4.1 **Introduction**

In this chapter an attempt has been made to present the results of the study in detail. While keeping in mind the objectives and the hypotheses formulated, this chapter is further divided into five sections. Section 4.1 deals with the profile of the respondents of the selected telephone service providers, Idea, Vodafone, Bsnl and Airtell.

Section 4.2 deals with the perceived satisfaction levels as reported by the customers of telephone service providers, customer satisfaction is assessed according to the various background factors such as gender, age, Income, educational qualifications, occupation of customers and association with telephone services. To find the contribution of these demographic variables to the perceived customer satisfaction, Arithmetic Means and standard deviations were computed for the dimensions of the customer satisfaction. Further, to know whether there is any significant variation in their mean scores, F values were computed.

Section 4.3 deals with the perceived satisfaction levels as reported by customers of telephone service provider of Hyderabad, India. In this, customer satisfaction is assessed based on independent dimensions, namely Tangibility, Reliability, Responsiveness, Assurance, Empathy, CSI, and IPV. To find the contribution of these independent variables to the perceived customer satisfaction, Arithmetic Means and standard deviations were computed for the dimensions of the customer satisfaction. Further, to know whether there is any significant variation in their mean scores, F values were computed.

Next Section 4.4 deals with the relationship between independent variables and customer satisfaction using correlation analysis. To understanding the nature and extent of relationship between them, regression analysis is conducted to understand the predictive relationships between these variables. This analysis is carried out for the four brands of telephone services of India.

Last section, 4.5 deals with the comparison of satisfaction levels of customers belonging to four brands of telephone services to understand which brand services are appreciated most.

This chapter discusses the data collected from the field that would enable us answer our research questions. The data collected was mainly based on respondents’ expectations and
perceptions of the various items under the SERVQUAL model. Also, some demographic description of the respondents was collected. A general description of the consumers’ expectations and perceptions of the various dimensions was done using descriptive statistics. Also, gap score analysis was carried based on the difference between the expectations and perceptions (P – E) in order to assess service quality and customer satisfaction. The use of theory was necessary in this chapter in order to answer our research questions. ANOVA analysis was done in order to find out measuring customer satisfaction in telephone services.

4.2 Profile of the Respondents

The demographic variables used in the research were age, gender, educational level, occupation, and income, demography is the statistical study of living populations.

It can be a very general science that can be applied to any kind of dynamic living population that is one that changes dynamic.

In this part, an attempt has been made to present the profile of the respondents across select telecom services under study. Various demographic variables and service providers of the respondents like, “gender, age, Income, educational qualifications, occupation” have been presented in the following tables.

4.2.1: Telecom brands of respondents

The respondents were asked to mention their choice of telecom in order to answer the survey questionnaire, the option comprised IDEA, VODAFON, AIRTELL and BSNL : Their answers are shown in Table 4.1

<table>
<thead>
<tr>
<th>Brand groups</th>
<th>Respondent NO</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Idea</td>
<td>92</td>
<td>25%</td>
</tr>
<tr>
<td>Vodafone</td>
<td>92</td>
<td>25%</td>
</tr>
<tr>
<td>Airtell</td>
<td>92</td>
<td>25%</td>
</tr>
<tr>
<td>Bsnl</td>
<td>93</td>
<td>25%</td>
</tr>
</tbody>
</table>

Table 4.1
4.2.2 Age of respondents

Age of the respondents is an important variable as far as assessments of satisfaction is concerned. Do telephone service customers vary in their perceptions about satisfaction in relation to their age? This question has been quite consistent in almost all research across the world. Thus, it is considered an important variable in this study. Data collected in this regard are presented in table 4.2(a) and 4.2(b).

Age: the respondents were asked to mention their age, The options comprised in table 4.2(a)

<table>
<thead>
<tr>
<th>Age groups</th>
<th>21-25</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNDER AGE OF 20</td>
<td></td>
</tr>
<tr>
<td>26-30</td>
<td></td>
</tr>
<tr>
<td>Above age of 36</td>
<td>------</td>
</tr>
</tbody>
</table>

Table 4.2(a)

Their responses are shown in table 4.2(b)

<table>
<thead>
<tr>
<th>age in year</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid under age of 20</td>
<td>100</td>
<td>27.1</td>
<td>27.1</td>
<td>27.1</td>
</tr>
<tr>
<td>21-25</td>
<td>81</td>
<td>22.0</td>
<td>22.0</td>
<td>49.1</td>
</tr>
<tr>
<td>26-30</td>
<td>55</td>
<td>14.9</td>
<td>14.9</td>
<td>64.0</td>
</tr>
<tr>
<td>31-35</td>
<td>93</td>
<td>25.2</td>
<td>25.2</td>
<td>89.2</td>
</tr>
<tr>
<td>above age of 36</td>
<td>40</td>
<td>10.8</td>
<td>10.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.2(b)

It can be seen from Table: 4.3 that 27.1% of the respondents were in the age group of under age of 20, and 25.2% of them were in the age group of 31-35 and 22.0% were in the age
group of 21-25 and 14.9% were in the age group of 26-30 and 10.8% in age group of above age of 36.

This reflects: Most of the population spending time inside youth, Telephone services also attract such users.

4.2.3 Gender of respondents

*Gender:* The respondents were asked to mention their gender:

The options comprised in table 4.3

<table>
<thead>
<tr>
<th>GENDER</th>
<th>MALE</th>
<th>FRMALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>male</td>
<td>160</td>
</tr>
<tr>
<td>Female</td>
<td>209</td>
<td>56.6</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4.3

Their responses are shown in table 4.4:

<table>
<thead>
<tr>
<th>gender group</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid male</td>
<td>160</td>
<td>43.4</td>
<td>43.4</td>
<td>43.4</td>
</tr>
<tr>
<td>Valid female</td>
<td>209</td>
<td>56.6</td>
<td>56.6</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.4

It can be seen from Table: 4.5 that 56.6% of the respondents were in the gender group of female, and 43.4% of them were in the gender group of male.

This reflects: A situation where in female users abound in number compared to male users, telephone services also attract females more.

4.2.4 Qualification of respondents

*Qualification:* the respondents were asked to mention their educational level

The options comprised in table 4.5

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Under graduate</th>
<th>Post graduate</th>
</tr>
</thead>
</table>

Table 4.5
Their responses are shown in table 4.6:

<table>
<thead>
<tr>
<th>highest qualification</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Under graduate</td>
<td>205</td>
<td>55.6</td>
<td>55.6</td>
<td>55.6</td>
</tr>
<tr>
<td>Post graduate</td>
<td>164</td>
<td>44.4</td>
<td>44.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4.6

It can be seen from Table: 4.7 that 55.6 % of the respondents were in the Qualification group of under graduate, and 44.4% of them were in the Qualification group for post graduate.

This reflects: Most of population are bachelor and Bachelor – educated users who are aware of what they wish to buy and is able to read and understand information and labels desires being able to have dialogues with sale persons.

4.2.5 Occupation of respondents

*Occupation:* the respondents were asked to mention their *Occupation*

The options comprised in table 4.7:

<table>
<thead>
<tr>
<th>Manufacture</th>
<th>Finance(Bank Insurance, Stock)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services(Food, Entertainment, Guard)</td>
<td>Education, Sanitation, Physical Education News, Scientific Research</td>
</tr>
<tr>
<td>Architecture Engineering</td>
<td>Agency(Law, Accountant, Consultant)</td>
</tr>
<tr>
<td>IT Manufacture Software</td>
<td>Students</td>
</tr>
</tbody>
</table>

Table 4.7
Their responses are shown in table 4.8

### OCCUPATION

<table>
<thead>
<tr>
<th>OCCUPATION</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid manufacture</td>
<td>36</td>
<td>9.8</td>
<td>9.8</td>
<td>9.8</td>
</tr>
<tr>
<td>finance(bank insurance,stock)</td>
<td>37</td>
<td>10.0</td>
<td>10.0</td>
<td>19.8</td>
</tr>
<tr>
<td>services(food,entertainment,guard)</td>
<td>55</td>
<td>14.9</td>
<td>14.9</td>
<td>34.7</td>
</tr>
<tr>
<td>education,sanitation,physical education,news,scientific research)</td>
<td>55</td>
<td>14.9</td>
<td>14.9</td>
<td>49.6</td>
</tr>
<tr>
<td>architecture engineering</td>
<td>34</td>
<td>9.2</td>
<td>9.2</td>
<td>58.8</td>
</tr>
<tr>
<td>agency(law,accountant,consultant)</td>
<td>52</td>
<td>14.1</td>
<td>14.1</td>
<td>72.9</td>
</tr>
<tr>
<td>it manufacture software</td>
<td>60</td>
<td>16.3</td>
<td>16.3</td>
<td>89.2</td>
</tr>
<tr>
<td>students</td>
<td>40</td>
<td>10.8</td>
<td>10.8</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>369</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td></td>
</tr>
</tbody>
</table>

Table 4.8

It can be seen from Table: 4.9 that maximum percentage is 16.3 % of the respondents were employed in manufacture software, and minimum percentage is 9.2% of them were from architecture engineering.

This reflects: Most of the population were from manufacture software companies, and less of them were from architecture engineering, Telephone services also attract such users.
4.2.6 annual income of respondents

*annual income*: The respondents were asked to mention their monthly income:

The options comprised in table 4.9

<table>
<thead>
<tr>
<th>Under 1 Lakh RS</th>
<th>Between 1-3 Lakh Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between 3-5 Lakh Rs</td>
<td>BETWEEN 5-7 Lakh Rs</td>
</tr>
<tr>
<td>ABOVE 7 Lakh RS</td>
<td>61</td>
</tr>
<tr>
<td>Valid</td>
<td>under 1lakh rs 77</td>
</tr>
<tr>
<td>between 1-3 lakh rs</td>
<td>85</td>
</tr>
<tr>
<td>between 3-5 lakh</td>
<td>87</td>
</tr>
<tr>
<td>between 5-7 lakh</td>
<td>71</td>
</tr>
<tr>
<td>above 7 lakh rs</td>
<td>49</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
</tr>
</tbody>
</table>

Table 4.9

Their responses are shown in table 4.10:

<table>
<thead>
<tr>
<th>income in the month</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>under 1lakh rs 77</td>
<td>20.9</td>
<td>20.9</td>
<td>20.9</td>
</tr>
<tr>
<td>between 1-3 lakh rs</td>
<td>85</td>
<td>23.0</td>
<td>23.0</td>
<td>43.9</td>
</tr>
<tr>
<td>between 3-5 lakh</td>
<td>87</td>
<td>23.6</td>
<td>23.6</td>
<td>67.5</td>
</tr>
<tr>
<td>between 5-7 lakh</td>
<td>71</td>
<td>19.2</td>
<td>19.2</td>
<td>86.7</td>
</tr>
<tr>
<td>above 7 lakh rs</td>
<td>49</td>
<td>13.3</td>
<td>13.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4.10

It can be seen from Table: 4.11 that 23.6% of the respondents were in the income group of between 3-5 lakh Rupees as maximum and 13.3% of them were in the income group of above 7 lakh rupees of India as minimum and 23.0% had between 1-3 lakh monthly and 19.2% had between 5-7 lakh.

This reflects: A situation where in users with middle income were abound in number compared to low or high income users, telephone services also attract such users more.
4.3. Relationship between Demographic variables and Perceived Customer satisfaction

In this part, an attempt has been made to present the perceived customer satisfaction of the customer from telephone service industry. The customer satisfaction is assessed based on demographic dimensions, namely “gender, age, Income, educational qualifications, occupation and brand names of their telephone services”

It was hypothesized that “Customers do not differ in their perception about satisfaction according to their personal background variables like “gender, age, Income, educational qualifications, occupation and brand name of their telephone services”. In order to test this null hypothesis, means and standard deviations were computed for the dimensions of the customer satisfaction perceived by the telephone customers. Further, to know whether there is any significant variation in their means scores, F values were computed.

4.3.1. Age and perceived customer satisfaction

As the workforce increasingly ages, it will be critical to find ways of accommodating the decrements in abilities that come with age. Age is an important factor which can alter our perceptual abilities. In this section perceived customer satisfaction is assessed using the age of customers .Results in this regard are presented in Table 4.11(a) and (b).

<table>
<thead>
<tr>
<th>Table 4.11 (a) - age and Customer satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>age in year</td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>under age of 20</td>
</tr>
<tr>
<td>21-25</td>
</tr>
<tr>
<td>26-30</td>
</tr>
<tr>
<td>31-35</td>
</tr>
<tr>
<td>above age of 36</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>
The data reveals that customers in the age group of less than 20 years are more satisfied (mean = 3.2617) than their counterparts in the age group of 21-21 years (mean = 2.9), 26-30 years (mean = 3.1), 31--35 years (mean = 2.9), and in the age group of above 36 years (mean=3.0890). Interestingly the F value suggests that such variation in the mean score is statistically significant. In other words, customers do differ in the perceived satisfaction with telephone services according to their background variable age.

### 4.3.2. Gender and perceived customer satisfaction

In this section, an attempt has been made to assess the perceived customer satisfaction of customers, according to their background variable gender. The results are summarized in the following table 4.12(a) and (b).

<table>
<thead>
<tr>
<th>gender group</th>
<th>Mean</th>
<th>N</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>male</td>
<td>3.0194</td>
<td>160</td>
<td>.65804</td>
</tr>
<tr>
<td>female</td>
<td>3.1423</td>
<td>209</td>
<td>.59209</td>
</tr>
<tr>
<td>Total</td>
<td>3.0890</td>
<td>369</td>
<td>.62367</td>
</tr>
</tbody>
</table>
It is clear from the table that with regard to customer satisfaction, female customers perceived more (mean=3.1423) than their counterparts (mean=3.0194). The F value suggests that such variation in their mean scores is not statistically significant. In other words, customers do not differ in the perceived customer satisfaction according to their personal background variable gender.

4.3.3. Income and perceived Customer satisfaction

In this section, an attempt has been made to assess the perceived customer satisfaction, according to their background variable income. The results are summarized in the following tables.

<table>
<thead>
<tr>
<th>income in the month</th>
<th>Mean</th>
<th>N</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 1lakh rs</td>
<td>3.1555</td>
<td>77</td>
<td>.62160</td>
</tr>
<tr>
<td>between 1-3 lakh rs</td>
<td>2.9986</td>
<td>85</td>
<td>.54494</td>
</tr>
<tr>
<td>between 3-5 lakh</td>
<td>3.0941</td>
<td>87</td>
<td>.64975</td>
</tr>
<tr>
<td>between 5-7 lakh</td>
<td>3.0702</td>
<td>71</td>
<td>.65606</td>
</tr>
<tr>
<td>above 7 lakh rs</td>
<td>3.1594</td>
<td>49</td>
<td>.66279</td>
</tr>
<tr>
<td>Total</td>
<td>3.0890</td>
<td>369</td>
<td>.62367</td>
</tr>
</tbody>
</table>
### Table 4.13 (b) - Income and Customer satisfaction

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUSTOMER.SATISATION</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups (Combined)</td>
<td>1.305</td>
<td>4</td>
<td>.326</td>
<td>.837</td>
<td>.502</td>
</tr>
<tr>
<td>Linearity</td>
<td>.014</td>
<td>1</td>
<td>.014</td>
<td>.036</td>
<td>.850</td>
</tr>
<tr>
<td>Deviation from Linearity</td>
<td>1.291</td>
<td>3</td>
<td>.430</td>
<td>1.105</td>
<td>.347</td>
</tr>
<tr>
<td>Within Groups</td>
<td>141.832</td>
<td>364</td>
<td>.390</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>143.137</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Customers with income of income above 7 lakh obtained more score (mean = 3.1594) than their counterparts with income of under 1 lakh (mean = 3.1555), with income of between 1-3 lakh (mean = 2.9986), with income of between 3-5 lakh (mean = 3.0941) and with income of between 5-7 lakh (mean = 3.0702) and with income of above 7 lakh (mean = 3.0890). The F value also suggests that such variation in their mean scores is not statistically significant.

#### 4.3.4. Educational qualifications and perceived customer satisfaction

The next background variable considered for assessing the perceived customer satisfaction is the educational qualification of the customers. The results are summarized in the following tables.

Customers with minimum educational qualification of under graduate and customers with post graduate qualification are considered and the results are summarized above in table 4.14(a),(b)

### Table 4.14(a) – Education qualifications and Customer satisfaction

<table>
<thead>
<tr>
<th>CUSTOMER.SATISFACTION</th>
<th>Mean</th>
<th>N</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under graduate</td>
<td>3.0241</td>
<td>205</td>
<td>.58232</td>
</tr>
<tr>
<td>Post graduate</td>
<td>3.1701</td>
<td>164</td>
<td>.66471</td>
</tr>
<tr>
<td>Total</td>
<td>3.0890</td>
<td>369</td>
<td>.62367</td>
</tr>
</tbody>
</table>
Customers with post graduate qualification obtained more score (mean=3.1701) than under graduate customers (mean=3.0241). The F value also suggests that such variation in their mean scores is statistically significant.

4.3.5. Occupation and perceived customer satisfaction

The next background variable considered for assessing the perceived customer satisfaction is the Occupation of the customers the results are presented in the following tables.

<table>
<thead>
<tr>
<th>Occupation/Industry</th>
<th>Mean</th>
<th>N</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>manufacture</td>
<td>3.1596</td>
<td>36</td>
<td>.39875</td>
</tr>
<tr>
<td>finance(bank insurance,stock)</td>
<td>2.7914</td>
<td>37</td>
<td>.64762</td>
</tr>
<tr>
<td>services(food,entertainment,guard)</td>
<td>3.1557</td>
<td>55</td>
<td>.76904</td>
</tr>
<tr>
<td>education,sanitation,scientific research</td>
<td>3.0490</td>
<td>55</td>
<td>.57811</td>
</tr>
<tr>
<td>architecture engineering</td>
<td>3.1097</td>
<td>34</td>
<td>.68940</td>
</tr>
<tr>
<td>agency(law,accountant,consultant)</td>
<td>2.9982</td>
<td>52</td>
<td>.63511</td>
</tr>
<tr>
<td>IT manufacture software</td>
<td>3.3203</td>
<td>60</td>
<td>.52693</td>
</tr>
<tr>
<td>students</td>
<td>3.0176</td>
<td>40</td>
<td>.55945</td>
</tr>
<tr>
<td>Total</td>
<td>3.0890</td>
<td>369</td>
<td>.62367</td>
</tr>
</tbody>
</table>
Table 4.15 (b) - Occupation and Customer satisfaction

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUSTOMER.SATISATION * FACTION * NS_SEC</td>
<td>Between Groups (Combined)</td>
<td>7.645</td>
<td>7</td>
<td>1.092</td>
<td>2.910</td>
</tr>
<tr>
<td></td>
<td>Linearity</td>
<td>.578</td>
<td>1</td>
<td>.578</td>
<td>1.541</td>
</tr>
<tr>
<td></td>
<td>Deviation from Linearity</td>
<td>7.067</td>
<td>6</td>
<td>1.178</td>
<td>3.138</td>
</tr>
<tr>
<td></td>
<td>Within Groups</td>
<td>135.492</td>
<td>361</td>
<td>.375</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>143.137</td>
<td>368</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Customers working with IT manufacture software scored more (mean = 3.3203) than manufacture (mean = 3.1596), finance (bank insurance, stock) (mean = 2.7914), services (food, entertainment, guard) (mean = 3.1557), (education, sanitation, physical education, news, scientific research) (mean = 3.0490), architecture engineering (mean = 3.1097), agency (law, accountant, consultant) (mean = 2.9982), students (mean = 3.0176). The F value also suggests that the variation in their mean scores is statistically significant. In other words customers do differ significantly in their perceived satisfaction levels according to their background variable Occupation.

4.4. Relationship between independent variables and customer satisfaction

In this part, an attempt has been made to present the perceived satisfaction levels as reported by customers. In this, customer satisfaction is assessed based on independent dimensions, namely Tangibility, Reliability, Responsiveness, Assurance, Empathy, CSI and IPV.

Scores on these independent variables have been classified into Low, medium and High responses i.e. Highly dissatisfied and somewhat dissatisfied come under low score, Highly satisfied and somewhat satisfied come under High score and neither satisfied nor dissatisfied comes under medium score.

It was hypothesized that “Customers do not differ in their perception about customer satisfaction according to independent variables namely Tangibility, Reliability, Responsiveness, Assurance, Empathy, CSI and IPV.” In order to test this null hypothesis and to find the contribution of these independent variables to the perceived customer satisfaction,
means and standard deviations were computed for the dimensions of the customer satisfaction perceived by the customers. Further, to know whether there is any significant variation in their means scores, F values were computed.

### 4.4.1 Tangibles and perceived customer satisfaction

Tangibles are atmost important factor contributing to satisfaction besides others. In this section perceived satisfaction is assessed using the independent variable Tangibles of select telephone service provider. Results in this regard are presented in Tables 4.16(a).

<table>
<thead>
<tr>
<th>Table 4.16 (a) - Tangibles and perceived customer satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum of Squares</td>
</tr>
<tr>
<td>CUSTOMER.SATISFACTION * TANGIBILITY</td>
</tr>
<tr>
<td>Linearity</td>
</tr>
<tr>
<td>Deviation from Linearity</td>
</tr>
<tr>
<td>Within Groups</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

It is clear from the table that, customers do differ significantly in their perceived satisfaction levels according to their rating regard to tangibility from independent variable. In summary, customers have different opinions about the tangibility in different telephone services.

### 4.4.2 Reliability and perceived customer satisfaction

Next independent variable selected for the assessment is Reliability. In this section an attempt has been made to assess the perceived satisfaction using the independent variable Reliability of select telephone service providers. Results in this regard are presented in Tables.
4.17 Reliability and perceived customer satisfaction

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUSTOMER.SATISATION</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FACTION *</td>
<td>Between Groups</td>
<td>86.022</td>
<td>14</td>
<td>6.144</td>
<td>38.083</td>
</tr>
<tr>
<td>RELIABILITY</td>
<td>Linearity</td>
<td>79.066</td>
<td>1</td>
<td>79.066</td>
<td>490.054</td>
</tr>
<tr>
<td></td>
<td>Deviation from Linearity</td>
<td>6.956</td>
<td>13</td>
<td>.535</td>
<td>3.317</td>
</tr>
<tr>
<td></td>
<td>Within Groups</td>
<td>57.115</td>
<td>354</td>
<td>.161</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>143.137</td>
<td>368</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It is clear from the table that, however the F value indicates that the variation in their mean scores is statistically significant. In other words, customers belonging do differ significantly in their perception about satisfaction according to the independent variable Reliability.

4.4.3 Responsiveness and perceived customer satisfaction

Next independent variable selected for the assessment is Responsiveness. In this section an attempt has been made to assess the perceived satisfaction using the independent variable Responsiveness of select telephone service providers. Results in this regard are presented in Tables 4.19(a) and (b).

<table>
<thead>
<tr>
<th>RESPONSIVENESS</th>
<th>Mean</th>
<th>N</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>excellent</td>
<td>1.90</td>
<td>18</td>
<td>.205</td>
</tr>
<tr>
<td>good</td>
<td>2.69</td>
<td>122</td>
<td>.306</td>
</tr>
<tr>
<td>average</td>
<td>3.10</td>
<td>99</td>
<td>.425</td>
</tr>
<tr>
<td>bad</td>
<td>3.42</td>
<td>85</td>
<td>.346</td>
</tr>
<tr>
<td>worst</td>
<td>4.02</td>
<td>45</td>
<td>.477</td>
</tr>
<tr>
<td>Total</td>
<td>3.09</td>
<td>369</td>
<td>.624</td>
</tr>
</tbody>
</table>

Table 4.18 (b)Responsiveness and perceived customer satisfaction

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUSTOMER.SATISATION</td>
<td>Between Groups</td>
<td>93.408</td>
<td>4</td>
<td>23.352</td>
<td>170.92</td>
</tr>
<tr>
<td>FACTION *</td>
<td>Linearity</td>
<td>90.487</td>
<td>1</td>
<td>90.487</td>
<td>662.33</td>
</tr>
<tr>
<td>RESPONSIVENESS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
It is clear from the table that at SBH, Total score has a mean of 3.09 with a standard deviation of 0.624 and 18 respondents have scored an average of 1.90 on excellent, 122 respondents scored an average of 2.69 on good and 99 respondents scored an average of 3.10 on average, 85 respondents scored an average of 3.42 on bad and 45 respondents scored an average of 4.02 on worst. However the F value indicates that the variation in their mean scores is statistically significant. In other words, customers do not differ significantly in their perception about satisfaction according to the independent variable Reliability.

4.4.4 Assurance and perceived customer satisfaction

Next independent variable selected for the assessment is Assurance. In this section an attempt has been made to assess the perceived satisfaction using the independent variable Assurance of select telephone services. Results in this regard are presented in Tables.

