

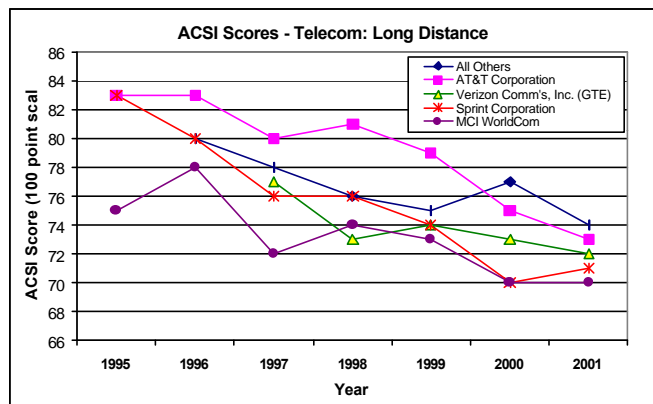
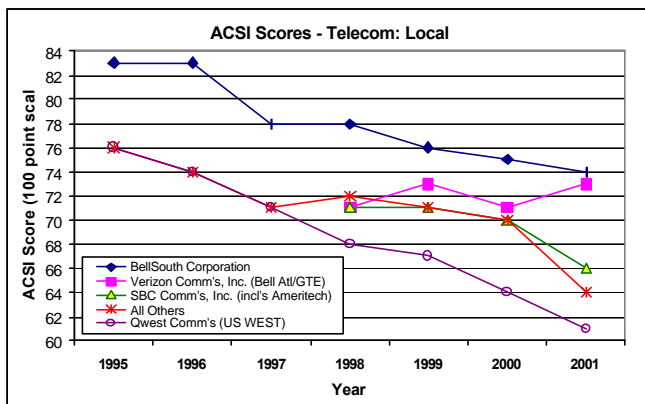
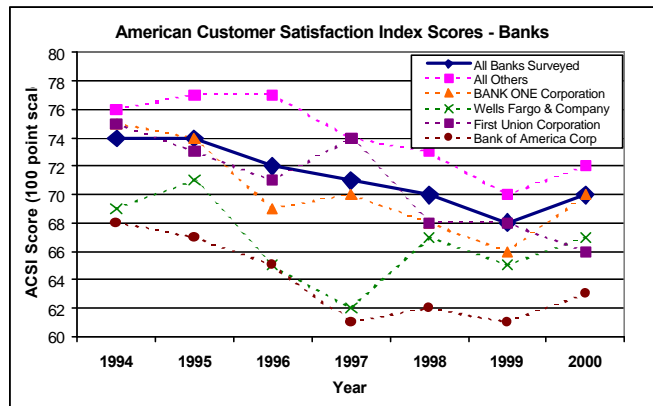
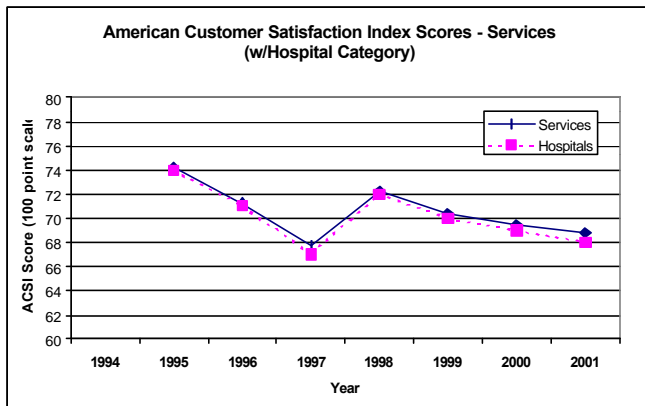


