

## **Perception of Employees About Services/Products Offered By Cellular Companies In Punjab**

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### **Abstract**

The study highlights that age, self-income and family income emerged as the positive contributors of level of satisfaction among employees on the collection and retention strategies of their companies. The age and experience are directly related and longer experience improves efficiency of work and hence the level of satisfaction. Self and family income helps to improve the confidence at work place, which may lead to the increased level of satisfaction. On the contrary, gender, education and family-size bore negative relationship with the level of satisfaction. Female employees and employees, belonged to large-sized families may have high level of involvement in family affairs which may hinder the attainment of work skills and hence the declining level of satisfaction. The highly educated persons are always ambitious and demanding and they rarely achieve the optimum level of satisfaction as compared to the persons with low level of education. Therefore, the cellular companies should give attractive salaries to the employees and they should devise appropriate strategies for highly educated employees.

### **Key Words**

Employees, Cellular Companies, Perceptions, Retention, Collection Strategies

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### **INTRODUCTION**

Telecom is the exchange of information between two distant points in space. Telecommunications is a general term for a vast array of technologies that send information over distances. Mobile phones, landlines, satellite phones and voice over internet protocol (VOIP) are all telephony technologies. The telecom industry is very important for the socio-economic development of a nation. It is one

if main architects for accelerated growth and progress of different segments of the economy. Post liberalization of telecommunication industry has grown by leaps and bounds. The telecom industry is one of the fastest grown industries in India. India has nearly 200 million telephone lines it the third largest network in the world after China and USA. With a growth rate of 45% Indian telecom industry has the highest rate in the world.

The first wind of reforms in telecommunications sector began to flow in 1980s when the private sector was allowed in telecommunications equipment manufacturing. In 1985, Department of Telecommunications (DOT) was established. It was an exclusive provider of domestic and long distance service that would be its own regulator (separate from the postal system). In 1986, two wholly government-owned companies were created the Videsh Sanchar Nigam Limited (VSNL) for international telecommunications and Mahanagar Telephone Nigam Limited (MTNL) for service in metropolitan areas.

In 1990s, telecommunications sector benefited from the general opening up of the economy also, examples of telecom revolution in many other countries, which resulted in better quality of service and lower tariffs, led Indian policy makers to initiate a change process finally resulting in opening up of telecom service sector for the private sector. National Telecom Policy (NTP) 1994 was the first attempt to give a comprehensive roadmap for the India telecommunication sector in 1997. Telecom Regulatory Authority in India (TRAI) was created. TRAI was formed to act as a regulator to facilitate growth of the telecom sector. New National Telecom Policy was adopted in 1999 and cellular services were also launched in the same year.

In the era of competition, the public sector as well as private sector cellular companies began to offer new and newer products and services to the customers. These services/products include landline phone, mobile phone, internet services, online billing, online marketing, online banking, etc. This made the present research paper more relevant than ever. Therefore, the present research paper entitled "PERCEPTIONS OF EMPLOYEES ABOUT SERVICES/ PRODUCTS OFFERED BY CELLULAR COMPANIES IN PUNJAB" was conducted with the following specific objectives :

1. To study the socio-economic characteristics of employees;
2. To know the perceptions of employes about services/products offered by the cellular companies; and
3. To evaluate the impact of socio-economic characteristics on the perceptions of employees.

## **REVIEW OF LITERATURE**

Many studies getting started with a customer retention strategy might initially assume that retention rate is based on customer satisfaction. However, several studies have indicated that there is little correlation between customer satisfaction and retention or future purchases.

Bruicker & Summe (1980) through their study found that a competitive advantage exists for the sellers who understand and anticipate the customer experience effect and who design strategies based on the benefits a given group of customer desires.

Shafiroff and Shook (1990) in their paper mentioned that customer retention is necessary because many unhappy customers will never buy again from a company that dissatisfied them and they will communicate their displeasure to other people. These dissatisfied customers may not even convey their displeasure but without saying anything just stop doing business with that company, which may keep them unaware for some time that there is any problem.

Reichheld and Sasser (1990) the significance of customer retention was first quantified in their research paper "Zero Defections: Quality Comes to Service". They found that profits in service industries, including credit card companies, increased in direct proportion to the length of a customer's relationship. They noted the experience of MBNA America, citing its "customer defection 'swat' team staffed by some of the company's best telemarketers," which achieved a 50% success rate in persuading customers to retain their credit cards. At MBNA, a 5% improvement in customer retention increased average customer value by 125%. Reichheld and Sasser (1990) concluded that cutting defections in half could more than double the growth rate of the average company.

