

Uncertainty on the Quality of Services: Qualitative Study in the Moroccan Context

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Abstract:

In recent years the service sector has taken a prominent place in the economic dynamics given the importance of the number of companies operating in this sector and the increasing number of services consumed. In this context, the issue of quality arises with acuity, especially the problem of uncertainty about the quality of service because a bad or uncertainty about quality of service, place all the company in a competitive disadvantage. This paper fits into this perspective. Our objective is to identify the sources of uncertainty on the quality of services as well as the means to solve it. The hypothesis of this research is that the specific nature of services is the main source of uncertainty on the quality and quality conventions are tools for resolving this uncertainty. The research took a qualitative approach and used a case study methodology. Precisely two companies have been studied (REDAL company and Groupe Banques Populaires

(GBP). The results of our research show that more the service is intangible; more uncertainty about its quality is higher. Both companies apply conventions quality (quality management system, commitment to service) to reduce uncertainty about the quality and this according to the degree of uncertainty about the quality of services.

Keywords: uncertainty, quality of service, standard quality, convention, certification, service commitment

Introduction

With the development of the economy and the multiplication of exchanges, production tends to shift from a preponderance of the industry to a domination of services. Currently, the entire economic system tends to integrate the notion of service in its dynamics, insofar as service promotes the establishment of new forms of customer relationships. Managerial

literature has paid particular attention to services activities and essentially the quality of services because a bad or an uncertainty about the quality of service, place the entire enterprise in a disadvantage position. Contrary to industrial products, production and consumption of services are carried out at the same time implying that the result can only be assessed once the service is performed. In addition, services are characterized by their immateriality which results in the absence of a material object on which it is possible to evaluate the quality of the service.

In this work, we try to determine the sources of uncertainty on the quality of services and the means and tools to reduce it.

To this end, we will try in the first place, to present the theoretical framework of the question particularly the definition of quality uncertainty and the role of quality conventions in its reduction. In second place we will expose the research methodology used. Thirdly, we will present the results of our research and discussion.

1 -THEORETICAL FRAMEWORK:

We will try to answer the following two questions:

- How the specific character of services can be the main source of uncertainty about the quality? And how this specific character of services determines the level of uncertainty about the quality?
- What are the mechanisms proposed by the theory of conventions to resolve the uncertainty about the quality?

1-1 Definition and sources of uncertainty in quality:

The notion of uncertainty occupies a prominent place in theoretical analyzes. Knight (1921) in his book "Risk, uncertainty and profit", created the foundations of a theory of uncertainty encountered by economic agents through a critique of the concept of perfect market. He defines uncertainty in the opponent at risk. The risk corresponds to a calculable and probabilistic uncertainty, while uncertainty corresponds to non calculable situations where there is no possibility of prediction.

The uncertainty about the quality of goods is regarded as a factor that affects the standard paradigm. It usually results from a lack of information on the quality of goods (**asymmetric information**), or **the absence of a precise definition of the goods and its features**. The authors of the asymmetry of information including Arrow (1963) and Akerlof (1970) have studied this problem in situations of **adverse selection** and **moral hazard**. Adverse selection is the situation in which an '**asymmetric information** occurs when one party to a deal has more up-to-date and accurate information than the other party. This can cause the party with more information to benefit at the expense of the party with less information. This is most prevalent in insurance transactions. Moral hazard refers to the problems of hidden action: the principal cannot fully observe the actions of the agent (Arrow, 1985).

The introduction of asymmetric information between the buyer and the seller reduces the role of prices in achieving balance and considerably disrupts the market mechanism.

This work presents an important contribution to the study of quality, but they do not treat the question of the definition of the quality of goods. This implies the existence of alternative procedures for assessing, different of the market mechanisms.

1-2 - Service activities and the uncertainty about the quality:

Barcet & Bonamy (1994) defines a service as "an act relating to something, someone or information obtained for someone". A number of research studies have tried to show some of the features and characteristics of services and their impact on economic dynamics. However, there is some convergence on three fundamental characteristics of services namely: the immateriality of the service, the client's participation in the realization of the service and the importance of personal contact in the interface point between client-provider (Eiglier and Langeard, 1988).