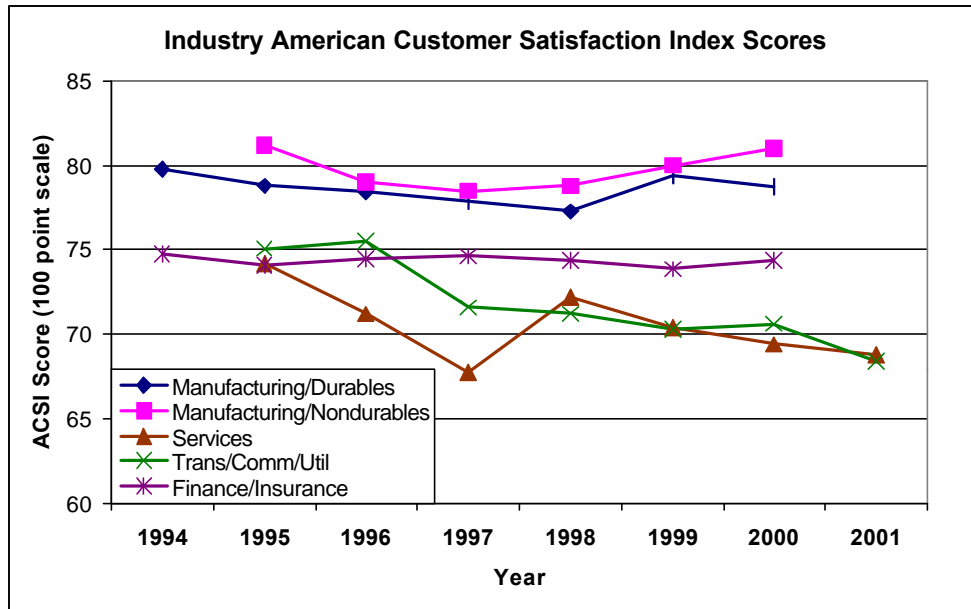
Data on Service Quality Erosion

The paper on **Service Quality Erosion** deserves special comment:.

Services are more vulnerable than products to erosion of customer satisfaction (see the graphs on the reverse side). The graphs below show the American Customer Satisfaction Index (ACSI) scores* for banks, hospitals and telecommunications have been exhibiting such a slide.

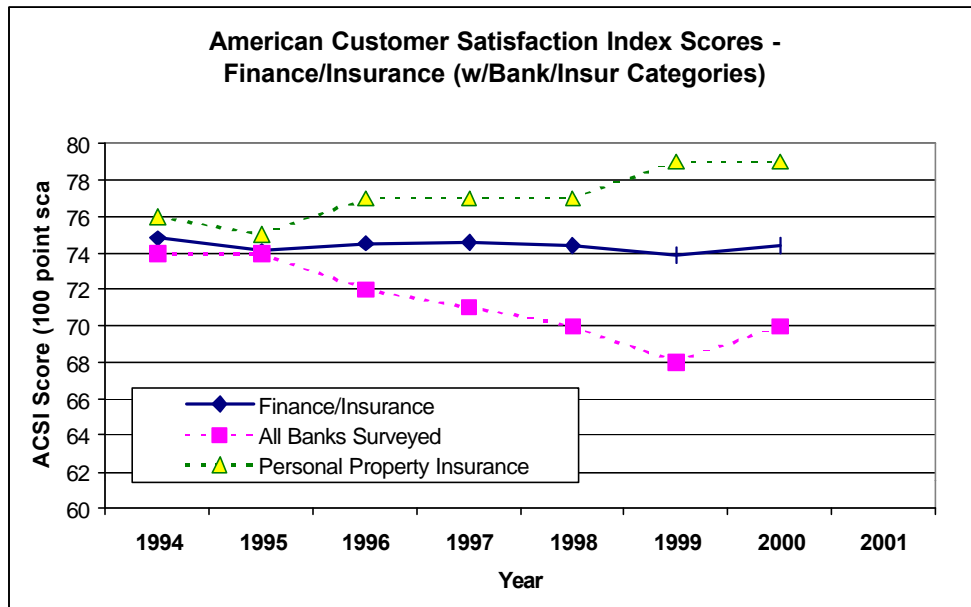
The **Service Quality Erosion** paper describes the structure responsible for this descent. Important, I'd say.





American Customer Satisfaction Index (ACSI)* Scores are declining for the Services and Transportation/Communication/Utilities industries, but not for Manufacturing/Durables and Manufacturing/Nondurables industries.

The Finance/Insurance industry is flat. However, see the detail below.



ACSI Scores for the Finance/Insurance industry is flat. Looking at the subcomponents, it appears that the rising Personal Property Insurance scores approximately canceled the falling scores for All Banks Surveyed.

* See: (<http://www.bus.umich.edu/research/nqrc/main.html> or <http://www.asq.org/>)