Chapter I

Introduction

The marketing success of an enterprise depends on its ability to create a community of satisfied customers. Every organisation tries to build up profits by creating a meaningful value satisfaction for the customers. Therefore, all business activities should be directed towards the satisfaction of the customers' needs and wants. Customer needs and business plans have to be coordinated with the set of products and effective production programmes. Customer satisfaction would determine product technology expectations and at the same time would give a direction to the element of human interaction which is essential for any purposeful business. Thus, an insight into customer satisfaction is therefore **sine quo non** for successful existence in the market.

Managements can adopt any one of the following three different orientations while developing different strategies to achieve the marketing task: a selling orientation, a product orientation and a consumer orientation. According to the consumer orientation school of thought, the marketing function is "to identify the customers' wants and give it to them"\(^1\). The main task in this orientation is the determination of wants, needs and desires of consumers within the target market and shaping the company so as to deliver the wants more effectively and efficiently than the competitors do. Thus, in the consumer orientation philosophy fully integrated marketing plan is directed towards identifying the consumer wants and needs and thereby providing consumer satisfaction.

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The above philosophy can be better understood with respect to the first law of marketing which states, "Don’t sell what you happen to make; Make what consumer wants to buy." In a competitive environment, the identification of consumer wants that are not being addressed or adequately satisfied by the brands currently available will give a wide scope for development.

In recent years, consumer satisfaction / dissatisfaction (CS/D) has begun to emerge as a major topic in the field of consumer research, as this approach has major implications for social and public policy issues and policymakers, marketers and consumerists.

Need and Importance of CS/D Studies

Czepiel/Rosenberg have rightly stressed the need for the CS/D studies in the following lines, "What we seem to need is a good dose of qualitative research giving answers to the following such questions. What does the presence or absence of satisfaction mean to consumers? What are the social or psychological factors which affect the importance of satisfaction in the consumer’s meaning system? How do consumers relate to, refer to and evaluate satisfaction generating experiences? In what ways does the


consumer perceive and discern satisfaction? What are the experiential manifestations of satisfactions?"^4

The lack of adequate knowledge on CS/D is definitely a major hindrance to public staff, to legislators, marketing managers, consumerists and consumer behaviour theorists. Hence, the development of both the conceptual and measurement aspects of consumer satisfaction and dissatisfaction is needed. Therefore, the Corporate blue prints for growth are becoming synonymous with strategies for customer satisfaction.

'Customer Satisfaction' can be basically a complicated mix of "Hardware"(Technology, Product, Price quality, etc.) and "Software" (attitude, responsiveness, deliverance, communication etc.). On the one hand it is a curious mix of facts, and on the other the perceptions of consumers. Customer satisfaction thus means not only giving the customer a good product and services but also ensuring that the customer feels that he has genuinely got a good product and service. Therefore, customer satisfaction is a guide and product and technology are the forces to achieve business objectives. As the expectations of consumers keep changing with changing environment, customer satisfaction becomes a dynamic issue and determined efforts are to be made continuously to assess it.

Consumer satisfaction occupies a central position in marketing thought and practice. Satisfaction is a major outcome of marketing activity and serves as the link process culminating in purchase and consumption with post purchase phenomena such

process culminating in purchase and consumption with post purchase phenomena such as attitude change, repeat purchases and brand loyalty. Most of the corporations are generating their profits mainly by satisfying consumer needs and wants.

Consumer satisfaction has been widely accepted as a vital factor all over the world. The USA has been a pioneer in this respect. Britain also has followed suit. The name of Ralph Nader of the USA has to be mentioned in this context. He has written a book based on his research known as "Unsafe at any Speed" which revolutioned safety standards in the car industry not only in the USA but all over the world. By his sheer persistence he was able to influence the car industry to apply its brake sharply.

Customer satisfaction is important not only for small and growing organisations but even major corporations cannot escape from the customer scrutiny. This is evident from the following case study. Literally and figuratively 31.1.1984 was the longest day for Sony, Japan. Its stockholders meeting, which lasted thirteen hours and thirty minutes was a record time for Japan companies. That year Sony and its allies lost rather decisively to Matsushita and its associates in the VCR battle. Beta, whose market share was 81% in 1977 dropped to 25% in 1983 with remaining market captured by VHS. This was criticised by major dealers as "They don't tell us anything about a new product till a day before its introduction" and further they added. "they are arrogant, thinking that their technology is so superior it can take care of everything, they do not realise the customer needs, meeting their latent demands and identifying the opportunities. The


mighty Sony had fumbled because it forgot to survey the field and remember its customers. Small corporation are even more vulnerable to this concept.