- **The immateriality of the service:** it results in the absence of objective element on which it is possible to base the assessment of the quality of the service and the predominance of extra market nature of the services which is summarized in the notion of *the service relationship*.
- **Customer participation in the implementation of the service:** it is called by some author "co-production" of services (Gadrey & Bandt 1994; Gadrey 1994). The result depends not only on the skills of the company but also the active contribution of the client and the degree of its involvement in the implementation of the service.
- **The personal contact in the point of interface between the customer and the provider.** Is one that is directly and personally involved in the manufacture of a service with the customer. One of its main functions is to guide the client's participation in the implementation of the service.

These characteristics of services hinder any possibility of an ex ante evaluation of the quality of service. Production and consumption are carried out simultaneously, which eliminates any possibility of checking the status of service and therefore the control the adequacy of the service performed and the expected service which creates uncertainty about the quality of services.

In what follows, we will try to determine the solutions provided by the theory of conventions to the problematic of the quality uncertainty.

1-3 - Quality conventions:

In 1989, Eymard Duvernay has announced the concept of quality convention in the special issue of "la Revue Economique" (1989). Subsequently, in 1994, Gomez in his book "quality and convention" has presented an economic and managerial analysis of the concept of quality convention. It can be defined as a mode of behavior coordination of agents in a market. It

establishes that falls within the competence of a professional. It provides a procedure for solving the problems of determining the quality during the exchange "(Isaac, 1996: 16). This concept focuses on the assumption of radical uncertainty in the sense that the quality uncertainty relates not only to the definition and identification of products and services but also on the production process. In services, the production process merges with the service itself. Henceforth, quality conventions facilitate the definition of roles and responsibilities of each party in the realization of the service (provider and customer).

Eymard Duvernay (1989, 1994) considers the quality conventions as a means of coordination among stakeholders. There are three types of quality conventions: *Convention of industrial quality, convention of domestic quality and convention of merchantable quality.*

The development of these conventions is based on different modalities of defining quality: **standards, market, or brand**. Submission to these references is attached to certain forms of coordination analyzed by Boltanski and Thévenot (1987). Therefore, the three types of conventions can be presented as follows (Eymard Duvernay, 1989):

- **Convention of industrial quality:** The quality judgment is based on technical measures which determine any difference between the quality of goods/services produced and the quality standards fixed ex ante.
- **Convention of merchantable quality:** In this type of conventions, actors refer exclusively to the functioning of the market. They are able to directly assess the quality of traded goods based on commercial relationships and price.
- **Convention of domestic quality (brand):** The important thing in this type of agreement is the original character of the product, the difficulty to copy, which is attached to a tightening of quality constraints, and a better identification of the product allows comparison of the judgment on the quality.

1-3 - Mechanisms of resolution of uncertainty about quality in services:

Isaac (1996) distinguishes three types of services according to the relative importance of the characteristics of services: intangibility of service, customer participation in the production of service and the importance of the degree of interaction between the provider and the client. In each of these types of services, the uncertainty will be more or less strong and will be perceived differently by actors according to the importance of the material element and the role of interactions between individuals. For each type of service, it is possible to match a quality convention and therefore a mode of resolving the uncertainty about the quality.

- **The first category of services:** These are services where the material element is important, while the service relationship is weak, i.e a low customer participation in the realization of the service and a minor role of personal contact. The commitment of the producer is related to the outcome, and the service is completely standardized. In this case, the uncertainty about the quality is lower, since it is possible to predict the outcome, and quality assessment is performed

by comparing the quality produced with the quality expected by the customer. The quality convention promoting resolution of this type of uncertainty is *the convention of industrial quality*, because the agreement on what should be the quality is easier to obtain, and judgment on quality is achieved on the basis of industrial and technical methods. Thus, the mode of quality management the most appropriate for this type of service is *the implementation of ISO standards for the certification of the product or service*.