Berry (1995) defined relationship marketing as "attracting, maintaining, and enhancing customer relationships". He further emphasized that "relationship marketing can be applied : when there are competitive product alternatives for customers to choose from and when there is an ongoing and periodic desire for the product or services'.

Levesque & McDougall (1996) point out that customer satisfaction and retention are critical for retail banks, and they investigate via regression analysis, the major determinants of customer satisfaction and future intentions in the retail bank sector. They concluded that service problems and the bank's service recovery ability have a major impact on customer satisfaction and intentions to switch.

Tax, Brown & Chandrashekar (1998) reveal effective complaint handling can have a dramatic impact on customer retention rates, deflect the spread of

damaging word of mouth, and improve bottom-line performance.

Rust *et al.* (1999) discuss the Customer – Perceived Quality and Role of Customer Expectation Distribution. According to them, exceeding customer expectation will still be required if the company seeks to delight customer. In the event of having low expectation of service quality and meeting it, researchers had found, had raised preference. Given the option to general customers' two equally priced options, the customer will choose the one with higher expected quality, the research had established. They argued that a company should always focus on its most loyal customers. Retention point of view, less loyal customers' tendency to defection is grater hence that sector should be defended with force. This research further suggested greater the experience a customer with a service provider, greater the chances of meeting expectation in perceived value, hence retention.

Kano (2006) has developed a product quality model that distinguishes between three forms of quality. Basic qualities are those that the customer routinely expects in the product. These expectations are often unexpressed until the product fails. For example, a car's engine should start first time every time, and the sunroof should not leak. The second form is linear quality. These are attributes of which the customer wants more or less; for example, better comfort, better fuel economy and reduced noise levels. Marketing research can usually identify these requirements. Better performance on these attributes generates better customer satisfaction. The third form is attractive quality. These are attributes that surprise, delight and excite customers. They are answers to latent, unarticulated, needs and are often difficult to identify in marketing research. Kano's analysis suggests that customers can be delighted in two ways: by enhancing linear qualities beyond expectations and by creating innovative attractive qualities.

Ndubisi & Wah (2007) through their study revealed that relationship marketing strategies, namely: communication; commitment; competence; and conflict handling are directly and indirectly (through trust and relationship quality) associated with customer loyalty. Moreover, trust and relationship quality are directly associated with loyalty. The study unveils how firms can use the relationship marketing strategy to nurture and keep loyal customers and how to manage the supplier-customer relationship in banking sector.

Cooil *et al.* (2007) highlight that customer loyalty and satisfaction is integral part of customer retention process. Customer retention is a primary measure of loyalty. There is a positive relationship between changes in satisfaction and share of wallet. In particular, the initial satisfaction level and the conditional percentage of change in satisfaction significantly correspond to changes in share

of wallet. Income and length of the relationship negatively moderate this relationship

Mavri & Loannou (2008) came up with the findings that the enhancement of existing relationships is of pivotal importance to banks, since attracting new customers is more expensive. The study investigated the predictors of churn behavior as part of customer relationship management.

Jayalakshmi (2009) in her article on CRM and the telecom sector highlights the incredible technological advancements in telecommunication market, in the last few years which fueled massive consumer adoption and brutal competition driven by commoditization. To drive profits in this business, one must increase the average lifetime value per customer and minimize the service cost even as service choices increase. Common to all of customers in the telecom sector is an abiding belief in delivering the best service to customers by investing in technology that empowers consumers and service agents to have intelligent, productive conversations. In a marketplace where consumers are increasingly aware of their choices, consistent service quality is the foundation of a durable brand.

## **RESEARCH METHODOLOGY**

The sampling design of the study was based on multistage stratified random sampling technique. At 1<sup>st</sup> stage, 6 GSM Cellular Operators were selected randomly which included Airtel, Idea, Vodafone, BSNL, Tata Docomo/ Teleservices and Reliance Infocomm. At the 2<sup>nd</sup> stage, a sample of 50 employees and 100 customers from each selected company was taken randomly. The employees were selected from among the On roll employees of Collection department as well as the employees of various outsourced agencies hired by various cellular operators for the same purpose. The primary data were collected on a specially structured pre-tested questionnaire from the selected employees and customers through personal interview method.

Before going for statistical analysis, the Likart scale responses were assigned weights the respective order of 5, 4, 3, 2 and 1. To analyze the data, both simple as well as advance statistical techniques were applied. Simple techniques included frequencies, percentages, averages, etc., while the advance techniques included Analysis of Variance (ANOVA) and Regression Analysis.

## **RESULTS AND DISCUSSION**

Before going for discussion on perceptions of employees, it is relevant here to have an overview of their socio-economic characteristics as these may affect the perceptions directly or indirectly.

