate tailoring bank services to what customer wants rather than making him accept whatever banks can conveniently provide.

Designing services to suit the requirements of customer is one part of the story. The other part is good delivery, because bad delivery of a perfectly designed service is as disastrous as perfect delivery of a badly conceived service. Both are indicative of poor marketing. The five elements of good delivery could be said to be speed, timeliness, accuracy, courtesy and concern.

Having ascertained customer needs and designed appropriate service and delivery system to meet them, it is necessary to continuously assess and reassess how customers perceive bank services.

Importance of high quality customer service and the degree to which the banks must invest in this ideology through tracing human resources management and internal marketing have been well documented in the marketing literature. However what is more needed to be studied and dealt with is the understanding of the impact of High Quality Customer Service on Economic, Reliability and Loyalty measures.

The banking system in India is in a state of significant change that began with the economic liberalisation policies that were established in 1991. Essentially, the policies allowed for the privatization of banking through changes in regulation that served to reduce the barriers to entry in the system.
While the process began in 1991, it was in 1993 when the Reserve Bank of India presented new guidelines for new entrants into the banking markets. Despite this, the movement toward allowing new private banks to enter has been slow with nine new banks being formed then. Fewer than 10% with the remainder being state owned. Although banks in India have slowly been incorporating technology, the diffusion of technology has been somewhat slow with relatively greater usage occurring primarily among the newer.

The new banks in India are characterized by a strong emphasis on the retail side of banking as well as their use of technology. In other words, their way of operating is not different from the ones witnessed in the US or Europe. Although the presence of these private banks has served to increase competitive pressures on the state-owned banks, currently, efforts to foster competition among the nationalised banks have, in general, not been very effective. Nevertheless, the Reserve Bank of India continues to move toward greater economic liberalisation. The Indian Monetary and Credit Policy adopted in early 1997 as broad economic implications.

1.2.1 BANKING SYSTEM IN INDIA

The various banking systems existing in India are as follows.

1. FINANCIAL SYSTEM
2. MONETARY SYSTEM
3. MINISTRY OF FINANCE
4. RESERVE BANK OF INDIA (R.B.I.)
5. INDIAN BANKERS ASSOCIATION (I.B.A.)
CLASSIFICATION OF BANKS IN INDIA.

All the Banks in India are grouped as per the classifications.

1. GOVERNMENT BANKS
2. NATIONALISED BANKS
3. PRIVATE BANKS
4. CO-OPERATIVE BANKS
5. FOREIGN BANKS

GOVERNMENT BANKS

RBI and Government Banks (SBI) were created by an Act of Parliament. RBI is the single largest share holders of the bank 59.73% of share holding and balance Government Banks (SBIs). SBI is the largest bank in India in terms of profit, assets, deposit, branches and employees. It has 9000 branches in India and 51 Foreign Offices in 32 countries. The bank commands 1/5 of the total deposit and loan in all scheduled commercial branches in the country.

NATIONALISED BANKS

Until Independence, the banks were primarily associated with Urban culture. In order to achieve the Social and Economic objective of the country, the banks have to spread out into rural and unbanked areas and make credit available to the large mass of people on these areas. In 1968 to supplement the efforts of SBI, the Government introduced social control over the banks. But this control was found wanting 19th July 1969. So the Government nationalised 14 major banks with deposits over 50 Crores.
PRIVATE SECTOR BANKS

In the wake of the Swedish movement, a member of private banks with Indian management were established in the country in 1985. There has been a number of setbacks to the banking industries. Most of the banks failed due to wrong policies followed by their management so that Government with its socialist control over commercial banks, major banks were nationalised. Today there are 32 private banks including a newly formed private sector bank.

CO-OPERATIVE BANKS

The Co-operative Primary Societies in a specified area are federated into a central society, which is called a ‘Central Bank’ or a ‘Banking Union’. When the Co-operative Societies Act was passed in 1904 there was no provision for the formation of central banks. The sponsors of the co-operative movement expected that the rural credit societies would be able to attract substantial deposit from the members and well-to-do sections of the village community and their savings would be available to meet the needs of the needy in the villages. The isolated and poorly managed societies failed, in the first instance, to tap fund from the more affluent, secondly they could not augment their own capital by encouraging thrift and self-help among their members.

As the movement gained in popularity, the societies started increasing in number by leaps and bounds. But the financial arrangements envisaged did not yield enough money to meet their growing requirements. The Co-operative Societies Act was, therefore, amended in 1912 with a view to permitting registration of central societies.
The chief object of central co-operative banks is to meet the credit requirements of member societies. They finance agricultural credit societies for production purposes, Marketing societies for marketing and supply operations, and industrial and other societies for working expenses.