Table 4.19 Assurance and perceived customer satisfaction

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUSTOMER.SATISATION</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FACTION * ASSURANCE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups (Combined)</td>
<td>85.444</td>
<td>11</td>
<td>7.768</td>
<td>48.066</td>
<td>.000</td>
</tr>
<tr>
<td>Linearity</td>
<td>80.545</td>
<td>1</td>
<td>80.545</td>
<td>498.405</td>
<td>.000</td>
</tr>
<tr>
<td>Deviation from Linearity</td>
<td>4.900</td>
<td>10</td>
<td>.490</td>
<td>3.032</td>
<td>.001</td>
</tr>
<tr>
<td>Within Groups</td>
<td>57.693</td>
<td>357</td>
<td>.162</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>143.137</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It is clear from the table that, the F value indicates that the variation in their mean scores is statistically significant. In other words, customers do not differ significantly in their perception about satisfaction according to the independent variable Assurance.
4.4.5 Empathy and perceived customer satisfaction

Next independent variable selected for the assessment is Empathy. In this section an attempt has been made to assess the perceived satisfaction using the independent variable Empathy. Results in this regard are presented in Tables

Table 4.20(a) Empathy and perceived customer satisfaction

<table>
<thead>
<tr>
<th>EMPATY</th>
<th>Mean</th>
<th>N</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>excellent</td>
<td>1.90</td>
<td>18</td>
<td>.205</td>
</tr>
<tr>
<td>good</td>
<td>2.69</td>
<td>122</td>
<td>.306</td>
</tr>
<tr>
<td>average</td>
<td>3.10</td>
<td>99</td>
<td>.425</td>
</tr>
<tr>
<td>bad</td>
<td>3.42</td>
<td>85</td>
<td>.346</td>
</tr>
<tr>
<td>worst</td>
<td>4.02</td>
<td>45</td>
<td>.477</td>
</tr>
<tr>
<td>Total</td>
<td>3.09</td>
<td>369</td>
<td>.624</td>
</tr>
</tbody>
</table>

Table 4.20(b) Empathy and perceived customer satisfaction

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUSTOMER.SATISATION</td>
<td>Between Groups (Combined)</td>
<td>136.256</td>
<td>97</td>
<td>1.405</td>
<td>55.323</td>
</tr>
<tr>
<td>FACTION *</td>
<td>Groups Linearity</td>
<td>122.464</td>
<td>1</td>
<td>122.464</td>
<td>4823.085</td>
</tr>
<tr>
<td>SERVQUAL.MODE</td>
<td>Deviation from Linearity</td>
<td>13.792</td>
<td>96</td>
<td>.144</td>
<td>5.658</td>
</tr>
<tr>
<td></td>
<td>Within Groups</td>
<td>6.881</td>
<td>271</td>
<td>.025</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>143.137</td>
<td>368</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It is clear from the table that, Total score has a mean of 3.09 with a standard deviation of 0.624 and 18 respondents have scored an average of 1.90 on excellent, 122 respondents scored an average of 2.69 on good and 99 respondents scored an average of 3.10 on average, 85 respondents scored an average of 3.42 on bad and 45 respondents scored an average of 4.02 on worst. However the F value indicates that the variation in their mean scores is statistically significant. In other words, With regard to telephone service providers for the independent dimension Empathy, customers do differ significantly in their perception about satisfaction according to the independent variable Empathy.
4.4.6 CSI and perceived customer satisfaction

Next independent variable selected for the assessment is csi. In this section an attempt has been made to assess the perceived satisfaction using the independent variable csi of select service provider. Results in this regard are presented in Tables.

Table 4.21. CSI and perceived customer satisfaction

<table>
<thead>
<tr>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUSTOMER.SATIS Between (Combined)</td>
<td>96.515</td>
<td>11</td>
<td>8.774</td>
<td>67.186</td>
</tr>
<tr>
<td>FACTION * Groups Linearity</td>
<td>90.104</td>
<td>1</td>
<td>90.104</td>
<td>689.951</td>
</tr>
<tr>
<td>CSI.MODEL Deviation from Linearity</td>
<td>6.411</td>
<td>10</td>
<td>.641</td>
<td>4.909</td>
</tr>
<tr>
<td>Within Groups</td>
<td>46.622</td>
<td>357</td>
<td>.131</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>143.137</td>
<td>368</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

With regard to telephone service providers for the independent dimension CSI, the F value indicates that the variation in their mean scores is statistically significant. In other words, customers do differ significantly in their perception about satisfaction according to the independent variable CSI.

4.4.7 IPV and perceived customer satisfaction

Next independent variable selected for the assessment is IPV in this section an attempt has been made to assess the perceived satisfaction using the independent variable IPV of select service provider. Results in this regard are presented in Tables.

Table 4.22. IPV and perceived customer satisfaction

<table>
<thead>
<tr>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>CUSTOMER.SATIS Between (Combined)</td>
<td>129.370</td>
<td>37</td>
<td>3.496</td>
<td>84.061</td>
</tr>
<tr>
<td>FACTION * Groups Linearity</td>
<td>122.285</td>
<td>1</td>
<td>122.285</td>
<td>2939.94</td>
</tr>
<tr>
<td>IPV.MODEL Deviation from Linearity</td>
<td>7.084</td>
<td>36</td>
<td>.197</td>
<td>4.731</td>
</tr>
<tr>
<td>Within Groups</td>
<td>13.768</td>
<td>331</td>
<td>.042</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>143.137</td>
<td>368</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
With regard to telephone service providers for the independent dimension IPV, the F value indicates that the variation in their mean scores is statistically significant. In other words, customers do differ significantly in their perception about satisfaction according to the independent variable IPV.

4.5. Correlation between Independent variables and perceived customer satisfaction

In this part an attempt has been made to test another hypothesis of the study. It was hypothesized that “there is no positive and significant correlation between perceived customer satisfaction and the independent variables Tangibility, Reliability, Responsiveness, Assurance, Empathy, CSI and IPV of customers”. Thus, to test the hypothesis, Pearson’s correlation coefficients and regression analysis among the study variables were computed.

4.5.1. Correlation between dependent variable and independent variables

In this section, an attempt has been made to present the relationship between independent variables and dependent variable customer satisfaction. Karl Pearson’s coefficient of Correlations is computed to establish the degree and direction of relationship between the above said variables. Results in this regard are presented in the table 4.24(a).

With regard to Telephone service providers, It is evident from table that all the variables are positively and correlated with each other indicating that the variables are concomitantly influencing each other in a positive direction and all the variables are also statistically significant.

As we observe the correlation coefficients in the table, it is quite clear to note that all the other dimensions of Independent variables as perceived by the customers are positively and significantly correlated with their customer satisfaction scores. All these indicate that as the improvement on the dimensions of Independent variables improve; the customer’s satisfaction will increase significantly.
<table>
<thead>
<tr>
<th></th>
<th>TANGIBILITY</th>
<th>RELIABILITY</th>
<th>RESPONSIVENESS</th>
<th>ASSURANCE</th>
<th>EMPATHY</th>
<th>SERVQUAL_MODEL</th>
<th>CSI.MODEL</th>
<th>IPV_DEL</th>
<th>CUSTOMER SATISFACTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>TANGIBILITY</td>
<td>Pearson</td>
<td>1</td>
<td>.564°</td>
<td>.869°</td>
<td>.493°</td>
<td>.869°</td>
<td>.915°</td>
<td>.525°</td>
<td>.750°</td>
</tr>
<tr>
<td>Correlation</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>N 369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>RELIABILITY</td>
<td>Pearson</td>
<td>.564°</td>
<td>1</td>
<td>.512°</td>
<td>.530°</td>
<td>.512°</td>
<td>.714°</td>
<td>.468°</td>
<td>.777°</td>
</tr>
<tr>
<td>Correlation</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>N 369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>RESPONSIVENESS</td>
<td>Pearson</td>
<td>.869°</td>
<td>.512°</td>
<td>1</td>
<td>.462°</td>
<td>.462°</td>
<td>1</td>
<td>.941°</td>
<td>.439°</td>
</tr>
<tr>
<td>Correlation</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>N 369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>ASSURANCE</td>
<td>Pearson</td>
<td>.493°</td>
<td>.530°</td>
<td>.462°</td>
<td>1</td>
<td>.462°</td>
<td>.669°</td>
<td>.499°</td>
<td>.821°</td>
</tr>
<tr>
<td>Correlation</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>N 369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>EMPATHY</td>
<td>Pearson</td>
<td>.869°</td>
<td>.512°</td>
<td>1</td>
<td>.462°</td>
<td>.462°</td>
<td>1</td>
<td>.941°</td>
<td>.439°</td>
</tr>
<tr>
<td>Correlation</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>N 369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>SERVQUAL.MODEL</td>
<td>Pearson</td>
<td>.915°</td>
<td>.714°</td>
<td>.941°</td>
<td>.466°</td>
<td>.941°</td>
<td>1</td>
<td>.553°</td>
<td>.857°</td>
</tr>
<tr>
<td>Correlation</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>N 369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
</tr>
<tr>
<td>CSI.MODEL</td>
<td>Pearson</td>
<td>.525°</td>
<td>.468°</td>
<td>.439°</td>
<td>.499°</td>
<td>.439°</td>
<td>.553°</td>
<td>1</td>
<td>.586°</td>
</tr>
<tr>
<td>Correlation</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>N 369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
<td>369</td>
</tr>
</tbody>
</table>
Interestingly, as further observation of the results in the table, it is quite evident that, servqual as a dimensions Independent variables yielded the highest and positive correlation coefficient (r=.925, p=.000), followed by Responsiveness (r=.795, p=.000), ‘Tangibles’ (r=.841, p=.000), Reliability (r = .743, p = .000), Empathy (r = .795, p = .000), CSI (r = .793, p = .000), and IPV (correlation r = .924, p=.000).

### 4.5.2. Multiple regression analysis approach

All these results have given a counter support to the null hypothesis presented in the beginning of this section. However, this hypothesis needs further examination as the correlation coefficients were found to be statistically significant. Thus, some of the variables are positively and significantly correlated with customer satisfaction. In order to examine the influence of Independent variables in the prediction of the customer satisfaction, a multiple regression analysis approach was used.

In this way, the predictive power of independent variables can be obtained for the dependent variable. Initially, a simultaneous solution was performed in which all independent variables were entered at the same time. This allows a determination of the relative power of each independent variable among a set of them.
Table 4.24 Regression Analysis: Independent variables and customer Satisfaction

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>.549</td>
<td>.047</td>
<td>11.708</td>
</tr>
<tr>
<td></td>
<td>TANGIBILITY</td>
<td>.241</td>
<td>.023</td>
<td>.358</td>
</tr>
<tr>
<td></td>
<td>RELIABILITY</td>
<td>.199</td>
<td>.016</td>
<td>.259</td>
</tr>
<tr>
<td></td>
<td>ASSURANCE</td>
<td>.271</td>
<td>.015</td>
<td>.348</td>
</tr>
<tr>
<td></td>
<td>EMPATITY</td>
<td>.107</td>
<td>.018</td>
<td>.191</td>
</tr>
<tr>
<td></td>
<td>RESPONSIVENESS</td>
<td>.444</td>
<td>.018</td>
<td>.795</td>
</tr>
<tr>
<td></td>
<td>SERVQUAL</td>
<td>.710</td>
<td>.015</td>
<td>.925</td>
</tr>
<tr>
<td></td>
<td>CSI</td>
<td>.756</td>
<td>.030</td>
<td>.793</td>
</tr>
<tr>
<td></td>
<td>IPV</td>
<td>.889</td>
<td>.019</td>
<td>.924</td>
</tr>
</tbody>
</table>

a. Dependent Variable: CUSTOMER.SATISFACTION

Table 4.25 Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.925^a</td>
<td>.856</td>
<td>.855</td>
<td>.237</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), SERVQUAL.MODEL

Table 4.26 Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.793^a</td>
<td>.629</td>
<td>.628</td>
<td>.380</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), CSI.MODEL

Table 4.27 Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.924^a</td>
<td>.854</td>
<td>.854</td>
<td>.238</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), IPV.MODEL

It is clear from the table that all the dimensions of independent variables in combination yielded a strong and positive correlation coefficient (R=.856, P=.000), indicating that as these dimensions improve, customer satisfaction also increases.
Further all the independent variables, yielded positive and significant beta coefficients of with the dependent variable called customer satisfaction. This further indicates that majority of the Independent variables are significant predictors of the customer satisfaction. However, a closer examination of the table and the coefficients presented in the table suggest that Responsiveness emerged as the strongest coefficient of customer satisfaction (beta=\(0.795\), \(p=.000\)), whereas the Tangibility yielded the secondary stronger coefficient (beta =\(0.358\), \(p=.000\)). This followed by assurance (beta=\(0.348\), \(p=.000\)), Reliability (beta= \(0.259\), \(p=.000\)) and Empathy as beta coefficient (beta=\(0.191\), \(p=.000\)).

In other words, it could be said that as ‘Resposiveness improves by one unit, .795 units of customer satisfaction could be significantly increased. Further, if one unit of 'Empathy' in independent variables improves, .191 units of customer satisfaction will increase significantly. Similarly if one unit of 'Tangibles' in independent variables improves, .358 units of customer satisfaction will increase significantly and if one unit of reliability in independent variables improves, .259 units of customer satisfaction will increase significantly. Similarly, if one unit of assurance improves, the customer satisfaction improves by .348 units and .000 units respectively.

Further observation of the table shows that the coefficient of determination is .855 for servqual, .628 for CSI and .854 for IPV which is statistically significant. This indicates that all the dimensions of independent variables have accounted for 85, 63 & 85 percent of change in customer satisfaction among customers. This gives very strong evidence against the null hypothesis.

Thus, the correlation analysis and the regression analysis results presented in the two tables provide a strong support for the rejection of the null hypothesis relating to the relationships between independent variables and the customer satisfaction. Therefore, it could be concluded that customer satisfaction depends strongly on the independent variables selected for the study. These results are well in line with all the studies conducted internationally so far on the relationship analysis of independent variables and customer satisfaction.
4.6. ANOVA ANALYSIS
Statistical tests and hypotheses testing like ANOVA are represented.

4.6.1. One way anova: [2]

*Use of analysis of variance (ANOVA) and differences among means*

ANOVA is used to compare differences of means among more than 2 groups. It does this by looking at variation in the data and where that variation is found (hence its name). Specifically, ANOVA compares the amount of variation between groups with the amount of variation within groups. It can be used for both observational and experimental studies. When we take samples from a population, we expect each sample mean to differ simply because we are taking a sample rather than measuring the whole population; this is called sampling error but is often referred to more informally as the effects of “chance”. Thus, we always expect there to be some differences in means among different groups.

The question is: Is the difference among groups greater than that expected to be caused by chance?

In other words, is there likely to be a true (real) difference in the population mean?

Although it may seem difficult at first, statistics becomes much easier if you understand what the test is doing rather than blindly applying it. Hopefully ANOVA will become clear by following the steps below.

The ANOVA model: Mathematically, ANOVA can be written as:

\[ x_{ij} = \mu_i + \varepsilon_{ij} \]

Where \( x \) are the individual data points (\( i \) and \( j \) denote the group and the individual observation), \( \varepsilon \) is the unexplained variation and the parameters of the model (\( \mu \)) are the population means of each group. Thus, each data point \( (x_{ij}) \) is its group mean plus error.

4.6.2 Hypothesis testing

Like other classical statistical tests, we use ANOVA to calculate a test statistic (the F-ratio) with which we can obtain the probability (the P-value) of obtaining the data assuming the null hypothesis. A significant P-value (usually taken as \( P<0.05 \)) suggests that at least one group mean is significantly different from the others.

Null hypothesis: \( H_0 \): All population means are equal
Alternative hypothesis: \( H_1 \): At least one population mean is different from the rest.
Calculation of the F ratio:

ANOVA separates the variation in the dataset into 2 parts: between-group and within-group. These variations are called the sums of squares, which can be seen in the equations below.

Step 1) Variation between groups

The between-group variation (or between-group sums of squares, SS) is calculated by comparing the mean of each group with the overall mean of the data.

Specifically, this is:

i.e., by adding up the square of the differences between each group mean and the overall population mean, multiplied by sample size, assuming we are comparing three groups (i = 1, 2 or 3).

We then divide the BSS by the number of degrees of freedom [this is like sample size, except it is n-1, because the deviations must sum to zero, and once you know n-1, the last one is also known] to get our estimate of the mean variation between groups.

Step 2) Variation within groups

The within-group variation (or the within-group sums of squares) is the variation of each observation from its group mean.

SSR = s2group1 (ngroup1 – 1) + s2group2 (ngroup2 – 1) + s2group3 (ngroup3 – 1)

i.e., by adding up the variance of each group times by the degrees of freedom of each group. Note, you might also come across the total SS (sum of). Within SS is then Total SS minus Between SS.

As before, we then divide by the total degrees of freedom to get the mean variation within groups.

Step 3) The F ratio

The F ratio is then calculated as:

If the average difference between groups is similar to that within groups, the F ratio is about 1. As the average difference between groups becomes greater than that within groups, the F ratio becomes larger than 1.
To obtain a P-value, it can be tested against the F-distribution of a random variable with the
degrees of freedom associated with the numerator and denominator of the ratio.

The P-value is the probably of getting that F ratio or a greater one. Larger F-ratios gives
smaller P-values.[3]

P value [4]

The P value tests the null hypothesis that data from all groups are drawn from populations
with identical means. Therefore, the P value answers this question:

If all the populations really have the same mean (the treatments are ineffective), what is the
chance that random sampling would result in means as far apart (or more so) as observed in
this experiment?

If the overall P value is large, the data do not give you any reason to conclude that the means
differ. Even if the population means were equal, you would not be surprised to find sample
means this far apart just by chance. This is not the same as saying that the true means are the
same. You just don't have compelling evidence that they differ.

If the overall P value is small, then it is unlikely that the differences you observed are due to
random sampling. You can reject the idea that all the populations have identical means. This
doesn't mean that every mean differs from every other mean only that at least one differs
from the rest. Look at the results of post tests to identify where the differences are.

F ratio and ANOVA table:

The P value is computed from the F ratio which is computed from the ANOVA table.
ANOVA partitions the variability among all the values into one component that is due to
variability among group means (due to the treatment) and another component that is due to
variability within the groups (also called residual variation). Variability within groups (within
the columns) is quantified as the sum of squares of the differences between each value and its
group mean. This is the residual sum-of-squares. Variation among groups (due to treatment)
is quantified as the sum of the squares of the differences between the group means and the
grand mean (the mean of all values in all groups). Adjusted for the size of each group, this
becomes the treatment sum-of-squares.

Each sum-of-squares is associated with a certain number of degrees of freedom ( df,
computed from number of subjects and number of groups), and the mean square (MS) is
computed by dividing the sum-of-squares by the appropriate number of degrees of freedom.
These can be thought of as variances. The square root of the mean square residual can be thought of as the pooled standard deviation.

The F ratio is the ratio of two mean square values. If the null hypothesis is true, you expect F to have a value close to 1.0 most of the time. A large F ratio means that the variation among group means is more than you'd expect to see by chance. You'll see a large F ratio both when the null hypothesis is wrong (the data are not sampled from populations with the same mean) and when random sampling happened to end up with large values in some groups and small values in others.

The P value is determined from the F ratio and the two values for degrees of freedom shown in the ANOVA table.

Tests for equal variances

ANOVA is based on the assumption that the data are sampled from populations that all have the same standard deviations. Prism tests this assumption with two tests. It computes the Brown-Forsythe test and also (if every group has at least five values) computes Bartlett's test. Both these tests compute a P value designed to answer this question:

If the populations really have the same standard deviations, what is the chance that you'd randomly select samples whose standard deviations are as different from one another (or more different) as they are in your experiment?

Bartlett's test

Prism reports the results of the "corrected" Barlett's test as explained in section 10.6 of Zar (1). Bartlett's test works great if the data really are sampled from Gaussian distributions. But if the distributions deviate even slightly from the Gaussian ideal, Bartlett's test may report a small P value even when the differences among standard deviations are trivial. For this reason, many do not recommend that test. That's why we added the test of Brown and Forsythe. It has the same goal as the Bartlett's test, but is less sensitive to minor deviations from normality. We suggest that you pay attention to the Brown-Forsythe result, and ignore Bartlett's test (which we left in to be consistent with prior versions of Prism).

Brown-Forsythe test

The Brown-Forsythe test is conceptually simple. Each value in the data table is transformed by subtracting from it the median of that column, and then taking the absolute value of that difference. One-way ANOVA is run on these values, and the P value from that ANOVA is reported as the result of the Brown-Forsythe test.
How does it work?
By subtracting the medians, any differences between medians have been subtracted away, so the only distinction between groups is their variability.

Why subtract the median and not the mean of each group?
If you subtract the column mean instead of the column median, the test is called the Levene test for equal variances. Which is better? If the distributions are not quite Gaussian, it depends on what the distributions are. Simulations from several groups of statisticians show that using the median works well with many types of nongaussian data. Prism only uses the median (Brown-Forsythe) and not the mean (Levene).

Interpreting the results
If the P value is small, you must decide whether you will conclude that the standard deviations of the populations are different. Obviously the tests of equal variances are based only on the values in this one experiment. Think about data from other similar experiments before making a conclusion.

If you conclude that the populations have different variances, you have four choices:
Conclude that the populations are different. In many experimental contexts, the finding of different standard deviations is as important as the finding of different means. If the standard deviations are truly different, then the populations are different regardless of what ANOVA concludes about differences among the means. This may be the most important conclusion from the experiment.

Transform the data to equalize the standard deviations, and then rerun the ANOVA. Often you'll find that converting values to their reciprocals or logarithms will equalize the standard deviations and also make the distributions more Gaussian.

Use a modified ANOVA that does not assume that all standard deviations are equal. Prism does not provide such a test.

Switch to the nonparametric Kruskal-Wallis test. The problem with this is that if your groups have very different standard deviations, it is difficult to interpret the results of the Kruskal-Wallis test. If the standard deviations are very different, then the shapes of the distributions are very different, and the kruskal-Wallis results cannot be interpreted as comparing medians.

R squared
R2 is the fraction of the overall variance (of all the data, pooling all the groups) attributable to differences among the group means. It compares the variability among group means with the variability within the groups. A large value means that a large fraction of the variation is due
to the treatment that defines the groups. The R2 value is calculated from the ANOVA table and equals the between group sum-of-squares divided by the total sum-of-squares. Some programs (and books) don't bother reporting this value. Others refer to it as $\eta^2$ (eta squared) rather than R2. It is a descriptive statistic that quantifies the strength of the relationship between group membership and the variable you measured.[5]

4.6.3 INTERPRETING THE ONE-WAY ANALYSIS OF VARIANCE (ANOVA)[6]

As with other parametric statistics, we begin the one-way ANOVA with a test of the underlying assumptions. Our first assumption is the assumption of independence. Recall that this assumption is assessed through an examination of the design of the study. That is, we confirm that the K groups/levels are independent of each other.

We must also test the assumption of normality for the K levels of the independent variable. To test the assumption of normality, we can use the Shapiro-Wilks test, which is commonly used by statisticians, and is typically tested at the $= .001$ level of significance. The Shapiro-Wilks Test is a statistical test of the hypothesis that sample data have been drawn from a normally distributed population. From this test, the Sig. (p) value is compared to the a priori alpha level (level of significance for the statistic) – and a determination is made as to reject ($p < \alpha$) or retain ($p > \alpha$) the null hypothesis. As a general rule, we should use other measures of normality checking in conjunction with the Shapiro-Wilks test (e.g., standardized skewness).

The first table from the ANOVA output, (DESCRIPTIVES) provides familiar descriptive statistics (e.g., Group Size, Mean, Standard Deviation) for the four all groups on the dependent variable that we requested (Gain Score).

This table is very useful because it provides the mean and standard deviation for each combination of the groups of the independent variables (what is sometimes referred to as each "cell" of the design). In addition, the table provides "Total" rows, which allows means and standard deviations for groups only split by one independent variable, or none at all, to be known. This might be more useful if you do not have a statistically significant interaction.

The second table from the ANOVA output, (TEST OF HOMOGENEITY OF VARIANCES) provides the Levene’s Test to check the assumption that the variances of the four groups are equal; i.e., not significantly different.

If the result had been significant (i.e., assumption not met), then we could use an adjusted F test such as the Welch statistic or the Brown-Forsythe statistic. If there are extreme violations to the assumption of normality and the assumption of homogeneity of variance,
A nonparametric test such as Kruskal-Wallis could be used. The third table from the ANOVA output, (ANOVA) is the key table because it shows whether the overall F ratio for the ANOVA is significant. When reporting this finding – we would write, for example, F (3, 36) = 6.41, p < .01. The F indicates that we are using an F test (i.e., ANOVA). The 3 and 36 are the two degrees of freedom values (df) for the between groups “effect” and the within-groups “error,” respectively. The 6.41 is the obtained F ratio, and the p < .01 is the probability of obtaining that F ratio by chance alone. F tables also usually include the mean squares, which indicates the amount of variance (sums of squares) for that “effect” divided by the degrees of freedom for that “effect.” We also should report the means and standard deviations so that our readers can see what groups were low and high. Remember, however, that if you have three or more groups, we will not know which specific pairs of means are significantly different, unless we do a post hoc test or an a priori comparison test.

At this point – we have rejected the null hypothesis that all four groups’ means are equal, since p < α. We conclude that at least one of the group means is significantly different from the others (or that at least two of the group means are significantly different from each other). Beyond this conclusion – we will need to conduct a post hoc follow-up test to determine which means differ from each other. Since we have a significant F, we will want to measure the strength of association (ω^2) between the independent variable and the dependent variable for our example. Note that the omega square (ω^2) is not a paired effect size. This will need to be calculated by hand – SPSS does not provide omega square values.