## SOCIO-ECONOMIC CHARACTERISTICS

### Age

It is clear from Table 1 that the highest proportion i.e. 64.00, 42.00 and 54.00 percent of employees of Airtel, Vodafone and Reliance belonged to the younger age group of 21-35 years, while the highest proportion i.e. 46.00 and 48.00 percent of employees belonged to the age group of 36-50 years. However, the highest proportion i.e. 44.00 percent of employees of BSNL was above 50 years of age. The average age worked at 34.60 years in Airtel, 40.90 years in Idea, 40.00 years in Vodafone, 45.40 years in BSNL, 38.80 years in Tata Docomo and 36.10 years in Reliance. The age of employees of BSNL was significantly higher than employees of other companies. This is in direct relation with the duration of operation of different companies. The overall average age came to be 39.30 years.

**Table 1**  
**Distribution of Respondent Employees According to Their Age**

Company	21-35 yrs.		36-50 yrs.		>50 yrs.		Mean	SD
	No.	%age	No.	%age	No.	%age		
Airtel	32	64.00	14	28.00	4	8.00	34.60	7.35
Idea	17	34.00	23	46.00	10	20.00	40.90	8.17
Vodafone	21	42.00	18	36.00	11	22.00	40.00	8.14
BSNL	14	28.00	14	28.00	22	44.00	45.40	7.32
Tata Docomo	20	40.00	24	48.00	6	12.00	38.80	7.09
Reliance	27	54.00	19	38.00	4	8.00	36.10	7.19
Overall	131	43.67	112	37.33	57	19.00	39.30	8.22
						F-ratio	5.64**	

### Gender

A perusal of Table 2 showed that majority of the employees was male. This proportion came to be 68.00 for Airtel, 84.00 for Idea, 72.00 percent for Vodafone, 80.00 percent for BSNL, 72.00 percent for Tata Docomo and 76.00 percent for Reliance. This showed that cellular companies' employees were mainly male employees.

**Table 2****Distribution of Respondent Employees According to Their Gender**

Company	Male		Female	
	No.	%age	No.	%age
Airtel	34	68.00	16	32.00
Idea	42	84.00	8	16.00
Vodafone	36	72.00	14	28.00
BSNL	40	80.00	10	20.00
Tata Docomo	36	72.00	14	28.00
Reliance	38	76.00	12	24.00
Overall	226	75.33	74	24.67

**Education**

It is clear from Table 3 that the highest proportion of employees of all the companies was graduates. This proportion came to be 58.00 for Airtel, 68.00 for Idea, 70.00 percent for Vodafone, 56.00 percent for BSNL, 60.00 percent for Tata Docomo and 56.00 percent for Reliance. However, the proportion of employees who were postgraduates was 26.00 for Airtel, 20.00 for Idea, 16.00 percent for Vodafone, 18.00 percent for BSNL, 20.00 percent for Tata Docomo and 22.00 percent for Reliance. In this way, the proportion of employees who were having an educational level of graduation and above worked at 84.00 for Airtel, 88.00 for Idea, 86.00 percent for Vodafone, 74.00 percent for BSNL, 80.00 percent for Tata Docomo and 78.00 percent for Reliance. This indicated that the cellular company employees were highly educated.

**Table 3****Distribution of Respondent Employees According to Their Education**

Company	10/10+2		Graduation		Above Graduation	
	No.	%age	No.	%age	No.	%age
Airtel	8	16.00	29	58.00	13	26.00
Idea	6	12.00	34	68.00	10	20.00
Vodafone	7	14.00	35	70.00	8	16.00
BSNL	13	26.00	28	56.00	9	18.00
Tata Docomo	10	20.00	30	60.00	10	20.00
Reliance	11	22.00	28	56.00	11	22.00
Overall	55	18.33	184	61.33	61	20.33

### Marital Status

A perusal of Table 4 indicated that highest proportion of employees of all the companies was married. This proportion came to be 58.00 for Airtel, 52.00 for Idea, 54.00 percent for Vodafone, 88.00 percent for BSNL, 68.00 percent for Tata Docomo and 78.00 percent for Reliance. The remaining minority of employees were unmarried which came to be 42.00 for Airtel, 48.00 for Idea, 46.00 percent for Vodafone, 12.00 percent for BSNL, 32.00 percent for Tata Docomo and 22.00 percent for Reliance. This showed that there were very less number of employees of BSNL who were unmarried. This is in direct relationship with the age of the employees as well as of the companies.

