CUSTOMER SATISFACTION REGARDING SMALL SCALE INDUSTRIES PRODUCTS

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ABSTRACT

Customer satisfaction has now days become an integral part of every firm. It's recognised as a catalyst for business success and is regarded as key element for customers' retention & sustainability, customers' attraction, promoting sales, profitability, marketability, business diversification & expansion and fulfilling customers' needs and desires according to their expectations. The present research paper empirically examines customer satisfaction in case of products manufactured by small scale industries. The hypotheses were examined by analysing primary data collected from 368 customers using the products manufactured by small functional manufacturing units sub-divided into ten lines of operation in district Udhampur, J&K State. Validity and reliability of the scale in the construct were assessed through BTS and Cronbach-alpha test. The results of AVOVA revealed insignificant differences regarding customer satisfaction from different profession for three factors. Those belonging to different age group have same level of satisfaction and those having different qualification donot differ with regard to their satisfaction for three factors. To nurture customer satisfaction small scale industries should come up with regular advertisement, reputed brand, more products features and delighted after sale service.

Key Words: Small Scale Industries (SSI's), Customer satisfaction.

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INTRODUCTION

Customer satisfaction is a measure of how the products and services provided by a company meet or exceed customer expectations that offers an important indication of how successful an organisation is at providing products and/or services to the marketplace (Anderson, 2004). The ability to generate higher levels of customer satisfaction is regarded as a key differentiator for firms and has become a key element of business strategy. In market conditions of increasing levels of product variety and customisation, the ability to respond to customer orders in a timely fashion can provide a critical competitive advantage across industry sectors, such as fashion (Christopher, 2000 and Storey et al., 2005), personal computers (Kapuscinski et al., 2004), consumer electronics (Catalan & Kotzab, 2003), construction (Arbulu et al., 2003), and automobiles (Holweg & Pil, 2004). Companies are contemplating strategies to increase their responsiveness to customer needs by offering high product variety with short lead-times. More recently, the discussion of mass customised products (Lampel & Mintzberg, 1996 and Gilmore & Pine, 1997) has shifted the discussion beyond the simple provision of product variety towards individually customised products, example being personal computers and automobiles (Kapuscinski et al., 2004; Hertz et al., 2001 and Holweg & Pil, 2004).

In today's modern technology-driven global market place, customer expectations have ascended to very high standards and it becomes very daring for the marketer to retain & build long term relations with customers (Quinn, 2000 and Elmuti, 2003). Companies through effective supply chain relationships between intermediaries are focusing on revenue increasing methods, cost reduction and improving customer satisfaction. In consumer marketing and consumer research, customer satisfaction has most often been defined as "The degree to which a consumer's pre-purchase expectation are fulfilled or surpassed by a product" (Khong & Richardson, 2003). The concept occupies a central position in marketing thought & practice and serves in repeat purchase & brand loyalty (Kakati et al., 2002). Even Small Scale Industries (SSI's) are fulfilling the place needs of its customers (Lewis, 2000) and builds relationships between channel members that are contingent on the level of satisfaction of each firm. It is recognised that merely satisfying what customers ask for is no longer enough for survival in an environment of intensive

competition. Hines et al. (2002) suggest that companies should integrate customer expectations into their firms strategies and designs. In other words, management should be able to understand how their customers perceive them and whether their performance meets these expectations (Hill et al. 2003). So, customer satisfaction plays a vital role in promoting supplier-customer relationships and promoting supply chain effectiveness (Sako et al., 1994; Kalwani & Narayandas, 1995 and Storey, 1994)

LITERATURE REVIEW

The literature on links between supplier-customer relationships and performance of small and medium-sized enterprises (SMEs) provides that all studies assume a supplier-customer dyad and bases their products on customers' needs, tastes, desires and customisation. Customer satisfaction or responsiveness identifies the business success or failures (Stuart & McCutcheon, 1996; Leuthesser & Kohli, 1995 and Nielson, 1998). Further, empirical findings of various studies reveal association between business growth and the size of their customer bases (Storey, 1994). In a market-oriented business one is concerned with the satisfaction of both the customers and the firm. The customers are in general believed to be satisfied when the offered products meet their needs, desires and requests. The firm is satisfied when exchanges result in profitability. This duality has been called attention to in many publications since the marketing concept came into use at the end of the 1940s. Nevertheless, the implementation of the marketing concept has been rather heavily focused on the customers needs. Very few firms have knowledge of the costs incurred and the profitability obtained by exchanges (Shapiro et al. 1987; Howell & Soucy 1990 and Foster et al. 1996). Even, marketing leaders are recognize that relationships throughout the supply chain and customer satisfaction are needed to produce high quality products (Deming, 1993 and Feigenbaum, 1982). Organisations depend upon both suppliers and their distributors for feedback, ideas and suggestions so that they can improve the value of their offerings (Harrison & St. John, 1996; Hines, 1994; Kumar, 1996 and Womack & Jones, 1996). Further, many research studies have documented that developing customer satisfaction with product quality is a valuable, profitable way for competitive advantage (Brown et al., 1991 and Buzzell & Gale, 1987). Indeed, companies recognize that to succeed in the marketplace they must serve their