The fourth table from the ANOVA output, (ROBUST TESTS OF EQUALITY OF MEANS) is considered when the assumption of homogeneity of variance has not been met. The adjusted F ratio and its applicable Sig (p) value are provided. If the adjusted F ratio is found to be significant (i.e., p < α), we would reject the null hypothesis and conclude that at least one of the group means is significantly different from the others (or that at least two of the group means are significantly different from each other). Beyond this conclusion – we will need to conduct a post hoc follow-up test. The applicable post hoc analysis will have to take into account that the equal variance assumption has been violated (e.g., Games-Howell). Note – when setting up the steps in our analysis – it is common to select at least one adjusted F ratio statistics… as a just-in-case (i.e., at the onset of our analysis – we do not know if the assumption has been met or violated). For this example, since the equal variance assumption has been met, we can ignore the information in this table.
There are numerous post hoc (multiple comparisons) procedure tests available. Your decision should be based on prior experience, the research situation, and/or the literature. If the assumption of homogeneity of variance has been met (Equal Variances Assumed) – the most commonly used test is the Tukey (HSD) test. If the assumption of homogeneity of variance has been violated (Equal Variances Not Assumed) – the Games-Howell or the Dunnett’s C test are commonly used. Note – when setting up the steps in our analysis – it is common to select at least one post hoc test for either situation… as a just-in-case (i.e., at the onset of our analysis – we do not know if the assumption has been met or violated).

4.6.4 INTERPRETING THE POST HOC TESTS
The Multiple comparison tables (in our example) is showing the results for the Tukey HSD and the Games-Howell follow-up tests. Since the assumption of homogeneity of variance was met in our example – we only need to review the Tukey HSD information. The information for the Games-Howell can be ignored at this time. At first glance, this table is rather intimidating – however, there is only certain pieces of data that we need to make our conclusion.

Since we found significant pairwise differences – we will need to calculate an effect size for each of these significant pairs, which will need to be calculated by hand. An examination of the group means will tell us which group performed significantly higher than the other did.

The HOMOGENEOUS SUBSETS table is also provided by SPSS: This table provides an alternative way of computing and displaying the post hoc tests, and is considered more appropriate when group sizes are quite different. Groups listed in the same subset are not significantly different.

We can also request a MEANS PLOT from SPSS, which will give us a visual representation of the group means and their linear relationship. Such a line graph can aid in interpreting the results. The plot may need to be adjusted (re-scaled) to provide a clearer picture of the linear relationship between the variables. That is, the plot may appear to show notable difference between the groups, but when put on the applicable scale (from the dependent variable), the difference may be reduced… however, and more appropriate based on the applicable scale.
4.7 RESEARCH MICRO HYPOTHESIS TESTING

H0A1: There is no significant difference between AGE GROUPS with respect to SERVQUAL FACTORS
H0A2: There is no significant difference between AGE GROUPS with respect to CSI FACTORS
H0A3: There is no significant difference between AGE GROUPS with respect to IPV FACTORS
H0A4: There is no significant difference between GENDER GROUPS with respect to SERVQUAL FACTORS
H0A5: There is no significant difference between GENDER GROUPS with respect to CSI FACTORS
H0A6: There is no significant difference between OCCUPATION GROUPS with respect to SERVQUAL FACTORS
H0A7: There is no significant difference between OCCUPATION GROUPS with respect to CSI FACTORS
H0A8: There is no significant difference between OCCUPATION GROUPS with respect to IPV FACTORS
H0A9: There is no significant difference between QUALIFICATION GROUPS with respect to SERVQUAL FACTORS
H0A10: There is no significant difference between QUALIFICATION GROUPS with respect to CSI FACTORS
H0A11: There is no significant difference between QUALIFICATION GROUPS with respect to IPV FACTORS
H0A12: There is no significant difference between INCOME GROUPS with respect to SERVQUAL FACTORS
H0A13: There is no significant difference between INCOME GROUPS with respect to CSI FACTORS
H0A14: There is no significant difference between INCOME GROUPS with respect to IPV FACTORS
H0B1: There is no significant difference between BRAND NAMES and SERVQUAL FACTORS
H0B2: There is no significant difference between BRAND NAMES and CSI FACTORS
H0B3: There is no significant difference between BRAND NAMES and IPV FACTOR
4.7.1 ONE WAY ANOVA[7]

H0a: There is no significant difference between AGE GROUPS with respect to perception about SERVQUAL factors.

Table 4.28 anovademographic descriptive analysis

<table>
<thead>
<tr>
<th>SERVQUAL</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>95% Confidence Interval for Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 20</td>
<td>10</td>
<td>3.38</td>
<td>0.14</td>
<td>Lower 2.25</td>
</tr>
<tr>
<td>Age 21-25</td>
<td>26</td>
<td>2.80</td>
<td>0.22</td>
<td>Upper 3.30</td>
</tr>
<tr>
<td>Age 26-35</td>
<td>55</td>
<td>2.38</td>
<td>0.21</td>
<td></td>
</tr>
<tr>
<td>Age 36-45</td>
<td>33</td>
<td>3.12</td>
<td>0.36</td>
<td></td>
</tr>
<tr>
<td>Above 46</td>
<td>40</td>
<td>3.22</td>
<td>0.45</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
<td>3.30</td>
<td>0.30</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.29 Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.381</td>
<td>4</td>
<td>364</td>
<td>.051</td>
</tr>
</tbody>
</table>

It can be seeing from table 4.28 that level of contribution is shown as 3.08, 2.90, 2.86, 3.12 and 3.22 and S.D of them also has shown. It shows there are differences between age groups with respect to servqual factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.41. In this table we find that sig value is 0.51 that it is greater than 0.05 that means we have not violated the assumption of hemogenetis variyances.

With the checking the table 4.29 of test of homogeneity of variances we understand that significant value is .051 that is greater than .050 since we have not violated the assumption of hemogenetis variyances. “There is no signigicant difference between age groups contribution with respect to servqual factors”.

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Table 4.30 ANOVA

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>5.455</td>
<td>4</td>
<td>1.364</td>
<td>3.911</td>
<td>.004</td>
</tr>
<tr>
<td>Within Groups</td>
<td>126.924</td>
<td>364</td>
<td>.349</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>132.378</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Since the assumption of homogeneity of variable was tenable then we have to interpret anova test, otherwise we have to look at the robust test of equality of means table.

First column we can consider is the column marked as sig value. If sig value is less than 0.05 then there is significant different somewhere among our means of our dependent variables in our 4 groups.

Note to this however these not harness which groups are different from other groups.

The statistical difference significant between each pair of groups is provided in table that marked as multiple comparisons.

It can be seeing from table 4.43 that null hypothes are rejected as the p value is less than 0.05

**Result:** There is sigignificant difference between age groups with respect to perception about servqual factors.

Table 4.31 Robust Tests of Equality of Means

<table>
<thead>
<tr>
<th></th>
<th>Statistica</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welch</td>
<td>4.373</td>
<td>4</td>
<td>156.464</td>
<td>.002</td>
</tr>
<tr>
<td>Brown-Forsythe</td>
<td>4.129</td>
<td>4</td>
<td>331.593</td>
<td>.003</td>
</tr>
</tbody>
</table>

Asymptotically F distributed.

If we have the violated the assumption of hemogenetis variance then we check this table but here in this question we have not; beacause sig value in hemogenitis variance is greater than 0.05.
### Post Hoc Tests

In Table 4.32 the Post Hoc tests are listed; this will tell you exactly where the difference among the groups occurred.
The statistical difference significant between each pair of groups is provided in this table but since we had no significant differences over our anova then we don’t need look at this table.

**Result:** As we see in table 4.32, all sig values are greater than 0.05 that indicate that there is no significant statistically difference between each pair of groups.

**Means Plots**

![Means Plots](image)

Now that we have determined that significant difference are not there among our groups, next step is to compare the mean squares between the groups.

The easy way to compare the mean squares between our different groups is to use the mean plot. In this plot we can see that our responses from the under age of 26-30 had lowest level of rating in mean of servqual factors and above age of 36 had highest level of rating in mean of servqual factors.

It can be seeing That how the differente age groups of our respondense had rate the servqual factors from 1 to 5 .

**Result:** The age groups of above 36 had highest rating in servqual factors and the age groups of 26 to 30 had lowest rating.
H0b: There is no significant difference between GENDER GROUPS with respect to perception about SERVQUAL factors,

Warnings

Post hoc tests are not performed for SERVQUAL because there are fewer than three groups.

### Descriptives Servqual

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>male</td>
<td>160</td>
<td>2.98</td>
<td>.597</td>
<td>.047</td>
<td>2.89</td>
<td>3.07</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>female</td>
<td>209</td>
<td>3.07</td>
<td>.601</td>
<td>.042</td>
<td>2.99</td>
<td>3.15</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.03</td>
<td>.600</td>
<td>.031</td>
<td>2.97</td>
<td>3.09</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

Table 4.33

Table 4.34 Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th></th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Levene Statistic</td>
<td>1.313</td>
<td>367</td>
<td>.253</td>
</tr>
</tbody>
</table>

In this table we find that sig value is 0.253 that it’s greater than 0.05 and it means we have not violated the assumption of homogenetis variyance. With the checking the table 4.34 of test of homogeneity of variances we understand that significant value is 0.253 that is greater than 0.050 Since we have not violated the assumption of homogenetis variyances then “There is no signigicant difference between age groups contribution with respect to servqual factors”
Table 4.35 ANOVA TEST

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>.712</td>
<td>1</td>
<td>.712</td>
<td>1.986</td>
<td>.160</td>
</tr>
<tr>
<td>(Combined)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linear Term</td>
<td>.712</td>
<td>1</td>
<td>.712</td>
<td>1.986</td>
<td>.160</td>
</tr>
<tr>
<td>Unweighted</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weighted</td>
<td>.712</td>
<td>1</td>
<td>.712</td>
<td>1.986</td>
<td>.160</td>
</tr>
<tr>
<td>Within Groups</td>
<td>131.666</td>
<td>367</td>
<td>.359</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>132.378</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seen from Table 4.35 that null hypothesis is accepted as the p value is greater than 0.05 then there is no significant difference between gender groups with respect to perception about servqual factors.

Table 4.36 Robust Tests of Equality of Means

<table>
<thead>
<tr>
<th></th>
<th>Statistic&lt;sup&gt;a&lt;/sup&gt;</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welch</td>
<td>1.990</td>
<td>1</td>
<td>343.434</td>
<td>.159</td>
</tr>
<tr>
<td>Brown-Forsythe</td>
<td>1.990</td>
<td>1</td>
<td>343.434</td>
<td>.159</td>
</tr>
</tbody>
</table>

<sup>a</sup> Asymptotically F distributed.

If we have the violated the assumption of homogenetic variance then we check this table but here in this question we have not; because sig value in homogenetic variance is greater than 0.05.
Means Plots

The female groups had highest mean square of rating in servqual factors and the male had lowest rating.

**H0c: There is no significant difference between OCCUPATION GROUPS with respect to perception about SERVQUAL FACTORS**

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>manufacture</td>
<td>36</td>
<td>3.18</td>
<td>.501</td>
<td>.083</td>
<td>3.02 to 3.35</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>finance(bank insurance,stock)</td>
<td>37</td>
<td>2.87</td>
<td>.634</td>
<td>.104</td>
<td>2.65 to 3.08</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>services(food,entertainment,guard)</td>
<td>55</td>
<td>2.99</td>
<td>.728</td>
<td>.098</td>
<td>2.80 to 3.19</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>education,sanitation,physical education news,scientific research)</td>
<td>55</td>
<td>2.95</td>
<td>.611</td>
<td>.082</td>
<td>2.79 to 3.12</td>
<td>2</td>
<td>4</td>
</tr>
</tbody>
</table>
It can be seen from Table 4.37 that the level of contribution is shown as 3.18, 2.87, 2.99, 2.95, 3.15, 2.92, 3.15 and 3.09 and S.D of them also has shown that it shows there are differences between occupation groups with respect to SERVQUAL factors. Before answering this question that “is it significant or not?” First we have to check the Homogeneity of Variances Table 4.50. In this table we find that sig value is 0.115 that it’s greater than 0.05 that means we have not violated the assumption of homogeneity of variances.

With the checking the Table 4.38 of test of homogeneity of variances we understand that significant value is 0.115 that is greater than 0.050

**Result:** We have not violated the assumption of homogeneity of variances. Then “There is no significant difference between occupation groups contribution with respect to SERVQUAL factors”
Table 4.39 ANOVA (SERVQUAL)

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>4.318</td>
<td>7</td>
<td>.617</td>
<td>1.739</td>
<td>.099</td>
</tr>
<tr>
<td>(Combined)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linear Term</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unweighted</td>
<td>.118</td>
<td>1</td>
<td>.118</td>
<td>.331</td>
<td>.565</td>
</tr>
<tr>
<td>Weighted</td>
<td>.213</td>
<td>1</td>
<td>.213</td>
<td>.600</td>
<td>.439</td>
</tr>
<tr>
<td>Deviation</td>
<td>4.105</td>
<td>6</td>
<td>.684</td>
<td>1.929</td>
<td>.075</td>
</tr>
<tr>
<td>Within Groups</td>
<td>128.060</td>
<td>361</td>
<td>.355</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>132.378</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seeing from table 4.39 that null hypothes is accepted as the p value is greater than 0.05

**Result:** There are no signigicant differences between occupation groups with respect to perception about servqual factors

Table 4.40 Robust Tests of Equality of Means (servqual)

<table>
<thead>
<tr>
<th></th>
<th>Statistic^a</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welch</td>
<td>1.853</td>
<td>7</td>
<td>145.360</td>
<td>.081</td>
</tr>
<tr>
<td>Brown-Forsythe</td>
<td>1.752</td>
<td>7</td>
<td>326.547</td>
<td>.096</td>
</tr>
</tbody>
</table>

a. Asymptotically F distributed

If we have the violated the assumption of hemogenetis variance then we check this table but here in this question we have not; beacause sig value in hemogenitis variance is greater than 0.05.

Post Hoc Tests

The statistical difference significant between each pair of groups is provided in this table but since we had no significant differences over our anova then we don’t need look at this table.
It can be seeing that Our reponses from the finance occupation had lowest level of rating in mean square of rating servqual factors and manufactors had highest level of rating in mean square of rating servqual factors.
H0d: There is no significant difference between QUALIFICATION LEVELS with respect to perception about SERVQUAL factors

Warnings

Post hoc tests are not performed for SERVQUAL because there are fewer than three groups.

Table 4.41

<table>
<thead>
<tr>
<th>SERVQUAL</th>
<th>Descriptives</th>
<th>95% Confidence Interval for Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>Mean</td>
</tr>
<tr>
<td>bachecler</td>
<td>236</td>
<td>3.00</td>
</tr>
<tr>
<td>master and above</td>
<td>34</td>
<td>3.07</td>
</tr>
<tr>
<td>Total</td>
<td>330</td>
<td>3.03</td>
</tr>
</tbody>
</table>

Table 4.42 Test of Homogeneity of Variances SERVQUAL

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.256</td>
<td>1</td>
<td>367</td>
<td>.263</td>
</tr>
</tbody>
</table>

It can be seen from table 4.41 that level of contribution is shown as 3.00 and 3.07 and S.D of them also has shown that it shows there are differences between qualification groups with respect to servqual factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table. In this table we find that sig value is 0.263 that it’s greater than 0.05 that means we have not violated the assumption of homogenetis variance.

With the checking the table 4.42 of test of homogeneity of variances we understand that significant value is 0.263 that is greater than 0.050

RESULT: We have not violated the assumption of homogenetis variances. Then “There is no significant difference between qualification groups contribution with respect to servqual factors”
Table 4.43 ANOVA (SERVQUAL)

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups (Combined)</td>
<td>.450</td>
<td>1</td>
<td>.450</td>
<td>1.252</td>
<td>.264</td>
</tr>
<tr>
<td>Linear Term Unweighted</td>
<td>.450</td>
<td>1</td>
<td>.450</td>
<td>1.252</td>
<td>.264</td>
</tr>
<tr>
<td>Weighted</td>
<td>.450</td>
<td>1</td>
<td>.450</td>
<td>1.252</td>
<td>.264</td>
</tr>
<tr>
<td>Within Groups</td>
<td>131.928</td>
<td>367</td>
<td>.359</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>132.378</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seen from Table 4.43 that the null hypothesis is accepted as the p value is greater than 0.05; there are no significant differences between qualification levels with respect to perception about servqual factors.

Table 4.44 Robust Tests of Equality of Means (SERVQUAL)

<table>
<thead>
<tr>
<th></th>
<th>Statistic a</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welch</td>
<td>1.213</td>
<td>1</td>
<td>323.912</td>
<td>.272</td>
</tr>
<tr>
<td>Brown-Forsythe</td>
<td>1.213</td>
<td>1</td>
<td>323.912</td>
<td>.272</td>
</tr>
</tbody>
</table>

a. Asymptotically F distributed.

If we have violated the assumption of homogeneity of variance, then we check this table, but here in this question, we have not; because the p value in homogeneity of variance is greater than 0.05.
H0e: There is no significant difference between INCOME GROUPS with respect to perception about SERVQUAL factors

Table 4.45 Descriptives SERVQUAL

<table>
<thead>
<tr>
<th>Category</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 1 lakh rs</td>
<td>77</td>
<td>3.00</td>
<td>.647</td>
<td>.074</td>
<td>2.86</td>
<td>3.15</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>between 1-3 lakh rs</td>
<td>85</td>
<td>2.95</td>
<td>.636</td>
<td>.069</td>
<td>2.82</td>
<td>3.09</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>between 3-5 lakh</td>
<td>87</td>
<td>3.04</td>
<td>.496</td>
<td>.053</td>
<td>2.94</td>
<td>3.15</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>between 5-7 lakh</td>
<td>71</td>
<td>3.04</td>
<td>.619</td>
<td>.073</td>
<td>2.90</td>
<td>3.19</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>above 7 lakh rs</td>
<td>49</td>
<td>3.17</td>
<td>.596</td>
<td>.085</td>
<td>3.00</td>
<td>3.34</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.03</td>
<td>.600</td>
<td>.031</td>
<td>2.97</td>
<td>3.09</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

Table 4.46 Test of Homogeneity of Variances (SERVQUAL)

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.343</td>
<td>4</td>
<td>364</td>
<td>.055</td>
</tr>
</tbody>
</table>

It can be seeing from table 4.45 that level of contribution is shown as 3.00, 2.95, 3.04, 3.04 and 3.17 and S.D of them also has shown that it shows there are differences between income groups with respect to servqual factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 45. In this table we find that sig value is 0.55 that it’s greater than 0.05 that means we have not violated the assumption of hemogenetis variyance.

With the checking the table 4.46 of test of homogeneity of variances we understand that significant value is .055 that is greater than .050 then We have not violated the assumption of
hemogenetis variyances. Then “There is no signigicant difference between income group’s contributions with respect to servqual factors”

Table 4.47 ANOVA (servqual)

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>1.570</td>
<td>4</td>
<td>.392</td>
<td>1.092</td>
<td>.360</td>
</tr>
<tr>
<td>(Combined)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linear Term</td>
<td>1.157</td>
<td>1</td>
<td>1.157</td>
<td>3.221</td>
<td>.074</td>
</tr>
<tr>
<td>Unweighted</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weighted</td>
<td>1.024</td>
<td>1</td>
<td>1.024</td>
<td>2.849</td>
<td>.092</td>
</tr>
<tr>
<td>Deviation</td>
<td>.546</td>
<td>3</td>
<td>.182</td>
<td>.507</td>
<td>.678</td>
</tr>
<tr>
<td>Within Groups</td>
<td>130.808</td>
<td>364</td>
<td>.359</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>132.378</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seeing from table 4.47 that null hypothes is accepted as the p value is greater than 0.05 There are no signigicant difference betwee income levels with respect to perception about servqual factors

Table 4.48 Robust Tests of Equality of Means (servqual)

<table>
<thead>
<tr>
<th></th>
<th>Statistic^a</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welch</td>
<td>1.040</td>
<td>4</td>
<td>168.348</td>
<td>.388</td>
</tr>
<tr>
<td>Brown-Forsythe</td>
<td>1.084</td>
<td>4</td>
<td>329.917</td>
<td>.364</td>
</tr>
</tbody>
</table>

^a. Asymptotically F distributed

If we have the violated the assumption of hemogenetis variance then we check this table but here in this question we have not; beacaouse sig value in hemogenitis variance is greater than 0.05.
Post Hoc Tests

Since we had no significant differences over our anova then we don’t need look at this table. As we see all sig values are greater than 0.05 that indicate that there is no significant statistically difference between each pair of groups

As we see the age groups of above 36 had highest rating in servqual factors and the age groups of 26 to 30 had lowest rating.
H0f: There is no significant difference between AGE GROUPS with respect to perception about CSI FACTORS

Table 4.49 Descriptives (CSI)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>under age of 20</td>
<td>100</td>
<td>3.08</td>
<td>.766</td>
<td>.077</td>
<td>2.93</td>
<td>3.23</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>21-25</td>
<td>81</td>
<td>2.88</td>
<td>.536</td>
<td>.060</td>
<td>2.76</td>
<td>3.00</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>26-30</td>
<td>55</td>
<td>3.03</td>
<td>.687</td>
<td>.093</td>
<td>2.85</td>
<td>3.22</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>31-35</td>
<td>93</td>
<td>2.90</td>
<td>.673</td>
<td>.070</td>
<td>2.76</td>
<td>3.03</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>above age of 36</td>
<td>40</td>
<td>3.01</td>
<td>.420</td>
<td>.066</td>
<td>2.88</td>
<td>3.15</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>2.97</td>
<td>.655</td>
<td>.034</td>
<td>2.91</td>
<td>3.04</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

Table 4.50 of Homogeneity of Variances CSI

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.858</td>
<td>4</td>
<td>364</td>
<td>.000</td>
</tr>
</tbody>
</table>

It can be seen from table 4.49 that level of contribution is shown as 3.08, 2.90, 2.86, 3.12 and 3.22 and S.D of them also has shown that it shows there are differences between age groups with respect to CSI factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table. In this table we find that sig value is 0.000 that it’s less than 0.05 that means we have violated the assumption of homogeneity of variances.

With the checking the table 4.50 of test of homogeneity of variances we understand that significant value is 0.000 that is less than .050
Result: We have violated the assumption of homogenetic variances then “There is significant difference between age groups contribution with respect to CSI factors”

Table 4.51 ANOVA (CSI)

<table>
<thead>
<tr>
<th>Source of Variation</th>
<th>SS</th>
<th>df</th>
<th>MS</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups (Combined)</td>
<td>2.662</td>
<td>4</td>
<td>.665</td>
<td>1.561</td>
<td>.184</td>
</tr>
<tr>
<td>Linear Term Unweighted</td>
<td>.076</td>
<td>1</td>
<td>.076</td>
<td>.178</td>
<td>.673</td>
</tr>
<tr>
<td>Weighted</td>
<td>.416</td>
<td>1</td>
<td>.416</td>
<td>.977</td>
<td>.324</td>
</tr>
<tr>
<td>Deviation</td>
<td>2.245</td>
<td>3</td>
<td>.748</td>
<td>1.756</td>
<td>.155</td>
</tr>
<tr>
<td>Within Groups</td>
<td>155.143</td>
<td>364</td>
<td>.426</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>157.805</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

We know that if we have violated the assumption of homogenetic variances that means this assumption is tenable then we have to look at the table marked Robust tests of equality of meanes (table 4.51) instead of anova table. [7]

From interpreting of table 4.50 and 4.51, we conclude that we have violated the assumption of homogenetic variances and “There is significant difference between age groups contribution with respect to CSI factors”

Result: We need look at the table 4.51 marked as Robust Tests of Equality of Means instead of anova table 4.64.

Table 4.52 Robust Tests of Equality of Means (CSI)

<table>
<thead>
<tr>
<th>Source</th>
<th>Statistic(a)</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welch</td>
<td>1.578</td>
<td>4</td>
<td>159.800</td>
<td>.183</td>
</tr>
<tr>
<td>Brown-Forsythe</td>
<td>1.717</td>
<td>4</td>
<td>326.884</td>
<td>.146</td>
</tr>
</tbody>
</table>

\(a.\) Asymptotically F distributed.
It can be seeing from table 4.52 that sig value in hemogenity of variances is 0.000 that it’s less than 0.05 then we have a violated the assumption of hemogenety of variances then we have to check and interpret table 4.52 marked as Robust Tests of Equality of Means instead of anova table (4.51) beacause the assumption of hemogenety of variances is tenable. (7)(7:59) since from table (4.52) sig value is 0.183 that is greater than 0.050 then it meanes there is not significant difference some where among our means in our dependent variable in our 5 age groups then there is not significant difference somewhere among our means in our dependent variable in our 5 age groups.

Post Hoc Tests
Since we had no significant differences over our Robuts Tests of Means then we don’t need look at this table.