**Table 4**

**Distribution of Respondent Customers According to Their Marital Status**

Company	Married		Unmarried	
	No.	%age	No.	%age
Airtel	29	58.00	21	42.00
Idea	26	52.00	24	48.00
Vodafone	27	54.00	23	46.00
BSNL	44	88.00	6	12.00
Tata Docomo	34	68.00	16	32.00
Reliance	39	78.00	11	22.00
Overall	199	66.33	101	33.67

### Family Size

The distribution of employees according to their family size and average family size has been presented in Table 5. It can be seen from the analysis that highest proportion of employees of all the companies belonged to the medium sized i.e. 3 to 5 member families. This proportion came to be 48.00 for Airtel, 44.00 for Idea, 74.00 percent for Vodafone, 46.00 percent for BSNL, 56.00 percent for Tata Docomo and 58.00 percent for Reliance. This was followed by small-sized families with 3 or less members and then large-sized families with more than 5 members. The average family size worked at 4.10, 3.91, 3.94, 4.05, 4.12 and 4.35 members of employees related to Airtel, Idea, Vodafone, BSNL, Tata Docomo and Reliance respectively. The overall average family size came to be 4.08. The variation in family size of employees related to various cellular companies did not differ significantly as indicated by the F-ratio of 2.21.



**Table 5****Distribution of Respondent Customers According to Their Family Size**

Company	Upto 3		4-5		>5		Mean	SD
	No.	%age	No.	%age	No.	%age		
Airtel	16	32.00	24	48.00	10	20.00	4.10	0.89
Idea	19	38.00	22	44.00	9	18.00	3.91	0.74
Vodafone	12	24.00	37	74.00	1	2.00	3.94	0.81
BSNL	17	34.00	23	46.00	10	20.00	4.05	0.72
Tata Docomo	14	28.00	28	56.00	8	16.00	4.12	1.02
Reliance	11	22.00	29	58.00	10	20.00	4.35	1.21
Overall	89	29.67	163	54.33	48	16.00	4.08	1.24
							F-ratio	2.21

**Self-Income**

The monthly self-income of employees is shown in Table 6. The Table showed that the highest proportion of employees of Airtel, BSNL and Tata Docomo companies was having a monthly self-income of Rs. 25001 to Rs. 50000, while the highest proportion i.e. 42.00 percent of employees of Idea, 48.00 percent of Vodafone and 48.00 percent of Reliance earned Rs. up to 25000. The average self-income worked at Rs. 31760, 35050, 30570, 41770, 33160 and Rs. 31550 per month

**Table 6****Distribution of Respondent Customers According to Self-Income****(Rs./Month)**

Company	Upto 25000		25001-50000		>50000		Mean	SD
	No.	%age	No.	%age	No.	%age		
Airtel	22	44.00	24	48.00	4	8.00	31760	14122
Idea	21	42.00	19	38.00	10	20.00	35050	12117
Vodafone	24	48.00	23	46.00	3	6.00	30570	12452
BSNL	6	12.00	31	62.00	13	26.00	41770	12871
Tata Docomo	18	36.00	28	56.00	4	8.00	33160	9881
Reliance	24	48.00	21	42.00	5	10.00	31550	13421
Overall	115	38.33	146	48.67	39	13.00	33977	13227
							F-ratio	10.23**

of employees related to Airtel, Idea, Vodafone, BSNL, Tata Docomo and Reliance respectively. The overall average self-income came to be Rs. 33977. The variation in self-income of employees related to various cellular companies differed significantly as indicated by the F-ratio of 10.235. The average self-income was significantly higher of employees of BSNL as compared to other companies while the self-income of employees of Airtel and Reliance was significantly less than all the companies under study.

### Family Income

The monthly family income of employees is shown in Table 7. The Table showed that the highest proportion of employees of Airtel, Idea and Reliance companies was having a monthly family income of Rs. 50000 or less, while the highest proportion i.e. 48.00 percent of employees of Vodafone, 56.00 percent of BSNL and 60.00 percent of Tata Docmo earned Rs. 50001 to Rs. 100000. The average family income worked at Rs. 72980, 69240, 80840, 86920, 78620 and Rs. 72500 per month of employees related to Airtel, Idea, Vodafone, BSNL, Tata Docomo and Reliance respectively. The overall average family income came to be Rs. 76850. The variation in family income of employees related to various cellular companies differed significantly as indicated by the F-ratio of 5.41. The average family income was significantly higher of employees of BSNL and Vodafone as compared to other companies while the family income of employees of Idea was significantly less than all the companies under study.