- **The second category of services:** These are services where the client's participation in the implementation of the service is very important and where the degree of interaction between the provider and the client is strong. The role played by the material element in the assessment of outcome is relatively low. The commitment of the producer will therefore focus on the means used and not the result of the service. The quality of service is based on quality of the means. The uncertainty on the quality of services in this category is higher, since the outcome is not entirely predictable; therefore, the objectification of the results is difficult. The quality convention the most appropriate for this type of uncertainty is *the convention of merchantable quality*, since the commitment to quality is assured in reference to the means of production and service procedures. Management mode of service quality for this category of services is the certification of company processes.

- **The third category of service:** The material element does not exist in the realization of the service, the service relationship is important; the degree of customer participation is very high. The quality of service is related to specific methodologies and skills of employees because the staff in contact has an important role in the customer evaluation of the results of the service. The uncertainty on the quality of such services is very high. The quality assessment will focus on specific practices that define the respective roles of the client and the provider in the realization of the service. The quality convention used in this case is the convention of domestic quality that refers to the qualification and expertise of the producer. Management mode of service quality the most suitable is the implementation of a code of conduct or codes of ethics.

It is possible to schematize these three types of services and modes of resolution of uncertainty about quality in the following table.

Table 1 : Modes of resolution of uncertainty about quality

	The first category of services	The second category of services	The third category of service
The material element (the immateriality of the service)	Important	Relatively low	Does not exist
customer participation in the realization of the	Low	Important	Very important

service			
role of personnel in contact	Low	High interaction	Very important
The evaluation of the quality of service	Judgment on the quality is achieved on the basis of industrial and techniques methods	quality of service is based on quality of the means	The evaluation will focus on specific methods that define the respective roles of the client and the supplier in the completion of the service
The uncertainty about the quality	lower	higher	Very higher
Quality convention	Convention of industrial quality	Convention of merchantable quality	Convention of domestic quality (brand)
Methods of Quality Management	certification of the product or service (ISO)	certification of company processes	the establishment of a code of conduct or codes of ethics

II-RESEARCH METHODOLOGY:

In order to verify the pertinence of our theoretical results, we have conducted a qualitative survey of two Moroccan companies: REDAL Company and Groupe Banques Populaires (GBP). The objective is to determine organizational and industrial methods allowing identification and resolution of the uncertainty about quality.

The choice of REDAL company can be justified by its area of activity relating to the second and third category of services (see the analytical framework), while the area of activity of GBP focuses on the first category of service. Both companies are certified ISO 9001. In addition, the adoption of a qualitative approach allowed having a thorough analysis of each mechanism for resolving the uncertainty about quality.

We have collected information through interviews with 30 managers of the two companies (quality manager, marketing manager, sales manager, Head of Agency, commercial animator ...). Data collection techniques employed included the semi-structured interviews, recording and transcription of the interviews, fieldwork notes and observations. We have completed this information by internal documents available in tow Company, such as manual skills, processes and procedures manual, quality manual ... In addition, we have assist to internal audits visits from commercial agencies of REDAL. These visits allowed us to determine the methods for detecting gaps in quality (quality indicators and dashboards), the causes of these differences, their classification and role of group dynamics in the implementation of commitments services.

III- RESULTS AND DISCUSSION:

We have tried to test the validity and relevance of our theoretical results from of two case studies (REDAL Company and GBP). The objective of a qualitative study was to determine in the practice firms, the sources and methods used to reduce uncertainty about the quality of services. We have attempted to identify, depending on the degree of immateriality of service, organizational and industrial methods introduced by REDAL Company and GBP to reduce the uncertainty about quality. In other words: How the implementation of Quality Management System (QMS) (product certification or certification of the production process) promotes the identification and reduction of uncertainty about the quality (gaps)? What is the role of service commitments in the setting and resolving of uncertainty about quality?

