

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJR
CM



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)]

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2255 Cities in 155 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	RELATIVE POVERTY AND INEQUALITY – A STUDY OF HIMACHAL PRADESH RAMNA	1
2.	SUSTAINING EMPLOYEE ENGAGEMENT IN THE FACE OF CRISIS – A TEST OF LEADERSHIP AND INTRODUCTION OF A NEW MODEL JAYDEEP H GOSWAMI	8
3.	AN EXPLORATORY STUDY ON CONSUMERS' ENVIRONMENTAL ATTITUDE ABOUT GREEN ELECTRONIC PRODUCTS IN ANKLESHWAR DR. AMIT R. PANDYA & PRATIK M. MAVANI	13
4.	JPEG IMAGE COMPRESSION ALGORITHM CHETAN DUDHAGARA & DR. KISHOR ATKOTIYA	20
5.	DO EMPLOYEES LACK IN REQUIRED SKILLS: AN ANALYSIS ON SIGNIFICANT SKILLS REPORTED FOR EMPLOYEES IN ORGANIZED RETAIL SECTOR & EXISTING GAP WITHIN DR. MANOJ VERGHESE & SUSHIL PUNWATKAR	26
6.	AN ANALYSIS OF INCOME STATEMENT OF A SERVICE SECTOR UNDERTAKING – A CASE STUDY OF INDUSTRIAL FINANCE CORPORATION OF INDIA LTD DR. SANTOSH GUPTA, SOMA NAG & AMIT NAG	30
7.	SIZE, AGE AND GROWTH IN INDIAN SELECTED PHARMACEUTICAL COMPANIES N. CHANDRIKA & DR. G. V. CHALAM	37
8.	VENTURE CAPITAL FIRMS ASSESSMENT CRITERIA'S WHILE FINANCING FOR NEW ENTERPRISES IN KARNATAKA SRINIVAS K T & DR. N NAGARAJA	41
9.	INVESTIGATING STOCK MARKET EFFICIENCY IN INDIA SAHANA PRASAD	45
10.	INNOVATING ICT FOR GENDER SENSITIVE DEVELOPMENT COMMUNICATION IN INDIA DR. SUPARNA DUTTA, CHANDER MOHAN & PARTHO ACHARYA	49
11.	A STUDY ON IDENTIFYING KEY HUMAN RESOURCE MANAGEMENT PRACTICES AFFECTING ORGANIZATIONAL COMMITMENT OF ENGINEERS OF NCR SHEVATA SINGHAL, DR. SUNITA DWIVEDI & DR. MITU G. MATTA	53
12.	IMPACT OF LEADERSHIP ON PERFORMANCE: IN CONTEXT OF SCHOOL LEADERSHIP ADIL SOHAIL & RAJA MAZHAR HAMEED	59
13.	SERVICE QUALITY PERCEPTIONS: AN EMPIRICAL ASSESSMENT OF BANKS IN JAMMU & KASHMIR STATE DR. MUSHTAQ AHMAD BHAT, SUHAILA SIKEEN KHAN & AAJIAZ AHMAD BHAT	65
14.	A STUDY ON INVESTORS' ATTITUDE TOWARDS STOCK MARKET INVESTMENT DR. R. AZHAGAIAN & K. BANUMATHY	70
15.	A COMPREHENSIVE MODEL TO CHECK THE ADOPTION OF ONLINE SHOPPING IN PAKISTAN MUHAMMAD RIZWAN, MUHAMMAD IMRAN, MUHAMMAD SAJID IQBAL, MUHAMMAD SAJID BHATTI, AQSA CHANDA & FOZIA KHANUM	78
16.	LASER COMMUNICATION SYSTEM KARTIKBHAI BALDEVBAHI PATEL	86
17.	PERCEPTION OF CUSTOMERS TOWARDS SMS MODE OF ADVERTISING: A STUDY AT WEST BENGAL DR. RITA BASU	95
18.	CUSTOMER RELATIONSHIP MANAGEMENT IN BANKING: ISSUES AND CHALLENGES DR. SARITA BHATNAGAR	99
19.	METHOD FOR DESIGN PATTERN SELECTION BASED ON DESIGN PRINCIPLES S. S. SURESH, SAGAR. S. JAMBHORKAR & ASHA KIRAN	103
20.	INVESTMENT OPPORTUNITIES OF SERVICE SECTOR IN INDIA DR. SEEMA SINGH & SARIKA AHLLUWALIA	108
21.	THE IMPACT OF CONTRIBUTORY PENSION SCHEME ON EMPLOYEE STANDARD OF LIVING OF QUOTED FIRMS IN NIGERIA SAMUEL IYIOLA KEHINDE OLUWATOYIN & DR. EZUGWU CHRISTIAN IKECHUKWU	113
22.	DETERMINANTS OF CUSTOMER COMPLAINING BEHAVIOR MUHAMMAD RIZWAN, AYESHA KHAN, IRAM SAEED, KAYNAT SHAH, NIDA AZHAR & WAQASIA ANAM	119
23.	A RELIABLE COMPUTERIZED ACCOUNTING INFORMATION SYSTEM; WHAT SECURITY CONTROLS ARE REQUIRED? AMANKWA, ERIC	125
24.	TRUST IN LEADERS - VITAL FOR EMPLOYEE MOTIVATION AND COMMITMENT: A CASE STUDY IN SELECTED CIVIL SERVICE BUREAUS IN AMHARA REGION, ETHIOPIA ABEBE KEBIE HUNEGNAW	132
25.	THE IMPACT OF ADOPTING COMPUTERIZED ACCOUNTING INFORMATION SYSTEMS FOR EFFECTIVE MANAGEMENT OF ACCOUNTING TRANSACTIONS IN PUBLIC INSTITUTIONS: CASE OF KENYA SCHOOL OF GOVERNMENT DUNCAN MOMANYI NYANGARA, THOMAS MOCHOGE MOTINDI & JAMES KAMAU MWANGI	138
26.	INCLUSIVE GROWTH THROUGH FINANCIAL INCLUSION: A STUDY OF INDIAN BANKING SECTOR SHRI LAXMIKANTA DAS & DR. SANJEEB KUMAR DEY	144
27.	A CONCEPTUAL MODEL FOR VENDOR SELECTION IN IT OUTSOURCING: AN APPROACH INSPIRED BY THE MONEYBALL THEORY DIANA LÓPEZ-ROBLEDÓ, EDGAR FERRER, MARIA LUGO-SALLS, JOSÉ BEAUCHAMP-COUTO & LEILA VIRELLA-PAGAN	147
28.	HOME LOAN FRAUDS- BANKER'S NIGHT MARE RAJU D	152
29.	ADVERSE EFFECT OF LOAN SECURITIZATION ON THE STOCK PRICES OF BANKS: EMPIRICAL EVIDENCE FROM EUROPE AND AMERICA SHARMIN SHABNAM RAHMAN	158
30.	ANTECEDENTS OF BRAND LOYALTY: AN EMPIRICAL STUDY FROM PAKISTAN MUHAMMAD RIZWAN, TAMOOR RIAZ, NAEEM AKHTER, GULSHER MURTAZA, M.HASNAIN, IMRAN RASHEED & LIAQUAT HUSSAIN	165
	REQUEST FOR FEEDBACK	172