**Table 7**

#### Distribution of Respondent Employees According to Family Income

(Rs./Month)

Company	Upto 50000		50001-100000		>100000		Mean	SD
	No.	%age	No.	%age	No.	%age		
Airtel	27	54.00	18	36.00	5	10.00	72980	16623
Idea	26	52.00	23	46.00	1	2.00	69240	17286
Vodafone	16	32.00	24	48.00	10	20.00	80840	16821
BSNL	8	16.00	28	56.00	14	28.00	86920	23953
Tata Docomo	13	26.00	30	60.00	7	14.00	78620	12699
Reliance	25	50.00	21	42.00	4	8.00	72500	14018
Overall	115	38.33	144	48.00	41	13.67	76850	17245
							F-ratio	5.41**

### Satisfaction over Collection and Retention Strategies of Cellular Companies

The employees were asked to register their level of satisfaction over various statements related to collection and retention strategies of cellular companies in terms of 'highly satisfied', 'satisfied', 'neutral', 'dissatisfied' and 'highly dissatisfied'. These attributes were assigned weights in the respective order of 5, 4, 3, 2 and 1. Then weighted mean scores of satisfaction for each statement were calculated and compared with the help of F-ratio. The results are shown in Table 8.

The statements related to collection and retention strategies are as under :

S. No.	Statement
S1	My company's collection and retention strategies are customer friendly.
S2	The collection & retention strategies help me in developing relation with customers.
S3	The collection strategies boosted up bill collection.
S4	The modus operandi of the company helps me to retain the customer.
S5	The retention strategies resulted in increased customer base.
S6	The diversified plans bear fruitful results in selling the same to the customer.
S7	The company has infrastructure strong enough to cope with the competition.
S8	The collection department of the company has sufficient strength of employees.
S9	The collection department of the company is equipped with modern communication technology.
S10	The website of the company is regularly updated with the new products which helps in retaining the customer.
S11	My company does not need recovery department.
S12	The staff is regularly provided with training programmes.
S13	Retention process is well in direct proportion to collection.
S14	Loyalty programmes are well designed to give reward to customers for their cumulative patronage.
S15	Sales promotion schemes are there to encourage the customer to repeat purchase
S16	Sufficient vouchers entitling customers to a discount off one or more additional purchases, have been provided by the company.

**Table 8**  
**Level of Satisfaction Among Employees with Various Statements Related to the Collection and Retention Strategies of Companies**

Statement	Airtel		Idea		Vodafone		BSNL		Tata Docomo		Reliance		F-ratio
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
S1	4.06	0.98	3.95	0.94	4.27	0.79	4.48	0.58	4.44	0.79	4.47	0.64	1.15
S2	3.82	0.98	4.07	0.89	4.03	0.79	4.34	0.59	4.12	0.84	4.35	0.65	1.37
S3	4.30	0.81	4.21	0.90	4.48	0.55	4.12	0.77	4.23	0.76	4.42	0.76	1.54
S4	3.34	1.19	3.55	1.15	4.12	0.84	4.54	0.58	4.13	0.99	4.12	0.80	3.38**
S5	3.92	0.92	4.12	0.97	4.35	0.74	3.58	0.99	4.05	0.85	3.96	0.86	2.56*
S6	2.86	1.43	3.04	1.31	3.80	1.12	4.48	0.71	4.08	0.93	4.20	0.77	4.19**
S7	3.22	1.17	3.39	1.10	3.39	1.14	4.08	0.83	4.12	0.91	4.28	0.80	0.78
S8	3.27	1.27	3.44	1.23	3.80	1.12	4.10	0.93	3.99	1.01	4.24	0.71	3.45**
S9	4.32	0.79	3.72	1.11	4.09	0.77	4.14	0.86	4.17	0.95	4.28	0.75	2.37*
S10	3.16	1.18	3.36	1.39	4.04	1.01	3.86	1.03	3.15	1.22	3.95	0.90	5.51**
S11	4.28	0.83	4.27	0.84	4.21	0.78	3.86	0.88	4.09	1.15	4.32	0.70	0.19
S12	4.24	0.87	4.05	0.96	4.25	0.68	4.42	0.57	3.72	1.20	4.21	0.90	1.14
S13	4.48	0.61	3.96	1.08	4.15	0.83	3.40	1.20	3.61	1.16	3.99	0.89	2.73*
S14	4.42	0.78	4.00	0.85	4.08	0.80	4.26	0.83	3.71	1.10	4.04	0.94	1.39
S15	2.86	1.21	3.15	1.25	3.80	1.05	3.92	0.72	4.39	0.52	4.29	0.49	4.18**
S16	4.16	0.74	3.69	1.37	4.00	1.07	3.54	1.03	4.18	0.82	4.23	0.61	2.68*
Overall	3.80	0.38	3.75	0.41	4.05	0.33	4.07	0.82	4.01	0.95	4.21	0.76	2.09

