

Assessing Service Quality of IGNOU Management Programme

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The issue of measuring and managing quality in service delivery has long been a critical concern in open and distance learning systems. Several measurement approaches have been applied to the same with varying degrees of success. SERVQUAL as a model has found wide applications in assessment of quality of services across a wide range of services. This paper, in an attempt to identify suitable quality parameters, focuses on assessing the quality as perceived by the students of the IGNOU management programme, using the SERVQUAL model through a survey based research. The results show the relative importance assigned by the learners to different quality dimensions as well as assessment given by them on the parameters used in the study.

Introduction

The quest of quality as one of the key determinants of continued organisational success has been a hallmark of most successful organisations. Education providers today in their efforts to satisfy their target learners better, as well as to create societal value aspire to set their own quality indicators and parameters. As education is a service, both process and outcome become important determinants of quality as compared to product consumption, where user outcomes are predominant determinants of quality assessment by users themselves. Several efforts to measure service quality of highly intangible services like education, university library services and health care services indicate that users of service or service consumers find it difficult to arrive at global, holistic assessments of quality. Assessment of quality on identified dimensions was found to be much more realistic and valid as a research approach. Because of the intangible multifaceted nature of most services it is harder to evaluate the quality of a service than that of a product. Because customer or user participation is necessary characteristic of most services, education included, a distinction need to be drawn between quality parameters

relating to the process of service delivery (the functional quality as defined by Gronross) and the parameters indicating the actual output (what is termed as technical quality by him). Gronross (1990) and others also suggested that the perceived quality of service is the result of an evaluation process in which the customers (or users) compared their perception of service delivery against what they expected.

In our own efforts to try to identify suitable quality parameters for an education services product on offer, an attempt was made to apply the service quality measurement tools to one of the programmes being offered by the University, the Management Programme and a research study was conducted on assessment of quality of IGNOU management programme using the 'servqual model' developed by Zeithaml, Parasuraman and Berry (1990). The effort is a preliminary assessment and would require further research to fine tune both the methodology and the research instruments to develop a comprehensive all encompassing approach that can be applied to all programmes of IGNOU across the board as well as all activities performed by the University. The approach applied here certainly shows promise but as indicated above, would require further follow up research. This particular study focuses on one particular programme, is a user based study and utilises the servqual approach to assess service quality.

Service Quality Measures : A brief background

As noted earlier, measures involving services have been typically difficult to define on account of intangibility, non-standardization and inseparability characteristics, in addition to the factor of customer participation in service creation and delivery. It has been often said that you cannot manage what you cannot measure and thus quest to find reliable measures of quality for highly intangible services, has been a constant challenge for management practitioners and academics. In the context of services, five different perspectives of quality have been put forth. Different measures of quality thus would follow the focus of

the approach on which they were made though attempts have been made to have more inclusive measures. The five different perspectives includes.

The transcendent view of quality which is synonymous with inherent excellence, a measure of unwavering standards and high achievements of a given provider on those standards. This view is often seen applied in the performing and visual arts. The underlying argument is that people learn to recognise quality only through regular repeated exposure. From a practical, applicable point of view, it is a little difficult view to convey to service providers that they must conform to certain standards, uncompromisingly and that users will recognise quality when they see it.

The Product based approach defines quality as a precise and measurable variable based on levels of product attributes present in a given product or service. Differences in quality thus would be reflective of the differences in the amount or degree of some attribute possessed by the service. This measure, though objective as far as the core service product is concerned fails to take into consideration the entire delivery and peoples' participation aspects of the service consumption process. It also does not take into account the differences in tastes, needs and consumer preferences which are important variables in the assessment of fitness for use, which defines quality in its most basic sense.

User based definition uses the indicator of use satisfaction as the key ingredient of quality and equate quality with maximum satisfaction. This relatively subjective measure recognises that as consumers differ in their wants and needs, their expectations of a given service would differ, and what constitutes a quality service for some may only be a barely adequate service for others. This approach thus allows for segmentation possibilities for marketers and providers for planning of levels of quality desired for by different consumer segments or selecting one's own target markets depending upon demanded quality levels by different consumer segments.