Means Plots

![Image of means plot]

It can be seeing from table 4.52 our reponses from the under age of 21-25 had lowest level of rating in mean square of CSI factors and under age of 20 had highest level of rating in mean of csi factors.
**H0g: There is no significant difference between GENDER GROUPS with respect to perception about CSI FACTORS**

Table 4.53 of Homogeneity of Variances CSI

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>.091</td>
<td>1</td>
<td>367</td>
<td>.763</td>
</tr>
</tbody>
</table>

It can be seen from table 4.53 that level of contribution is shown as 2.89 and 3.04 and S.D of them also has shown that it shows there are differences between gender groups with respect to CSI factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.52. In this table we find that sig value is 0.763 that it’s greater than 0.05 that means we have not violated the assumption of homogenetis variance.

With the checking the table 4.53 of test of homogeneity of variances we understand that significant value is .763 that is greater than .050 then We have not violated the assumption of homogenetis variyance then “There is no signigicant difference between gender groups contribution with respect to CSI factors”

Table 4.54 ANOVA CSI

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>1.944</td>
<td>1</td>
<td>1.944</td>
<td>4.577</td>
<td>.033</td>
</tr>
<tr>
<td>(Combined)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linear Term</td>
<td>1.944</td>
<td>1</td>
<td>1.944</td>
<td>4.577</td>
<td>.033</td>
</tr>
<tr>
<td>Unweighted</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weighted</td>
<td>1.944</td>
<td>1</td>
<td>1.944</td>
<td>4.577</td>
<td>.033</td>
</tr>
<tr>
<td>Within Groups</td>
<td>155.861</td>
<td>367</td>
<td>.425</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>157.805</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seen from table 4.54 that null hypothes is rejected as the p value is less than 0.05

Then there are signigicant difference betwee gender groups with respect to perception about CSI factors
Table 4.55 Robust Tests of Equality of Means csi

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welch</td>
<td>4.483</td>
<td>1</td>
<td>327.848</td>
<td>.035</td>
</tr>
<tr>
<td>Brown-Forsythe</td>
<td>4.483</td>
<td>1</td>
<td>327.848</td>
<td>.035</td>
</tr>
</tbody>
</table>

a. Asymptotically F distributed.

If we have the violated the assumption of hemogenetis variance then we check this table but here in this question we have not; beacause sig value in hemogenitis variance is greater than 0.05.

Means Plots

It can be seeing that our reponses from male had lowest level of rating in mean of csi factors and female had highest level of rating in mean of csi factors
H0h: There is no significant difference between OCCUPATION LEVELS with respect to perception about CSI FACTORS

Table 4.56 Descriptives CSI

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>manufacture</td>
<td>36</td>
<td>2.85</td>
<td>.398</td>
<td>.066</td>
<td>2.71</td>
<td>2.98</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>finance(bank insurance,stock)</td>
<td>37</td>
<td>2.72</td>
<td>.632</td>
<td>.104</td>
<td>2.51</td>
<td>2.93</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>services(food,entertainment,guard)</td>
<td>55</td>
<td>3.10</td>
<td>.808</td>
<td>.109</td>
<td>2.89</td>
<td>3.32</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>education,sanitation,physical education,news,scientific research)</td>
<td>55</td>
<td>2.96</td>
<td>.722</td>
<td>.097</td>
<td>2.77</td>
<td>3.16</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>architecture engineering</td>
<td>34</td>
<td>3.00</td>
<td>.723</td>
<td>.124</td>
<td>2.75</td>
<td>3.25</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>agency(law,accountant,consultant)</td>
<td>52</td>
<td>2.94</td>
<td>.602</td>
<td>.083</td>
<td>2.77</td>
<td>3.11</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>it manufacture software</td>
<td>60</td>
<td>3.12</td>
<td>.589</td>
<td>.076</td>
<td>2.97</td>
<td>3.27</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>students</td>
<td>40</td>
<td>2.96</td>
<td>.576</td>
<td>.091</td>
<td>2.78</td>
<td>3.15</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>2.97</td>
<td>.655</td>
<td>.034</td>
<td>2.91</td>
<td>3.04</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>
Table 4.57 CSI Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.912</td>
<td>7</td>
<td>361</td>
<td>.006</td>
</tr>
</tbody>
</table>

In this table we find that sig value is 0.006 that it’s less than 0.05 that means we have violated the assumption of homogenetis variance. With the checking the table 4.57 of test of homogeneity of variances we understand that significant value is .006 that is less than .050 We have violated the assumption of homogenetis varyiances then “There is significant difference between occupation levels contribution with respect to CSI factors”

Table 4.58 Robust Tests of Equality of Means CSI

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Statistic^a</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welch</td>
<td>2.051</td>
<td>7</td>
<td>146.813</td>
<td>.052</td>
</tr>
<tr>
<td>Brown-Forsythe</td>
<td>1.870</td>
<td>7</td>
<td>318.426</td>
<td>.074</td>
</tr>
</tbody>
</table>

a. Asymptotically F distributed.

It can be seeing from table 4.58 that sig value in hemogenitiy of variances is 0.006 that it’s less than 0.05 then we have a violated the assumption of hemogenety of variances then we have to check and interpret table 4.58 marked as Robust Tests of Equality of Means instead of anova table (4.57) because the assumption of hemogenety of variances is tenable. [7](7:59) since from table (4.58) sig value is 0.052 that is greater than 0.050 then it means there is not significant difference some where among our means in our dependent variable in our 8 occupation groups Then there is not significant difference somewhere among our means in our dependent variable in our 8 occupation groups in rating csi factors.

Post Hoc Tests

since we had no significant differences over our Robust Tests of Equality of Means then we don’t need look at this table.
Means Plots

It can be seeing our responses from the finance group had lowest level of rating in mean of csi factors and manufacter of software had highest level of rating in mean of csi factors.
H0i: There is no significant difference between QUALIFICATION LEVELS with respect to perception about CSI FACTORS

Table 4.59 Warnings

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower Bound</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Minimum</td>
</tr>
<tr>
<td>Under graduat</td>
<td>205</td>
<td>2.87</td>
<td>.560</td>
<td>.039</td>
<td>2.80</td>
</tr>
<tr>
<td>Post graduat</td>
<td>164</td>
<td>3.10</td>
<td>.740</td>
<td>.058</td>
<td>2.99</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>2.97</td>
<td>.655</td>
<td>.034</td>
<td>2.91</td>
</tr>
</tbody>
</table>

Table 4.60 Test of Homogeneity of Variances CSI

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>14.641</td>
<td>1</td>
<td>367</td>
<td>.000</td>
</tr>
</tbody>
</table>

It can be seen from table 4.59 that level of contribution is shown as 2.87, 3.10 and S.D of them also has shown that it shows there are differences between qualification levels with respect to CSI factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.60. In this table we find that sig value is 0.000 that it’s less than 0.05 that means we have violated the assumption of homogenous variance.

With the checking the table 4.60 of test of homogeneity of variances we understand that significant value is 0.000 that is greater than .050 then we have violated the assumption of homogenous variances Then “There is significant difference between qualification levels contribution with respect to CSI factors” and also we need to chek the table namly Robust Tests of Equality of Means instead of anova table.
Table 4.61 Robust Tests of Equality of Means CSI

<table>
<thead>
<tr>
<th>Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welch</td>
<td>10.488</td>
<td>1</td>
<td>296.822</td>
</tr>
<tr>
<td>Brown-Forsythe</td>
<td>10.488</td>
<td>1</td>
<td>296.822</td>
</tr>
</tbody>
</table>

a. Asymptotically F distributed.

since from table (4.79) sig value is 0.001 that is less than 0.050 then it means there is significant difference some where among our means in our dependent variable in our 2 qualification groups but for understanding that which group is different from other groups we have to looke at the table marked as multiple comparisons but here we have just 2 groups and we don’t need this table.

Means Plots

It can be seeing that how the differente age groups of our respondense had rate the servqual factors from 1 to 5 then the age groups of above 36 had highest rating in servqual factors and the age groups of 26 to 30 had lowest rating.
H0j: There is no significant difference between INCOME GROUPS with respect to perception about CSI FACTORS

**Table 4.62 Descriptives CSI**

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower Bound</td>
</tr>
<tr>
<td>under 1 lakh rs</td>
<td>77</td>
<td>3.07</td>
<td>.651</td>
<td>.074</td>
<td>2.92</td>
</tr>
<tr>
<td>between 1-3 lakh rs</td>
<td>85</td>
<td>2.85</td>
<td>.546</td>
<td>.059</td>
<td>2.73</td>
</tr>
<tr>
<td>between 3-5 lakh</td>
<td>87</td>
<td>2.91</td>
<td>.759</td>
<td>.081</td>
<td>2.74</td>
</tr>
<tr>
<td>between 5-7 lakh</td>
<td>71</td>
<td>2.97</td>
<td>.622</td>
<td>.074</td>
<td>2.82</td>
</tr>
<tr>
<td>above 7 lakh rs</td>
<td>49</td>
<td>3.16</td>
<td>.643</td>
<td>.092</td>
<td>2.98</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>2.97</td>
<td>.655</td>
<td>.034</td>
<td>2.91</td>
</tr>
</tbody>
</table>

**Table 4.63 Test of Homogeneity of Variances (csi)**

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.563</td>
<td>4</td>
<td>364</td>
<td>.184</td>
</tr>
</tbody>
</table>

It can be seen from Table 4.63 that level of contribution is shown as 3.07, 2.85, 2.91, 2.97 and 3.16 and S.D of them also has shown that it shows there are differences between age groups. Before answering this question that “is it significant or not?” First we have to check the Homogeneity of Variances table 4.63. In this table we find that sig value is 0.184 that it’s greater than 0.05 that means we have not violated the assumption of homogenetis variances.

With the checking the table 4.63 of test of homogeneity of variances we understand that significant value is 0.184 that is greater than .050 then we have not violated the assumption of homogenetis variances. Then “There is no significant difference between income groups contribution with respect to CSI factors”
Table 4.64 ANOVA (CSI)

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups (Combined)</td>
<td>4.158</td>
<td>4</td>
<td>1.039</td>
<td>2.462</td>
<td>.045</td>
</tr>
<tr>
<td>Linear Term Unweighted</td>
<td>.611</td>
<td>1</td>
<td>.611</td>
<td>1.446</td>
<td>.230</td>
</tr>
<tr>
<td>Weighted</td>
<td>.321</td>
<td>1</td>
<td>.321</td>
<td>.760</td>
<td>.384</td>
</tr>
<tr>
<td>Deviation</td>
<td>3.837</td>
<td>3</td>
<td>1.279</td>
<td>3.030</td>
<td>.029</td>
</tr>
<tr>
<td>Within Groups</td>
<td>153.647</td>
<td>364</td>
<td>.422</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>157.805</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seeing from table 4.64 that null hypothes is REJECTED as the p value is LESS than 0.05 then there are significant difference between INCOME GROUPS with respect to perception about CSI factors

**Post Hoc tests**

Since we had no significant differences over our anova then we don’t need look at this table.

**Means Plots**

It can be seeing that our responses from the between 1-3 lakh rs had lowest level of rating in mean of csi factors and above 7 lakh rs had highest level of rating in mean of servqual factors.
H0k: There is no significant difference between AGE GROUPS with respect to perception about IPV FACTORS

Table 4.65 Descriptives (IPV)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>under age of 20</td>
<td>100</td>
<td>3.35</td>
<td>.617</td>
<td>.062</td>
<td>3.22</td>
<td>3.47</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>21-25</td>
<td>81</td>
<td>3.09</td>
<td>.615</td>
<td>.068</td>
<td>2.96</td>
<td>3.23</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>26-30</td>
<td>55</td>
<td>3.31</td>
<td>.650</td>
<td>.088</td>
<td>3.13</td>
<td>3.48</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>31-35</td>
<td>93</td>
<td>3.08</td>
<td>.713</td>
<td>.074</td>
<td>2.94</td>
<td>3.23</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>above age of 36</td>
<td>40</td>
<td>3.22</td>
<td>.561</td>
<td>.089</td>
<td>3.04</td>
<td>3.40</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.21</td>
<td>.649</td>
<td>.034</td>
<td>3.14</td>
<td>3.27</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

Table 4.66 Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.497</td>
<td>4</td>
<td>364</td>
<td>.202</td>
</tr>
</tbody>
</table>

It can be seen from table 4.65 that level of contribution is shown as 3.35, 3.09, 3.31, 3.08 and 3.22 and S.D of them also has shown that it shows there are differences between age groups with respect to IPV factors. Before answering this question that “is it significant or no?” First we have to check the Homogeneity of Variances table. In this table we fine that sig value is 0.202 that it’s greater than 0.05 that means we have not violated the assumption of homogenous variances.

With the checking the table 4.66 of test of homogeneity of variances we understand that significant value is 0.202 that is greater than 0.050 then we have not violated the assumption of homogenous variances. Then “There is no significant difference between age groups contribution with respect to IPV factors”
It can be seen from Table 4.67 that null hypothesis is rejected as the p value is less than 0.05 then there are significant differences between age groups with respect to perception about IPV factors.

**Post Hoc Tests**

but since we had no significant differences over our ANOVA then we don’t need look at this table then as we see all sig values are greater than 0.05 that indicate that there is no significant statistically difference between each pair of groups.

**Means Plots**

It can be seen our responses from the under age of 31-35 had lowest level of rating in mean of IPV factors and under age of 20 had highest level of rating in mean of IPV factors.

---

**Table 4.67 ANOVA IPV**

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups (Combined)</td>
<td>4.958</td>
<td>4</td>
<td>1.240</td>
<td>3.010</td>
<td>.018</td>
</tr>
<tr>
<td>Linear Term Unweighted</td>
<td>.404</td>
<td>1</td>
<td>.404</td>
<td>.982</td>
<td>.322</td>
</tr>
<tr>
<td>Weighted</td>
<td>1.203</td>
<td>1</td>
<td>1.203</td>
<td>2.920</td>
<td>.088</td>
</tr>
<tr>
<td>Deviation</td>
<td>3.756</td>
<td>3</td>
<td>1.252</td>
<td>3.040</td>
<td>.029</td>
</tr>
<tr>
<td>Within Groups</td>
<td>149.903</td>
<td>364</td>
<td>.412</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>154.861</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

203
H01: There is no significant difference between GENDER GROUPS with respect to perception about IPV FACTORS

Table 68 Descriptives IPV

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>male</td>
<td>160</td>
<td>3.18</td>
<td>.693</td>
<td>.055</td>
<td>3.07</td>
<td>3.29</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>female</td>
<td>209</td>
<td>3.23</td>
<td>.613</td>
<td>.042</td>
<td>3.14</td>
<td>3.31</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.21</td>
<td>.649</td>
<td>.034</td>
<td>3.14</td>
<td>3.27</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

Table 4.69 Test of Homogeneity of Variances IPV

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.647</td>
<td>1</td>
<td>367</td>
<td>.200</td>
</tr>
</tbody>
</table>

It can be seen from table 4.68 that level of contribution is shown as 3.18 and 3.23 and S.D. of them also has shown that it shows there are differences between gender groups with respect to IPV factors. Before answering this question that “is it significant or no?” First we have to check the Homogeneity of Variances table. In this table we find that sig value is 0.200 that it’s greater than 0.05 that means we have not violated the assumption of homogenous variance.

With the checking the table 4.69 of test of homogeneity of variances we understand that significant value is .200 that is greater than .050 then we have not violated the assumption of homogenous variances. Then “There is no significant difference between gender groups contribution with respect to IPV factors.
Table 4.70 ANOVA IPV

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>.230</td>
<td>1</td>
<td>.230</td>
<td>.546</td>
<td>.460</td>
</tr>
<tr>
<td>Combined</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linear Term</td>
<td>.230</td>
<td>1</td>
<td>.230</td>
<td>.546</td>
<td>.460</td>
</tr>
<tr>
<td>Unweighted</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weighted</td>
<td>.230</td>
<td>1</td>
<td>.230</td>
<td>.546</td>
<td>.460</td>
</tr>
<tr>
<td>Within Groups</td>
<td>154.631</td>
<td>367</td>
<td>.421</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>154.861</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seeing from table 4.70 that null hypothesis is accepted as the p value is greater than 0.05 then there are no significant difference between gender groups with respect to perception about IPV factors.

Means Plots

It can be seeing our responses from male had lowest level of rating in mean of servqual factors and female had highest level of rating in mean of ipv factors.
**H0m: There is no significant difference between OCCUPATION GROUPS with respect to perception about IPV FACTORS**

<table>
<thead>
<tr>
<th>Occupation Group</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>manufacture</td>
<td>36</td>
<td>3.30</td>
<td>.514</td>
<td>.086</td>
<td>3.13 - 3.47</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>finance(bank, insurance,stock)</td>
<td>37</td>
<td>2.91</td>
<td>.684</td>
<td>.113</td>
<td>2.68 - 3.14</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>services(food,entertainment,guard)</td>
<td>55</td>
<td>3.21</td>
<td>.737</td>
<td>.099</td>
<td>3.01 - 3.41</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>education,sanitation,physical education,news,scientific research</td>
<td>55</td>
<td>3.16</td>
<td>.605</td>
<td>.082</td>
<td>3.00 - 3.33</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>architecture engineering</td>
<td>34</td>
<td>3.24</td>
<td>.600</td>
<td>.103</td>
<td>3.03 - 3.45</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>agency(law,accountant,consultant)</td>
<td>52</td>
<td>3.11</td>
<td>.710</td>
<td>.098</td>
<td>2.91 - 3.30</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>it manufacture software</td>
<td>60</td>
<td>3.50</td>
<td>.552</td>
<td>.071</td>
<td>3.36 - 3.64</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>students</td>
<td>40</td>
<td>3.10</td>
<td>.607</td>
<td>.096</td>
<td>2.91 - 3.30</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.21</td>
<td>.649</td>
<td>.034</td>
<td>3.14 - 3.27</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

**Table 4.72 Test of Homogeneity of Variances IPV**

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.372</td>
<td>7</td>
<td>361</td>
<td>.216</td>
</tr>
</tbody>
</table>
It can be seen from table 4.71 that level of contribution is shown as 3.30, 2.91, 3.21, 3.16, 3.24, 3.11, 3.50 and 3.10 and S.D of them also has shown that it shows there are differences between occupation groups with respect to IPV factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.72. In this table we fine that sig value is 0.216 that it’s greater than 0.05 that means we have not violated the assumption of hemogenetis variyance.

With the checking the table 4.72 of test of homogeneity of variances we understand that significant value is 0.216 that is greater than .050

We have not violated the assumption of homogenetis variances then “There is no signigicant difference between occupation groups contribution with respect to IPV factors”

Table 73 ANOVA (IPV)

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Combined)</td>
<td>9.787</td>
<td>7</td>
<td>1.398</td>
<td>3.479</td>
<td>.001</td>
</tr>
<tr>
<td>Linear Term</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unweighted</td>
<td>.433</td>
<td>1</td>
<td>.433</td>
<td>1.078</td>
<td>.300</td>
</tr>
<tr>
<td>Weighted</td>
<td>.833</td>
<td>1</td>
<td>.833</td>
<td>2.072</td>
<td>.151</td>
</tr>
<tr>
<td>Deviation</td>
<td>8.955</td>
<td>6</td>
<td>1.492</td>
<td>3.714</td>
<td>.001</td>
</tr>
<tr>
<td>Within Groups</td>
<td>145.074</td>
<td>361</td>
<td>.402</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>154.861</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seeing from table 4.95 that null hypothes is rejected as the p value is less than 0.05

Result: There are significant difference betwee occupation groups with respect to perception about IPV factors
### Post Hoc Tests

#### Multiple Comparisons

Table 4.74 Dependent Variable: IPV

<table>
<thead>
<tr>
<th>(I) NS_SEC</th>
<th>(J) NS_SEC</th>
<th>Mean Difference (I-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>95% Confidence Interval Lower Bound</th>
<th>95% Confidence Interval Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamhane manufacture</td>
<td>finance(bank insurance,stock)</td>
<td>.388</td>
<td>.141</td>
<td>.195</td>
<td>-.07</td>
<td>.85</td>
</tr>
<tr>
<td></td>
<td>services(food,entertainment,guard)</td>
<td>.088</td>
<td>.131</td>
<td>1.000</td>
<td>-.33</td>
<td>.51</td>
</tr>
<tr>
<td></td>
<td>education, sanitation, physical education, news, scientific research</td>
<td>.135</td>
<td>.118</td>
<td>1.000</td>
<td>-.25</td>
<td>.52</td>
</tr>
<tr>
<td></td>
<td>architecture engineering</td>
<td>.062</td>
<td>.134</td>
<td>1.000</td>
<td>-.37</td>
<td>.50</td>
</tr>
<tr>
<td></td>
<td>agency(law, accountant, consultant)</td>
<td>.194</td>
<td>.130</td>
<td>.986</td>
<td>-.23</td>
<td>.61</td>
</tr>
<tr>
<td></td>
<td>it manufacture software</td>
<td>-.200</td>
<td>.111</td>
<td>.890</td>
<td>-.56</td>
<td>.16</td>
</tr>
<tr>
<td></td>
<td>students</td>
<td>.196</td>
<td>.129</td>
<td>.981</td>
<td>-.22</td>
<td>.61</td>
</tr>
<tr>
<td></td>
<td>finance(bank insurance,stock)</td>
<td>-.388</td>
<td>.141</td>
<td>.195</td>
<td>-.85</td>
<td>.07</td>
</tr>
<tr>
<td></td>
<td>services(food,entertainment,guard)</td>
<td>-.300</td>
<td>.150</td>
<td>.752</td>
<td>-.78</td>
<td>.18</td>
</tr>
<tr>
<td>Service (food, entertainment, guard)</td>
<td>Education, sanitation, physical education, news, scientific research</td>
<td>Architecture, engineering</td>
<td>Agency (law, accounting, consulting)</td>
<td>IT manufacturing, software</td>
<td>Students</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>Finance (banking, insurance, stock)</td>
<td>.047</td>
<td>.129</td>
<td>1.000</td>
<td>-.36</td>
<td>.46</td>
<td></td>
</tr>
<tr>
<td>Education, sanitation, physical education, news, scientific research</td>
<td>.026</td>
<td>.143</td>
<td>1.000</td>
<td>-.49</td>
<td>.44</td>
<td></td>
</tr>
<tr>
<td>Agency (law, accounting, consulting)</td>
<td>.106</td>
<td>.140</td>
<td>1.000</td>
<td>-.34</td>
<td>.55</td>
<td></td>
</tr>
<tr>
<td>IT manufacturing, software</td>
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<td>.122</td>
<td>.436</td>
<td>-.68</td>
<td>.10</td>
<td></td>
</tr>
<tr>
<td>Students</td>
<td>.108</td>
<td>.138</td>
<td>1.000</td>
<td>-.34</td>
<td>.55</td>
<td></td>
</tr>
<tr>
<td>Education, sanitation, physical education, news, scientific research</td>
<td>-.135</td>
<td>.118</td>
<td>1.000</td>
<td>-.52</td>
<td>.25</td>
<td></td>
</tr>
<tr>
<td>Finance (banking, insurance, stock)</td>
<td>.254</td>
<td>.139</td>
<td>.877</td>
<td>-.20</td>
<td>.70</td>
<td></td>
</tr>
<tr>
<td></td>
<td>research)</td>
<td>services(food, entertainment,guard)</td>
<td>architecture engineering</td>
<td>agency(law, accountant,consultant)</td>
<td>it manufacture software</td>
<td>students</td>
</tr>
<tr>
<td>------------------------</td>
<td>-----------</td>
<td>------------------------------------</td>
<td>--------------------------</td>
<td>-----------------------------------</td>
<td>------------------------</td>
<td>----------</td>
</tr>
<tr>
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<td>.129</td>
<td>1.000</td>
<td>-.072</td>
<td>.131</td>
<td>.059</td>
</tr>
<tr>
<td>services(food,entertainement,guard)</td>
<td>.026</td>
<td>.143</td>
<td>1.000</td>
<td>.059</td>
<td>.128</td>
<td>.061</td>
</tr>
<tr>
<td>education,sanitation,physical education,news,scientific research)</td>
<td>.072</td>
<td>.131</td>
<td>1.000</td>
<td>.072</td>
<td>.142</td>
<td>.061</td>
</tr>
<tr>
<td>agency(law,accountant,consultant)</td>
<td>.132</td>
<td>.142</td>
<td>1.000</td>
<td>.132</td>
<td>.142</td>
<td>.134</td>
</tr>
<tr>
<td>it manufacture software</td>
<td>-.335</td>
<td>.108</td>
<td>.068</td>
<td>-.335</td>
<td>.068</td>
<td>.108</td>
</tr>
<tr>
<td>students</td>
<td>.061</td>
<td>.126</td>
<td>1.000</td>
<td>.061</td>
<td>.126</td>
<td>.061</td>
</tr>
<tr>
<td>manufacture</td>
<td>-.062</td>
<td>.134</td>
<td>1.000</td>
<td>-.062</td>
<td>.134</td>
<td>.062</td>
</tr>
<tr>
<td>finance(bank insurance,stock)</td>
<td>.326</td>
<td>.152</td>
<td>.641</td>
<td>.326</td>
<td>.152</td>
<td>.326</td>
</tr>
<tr>
<td>services(food,entertainment,guard)</td>
<td>.026</td>
<td>.143</td>
<td>1.000</td>
<td>.026</td>
<td>.143</td>
<td>.026</td>
</tr>
<tr>
<td>education,sanitation,physical education,news,scientific research)</td>
<td>.072</td>
<td>.131</td>
<td>1.000</td>
<td>.072</td>
<td>.131</td>
<td>.072</td>
</tr>
<tr>
<td>agency(law,accountant,consultant)</td>
<td>.132</td>
<td>.142</td>
<td>1.000</td>
<td>.132</td>
<td>.142</td>
<td>.132</td>
</tr>
<tr>
<td>it manufacture software</td>
<td>-.263</td>
<td>.125</td>
<td>.679</td>
<td>-.263</td>
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<td>.141</td>
<td>1.000</td>
<td>.134</td>
<td>.141</td>
<td>.134</td>
</tr>
<tr>
<td>manufacture</td>
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<td>.130</td>
<td>.986</td>
<td>-.194</td>
<td>.130</td>
<td>.194</td>
</tr>
<tr>
<td>finance(bank insurance,stock)</td>
<td>.195</td>
<td>.149</td>
<td>.998</td>
<td>.195</td>
<td>.149</td>
<td>.195</td>
</tr>
</tbody>
</table>