3-1 Normalizing quality management system and its role in reducing uncertainty about the quality of services:

The adoption of a quality management system takes the form in the establishment of a set of means and tools to support the adequacy of the quality of service provided and the quality of service expected by the customer. In this context, we will try in the first point, to determine the importance of setting requirements and expectations of customers and translating them into the production process of service. In the second point, we will focus on methods for determining the quality differences including those related to quality indicators and the internal audit of quality. And finally, we will try to present modes of treatment of gaps as adopted by the two companies (REDAL and GBP).

3-1-1 Analysis of customer requirements:

The fixation of customer requirements is one of the most critical aspects in the quality of service. Determining the requirements and expectations of customers are used to clarify the elements on which quality must be evaluated. . It allows drawing the boundaries of the quality of service expected by the customer (Ofir, Simonson, Yoon, 2009). It is possible to distinguish three types of needs and expectations of customers: expressed needs, implied needs and latent needs (or potential) (Matthing et al., 2004). To these three types of needs it must match three types of requirements: customer requirements (needs and expectations clearly expressed by the client) requirements imposed (consistent with regulatory requirements, legal, technical and normative) and specified requirements (requirements resulting from the specification of the customer needs and requirements imposed).

In REDAL Company, quality requirements are determined according to the type of customer (delegating authorities, individuals, industry). They are specified in different types of contracts allowing the company to fix the customer's requirements (Requirements unstated but necessary to the contract activity, regulatory requirements and the requirements fixed by the companies such as service commitments). Whereas, in GBP requirements of quality management are summarized in the mapping procedures and list of the processes of electronic payment.

To ensure the realization of services, the quality management system recommends the translation of the production steps in processes in order to increase customer satisfaction. In REDAL Company, each process is the subject of a detailed description given the importance of interactions between processes. In GBP, the description of the process is performed by logical flow charts presenting the logic followed to implement the service. As required by the standards, the two companies distinguished three main types of processes: the process of realization (the service), support processes (resources) and process management (decision and measurement).

- **The process of realization:** they contribute to the achievement of service, detection of the needs and expectations of customers. They include activities related to the life cycles of service and it includes the following activities: in REDAL Company: production activities, distribution of water, electricity distribution, collection and treatment of wastewater, customer account management, maintaining and developing infrastructure. In GBP, there are processes of listening to the market, designing a new product, sale, payment by credit card, Cash Machine, Cash Advance ...
- **The support processes:** These are processes that provide the resources necessary to conduct the production of goods and services. They participate in the functioning of the process of realization by the added value that they bring to business actors. They act at the entrance of the product cycle by the recommendations and at the output cycle by the monitoring and assessment.
- **The Directorate process:** In the both companies, these processes covered by the general direction that seeks to develop the strategy of the company quality policy and evaluating the achievement of results. Thus, the Directorate must, at planned intervals, review the system of quality management of the company to ensure its relevance and effectiveness.

Processes are monitored and evaluated by the officials and the actors in the process, according to their prerogatives, by controlling the monitoring indicators, the thresholds of intolerance and acceptance and, keeping with the aims of the process. Indicators are centralized in tables that trace the changes, opportunities for improvement and the need for change. They are analyzed by a steering committee (in REDAL) and quality management Directorate (GBP). The main elements covered: The achievement of objective qualities, the treatment of non-conformities and improvement projects, and the effectiveness of the system and the extent of the differences. All of these elements are summarized in a management review.

3-1-2 Determination of quality gaps:

The requirements established by the company constitute objectives to achieve total customer satisfaction. However, these objectives are not always filled which is reflected by differences in quality. In what follows, we will focus on the origins of the gaps of quality and the methods used to detect these differences.

Origins of quality gaps:

Customers have needs and expectations, but they are not always able to express them in full. The company must interpret, analyze those needs and satisfy them. Thus, the company creates new products, improving or evolves an existing product or chooses an existing product which meets the customer requirements. The product will be delivered to the customer who will compare with initial expectations and needs.