The manufacturing based approach is in contrast to the user based approach, this approach is primarily provider driven and basically concerns the engineering and operations aspects of a given service. It, with respect to the various operations of any service, focuses on adherence or conformance to internally developed specifications, which are often driven by productivity and cost containment goals. It is however possible to use this approach in a consumer oriented manner by developing the operation specifications in response to consumer expectations of delivery standards.

Value based definition defines quality in terms of value for money. By enabling the trade-offs between levels of price and levels of performance and conformance to differential standard at different levels, this approach approaches quality as affordable excellence.

It is often suggested that on account of the multifaceted nature of services, service providers would benefit from multiple perspectives on quality and define their quality assurance programmes in relation to these varied perspectives. Because of our evolving understanding of quality of services and their measurement, each approach suffers from certain blind spots. Careful blending of approaches would thus enable service providers to have a more holistic view of their quality assurance programme.

The measure used in this study is based on the SERVQUAL instrument developed by Zeithaml, Parasuraman and Berry which is primarily a user based quality evaluation measure. They postulated that quality in services can be measured as a result of consumer expectations and their perceptions of performance of the service and identified five dimensions of reliability, responsiveness, assurance, empathy and tangibles as those enabling measurement of service quality. These five dimensions were used to develop a generic service quality measurement instrument called SERVQUAL. The SERVQUAL instrument consists of two sections: a 22-item section that records

customer expectations of excellent firms in the specific service industry and a second 22-item section that measures consumer perceptions of a particular company in that service industry. Results from the two sections are then compared to arrive at “gap scores” for each of the five dimensions. Customer expectations and perceptions are measured on a seven point Likert scale, with anchor labels of “strongly agree” and “strongly disagree”. Hence, SERVQUAL is a 44 item scale that measures customer expectations and perceptions regarding five service quality dimensions.

Our present study developed the instrument used by combining the expectation and perception instruments into a single instrument with a nine point scale across the five dimensions of service quality as could be applicable to open and distance learning system. A general description of these dimensions as applicable to service industry in general and as applied for the development of our instrument is given below.

The Reliability Dimension : In general reliability is a measure of fail safe, zero error dependability of a service organisation. Does the University in general deliver unflinchingly, time after time on the promises it makes or does the quality vary over each service encounter? Several studies on service quality across industries show that consumers value reliability dimension to be the most important of all five dimensions. Consequently failing to provide reliable service translates into the learner viewing the organisation as an unsatisfactory one even though the Institution scores relatively well on the other dimensions. The inputs that are generally assessed under the reliability dimension include:

- ❖ When the institution promises to do a certain thing by a certain time, it will do so.
- ❖ Excellent Institutions will perform the service right the first time
- ❖ When learners have a problem, good institutions show a genuine interest in solving the problem.

- ❖ Excellent institutions will provide error free records and deliverables
- ❖ Excellent institutions will provide service according to the time they have communicated for each component of service delivery.

The Responsiveness Dimension : The responsiveness dimension refers to the willingness and the readiness of the organization's employees to produce a given service. The issues that generally reflect the expectations of learners regarding responsiveness dimension include :

- ❖ The employees of excellent institutions will unambiguously inform the learners exactly when the service will be performed.
- ❖ Employee will be ready and willing to give prompt service
- ❖ Employees of an excellent institution will always be willing to help learners
- ❖ Employees in an excellent institution will never be too busy to respond to learner requests and problems.

The Assurance Dimension : The assurance dimension of SERVQUAL reflects the competence and expertise available at the institution and the courtesy that it extends to its learners. Does the organisation reflect the required skill and competence to deliver the levels of learning that are promised, as exemplified by its materials, quality of teaching learning interaction and other learning inputs? The assurance dimension gives rise to the following types of learner expectation

- ❖ The behaviour of employees of excellent institutions will instill confidence among the learners.
- ❖ Employees will have the knowledge and expertise to answer learner questions
- ❖ Excellent institutions will provide quality materials and learning inputs.