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N. Government College, Faridabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (**ed.**) for one editor, and (**ed.s**) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

DETERMINANTS OF CUSTOMER COMPLAINING BEHAVIOR**MUHAMMAD RIZWAN****LECTURER****DEPARTMENT OF MANAGEMENT SCIENCES
THE ISLAMIA UNIVERSITY OF BAHAWALPUR
BAHAWALPUR****AYESHA KHAN****STUDENT****DEPARTMENT OF MANAGEMENT SCIENCES
THE ISLAMIA UNIVERSITY OF BAHAWALPUR
BAHAWALPUR****IRAM SAEED****STUDENT****DEPARTMENT OF MANAGEMENT SCIENCES
THE ISLAMIA UNIVERSITY OF BAHAWALPUR
BAHAWALPUR****KAYNAT SHAH****STUDENT****DEPARTMENT OF MANAGEMENT SCIENCES
THE ISLAMIA UNIVERSITY OF BAHAWALPUR
BAHAWALPUR****NIDA AZHAR****STUDENT****DEPARTMENT OF MANAGEMENT SCIENCES
THE ISLAMIA UNIVERSITY OF BAHAWALPUR
BAHAWALPUR****WAQASIA ANAM****STUDENT****DEPARTMENT OF MANAGEMENT SCIENCES
THE ISLAMIA UNIVERSITY OF BAHAWALPUR
BAHAWALPUR****ABSTRACT**

In this era of global market to keep the existing customers in hand has increased. Global market changes like severity of competition, changing in customer perception and diversification. According to this situation of global market, complaint is an important issue that has to be investigated. Customer complaining behavior plays very important role in any company and it is key to success. Complaints solve the many problems and enhance the performance of the firm. The purpose of this research paper is to investigate an integrated model to understand the impact of variables on complaining behavior (CB). Convenience sampling method is used to evaluate the effect of different variables on CB. The method was based on self-administrated questionnaires and collected data from the sample of 150 individuals who experience the dissatisfaction related to their bank accounts. We use the regression analysis to evaluate our variables. The analysis shows that attitude, perceived value and politeness having more impact on CB. The results show that politeness has stronger influence on the CB and experience has less influence in CB. This study recommended that company should encourage the consumers to complaint and intensify their attitude towards complaining.

KEYWORDS

Attitude, Complaining behavior, past experience, Perceived value, Politeness.

INTRODUCTION

Complaining is a pervasive and important form of social communication. In business we believe customer is a king, so if anything that annoy our king will uproot our business. To resolve this issue national and multinational concerns are very sensitive and caring about their customers. Consumer behavior is a vast field in business and deals in with all levels and every aspects of it. It deals with individuals, groups, communities or organizations and all the process they have been going. Most prior the process they use for selection security purposes and dispose of services, experiences or any new ideas, new innovations to assure needs, wants and demands and the effect of these process having on that customer and the social order. It all helps to make value the consumer decision-making course of action at both stage; individuals and groups. It deals with the demographic and behavioral characteristics of individual consumer to understand the people's needs, wants and demands. It helps to understand the influence of friend, family and society on consumer and it helps in achieving the better goal. Customer behavior deal with different levels through which customer goes through, from purchasing the product to consumption.

