CHAPTER 6

CONSUMERS EXPECTATIONS
Hospitality

Reliability

70-90% More Reliable
2 33%
1 67%

Health Services

Reliability

70-90% More Reliable
1 47%
2 53%

40-70% reliable
Financial Services

Reliability

- 40-70% Reliable: 1 (27%)
- 70-90% More Reliable: 2 (73%)

Others Services

Reliability

- 40-70% Reliable: 1 (77%)
- 70-90% More Reliable: 2 (23%)
The customer survey was done to see what was there view about the services they received. In hospitality services 67% were of the view that reliability is much below the expected, whereas 33% thought it was good. The view of the service provider was very different; 75% of them thought their service to be fully reliable (near 100%). In case of health services nearly half of the customer responded that it was below the mark; where as another half believed it to be satisfactory. The view of the service provider was quite different, as 92% of them thought their product to be fully reliable. The providers thought they were giving their best and the customers should be satisfied. In financial services 73% thought it to be more reliable, which is very near the figure of 92% given by the service providers. In other services group 77% of the customers thought it to be less reliable, which is very short of the service provider’s figure of 83% reliability. So it is observed that the figures given by service providers in all category is much less then what the customer feel about them. So we can say that these service providers are yet not marketing oriented, as their view is quite different from the view of their customers.
Hospitality

Tangibility

<table>
<thead>
<tr>
<th>60-90% Tangible</th>
<th>90% and above tangible</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>14</td>
</tr>
</tbody>
</table>

Health Services

Tangibility

<table>
<thead>
<tr>
<th>60-90% Tangible</th>
<th>90% and above tangible</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>9</td>
</tr>
</tbody>
</table>
Financial Services

Tangibility

60-90% Tangible: 9
90% and above tangible: 23

Others Services

Tangibility

60-90% Tangible: 46
90% and above tangible: 6
<table>
<thead>
<tr>
<th>TANGIBILITY</th>
<th>60%-90% Tangible</th>
<th>90% and above Tangible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospitality</td>
<td>30</td>
<td>14</td>
</tr>
<tr>
<td>Health</td>
<td>23</td>
<td>9</td>
</tr>
<tr>
<td>Financial</td>
<td>9</td>
<td>23</td>
</tr>
<tr>
<td>Others</td>
<td>46</td>
<td>6</td>
</tr>
</tbody>
</table>

In hospitality services most of the respondents were of the view that service product has tangibility, whereas very few believed it to be fully tangible. The respondents believed that services are tangibles or have tangible elements. The view of the service provider was very similar; they also thought their product to be tangible. In case of health services all most all the respondent believed that service product has tangibility and tangible content of the product is above 60%. The view of the service provider was quite similar. In financial services the graphs of service providers and the customers are almost identical. Both groups think the service product to be very much tangible. The reason for this match seems that in the region we have too many nationalized financial institutions and a very few private financial institution. In other services group majority thought it to be less tangible which as most of the service provider’s thought their product to be 100% tangible. So it is observed that the figures given by service providers in all category and customer are very much similar. Both of them want that the service product should be tangible, and tangibility element should be increased.
Hospitality

Responsiveness

80% and more Responsiveness
11

60-80% Responsiveness
33

Health Services

Responsiveness

80% and more Responsiveness
11

60-80% Responsiveness
21
Financial Services

Responsiveness

80% and more Responsiveness
8

60-80% Responsiveness
33

Others Services

Responsiveness

80% and more Responsiveness
25

60-80% Responsiveness
27
### RESPONSIVENESS

<table>
<thead>
<tr>
<th></th>
<th>60%-80% Responsive</th>
<th>80% and more Responsive</th>
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</thead>
<tbody>
<tr>
<td>Hospitality</td>
<td>33</td>
<td>11</td>
</tr>
<tr>
<td>Health</td>
<td>21</td>
<td>11</td>
</tr>
<tr>
<td>Financial</td>
<td>24</td>
<td>8</td>
</tr>
<tr>
<td>Others</td>
<td>27</td>
<td>25</td>
</tr>
</tbody>
</table>

In hospitality services 67% were of the view that responsiveness is much below the expected, whereas 33% thought it was good. The view of the service provider was very different; most of them thought it was positive and good and a very few thought it to be very excellent. None of the customers' thought that the services provided was excellent. So the view of service provider and service customers was quite different. In case of health services most of the customer responded that it was positive and good; some of them believed it to be satisfactory. The view of the service provider was similar, Health people seem to be responsive and solve the customer problems. In financial services most of the respondents thought it to be more responsive, which is very near the figure of the service providers. The customers were satisfied and thought their organization was responsive. In other services group half of the customers thought it to be responsive, while the other half thought it to be excellent, which is very short of the service provider's figure of 83% responsiveness. So it is observed that the figures given by service providers in all category is much closer to what the customer feel about them. So we can say that these service providers are responsive.
Hospitality