The Empathy Dimension : Empathy is the ability of the provider organisation to feel as its customers do. Empathetic organisations do not lose touch with the reality of being a customer of their own organisation. As such an educational institution, if empathetic, would try to clearly understand its learners needs and

make its service easily accessible to them. The empathy dimension is reflected in learner expectations like

- ❖ Excellent institutions will give learners individual attention
- ❖ Excellent open learning institutions will have operating hours or delivery schedules convenient to their learners
- ❖ Excellent institutions will make efforts to understand learner needs and problems
- ❖ In any given set of circumstances, excellent institutions will have the learners' best interest at heart

The Tangibles Dimension : On account of the absence of a tangible core to a highly intangible service like education, learners often rely on the tangible evidence that surrounds a service in forming their evaluation. The physical appearances of the text material and other literature supplied, the appearance of facilities at headquarters and study centers as well as that of the personnel affect the learners' evaluation of service quality. In service like education, relatively lower importance has been found to be given to tangibles dimension as substantiated by this study also. The tangibles dimension give rise to learner expectations like

- ❖ Excellent Institutions will have modern looking equipment
- ❖ The physical facilities of excellent institutions will be visually appealing
- ❖ Employees and personnel of excellent institutions will present a neat appearance
- ❖ Materials associated with excellent institutions will be visually and qualitatively superior.

In respect of all these five dimensions, statements were designed and the respondents were asked to evaluate the IGNOU variables in relations to whether they were higher, in line with or lower than their expectation on each dimension.

Research Methodology and the Instrument Used

The objective of the study was to measure the service quality of IGNOU management programme by using the servqual model. The study is based exclusively on primary data, collected through a detailed questionnaire, administered to the students of the management programme. The sample chosen was sought to be stratified on the basis of regions, with units being drawn from all Regional Centres of IGNOU in order to achieve a certain degree of representatives of the learner universe for the management programme. The final selection of individual learner with each centre was on the basis of convenience. The approach towards the random selection of student using admission database across the country and using mail survey on the primary data collection methodology was rejected on account of the poor response of postal surveys. The completed questionnaires were collected from the various regions and analysed.

The Survey Instrument : The survey used SERVQUAL scale as the basis. As mentioned earlier, it is a survey instrument that purports to measures the quality of service rendered by an institution/organisation along five dimensions : reliability, assurance, responsiveness empathy, and tangibles. The definitions of the dimensions are as follows :

- **Reliability :** Ability to perform the promised service dependably and accurately
- **Assurance :** Employees knowledge and courtesy and their ability to inspire trust and confidence.
- **Responsiveness :** Willingness to help customers and provide prompt service.
- **Empathy :** Caring, individualized attention given to customers.

- **Tangibles** : Appearance of physical facilities, equipment, personnel, and written material.

The survey instrument used in this study (given as Appendix – 1) was a modified version of the SERVQUAL instrument in that the questions were altered to fit services offered by a distance and open learning institute rather than a business. The first part of the questionnaire consisted of 24 questions out of which 23 related to the various dimensions of service quality.

Table 1 : Structure of the Questionnaire

SI. NO.	Dimension	Related Questions	Total Number of Questions
1.	Reliability	1-6	6
2.	Assurance : Out of which (a) Related to Study material (b) Related to counselling services & information provided at Regional / Study centres	7-12 7-9 10-12	6 3 3
3.	Responsiveness	13-14	2
4.	Empathy	15-17	3
5.	Tangibles	18-23	6

Further, instead of using two separate questionnaires for measuring customer perceptions and expectations, the two were combined in a single questionnaire with combined expectations perceptions statements as illustrated below.

		Lower than my desired service level	Same as may desired service level	Higher than my desired service level
1.	The study material is received in time	1 2 3	4 5 6	7 8 9
2	Location of the study centre in terms of convenience is	1 2 3	4 5 6	7 8 9