customers with improved quality and reduced costs. Many researchers have argued that strengthening the network of suppliers and distributors is a critical way that organisations can meet these competitive pressures (Dyer & Chu, 2004; Harrison & St. John, 1996; Hines, 1994; Kumar, 1996; Toni & Nassimbeni, 2000 and Womack & Jones, 1996). Presently, it has been observed that the contemporary competitive market environment is making new kinds of demands on suppliers and retailers. Shortened product life cycles and the fragmentation of formerly standard products, impel a shift towards more "agile" and "customer responsive" behaviour by suppliers of goods and services. These dynamics are especially notable in the context of the fashion industry and clothing retail in general (Sparks & Fernie, 1998 and Jones, 2002). Moreover, given the way value chains have been disaggregated in recent years, this in turn, requires responsiveness throughout the supply-chain (Gattorna, 1998; Pine, 1993; Goldman et al., 1995 and Christopher, 1998). Numerous studies have emphasised the importance of integrating suppliers, manufacturers and customers (Frohlich & Westbrook, 2001 and Clinton & Closs, 1997). The present research focuses on the customer satisfaction of small scale industries products operating in District Udhampur of J&K state.

HYPOTHESES AND OBJECTIVES

On the basis of above review of literature the following hypotheses had been emerged in order to make the study more reliable and responsive. The main hypotheses are:-

Hyp1: *There exist insignificant differences among customers satisfaction belonging to different professions.*

Hyp2: *Customers belonging to different age groups have same level of satisfaction regarding SSI's products.*

Hyp3: *Customers having different qualification donot differ with regard to their satisfaction for SSI's products*

Obj: *To analyse customer satisfaction from the perspective of their profession, age and qualification.*

RESEARCH METHODOLOGY

The study was conducted on customers using the products of small scale industries operating in district Udhampur of J&K state. The total number of registered SSIs with Directorate of Industries and Commerce, J&K is 49,426 providing employment to over 2,25,963 persons. Of these, 3838 units are registered in district Udhampur and 90 percent of functional SSIs representing 44 in number, operating under SIDCO and SICOP are included in the present study for measuring customer satisfaction regarding the products manufactured by these industries. These manufacturing units are further sub-divided into ten lines of operation comprising cement (8), pesticide (3), steel (3), battery/lead/alloy (5), menthol (2), guns (2), conduit pipes (2), gates/grills/varnish (5), maize/atta/dal mills (3) and miscellaneous (11). Snowball/referral sampling was used to elicit response from 401 customers purchasing & using the products manufactured by small manufacturing out of which 368 responded giving an actual response rate of 91.27%. Snowball/referral sampling had been applied because the present research includes only those customers who are using the products manufactured by small scale industries of district Udhampur. Information was collected by administering self developed questionnaire prepared after consulting experts and review of literature which comprised of general information and 50 statements regarding customer satisfaction. Statements in the questionnaire were based on five -point Likert scale, where 1 stands for strongly disagree and 5 for strongly agree. The raw data obtained from customers using products of SSIs were purified and reduced through factor analysis on SPSS (Version 16.00) using the Principal Component Analysis (PCA) with Varimax rotation (Kakati & Dhar, 2000), being the best rotation procedure which minimises the number of items with high loadings on one factor, thereby enhancing the interpretability of the factors (Malhotra, 2008). The process of R-Mode Principal Component Analysis (PCA) with Varimax rotation in 18 iterations brought the construct to 45 statements of customer satisfaction. The Cronbach's reliability coefficients for all 45 scale items underlying ten factors ranges from 0.59 to 0.93. The alpha reliability coefficients for F_1 (0.93), F_2 (0.80) and F_3 (0.81), F_4 (0.81), and F_7 (0.79), is higher than the criteria of 0.77 obtained by Gordon and Narayanan (1984) indicating high consistency. F_5 (0.75), F_6 (0.76), F_8 (0.61), F_9 (0.60) and F_{10} (0.59) are also at a minimum acceptable level of 0.50 as recommended by Brown et al. (2001) and

Kakati and Dhar (2002) thereby obtaining satisfactory internal consistency However, the overall alpha reliability score for all factors revealed satisfactory value of (0.75). Adequacy and reliability of sample size to yield distinct and reliable factors is further demonstrated through Kaiser-Meyer-Olkin Measure of Sampling Adequacy that is 0.906 and all factor loadings between items and their respective constructs being greater than equal to 0.55. Apart from these measures, KMO value is also satisfactory at 0.906, indicating good validity of the construct (Hair et al., 1995). Various multivariate tools such as Mean, standard deviation and ANOVA were used to test hypotheses and for drawing meaningful inferences.