Complaining behavior knowledge helps the companies in different areas such as knowledge about bad service, better service availability and infrastructure; understand the customer perception about quality and helping in setting the long-term goals (Harrison-Walker, 2001; Johnston and Mehra, 2002). According to customer must complaint about the dissatisfied product and they must be appreciating to complain about dissatisfied product. Because if customer does not complaint about dissatisfaction to any of it, the company will suffer a great loss by losing its consumers. It helps the companies to improve their services and make the better quality products to prevent from bad experience (Rust et al. 1996; and Tax and Brown, 1998).

IMPORTANCE

1. Impacts and consequences of the possibility for future survival on service provider's capabilities and efficiencies.
2. It may help in reducing the negative impression and satisfy them by giving attention to their complaints.
3. It also helps to obtain customer's feedback, help in future decisions, and enhance the customer's satisfaction, profit and loyalty. (Kelley et al. 1993; Fornell and Wernefelt 1987)

OBJECTIVES

1. To give the organization an approach towards their customer's complaints dealing manner for their business.
2. To find out the weak spots and
3. To help the organization by giving them recommendations to improve their complaint dealing behavior. Singh (1991) debates on this issue by saying that suppliers should have to be familiar with the amount of customer displeasure in the market and the dealing of service improvement are the most important aspects of customer trust, benefits and dissatisfaction. Tax et al. (1998) have also added in this regard that efficient solution to the customer's problems will have a good impact on winning back customer's faith and a surety. Thus, dealing of the problem is of crucial importance in asserting and growing the relationship and strengthening the bond with someone who has paid for goods and services as pointed out by (Dwyer et al. 1987; Parasuraman 1991). The important elements which affect the complaining behavior are as follows:
 - Hesitancy to pointing out complains Word of mouth is often enough
 - Low relationship involving the amount of dissatisfaction and the probability to complain
 - Theory of Planned Behaviour
 - Expected Results
 - Normative influence
 - Controlling factors

An objection from the purchaser and a consequent require of service improvement will prove how well the company will go in the coming future and the more years to come. When a difficulty arises, the organization's reaction has the possibility to develop a solid customer/company bond or to transform a small problem into a big one. According to (Power and Driscoll 1992) by improving an organization customer's retentively rate by 20%, it will provide a similar outcome on 23 percent net income as bringing down the cost up to 10%. Moreover, it has been expected that by reducing client complaints amongst unhappy clients by merely 5%, an organization can pull off a net income up to 25 to 85% (Reichheld and Sasser Jr. 1990). According to (Brown 2000) dealing of a problem is an important asset for any organization to develop 30 to 150% ROI. The compensation for a client's receptivity is greater than normal and a better reply to the complaint will be used to improve from an adverse event and will ultimately ensure the organization's profit in the time to come. As it was pointed out, in the first place client's reaction and complaints are important factors for meliorating dissimilar prospects of an organization and assist the owners to produce an established corporation. An efficient objection managing process can be a vital tool for improving the quality. Many researchers have pointed out this fact that client's opinion and objections should be entertained and promoted by an organization to achieve what customer really wants, as they generate important information (Tax and Brown, 1998; Nyer and Gopinath, 2005; Reynolds and Harris, 2006). There may be 24 noble customer complaints businesses.

A client who does not express his discontent or displeasure to the organization when facing adverse services is of special importance to any business. Normally it is believed that receiving response from clients about the services provided by an organization are of significant importance and if the company is unable to attain such precious response from the clients, the chance to solve any state of difficulty that needs to be resolved and to hold back the customer, sometimes gone (Hirschman 1970). In addition, the organization's reputa can undergo harm from negative word-of-mouth amid unhappy clients (Richens 1983b). Frequently it is maintained that deficiency of response from unhappy and discontented clients symbolizes a failure in both expected and existing clients. Hence, it is of vital importance to recognize the customer's service assessment by improved information about the adverse service experience, and about the behavioral process.

It is evident that establishments cannot react to a complaint until the customer complains of it. Still, managerial actions to promote customers to complain have not always been successful, because they have not pay attention on the suitable variables, which determine and control complaint behavior and non-voice complaining. By centering on the related variables to encourage complaints would help the company to proactively target precise areas, which requires attention. By doing this, it will serves the company to set up a more useful and efficient customer complaint dealing program. On the other hand, it should be kept in mind that a program can only be able to accomplish its purpose, if it reaches its aimed target audience, the quality of the program exclusively will not decide its success and ultimate value to the company.

RESEARCH QUESTIONS

1. Is there any relationship among attitude, past experience and perceived value?
2. How these variables effect the complaining behavior of customers?
3. How would factor of politeness affect the complaining behavior of the customers?