Many successful organisations are thriving on the promise that customer satisfaction is not merely a means of avoiding legislation, but more positively it is the vital adjunct to effective marketing positioning and a cornerstone of continuing success. Fully satisfied customers generate success, while dissatisfied customers on the other hand are disloyal, vociferous in passing on their adverse experience and become generators of the complaints which fuel movements towards legal control.

The insight gained from the consumer behaviour studies always transform the marketing situation. Thus, the study on consumer satisfaction essentially tries to answer the questions on what are consumer perception of the product and which is indeed helpful in identifying the preference aspect of consumers. These data on consumer satisfaction / dissatisfaction give a guideline for the manufacturers to plan for the technological advancement. Finally, identifying the attitude of complaining behaviour in the event of dissatisfaction serves as a source of information for the level of brand loyalty and product consistency.

Consumer behaviour is rather unpredictable. It is because it arises from people's deep seated needs, cultural background, beliefs, attitudes and value systems. However, it can be partially understood in terms of the frameworks of behavioural science, and other disciplines. There is no simple cookbook formula for working with people. There is no idealistic solutions to marketing problems. All that can be done is to increase one’s

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understanding and skills, so that consumer satisfaction can be improved. To quote a Chinese proverb, "Great souls have wills - Feeble ones have only wishes."

Managements need information about consumer satisfaction in order to make some concrete product decisions. These surveys can produce favourable or neutral or negative results, but usually they bring a number of benefits. Thus, the field needs to develop many additional principles, and they must become the basis for sound, realistic practice, that can be discovered and demonstrated most rapidly by a carefully and well-planned research. With a view to develop a sound theoretical framework for the investigation, a review of literature on consumer behaviour has been done. However, most of the published literature is based on the findings of the studies conducted with sophisticated Western buyers. The Indian Council of Social Sciences Research (ICSSR) survey reports on research in management reveals that the study on consumer behaviour is an unexplored area for research as so far no study report is available on the study of consumer satisfaction/dissatisfaction. This particular fact initiated the researcher to ponder over the problem. To understand the peculiarities of the Indian consumers, to construct his buying profiles they have to be studied in relation to their environment - their culture and tradition - their educational and economic status, their level of exposure and the degree of their sophistication.

EMERGING POTENTIAL OF THE INDIAN MARKET

The recent Indian market trends are from mass to direct marketing; from transaction to relationship marketing; the new trend is only evolutionary and not

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revolutionary. The economic boom of the late 1980’s and early 1990’s and a more open industrial policy in India has brought in a new sense of optimism among the marketing managers, especially those dealing in consumer and durable goods. It has become common place to talk about unlimited opportunities and the market niches awaiting to be tapped in urban as well as rural India. The marketers are no doubt expanding and the very significant growth rates witnessed in the small towns and rural areas over the past few years have opened new vistas for further growth\(^9\).

The consumerism of the 80’s has been a topic of many popular writings. There is a talk of the emerging middle class which finally got recognition under the Former Indian Prime Minister, Rajiv Gandhi’s liberal economic policy. As a result of this, the consumer and durable goods industry expanded their production. Conspicuous consumption became the way of life for a section of the population. Consumers asserted that their sovereignty by choosing such products and brands which suited his or her personal image and changing life-style, compelling the industry to become much more competitive and innovative. It also brought with it a commotion in the marketplace and marketing warfare for acquiring and retaining a market share. The Indian consumers could no longer be taken for granted. With the fast growing small scale sector and large number of tie ups with foreign collaborators by the corporate sector, the nineties prove to be the watershed in the history of competitive marketing in India. The need to understand the emerging markets and the consumers who comprise them has thus become a big challenge to the marketing experts, especially those of consumer goods which reach the entire realm of the population.

The present day Indian market for durable consumer goods is masterminded by multinationals and their Indian counterparts. The producers are willing to invest large fortunes in competitive advertising and product differentiation. India might not yet be on par with the Asian tigers like, Hong Kong, South Korea, Taiwan and Singapore but it is certainly on the way to becoming one.