DATA ANALYSIS AND INTERPRETATION

Factor analysis was applied to the collected data and the suitability of data obtained from SSIs customers is examined through Anti-image, KMO value, Bartlett's Test of Sphercity (*p*-value = 0.000), Principal Component Analysis and Varimax Rotation (Dess et al., 1997 and Field, 2000). The process of R-Mode Principal Component Analysis (PSA) with varimax rotation brought the construct to the level of 45 statements out of 50 statements originally kept in the domain of customer satisfaction. Therefore, factor loadings in the final factorial design, are consistent with conservative criteria, thereby resulting into ten-factor solution using Kaiser Criteria (i.e. eigen value ≥1) with 64.89% of the total variance explained, i.e. 45 items got grouped in ten factors. The percentage of variance explained by each factor came out to be F_1 (15.90%), F_2 (8.382%), F_3 (7.691%), F_4 (6.370%), F_5 (6.084%), F_6 (5.736%), F_7 (4.850%), F_8 (3.326%), F_9 (3.3055) and F_{10} (3.245%) and is displayed in the Table 1.1. A brief description of factors emerged is as under:

Factor 1 (Features): The first factor ejaculated with fifteen variables. The mean values of all the variables ranged between 4.14 – 4.57. The factor loadings crotched within .601 - .753 which depicts that all variables are significantly contributing to the factor. The communalities for this factor hovered within .610 to .739 which highlights linear association between variables. This factor depicted that customers are satisfied regarding product features. The overall mean score of the factor is 4.39 indicating its significant contribution to domain of customer satisfaction.

Factor 2 (Services): The second important factor excogitated with six variables. The variable "Proper bill" scored low mean value (3.73) and standard deviation (1.23) but high factor loading among all (.727) with good communality (.661). The other variables mean score wavered between 4.02 to 4.22 implying good mean score and notable satisfaction regarding the services offered by small scale manufacturers. Factor loadings fluctuated within .608 - .717 and communalities from .606 to .705.

Factor 3 (Quality): The third factor egresses with four variables. The communalities for the factor varied within .649 to .703. The overall contribution of this factor to the domain of customer satisfaction is remarkable as denoted by its mean score 4.39 implying good quality of the products.

Factor 4 (Sales promotion): The fourth consequential factor dawned with five variables. The mean values forked between 4.30 – 4.39 divulging good mean responses. The factor loadings swerved within .622 - .789 and communalities from .598 to .828. The overall mean score of the factor is 4.34 which suggest its valuable contribution to the domain of customer satisfaction.

Factor 5 (Price): This factor emanated to be the most noteworthy. The mean values for three variables i.e. 4.41, 4.59 and 4.51 respectively indicated good and meaningful score. The communalities ranged between .627 to .656 connoting low linear association between the variables. The overall contribution of this factor towards the dimension of customer satisfaction is highest as represented by its mean score (4.50). Customers are satisfied with regard to prices of the products manufactured by small scale industries.

Factor 6 (Coverage): This factor glimmered with three variables with low mean response ranging from 2.67 to 2.85 which clearly connotes that sellers donot indulge in unfair trade practices and the products manufactured by SSIs are not nationally sold. The factor loadings hovered within -.605 - -.799 which implies that the variables are not contributing significantly towards the factor as the variables are negative in nature. The overall mean score of the factor 2.74.

Factor 7 (Image): The mean score for the two variables is 4.42 & 4.34 which depicts above average score. The factor loadings are .675 & .638 and communalities avows the linear association among the variables (.711 & .715). The overall mean score is 4.38.

Factor 8 (Credit terms): The two significant variables that emerged out of this factor are "You are offered cash and quantity discounts" with mean value 3.25 factor loading 1.15 which means that no such cash and quantity discounts are offered to consumers of SSI products but the variable contributes significantly towards the factor (.790). The second variable "Products are offered at credit" scored mean value of 3.37 which again connotes that few sellers offers products at credit. The commonalities for the two variables are .685 & .748. The overall mean score of the factor is 3.31 connoting average score.

Factor 9 (Product availability): The mean values of two variables come out to be 3.97 & 4.27 respectively. The factor loadings appeared to be .672 & .601 with communalities .645 & .617. The variables are contributing moderately to the factor which means that products are not available with the sellers all the times and average number of sellers sells the products at low prices at times of cost reduction. The overall contribution of this factor towards the domain of customer satisfaction is significant with mean score 4.17

Factor 10 (Advertisement): The last significant factor contributing to the domain of customer satisfaction appeared with two variables namely "Products are properly advertised" and "Strong competition prevails in the market" Regarding first variable the mean value is 3.18 which implies that products of SSIs are not properly advertised, with factor loading .610 and communality .658. Regarding second variable the mean score is 4.22 which connotes that strong competition prevails in the market, with factor loading .595 and communality .596. This variable is not contributing significantly towards the factor and is not linearly associated with other variable.

CUSTOMER SATISFACTION WITH REGARD TO GENDER, PROFESSION, EXPENSES, AGE, QUALIFICATION AND INCOME FOR FACTORS EMERGED

Among the total respondents female were more contented than male counterpart (Table 1.2). Customers who are in Government service found to be satisfied as represented by their mean score (4.00), those doing business were found less contented among all (Mean =3.96), self employed ranked fourth as depicted by their mean score of 3.92, students were highly satisfied with regard to the products manufactured and sold by small scale industries (Mean 4.20) and those belonging to the category "others" scored mean value

4.00 representing that they are satisfied (Table 1.3). As far as expenses wise analysis of customers is concerned (Table 1.4), those spending upto Rs. 20,000 were more in number but their mean satisfaction was least (Mean =3.98) among all i.e those spending within Rs. 20,000-40,000 (Mean=4.05) and those within Rs. 40,000-60,000 (Mean 4.58). Customers with age group of 21-30 years were highly satisfied with regard to the products produced and sold by small manufacturing units (Table 1.5). Further, qualification wise analysis of customers (Table 1.6) divulges that graduates were more in number and are moderately satisfied (Mean=3.97), post graduates were found to be more satisfied (Mean=4.01) and those falling under the category "Others" were found to be highly satisfied (Mean=4.06). Only one customer having income above Rs. 60,000 is highly satisfied (Mean=4.58) and those having income between Rs. 20,000-40,000 were more in number and were more satisfied (Mean=4.00) regarding the products manufactured by small scale industries (Table 1.7).