For the company, it is possible to distinguish two types of qualities: the desired quality and the quality achieved. The desired quality is the quality that the company wants to achieve to meet the expected quality of service. The quality achieved is the quality actually made by the company. For the customers, there are two types of qualities: expected quality (characterized by a desired quality customers, ie the answer to their needs and expectations) and perceived quality (characterizes the quality perceived by the customer from its own needs and expectations).

Three types of gaps can be distinguished: a negative difference reflects customer dissatisfaction, a zero gap reflects a minimum customer satisfaction and a positive gap reflects the total customer satisfaction. These situations are therefore the main source of uncertainty about the quality in services.

The analysis of the differences between the desired quality and the quality achieved is the main contribution of the Quality Management System (QMS). It promotes the objectification of service despite the importance of the intangible element in its production.

Detection of quality gaps

The No satisfying the requirements of the QMS is considered as non-compliance. It can be defined as "a non-fulfillment of a requirement, insufficiency, dysfunction or an identified gap in relation to customer requirements, or with respect to norms, standards, and internal standards or relative to external regulation. Non compliance can be raised after an audit, customer complaint, when the services rendered by an external supplier or treatment on the activities of the QMS "(AFNOR, 2001). However, internal audit are the main sources for the detection of non-compliance.

Companies also use to identify quality gaps, measurement indicators as tools to observe periodic changes of a phenomenon, positioning in relation to the objectives. These indicators promote measure of the performance of the quality system. However, these indicators should foster a dynamic, revealing the gap between the level of quality achieved and the level of quality desired. For both companies (REDAL and GBP), quality indicators are the basis for measuring the quality offered. Moreover, in each process, there are goals and means to achieve them. These objectives are translated at rates. Based on these rates, managers set the acceptability thresholds and thresholds of intolerance, which allows framing for each indicator. The internal quality audit is also considered as a tool for detection of non-compliance, it is a systematic and independent examination to determine whether activities and results of the services meet the predetermined arrangements and whether these arrangements are implemented efficiently and effectively to achieve the objectives. The purpose of internal audit is not limited to whether the written rules are applicable but also seeks a continuous improvement in the quality of services.

At the REDAL Company, we have assist to internal audit quality. The mission of the internal audit quality takes the form of interviews with both managers and staff. It focuses on the objectives of the quality policy, the definition of task of each employee, the change felt after the application of the quality management system, and especially the application of processes and procedures. From an interview guide, the auditor determines the points that can constitute quality gaps on the short or long term. It also assesses the indicators established by commercial agencies and their evolution to identify potential non-compliance. In this sense, any deviation from the objectives is considered as a non-compliance requiring special treatment in accordance with QMS.

3-1-3 Treatment of quality gaps (non-compliance):