Among employees of Airtel, the highest extent of satisfaction was 4.48 (satisfied) on S12, followed by 4.42 (satisfied) on S14, 4.32 (satisfied) on S9, 4.30 (satisfied) on S3, 4.28 (satisfied) on S11, 4.24 (satisfied) on S13, 4.16 (satisfied) on S16, 4.06 (satisfied) on S1, 3.92 (satisfied) on S5 and 3.82 (satisfied) on S2, while the lowest extent of satisfaction came to be 2.86 (neutral) on S6 and S15, followed by 3.16 (neutral) on S10, 3.22 (neutral) on S7, 3.27 (neutral) on S8 and 3.34 (neutral) on S4.

Among employees of Idea, the highest extent of satisfaction was 4.27 (satisfied) on S11, followed by 4.21 (satisfied) on S3, 4.12 (satisfied) on S5, 4.07 (satisfied) on S2, 4.05 (satisfied) on S13, 4.00 (satisfied) on S14, 3.96 (satisfied) on S12, 3.95 (satisfied) on S1, 3.72 (satisfied) on S9, 3.69 (satisfied) on S16 and 3.55 (satisfied) on S4, while the lowest extent of satisfaction came to be 3.04 (neutral) on S6, 3.15 (neutral) on S15, followed by 3.36 (neutral) on S10, 3.39 (neutral) on S7 and 3.44 (neutral) on S8.

Among employees of Vodafone, the highest extent of satisfaction was 4.48 (satisfied) on S3, followed by 4.35 (satisfied) on S5, 4.27 (satisfied) on S1, 4.25 (satisfied) on S13, 4.21 (satisfied) on S11, 4.15 (satisfied) on S12, 4.12 (satisfied) on S4, 4.09 (satisfied) on S9, 4.08 (satisfied) on S14, 4.04 (satisfied) on S10 and 4.03 (satisfied) on S2, while the lowest extent of satisfaction came to be 3.39 (neutral) on S7, followed by 3.80 (satisfied) on S6 and S15, 4.00 (satisfied) on S16 and 4.03 (satisfied) on S2.

Among employees of BSNL, the highest extent of satisfaction was 4.54 (satisfied) on S4, followed by 4.48 (satisfied) on S1 and S6, 4.42 (satisfied) on S13, 4.34 (satisfied) on S2, 4.26 (satisfied) on S14, 4.14 (satisfied) on S9, 4.12 (satisfied) on S3, 4.10 (satisfied) on S8, 4.08 (satisfied) on S7, 3.92 (satisfied) on S15 and 3.86 (satisfied) on S10 and S11, while the lowest extent of satisfaction came to be 3.40 (neutral) on S12, followed by 3.54 (satisfied) on S16 and 3.58 (satisfied) on S5.

Among employees of Tata Docomo, the highest extent of satisfaction was 4.44 (satisfied) on S1, followed by 4.39 (satisfied) on S15, 4.23 (satisfied) on S3, 4.18 (satisfied) on S16, 4.17 (satisfied) on S9, 4.13 (satisfied) on S4, 4.12 (satisfied) on S2 and S7, 4.09 (satisfied) on S11, 4.08 (satisfied) on S6, 4.05 (satisfied) on S5 and 3.99 (satisfied) on S8, while the lowest extent of satisfaction came to be 3.15 (neutral) on S10, followed by 3.61 (satisfied) on S12, 3.71 (satisfied) on S14 and 3.72 (satisfied) on S13.

Among employees of Reliance, the highest extent of satisfaction was 4.47 (satisfied) on S1, followed by 4.42 (satisfied) on S3, 4.35 (satisfied) on S2, 4.32 (satisfied) on S11, 4.29 (satisfied) on S15, 4.28 (satisfied) on S7 and S9, 4.24 (satisfied) on S8, 4.23 (satisfied) on S16, 4.21 (satisfied) on S13, 4.20 (satisfied) on

S6 and 4.12 (satisfied) on S4, while the lowest extent of satisfaction came to be 3.95 (satisfied) on S10, followed by 3.96 (satisfied) on S5, 3.99 (satisfied) on S12 and 4.04 (satisfied) on S14.

The variation in extent of satisfaction on statements like S4, S5, S6, S8, S9, S10, S12, S15 and S16 was found to be significant between different cellular companies as indicated by the F-ratios. The level of satisfaction on all other statements was similar in all the companies. The level of satisfaction on 'the modus operandi of the company helps me to retain the customer (S4), 'the diversified plans bear fruitful results in selling the same to the customer (S6)' and 'the collection department of the company has sufficient strength of employees (S8)' was significantly higher among BSNL employees while it was significantly low among Airtel employees. The level of satisfaction on 'the retention strategies resulted in increased customer base' was significantly higher among employees of Vodafone and low among employees of BSNL.