HYPOTHESES TESTING

ANOVA was applied to test all the three hypotheses on different factors emerged i.e. Features (F_1), Services (F_2), Quality (F_3), Sales promotion (F_4), Price (F_5), Coverage (F_6), Image (F_7), Credit terms (F_8), Product availability (F_9) and Advertisement (F_{10}).

On the basis of profession (Table 1.8), the respondents have been classified into five groups viz., Government service, Businessman, Self employed, Students and Others (Pensioners, sitting idle etc). ANOVA was applied on the different factors emerged and the results showed that except for three factors i.e. F_3 (Quality), F_4 (Sales promotion) and F_{10} (Advertisement) ($p > .05$) there exists significant mean differences among the other seven factors ($p < .05$). Thus the first hypothesis is accepted for three factors and rejected for seven factors.

To test second hypothesis, age of the respondents is taken into consideration and the respondents age had been classified into six categories viz., upto 20 years, 21-30 years, 31-40 years, 41-50 years, 51-60 years and above 60 years. The result of ANOVA (Table 1.9) depicted that customers belonging to different age group have same level of satisfaction for five factors as the *p* value is more than .05. The factors showing insignificant differences are F_3 (Quality), F_4 (Sales promotion), F_5 (Price), F_8 (Credit

terms) and F_{10} (Advertisement). Thus, the second hypothesis is again accepted for five factors and rejected for five variables. The third and final hypothesis was analysed by taking into consideration the qualification of the respondents. The qualification of the respondents was classified into six categories viz., Below metric, Metric, Higher secondary, Graduate, Post graduate and others (Technical courses). The results of ANOVA (Table 1.10) revealed that customer satisfaction donot differ with regard to three factors i.e. F_3 (Quality) (F = 1.160, Sig .324), F_4 (Sales promotion) (F = 1.873, Sig . 098) and F_{10} (Advertisement) (F = .428, Sig .829).

CONCLUSION

Customer satisfaction in the modern era is regarded as brand of the business and brand means a promise to provide incessant customer satisfaction. The study provides substantive support for previous findings in the customer satisfaction literature and fresh insights about the satisfaction that exists for small scale industries products. Customer satisfaction as a whole results in increasing profits, locating diverse markets, counteracting competition, improving overall inter firm relationships, product positioning in the minds of the customers, attracting and targeting customers, enriching technological capabilities to produce quality products, assists in customers' retention & sustainability, promotes sales, marketability, business diversification & expansion, helps in fulfilling customers' needs and desires and leads to overall competitive strength of a business. Adherence & recognition to business ethics in satisfying customers, timely delivery of products on the agreed terms & conditions and discharging duties & responsibilities as promised is needed to strengthen customer satisfaction from the perspective of small manufacturing industries. The small scale industries should take initiatives to organize trade shows, seminars, workshops, conferences in order build customer satisfaction with the help of channel intermediaries. The findings of the study is limited to the products manufactured and sold by small scale industries and the customers/users of the same products of district Udhampur of Jammu & Kashmir state, so results drawn cannot be generalized for medium or large scale industries functioning in other parts of country having dissimilar business environment. Future researches can be undertaken to note down the customer satisfaction from the perspective of medium or large scale industries.

Table 1.1: Results Showing Factor Loadings and Variance Explained After Scale Purification (Rotated Component Method) for Customer Satisfaction

Factor-wise Dimensions	Mean	S.D	F.L	Eigen Value	Variance Explained %	Cumulative Variance %	Comm unality	α
F1 (Features)	**4.39**	**.701**		**14.421**	**15.903**	**15.903**		**.9337**
1. Proper after sale service	4.40	.705	.753				.656	
2. Prices & income of consumers	4.30	.792	.748				.698	
3. Prices & product performance	4.36	.715	.745				.672	
4. Price stability	4.46	.766	.715				.739	
5. Products durability	4.40	.587	.713				.651	
6. Products competitiveness	4.43	.687	.696				.660	
7. Product quality	4.50	.622	.692				.733	
8. Price satisfaction	4.39	.667	.671				.624	
9. Products availability on time	4.54	.674	.661				.734	
10. Product packaging	4.44	.713	.631				.682	
11. Price printed	4.57	.731	.629				.610	
12. Product warranty and guarantee	4.36	.671	.629				.655	
13. Products attractiveness	4.14	.855	.617				.690	
14. Product features information	4.48	.660	.608				.708	
15. Product brand	4.20	.681	.601				.651	
F2 (Services)	**4.04**	**.847**		**4.083**	**8.382**	**24.285**		**.8041**
1. Proper bill	3.73	1.23	.727				.661	
2. Complaints handled	4.02	.828	.717				.705	
3. New products information	4.20	.688	.710				.624	
4. Preference to local made products	4.08	.856	.688				.652	
5. Wide distribution during shortages	4.04	.776	.656				.652	
6. Prompt and courteous service	4.22	.704	.608				.606	
F3 (Quality)	**4.39**	**.748**		**3.293**	**7.691**	**31.976**		**.8135**
1 Winning customers hearts	4.45	.658	.759				.665	
2.Defective goods returns	4.38	.790	.736				.703	
3.Products & customers personality	4.38	.761	.713				.687	
4.Price fluctuations	4.35	.784	.615				.649	