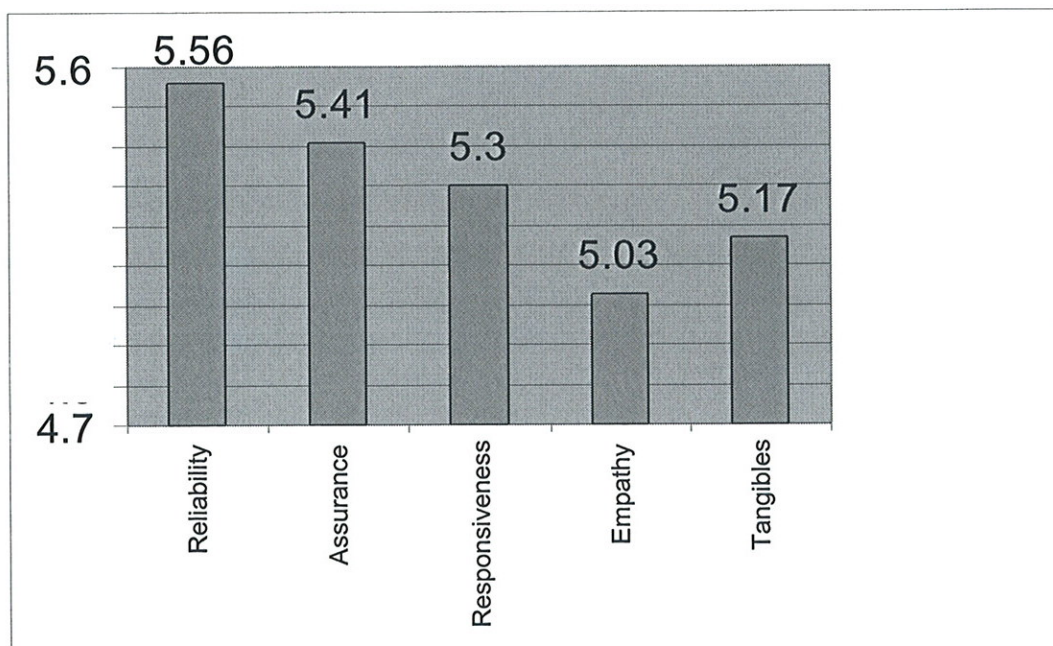
The second part of the survey instrument was meant to find out the relative importance of the above mentioned service quality dimensions as perceived by the students of the management programme. The students were asked to allocate a total of 100 points among the six features (assurance dimension further divided into two parts) according to how important each feature is to the student - the more important a feature is to the student, the more points are allocated to it.

To conduct the survey 1000 questionnaires were sent to various Regional Centres of the University and filled in questionnaires were received back through them.

Analysing the Results

In all 252 filled in questionnaires were received. The average scores for the different dimensions of service quality are illustrated in figure 1 below. The average scores on individual questions are given in Table 5

Figure 1 : Mean Service Quality Scores by Service Dimensions*



* on a 9 point scale, with 5 indicating as per desired service level, 9 – the highest service level & 1 – the lowest.

Though the scores for all the dimensions are in a similar range with perceptions matching or exceeding the desired service levels for all the dimensions, there is a wide variation in scores on specific questions (as evident from data given in Table 5) thereby indicating that on some specific issues the student perceptions of service performance were far below the desired level while on a few issues it was much above the desired level. These have been summarised in Table 2 & 3.

**Table 2 : Specific issues which require attention
(scores of around 4.5 or less)**

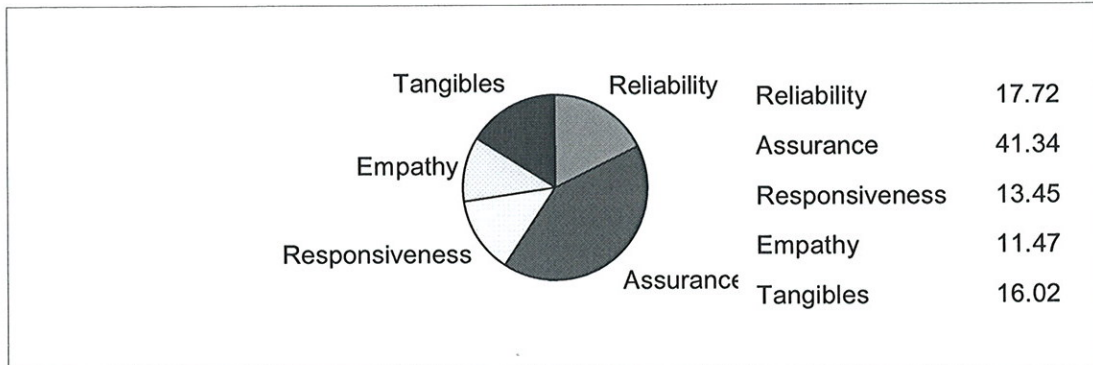
Sl. NO.	Statement	Dimensions	Statement serial no. in the questionnaire	Average Score
1.	Library facility at the study centre	Tangibles	21	3.57
2	The content and presentation of the audio visual material	Assurance	9	3.64
3.	Physical facilities at the study centre	Tangibles	22	3.80
4.	Feedback of assignments received in time	Reliability	4	4.13
5.	The promptness of response when you interact with the university headquarters	Responsiveness	14(a)	4.44
6	The term end results are received in time	Reliability	6	4.53