210
<table>
<thead>
<tr>
<th>Service/Industry</th>
<th>Correlation</th>
<th>p-Value</th>
<th>N</th>
<th>r</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>food, entertainment, guard</td>
<td>.106</td>
<td>.140</td>
<td>1.000</td>
<td>-.55</td>
<td>.34</td>
</tr>
<tr>
<td>education, sanitation, physical education, news, scientific research</td>
<td>.059</td>
<td>.128</td>
<td>1.000</td>
<td>-.47</td>
<td>.35</td>
</tr>
<tr>
<td>architecture, engineering</td>
<td>-.132</td>
<td>.142</td>
<td>1.000</td>
<td>-.59</td>
<td>.33</td>
</tr>
<tr>
<td>it, software</td>
<td>-.394*</td>
<td>.121</td>
<td>.044</td>
<td>-.78</td>
<td>.00</td>
</tr>
<tr>
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<td>.002</td>
<td>.138</td>
<td>1.000</td>
<td>-.44</td>
<td>.44</td>
</tr>
<tr>
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<td>.200</td>
<td>.111</td>
<td>.890</td>
<td>-.16</td>
<td>.56</td>
</tr>
<tr>
<td>software</td>
<td>.589*</td>
<td>.133</td>
<td>.001</td>
<td>.16</td>
<td>1.02</td>
</tr>
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<td>.122</td>
<td>.436</td>
<td>-.10</td>
<td>.68</td>
</tr>
<tr>
<td>education, sanitation, physical education, news, scientific research</td>
<td>.335</td>
<td>.108</td>
<td>.068</td>
<td>-.01</td>
<td>.68</td>
</tr>
<tr>
<td>architecture, engineering</td>
<td>.263</td>
<td>.125</td>
<td>.679</td>
<td>.14</td>
<td>.67</td>
</tr>
<tr>
<td>agency, law, accounting, consultant</td>
<td>.394*</td>
<td>.121</td>
<td>.044</td>
<td>.00</td>
<td>.78</td>
</tr>
<tr>
<td>students</td>
<td>.396*</td>
<td>.120</td>
<td>.038</td>
<td>.01</td>
<td>.78</td>
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<tr>
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<td>.192</td>
<td>.148</td>
<td>.998</td>
<td>-.29</td>
<td>.67</td>
</tr>
<tr>
<td>Services (food, entertainment, guard)</td>
<td>.108</td>
<td>.138</td>
<td>1.000</td>
<td>-.55</td>
<td>.34</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>------</td>
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<td>--------</td>
<td>------</td>
<td>-----</td>
</tr>
<tr>
<td>Education, sanitation, physical education, news, scientific research</td>
<td>.061</td>
<td>.126</td>
<td>1.000</td>
<td>-.47</td>
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<td>.44</td>
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<tr>
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<td>.120</td>
<td>.038</td>
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<td>.186</td>
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<td>.85</td>
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<td>.131</td>
<td>1.000</td>
<td>-.33</td>
<td>.51</td>
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<td>.118</td>
<td>.999</td>
<td>-.25</td>
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<td>.50</td>
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<td>.130</td>
<td>.979</td>
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<td>.61</td>
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<td>IT manufacture, software</td>
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<td>.111</td>
<td>.864</td>
<td>-.56</td>
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<td>.129</td>
<td>.971</td>
<td>-.22</td>
<td>.61</td>
</tr>
<tr>
<td>Finance (bank, manufacture)</td>
<td>-.388</td>
<td>.141</td>
<td>.186</td>
<td>-.85</td>
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<td>Correlation Coefficient</td>
<td>p-value</td>
<td>Significance Level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-------------------------</td>
<td>---------</td>
<td>-------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finance (bank, insurance, stock)</td>
<td>-0.300</td>
<td>0.150</td>
<td>0.78</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education, sanitation, physical education, news, scientific research</td>
<td>-0.254</td>
<td>0.139</td>
<td>0.847</td>
<td></td>
<td></td>
</tr>
<tr>
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<td>-0.326</td>
<td>0.152</td>
<td>0.82</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agency (law, accountant, consultant)</td>
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<td>0.996</td>
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<td></td>
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<td>0.133</td>
<td>0.001</td>
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<td></td>
</tr>
<tr>
<td>Students</td>
<td>-0.192</td>
<td>0.148</td>
<td>0.996</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education, sanitation, physical education, news, scientific research</td>
<td>-0.088</td>
<td>0.131</td>
<td>1.000</td>
<td></td>
<td></td>
</tr>
<tr>
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<td>0.150</td>
<td>0.722</td>
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<td>1.000</td>
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<td></td>
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<td>1.000</td>
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<td></td>
</tr>
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<td>0.140</td>
<td>1.000</td>
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<tr>
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<td>0.419</td>
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<tr>
<td>Students</td>
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<td>0.138</td>
<td>1.000</td>
<td></td>
<td></td>
</tr>
<tr>
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<td>-0.135</td>
<td>0.118</td>
<td>0.999</td>
<td></td>
<td></td>
</tr>
<tr>
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<td>.139</td>
<td>.847</td>
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</tr>
<tr>
<td>Physical education</td>
<td>Services (food, entertainment, guard)</td>
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<td>1.000</td>
<td>-.46</td>
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<td>Architecture engineering</td>
<td>-.072</td>
<td>.131</td>
<td>1.000</td>
<td>-.50</td>
</tr>
<tr>
<td>Architecture engineering</td>
<td>Agency (law, accountant, consultant)</td>
<td>.059</td>
<td>.128</td>
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<td>-.35</td>
</tr>
<tr>
<td>Software manufacture</td>
<td>Software manufacture</td>
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<td>.108</td>
<td>.067</td>
<td>-.68</td>
</tr>
<tr>
<td>Students</td>
<td>Students</td>
<td>.061</td>
<td>.126</td>
<td>1.000</td>
<td>-.34</td>
</tr>
</tbody>
</table>

<p>| Software manufacture | Architecture engineering | -.062 | .134 | 1.000 | -.50 | .37 |
| Services (food, entertainment, guard) | Finance (bank insurance, stock) | .326 | .152 | .606 | -.17 | .82 |
| Education, sanitation, physical education | Services (food, entertainment, guard) | .026 | .143 | 1.000 | -.43 | .49 |
| Physical education | Education, sanitation, physical education | .072 | .131 | 1.000 | -.35 | .50 |
| Agency (law, accountant, consultant) | Agency (law, accountant, consultant) | .132 | .142 | 1.000 | -.33 | .59 |
| Software manufacture | Software manufacture | -.263 | .125 | .641 | -.67 | .14 |
| Students | Students | .134 | .141 | 1.000 | -.32 | .59 |
| Agency (law, accountant) | Software manufacture | -.194 | .130 | .979 | -.61 | .23 |</p>
<table>
<thead>
<tr>
<th>Nate, Consultant</th>
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<th>.149</th>
<th>.996</th>
<th>-.29</th>
<th>.68</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services (Food, Entertainment, Guard)</td>
<td>.106</td>
<td>.140</td>
<td>1.000</td>
<td>-.55</td>
<td>.34</td>
<td></td>
</tr>
<tr>
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<td>.059</td>
<td>.128</td>
<td>1.000</td>
<td>-.47</td>
<td>.35</td>
<td></td>
</tr>
<tr>
<td>Architecture, Engineering</td>
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<td>.142</td>
<td>1.000</td>
<td>-.59</td>
<td>.33</td>
<td></td>
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<tr>
<td>IT Manufacture</td>
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<td>.121</td>
<td>.044</td>
<td>-.78</td>
<td>-.01</td>
<td></td>
</tr>
<tr>
<td>Software</td>
<td>.002</td>
<td>.138</td>
<td>1.000</td>
<td>-.44</td>
<td>.44</td>
<td></td>
</tr>
<tr>
<td>ID Manufacture</td>
<td>.200</td>
<td>.111</td>
<td>.864</td>
<td>-.16</td>
<td>.56</td>
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</tr>
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<td>.133</td>
<td>.001</td>
<td>.16</td>
<td>1.02</td>
<td></td>
</tr>
<tr>
<td>Services (Food, Entertainment, Guard)</td>
<td>.288</td>
<td>.122</td>
<td>.419</td>
<td>-.10</td>
<td>.68</td>
<td></td>
</tr>
<tr>
<td>Education, Sanitation, Physical Education, News, Scientific Research</td>
<td>.335</td>
<td>.108</td>
<td>.067</td>
<td>-.01</td>
<td>.68</td>
<td></td>
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<tr>
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<td>.263</td>
<td>.125</td>
<td>.641</td>
<td>-.14</td>
<td>.67</td>
<td></td>
</tr>
<tr>
<td>Agency (Law, Accountant, Consultant)</td>
<td>.394*</td>
<td>.121</td>
<td>.044</td>
<td>.01</td>
<td>.78</td>
<td></td>
</tr>
<tr>
<td>Students</td>
<td>.396*</td>
<td>.120</td>
<td>.037</td>
<td>.01</td>
<td>.78</td>
<td></td>
</tr>
<tr>
<td>Students</td>
<td>-.196</td>
<td>.129</td>
<td>.971</td>
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<td>.22</td>
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<td>Category</td>
<td>Mean</td>
<td>Std Dev</td>
<td>T Stat</td>
<td>P Value</td>
<td></td>
<td></td>
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<tr>
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<tr>
<td>Finance (bank, insurance, stock)</td>
<td>.192</td>
<td>.148</td>
<td>.996</td>
<td>.29</td>
<td>.67</td>
<td></td>
</tr>
<tr>
<td>Services (food, entertainment, guard)</td>
<td>.108</td>
<td>.138</td>
<td>1.000</td>
<td>.55</td>
<td>.33</td>
<td></td>
</tr>
<tr>
<td>Education, sanitation, physical education</td>
<td>.061</td>
<td>.126</td>
<td>1.000</td>
<td>.47</td>
<td>.34</td>
<td></td>
</tr>
<tr>
<td>News, scientific research</td>
<td>-.134</td>
<td>.141</td>
<td>1.000</td>
<td>.59</td>
<td>.32</td>
<td></td>
</tr>
<tr>
<td>Architecture, engineering</td>
<td>-.002</td>
<td>.138</td>
<td>1.000</td>
<td>.44</td>
<td>.44</td>
<td></td>
</tr>
<tr>
<td>Agency (law, accountant, consultant)</td>
<td>-.396</td>
<td>.120</td>
<td>.037</td>
<td>.78</td>
<td>.01</td>
<td></td>
</tr>
</tbody>
</table>

*. The mean difference is significant at the 0.05 level

since we had significant differences over our anova then we need look at this table, as we see all sig values are greater than 0.05 except that indicate that there is significant statistically difference between 3 pair of groups named (agency (law, accountant, and consultant) and manufactor of software) (finance (bank insurance, stock) and manufactor of software) (student and manufactor of software).

**Means Plots**
It can be seen that our responses from the finance had lowest level of rating in mean of IPV factors and group of manufacturer of software highest level of rating in mean of IPV factors.

**H0**: There is no significant difference between QUALIFICATION LEVELS with respect to perception about IPV FACTORS

**Table 4.75 Descriptives IPV**

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under graduate</td>
<td>205</td>
<td>3.16</td>
<td>.645</td>
<td>.045</td>
<td>3.07 to 3.25</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Post graduate</td>
<td>164</td>
<td>3.27</td>
<td>.650</td>
<td>.051</td>
<td>3.17 to 3.37</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.21</td>
<td>.649</td>
<td>.034</td>
<td>3.14 to 3.27</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>
It can be seen from Table 4.76 that level of contribution is shown as 3.16 and 3.27 and S.D of them also has shown that it shows there are differences between qualification levels. Before answering the question of “is it significant or no?” First we have to check the Homogeneity of Variances table 4.76. In this table we find that sig value is 0.731 that it’s greater than 0.05 that means we have not violated the assumption of homogenety of variances.

With the checking the table 4.76 of test of homogeneity of variances we understand that significant value is .731 that is greater than .050 then we have not violated the assumption of homogenetis variances. Then “There is no significant difference between qualification levels contribution with respect to IPV factors”

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>.118</td>
<td>1</td>
<td>367</td>
<td>.731</td>
</tr>
</tbody>
</table>

It can be seen from Table 4.100 that null hypothesis is accepted as the p value is greater than 0.05 then there are no significant difference between qualification levels with respect to perception about IPV factors.
It can be seen that our responses from the undergraduate level had the lowest level of rating in mean of IPV factors and postgraduate level had the highest level of rating in mean of IPV factors.

**H00:** There is no significant difference between INCOME GROUPS with respect to perception about IPV FACTORS

<table>
<thead>
<tr>
<th>Income Group</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 1 lakh rs</td>
<td>77</td>
<td>3.24</td>
<td>.681</td>
<td>.078</td>
<td>3.09</td>
<td>3.40</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>between 1-3 lakh rs</td>
<td>85</td>
<td>3.15</td>
<td>.604</td>
<td>.065</td>
<td>3.02</td>
<td>3.28</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>between 3-5 lakh</td>
<td>87</td>
<td>3.28</td>
<td>.620</td>
<td>.066</td>
<td>3.15</td>
<td>3.41</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>between 5-7 lakh</td>
<td>71</td>
<td>3.21</td>
<td>.712</td>
<td>.085</td>
<td>3.04</td>
<td>3.37</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>above 7 lakh rs</td>
<td>49</td>
<td>3.11</td>
<td>.632</td>
<td>.090</td>
<td>2.93</td>
<td>3.29</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.21</td>
<td>.649</td>
<td>.034</td>
<td>3.14</td>
<td>3.27</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>
Table 4.79 Test of Homogeneity of Variances IPV

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.688</td>
<td>4</td>
<td>364</td>
<td>.152</td>
</tr>
</tbody>
</table>

It can be seen from table 4.78 that level of contribution is shown as 3.24, 3.15, 3.28, 3.21 and 3.11 and S.D of them also has shown that it shows there are differences between age groups. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.79. In this table we find that sig value is 0.152 that it’s greater than 0.05 that means we have not violated the assumption of homogenetis variance. Then “There is no significant difference between INCOME groups contribution with respect to IPV factors”

Table 4.80 ANOVA IPV

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
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<td>.316</td>
<td>.749</td>
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</tr>
<tr>
<td></td>
<td>Linear Term Unweighted</td>
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<td>.266</td>
<td>.629</td>
</tr>
<tr>
<td></td>
<td>Weighted</td>
<td>.160</td>
<td>1</td>
<td>.160</td>
<td>.379</td>
</tr>
<tr>
<td></td>
<td>Deviation</td>
<td>1.105</td>
<td>3</td>
<td>.368</td>
<td>.873</td>
</tr>
<tr>
<td>Within Groups</td>
<td>153.597</td>
<td>364</td>
<td>.422</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>154.861</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seen from table 4.80 that null hypothesis is accepted as the p value is greater than 0.05 then there are no significant difference between INCOME GROUPS with respect to perception about IPV factors

Post Hoc Tests

The statistical difference significant between each pair of groups is provided in this table but since we had no significant differences over our anova then we don’t need look at this table.
It can be seen that our responses from the above 7 lakh rs had lowest level of rating in mean of ipv factors and between 3-5 lakh rs had highest level of rating in mean of ipv factors.

**H0p: There is no significant difference between BRAND GROUPS with respect to perception about SERVQUAL FACTORS**

**Table 4.81 Descriptives SERVQUAL**

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower Bound</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td>Upper Bound</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Maximum</td>
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<tr>
<td>idea</td>
<td>92</td>
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<td>.063</td>
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<td>4</td>
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<tr>
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<td>.070</td>
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<td>5</td>
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<tr>
<td>bsnl</td>
<td>93</td>
<td>3.11</td>
<td>.560</td>
<td>.058</td>
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<td>5</td>
</tr>
<tr>
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<td>3.03</td>
<td>.600</td>
<td>.031</td>
<td>2.97</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>
Table 4.82 Test of Homogeneity of Variances SERVQUAL

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.708</td>
<td>3</td>
<td>365</td>
<td>.165</td>
</tr>
</tbody>
</table>

It can be seen from table 4.81 that level of contribution is shown as 2.84, 3.11, 3.08 and 3.11 and S.D of them also has shown that it shows there are differences between brand names with respect to servqual factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.108. In this table we find that sig value is 0.165 that it’s greater than 0.05 that means we have not violated the assumption of homogeneity variance. With the checking the table 4.82 of test of homogeneity of variances we understand that significant value is 0.165 that is greater than .050 then we have not violated the assumption of homogeneity variances then “There is no significant difference between qualification groups contribution with respect to servqual factors”

Table 4.83 ANOVA SERVQUAL

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>4.577</td>
<td>3</td>
<td>1.526</td>
<td>4.358</td>
<td>.005</td>
</tr>
<tr>
<td>(Combined)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linear Term</td>
<td>2.733</td>
<td>1</td>
<td>2.733</td>
<td>7.807</td>
<td>.005</td>
</tr>
<tr>
<td>Unweighted</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weighted</td>
<td>2.724</td>
<td>1</td>
<td>2.724</td>
<td>7.780</td>
<td>.006</td>
</tr>
<tr>
<td>Deviation</td>
<td>1.853</td>
<td>2</td>
<td>.927</td>
<td>2.646</td>
<td>.072</td>
</tr>
<tr>
<td>Within Groups</td>
<td>127.801</td>
<td>365</td>
<td>.350</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>132.378</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seen from table 4.83 that null hypotheses is rejected as the p value is less than 0.05

There are significant difference between brand groups with respect to perception about servqual factors
### Post Hoc Tests

Table 4.84 Multiple Comparisons Dependent Variable: SERVQUAL

<table>
<thead>
<tr>
<th>(I) brand of telephone</th>
<th>(J) brand of telephone</th>
<th>Difference (I-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>95% Confidence Interval</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamhane i</td>
<td>vodafone</td>
<td>-.266*</td>
<td>.083</td>
<td>.010</td>
<td>-.49</td>
<td>-.04</td>
<td></td>
</tr>
<tr>
<td>airtel</td>
<td>-.235</td>
<td>.089</td>
<td>.051</td>
<td>-.47</td>
<td>.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bsnl</td>
<td>-.266*</td>
<td>.079</td>
<td>.006</td>
<td>-.48</td>
<td>-.06</td>
<td></td>
<td></td>
</tr>
<tr>
<td>vodafone i</td>
<td>idea</td>
<td>.266*</td>
<td>.083</td>
<td>.010</td>
<td>.04</td>
<td>.49</td>
<td></td>
</tr>
<tr>
<td>airtel</td>
<td>.030</td>
<td>.094</td>
<td>1.000</td>
<td>-.22</td>
<td>.28</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bsnl</td>
<td>-.001</td>
<td>.086</td>
<td>1.000</td>
<td>-.23</td>
<td>.23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>airtel i</td>
<td>idea</td>
<td>.235</td>
<td>.089</td>
<td>.051</td>
<td>.00</td>
<td>.47</td>
<td></td>
</tr>
<tr>
<td>vodafone</td>
<td>-.030</td>
<td>.094</td>
<td>1.000</td>
<td>-.28</td>
<td>.22</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bsnl</td>
<td>-.031</td>
<td>.091</td>
<td>1.000</td>
<td>-.27</td>
<td>.21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bsnl i</td>
<td>idea</td>
<td>.266*</td>
<td>.079</td>
<td>.006</td>
<td>.06</td>
<td>.48</td>
<td></td>
</tr>
<tr>
<td>vodafone</td>
<td>.001</td>
<td>.086</td>
<td>1.000</td>
<td>-.23</td>
<td>.23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>airtel</td>
<td>.031</td>
<td>.091</td>
<td>1.000</td>
<td>-.21</td>
<td>.27</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dunnett T3 i</td>
<td>vodafone</td>
<td>-.266*</td>
<td>.083</td>
<td>.010</td>
<td>-.49</td>
<td>-.05</td>
<td></td>
</tr>
<tr>
<td>airtel</td>
<td>-.235</td>
<td>.089</td>
<td>.051</td>
<td>-.47</td>
<td>.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bsnl</td>
<td>-.266*</td>
<td>.079</td>
<td>.006</td>
<td>-.48</td>
<td>-.06</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>idea</td>
<td>vodafone</td>
<td>airtel</td>
<td>bsnl</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------</td>
<td>------</td>
<td>----------</td>
<td>--------</td>
<td>------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>vodafone</td>
<td>.266</td>
<td>.083</td>
<td>.010</td>
<td>.49</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>airtel</td>
<td>.030</td>
<td>.094</td>
<td>1.000</td>
<td>-.22</td>
<td>.28</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bsnl</td>
<td>-.001</td>
<td>.086</td>
<td>1.000</td>
<td>-.23</td>
<td>.23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>airtel</td>
<td>.235</td>
<td>.089</td>
<td>.051</td>
<td>.00</td>
<td>.47</td>
<td></td>
<td></td>
</tr>
<tr>
<td>vodafone</td>
<td>-.030</td>
<td>.094</td>
<td>1.000</td>
<td>-.28</td>
<td>.22</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bsnl</td>
<td>-.031</td>
<td>.091</td>
<td>1.000</td>
<td>-.27</td>
<td>.21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bsnl</td>
<td>.266</td>
<td>.079</td>
<td>.006</td>
<td>.06</td>
<td>.48</td>
<td></td>
<td></td>
</tr>
<tr>
<td>vodafone</td>
<td>.001</td>
<td>.086</td>
<td>1.000</td>
<td>-.23</td>
<td>.23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>airtel</td>
<td>.031</td>
<td>.091</td>
<td>1.000</td>
<td>-.21</td>
<td>.27</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* The mean difference is significant at the 0.05 level.

It can be seeing from table (4.111) that sig value of compairing each pair of groups is shown as (idea, vodafone: 0.010), (idea, airtell: 0.051), (idea, bsnl: 0.006) that indicate significant different between idea and vodafone due to sig value is less than 0.05 and null hypothesis will be rejected . With same interpretation we can indicate: (Idea, vodafone: 0.010): sig value is less than 0.05 then there is significant difference in rating csi factors, (Idea, airtell: 0.051): sig value is greater than 0.05 then there is no significant difference in rating csi factors, (Idea, bsnl: 0.006): sig value is less than 0.05 then there is significant difference in rating csi factors (Vodafone, airtell: 0.1000): sig value is greater than 0.05 then there is no significant difference in rating csi factors, (Vodafone, bsnl: 0.1000): sig value is greater than 0.05 then there is significant difference in rating csi factors , (Airtell, bsnl: 0.1000): sig value is greater than 0.05 then there is no significant difference in raiting csi factors. As we see between (idea and bsnl) and (idea and vodafone) there is significant statistically difference in rating servqual factors.
It can be seeing that our responses from idea had lowest level of rating in mean of servqual factors and vodafone brand had highest level of rating in mean of servqual factors.

**H0q**: There is no significant difference between BRAND GROUPS with respect to perception about CSI FACTORS

![Means Plot]

**Table 4.85 Descriptives CSI**

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>idea</td>
<td>92</td>
<td>2.75</td>
<td>.539</td>
<td>.056</td>
<td>2.64 - 2.86</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>vodafone</td>
<td>92</td>
<td>3.08</td>
<td>.672</td>
<td>.070</td>
<td>2.95 - 3.22</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>airtel</td>
<td>92</td>
<td>2.99</td>
<td>.687</td>
<td>.072</td>
<td>2.84 - 3.13</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>bsnl</td>
<td>93</td>
<td>3.07</td>
<td>.667</td>
<td>.069</td>
<td>2.93 - 3.21</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>2.97</td>
<td>.655</td>
<td>.034</td>
<td>2.91 - 3.04</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>
Table 4.86 Test of Homogeneity of Variances CSI

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.049</td>
<td>3</td>
<td>365</td>
<td>.107</td>
</tr>
</tbody>
</table>

It can be seen from Table 4.85 that level of contribution is shown as 2.75, 3.08, 2.99 and 3.07 and S.D of them also has shown that it shows there are differences between brand groups with respect to CSI factors. Before answering this question that “is it significant or not?” First we have to check the Homogeneity of Variances table 4.86. In this table we find that sig value is 0.107 that it’s greater than 0.05 that means we have not violated the assumption of homogeneity of variance.