Assurance

<table>
<thead>
<tr>
<th>39</th>
<th>up to 80%</th>
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</thead>
</table>

| 5  | 80% per above |

Series1
Series2

Health Services

Assurance

<table>
<thead>
<tr>
<th>26</th>
<th>up to 80%</th>
</tr>
</thead>
</table>

| 6  | 80% per above |

Series1
Series2
Financial Services

Assurance

<table>
<thead>
<tr>
<th>Series 1</th>
<th>Series 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>20</td>
</tr>
</tbody>
</table>

up to 80%

80% per above

Others Services

Assurance

<table>
<thead>
<tr>
<th>Series 1</th>
<th>Series 2</th>
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</thead>
<tbody>
<tr>
<td>30</td>
<td>22</td>
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</table>

up to 80%

80% per above
<table>
<thead>
<tr>
<th></th>
<th>Up to 80%</th>
<th>Above 80%</th>
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</thead>
<tbody>
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<td>5</td>
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<td>13</td>
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<tr>
<td>Others</td>
<td>30</td>
<td>22</td>
</tr>
</tbody>
</table>

The service providers in hospitality service thought that the assurance given to the customers is excellent, and if not then it is as far as possible. Where as majority of respondents thought that it is good but not excellent. They expected more and thought that they were not getting the proper return of their money. In case of the health services the service providers (above 90%) believed that they were excellent and took full care of their customers. The customers feel that it is not excellent rather it is satisfactory. The service providers will have to improve to give their best output. In financial services also the case was a bit similar as the service providers thought their service was excellent on this scale also where as the customers felt that it needs improvement. Efforts should be made to improve and come near the expectation of the customers. In case of the other services also there is a big gap between the service provider and the customers expectations. The service organizations have to have marketing orientation to meet the customers’ expectations.
Hospitality

Service Provider

Friendly and polite

2 (32%)

Have some problem

1 (68%)

Health Services

Service Provider

Friendly and polite

2 (19%)

Have some problem

1 (81%)

Financial Services

Service Provider

Friendly and polite
2 (32%)
1 (68%)
Have some problem

Others Services

Service Provider

Friendly and polite
2 (32%)
1 (38%)
Have some problem
<table>
<thead>
<tr>
<th></th>
<th>Friendly and Polite</th>
<th>Have Some Problems</th>
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<td>22</td>
</tr>
<tr>
<td>Others</td>
<td>32</td>
<td>20</td>
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</tbody>
</table>

The frontline service provider is very important in case of service organization he has to maintain a very good relation with the customer. In hospitality services very few service provider (12%) were of the view that the customers misbehave. Where as only 40% customers feel that these service providers are friendly and polite. That means another 60% of the service providers are yet not fully trained and motivated to meet the customers demand. The customer employee interaction is very important for service organizations. In case of the health services only 19% the respondents were of the view that the service provider was good enough. In case of financial services the customers were not treated well by the service providers and they had to wait for a longer time to get served. In case of the other organizations 62% of them felt that the organization was friendly. Although the percentage is better than other services but it needs improvement.
Financial Services

Others Services
<table>
<thead>
<tr>
<th></th>
<th>High</th>
<th>Reasonable</th>
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</thead>
<tbody>
<tr>
<td>Hospitality</td>
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<td>32</td>
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<tr>
<td>Health</td>
<td>14</td>
<td>18</td>
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<tr>
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<td>28</td>
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Price is a very important element in marketing, and a customer is satisfied if he feels he has got the proper return of his money. In case of hospitality services nearly half of them feel that the price is reasonable and the other half thought it to be high. The organization in the process of satisfying its customer should keep a price as such that majority of the customers are satisfied. The service providers in this category thought that the prices are reasonable. But it seems it should be made more reasonable. In case of health services the service providers (around 70 %) feel the price to be reasonable where as majority of customers feel that prices are on the higher side. In case of the financial services the customers are satisfied with the price as most of the financial institutions has decreased their rate of interest on all categories of loans. In case of the other services the customers seem to be not much satisfied with the price. The service organization should adopt proper pricing methods and make their customers realize that they are not charging much. A good pricing policy will establish a long-term customer relationship.
Hospitality

Behaviour of Service Provider

Not so good: 2 (45%)
Good: 1 (55%)

Health Services

Behaviour of Service Provider

Not so good: 2 (44%)
Good: 1 (56%)
Financial Services

Behaviour of Service Provider

Not so good
32%

Good

Others Services

Behaviour of Service Provider

Not so good
33%

Good

1 67%

2 68%
<table>
<thead>
<tr>
<th>BEHAVIOUR OF SERVICE PROVIDER</th>
<th>Good</th>
<th>Not so Good</th>
</tr>
</thead>
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<tr>
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<td>17</td>
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The behavior of the employee providing the services is very crucial for making long-term customer relationship. Organization in all these four categories is of the view that their frontline employees are excellent. Most of them believe that their front line employee are fully customer oriented. They are highly trained and motivated to give their best to the organization and to the customers. But the customers have a different experience, (45% in hospitality service, 44% in health service, 32% in financial service and 33% in other services) service providers are giving proper service. They are not properly trained motivated so are not giving their best to their organization and customer.

Hence we see that there is big gap between what the service providers are claiming and the reality. Most of the customers are not satisfied and they want these services to improve. They feel that the service provider should be regular, well mannered and dressed for the occasion.