Economic liberalisation in India has opened the doors for a massive expansion in investment and production in the entire spectrum of industry. Along side of this substantial growth depending of the industrial structure, the age of high mass consumption also seems to be a foreseeable prospect. Thus, India was identified as one of the largest markets for consumption goods in Asia, next only to China. The 200 million strong middle class consumers in India have clearly sent a message to the world that their appetite for consumer goods is enormous by any standard. What all this means to marketing and the consumers of the Indian market is a topic to be examined in detail.

The rapid rise in consumer spending which is no doubt derived from higher levels of disposable personal income is not a mere quantitative spurt. It represents a significant qualitative change in the people’s perceptions of what they want and how they would go about the job of fulfilling their wants. Thus, the growing number of companies are increasingly looking towards orienting their business to go beyond customer needs and wants.

AN OVERVIEW OF INDIAN CONSUMERS

The extremely complex Indian market is vast and it is scattered over six lakh villages and five thousand small and big towns. The thick population of the land with
their extreme diversities in terms of religion, customs and language provide the most peculiar market of the world. There are six religions and six hundred sects and sub sects. The people speak seventeen different languages and hundreds of local dialects. The diversity in the country and the absence of a common life style and consumption habits are the most challenging characteristics of the marketing environment in India.

Every buyer in the Indian market buys the product to suit his own economic and social environment. One has to be cautious while applying the theories to understand the behavioural dynamics of the Indian consumer. To understand the peculiarities of the Indian consumer and to construct his buying profile, the analysis has to be carried out in relation to his environment, his culture and tradition, his educational and economic status, his level of exposure and the degree of his sophistication.

A comprehensive study on the Indian consumer satisfaction / dissatisfaction has not been undertaken so far, only a few brief studies have been conducted by academic institutions and individual researchers on isolated aspects of the buying behaviour of the Indian consumers.

It is evident from such studies that Indians, as a class, present a striking contrast to the people of the West. Mostly they are not an adventurous, thrill seeking, highly strung community. Basically, they are conservative minded and tradition bound people. It is not an exaggeration to say that more than the future, it is the past that influences their style of living. They do not seek after great events for their happiness. Expensive holidays and sightseeing are something alien to their normal life style. They are content with the small happenings in the family or community. These are the some general
characteristics of the Indian people, but it does not mean that Indians are homogenous people, fitting into a common characteristic\textsuperscript{10,11}

Although the existing products satisfy a certain need, the manufacturers sense an additional requirement for many of Indian consumers. This is a direct result of the rapidly changing social and economic environment in India during the 1990's. The economic liberalisation that has been sweeping across the country for the last few years has altered the lives of a large section of India's flourishing middle class consumers. They have become far more international in their outlook and aspirations, more sophisticated and flexible in lifestyle and attitudes and certainly more adventurous and demanding in terms of product usage and leisure activities. With the advent of new "Manmohanomics" (The Economic Policy of Dr Manmohan Singh, Finance Minister, Government of India), there are many more opportunities to make money and even more avenues to spend it. Another dramatic change which has had widespread social and economic ramifications is the explosion of satellite television. The satellite revolution started in 1991 and there are now approximately 18 million homes wired to cable or satellite television. All these channels will largely be supported by advertising the growing range of goods and services available in India.

Due to the diversity in religion and caste, language and cultural styles, customs and calendars, it will be more practicable to classify the Indian consumer on the basis


of his economic status as the rich Indian consumer, the middle class consumer and lower middle class consumer. Numerically the first group is a negligible minority. Though this group indulges in conspicuous consumption of a high order, it does not form a demand base large enough for any manufacturing firm to concentrate upon. It is the middle class that constitute the largest consuming sector for manufacturing goods in the country today. The third category, the lower middle class consumer group, stands out as a striking contrast to the first. Its purchasing power is very low. It receives the benefits of several social, educational and economic programmes of the nation and over a period of years, the upper strata of this group may improve economically and merge into the middle class.

For any marketer in the country the middle income group offers the maximum scope and the maximum demand potential. The Indian middle class consumer may objectively be further classified into urban middle class and semi urban middle class consumer because of certain inherent distinctions in the buying habits, motives and need levels. The demands and requirements of city life are quite different from those of the semi urban life. This difference will reflect on consumption patterns and buying patterns. A family living in a two roomed flat in a crowded city will be using several consumer items and necessities which may be considered as avoidable luxuries by its semi urban counterparts.