With the checking the table 4.86 of test of homogeneity of variances we understand that significant value is 0.107 that is greater than 0.050

**Result:** We have not violated the assumption of homogeneity variances. Then “There is no significant difference between qualification groups contribution with respect to servqual factors”

Table 4.87 ANOVA CSI

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>(Combined)</td>
<td>6.492</td>
<td>3</td>
<td>2.164</td>
<td>5.220</td>
</tr>
<tr>
<td>Linear Term</td>
<td>Unweighted</td>
<td>3.369</td>
<td>1</td>
<td>3.369</td>
<td>8.126</td>
</tr>
<tr>
<td></td>
<td>Weighted</td>
<td>3.361</td>
<td>1</td>
<td>3.361</td>
<td>8.107</td>
</tr>
<tr>
<td>Deviation</td>
<td></td>
<td>3.131</td>
<td>2</td>
<td>1.566</td>
<td>3.777</td>
</tr>
<tr>
<td>Within Groups</td>
<td></td>
<td>151.313</td>
<td>365</td>
<td>.415</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>157.805</td>
<td>368</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
It can be seeing from table 4.87 that null hypothes is rejected as the p value is less than 0.05 then There are signigicant diference betwee brand groups with respect to perception about CSI factors

**Post Hoc Tests**

Table 4.88 Multiple Comparisons Dependent Variable:CSI

<table>
<thead>
<tr>
<th>(I) brand of telephone service</th>
<th>(J) brand of telephone service</th>
<th>Mean Difference (I-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>95% Confidence Interval</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamhane</td>
<td>idea vodafone</td>
<td>-.332*</td>
<td>.090</td>
<td>.002</td>
<td>-.57</td>
<td>-.09</td>
<td></td>
</tr>
<tr>
<td></td>
<td>vodafone airtel</td>
<td>-.234</td>
<td>.091</td>
<td>.065</td>
<td>-.48</td>
<td>.01</td>
<td></td>
</tr>
<tr>
<td></td>
<td>vodafone bsnl</td>
<td>-.317*</td>
<td>.089</td>
<td>.003</td>
<td>-.55</td>
<td>-.08</td>
<td></td>
</tr>
<tr>
<td>vodafone</td>
<td>idea airtel</td>
<td>.332*</td>
<td>.090</td>
<td>.002</td>
<td>.09</td>
<td>.57</td>
<td></td>
</tr>
<tr>
<td></td>
<td>vodafone bsnl</td>
<td>.098</td>
<td>.100</td>
<td>.909</td>
<td>-.17</td>
<td>.36</td>
<td></td>
</tr>
<tr>
<td></td>
<td>airtel bsnl</td>
<td>.014</td>
<td>.098</td>
<td>1.000</td>
<td>-.25</td>
<td>.28</td>
<td></td>
</tr>
<tr>
<td>airtel</td>
<td>idea vodafone</td>
<td>.234</td>
<td>.091</td>
<td>.065</td>
<td>-.01</td>
<td>.48</td>
<td></td>
</tr>
<tr>
<td></td>
<td>vodafone bsnl</td>
<td>-.098</td>
<td>.100</td>
<td>.909</td>
<td>-.36</td>
<td>.17</td>
<td></td>
</tr>
<tr>
<td></td>
<td>airtel bsnl</td>
<td>-.083</td>
<td>.100</td>
<td>.955</td>
<td>-.35</td>
<td>.18</td>
<td></td>
</tr>
<tr>
<td>bsnl</td>
<td>idea vodafone</td>
<td>.317*</td>
<td>.089</td>
<td>.003</td>
<td>.08</td>
<td>.55</td>
<td></td>
</tr>
<tr>
<td></td>
<td>vodafone airtel</td>
<td>-.014</td>
<td>.098</td>
<td>1.000</td>
<td>-.28</td>
<td>.25</td>
<td></td>
</tr>
<tr>
<td></td>
<td>vodafone bsnl</td>
<td>.083</td>
<td>.100</td>
<td>.955</td>
<td>-.18</td>
<td>.35</td>
<td></td>
</tr>
<tr>
<td>Dunnett T3</td>
<td>idea vodafone</td>
<td>-.332*</td>
<td>.090</td>
<td>.002</td>
<td>-.57</td>
<td>-.09</td>
<td></td>
</tr>
<tr>
<td></td>
<td>airtel vodafone</td>
<td>-.234</td>
<td>.091</td>
<td>.064</td>
<td>-.48</td>
<td>.01</td>
<td></td>
</tr>
<tr>
<td></td>
<td>airtel bsnl</td>
<td>-.317*</td>
<td>.089</td>
<td>.003</td>
<td>-.55</td>
<td>-.08</td>
<td></td>
</tr>
</tbody>
</table>
It can be seen from Table (4.88) that the sig value of comparing each pair of groups is shown as (idea, vodafone: 0.002), (idea, airtel: 0.065), (idea, bsnl: 0.003) that indicate significant difference between idea and vodafone due to sig value is less than 0.05 and null hypothesis will be rejected. With same interpretation we can indicate: (idea, vodafone: 0.002): sig value is less than 0.05 then there is significant difference in rating csi factors, (idea, airtel: 0.065): sig value is greater than 0.05 then there is no significant difference in rating csi factors, (idea, bsnl: 0.003): sig value is less than 0.05 then there is significant difference in rating csi factors, (Vodafone, airtel: 0.909): sig value is greater than 0.05 then there is no significant difference in rating csi factors, (Vodafone, bsnl: 0.1000): sig value is greater than 0.05 then there is significant difference in rating csi factors, (Airtel, bsnl: 0.955): sig value is greater than 0.05 then there is no significant difference in rating csi factors,

As we see between (idea and bsnl) and (idea and vodafone) there is significant statistically difference in rating csi factors
Means Plots

![Image of Means Plots](image)

It can be seen that our responses from the idea had the lowest level of rating in the mean of the CSI factors, and Vodafone had the highest level of rating in the mean of the CSI factor.

**H0r:** There is no significant difference between BRAND GROUPS with respect to perception about IPV FACTORS

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>idea</td>
<td>92</td>
<td>3.08</td>
<td>.642</td>
<td>.067</td>
<td>2.95</td>
<td>3.21</td>
<td>2</td>
</tr>
<tr>
<td>vodafone</td>
<td>92</td>
<td>3.27</td>
<td>.629</td>
<td>.066</td>
<td>3.14</td>
<td>3.40</td>
<td>2</td>
</tr>
<tr>
<td>airtel</td>
<td>92</td>
<td>3.19</td>
<td>.682</td>
<td>.071</td>
<td>3.04</td>
<td>3.33</td>
<td>2</td>
</tr>
<tr>
<td>bsnl</td>
<td>93</td>
<td>3.28</td>
<td>.631</td>
<td>.065</td>
<td>3.15</td>
<td>3.41</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.21</td>
<td>.649</td>
<td>.034</td>
<td>3.14</td>
<td>3.27</td>
<td>2</td>
</tr>
</tbody>
</table>
Table 4.90 Test of Homogeneity of Variances IPV

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>.770</td>
<td>3</td>
<td>365</td>
<td>.511</td>
</tr>
</tbody>
</table>

It can be seen from the table 4.89 that the level of contribution is shown as 3.08, 3.27, 3.19 and 3.28 and S.D. of them also has shown that it shows there are differences between brand groups with respect to IPV factors. Before answering this question, “is it significant or not?” First, we need to check the Homogeneity of Variances table. In this table, we find that the significance value is 0.511, which is greater than 0.05, meaning we have not violated the assumption of homogeneity of variance.

With the checking of the table 4.90, the test of homogeneity of variances, we understand that the significant value is 0.0511, which is greater than 0.05. The result is that we have not violated the assumption of homogeneity of variances. Then “There is no significant difference between brand groups contribution with respect to IPV factors.”

Table 4.91 ANOVA IPV

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups (Combined)</td>
<td>2.419</td>
<td>3</td>
<td>.806</td>
<td>1.931</td>
<td>.124</td>
</tr>
<tr>
<td>Linear Term Unweighted</td>
<td>1.247</td>
<td>1</td>
<td>1.247</td>
<td>2.987</td>
<td>.085</td>
</tr>
<tr>
<td>Weighted</td>
<td>1.247</td>
<td>1</td>
<td>1.247</td>
<td>2.987</td>
<td>.085</td>
</tr>
<tr>
<td>Deviation</td>
<td>1.171</td>
<td>2</td>
<td>.586</td>
<td>1.402</td>
<td>.247</td>
</tr>
<tr>
<td>Within Groups</td>
<td>152.442</td>
<td>365</td>
<td>.418</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>154.861</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

230
It can be seeing from table 4.91 that null hypothesis is accepted as the p value is greater than 0.05 then there are no significant difference between brand groups with respect to perception about IPV factors.

Means Plots

It can be seeing that how the different brands of our respondents had rate the servqual factors from 1 to 5 then Our responses from idea had lowest level of rating in mean of ipv factors and bsnl had highest level of rating in mean of ipv factors.
4.8. MACRO HYPOTHESIS (COMBINING RESULTS ANOVA ANALYSIS)

H0A: There is no significant difference between BRAND GROUPS with respect to CUSTOMER SATISFACTION FACTORS

H0B: There is no significant difference between DEMOGRAPHIC FACTORS with respect to CUSTOMER SATISFACTION FACTORS

H0B1: There is no significant difference between AGE GROUPS with respect to CUSTOMER SATISFACTION FACTORS

H0B2: There is no significant difference between GENDER GROUPS with respect to CUSTOMER SATISFACTION FACTORS

H0B3: There is no significant difference between OCCUPATION GROUPS with respect to CUSTOMER SATISFACTION FACTORS

H0B4: There is no significant difference between EDUCATIONAL LEVELS with respect to CUSTOMER SATISFACTION FACTORS

H0B5: There is no significant difference between INCOME GROUPS with respect to CUSTOMER SATISFACTION FACTORS
H0A: There is no significant difference between BRAND GROUPS with respect to CUSTOMER SATISFACTION FACTORS

Table 4.92 Descriptives CUSTOMER SATISFACTION

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower Bound</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Upper Bound</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Minimum</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Maximum</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>idea</td>
<td>92</td>
<td>2.89</td>
<td>.463</td>
<td>.048</td>
<td>2.80</td>
<td>2.99</td>
<td>2</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>vodafone</td>
<td>92</td>
<td>3.15</td>
<td>.527</td>
<td>.055</td>
<td>3.04</td>
<td>3.26</td>
<td>2</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>airtel</td>
<td>92</td>
<td>3.08</td>
<td>.583</td>
<td>.061</td>
<td>2.96</td>
<td>3.20</td>
<td>2</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>bsnl</td>
<td>93</td>
<td>3.15</td>
<td>.525</td>
<td>.054</td>
<td>3.05</td>
<td>3.26</td>
<td>2</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.07</td>
<td>.535</td>
<td>.028</td>
<td>3.02</td>
<td>3.13</td>
<td>2</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.93 Test of Homogeneity of Variances CUSTOMER SATISFACTION

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.868</td>
<td>3</td>
<td>365</td>
<td>.134</td>
</tr>
</tbody>
</table>

It can be seen from table 4.92 that level of contribution is shown as 2.89, 3.15, 3.08 and 3.15 and S.D of them also has shown that it shows there are differences between brand groups with respect to customer satisfaction factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.123. In this table we fine that sig value is 0.134 that it’s greater than 0.05 that means we have not violated the assumption of homogenetis variyance.

With the checking the table 4.93 of test of homogeneity of variances we understand that significant value is 0.134 that is greater than .050

**Result:** We have not violated the assumption of homogenetis variyances. Then “There is no signigicant difference between brand groups contribution with respect to ctomer satisfaction factors.
It can be seen from Table 4.94 that the null hypothesis is rejected as the p-value is less than 0.05, indicating a significant difference between brand groups with respect to perception about customer satisfaction factors.

**Post Hoc Tests**

Table 4.95 Multiple Comparisons Dependent Variable: customer satisfaction

<table>
<thead>
<tr>
<th>(I) brand of telephone service</th>
<th>(J) brand of telephone service</th>
<th>Mean Difference (I-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamhane</td>
<td>idea</td>
<td>vodafone</td>
<td>-.262*</td>
<td>.073</td>
<td>.003</td>
<td>-0.46</td>
</tr>
<tr>
<td></td>
<td></td>
<td>airtel</td>
<td>-.191</td>
<td>.078</td>
<td>.086</td>
<td>-0.40</td>
</tr>
<tr>
<td></td>
<td></td>
<td>bsnl</td>
<td>-.262*</td>
<td>.073</td>
<td>.002</td>
<td>-0.46</td>
</tr>
<tr>
<td>vodafone</td>
<td>idea</td>
<td></td>
<td>.262*</td>
<td>.073</td>
<td>.003</td>
<td>0.07</td>
</tr>
<tr>
<td></td>
<td></td>
<td>airtel</td>
<td>.071</td>
<td>.082</td>
<td>.946</td>
<td>-0.15</td>
</tr>
<tr>
<td></td>
<td></td>
<td>bsnl</td>
<td>.001</td>
<td>.077</td>
<td>1.000</td>
<td>-0.21</td>
</tr>
<tr>
<td>airtel</td>
<td>idea</td>
<td></td>
<td>.191</td>
<td>.078</td>
<td>.086</td>
<td>-0.02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>vodafone</td>
<td>-.071</td>
<td>.082</td>
<td>.946</td>
<td>-0.29</td>
</tr>
<tr>
<td></td>
<td></td>
<td>bsnl</td>
<td>-.071</td>
<td>.082</td>
<td>.947</td>
<td>-0.29</td>
</tr>
<tr>
<td>bsnl</td>
<td>idea</td>
<td></td>
<td>.262*</td>
<td>.073</td>
<td>.002</td>
<td>0.07</td>
</tr>
</tbody>
</table>
since we had significant differences over our anova then we need look at this table.

It can be seeing from table (4.95) that sig value of compairing each pair of groups is shown as (idea, vodafon: 0.003), (idea, airtell: 0.086), (idea, bsnl: 0.002) that indicate significant different between (idea and vodafon) and (idea, bsnl) due to sig value is less than 0.05 and null hypothesis will be rejected. With same interpretation we can indicate: (Idea, vodafon: 0.003): sig value is less than 0.05 then there is significant difference in rating customer satisfaction factors, (Idea, airtell: 0.086): sig value is greater than 0.05 then there is no significant difference in rating customer satisfaction factors , (Idea, bsnl: 0.002): sig value is less than 0.05 then there is significant difference in rating customer satisfaction factors, (Vodafone, airtell: 0.946): sig value is greater than 0.05 then there is no significant difference
in rating customer satisfaction factors, (Vodafone, BSNL: 0.1000): sig value is greater than 0.05 then there is significant difference in rating customer satisfaction factors, (Airtel, BSNL: 0.945): sig value is greater than 0.05 then there is no significant difference in rating customer satisfaction factors then as we see between (Idea and BSNL) and (Idea and Vodafone) and (Vodafone, BSNL) there is significant statistically difference in rating customer satisfaction factors.

**Means Plots**

![Means Plots](image)

It can be seeing that our responses from Idea had lowest level of rating in mean of customer satisfaction factors and Vodafone had highest level of rating in mean of customer satisfaction factors.
H0B: There is no significant difference between DEMOGRAFIC FACTORS with respect to CUSTOMER SATISFACTION FACTORS

H0B1: There is no significant difference between AGE GROUPS with respect to CUSTOMER SATISFACTION FACTORS

<table>
<thead>
<tr>
<th>Age Group</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>under age of 20</td>
<td>100</td>
<td>3.17</td>
<td>.544</td>
<td>.054</td>
<td>3.06-3.27</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>21-25</td>
<td>81</td>
<td>2.96</td>
<td>.532</td>
<td>.059</td>
<td>2.84-3.07</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>26-30</td>
<td>55</td>
<td>3.07</td>
<td>.567</td>
<td>.076</td>
<td>2.91-3.22</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>31-35</td>
<td>93</td>
<td>3.03</td>
<td>.556</td>
<td>.058</td>
<td>2.92-3.15</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>above age of 36</td>
<td>40</td>
<td>3.15</td>
<td>.368</td>
<td>.058</td>
<td>3.03-3.27</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.07</td>
<td>.535</td>
<td>.028</td>
<td>3.02-3.13</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

Table 4.96 Descriptives - customer satisfaction

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.164</td>
<td>4</td>
<td>364</td>
<td>.073</td>
</tr>
</tbody>
</table>

It can be seen from table 4.96 that level of contribution is shown as 3.17, 2.96, 3.07, 3.03 and 3.15 and 3.22 and S.D of them also has shown that it shows there are differences between age groups contributions with respect to customer satisfaction factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.97, With the checking the table 4.97 of test of homogeneity of variances we understand that significant value is 0.073 that is greater than 0.050 then we have not violated the assumption of homogenetis variyance then “There is significant difference between age groups contribution with respect to customer satisfaction factors”
4. 98 ANOVA- customer satisfaction

<table>
<thead>
<tr>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>5.851</td>
<td>4</td>
<td>1.463</td>
<td>3.878</td>
</tr>
<tr>
<td>Within Groups</td>
<td>137.286</td>
<td>364</td>
<td>.377</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>143.137</td>
<td>368</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seeing from table 4.98 that null hypothesis is accepted as the p value is greater than 0.05 then there are no significant difference between age groups with respect to perception about customer satisfaction factors.

Since from table (4.98) sig value is 0.004 that is less than 0.050 then it means there is significant difference some where among our means in our dependent variable in our 5 age groups with respect to customer satisfaction factors rating.

**Post Hoc Tests**

<table>
<thead>
<tr>
<th>(l) age in year</th>
<th>(J) age in year</th>
<th>Mean Difference (l-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>under age of 20</td>
<td>21-25</td>
<td>.311</td>
<td>.092</td>
<td>.007</td>
<td>.06</td>
<td>.56</td>
</tr>
<tr>
<td></td>
<td>26-30</td>
<td>.105</td>
<td>.103</td>
<td>.847</td>
<td>-.18</td>
<td>.39</td>
</tr>
<tr>
<td></td>
<td>31-35</td>
<td>.280</td>
<td>.088</td>
<td>.015</td>
<td>.04</td>
<td>.52</td>
</tr>
<tr>
<td>above age of 36</td>
<td></td>
<td>.168</td>
<td>.115</td>
<td>.586</td>
<td>-.15</td>
<td>.48</td>
</tr>
<tr>
<td>21-25</td>
<td>under age of 20</td>
<td>-.311</td>
<td>.092</td>
<td>.007</td>
<td>-.56</td>
<td>-.06</td>
</tr>
<tr>
<td>26-30</td>
<td></td>
<td>-.206</td>
<td>.107</td>
<td>.308</td>
<td>-.50</td>
<td>.09</td>
</tr>
<tr>
<td>31-35</td>
<td></td>
<td>-.031</td>
<td>.093</td>
<td>.997</td>
<td>-.29</td>
<td>.22</td>
</tr>
<tr>
<td>above age of 36</td>
<td></td>
<td>-.143</td>
<td>.119</td>
<td>.750</td>
<td>-.47</td>
<td>.18</td>
</tr>
<tr>
<td>26-30</td>
<td>under age of 20</td>
<td>-.105</td>
<td>.103</td>
<td>.847</td>
<td>-.39</td>
<td>.18</td>
</tr>
<tr>
<td>21-25</td>
<td></td>
<td>.206</td>
<td>.107</td>
<td>.308</td>
<td>-.09</td>
<td>.50</td>
</tr>
<tr>
<td>31-35</td>
<td></td>
<td>.175</td>
<td>.104</td>
<td>.452</td>
<td>-.11</td>
<td>.46</td>
</tr>
<tr>
<td>above age of 36</td>
<td></td>
<td>.063</td>
<td>.128</td>
<td>.988</td>
<td>-.29</td>
<td>.41</td>
</tr>
</tbody>
</table>
As we see sig values for ages of under 20 and (21-25, 31-35) are less than 0.05 that indicate that there is significant statistically difference between this pairs of groups.

Means Plots

It can be seeing that our responses from the under age of 20 had highest level of rating in mean of customer satisfaction factors and age of 21-25 had lowest level of perceived satisfaction.
H0B2: There is no significant difference between GENDER GROUPS with respect to CUSTOMER SATISFACTION FACTORS

Warnings

Post hoc tests are not performed for CUSTOMER SATISFACTION because there are fewer than three groups.

Table 4.100 Descriptives CUSTOMER SATISFACTION

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower Bound</td>
<td></td>
<td></td>
</tr>
<tr>
<td>male</td>
<td>160</td>
<td>3.02</td>
<td>.564</td>
<td>.045</td>
<td>2.93</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>female</td>
<td>209</td>
<td>3.11</td>
<td>.510</td>
<td>.035</td>
<td>3.04</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>369</td>
<td>3.07</td>
<td>.535</td>
<td>.028</td>
<td>3.02</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

Table 4.101 test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>.389</td>
<td>1</td>
<td>367</td>
<td>.533</td>
</tr>
</tbody>
</table>

It can be seen from Table 4.100 that the level of contribution is shown as 3.02, 3.11 and S.D of them also has shown that it shows there are differences between gender groups contribution with respect to customer satisfaction factors. Before answering the question “is it significant or no?” First we have to check the Homogeneity of Variances Table 4.133. In this table we find that Sig value is 0.533 that it’s greater than 0.05 that means we have not violated the assumption of homogeneity variances. With the checking the Table 4.101 of test of homogeneity of variances we understand that significant value is .0533 that is greater than .050 then we have not violated the assumption of homogeneity variances. Then “There is no significant difference between gender groups contribution with respect to customer satisfaction factors”
Table 4.102 ANOVA CUSTOMER SATISFACTION

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>.821</td>
<td>1</td>
<td>.821</td>
<td>2.882</td>
<td>.090</td>
</tr>
<tr>
<td>Within Groups</td>
<td>104.505</td>
<td>367</td>
<td>.285</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>105.326</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seeing from table 4.134 that null hypothes is accepted as the p value is greater than 0.05 then there are no significant difference between gender groups with respect to perception about customer satisfaction factors.

Means Plots

It can be seeing that our responses from the male had lowest level of rating in mean of customer satisfaction factors and female had highest level of rating in mean of customer satisfaction factors.
H0B3: There is no significant difference between occupation groups with respect to customer satisfaction factors

Table 4.103 Descriptives – customer satisfaction

<table>
<thead>
<tr>
<th>Occupation</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
<th>Minimu</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>manufacture</td>
<td>36</td>
<td>3.11</td>
<td>.308</td>
<td>.051</td>
<td>3.01</td>
<td>3.21</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>finance(bank insurance,stock)</td>
<td>37</td>
<td>2.83</td>
<td>.579</td>
<td>.095</td>
<td>2.64</td>
<td>3.02</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>services(food,entertainment,guard)</td>
<td>55</td>
<td>3.10</td>
<td>.665</td>
<td>.090</td>
<td>2.92</td>
<td>3.28</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>education,sanitation, physical education, news, scientific research)</td>
<td>55</td>
<td>3.03</td>
<td>.513</td>
<td>.069</td>
<td>2.89</td>
<td>3.17</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>architecture, engineering</td>
<td>34</td>
<td>3.13</td>
<td>.606</td>
<td>.104</td>
<td>2.92</td>
<td>3.34</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>agency(law, accountant, consultant)</td>
<td>52</td>
<td>2.99</td>
<td>.559</td>
<td>.077</td>
<td>2.83</td>
<td>3.14</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>software</td>
<td>60</td>
<td>3.26</td>
<td>.434</td>
<td>.056</td>
<td>3.14</td>
<td>3.37</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>students</td>
<td>40</td>
<td>3.05</td>
<td>.448</td>
<td>.071</td>
<td>2.91</td>
<td>3.19</td>
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Table 4.104 Test of Homogeneity of Variances CAUSTOMER SATISFACTION

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<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
</table>

242
Table 4.104 Test of Homogeneity of Variances CAUSTOMER SATISFACTION

<table>
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<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
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<tr>
<td>3.132</td>
<td>7</td>
<td>361</td>
<td>.003</td>
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</table>

It can be seen from table 4.137 that level of contribution is shown as 3.11, 2.83, 3.10, 3.03, 3.13, 2.99, 3.26 and 3.05 and S.D of them also has shown that it shows there are differences between occupation groups contribution with respect to customer satisfaction factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.138. In this table we fine that sig value is 0.003 that it’s less than 0.05 that means we have violated the assumption of homogenetis variyance.

With the checking the table 4.104 of test of homogeneity of variances we understand that significant value is 0.003 that is LESS than 0.050 then we have violated the assumption of hemogenetis variyances. Then “There is signigicant difference between occupation groups contribution with respect to customer satisfaction factors.

Table 4.105 Robust Tests of Equality of Means- customer satisfaction

<table>
<thead>
<tr>
<th>Statistic</th>
<th>df1</th>
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<th>Sig.</th>
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<tr>
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<td>146.222</td>
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<tr>
<td>Brown-Forsythe</td>
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<td>7</td>
<td>301.299</td>
</tr>
</tbody>
</table>

a. Asymptotically F distributed.

If we have the violated the assumption of hemogenetis variance then we check this table and here in this question we have; beacause sig value in hemogenitis variance is less than 0.05 then null hypothesis will rejected and we have to check the table 4.140.