Table 3 : Specific issues on which performance is good (Student perceptions have exceeded their desired level – score of around 6 and more)

Sl. NO.	Statement	Dimension	Statement/Serial No. in the questionnaire	Average Score
1.	The term end examinations are held as per schedule	Reliability	5	7.37
2.	The material in its present form is convenient to handle	Tangibles	19	6.15
3.	The quality of material in terms of paper, printing and binding	Tangibles	18	6.05
4.	The study material is received in time	Reliability	1	5.98
5.	The promptness of response when you interact with the study centre	Responsiveness	14 (C)	5.92
6	The quality of material with regards to content	Assurance	7	5.90
7	The level of interaction during the counselling sessions	Assurance	11	5.90

Relative importance of Service Quality Dimensions : The relative importance of different service quality dimensions as perceived by the students is as indicated in the Figure 2 given below.

Figure 2 : Relative Importance of Service Quality Dimensions when respondents allocate 100 points



(Assurance dimension has been further subdivided into 2 parts)

(a) Related to study material : 24.03%

(b) Related to counselling at study centres and information provided at Regional /Study Centre : 17.31 %)

As the figure shows in this Study ;Assurance dimension emerged as the most important one for the students followed by Reliability, Tangibles, Responsiveness and Empathy

Table 4 : Importance /Performance on various service quality dimension

Dimension	Ranking as per Relative Importance	Ranking as per average S. Q. Scores
Assurance	1	2
Reliability	2	1
Tangibles	3	4
Responsiveness	4	3
Empathy	5	5

The overall composite average scores on each of the variables assessed in the study are given below ; arrived at by taking the weighted mean of the scores given on the rating scale by all the 252 respondents.

Table 5 - Service Quality : Average Scores

Statement No.	Statement	Average Score
1	The study material is received in time	5.98
2	The assignments are received as per schedule	5.77
3	The counselling sessions are held as per schedule.	5.59
4	The feedback of assignments is received in time	4.13
5	The term end examination are held as per schedule	7.37
6	The term end results are received in time	4.53
7	The quality of material with regard to contents	5.90
8	The extent of subject coverage of the material	5.57
9	The content and presentation of the audio visual material	3.64
10	The quality of counselling sessions	5.85
11	The level of interaction during the counselling sessions	5.90
12	The level of information provided at the Regional/Study Centre in response to your general queries	5.61
13	The level of courtesy extended by the employees	5.44
14	When you interact with the university the promptness of response	5.17
	a) from the Headquarters	4.44
	b) from the Regional Centre	5.14
	c) from the Study Centre	5.92
15	When you interact with the University regarding a specific problem, the general willingness of the employees to help	5.16
	a) from the Headquarters	4.62
	b) from the Regional Centre	5.04
	c) from the Study Centre	5.83
16	In the event of an individual/special need the response of the University	4.64
17	Timings of counselling sessions in terms of suitability	5.28
18	The quality of material in terms of paper, printing and binding	6.05
19	The material in its present form is convenient to handle	6.15
20	The quality of other material received from the University (grade sheets, result card, degree/diploma/certificates)	5.61
21	Library facility at the study centre	3.57
22	Other physical facilities at the study centres	3.80
23	Location of the study centre in terms of convenience	5.85
24	In terms of your overall assessment of the programme you would place the programme	5.69

The table shows that whole on a fairly large number of indicators, the respondent perceptions of performance are higher than the desired performance (mean

score of 5), some variables show a lower than desired level of performance. These indicate the areas where the institution needs to taken corrective action.

Requisite Actions as Indicated by the Study: Suggested Recommendations

As summarized in table 2, the following inputs require specific action to be taken by the institution to enable the offer and delivery of a quality service to its learners. Specifically the actions could be focused on.