LITERATURE REVIEW

COMPLAINING BEHAVIOR

A massive amount of theories has been practical to the study of complaining behavior (CB). (Oliver 1997; Johnston 1995; Ganesh et al 2000; Folkes 1984a; Ladwein and Crie 2002; Blodgett et al 1997). Definitely, Expectation-Disconfirmation Theory (EDT) is the most common functional theory. This theory argues that size of disconfirmation experienced is linked to satisfaction, where customer's early expectation is associated by disconfirmation (Wilton and Tse 1988; Parasuraman et al. 1985; Dover and Olson 1979; Oliver 1980; Anderson 1973). The (EDT) suggests that the thing that is being estimated from the practice then the quality of service is supposed to be poor and the customer becomes discontented and complaint responses may connect to it (Wilton Singh and Tse 1988; Oliver 1980; Gronroos 2000; Landon Jr. and Day 1977a; Surprenant and Churchill 1983; Drew and Bolton 1991; Berry et al. 1985; Bearden 1983). This theory has been criticized, on the other hand, both for theoretical and practical reasons (Decarlo and Teas 2004; Teas 1993; Taylor And Cronin Jr 1992). The most important part of the criticism concerns the reliance on gap scores that are resulting from calculation, i.e., the difference between anticipated service and theoretical service. A standard-based sector of tolerance was urbanized based on this further investigative research and criticism (Ziethaml et al., 1993; Parasuraman and Berry 1991). Bloemer and poiesz (1991) recommended that to expose expectations, as a region would be suitable rather than as distinct points on a scale. Simultaneously, Parasuraman and Berry (1991) recommended that the sector of easiness should occur between customer's preferred level of service and the stage of service that the customer considers sound. The area of acceptance is a range of performance that the customer think it will be quite suitable for him. Inside the range of sector, the customer will accept any discrepancy and any change will only have a minor effect on perceptions of service quality that is crucial aspect of this zone (Strandvik, 1994). Service quality will be effected when presentation is outside this range (Johnston, 1995). Below satisfactory levels any service experience in the range of tolerance will increase the opportunity for complaining and create customer aggravation (Tronvoll, 2008b; Stauss et al 2005). Consumer unsatisfied

problem or distasteful experiences will related most likely with consumer complaint behaviour. This is because consequently complaints and negative thoughts will guide to bad experiences. Arndt and Hawes, (2007) found that higher level of consumer complaints show discouraged consumer. As such, negative feelings would direct by bad experience and optimistic feelings would lead by good experiences, which both of these experiences would resulted a complaints behavior for either a good report or bad.

In complaint behavior a variety of factors play a main role such as demographic factors such as age, gender and education level (Han et al., 1995). Age differences were considered in the chance of having a dissatisfying experience, the demand for complaint measures and the effects of determinants on complaint behavior (Ferrer and Lee, 1999). Higher level of education was connected with the number of complaints because high-educated people know where and how to complaints (Herman and Edgecombe et al 1995 Morganosky and Mayer, 1987; Han et al 1995; Landon and Day 1977) based on earlier result, compared to the uneducated people. Lower income and education groups according to Paim and Haron (2008) have been well known as having most problem in too many deals and deceptions in the market compared to other consumer groups. While, Psychology and personality factors as leading variables caused delay from complaining due to the panic of stress (Davidow and Dacin, 1997). In count, consumers tend to have a lower self-assurance and anxious to capture a risk towards complaining behavior. The consumers who are less conservative and confident (Liu and Keng, 1997). While, mature are less expected to report a dissatisfying experience, though those who do state dissatisfaction is expected to take action just like young consumers (Ferrer and Lee, 1999).

RELATIONSHIP BETWEEN ATTITUDE AND COMPLAINING BEHAVIOR

Attitude towards complain (ATTC) can be defined as major principle in authenticity of an unsatisfied customers' obtaining reimbursement from the company (Richens, 1987). In the era of severe competition, not only service firms but also every manufacturing firm tries to attain a group of trustworthy and gainful people by providing excellent services (Zemke et al., 2007). However, mistakes can be occurred in spite of all the care in service businesses, especially tourism and hospitality services (Babakus et al., 2003). Thus, firms require organizing the valuable and competent solutions. For this reason, first they have to know how members of their target market judge and complete, in other words, what are their (ATTC) (Bodey and Grace et al., 2007). Numerous researchers have told that attitudes (ATTC) (personal Norms and/or societal benefits) influence complaint responses including voices and negative word-of-mouth (Oh et al., 2004). "Consumers who have a more optimistic ATTC maybe because they are self-assured of success, or because they may not feel particularly while doing a complaint are more expected to complain than those who have a pessimistic ATTC. (Bodey and Grace, 2007, p. 187). Likewise, Cho and Joung (1999) interpreted ATTC as attitude towards restore seeking where they found a well-built relationship between attitudes and authentic restore seeking. Similarly, Richens (1982) supported the relationship between 'Attitude toward redress seeking' and 'redress seeking intention'. Blodgett et al. (1995) put forward that consumers who are reluctant to redress seeking will just wordlessly depart and/or connect in negative word-of-mouth behavior. On the other hand, ATTC was related to one's intentions or behavior to complain in other words, generally, consumers with a more optimistic ATTC have a larger propensity to complain (Bodey and Grace et al., 2007)

H1: Attitude has a direct affect on complaining behavior

RELATIONSHIP BETWEEN EXPERIENCE & COMPLAINING BEHAVIOR

A massive amount of theories has been applied to the study of complaint behavior (Folkes 1984a; Johnston 1995; Blodgett et al. 1997; Oliver 1997; Ganesh et al. 2000; Crie and Ladwein 2002). Definitely, the theory, which is used most commonly, is the Expectation Disconfirmation Theory (EDT). This theory argues that satisfaction is associated with the size of the disconfirmation experience, where disconfirmation is related to the customer's preliminary prospect (Parasuraman et al., 1985). The EDT suggests that if the product is not according to the customer's expectation and its quality service is expected to be bad. In this case, customer will not satisfy and he may involve in complaint response. (Churchill Day and Landon Jr. 1977a; Oliver 1980; Bearden 1983; Berry et al. 1985; Singh 1988; Tse and Wilton 1988; Bolton and Drew 1991; Gringos 2000). Theory is criticized for the various reasons like practical and theoretical reasons (Teas and DeCarlo et al., 2004). The primary area of criticism tells the dependence on gap scores i.e., the difference between customers' supposed service and predictable service. Customer will purchase the products by reviewing its experience. In this sense good or bad experiences takes a lot of importance. If the customers have good experience then they will be more confident while purchasing. However, if he had a bad experience, he will engage not only in complaint responses but also moved from that product to its alternative.