The level of satisfaction on 'the collection department of the company is equipped with modern communication technology (S9)' was significantly higher among employees of Airtel and low among employees of Idea, while the level of satisfaction on 'the website of the company is regularly updated with the new products which helps in retaining the customer (S10)' was significantly higher among employees of Reliance and BSNL and low among employees of Airtel and Tata Docomo. Similarly, the level of satisfaction on 'my company does not need recovery department (S11)' was significantly higher among employees of BSNL and low among employees of Tata Docomo. The level of satisfaction on 'retention process is well in direct proportion to collection (S13)' was significantly higher among employees of Airtel and low among employees of BSNL. The level of satisfaction on 'sales promotion schemes are there to encourage the customer to repeat purchase (S15)' was significantly higher among employees of Tata Docomo and Reliance and low among employees of Airtel, while the level of satisfaction on 'sufficient vouchers entitling customers to a discount off one or more additional purchases, have been provided by the company (S16) was significantly higher among employees of Reliance and low among employees of BSNL.

### **IMPACT OF SOCIO-ECONOMIC CHARACTERISTICS ON LEVEL OF SATISFACTION OF EMPLOYEES**

The impact of socio-economic characteristics of employees on their level of satisfaction was evaluated through multiple regression analysis. Overall level of satisfaction was taken as dependent variable and socio-economic characteristics were taken as independent variables. The analysis was

performed company wise and at overall situation. The results have been presented in Table 9 (a) and 9 (b).

### Airtel

The value of R-square came to be 0.469 indicating that 46.9 percent of the variation in level of satisfaction of employees was explained by the independent variables included in the regression model. The regression coefficients of age, self-income and family income were significantly positive of the order of 1.1822, 0.6745 and 0.7913 respectively. This revealed that an increase of one percent in each of these variables would lead to an increase of 1.18, 0.68 and 0.79 percent in the level of satisfaction of employees. With the age, experience increases and hence satisfaction level improves, while with the increased income, the economic responsibilities are fulfilled and whole of the attention of employees is on the work. This may result in increased level of satisfaction. On the other hand, the regression coefficient of education was significantly negative to the tune of -0.7129, which indicated that employees with higher educational level were less satisfied as compared to those with low educational level. This may be due to the higher expectations of employees with high qualification as compared to those employees with low level of qualification.

**Table 9 (a)**

### Impact of Socio-Economic Characteristics on Level of Satisfaction Among Employees Regression Analysis

Variable	Airtel		Idea		Vodafone	
	$\beta$	t-value	$\beta$	t-value	$\beta$	t-value
Constant	0.7824		1.0234		0.9123	
Age	1.1822	2.13*	0.3418	0.96	0.2429	0.89
Gender	-0.3762	1.26	-0.4165	1.16	-0.6257	2.21*
Education	-0.7129	4.16**	-0.3651	1.37	-0.7651	3.65**
Marital Status	0.2431	1.34	0.1978	1.24	0.1824	1.09
Family Size	-0.5463	1.66	-0.6571	3.15**	-0.5067	1.63
Self-Income	0.6745	2.37*	0.7422	3.29**	0.5957	2.45*
Family Income	0.7913	3.42**	0.6863	4.26**	0.7821	3.18**
R-Square	0.469		0.561		0.519	
F-ratio	5.30**		7.67**		6.47**	

### Idea

The value of R-square came to be 0.561 indicating that 56.1 percent of the variation in level of satisfaction of employees was explained by the independent variables included in the regression model. The regression coefficients of self-income and family income were significantly positive of the order of 0.7422 and 0.6863 respectively. This revealed that an increase of one percent in each of these variables would lead to an increase of 0.74 and 0.69 percent in the level of satisfaction of employees. On the other hand, the regression coefficient of family size was significantly negative to the tune of -0.6571, which indicated that larger family size involves higher level of family responsibilities, resulting in less time devotion to the company's work and hence satisfaction level goes down.