1. Strengthening the library facilities and improving the physical facilities at the study centres.

The provision of library facilities at the study centres is a facilitation to the learners in an open learning system, to whom the study centre is the only physical access point for all learner support services. There may be two kinds of situations involved here, the first being that the library is not present or adequate and the other being that while the books are maintained at the study centre, access specially for borrowing purposes is not available to the learners. Owing to both manpower and physical space constraints at many study centres, creative solutions in the form of enabling IGNOU learners to have access to libraries of host institutions or public libraries on the basis of mutual agreements may need to be worked out. Alternatively electronic library facility could provide a technology aided solution provided access can be ensured through reasonably cost effective solutions.

In term of physical facilities, as IGNOU is dependent upon host institutions to provide the facility of building and space, some of the variables under the physical facility domain may not be strictly controllable. However, adequacy and an acceptable level of quality of physical facilities being provided in relation to present and anticipated enrolment could be

- included as an important consideration while selecting a particular centre for activation of this programme.
2. **The content and the presentation of the** audio/video tapes, another area where performance falls below expectations, needs to be expeditiously addressed by critically analyzing the datedness of content and the production quality. A clear cut revision policy regarding audio/video material, occasional review by the faculty and the production unit as well as initiating some learner feedback mechanism on the learning input derived from the audio/video tapes would go a long way in maintaining the quality of audio/video material.
 3. An area of serious concern which impacts the reliability dimension of service quality of the university is the failure to **provide student feedback on assignments in time** and declare the **term end exam results in time**. The former is a decentralised function, being performed at the study centres by counsellors. Since it is a remuneration related function, returning of evaluated assignments by the evaluators could be made responsive to specific deadlines which could be strictly ensured. The term end result declaration at IGNOU is a function of both, the extremely large examinee population and our unavoidable dependence on a large pool of evaluators with varying levels of promptitude. Specially for a discipline like management, it is becoming increasingly difficult to find willing evaluators of the quality that the university wishes to have. Tighter control of time lags, exploring the possibilities of centralized evaluation and constantly strengthening the pool of evaluators could be tried to reduce the down time between the conduct and declaration of result of term end exams.
 4. **The responsiveness of the headquarters to learners problems** needs to be improved. While efforts by the university in this direction are constantly being made, it is obvious from the findings of the study that these still fall short of learners expectations. The more responsive functioning of the student support cell at the headquarters, setting up of desirable time limits within which queries would be responded to,

encouraging the learner to use the electronic mail and fostering the culture among faculties and staff to respond to such mail on a daily basis may be initiated as measures.

Limitations of the Study

- 1 The study was, on account of limitation of time limited only to students. For a more comprehensive assessment of quality, counselors and employers of management students could have been included.
- 2 This study captures the assessment on a point of time and is able to indicate corrective action. If it was done as a time scale study, variation over student groups across years could have been measured.
- 3 The selection of the sample is not done on the basis of random sampling and this may affect the representativeness of the sample.
- 4 The servqual model rests on the basis of expectation performance disparity. In services like education, and with student with varying socio economic profiles, expectations may vary across a large number of variables. The focus of this study being the application of the model to students in general, the impact of such variables was not measured. A more detailed study including the correlation with such variables will give a more complete picture.

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Questionnaire

ASSESSING SERVICE QUALITY OF IGNOU MANAGEMENT PROGRAMME

Consider the following statements regarding various parameters of the Education Service offer from IGNOU for its Management Programme. For each statement, circle the number that indicates how the programme compares with the levels you expected from it.

		Lower than my desired service level			Same as my desired service level			Higher than my desired service level		
1.	The study material is received in time.	1	2	3	4	5	6	7	8	9
2.	The assignments are received as per schedule	1	2	3	4	5	6	7	8	9
3.	The counselling sessions are held as per schedule.	1	2	3	4	5	6	7	8	9
4.	The feedback of assignments is received in time.	1	2	3	4	5	6	7	8	9
5.	The term end examination are held as per schedule.	1	2	3	4	5	6	7	8	9
6.	The term end results are received in time	1	2	3	4	5	6	7	8	9
7.	The quality of material with regard to contents is	1	2	3	4	5	6	7	8	9
8.	The extent of subject coverage of the material is	1	2	3	4	5	6	7	8	9
9.	The content and presentation of the audio visual material is	1	2	3	4	5	6	7	8	9
10.	The quality of counselling sessions is	1	2	3	4	5	6	7	8	9
11.	The level of interaction during the counselling sessions is	1	2	3	4	5	6	7	8	9
12.	The level of information provided at the Regional/Study centre in response to your general queries is	1	2	3	4	5	6	7	8	9