The urban consumer is relatively better educated. He is willing to learn and is receptive to new ideas. He wants economic and emotional security. He will not normally do something that is likely to upset his emotional ties. His need for love and the level of satisfaction of this need are important factors deciding his emotional balance. He wants social security too. He wants to be a part of the social set up in which he lives. The
urban middle class buyer lives on a fixed income. The introduction of consumer credit by several marketing agencies in the country has benefited them to a great extent, particularly anything is available to him on instalment payments. These characteristics of the urban middle class may throw some light on his life style and buying motives.

The effective demand of the semi urban consumer is limited when compared with that of his urban counterpart. This is mainly because of his poor purchasing power. The majority of semi urban consumers are not monthly wage earners like urban consumers. The literacy level of many of these consumers is still remarkably low. In terms of buying habits and motives, semi urban consumers are expected to be significantly different from urban consumers. They are, by and large, more cautious and skeptical in their approach to buying. They are careful and cautious while buying and hence their decisions are slow and delayed.

Thus, many important facets of Indian consumers need to be investigated: The first is, the extent and depth of change in the life style and attitudes of Indian consumers. Secondly, the consumers who belong to different socio-economic segments, with varying levels of income and education; with fast changing skills and occupation needs further examination. Hence, the whole analysis in the study is done with reference to urban and semi urban population collectively and separately.

THE PRODUCT CHOSEN FOR THE STUDY

After identifying the importance of consumer satisfaction, the next preference goes to the product selection for the study. In a vast country like India with continental dimension, the Auto Industry plays a crucial role by not only linking the producers and
consumers from different parts of the country but also acts as a unifying force of the diverse cultural heritage of the country. The Indian Auto Industry through its various modes of transport facilities provides the scope for optimum utilisation of natural resources scattered throughout the country and also to disseminate the benefits of developments in the far plunged areas.

After underlining the importance the Indian Auto Industry, the next priority goes to the selection of a particular product within the industry to evaluate customer satisfaction. Till the late 1980's the Indian customer's choice of the motor cycles was very limited and this market was dominated by a few manufacturers. The consumers had to wait for years to buy a motor cycle or had to forego some thousands of rupees over and above the price of the vehicle as premium. Then came the liberalisation of Indian economy. With the world automobile giants like Suzuki, Yamaha, Kawasaki and Honda joining the fray, the Indian Manufacturers entered the market in collaboration with these world leaders mainly for the production of 100 cc motor cycles. Thus, the customers finally got a choice of brands, models and technology to choose from. With the manufacturers now offering innovative features and bringing out new models which lead to the decline trend in the market share until now enjoyed by the old giants. This can be easily understood from a comparative study of the sales records of Indian Auto Industry explained in detail in the third chapter entitled 'Indian Auto Industry - A Profile'. This created an interest in the mind of the researcher to examine the factors contributing to customer satisfaction and reasons for the dominance of the new entrants in the market.
Furthermore, research evidences\textsuperscript{12,13,14} have also shown that the involvement phenomenon as measured with the recall scale, is more for the automobile purchase when compared to other consumer durables. Hence, the present study concentrates on the 100 cc motor cycles as the product category.

**OBJECTIVES OF THE PRESENT STUDY**

Marketing managers of the present day are well aware of the fact that the effective marketing must be built on an understanding of the consumer needs and thereby provides consumer satisfaction. The paucity of the data, especially at the micro level, the individual and family, often pushes marketing managers towards developing such strategies.

Corporate promotional mixtures create unrealistic expectations about products which result in different levels of dissatisfaction upon the purchase and use of the products. When satisfaction reaches a low level, consumerism becomes an active force. Thus, CS/D measure is considered as an important parameter for the consumer activists.


\textsuperscript{14} Traylor, Mark and B.Benoy Joseph., "Measuring Consumer Involvement in Products; Developing a General Scale", *Psychology and Marketing* Vol.1 (Summer) 1984, pp. 65-77.
In an attempt to understand the consumer satisfaction and corresponding behaviour, the present study has been planned and carried out in Madras, a Metropolitan City and also some selected Towns in the state of Tamil Nadu. The main objective of the study is to examine a few specific aspects of consumer satisfaction prevailing among the owners of 100 cc motorcycles.