FOREIGN BANKS

The foreign banks are basically commercial banks like any other. They operate mostly in big cities like Delhi, Mumbai, Kolkata, Chennai and Bangalore. Today there are 18 Foreign banks that operate in India.

EVALUATION OF CUSTOMER SERVICE IN INDIAN BANKS

The first formal attempt at evaluation of customer Service rendered by banks was through a survey made by a sample of 500 selected branches of scheduled commercial banks and responses obtained from 5000 depositors (NVAER) 1970. This study revealed that only about 7% of the depositors had some complaints in respect of bank service. The complaints are related to the following.

1. DELAYS IN ENCASHMENT OF CHEQUES.
2. DELAYS IN COLLECTION OF BILLS.
3. DELAYS IN RECEIPT OF PERIODICAL STATEMENT.
4. UNHELPFUL AND UN CO-OPERATIVE ATTITUDE OF STAFF.

The Banking Commission in its report 1972 made certain recommendations taking into account the findings of the above survey for improvement of customer service in banks.
The first comprehensive examination of customer service in banks was carried out by the Working Group on Customer Service in banks appointed by the Government of India in 1975 (Talwar Committee). The Working Group noted that assessment of customer service in bank should take into account the following four important interdependent factors:

1. DEMANDS AND EXPECTATIONS FROM BANKS.
2. JOB KNOWLEDGE OF BANK PERSONNEL.
3. ATTITUDE AND MOTIVATION OF BANK EMPLOYEES.
4. BACK UP SYSTEMS AND PROCEDURES.

In 1984, Indian Banks Association sponsored a massive survey of All India Savings and Deposit Trends Patterns which was conducted by the National Institute of Bank Management (with a sample of one lakh savers comprising 90,000 households and 10,000 institutions). In addition to evaluating the type of customer service offered by banks 14 important service activities withdrawal of cash, acceptance of cash, updating pass book, collection of outstation cheques, collection of local cheques sending credit/draft advice, intimation of maturity of term deposits draft/encashment of demand draft, receipt of money through mail and telegraphic transfer. This survey (1986) also has done a customer evaluation study of such qualitative aspects as presence, promptness, courtesy and attitude of bank staff. This survey, which addressed different segments of customers in rural, urban and institutional segments, revealed quite an encouraging state of customer service and level of satisfaction of the clientele. The RBI conducted an impressionist survey in 1985, which revealed several facets of improvements in customer service.

In 1993 as a part of the study undertaken by RBI Committee on Customer Service "Goiporia Committee" a defined customer survey covering different categories of bank customers were carried out.
Evaluation of customer service and initiation of steps for the improvement is a continuous exercise. There is a need to adopt formal methodology for carrying out the exercise so that standards can be established and performance measured on comparable terms with reference to identified parameters. The methodology suggested by the Goiporia Committee for the above is as follows:

1. Ascertaining information on customer service at regular intervals on an ongoing basis.

2. Identify areas for improvement based on the analysis of information ascertained through such surveys.

3. Devising implementation strategies to bring about changes in the identified areas within specified time frame.

4. Measuring the impact of above changes in improving the customer service.

Such an exercise would enable the banks to define standards for customer service within the bank, compare these against customer expectations through feedback received, take corrective steps to ensure adherence to the standards and review the standards to meet customer's expectations.

At one of the meetings with the Chief Executives of public sector banks and the Financial institutions, the Honorable Finance Minister had suggested during Feb. 1994 that IBA should organise an independent survey to ascertain customers perceptions of the banking sectors. Accordingly, with the concurrence of the Managing Committee of the Association the task of conducting the survey was assigned to INDIAN MARKET RESEARCH BUREAU.
INDIAN MARKET RESEARCH BUREAU (IMRB).

IMRB has completed the survey in 1993 and submitted the final report to the Association.

The summary of the findings of the survey is as under:

* Bank officials were perceived as:
  
  Efficient, helpful, trustable, providing fairly error-free records and satisfactory quality servicing.

* Banks were perceived as:
  
  Involving a lot of paperwork/procedures having a limited range of facilities, poorly maintained premises, slow, not very aware of schemes/facilities offered.

* Overall, the perceived level of corruption in banks was low in comparison to other service industries (police, municipal corporation, agricultural co-operatives).

* Less than a tenth (5-7%) of the borrowers claimed facing a bribing problem at the loan acquisition/disbursement stage. However, borrowers felt that the payment of a bribe speedened and ensured loan acquisition. This perception could be due to bribing occurring at the middleman/agent level rather than at the bank level.

* Confidence in dealing with banks was high.

* Perception of banks was less positive among the influences of public opinion (opinion leaders) and the frequent users (businessmen urban respondents).
Indian Banks Association report (1987) as published by Government of India "Customer Service in Banking" reveals the following:-

1. **Banks have been** operating in a seller's market. No integrated, unified and organised effort for study of customer need in all its aspects were undertaken by banks in India.