Various studies also highlight the importance of customer's past experience. Dissatisfaction has more harmful effect for new customers than regular customers who have strong relationship based on their previous dealings (Wetzel's, 2000). Some researchers report that customer awareness causes satisfaction, which has more influence on the succeeding loyalty. Highly experienced customers will have more experience while they making purchase. Their satisfaction will create loyalty with the trader (De Ruyter et al., 1998). In our context if the customers who have no experience about the particular product and service, they are more likely to complain about their bad experience. In this case, they will be less committed and less loyal with the trader. CCB most possibly related with consumer unsatisfied problem or disgusting experiences. This is because awful experiences can direct to pessimistic feelings and as a result, complaints. Hawes and Arndt (2007) found that if there are more complaints then there are more dissatisfied customers. Likewise bad experiences would direct to a pessimistic feeling and fine experiences would lead to optimistic feelings.

H2: past experience has a direct and positive effect on complaining behaviors.

RELATIONSHIP BETWEEN WORKPLACE ENVIRONMENT AND EMPLOYEE SATISFACTION

According to Singh (1989), perceived value (PV) defines as the differences between the consumer personal findings and the value of benefit through direct complaint and the expenditure incurred. Value cover the wide area of privileges and interest recovery such as refund and reduction, change of faulty goods, approving service and the expenditure involve such as energy and time save, that we will loss in clash for replacement and change of product. The conceptualization of PV is the most mottled of all constructs, which form a critical part of buyer accomplishment models. According to Oliver and Rust (1994), adopt a microeconomic view that, value is combination of what we gain (usefulness received from quality) and what we sacrificed (costs). The value's concept is constituted from qualitatively different types of value like liveliness, class, aesthetics etc (Holbrook, 1991). PV is the combination of scarifies, risk and cost and these are very important components of PV, especially in the case of services. In another conceptualization model the most important factor of PV are measureable and affective benefits while risk and cost are the independent factors in this model (Snoj and Pisknik Korda, 2007; Cronin et al., 2000). Risks and cost are ultimately related to PV and harmfully influence consumer satisfaction. The construct of sacrifice includes the factors the effort and time involved in before purchase and the purchase process actually happened (price factors) and non-price factors (Zeithaml, 1988; Monroe, 1990). The risk related with attractiveness, social order and protection in purchase.

H3: Perceived value has a direct affect on complaining behavior.

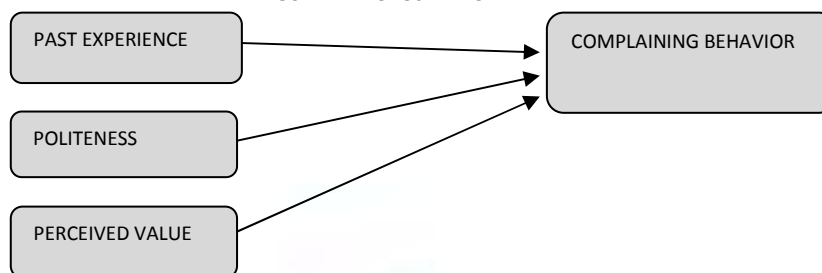
RELATIONSHIP BETWEEN POLITENESS & COMPLAINING BEHAVIOR

Brown and Levinson et al., (1987) describe face as the direct communal value people competently claim for themselves and the politeness theory describe in two different type of faces: "negative face and positive face". Positive Face concerns the need for support. As such, it recognizes that we each have self-esteem and expect that other people see us as we see ourselves. Negative face is constituted by procedure, self-effacement and moderation. The interface style of politeness is related with customer CB because complaint is a hostile act from the very first in its nature. Politeness response in three different ways e.g. voice, third party action and private action. Polite customer use less voice response for making complaint as compared to impolite customer. Although the third party action is equally used by the polite and impolite customers. The companies prefer the direct complaint instead of the third party action in order to save the company's goodwill. Company tries to compensate the customer from the dissatisfied product so that customer do not involve in third party action. Polite and impolite customers are involved in private action rather than the voice response although the voice response is an opportunity for the manager to identify the problem and resolve it so it increases the company's profitability.

H4: Politeness has a direct and positive effect on complaining behavior.

PROPOSED MODEL OF THE RESEARCH

According to the given research hypothesis a model is developed which is as under:

FIGURE 1. PROPOSED MODEL**RESEARCH METHODOLOGY**

The current research is descriptive in nature. Descriptive research can be explained as describing something, some phenomenon or any particular situation. Descriptive researches are those researches that describe the existing situation instead of interpreting and making judgments (Creswell, 1994). The main objective of the descriptive research is verification of the developed hypothesis that reflects the current situation. This type of research provides information about the current scenario and focus on past and present.