The framework of overall objective is to identify the factors which contribute to consumer satisfaction among the owners of 100 cc Motorcycles in India. In specific terms, the following objectives would be framed:

i. to Identify the consumer preference for specific attributes of the 100 cc motorcycles.

ii. to measure the degree of achievement the consumer derives with the purchase of the product and its influence on satisfaction / dissatisfaction level;

iii. to analyse the empirical relationship among the various variables affecting consumer satisfaction / dissatisfaction and

iv. to assess the Consumer complaining behaviour and to identify the effect of personal variables on the level of satisfaction / dissatisfaction.

With the above objectives, it is hoped, this study would be able to provide an outline of consumer satisfaction and complaining behaviour of urban and semi urban population and thus contribute to a better understanding of the subject in the Indian context.
METHODOLOGY AND SAMPLING

The present study is exploratory in nature, attempting to evaluate the factors contributing to satisfaction / dissatisfaction of the consumers of 100 cc motor cycles in India. The research design provides a scope for drawing logical conclusions. The study relies mainly on the Primary data collected through an exhaustive questionnaire.

Sample: The survey covers Madras Metropolitan city and some important district headquarters chosen from the state of Tamil Nadu namely, Kanchipuram (Chengai Anna District), Tirunelveli (Nellai Kattabomman District), Nagapattinam (Nagai Quaide Millet District), Erode (Periyar District) and Vellore (North Arcot Ambedkar District). These places were selected to provide a wide coverage of geographical area throughout the State. The sample size was fixed at 700 to ensure a minimum response of at least 500, covering both the urban and semi urban population. The respondents were selected using two stage stratified random sampling technique. Area blocks were used for the selection of sample at the first stage. The second stage of the stratification was done by giving weightage to diverse personal variable groups.

Of the 700 questionnaires issued, only 550 completed questionnaires could be collected from the respondents of which as many as 40 questionnaires contained incomplete informations and had to be discarded. The remaining 510 questionnaires were fed into the computer for data analysis. Even among these responses the computer identified 11 cases as ‘missing cases’. Thus, the effective sample was settled at 499. The internal consistency check was carried out for almost all the complete responses.
The effective sample consisted of 254 respondents from urban consumers and 245 respondents from semi urban consumers. The respondents of semi urban group was further stratified into five centres, each with an average of 50 sample respondents. Both urban and semi urban sample groups consists of a heterogeneous group of respondents of different income, educational and family backgrounds. A detailed socio-demographic profile of the respondents is given in Table 1.1

Table 1.1

Socio - Demographic Profile of Respondents

<table>
<thead>
<tr>
<th></th>
<th>Number of Respondents (N = 499)</th>
<th>Percentage (100)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RESIDENTIAL STATUS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>254</td>
<td>50.9</td>
</tr>
<tr>
<td>Semi-Urban</td>
<td>245</td>
<td>49.1</td>
</tr>
<tr>
<td><strong>MARITAL STATUS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>359</td>
<td>71.9</td>
</tr>
<tr>
<td>Unmarried</td>
<td>140</td>
<td>28.1</td>
</tr>
<tr>
<td><strong>NO. OF FAMILY MEMBERS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upto Three Members</td>
<td>354</td>
<td>70.9</td>
</tr>
<tr>
<td>Above Three Members</td>
<td>145</td>
<td>29.1</td>
</tr>
</tbody>
</table>
The sample was restricted to the purchasers of 100 cc motor cycles in the state of Tamil Nadu during 1994-1995 only because these new owners were found desirable to facilitate meaningful expectations.

Data Collection Since the present research problem calls for the collection of factual data on consumer satisfaction, it was decided to get the required information through a questionnaire. The questionnaire was designed to be self-administered. Wherever external help was required due to the low level of literacy of the respondent, necessary assistance was provided through proper explanation of the questions in their local vernacular.

Questionnaire: The questionnaire concentrates on five major components each representing a consumer satisfaction variables; Company Image, Product Quality, Customer Service, Delivery Terms and the Price of the Product. These categories were arrived at after considerable review of existing literature. Each of these five variables was further divided into multiple attributes. Keeping these attributes in mind, questions were framed so as to identify the consumers' expectations and level of satisfaction. Each question consists of two parts; the first part aims at finding the perceived expectation of a particular element and the second is devised to know the perceived need fulfillment in respect of each attribute. The difference between the two is expected to show the extent of fulfilment/non-fulfilment of particular factor which will help in judging the level of satisfaction/dissatisfaction.