2. With the nationalisation of commercial banks, public expectations increased, and operational dimensions of banks have increased manifolds, thus causing the need for research for assessing various needs of customers and means of providing appropriate and timely response.

3. **Quality and job** knowledge of bank personnel also influence customer service. Playing safe attitude on the part of staff sometimes causes dissatisfaction of customer.

4. **Massive expansion of banks** affected proper training of banks employees. Procedure oriented training tailored for the purpose of bank expansion caused inexperienced junior employees to handle important tasks.

5. **The bank** employees were having low motivation for customer service.

6. **Systems** and procedures are most important for delivering of customer satisfying services. Historically, the primary objective, quite often understood as the only objective, of systems and procedures, as evolved in the banks, is essentially, to have satisfactory maintenance of books of account and records and to safeguard the interest of banks. Systems and procedures are not seen as an aid for procedures, perhaps, are adequate to meet the demands of the tradition prevailing.
One or combination of the above mentioned factors, will lead to customer dissatisfaction. The totality of customer dissatisfaction can be attributed to:

i.) Delay and inaccuracy in transactions.
ii.) Delay and inadequacies in correspondence.
iii.) Delayed, faulty and unhelpful decision making.
iv.) Absence of elementary discipline.
v.) Undue emphasis by the staff on rules and procedures, and general lack of organisational support for reasonable and bonafide departure.
vi.) With regard to credit applications particularly

a.) Scheme–designs lacking adaptability or flexibility to cater for individual customer needs,
b.) Requirement of irrelevant details/data to be furnished,
c.) Raising queries in piecemeal,
d.) Complicated documents and cumbersome procedures on documentation,
e.) Lack of counseling,
f.) Malafide intention of bank staff,
g.) Non-uniformity in bank charges–some charges are perceived to be high by the customers,
h.) Customers being viewed as a ‘faceless’ unit of business and resulting absence of any meaningful banker customer communication, and;
i.) General attitude of unconcern and apathy towards clients.

Public expectations from banking sector and consequential demands on banks especially at operating levels have been growing. As is well–known expectations vary not only by passage of time but also from one class of customer to other. Keeping the above in mind, the present study is undertaken to examine how customer loyalty, expectations and reliability in Indian Banking Sector are related to Customer Satisfaction.
Till date the important relationship between Quality, Customer Service and Human behaviour remains largely unexplored in the Indian Banking Sector. The present study has been undertaken for research to analyse the inert–relationship of service rendered by the Manager/bank staff on one side quality of service as perceived by the customer on the other side.

1.3. SCOPE OF THE STUDY

The proposed study intends to enhance the marketing knowledge in theory as well as in practice. This study can make significant academic contribution by attempting to provide ‘scientific’ proof for the literature’s anecdotal theories. Furthermore, the study deals with the role of bank managers as customer service role models and their impact on reliability and loyalty. In this way, the important managerial implications for customer service, managers and human resource trainers.

Booms and Bitner (1981) and Groonos (1983) have proposed organisational structures for service firms. However, they concentrated on corporate management reorganisation with the marketing department taking on a new role and using internal marketing as a potentional motivational tool. Benjamin Schenider (1991) explored and confirmed the intuitive correlation as having a strong service orientation and the customer reporting more positive service experiences. However, he limits management’s interaction with this process to their supervision and managerial behavior. He does not study the unit management’s influence as a leader and role model.

The proposed study will attempt to continue along these lines and empirically analyse the importance of the management’s customer service direction as the key influence on their subordinates customer service commitment.
This could be accomplished through interaction with employees as a service specialist and with clients as a role model for their subordinates. The extent to which this “customer first” concept affects the customers perception of the quality of service received will then be examined. It is easy to give directions but if the manager really embodies the service quality concept and can convey it, the employees should be able to see this dedication as an example of the ideal work ethic and be efficiently without reducing their speed or their technical accuracy.

In most service industries, the ‘product’ is the service encountered and it is ‘consumed’ far away from the corporate office in a branch office. Thus, the branch manager is analogous to the production manager when a service is involved. What is, therefore, important is how the manager or management team of each individual organisational unit deals with customer service. It is he who is the leader, role model, motivator, and teacher. A manager who believes in keeping customer service above all, should be able to stimulate the same dedication in this staff. The important implications for management in this study will be the cause and effect chain from manager’s dedication to service, through employees’ commitment to service, to the customer’s reaction and actions towards this service quality to success.

1.4. PURPOSE OF STUDY

The primary purpose of the study is to give an insight into the present prevailing banking system, analyse the relationship between the bank employees and the customers with a view to attract the customer and make the banking business flourish.
The study is grouped into three parts as given below:-

1. Assessment of Relationship between the Banking Service provider and the actual quality of service perceived by the customer.