SAMPLE/DATA

For the research process, to judge the impact of selected variables on the complaining behavior through the questionnaire to understand the impact of variables on the complaining behavior. Samples of 150 respondents were asked to participate in self-administered questionnaire. The population for the research is the people who are having bank accounts and who face the complaining problems. The studies based on non-probability sampling technique that is, convenience sampling. This sampling technique is used to collect the data from large number of population speedily and with economically.

INSTRUMENT AND SCALES

The survey questionnaire of our study contain on two sections. First section consists on the respondent personal and demographic variable. It contains the respondent's information about gender, age, income, status, and bank account. The second session contains the independent variables that are important to understand the dependant variable "complaining behavior". The independent variable is attitude, perceived value, past experience, and politeness. We analyze the impact of these variables on complaining behavior. This section based on the past literature and already used questionnaire. The scales of study were adopted from the previous literature and published studies. The scales of our study are as follows:

TABLE 1: SCALES OF STUDY

Variables	Items	References
Perceived value of complaint	If you believe that the company will; Respond properly to your problem, will you complain directly? Respond satisfactorily, will you complaint directly? Prevent it from reoccurring, will you complain directly?	Richins',1980
Attitude towards complaint:	I feel uncomfortable, if not complain directly about dissatisfactory product or service to the company. I feel obliged to complain directly about dissatisfactory product or service to the company. People should not complain that much for it happens(in reverse) It is unnecessary to ask for change or return, if the failing product or service does not much cost (in reverse) When I have a problem with a product, even if it is cheap, I usually complain, ask for a refund or to change a product. Normally, I am reluctant to present a complaint even if the product I have purchased is no good/faulty. In general, I am more likely to complain, ask for refund or to change the product than other people I know.	Adopted from Blodgett et al., 1993, P.414, 1997, P. 195.
Past experience:	Have you complained to a retail store in the last six months? Have you complained directly a lot to the company? You have complained how many times directly to the company so far (converted into seven point scale)	Blodgett et al.,1993
Politeness:	When making a request , I am as direct as possible It's OK for people to be forceful in order to get their way I am comfortable asking people whom I barely know personal question I feel free to express my opinion when I disagree with someone I am forceful in order to get my way. If asked whether or not I like something, I will frankly say if I do not like it.	Brown and Levinson,1987
Complaining behavior:	I find bit embarrassing to complain Complaining about an unsatisfactory product is my duty. The more frequently I have to use the product the more likely I am to complained it is faulty. Firms are usually willing to provide repairs for faulty products.	Singh's ,1989

PROCEDURE

The questionnaire was distributed among 150 respondents in BAHAWALPUR. These respondents are selected based on the criteria above mentioned. Before giving the questionnaire, the purpose of study and questions were explained to the respondents so they can easily fill the questionnaire with relevant responses. After collecting the completed questionnaires, these questionnaires were coded and entered into SPSS sheet for regression analysis.

RELIABILITY ANALYSIS

Overall Cronbach's alpha of customer complaining behavior questionnaire all variables in our study are more than acceptable and recommended value 0.50 by Nunnally (1970) and 0.60 by Moss et al. (1998). This shows that all the 23 items were reliable and valid to measure the opinions consumers towards customer complaining behavior.

TABLE 2: RELIABILITY ANALYSIS

Scales	Items	Cronbach Alpha
Attitude	7	0.634
Past experience	3	0.852
Politeness	6	0.576
Perceived value	3	0.585
Complaining behavior	4	0.612

RESULTS AND ANALYSIS**PROFILE OF THE RESPONDENTS**

Personal and demographic information such as gender, age, income, education level, status and bank account are presented in the following table:

TABLE 3: PROFILE OF THE RESPONDENTS

Variables	Category	Frequency	Percentage
Gender	Male	80	53.3
	Female	70	46.7
Age	15-20 Years	48	32
	20-25 Years	80	53.3
	25-30 Years	11	7.3
	30-35 Years	5	3.3
	Above 40 Years	6	4
Income	Below 15000	78	52
	15000-25000	33	22
	25000-35000	6	4
	35000-45000	14	9.3
	45000-55000	3	2.0
	Above 55000	16	10.7
Education	Matriculation	2	1.3
	Inter	14	9.3
	Bachelor	48	32
	Master	74	49.3
	MS/M.PHILL	11	7.3
Status	PHD	1	0.7
	Student	123	82
	Employed	23	15.3
	Businessman	3	2.0
Bank account	House wife	1	0.7
	UBL	21	14
	HBL	82	54.7
	ABL	3	2
	NBP	1	0.7
	Others	43	28.7

HYPOTHESIS TESTING**ATTITUDE & COMPLAINING BEHAVIOR**

According to the results of the study, attitude has a direct and positive relationship with complaining behavior. The attitude has a significant positive relationship with ($\beta=0.368$) and ($p=0.000$) that means the attitude contributes 36% to complaining behavior. This study validates the hypothesis.

EXPERIENCE & COMPLAINING BEHAVIOR

According to the results of the study, attitude has a direct and positive relationship with complaining behavior. The attitude has a significant positive relationship with ($\beta=0.368$) and ($p=0.000$) that means the attitude contributes 36% to complaining behavior. This study validates the hypothesis.