	Mean	S.D	FL	Eigen	%	Cumulative %	FL	α
F4 (Sales promotion)	**4.34**	**.680**		**2.509**	**6.370**	**38.347**		**.8196**
1. Products customisation	4.35	.701	.789				.703	
2. Healthy relationships	4.32	.681	.733				.671	
3. Products innovativeness	4.38	.650	.693				.828	
4. Products availability at many outlets	4.39	.687	.649				.671	
5. Different sales techniques	4.30	.683	.622				.598	
F5 (Price)	**4.50**	**.639**		**1.681**	**6.084**	**44.430**		**.7565**
1. Price as main factor for purchasing	4.41	.711	.733				.656	
2. Ensures regular buying and selling	4.59	.582	.702				.631	
3. Safe handling techniques	4.51	.626	.687				.627	
F6 (Coverage)	**2.74**	**1.30**		**1.506**	**5.736**	**50.167**		**.7678**
1. Stock remains unsold	2.85	1.36	-.799				.688	
2. Unfair trade practices	2.67	1.25	-.792				.743	
3. Products are nationally sold	2.71	1.31	-.605				.568	
F7 (Image)	**4.38**	**.651**		**1.469**	**4.850**	**55.016**		**.7945**
1. Products image	4.42	.612	.675				.711	
2. Customers rights	4.34	.690	.638				.715	
F8 (Credit terms)	**3.31**	**1.17**		**1.368**	**3.326**	**58.342**		**.6164**
1. Cash and quantity discounts	3.25	1.15	.790				.685	
2. Products offered at credit	3.37	1.20	.633				.748	
F9 (Product availability)	**4.12**	**.812**		**1.068**	**3.305**	**61.647**		**.6021**
1. Cost reduction and availability	3.97	.937	.672				.645	
2. Products available with sellers	4.27	.688	.601				.637	
F10 (Advertisement)	**3.70**	**1.11**		**1.049**	**3.245**	**64.892**		**.5931**
1. Products properly advertised	3.18	1.36	.610				.658	
2. Strong competition in the market	4.22	.873	.595				.596	

Footnotes: KMO Value = .906; Bartlett's Test of Sphercity = 10732.007, df = 1225, sig. =.000; Extraction Method Principal Component Analysis; Varimax with Kaiser Normalisation; Rotation converged in 18 iterations; 'FL' stands for Factor Loadings, 'S.D' for Standard Deviation and 'α' for Alpha

Table 1.2: Gender-wise Analysis of Customer Satisfaction

Gender	Male N=242		Female N=126	
Factors	Mean	SD	Mean	SD
F1 (Features)	4.29	.526	4.61	.312
F2 (Services)	3.94	.579	4.25	.645
F3 (Quality)	4.31	.633	4.55	.498
F4 (Sales promotion)	4.28	.513	4.48	.507
F5 (Price)	4.47	.524	4.57	.526
F6 (Coverage)	2.87	1.079	2.49	1.059
F7 (Image)	4.26	.602	4.61	.506
F8 (Credit terms)	3.42	.946	3.10	1.088
F9 (Product availability)	4.07	.588	4.22	.749
F10 (Advertisement)	3.70	.850	3.71	.925
TOTAL	**3.96**	**.684**	**4.05**	**.681**

Table 1.3: Profession-wise Analysis of Customer Satisfaction

Profession	Govt. service N=150		Business N= 80		Self employed N=11		Student N=4		Others N=123	
Factors	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1	4.32	.569	4.29	.378	4.04	.313	4.13	.266	4.60	.454
F2	4.07	.657	3.77	.494	3.93	.467	4.29	.671	4.21	.602
F3	4.35	.627	4.44	.642	4.04	.678	4.68	.473	4.43	.526
F4	4.38	.520	4.28	.491	4.03	.496	4.15	.300	4.39	.533
F5	4.50	.563	4.60	.417	4.03	.752	4.33	.608	4.50	.500
F6	2.75	1.05	3.04	1.04	3.54	.897	3.58	1.64	2.44	1.05
F7	4.31	.656	4.22	.483	4.18	.680	4.62	.478	4.58	.522
F8	3.50	1.04	3.48	.781	3.50	.591	3.50	.912	2.95	1.03
F9	4.15	.699	3.92	.545	4.00	.707	4.50	.408	4.21	.630
F10	3.72	.873	3.60	.877	4.00	.547	4.25	.288	3.71	.907
TOTAL	**4.00**	**.725**	**3.96**	**.614**	**3.92**	**.612**	**4.20**	**.620**	**4.00**	**.675**