2. Review of internal relationship between the Management and the Staff of the Banks, which influences in providing high quality customer service.

3. Analysing and bridging the conceptual gap of variations in the perception of management and the staff towards excellence in Service Quality and Customer Satisfaction, which is the true indication of Reliability and loyalty.

In this research, empirical data has been generated on an ‘attempt’ to analyse the general belief that high quality customer service has a positive effect on Customer Satisfaction, reliability/loyalty measures and the importance of the bank manager’s influence as a role model in delivering high quality service to the customer in Indian Banking Sector.

1.5. BRIEF RESEARCH METHODOLOGY

The Methodology employed for this research study involved two distinctive stages. In the first stage, a preliminary survey was conducted. The primary objective of this survey was to design a structured questionnaire to be used for conducting final survey. Preliminary questionnaire was designed based on the extensive literature survey and expert opinion survey. A sample of 37 major banks out of 66 banks in Chennai District was chosen for the study and 29 minor banks are not considered. 49 Managers, 88 Employees and 167 Customers in all were selected as sample and the preliminary questionnaires were given to them.
The Data collected through the questionnaires in the preliminary survey were analysed using SPSS package. Principle component method using Kaizen normalisation was used for structuring the factors. Three instruments each for managers, employees and customers were developed using factor analysis. Test–retest method was employed to ensure the reliability.

In the second stage, one hundred and twenty four Managers, two hundred and fifty three Employees and four hundred and nineteen Customers were chosen from thirty seven banks conducting main survey. Data collected through the questionnaires were analysed using SPSS statistical package. General descriptive statistics, multiple discriminant analysis, two sample T–test and one way ANOVA were used for concluding statistical analysis and testing of hypothesis.

1.6 Organisation of the Dissertation :-

Chapter 1 provides a general introduction to the study and a brief over view. It describes quality in banking sectors. Special reference has been made to service quality in Indian Banking sector. It also describes the need for conducting this research on Indian banking sector, the scope and the primary objectives of the study.

Chapter 2 reviews the literature relevant to the service quality. The earlier research works carried out on service quality at national and international levels are discussed in detail. Service quality on servicing sectors with a special reference to Indian banking sector has been discussed. The variables used in service quality models on service quality are also described.
Chapter 3 is on the research Methodology, which consists of two major parts. In the first part, the relevant items (Variables) for service quality are reviewed based on the previous studies and the data analysed from the preliminary survey. Twenty five hypotheses are developed for test. The second part discusses the research method employed. This study attempts to design the research based on perceptions of Managers, staff and customers. The methodology to be employed is discussed through the following procedures:

1. Conceptualisation and development of model.
2. Identification of research variables.
4. Structured questionnaire and data collection.
5. Data analyses and Interpretation.

Chapter 4 presents evaluation based on the descriptive statistics about Management commitment to quality, Employees commitment to quality and Customer perception about service quality. The chapter also describes the demographics of the respondents in detail.

Chapter-5 deals with the level of Management commitment in Government banks, Nationalised banks, Private banks, Co-operative banks and Foreign banks. This chapter also discusses testing the hypotheses, which were developed on management commitment.

Chapter-6 deals with the Employees commitment in Government banks, Nationalised banks, Private banks, Co–operative banks and Foreign banks towards delivering the quality service and the customer satisfaction. This chapter presents the results of the tests conducted on the employee commitment.
Chapter-7 deals with customer perceived service quality in various banks. The various tests conducted on the data collected from customers with regard to their satisfaction provided by these banks under study and their results are presented.

Chapter 8 deals with the discussions of the results of the research. In this chapter the result obtained in our study and their relevance and comparability to the previous research works carried out by other scholars are discussed. The implications of the research in Indian banking sector are presented.

Chapter 9 deals with the summary and conclusion of the research undertaken. In this chapter, the various conclusions drawn based on the results obtained in this study are given. This chapter also discusses the limitation of the research work, and future scope of the present research work.

1.7 Conclusion

This study is to empirically investigate the critical factors relevant to Management commitment, Employee commitment and Customer perceived service quality. Furthermore, the study deals with the role of bank managers as customer’s service role models and their impact on reliability and loyalty. In this way, the important managerial implications for marketing practitioners are relevant for customer service managers and human resource trainers. This study took place in a banking industry. While this choice limits the effect of extraneous factors based on industry differences, it may also limit the generalisablity of the findings of other service firms. Our efforts to make the cases homogenous led us to limiting the study to Indian banking sectors. This tactic might be questionable; obviously, other service firms in other areas must be examined to see if the results can be generalised across the whole service industries.
CHAPTER - 2
LITERATURE SURVEY