PERCEIVED VALUE & COMPLAINING BEHAVIOR

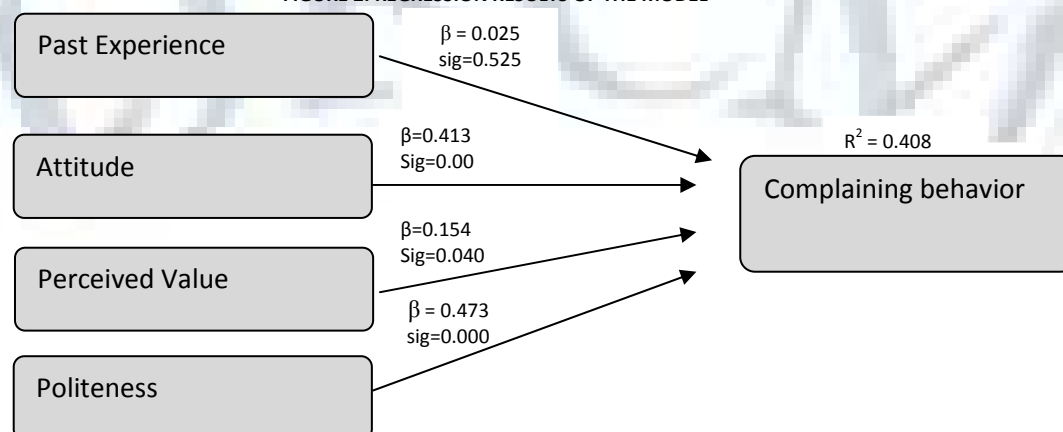
According to the results of the study, attitude has a direct and positive relationship with complaining behavior. The attitude has a significant positive relationship with ($\beta=0.368$) and ($p=0.000$) that means the attitude contributes 36% to complaining behavior. This study validates the hypothesis.

POLITENESS & COMPLAINING BEHAVIOR

According to results of the study, politeness has a direct and positive relationship with complaining behavior. The politeness has a significant positive relationship with ($\beta=0.417$) and ($p<0.000$). That means the politeness contributes more than 42% to complaining behavior. This result of the study validates the hypothesis.

TABLE 4: REGRESSION RESULTS

Hypothesis	Model variable	Beta estimated	Standard error	Coefficient of regression(t value)	P-value	Results
H	POLITENESS	0.473	0.081	5.845	0.000	Supported
H	PVC	0.154	0.064	2.845	0.040	Supported
H	PASTEXP	0.025	0.039	0.638	0.525	Not supported
H	ATTC	0.413	0.080	5.166	0.000	Supported

FIGURE 2. REGRESSION RESULTS OF THE MODEL

DISCUSSION

The imperial study in our research shows that PV, Politeness, Past Exp. and ATTC are important variables that have a great control on customer's tendency to make a complaint directly, the controllability of the problem and the reaction of the firm to its customers to shrink their complaints. The present studies also provide insight into a company's customer relationship management practices. If the company wants to get feedback from its customers for improving the quality then it should enhance the perception of the possible outcomes, if complained to. Numerous practices can be taken into account such as establishing guarantees and warranty system for the products which they are selling, by improving the function of customer service centers, and freely cooperate with customer complaints by showing what has been done and how it can be achieved. Secondly enhance PV of complain and politeness can contribute to increase customer's direct complaints in a number of ways. Thirdly, to reduce the customer complaints, it can introduce compensation to the public by giving some discount and allowances. Finally, company should reduce customer perception of hostility by showing that company really cares about their customer benefits and rights through a commitment.

Depicting and eliminating the factors that leads to customer dissatisfaction is possible only by ensuring customers to convey their dissatisfaction about the products to the company. By doing so, company will reach not only its economic targets but can also achieve its social targets. We complain only in the two situations, first when we do not get very good service or when the product does not work according to our expectations. Problems for the companies that we do not complain to the firm instead of this we complain to our children, to our wives, and colleagues. This complaining behavior shows actual challenge for the firm that which wants to improve customer service and get feedback about their products. Customers are not especially very confident. They hesitate to complain about their products and some time they hurt when the made a complaint. Therefore, in our communication we need to give a clear statement that we will not be insulted but we want to know what you think. This distance assures people that they can plan and accomplish complaints without sensitivity that they are confronting the service donor directly.

LIMITATIONS AND FUTURE RESEARCHES

The first drawback is the size of sampling which we used is relatively small. Therefore, it restricts the overview of the research. Further research may also seek to address some of the theoretical and practical drawback of the existing study. Researcher needed to expand this scale by accumulated more items by containing to this phase of oral behavior. Furthermore, researcher may require accomplishing further test to reveal the dynamic strength of the customer complaints. To eliminate the customer complaints investment can be made and it will be helpful to build the relationship succession in long-term orientations. By recruiting and training definite contact personnel, organization can minimize its complaints. By taking a macro overview of the firms, it should assure to its customers that the firm is not playing the fake tricks as mass of the rivals in the industry. This basis of differentiation could be profitable when the rivals have pessimistic picture in this perspective. In the modern era, Customer, Change and Competition are the main keywords for the business. In order to compete with the competitors and to meet the customer's changing in demands, the firm should have to introduce innovative products. It should take practical steps to hold the customers. As Weingand indicates Change is today's one constant and no organization can break out its presence and effect.