Table 1.4: Expenditure-wise Analysis of Customer Satisfaction

Expenditure (Rs.)	Upto 20,000 N=327		20,000 – 40,000 N=40		40,000 – 60,000 N=1	
Factors	**Mean**	**SD**	**Mean**	**SD**	**Mean**	**SD**
F1	4.40	.507	4.44	.463	2.86	--
F2	4.06	.618	3.95	.623	5.00	--
F3	4.36	.608	4.57	.503	5.00	--
F4	4.34	.524	4.41	.470	5.00	--
F5	4.48	.527	4.64	.502	5.00	--
F6	2.73	1.08	2.79	1.05	5.00	--
F7	4.38	.604	4.36	.518	5.00	--
F8	3.30	1.01	3.38	.943	3.00	--
F9	4.11	.657	4.13	.599	5.00	--
F10	3.68	.878	3.86	.831	5.00	--
TOTAL	**3.98**	**.701**	**4.05**	**.650**	**4.58**	**--**

Table 1.5: Age-wise analysis of customer satisfaction

Age	Upto 20 yrs N=6		21 – 30 yrs N=83		31 – 40 yrs N=124		41 – 50 yrs N=105		51 – 60 yrs N=40		Above 60 yrs N=10	
Factors	**Mean**	**SD**	**Mean**	**SD**	**Mean**	**SD**	**Mean**	**SD**	**Mean**	**SD**	**Mean**	**SD**
F1	4.35	.390	4.57	.462	4.45	.465	4.32	.515	4.14	.596	4.21	.458
F2	4.22	.727	4.17	.656	4.09	.569	4.01	.615	3.79	.645	3.91	.578
F3	4.66	.408	4.38	.632	4.42	.529	4.38	.650	4.31	.647	4.30	.598
F4	4.03	.480	4.39	.521	4.40	.507	4.29	.497	4.27	.603	4.44	.469
F5	4.27	.879	4.49	.460	4.52	.532	4.57	.491	4.40	.609	4.30	.674
F6	3.33	1.47	2.44	.108	2.66	1.05	2.86	1.06	3.05	.979	3.46	.849
F7	4.41	.801	4.72	.513	4.41	.520	4.22	.604	4.07	.615	4.05	.437
F8	2.83	.983	3.14	1.04	3.22	1.07	3.44	.935	3.63	.800	3.40	.936
F9	4.25	.689	4.32	.570	4.07	.694	4.09	.634	3.92	.675	4.15	.474
F10	3.75	.758	3.81	.912	3.75	.911	3.54	.807	3.78	.823	3.45	.984
TOTAL	**4.01**	**.758**	**4.04**	**.587**	**3.99**	**.684**	**3.97**	**.680**	**3.93**	**.699**	**3.96**	**.645**

Table 1.6: Qualification-wise Analysis of Customer Satisfaction

Qualification	Below Metric N=22		Metric N=61		Higher Secondary N=62		Graduate N=112		Post Graduate N=78		Others N=33	
Factors	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1	4.14	.425	4.20	.511	4.18	.536	4.46	.488	4.59	.431	4.71	.329
F2	3.94	.552	3.91	.601	3.83	.619	4.10	.649	4.16	.576	4.34	.520
F3	4.14	.705	4.36	.604	4.38	.710	4.42	.602	4.38	.494	4.53	.502
F4	4.11	.590	4.35	.475	4.26	.601	4.36	.503	4.43	.463	4.44	.523
F5	4.19	.695	4.45	.574	4.54	.560	4.49	.502	4.58	.439	4.61	.449
F6	3.18	.889	3.09	1.12	3.08	1.14	2.59	1.03	2.43	.956	2.40	1.09
F7	4.09	.610	4.17	.561	4.20	.539	4.41	.625	4.57	.510	4.74	.501
F8	3.54	.770	3.83	.773	3.59	.819	3.14	1.08	3.07	1.01	2.81	1.02
F9	4.04	.509	4.04	.610	4.03	.639	4.07	.650	4.23	.710	4.39	.621
F10	3.88	.785	3.74	.824	3.59	.965	3.69	.833	3.73	.885	3.69	.991
TOTAL	**3.92**	**.653**	**4.01**	**.665**	**3.96**	**.712**	**3.97**	**.696**	**4.01**	**.647**	**4.06**	**.654**

Table 1.7: Income-wise Analysis of Customer Satisfaction

Income (Rs.)	Upto 20,000 N=204		20,000 – 40,000 N=153		40,000 – 60,000 N=10		Above 60,000 N=1	
Factor	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1	4.35	.500	4.46	.509	4.54	.313	2.86	--
F2	4.05	.635	4.04	.602	4.08	.583	5.00	--
F3	4.38	.625	4.39	.575	4.50	.527	5.00	--
F4	4.33	.549	4.36	.474	4.34	.573	5.00	--
F5	4.47	.553	4.55	.488	4.56	.522	5.00	--
F6	2.78	1.10	2.67	1.02	2.90	1.46	5.00	--
F7	4.36	.572	4.40	.632	4.40	.459	5.00	--
F8	3.29	.987	3.35	1.03	3.10	.994	3.00	--
F9	4.14	.615	4.08	.702	4.15	.529	5.00	--
F10	3.69	.885	3.74	.843	3.20	1.03	5.00	--
TOTAL	**3.98**	**.702**	**4.00**	**.687**	**3.97**	**.699**	**4.58**	--