It can be seeing than sig value is 0.012 and its less than 0.05 then null hypothesis will be rejected and difference between occupation groups are significant.
Post Hoc Tests

Table 4.106 Multiple Comparisons - Dependent Variable: customer satisfaction

<table>
<thead>
<tr>
<th>(I) NS_SEC</th>
<th>(J) NS_SEC</th>
<th>Mean Difference (I-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>95% Confidence Interval Lower Bound</th>
<th>Upper Bound</th>
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<td>.007</td>
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<td>.34</td>
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<td>.084</td>
<td>.086</td>
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<td>.36</td>
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</tr>
<tr>
<td>Students</td>
<td>.052</td>
<td>.114</td>
<td>1.000</td>
<td>-.31</td>
<td>.42</td>
<td></td>
</tr>
</tbody>
</table>

---

**Correlation Matrix**

<table>
<thead>
<tr>
<th>Services (food, entertainment, guard)</th>
<th>.249</th>
<th>.58</th>
<th>.18</th>
<th>.118</th>
<th>.928</th>
<th>-.58</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance (bank insurance, stock)</td>
<td>-.084</td>
<td>.086</td>
<td>1.000</td>
<td>-.36</td>
<td>.19</td>
<td></td>
</tr>
<tr>
<td>Education, sanitation, physical education, news, scientific research</td>
<td>.196</td>
<td>.118</td>
<td>.928</td>
<td>-.18</td>
<td>.58</td>
<td></td>
</tr>
<tr>
<td></td>
<td>services(food, entertainment, guard)</td>
<td>architecture engineering</td>
<td>agency(law, accountant, consultant)</td>
<td>it manufacture software</td>
<td>students</td>
<td></td>
</tr>
<tr>
<td>------------------------</td>
<td>--------------------------------------</td>
<td>---------------------------</td>
<td>-------------------------------------</td>
<td>------------------------</td>
<td>----------</td>
<td></td>
</tr>
<tr>
<td>research)</td>
<td>-0.076</td>
<td>-0.101</td>
<td>-0.039</td>
<td>-0.229</td>
<td>-0.024</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.113</td>
<td>0.125</td>
<td>0.104</td>
<td>0.089</td>
<td>0.099</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.000</td>
<td>1.000</td>
<td>1.000</td>
<td>0.269</td>
<td>1.000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>-0.44</td>
<td>-0.51</td>
<td>-0.29</td>
<td>-0.51</td>
<td>-0.34</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.29</td>
<td>0.30</td>
<td>0.37</td>
<td>0.06</td>
<td>0.29</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>architecture engineering</th>
<th>manufacture</th>
<th>finance(bank insurance, stock)</th>
<th>services(food, entertainment, guard)</th>
<th>education, sanitation, physical education, news, scientific research)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-0.18</td>
<td>0.025</td>
<td>0.297</td>
<td>-0.127</td>
<td>-0.101</td>
</tr>
<tr>
<td></td>
<td>0.116</td>
<td>0.137</td>
<td>0.141</td>
<td>0.118</td>
<td>0.125</td>
</tr>
<tr>
<td></td>
<td>1.000</td>
<td>1.000</td>
<td>0.631</td>
<td>1.000</td>
<td>1.000</td>
</tr>
<tr>
<td></td>
<td>-0.36</td>
<td>-0.42</td>
<td>-0.16</td>
<td>-0.51</td>
<td>-0.30</td>
</tr>
<tr>
<td></td>
<td>0.40</td>
<td>0.47</td>
<td>0.75</td>
<td>0.51</td>
<td>0.56</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>agency(law, accountant, consultant)</th>
<th>it manufacture software</th>
<th>students</th>
<th>agency(law, accountant, consultant)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-0.141</td>
<td>-0.127</td>
<td>0.078</td>
<td>-0.123</td>
</tr>
<tr>
<td></td>
<td>0.130</td>
<td>0.118</td>
<td>0.126</td>
<td>0.093</td>
</tr>
<tr>
<td></td>
<td>1.000</td>
<td>1.000</td>
<td>1.000</td>
<td>0.995</td>
</tr>
<tr>
<td></td>
<td>-0.28</td>
<td>-0.51</td>
<td>-0.33</td>
<td>-0.42</td>
</tr>
<tr>
<td></td>
<td>0.56</td>
<td>0.26</td>
<td>0.49</td>
<td>0.18</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>finance(bank insurance, stock)</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.156</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.123</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.997</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>-0.24</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.55</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Services (food, entertainment, guard)</td>
<td>-.116</td>
<td>.118</td>
<td>1.000</td>
<td>-.49</td>
</tr>
<tr>
<td>Education, sanitation, physical education, news, scientific research</td>
<td>-.039</td>
<td>.104</td>
<td>1.000</td>
<td>-.37</td>
</tr>
<tr>
<td>Architecture</td>
<td>-.141</td>
<td>.130</td>
<td>1.000</td>
<td>-.56</td>
</tr>
<tr>
<td>Software</td>
<td>-.268</td>
<td>.096</td>
<td>.153</td>
<td>-.57</td>
</tr>
<tr>
<td>Students</td>
<td>-.063</td>
<td>.105</td>
<td>1.000</td>
<td>-.40</td>
</tr>
<tr>
<td>Students</td>
<td>.145</td>
<td>.076</td>
<td>.793</td>
<td>-.10</td>
</tr>
<tr>
<td>Software</td>
<td>.153</td>
<td>.106</td>
<td>.985</td>
<td>-.19</td>
</tr>
<tr>
<td>Finance (bank, insurance, stock)</td>
<td>.425*</td>
<td>.110</td>
<td>.008</td>
<td>.07</td>
</tr>
<tr>
<td>Services (food, entertainment, guard)</td>
<td>.229</td>
<td>.089</td>
<td>.269</td>
<td>-.06</td>
</tr>
<tr>
<td>Education, sanitation, physical education, news, scientific research</td>
<td>.127</td>
<td>.118</td>
<td>1.000</td>
<td>-.26</td>
</tr>
<tr>
<td>Architecture</td>
<td>.268</td>
<td>.096</td>
<td>.153</td>
<td>-.04</td>
</tr>
<tr>
<td>Students</td>
<td>.205</td>
<td>.090</td>
<td>.496</td>
<td>-.09</td>
</tr>
<tr>
<td>Students</td>
<td>-.060</td>
<td>.088</td>
<td>1.000</td>
<td>-.34</td>
</tr>
<tr>
<td>Finance (bank, insurance, stock)</td>
<td>.220</td>
<td>.119</td>
<td>.829</td>
<td>-.16</td>
</tr>
</tbody>
</table>
Since we had significant differences over our Robust Tests of Equality of Means then we need look at this table, As we see all sig values are greater than 0.05 except sig value of compairing (it manufacture sotrware and finance(bank insurance,stock) ) that indicate that there is significant statistically difference between one pair of groups marked as (it manufacture sotrware and finance(bank insurance,stock))

Means Plots
It can be seen that our responses from the finance had the lowest level of rating in mean of customer satisfaction factors and manufacture of software had the highest level of rating in mean of customer satisfaction factors.

**H0B4: There is no significant difference between QUALIFICATION LEVELS with respect to CUSTOMER SATISFACTION FACTORS**

**Warnings**

Post hoc tests are not performed for CUSTOMER SATISFACTION because there are fewer than three groups.

<table>
<thead>
<tr>
<th>Table 4.107 Descriptives customer satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
</tr>
<tr>
<td>------</td>
</tr>
<tr>
<td>Undergraduate</td>
</tr>
<tr>
<td>Post graduate</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>
Table 4.108 Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.073</td>
<td>1</td>
<td>367</td>
<td>.008</td>
</tr>
</tbody>
</table>

It can be seen from table 4.107 that level of contribution is shown as 3.01 and 3.15 and S.D of them also has shown that it shows there are differences between qualification groups contribution with respect to customer satisfaction factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.143. In this table we fine that sig value is 0.008 that it’s greater than 0.05 that means we have not violated the assumption of homogeneity variance.

With the checking the table 4.108 of test of homogeneity of variances we understand that significant value is 0.008 that is less than .050 then we have violated the assumption of homogeneity variances. Then “There is significant difference between qualification level groups contribution with respect to customer satisfaction factors.

Table 4.109- Robust Tests of Equality of Means

<table>
<thead>
<tr>
<th></th>
<th>Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welch</td>
<td>5.588</td>
<td>1</td>
<td>310.957</td>
<td>.019</td>
</tr>
<tr>
<td>Brown-Forsythe</td>
<td>5.588</td>
<td>1</td>
<td>310.957</td>
<td>.019</td>
</tr>
</tbody>
</table>

a. Asymptotically F distributed.

since from table (4.109) sig value is 0.019 that is less than 0.050 then it means there is significant difference some where among our means in our dependent variable in our 2 qualification groups but for understanding that which group is different from other groups we have to look at the table marked as multiple comparisons but here we have just 2 groups and we don’t need this table then there is significant difference among our means in our dependent variable in our 2 qualification groups.
It can be seen that our responses from undergraduate had lowest level of rating in mean of customer satisfaction factors and post graduate had highest level of rating in mean of customer satisfaction factors.

**H0B5: There is no significant difference between INCOME GROUPS with respect to CUSTOMER SATISFACTION FACTORS**

<table>
<thead>
<tr>
<th>Income Group</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 1 lakh rs</td>
<td>77</td>
<td>3.10</td>
<td>.546</td>
<td>.062</td>
<td>2.98</td>
</tr>
<tr>
<td>between 1-3 lakh rs</td>
<td>85</td>
<td>2.98</td>
<td>.492</td>
<td>.053</td>
<td>2.88</td>
</tr>
<tr>
<td>between 3-5 lakh</td>
<td>87</td>
<td>3.08</td>
<td>.520</td>
<td>.056</td>
<td>2.97</td>
</tr>
<tr>
<td>between 5-7 lakh</td>
<td>71</td>
<td>3.07</td>
<td>.571</td>
<td>.068</td>
<td>2.94</td>
</tr>
</tbody>
</table>
above 7 lakh rs | 49 | 3.15 | .564 | .081 | 2.99 | 3.31 | 2 | 4
Total | 369 | 3.07 | .535 | .028 | 3.02 | 3.13 | 2 | 5

Table 4.11 Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.557</td>
<td>4</td>
<td>364</td>
<td>.185</td>
</tr>
</tbody>
</table>

It can be seen from table 4.110 that level of contribution is shown as 3.10, 2.98, 3.08, 3.07, and 3.15 and S.D of them also has shown that it shows there are differences between income groups with respect to customer satisfaction factors. Before answer this question that “is it significant or no?” First we have to check the Homogeneity of Variances table 4.111. In this table we find that sig value is 0.185 that it’s greater than 0.05 that means we have not violated the assumption of homogeneity variance.

With the checking the table 4.111 of test of homogeneity of variances we understand that significant value is 0.185 that is greater than 0.050 then we have not violated the assumption of homogeneity variances. Then “There is no significant difference between brand income groups contribution with respect to customer satisfaction factors”

Table 4.112- ANOVA customer satisfaction

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>1.021</td>
<td>4</td>
<td>.255</td>
<td>.890</td>
<td>.470</td>
</tr>
<tr>
<td>Within Groups</td>
<td>104.305</td>
<td>364</td>
<td>.287</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>105.326</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seeing from table 4.112 that null hypothesis is accepted as the p value is greater than 0.05 then there are no significant difference between income groups with respect to perception about customer satisfaction factors

Post Hoc Tests

since we had no significant differences over our anova then we don’t need look at this table.
Means Plots

It can be seen that the different age groups of our respondents had rated the servqual factors from 1 to 5, then responses from the between 1-3 lakh rs had the lowest level of rating in the mean of customer satisfaction factors and above 7 lakh rs had the highest level of rating in the mean of customer satisfaction factors.
4.8. RESULTS OF ANOVA ANALYSIS

4.8.1. ANOVA ANALYSIS for BRAND with respect to SERVQUAL items

Table 4.113: Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Question</th>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1.tangibles: physical facilities, equipment, staff appearance (functional quality): How would u rate the coverage rate of business hall?</td>
<td>1.360</td>
<td>3</td>
<td>365</td>
<td>.255</td>
</tr>
<tr>
<td>Q2.tangibles: phisical facilities, equipment, staff appearance (functional quality): How would u rate the website and hot line for customer service?</td>
<td>.558</td>
<td>3</td>
<td>365</td>
<td>.643</td>
</tr>
<tr>
<td>Q3.reliability: ability to perform service dependably and accurately (technical quality): How would u rate the network signal?</td>
<td>1.755</td>
<td>3</td>
<td>365</td>
<td>.155</td>
</tr>
<tr>
<td>Q4.reliability: ability to perform service dependably and accurately (technical quality): How would u rate the quality of telecommunication?</td>
<td>.377</td>
<td>3</td>
<td>365</td>
<td>.770</td>
</tr>
<tr>
<td>Q5.reliability: ability to perform service dependably and accurately (functional quality): How would u rate the business handling?</td>
<td>1.807</td>
<td>3</td>
<td>365</td>
<td>.146</td>
</tr>
<tr>
<td>Q6.reliability: ability to perform service dependably and accurately (image quality): How would u rate the company's reputation?</td>
<td>.209</td>
<td>3</td>
<td>365</td>
<td>.890</td>
</tr>
<tr>
<td>Q7.respondiveness: willingness to help and respond to customer need (functional quality): How would u rate the accomplish their services at the specific time they promise to do?</td>
<td>.128</td>
<td>3</td>
<td>365</td>
<td>.944</td>
</tr>
<tr>
<td>Q8.assurance: ability of staff to inspire confidence and trust (functional quality): How would u rate the attitude of staff?</td>
<td>.153</td>
<td>3</td>
<td>365</td>
<td>.928</td>
</tr>
<tr>
<td>Q9.assurance: ability of staff to inspire confidence and trust (functional quality): How would u rate the possession of required skill and knowledge of business?</td>
<td>.791</td>
<td>3</td>
<td>365</td>
<td>.500</td>
</tr>
<tr>
<td>Q10.assurance: ability of staff to inspire confidence and trust (functional quality): How would u rate the regularizing extent of service?</td>
<td>1.175</td>
<td>3</td>
<td>365</td>
<td>.319</td>
</tr>
<tr>
<td>Q11.empathy: the extent to which caring individualized service is given (functional quality): How would u rate the flexible of business portfolio?</td>
<td>.569</td>
<td>3</td>
<td>365</td>
<td>.636</td>
</tr>
</tbody>
</table>
In this table we find that all sig values are greater than 0.05 that means we have not violated the assumption of homogeneties variances then we have not violated the assumption of homogeneties variances, in result “There is no significant difference between brand groups contribution with respect to servqual items”

| Q1. tangibles: phisical facilities, equipment, staff appearance: (functional quality): Q1. how would you rate the coverage rate of business hall? | Sum of Squares | df | Mean Square | F   | Sig. |
|---|---|---|---|---|---|---|
| Between Groups | 7.927 | 3 | 2.642 | 1.583 | .193 |
| Within Groups | 609.428 | 365 | 1.670 | | |
| Total | 617.355 | 368 | | | |

| Q2. tangibles: phisical facilities, equipment, staff appearance: (functional quality): Q2. how would you rate the website and hot line for customer service? | Sum of Squares | df | Mean Square | F   | Sig. |
|---|---|---|---|---|---|---|
| Between Groups | 11.301 | 3 | 3.767 | 3.109 | .026 |
| Within Groups | 442.211 | 365 | 1.212 | | |
| Total | 453.512 | 368 | | | |

| Q3. reliability: ability to perform service dependably and accurately: (technical quality): Q3. how would you rate the network signal? | Sum of Squares | df | Mean Square | F   | Sig. |
|---|---|---|---|---|---|---|
| Between Groups | 103.540 | 3 | 34.513 | 23.083 | .000 |
| Within Groups | 545.750 | 365 | 1.495 | | |
| Total | 649.290 | 368 | | | |

| Q4. reliability: ability to perform service dependably and accurately: (technical quality): Q4. how would you rate the quality of telecommunication? | Sum of Squares | df | Mean Square | F   | Sig. |
|---|---|---|---|---|---|---|
| Between Groups | 102.027 | 3 | 34.009 | 33.574 | .000 |
| Within Groups | 369.729 | 365 | 1.013 | | |
| Total | 471.756 | 368 | | | |

| Q5. reliability: ability to perform service dependably and accurately: (functional quality): Q5. how would you rate the business handling? | Sum of Squares | df | Mean Square | F   | Sig. |
|---|---|---|---|---|---|---|
| Between Groups | 3.163 | 3 | 1.054 | 1.050 | .371 |
| Within Groups | 366.642 | 365 | 1.004 | | |
| Total | 369.805 | 368 | | | |

Table 4.114 ANOVA
<table>
<thead>
<tr>
<th>Question</th>
<th>Rating</th>
<th>Between Groups</th>
<th>Within Groups</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q6.reliability: ability to perform service dependably and accurately: (technical quality): Q6. how would u rate the company's reputation?</td>
<td>3</td>
<td>1.165</td>
<td>0.891</td>
<td>0.446</td>
</tr>
<tr>
<td>Q7.responsiveness: willingness to help and respond to customer need: (functional quality): Q7. how would u rate the accomplish their services at the specific time they promise to do?</td>
<td>3</td>
<td>1.274</td>
<td>1.056</td>
<td>0.368</td>
</tr>
<tr>
<td>Q8.assurance: ability of staff to inspire confidence and trust: (functional quality): Q8. how would u rate the attitude of staff?</td>
<td>3</td>
<td>2.173</td>
<td>1.934</td>
<td>0.124</td>
</tr>
<tr>
<td>Q9.assurance: ability of staff to inspire confidence and trust: (functional quality): Q9. how would u rate the possestion of required skill and knowledge of business?</td>
<td>3</td>
<td>12.032</td>
<td>12.493</td>
<td>0.000</td>
</tr>
<tr>
<td>Q10.assurance: ability of staff to inspire confidence and trust: (functional quality): Q10. how would u rate the regularizing extent of service?</td>
<td>3</td>
<td>1.097</td>
<td>1.221</td>
<td>0.302</td>
</tr>
<tr>
<td>Q11.empathy: the extent to which caring individualized service is given: (functional quality): Q11. how would u rate the felexible of business portfolio?</td>
<td>3</td>
<td>1.105</td>
<td>1.012</td>
<td>0.387</td>
</tr>
</tbody>
</table>

It can be seein from table 4.152 That sig value for Q3, Q4, Q9 are 0.000 that these are less than 0.05 then there is significant statistically difference between BRAND with respect to Q3 {reliability:ability to perform service dependably and accurately: (technical quality): Q3. how would u rate the network signal?} . Q4 { Q4.reliability:ability to perform service dependably
and accurately: (technical quality): Q4. how would u rate the quality of telecommunication, Q9. Q9. assurance: ability of staff to inspire confidence and trust: (functional quality): Q9. how would u rate the possession of required skill and knowledge of business?

**Result:** There are significant difference between BRAND with respect to Q3: network signal Q4: quality of telecommunication and Q9: the possession of required skill and knowledge of business.

**Post Hoc Tests**

Table 4.115 Multiple Comparisons Tukey HSD

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Telephone service</th>
<th>Telephone service</th>
<th>Mean Difference (I-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1. tangibles: physical facilities, equipment, staff appearance: (functional quality): Q1. how would u rate the coverage rate of business hall?</td>
<td>vodafone</td>
<td>-0.402</td>
<td>0.191</td>
<td>0.152</td>
<td>0.89</td>
<td>0.09</td>
<td></td>
</tr>
<tr>
<td></td>
<td>airtel</td>
<td>-0.228</td>
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Q4. how would you rate the quality of telecommunication?

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Q5. how would you rate the business handling?

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Q8.assurance: ability of staff to inspire confidence and trust:(functional quality):Q8.how would u rate the attitude of staff?

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Q9.assurance: ability of staff to inspire confidence and
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<td>airtel</td>
<td>-.196</td>
</tr>
<tr>
<td>bsnl</td>
<td>-.225</td>
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<tr>
<td>vodafone</td>
<td>.228</td>
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<tr>
<td>airtel</td>
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<td>bsnl</td>
<td>.003</td>
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<tr>
<td>airtel</td>
<td>.196</td>
</tr>
<tr>
<td>vodafone</td>
<td>-.033</td>
</tr>
<tr>
<td>bsnl</td>
<td>-.029</td>
</tr>
<tr>
<td>bsnl</td>
<td>.225</td>
</tr>
<tr>
<td>vodafone</td>
<td>-.003</td>
</tr>
<tr>
<td>airtel</td>
<td>.029</td>
</tr>
</tbody>
</table>
Q11. Empathy: the extent to which caring individualized service is given: (functional quality): Q11. How would you rate the flexibility of business portfolio?

<table>
<thead>
<tr>
<th></th>
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<tr>
<td>Vodafone</td>
<td>0.261</td>
<td>0.154</td>
<td>0.329</td>
<td>-0.66</td>
<td>0.14</td>
<td>0.154</td>
<td>0.864</td>
<td>-0.52</td>
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</tr>
</tbody>
</table>

* The mean difference is significant at the 0.05 level.

In Table 4.115 the Post Hoc tests are listed; this will tell you exactly where the difference among the groups accrued for understanding that which group is different from other groups and exactly in what they are different.

The statistical difference significant between each pair of groups is provided in this table but since we had significant differences over our anova then we need look at this table. As we see all sig values are greater than 0.05 EXCEPT Q3 (network signal): {(Idea, Airtel), (Idea, BSNL), (Vodafone, Airtel), (Vodafone, BSNL)} & Q4 (quality of telecommunication): {(BSNL, Idea), (Airtel, Idea), (Vodafone, Idea)} & Q9 (the possession of required skill and knowledge of business): {(Idea, Airtel), (Idea, BSNL), (Airtel, Vodafone), (BSNL, Vodafone)} that indicate that there is significant statistically difference between these pair of groups, in result we can tell:
• There is significant different between \{idea \& (airtell, bsnl)\} and \{vodafon \& (airtell, bsnl)\} in rating NETWORK SIGNAL and for knowing which one are high or low we have to look at the mean plot tests.

• There is significant different between \{idea \& (vodafon,airtell, bsnl)\} in rating QUALITY OF TELECOMUNICATION and for knowing which one are high or low we have to look at the mean plot tests.

• There is significant different between \{idea \& (airtell, bsnl)\} \& \{vodafon,(airtell , bsnl)\} in rating THE POSSESSION OF REQUIRED SKILL AND KNOWLEDGE OF BUSINESS and for knowing which one are high or low we have to look at the mean plot tests.

4.8.2. ANOVA ANALYSIS for BRAND with respect to CSI items

<table>
<thead>
<tr>
<th>Question</th>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q12.customer perceived value:Q1.considering the relationship between service quality and price, how do you feel the change of telecommunications?</td>
<td>.2330</td>
<td>3</td>
<td>365</td>
<td>.074</td>
</tr>
<tr>
<td>Q13.customer complaint:Q2.how do you feel to make a complaint to company's service this year?</td>
<td>.236</td>
<td>3</td>
<td>365</td>
<td>.871</td>
</tr>
<tr>
<td>Q14.customer complaint:Q3.how do you satisfied with the result of handling complaint?</td>
<td>.798</td>
<td>3</td>
<td>365</td>
<td>.496</td>
</tr>
</tbody>
</table>
In this table we find that all sig values are greater than 0.05 that means we have not violated the assumption of homogenetis variany.