REFERENCES

- 100Richins, M. L. (1983b), "An Analysis of Consumer Interaction Styles in the Marketplace," *Journal of Consumer Research*, 10 (1), 73-83. 92Harari, O. (1992), "Thank Heaven for Complainers," *Management Review*, 81 (1), 59-60.
- Berry, L. L. and A. Parasuraman (1991), *Marketing services: competing through quality*. New York: Free Press.
- Brown, S. W. (2000), "Practicing Best-in-Class Service Recovery," *Marketing Management Journal*, 9 (2), 8-9.
- Cronin, J., Brady, J.M. and Hult, G.T. (2000), "Assessing the effects of quality, value, and satisfaction on consumer behavioral intentions in service environments", *Journal of Retailing*, Vol. 76 No. 2, pp. 193-218.
- Dröge, C. and D. Halstead (1991), "Postpurchase hierarchies of effects: The antecedents and consequences of satisfaction for complainers versus non-complainers," *International Journal of Research in Marketing*, 8 (4), 315-28.
- Dröge, C. and D. Halstead (1991), "Postpurchase hierarchies of effects: The antecedents and consequences of satisfaction for complainers versus non-complainers," *International Journal of Research in Marketing*, 8 (4), 315-28.
- Dwyer, F. R., P. H. Schurr, and S. Oh (1987), "Developing Buyer-Seller Relationships," *Journal of Marketing*, 51 (2), 11-27.
- Edvardsson, B. (1992), "Service Breakdowns: A Study of Critical Incidents in an Airline," *International Journal of Service Industry Management*, 3 (4), 17-29.
- Hirschman, A. O. (1970), *Exit, voice, and loyalty: responses to decline in firms, organizations, and states*. Cambridge, Mass.: Harvard University Press.
- Holbrook, M.B. (1999), *Consumer Value: A Framework for Analysis and Research*, Routledge, London.
- Hui, T.K., Wan, D. and Ho, A. (2007), "Tourists' satisfaction, recommendation and revisiting Singapore", *Tourism Management*, Vol. 28, pp. 965-75.
- Johnson, M.D., Gustafsson, A., Andreassen, T.W., Lervik, L. and Cha, J. (2001), "the evolution and future of national customer satisfaction index models", *Journal of Economic Psychology*, Vol. 22 No. 2, pp. 217-45.
- Johnston, R. and S. Mehra (2002), "Best-practice complaint management," *Academy of Management Executive*, 16 (4), 145-54.
- Marquis, M. and P. Filiatrault (2002), "Understanding Complaining Responses through Consumers' Self-Consciousness Disposition," *Psychology & Marketing*, 19 (3), 267-92.
- Monroe, A.K. (1990), *Pricing: Making Profitable Decisions*, 2nd ed., McGraw-Hill, New York, NY.
- Morgan, N. and Pritchard, A. (1998), *Tourism Promotion and Power: Creating Images, Creating Identities*, Wiley, Chichester.
- New York: HarperCollins.
- Nyer, P. U. and M. Gopinath (2005), "Effects of complaining versus negative word of mouth on subsequent changes in satisfaction: The role of public commitment," *Psychology & Marketing*, 22 (12), 937-53.
- Pisnik Korda, A. and Snoj, B. (2007), "Direct and indirect effects of perceived price and perceived value of the mobile phone", *Annals of Telecommunications*, Vol. 62 Nos 9/10, pp. 913-35.
- Power, C. and L. Driscoll (1992), "Smart Selling: How Companies are Winning Over Today's Tougher Customer," *Business Week*, 8 (3277), 46-48.
- Reichheld, F. F. and W. E. Sasser Jr. (1990), "Zero defections: Quality comes to services," *Harvard Business Review*, 68 (5), 105-11.
- Reynolds, K. L. and L. C. Harris (2006), "Deviant Customer Behavior: An Exploration of Frontline Employee Tactics," *Journal of Marketing Theory & Practice*, 14 (2), 95-117.
- Ruiz, D.M., Gremler, D.D., Washburn, J.H. and Carrion, G.C. (2009), "Service value revisited: specifying a higher-order, formative measure", *Journal of Business Research*, forthcoming.
- Rust, R. T., A. J. Zahorik, and T. L. Kenningham (1996), *Service Marketing*.
- Rust, R.T. and Oliver, R.L. (1994), "Service quality: insights and managerial implications from the frontier", in Rust, R.T. and Oliver, R.L. (Eds), *Service Quality: New Directions in Theory and Practice*, Sage Publications, Thousand Oaks, CA, pp. 1-19.
- Singh, J. and S. Pandya (1991), "Exploring the Effects of Consumers' Dissatisfaction Level on Complaint Behaviours," *European Journal of Marketing*, 25 (9), 7-21.
- Tax, S. S. and S. W. Brown (1998), "Recovery and Learning from Service Failure," *Sloan Management Review*, 40 (Tax, S. S., S. W. Brown, and M. Chandrashekar (1998), "Customer Evaluations of Service Complaint Experiences: Implications for Relationship Marketing," *Journal of Marketing*, 62 (2), 60-76. 1), 75-88.
- Woodruff, R.B. (1997), "Customer value: the next source for competitive advantage", *Journal of the Academy of Marketing Science*, Vol. 25 No. 2, pp. 139-53

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