The questionnaire contains four parts. The first part consists of question regarding the consumer preferences on various variables contributing to satisfaction using Likert Five Point Scale to measure the consumer expectancy level. In the second part the same
questions were repeated with different Likert Five Point Scale to identify the level of post purchase evaluation. The third part aims at investigating the consumer complaining behaviour. The measures of complaining behaviour consists of a scale containing alternative responses ranging from ignoring the problem to that of resorting to direct complaint and public action. The fourth part consists of personal details of the respondents such as marital status, Number of Family Members and place of residence etc.. These are considered as the other socio-economic variables for the comparison of consumer satisfaction / dissatisfaction and complaining behaviour.

FRAMEWORK OF ANALYSIS

The analysis of the present study is given in three sections. The first section concentrates on identifying the purchase preferences of 100 cc motor cycle owners. It analyses consumer purchase preferences which forms the basis for identifying the level of satisfaction. The following five key variables have been chosen for the study. (i) Company Image (ii) Product Feature (iii) Customer Service (iv) Delivery Terms and (v) Product Price.

Evaluation criteria are expressed in terms of desired product and service attributes. The more common attributes used in this study were grouped under the five important variables identified above. Each one of these variables were further divided into several attributes that play a decisive role in determining the consumer behaviour. The first variable "Company Image" was classified into six attributes. The Second Variable "Product Feature" was divided into twelve attributes. The Third variable comprises of nine attributes. The Fourth variable "Delivery Terms" contains five attributes. The Fifth variable "Product Price" comprises of six attributes.
The attributes, considered as important by the consumers of product and services, were identified using the Factor Analysis Technique. An attempt is also made to find out the differences, if any, between the urban and semi urban consumers in terms of purchase preferences and product attributes. In order to discriminate between the urban and the semi urban consumer preferences, Discriminant Analysis was carried out.

With the help of the factors identified in the earlier section, the evaluation of the current level of consumer satisfaction was carried out in the second section. The comparison of the expectancy with the level of achievement threw some light on the level of consumer satisfaction which forms the pivotal portion of the present study.

The third section of analysis was carried out to identify the different complaining intentions of the consumers. Various manifestations of complaining behaviour like Ignoring the Problem, Private Action and Public and Direct Action were thoroughly examined. While doing this, an attempt was also made to investigate the effect of the socio economic situation of the consumers on the complaining behaviour.

Statistical analysis of the present study was carried out by using PC 80386 Processor. The softwares used include SPSS/PC+ Statistics Version 4.0, and another software namely, Statistix Version 3.5 (Analytical Software).

LIMITATIONS OF THE STUDY

The study is restricted to the 100 cc motor cycle owners in Tamil Nadu and one has to guard oneself against any kind of generalisation in this regard. As the study mainly depends on the responses obtained through questionnaires, the general limitation applicable to the questionnaire method will apply to this study also. However, the
questionnaire was prepared with extreme care considering the validity and consistency of the data. Further, the study is restricted to the recent buyers namely the respondents selected from the owners who bought their vehicles in 1994 and 1995 only. This time limitation was given consideration in order to get proper expectation response from the consumers. Finally the study is confined only to the five variables discussed earlier in this chapter.

ARRANGEMENT OF CHAPTERS

The present study is given in seven chapters. Chapter I introduces the subject and sets out the objectives, methodology, scope and limitation of the study.

The literature related to the present study on CS/D is reviewed in Chapter II. This chapter also includes a survey of literature on consumer complaining behaviour.

Chapter III gives a broad outline about the growth and development of Indian Auto Industry in general, and Motor Cycle Industry in particular.

The importance of various factors for consumer preferences are examined in Chapter IV employing statistical tools such as Factor Analysis and Principal Component Analysis. The factors have been extracted and examined for their importance for both urban and semi-urban.

Chapter V evaluates the level of satisfaction of the consumers of 100 cc motor cycles by using the Average Scores and Multiple Regression Analysis. Further, the effect of personal demographical variables on the level of satisfaction are also examined.
Chapter VI concentrates on the Indian Consumer Complaint Intentions. It also evaluates the influence of Product / service problems on consumer complaining behaviour.

Chapter VII presents the summary of the findings of the present study and provides suggestions for further research in this area.

Appendices: Appendix A provides a copy of the questionnaire used for the study. Appendix B provides the various statistical results with graphs.