With the checking the table 4.155 of test of homogeneity of variances we understand that all significant values are greater than 0.050 then we have not violated the assumption of hemogenetis variances, in result “There is no signigicant difference between brand groups contribution with respect to CSI items”

Table 4.116 Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Question</th>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q12.customer perceived value:Q1.considering the relationship between service quality and price, how do you feel the change of telecommunications?</td>
<td>2.330</td>
<td>3</td>
<td>365</td>
<td>.074</td>
</tr>
<tr>
<td>Q13.customer complaint:Q2.how do you feel to make a complaint to company's service this year?</td>
<td>.236</td>
<td>3</td>
<td>365</td>
<td>.871</td>
</tr>
<tr>
<td>Q14.customer complaint:Q3.how do you satisfied with the result of handling complaint?</td>
<td>.798</td>
<td>3</td>
<td>365</td>
<td>.496</td>
</tr>
<tr>
<td>Q15.customer loyalty:Q4.if you will buy a new telephone card, what possibility do you choose the same telecommunications vendors again?</td>
<td>.346</td>
<td>3</td>
<td>365</td>
<td>.792</td>
</tr>
</tbody>
</table>

Table 4.117 ANOVA

<table>
<thead>
<tr>
<th>Question</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q12.customer perceived value:Q1.considering the relationship between</td>
<td>33.380</td>
<td>3</td>
<td>11.127</td>
<td>15.571</td>
<td>.000</td>
</tr>
<tr>
<td>Q12.customer perceived value:Q1.considering the relationship between</td>
<td>260.815</td>
<td>365</td>
<td>.715</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
It can be seen from Table 4.1. That the sig value for Q12 is 0.000 that is less than 0.05 then there is significant statistically difference between BRAND with respect to Q12 {customer perceived value:Q12.considering the relationship between service quality and price, how do you feel the change of telecommunications?}, in result there is significant difference between BRANDS with respect to Q12: service quality and price and for knowing which one are high or low we have to look at the mean plot tests.
**Post Hoc Tests**

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>(I) brand</th>
<th>(J) brand</th>
<th>Mean Difference (I-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>95% Confidence Interval</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q12.customer idea vodafone</td>
<td>airtel</td>
<td>-.739*</td>
<td>.125</td>
<td>.000</td>
<td>-1.06</td>
<td>-.42</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q12.customer idea vodafone</td>
<td>bsnl</td>
<td>-.674*</td>
<td>.124</td>
<td>.000</td>
<td>-1.06</td>
<td>-.42</td>
<td></td>
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</tr>
<tr>
<td>Q12.customer idea vodafone</td>
<td>idea</td>
<td>.739*</td>
<td>.125</td>
<td>.000</td>
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<td>1.06</td>
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<td></td>
</tr>
<tr>
<td>Q12.customer idea vodafone</td>
<td>airtel</td>
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<td>.125</td>
<td>.929</td>
<td>-.25</td>
<td>.40</td>
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<tr>
<td>Q12.customer idea vodafone</td>
<td>bsnl</td>
<td>.065</td>
<td>.124</td>
<td>.953</td>
<td>-.26</td>
<td>.39</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q12.customer idea vodafone</td>
<td>bsnl</td>
<td>-.011</td>
<td>.124</td>
<td>1.000</td>
<td>-.33</td>
<td>.31</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q12.customer idea vodafone</td>
<td>idea</td>
<td>.663*</td>
<td>.125</td>
<td>.000</td>
<td>.34</td>
<td>.98</td>
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</tr>
<tr>
<td>Q12.customer idea vodafone</td>
<td>airtel</td>
<td>-.076</td>
<td>.125</td>
<td>.929</td>
<td>-.40</td>
<td>.25</td>
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<tr>
<td>Q12.customer idea vodafone</td>
<td>bsnl</td>
<td>-.011</td>
<td>.124</td>
<td>1.000</td>
<td>-.33</td>
<td>.31</td>
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</tr>
<tr>
<td>Q12.customer idea vodafone</td>
<td>bsnl</td>
<td>.674*</td>
<td>.124</td>
<td>.000</td>
<td>.35</td>
<td>.99</td>
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<tr>
<td>Q12.customer idea vodafone</td>
<td>idea</td>
<td>-.065</td>
<td>.124</td>
<td>.953</td>
<td>-.39</td>
<td>.26</td>
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<td></td>
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<tr>
<td>Q12.customer idea vodafone</td>
<td>airtel</td>
<td>.011</td>
<td>.124</td>
<td>1.000</td>
<td>-.31</td>
<td>.33</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q13.customer complaint:Q2.how do you feel to make a complaint to company's service this year? vodafone</td>
<td>idea</td>
<td>-.326</td>
<td>.157</td>
<td>.164</td>
<td>-.73</td>
<td>.08</td>
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<tr>
<td>Q13.customer complaint:Q2.how do you feel to make a complaint to company's service this year? airtel</td>
<td>- .087</td>
<td>.157</td>
<td>.946</td>
<td>-.49</td>
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<td>Q13.customer complaint:Q2.how do you feel to make a complaint to company's service this year? bsnl</td>
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<td>.157</td>
<td>.720</td>
<td>-.57</td>
<td>.24</td>
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<tr>
<td>Q13.customer complaint:Q2.how do you feel to make a complaint to company's service this year? vodafone</td>
<td>ide</td>
<td>.326</td>
<td>.157</td>
<td>.164</td>
<td>-.08</td>
<td>.73</td>
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<tr>
<td></td>
<td>bsnl</td>
<td>.165</td>
<td>.157</td>
<td>.720</td>
<td>-.24</td>
<td>.57</td>
<td>vodafone</td>
<td>-.161</td>
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<tr>
<td>Q15. Customer Loyalty: Q4. If you will buy a new</td>
<td>vodafone</td>
<td>-.109</td>
<td>.129</td>
<td>.834</td>
<td>-.44</td>
<td>.22</td>
<td>airtel</td>
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<td>.129</td>
<td>1.000</td>
<td>-.32</td>
<td>.34</td>
<td>bsnl</td>
<td>-.148</td>
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<td>vodafone</td>
<td>-.011</td>
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<td>1.000</td>
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<td>.32</td>
<td>bsnl</td>
<td>-.159</td>
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<tr>
<td></td>
<td>bsnl</td>
<td>.256</td>
<td>.129</td>
<td>.192</td>
<td>-.08</td>
<td>.59</td>
<td>vodafone</td>
<td>.148</td>
</tr>
<tr>
<td></td>
<td>airtel</td>
<td>-.087</td>
<td>.141</td>
<td>.927</td>
<td>-.45</td>
<td>.28</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

272
In table 4.158 The Post Hoc tests are listed; this will tell you exactly where the difference among the groups accrued for understanding that which group is different from other groups and exactly in what they are different.

The statistical difference significant between each pair of groups is provided in this table but since we had significant differences over our anova then we need look at this table. As we see all sig values are greater than 0.05 EXCEPT Q12 (relationship between service quality and price): {(idea, airtell), (idea, bsnl), (vodafone, airtell)}, that indicate that there is significant statistically difference between these pair of group, in result There is significant different between {idea & (airtell, bsnl, vodafone)} in rating relationship between service quality and price feeling of change of telecommunications and for knowing which one are high or low we have to look at the mean plot tests.

<table>
<thead>
<tr>
<th></th>
<th>bsnl</th>
<th>.174</th>
<th>.141</th>
<th>.605</th>
<th>-.54</th>
<th>.19</th>
</tr>
</thead>
<tbody>
<tr>
<td>telephone card, what possibility do you choose the same telecommunications vendors again?</td>
<td>bnl</td>
<td>.152</td>
<td>.141</td>
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<td>.141</td>
<td>.967</td>
<td>-.30</td>
<td>.43</td>
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<td>airtel</td>
<td>-.021</td>
<td>.141</td>
<td>.999</td>
<td>-.38</td>
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<td>bsnl</td>
<td>idea</td>
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<td>.927</td>
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<td>.999</td>
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<td>airtel</td>
<td>.087</td>
<td>.141</td>
<td>.927</td>
<td>-.28</td>
<td>.45</td>
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</tr>
</tbody>
</table>

*. The mean difference is significant at the 0.05 level.
4.8.3. **ANOVA ANALYSIS for QUALIFICATION with respect to CSI items**

Table 4.119 Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Question</th>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q12. customer perceived value: considering the relationship between service quality and price, how do you feel the change of telecommunications?</td>
<td>2.899</td>
<td>1</td>
<td>367</td>
<td>.089</td>
</tr>
<tr>
<td>Q13. customer complaint: how do you feel to make a complaint to company's service this year?</td>
<td>.007</td>
<td>1</td>
<td>367</td>
<td>.932</td>
</tr>
<tr>
<td>Q14. customer complaint: how do you satisfied with the result of handling complaint?</td>
<td>.242</td>
<td>1</td>
<td>367</td>
<td>.623</td>
</tr>
<tr>
<td>Q15. customer loyalty: if you will buy a new telephone card, what possibility do you choose the same telecommunications vendors again?</td>
<td>2.049</td>
<td>1</td>
<td>367</td>
<td>.153</td>
</tr>
</tbody>
</table>

In this table we find that all sig values are greater than 0.05 that means we have not violated the assumption of homogeneity of variances.

With the checking the table 4.119 of test of homogeneity of variances we understand that all significant value are greater than 0.050, then we have not violated the assumption of homogeneity variances. Then “There is no significant difference between brand groups contribution with respect to CSI items”
<table>
<thead>
<tr>
<th>Q12: customer perceived value: Q1. considering the relationship between service quality and price, how do you feel the change of telecommunications?</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>6.499</td>
<td>1</td>
<td>6.499</td>
<td>8.290</td>
<td>.004</td>
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<tr>
<td>Within Groups</td>
<td>287.696</td>
<td>367</td>
<td>.784</td>
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<td></td>
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<tr>
<td>Total</td>
<td>294.195</td>
<td>368</td>
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<tr>
<td>Q13: customer complaint: Q2. how do you feel to make a complaint to company's service this year?</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
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<tr>
<td>Between Groups</td>
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<td>7.293</td>
<td>6.472</td>
<td>.011</td>
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<td>Within Groups</td>
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<td>367</td>
<td>1.127</td>
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<td>Total</td>
<td>420.835</td>
<td>368</td>
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<tr>
<td>Q14: customer complaint: Q3. how do you satisfied with the result of handling complaint?</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
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<tr>
<td>---</td>
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</tr>
<tr>
<td>Between Groups</td>
<td>.889</td>
<td>1</td>
<td>.889</td>
<td>1.159</td>
<td>.282</td>
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<tr>
<td>Within Groups</td>
<td>281.550</td>
<td>367</td>
<td>.767</td>
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<tr>
<td>Total</td>
<td>282.439</td>
<td>368</td>
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<tr>
<td>Q15: customer loyalty: Q4. if you will buy a new telephone card, what possibility do you choose the same telecommunications vendors again?</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
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<tr>
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<tr>
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<td>5.919</td>
<td>6.591</td>
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<tr>
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<td>367</td>
<td>.898</td>
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<tr>
<td>Total</td>
<td>335.469</td>
<td>368</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It can be seeing from table 4.120 that sig value for Q12, Q13, Q15 are less than 0.05 then there is significant statistically difference between QUALIFICATION with respect to Q12 (customer perceived value: Q12. considering the relationship between service quality and price, how do you feel the change of telecommunications?) & Q13 (customer complaint: Q2. how do you feel to make a complaint to company's service this year?) & Q15 (customer loyalty: Q4. if you will buy a new telephone card, what possibility do you choose the same telecommunications vendors again?), in result there is significant difference between
qualifications with respect to Q12: relationship between service quality and price and then change of telecommunications AND Q13: make a complaint to company's service this year AND Q15: what possibility do you choose the same telecommunications vendors again? And for knowing which one are high or low we have to look at the mean plot tests.

4.8.4. ANOVA ANALYSIS for OCCUPATION with respect to IPV items

Table 4.121 Test of Homogeneity of Variances

<table>
<thead>
<tr>
<th>Question</th>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q16.loyalty district: Q1. how would you rate network signal of your service provider?</td>
<td>1.743</td>
<td>7</td>
<td>361</td>
<td>.098</td>
</tr>
<tr>
<td>Q17.loyalty district: Q2. how would you rate degree of standardization of services?</td>
<td>1.058</td>
<td>7</td>
<td>361</td>
<td>.390</td>
</tr>
<tr>
<td>Q18.healthy district: Q3. how would you rate service attitude?</td>
<td>1.966</td>
<td>7</td>
<td>361</td>
<td>.456</td>
</tr>
<tr>
<td>Q19.healthy district: Q4. how would you rate degree of understanding of service:</td>
<td>2.625</td>
<td>7</td>
<td>361</td>
<td>.012</td>
</tr>
<tr>
<td>Q20.neglected district: Q5. how would you rate flexible portfolio?</td>
<td>1.630</td>
<td>7</td>
<td>361</td>
<td>.126</td>
</tr>
<tr>
<td>Q22.neglected district: Q7. how would you rate hot line and website for customer service?</td>
<td>1.720</td>
<td>7</td>
<td>361</td>
<td>.103</td>
</tr>
<tr>
<td>Q23.neglected district: Q8. how would you rate convenience of business handling?</td>
<td>2.203</td>
<td>7</td>
<td>361</td>
<td>.033</td>
</tr>
</tbody>
</table>
In this table we find that all sig values are greater than 0.05 EXCEPT Q19, Q21, Q23, Q26, Q29 that means we have violated the assumption of homogenetis variyance.

With the checking the table 4.162 of test of homogeneity of variances we understand that all significant value are greater than 0.050 EXCEPT Q19, Q21, Q23, Q26, Q29

RESULT: We have violated the assumption of homogenetis variances. Then “There is signigicant difference between QULIFICATION groups contribution with respect to IPV items

<table>
<thead>
<tr>
<th>Question</th>
<th>District</th>
<th>Mean</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q24. neglected district: Q9. how would u rate record and improvement of complaint?</td>
<td>2.747</td>
<td>7</td>
<td>361</td>
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<tr>
<td>Q25. opportunity district: Q10. how would u rate phone call quality?</td>
<td>1.899</td>
<td>7</td>
<td>361</td>
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<tr>
<td>Q26. opportunity district: Q11. how would u rate charging level?</td>
<td>2.723</td>
<td>7</td>
<td>361</td>
</tr>
<tr>
<td>Q27. opportunity district: Q12. how would u rate accurate and transparent billing?</td>
<td>1.316</td>
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<td>361</td>
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<tr>
<td>Q28. opportunity district: Q13. how would u rate the specific time they promise to accomplish their services?</td>
<td>1.197</td>
<td>7</td>
<td>361</td>
</tr>
<tr>
<td>Q29. opportunity district: Q14. how would u rate enterprise's reputation?</td>
<td>2.644</td>
<td>7</td>
<td>361</td>
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</table>

<table>
<thead>
<tr>
<th>Table 4.122 ANOVA</th>
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<tr>
<td>Sum of Squares</td>
</tr>
<tr>
<td>Q16. loyalty district: Between Groups</td>
</tr>
<tr>
<td>Q1. how would u rate network signal of ur service Within Groups</td>
</tr>
</tbody>
</table>

277
<table>
<thead>
<tr>
<th>Question</th>
<th>Between Groups</th>
<th>Within Groups</th>
<th>Total</th>
</tr>
</thead>
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<tr>
<td>Q17.1.</td>
<td>loyalty</td>
<td>15.631</td>
<td>442.586</td>
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<td>Q17.2.</td>
<td>How would you rate degree of standardization of services?</td>
<td>7</td>
<td>361</td>
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<tr>
<td>Q18.1.</td>
<td>health</td>
<td>35.636</td>
<td>336.852</td>
</tr>
<tr>
<td>Q18.2.</td>
<td>How would you rate service attitude?</td>
<td>7</td>
<td>361</td>
</tr>
<tr>
<td>Q19.1.</td>
<td>health</td>
<td>15.354</td>
<td>384.159</td>
</tr>
<tr>
<td>Q19.2.</td>
<td>How would you rate degree of understanding of service?</td>
<td>7</td>
<td>361</td>
</tr>
<tr>
<td>Q20.1.</td>
<td>neglected</td>
<td>15.811</td>
<td>258.580</td>
</tr>
<tr>
<td>Q20.2.</td>
<td>How would you rate flexible portfolio?</td>
<td>7</td>
<td>361</td>
</tr>
<tr>
<td>Q21.1.</td>
<td>neglected</td>
<td>25.093</td>
<td>293.156</td>
</tr>
<tr>
<td>Q21.2.</td>
<td>How would you rate coverage of business hall?</td>
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<td>361</td>
</tr>
<tr>
<td>Q22.1.</td>
<td>neglected</td>
<td>4.784</td>
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<td>Q22.2.</td>
<td>How would you rate hot line and website for customer service?</td>
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<td>361</td>
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<tr>
<td>Q23.1.</td>
<td>neglected</td>
<td>15.009</td>
<td>272.503</td>
</tr>
<tr>
<td>Q23.2.</td>
<td>How would you rate convenience of business handling?</td>
<td>7</td>
<td>361</td>
</tr>
<tr>
<td>Question</td>
<td>Between Groups</td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>----------------</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>Q24. neglected district:Q9. How would you rate record and improvement of complaint?</td>
<td>32.753</td>
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<tr>
<td>Q26. opportunity district:Q11. How would you rate charging level?</td>
<td>27.087</td>
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</tr>
<tr>
<td>Q27. opportunity district:Q12. How would you rate accurate and transparent billing?</td>
<td>24.408</td>
<td>7</td>
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</tr>
<tr>
<td>Q28. opportunity district:Q13. How would you rate the specific time they promise to accomplish their services?</td>
<td>8.433</td>
<td>7</td>
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</tr>
</tbody>
</table>

It can be seen from table 4.122 that the sig value for Q18, Q19, Q20, Q21, Q23, Q24, Q25, Q26, Q27 are less than 0.05 then there is significant statistically difference between OCCUPATION GROUPS with respect to Q18: { Q18.health district:Q3. How would you rate service attitude?} & Q19: { Q19.health district: Q4. How would you rate degree of understanding of service} & Q20 : { Q20.neglected district: Q5. How would you rate...

<table>
<thead>
<tr>
<th>Table 4.1 Robust Tests of Equality of Means</th>
</tr>
</thead>
</table>

| Q16. loyalty district: Q1. how would u rate network signal of ur service provider? | Welch | 1.907 | 7 | 145.106 | .072 |
| Q17. loyalty district: Q2. how would u rate degree of standardization of services? | Brown-Forsythe | 1.867 | 7 | 328.194 | .074 |
| Q18. health district: Q3. how would u rate service attitude? | Welch | 4.934 | 7 | 145.256 | .000 |
| Q19. health district: Q4. how would u rate degree of understanding of service? | Brown-Forsythe | 5.424 | 7 | 327.631 | .000 |
| Q20. neglected district: Q5. how would u rate flexible portfolio? | Welch | 3.086 | 7 | 146.765 | .005 |
| Q22. neglected district: Q7. how would u rate charging level? | Welch | 4.475 | 7 | 333.352 | .000 |
| Q22. neglected district:Q7. howWelch | would u rate hot line and website for customer service? | Brown-Forsythe  | 1.024 | 7 | 145.562 | .417 |
| Q23. neglected district:Q8. howWelch | would u rate convenience of business handling? | Brown-Forsythe  | 3.111 | 7 | 146.568 | .004 |
| Q24. neglected district:Q9. howWelch | would u rate record and improvement of complaint? | Brown-Forsythe  | 3.675 | 7 | 145.634 | .001 |
| Q25. opportunity district:Q10. how would u rate phone call quality? | Welch | 2.544 | 7 | 145.120 | .017 |
| Q26. opportunity district:Q11. how would u rate charging level? | Welch | 2.536 | 7 | 146.002 | .001 |
| Q27. opportunity district:Q12. how would u rate accurate and transparent billing? | Welch | 2.661 | 7 | 145.250 | .013 |
| Q28. opportunity district:Q13. how would u rate the specific time they promise to accomplish their services? | Welch | .833 | 7 | 146.068 | .562 |
| Q29. opportunity district:Q14. how would u rate enterprise's reputation? | Welch | 2.018 | 7 | 145.000 | .057 |

Table 4.164

If we have the violated assumption of homogenetis variance then we check this table but here in this question we have not; becaause sig value in homogenitis variance is greater than 0.05
### Post Hoc Tests

#### Table 4.124 Multiple Comparisons Tukey HSD

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>(I) NS_SEC</th>
<th>(J) NS_SEC</th>
<th>Mean Difference (I-J)</th>
<th>Std. Error</th>
<th>Sig.</th>
<th>95% Confidence Interval</th>
<th>Lower Bound</th>
<th>Upper Bound</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q16.loyalty district: Q1. how would you rate network signal of our service provider?</td>
<td>manufacture</td>
<td>finance(bank insurance, stock)</td>
<td>.595</td>
<td>.242</td>
<td>.217</td>
<td>-.14</td>
<td>1.33</td>
<td></td>
</tr>
<tr>
<td></td>
<td>manufacture</td>
<td>services(food, entertainment, guard)</td>
<td>.091</td>
<td>.222</td>
<td>1.000</td>
<td>-.58</td>
<td>.77</td>
<td></td>
</tr>
<tr>
<td></td>
<td>education, sanitation, physical education, news, scientific research</td>
<td></td>
<td>-.018</td>
<td>.222</td>
<td>1.000</td>
<td>-.69</td>
<td>.66</td>
<td></td>
</tr>
<tr>
<td></td>
<td>architecture, engineering</td>
<td></td>
<td>.118</td>
<td>.247</td>
<td>1.000</td>
<td>-.64</td>
<td>.87</td>
<td></td>
</tr>
<tr>
<td></td>
<td>agency(law, accountant, consultant)</td>
<td></td>
<td>.346</td>
<td>.224</td>
<td>.782</td>
<td>-.34</td>
<td>1.03</td>
<td></td>
</tr>
<tr>
<td></td>
<td>it manufacture, software</td>
<td></td>
<td>.117</td>
<td>.218</td>
<td>.999</td>
<td>-.55</td>
<td>.78</td>
<td></td>
</tr>
<tr>
<td></td>
<td>students</td>
<td></td>
<td>.400</td>
<td>.237</td>
<td>.697</td>
<td>-.32</td>
<td>1.12</td>
<td></td>
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<tr>
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<td>finance(bank insurance, stock)</td>
<td>manufacture</td>
<td>-.595</td>
<td>.242</td>
<td>.217</td>
<td>-1.33</td>
<td>.14</td>
<td></td>
</tr>
<tr>
<td></td>
<td>services(food, entertainment, guard)</td>
<td></td>
<td>-.504</td>
<td>.220</td>
<td>.301</td>
<td>-1.17</td>
<td>.17</td>
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</tr>
<tr>
<td>Service/Industry</td>
<td>Correlation</td>
<td>Mean</td>
<td>Std Dev</td>
<td>Med</td>
<td>Min</td>
<td>Max</td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------------------------------------------------</td>
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<td>-----</td>
<td>-----</td>
<td>-----</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education, Sanitation, Physical Education, News, Scientific Research</td>
<td>-0.613</td>
<td>0.220</td>
<td>0.101</td>
<td>-1.28</td>
<td>0.06</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Architecture, Engineering</td>
<td>-0.477</td>
<td>0.246</td>
<td>0.522</td>
<td>-1.23</td>
<td>0.27</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agency (Law, Accountant, Consultant)</td>
<td>-0.248</td>
<td>0.222</td>
<td>0.953</td>
<td>-0.93</td>
<td>0.43</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IT Manufacturing, Software</td>
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<td>0.347</td>
<td>-1.14</td>
<td>0.18</td>
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<tr>
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<td>Services (Food, Entertainment, Guard)</td>
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<td>-0.77</td>
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</tr>
<tr>
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<td>0.220</td>
<td>0.301</td>
<td>-0.17</td>
<td>1.17</td>
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<td></td>
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<td>0.999</td>
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<td>0.69</td>
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283
<table>
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<th>-.06</th>
<th>1.28</th>
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<tr>
<td></td>
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<td>.218</td>
<td>.999</td>
<td>-.78</td>
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<td>.216</td>
<td>.347</td>
<td>-.18</td>
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<td>.193</td>
<td>1.000</td>
<td>-.61</td>
</tr>
<tr>
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<td>.193</td>
<td>.997</td>
<td>-.72</td>
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<td></td>
<td>architecture engineering</td>
<td>.001</td>
<td>.222</td>
<td>1.000</td>
<td>-.68</td>
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<td>agency(law,accountant,consultant)</td>
<td>.229</td>
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| Q23. neglected district:Q8.how would u rate convenience of business handling? | services(food, entertainment, guard) | .035 | .186 | 1.000 | -.53 | .60 |
| Q23. neglected district:Q8.how would u rate convenience of business handling? | education, sanitation, physical education, news, scientific research) | .435 | .186 | .276 | -.13 | 1.00 |
| Q23. neglected district:Q8.how would u rate convenience of business handling? | architecture engineering | .092 | .208 | 1.000 | -.54 | .72 |
| Q23. neglected district:Q8.how would u rate convenience of business handling? | agency(law, accountant, consultant) | -.036 | .188 | 1.000 | -.61 | .54 |
| Q23. neglected district:Q8.how would u rate convenience of business handling? | it manufacture software | .044 | .183 | 1.000 | -.51 | .60 |
| Q23. neglected district:Q8.how would u rate convenience of business handling? | students | .169 | .200 | .990 | -.44 | .78 |
| Q23. neglected district:Q8.how would u rate convenience of business handling? | manufacture | -.566 | .203 | .102 | -1.19 | .05 |</p>
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Q24.neglected manufacture district: Q9. how would u rate record and improvement of complaint?

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*. The mean difference is significant at the 0.05 level.

Table 4.165

In table 4.124 The Post Hoc tests are listed; this will tell you exactly where the difference among the groups accrued for understanding that which group is different from other groups and exactly in what they are different.

The statistical difference significant between each pair of groups is provided in this table but since we had significant differences over our anova then we need look at this table.

**Result:** There is significant different between MANUFACTURER OF SOFTWARE & {MANUFACTOUR, FINANCE, AGENCY, SERVICES, EDUCATION, STUDENT} in rating Q18: service attitude AND Q19: degree of understanding of service AND Q20: flexible portfolio AND Q21: coverage of business hall AND Q23: convenience of business handling? AND Q25: phone call quality? AND Q26: charging level AND Q27: accurate and transparent billing. And for knowing which one are high or low we have to look at the mean plot tests.
4.9. Summary

In this chapter an attempt has been made to present the results of the study in detail, while keeping in mind the objectives and the hypotheses formulated. Each variable is presented in a separate section.

The profile of the respondents of the selected telephone service providers
In the second section, an attempt has been made to present the perceived customer satisfaction of the respondents according to their background variable such as gender, age, Income, educational qualifications, occupation of customers and association with telephone service providers.

Next, an attempt has been made to present the perceived customer satisfaction of the respondent of the selected telephone service providers according to the independent variables such as Tangibility, Reliability, Responsiveness, Assurance, Empathy, CSI and IPV.

Next, an attempt has been made to analyze the relationship between independent variables and satisfaction of the respondents of the selected telephone service providers using correlation analysis and regression analysis.

Besides above, an attempt has been made to conduct ANOVA analysis to find the factors contributing most to the customer satisfaction.

The next chapter discusses in detail the findings of the data analyzed and presented using statistical techniques presented in this chapter.