### Vodafone

The value of R-square came to be 0.519 indicating that 51.9 percent of the variation in level of satisfaction of employees was explained by the independent variables included in the regression model. The regression coefficients of self-income and family income were significantly positive of the order of 0.5957 and

**Table 9 (b)**

#### Impact of Socio-Economic Characteristics on Level of Satisfaction Among Employees Regression Analysis

Variable	BSNL		Tata Docomo		Reliance		Overall	
	$\beta$	t-value	$\beta$	t-value	$\beta$	t-value	$\beta$	t-value
Constant	0.6835		0.9241		1.0231		0.8116	
Age	1.1423	2.34*	1.4549	1.99*	0.2112	1.18	0.7232	2.16*
Gender	-0.2661	1.11	-0.3764	1.01	-0.5926	2.37*	-0.4234	1.23
Education	-0.6923	3.45**	-0.4123	2.13	-0.6897	3.16**	-0.5834	3.54**
Marital Status	0.2152	1.21	0.2772	1.21	0.0921	0.81	0.1965	1.37
Family Size	-0.3223	1.24	-0.6128	2.29*	-0.3641	1.54	-0.5167	2.44*
Self-Income	0.6923	4.21**	0.6452	2.98**	0.6372	3.14**	0.6452	3.28**
Family Income	0.8112	3.67**	0.7223	3.16**	0.7426	3.31**	0.7822	4.09**
R-Square	0.617		0.589		0.572		0.639	
F-ratio	9.67**		8.60**		8.02**		73.84**	



0.7821 respectively. This revealed that an increase of one percent in each of these variables would lead to an increase of 0.60 and 0.78 percent in the level of satisfaction of employees. On the other hand, the regression coefficients of gender, and education were significantly negative to the tune of -0.6257 and -0.7651 respectively, which indicated that female employees are less satisfied as compared to their male counterparts due to their involvement in higher level of family responsibilities, resulting in less time devotion to the company's work and hence satisfaction level goes down.

### **BSNL**

The value of R-square came to be 0.617 indicating that 61.7 percent of the variation in level of satisfaction of employees was explained by the independent variables included in the regression model. The regression coefficients of age, self-income and family income were significantly positive of the order of 1.1423, 0.6923 and 0.8112 respectively. This revealed that an increase of one percent in each of these variables would lead to an increase of 1.14, 0.69 and 0.81 percent in the level of satisfaction of employees. On the other hand, the regression coefficient of education was significantly negative to the tune of -0.6923, which indicated that higher education leads to low level of satisfaction.

### **Tata Docomo**

The value of R-square came to be 0.589 indicating that 58.9 percent of the variation in level of satisfaction of employees was explained by the independent variables included in the regression model. The regression coefficients of age, self-income and family income were significantly positive of the order of 1.4549, 0.6452 and 0.7223 respectively. This revealed that an increase of one percent in each of these variables would lead to an increase of 1.45, 0.65 and 0.72 percent in the level of satisfaction of employees. On the other hand, the regression coefficient of family size was significantly negative to the tune of -0.6128, which indicated that larger family size leads to low level of satisfaction.

### **Reliance**

The value of R-square came to be 0.572 indicating that 57.2 percent of the variation in level of satisfaction of employees was explained by the independent variables included in the regression model. The regression coefficients of self-income and family income were significantly positive of the order of 0.6372 and 0.7426 respectively. This revealed that an increase of one percent in each of these variables would lead to an increase of 0.64 and 0.74 percent in the level of satisfaction of employees. On the other hand, the

regression coefficients of gender and education were significantly negative to the tune of -0.5926 and -0.6897 respectively, which indicated that female employees and highly educated employees are less satisfied than male and low educated employees.

### **Overall Situation**

The value of R-square came to be 0.639 indicating that 63.9 percent of the variation in level of satisfaction of employees was explained by the independent variables included in the regression model. The regression coefficients of age, self-income and family income were significantly positive of the order of 0.7232, 0.6452 and 0.7822 respectively. This revealed that an increase of one percent in each of these variables would lead to an increase of 0.72, 0.654 and 0.78 percent in the level of satisfaction of employees. On the other hand, the regression coefficients of education and family size were significantly negative to the tune of -0.5834 and -0.5167 respectively, which indicated that employees belonged to large sized families and highly educated employees are less satisfied than those belonged to small-sized families and low educated employees.

### **CONCLUSIONS**

Overall, it can be concluded that age, self income and family income emerged as the positive contributors of level of satisfaction among employees on the collection and retention strategies of their companies. The age and experience are directly related and longer experience improves efficiency of work and hence the level of satisfaction. Self and family income helps to improve the confidence at work place, which may lead to the increased level of satisfaction. On the contrary, gender, education and family size bore negative relationship with the level of satisfaction. Female employees and employees, belonged to large-sized families may have high level of involvement in family affairs which may hinder the attainment of work skills and hence the declining level of satisfaction. The highly educated persons are always ambitious and demanding and they rarely achieve the optimum level of satisfaction as compared to the persons with low level of education. Therefore, the cellular companies should give attractive salaries to the employees and they should devise appropriate strategies for highly educated employees.

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