Table 1.8: Factor Wise ANOVA for Profession Variable

Factor	Description of factor	Mean	Nature of Variable	Sum of Squares	df	Mean Square	F	Sig.
F 1	Govt. service	4.3284	Between Groups	8.720	4	2.180	9.204	.000
	Business	4.2933	Within Groups	85.973	363	.237		
	Self employed	4.0424	Total	94.692	367			
	Student	4.1333						
	Others	4.6087						
F2	Govt. service	4.0722	Between Groups	9.509	4	2.377	6.554	.000
	Business	3.7792	Within Groups	131.662	363	.363		
	Self employed	3.9394	Total	141.171	367			
	Student	4.2917						
	Others	4.2114						
F3	Govt. service	4.3500	Between Groups	2.381	4	.595	1.659	.159
	Business	4.4469	Within Groups	130.245	363	.359		
	Self employed	4.0455	Total	132.626	367			
	Student	4.6875						
	Others	4.4329						
F4	Govt. service	4.3800	Between Groups	1.938	4	.485	1.814	.126
	Business	4.2875	Within Groups	96.980	363	.267		
	Self employed	4.0364	Total	98.918	367			
	Student	4.1500						
	Others	4.3951						
F5	Govt. service	4.5067	Between Groups	3.371	4	.843	3.110	.015
	Business	4.6042	Within Groups	98.363	363	.271		
	Self employed	4.0303	Total	101.734	367			
	Student	4.3333						
	Others	4.5041						
F6	Govt. service	2.7511	Between Groups	28.016	4	7.004	6.278	.000
	Business	3.0458	Within Groups	404.979	363	1.116		
	Self employed	3.5455	Total	432.995	367			
	Student	3.5833						
	Others	2.4472						
F7	Govt. service	4.3133	Between Groups	8.441	4	2.110	6.310	.000
	Business	4.2250	Within Groups	121.401	363	.334		
	Self employed	4.1818	Total	129.842	367			
	Student	4.6250						
	Others	4.5854						
F8	Govt. service	3.5000	Between Groups	23.773	4	5.943	6.204	.000
	Business	3.4813	Within Groups	347.726	363	.958		
	Self employed	3.5000	Total	371.499	367			
	Student	3.5000						
	Others	2.9553						
F9	Govt. service	4.1533	Between Groups	5.060	4	1.265	3.050	.017
	Business	3.9250	Within Groups	150.564	363	.415		
	Self employed	4.0000	Total	155.624	367			
	Student	4.5000						
	Others	4.2154						
F10	Govt. service	3.7200	Between Groups	2.963	4	.741	.966	.426
	Business	3.6063	Within Groups	278.341	363	.767		
	Self employed	4.0000	Total	281.304	367			
	Student	4.2500						
	Others	3.7114						

Table 1.9: Factor Wise ANOVA For Age Variable

Factor	Description of factor	Mean	Nature of Variable	Sum of Squares	df	Mean Square	F	Sig.
F 1	Upto 20 yrs	4.3556	Between Groups	6.373	5	1.275	5.224	.000
	21 – 30 yrs	4.5703	Within Groups	88.320	362	.244		
	31 – 40 yrs	4.4586	Total	94.692	367			
	41 – 50 yrs	4.3276						
	51 – 60 yrs	4.1433						
	Above 60 yrs	4.2133						
F2	Upto 20 yrs	4.2222	Between Groups	4.682	5	.936	2.483	.031
	21 – 30 yrs	4.1787	Within Groups	136.489	362	.377		
	31 – 40 yrs	4.0914	Total	141.171	367			
	41 – 50 yrs	4.0111						
	51 – 60 yrs	3.7958						
	Above 60 yrs	3.9167						
F3	Upto 20 yrs	4.6667	Between Groups	.959	5	.192	.527	.756
	21 – 30 yrs	4.3886	Within Groups	131.667	362	.364		
	31 – 40 yrs	4.4274	Total	132.626	367			
	41 – 50 yrs	4.3810						
	51 – 60 yrs	4.3125						
	Above 60 yrs	4.3000						
F4	Upto 20 yrs	4.0333	Between Groups	1.784	5	.357	1.329	.251
	21 – 30 yrs	4.3904	Within Groups	97.135	362	.268		
	31 – 40 yrs	4.4081	Total	98.918	367			
	41 – 50 yrs	4.2971						
	51 – 60 yrs	4.2700						
	Above 60 yrs	4.4400						
F5	Upto 20 yrs	4.2778	Between Groups	1.778	5	.356	1.288	.268
	21 – 30 yrs	4.4980	Within Groups	99.956	362	.276		
	31 – 40 yrs	4.5269	Total	101.734	367			
	41 – 50 yrs	4.5778						
	51 – 60 yrs	4.4000						
	Above 60 yrs	4.3000						
F6	Upto 20 yrs	3.3333	Between Groups	20.724	5	4.145	3.639	.003
	21 – 30 yrs	2.4458	Within Groups	412.271	362	1.139		
	31 – 40 yrs	2.6640	Total	432.995	367			
	41 – 50 yrs	2.8635						
	51 – 60 yrs	3.0500						
	Above 60 yrs	3.4667						
F7	Upto 20 yrs	4.4167	Between Groups	17.132	5	3.426	11.005	.000
	21 – 30 yrs	4.7229	Within Groups	112.710	362	.311		
	31 – 40 yrs	4.4153	Total	129.842	367			
	41 – 50 yrs	4.2286						
	51 – 60 yrs	4.0750						
	Above 60 yrs	4.0500						
F8	Upto 20 yrs	2.8333	Between Groups	10.868	5	2.174	2.182	.056
	21 – 30 yrs	3.1446	Within Groups	360.631	362	.996		
	31 – 40 yrs	3.2258	Total	371.499	367			
	41 – 50 yrs	3.4476						
	51 – 60 yrs	3.6375						