	Lower than my desired service level			Same as my desired service level			Higher than my desired service level		
	1	2	3	4	5	6	7	8	9
13. The level of courtesy extended by the employees is									
14. When you interact with the University, the promptness of response is									
a. from the Headquarters	1	2	3	4	5	6	7	8	9
b. from the Regional Centre	1	2	3	4	5	6	7	8	9
c. from the Study Centre	1	2	3	4	5	6	7	8	9
15. When you interact with the University regarding a specific problem, the general willingness of the employees to help is									
a. from the Headquarters	1	2	3	4	5	6	7	8	9
b. from the Regional Centre	1	2	3	4	5	6	7	8	9
c. from the Study Centre	1	2	3	4	5	6	7	8	9
16. In the event of an individual/special need, the response of the University is									
17. Timing of counselling sessions in terms of suitability is									
18. The quality of material in terms of paper, printing and binding is									
19. The material in its present form is convenient to handle									
20. The quality of other material received from the university (Grade sheets, Result Card, Degree/Diploma/Certificates) is									
21. Library facility at the study centre is									
22. Other physical facilities at the study centre are									
23. Location of the study centre in terms of convenience is									
24. In terms of your overall assessment of the programme you would place the programme at									

Direction :

Listed below are six features pertaining to IGNOU Management Programme. We would like to know how important each of these features is to you when you evaluate the quality of IGNOU's management programme. Please allocate a total of 100 points among the six features according to how important each feature is to you, the more important a feature is to you, the more points you should allocate to it. Please ensure that points you allocate to the six features add up to 100.

- | | | | |
|----|--|-------|------------------|
| 1. | The University's ability to perform the promised service dependably & accurately. (As per promised schedule) | _____ | Points |
| 2. | The knowledge and expertise as reflected in the quality of study material | _____ | Points |
| 3. | The knowledge, competence & courtesy of University's employees & their ability to convey trust and confidence during programme delivery. | _____ | Points |
| 4. | The University's willingness to help students to provide prompt service. | _____ | Points |
| 5. | The individualized attention the University provides to its students | _____ | Points |
| 6. | The appearance of the University's facilities, study material and other communication material. | _____ | Points |
| | | | <hr/> |
| | | | Total 100 Points |
| | | | <hr/> |

RESPONDENT PROFILE

- | | | | |
|----|---------------------------|------|--------|
| 1. | Year of Joining IGNOU | | |
| 2. | Age | | |
| 3. | Gender | Male | Female |
| 4. | Educational Qualification | | |
| 5. | Present Occupation | | |
| 6. | Income Group | | |

Appendix 1

Service Quality : Average Scores

Statement No.	Statement	Average Score
1	The study material is received in time	5.98
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10	The quality of counselling sessions	5.85
11	The level of interaction during the counselling sessions	5.90
12	The level of information provided at the Regional/Study Centre in response to your general queries	5.61
13	The level of courtesy extended by the employees	5.44
14	When you interact with the university the promptness of response d) from the Headquarters e) from the Regional Centre f) from the Study Centre	5.17 4.44 5.14 5.92
15	When you interact with the University regarding a specific problem, the general willingness of the employees to help a) from the Headquarters b) from the Regional Centre c) from the Study Centre	5.16 4.62 5.04 5.83
16	In the event of an individual/special need the response of the University	4.64
17	Timings of counselling sessions in terms of suitability	5.28
18	The quality of material in terms of paper, printing and binding	6.05
19	The material in its present form is convenient to handle	6.15
20	The quality of other material received from the University (grade sheets, result card, degree/diploma/certificates)	5.61
21	Library facility at the study centre	3.57
22	Other physical facilities at the study centres	3.80
23	Location of the study centre in terms of convenience	5.85
24	In terms of your overall assessment of the programme you would place the programme	5.69

0
1
2