	Above 60 yrs	3.4000						
F9	Upto 20 yrs	4.2500	Between Groups	5.495	5	1.099	2.650	.023
	21 – 30 yrs	4.3253	Within Groups	150.129	362	.415		
	31 – 40 yrs	4.0726	Total	155.624	367			
	41 – 50 yrs	4.0905						
	51 – 60 yrs	3.9250						
	Above 60 yrs	4.1500						
F10	Upto 20 yrs	3.7500	Between Groups	4.968	5	.994	1.302	.263
	21 – 30 yrs	3.8193	Within Groups	276.337	362	.763		
	31 – 40 yrs	3.7581	Total	281.304	367			
	41 – 50 yrs	3.5476						
	51 – 60 yrs	3.7875						
	Above 60 yrs	3.4500						

Table 1.10: Factor Wise ANOVA for Qualification Variable

Factor	Description of factor	Mean	Nature of Variable	Sum of Squares	df	Mean Square	F	Sig.
F 1	Below Metric	4.1455	Between Groups	13.321	5	2.664	11.852	.000
	Metric	4.2055	Within Groups	81.371	362	.225		
	Higher Sec.	4.1806	Total	94.692	367			
	Graduate	4.4625						
	Post Graduate	4.5940						
	Others	4.7131						
F2	Below Metric	3.9470	Between Groups	8.607	5	1.721	4.701	.000
	Metric	3.9153	Within Groups	132.564	362	.366		
	Higher Sec.	3.8306	Total	141.171	367			
	Graduate	4.1086						
	Post Graduate	4.1667						
	Others	4.3434						
F3	Below Metric	4.1477	Between Groups	2.107	5	.421	1.169	.324
	Metric	4.3648	Within Groups	130.519	362	.361		
	Higher Sec.	4.3871	Total	132.626	367			
	Graduate	4.4241						
	Post Graduate	4.3878						
	Others	4.5303						
F4	Below Metric	4.1182	Between Groups	2.495	5	.499	1.873	.098
	Metric	4.3508	Within Groups	96.423	362	.266		
	Higher Sec.	4.2613	Total	98.918	367			
	Graduate	4.3679						
	Post Graduate	4.4308						
	Others	4.4424						
F5	Below Metric	4.1970	Between Groups	3.328	5	.666	2.448	.034
	Metric	4.4536	Within Groups	98.406	362	.272		
	Higher Sec.	4.5484	Total	101.734	367			
	Graduate	4.4970						
	Post Graduate	4.5897						
	Others	4.6162						
F6	Below Metric	3.1818	Between Groups	32.726	5	6.545	5.919	.000
	Metric	3.0984	Within Groups	400.269	362	1.106		
	Higher Sec.	3.0860	Total	432.995	367			

	Graduate	2.5982						
	Post Graduate	2.4359						
	Others	2.4040						
F7	Below Metric	4.0909	Between Groups	13.763	5	2.753	8.584	.000
	Metric	4.1721	Within Groups	116.078	362	.321		
	Higher Sec.	4.2097	Total	129.842	367			
	Graduate	4.4152						
	Post Graduate	4.5769						
	Others	4.7424						
F8	Below Metric	3.5455	Between Groups	38.779	5	7.756	8.438	.000
	Metric	3.8361	Within Groups	332.720	362	.919		
	Higher Sec.	3.5968	Total	371.499	367			
	Graduate	3.1429						
	Post Graduate	3.0705						
	Others	2.8182						
F9	Below Metric	4.0455	Between Groups	4.712	5	.942	2.261	.048
	Metric	4.0492	Within Groups	150.912	362	.417		
	Higher Sec.	4.0323	Total	155.624	367			
	Graduate	4.0714						
	Post Graduate	4.2372						
	Others	4.3939						
F10	Below Metric	3.8864	Between Groups	1.653	5	.331	.428	.829
	Metric	3.7459	Within Groups	279.651	362	.773		
	Higher Sec.	3.5968	Total	281.304	367			
	Graduate	3.6920						
	Post Graduate	3.7372						
	Others	3.6970						

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