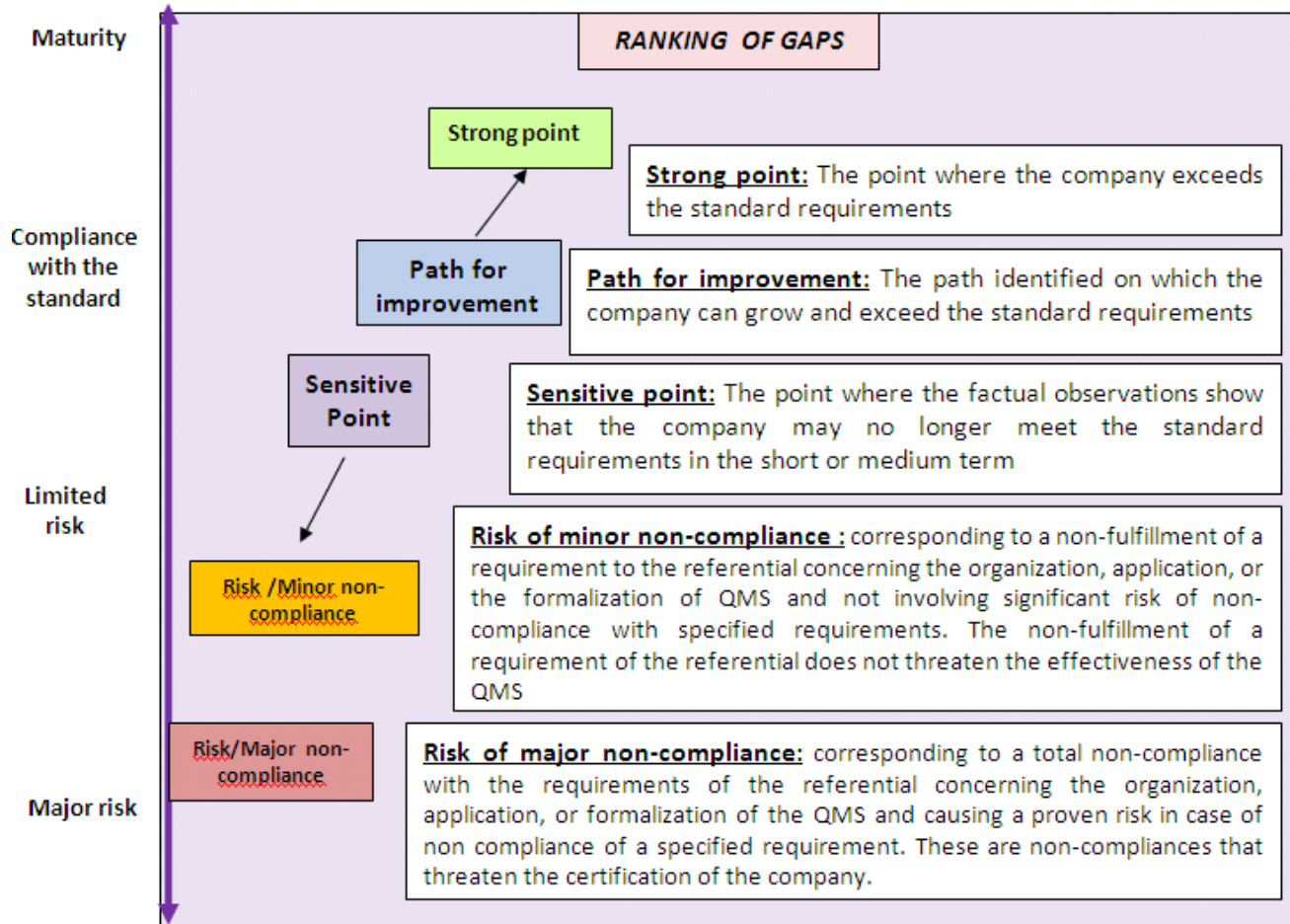
In both companies surveyed, gaps in quality are classified according to the characteristics of the service and the degree of it tangibility. REDAL company class quality gaps according to the compliance of the service/ product to the standards (QMS requirements, regulatory requirements and internal requirements (service standard)). Any non-compliance (a non-fulfillment of a requirement of the referential) is considered as a quality risk. However, full compliance of the referential creates areas for improvement for the company. Quality risks constitute uncertainty about the quality of the product or service offered, in the sense that the company doubt on the chances of achieving the quality expected by the customer. It is possible to distinguish two main types of risks:

- **Risk of major non-compliance:** corresponding to a total non-compliance with the requirements of the referential concerning the organization, application, or formalization of the QMS and causing a proven risk in case of non compliance of a specified requirement. These are non-compliances that threaten the certification of the company.
- **Risk of minor non-compliance,** corresponding to a non-fulfillment of a requirement to the referential concerning the organization, application, or the formalization of QMS and not involving significant risk of non-compliance with specified requirements. The non-fulfillment of a requirement of the referential does not threaten the effectiveness of the QMS.

Added to these two major types of risks of non-compliance, there are situations where there is compliance with standards but this is temporary, because factual analyzes show that the organization might not achieve the requirements of the standard in the short and medium-term. So, these situations are **sensitive points** in the development process of quality management. However, compliance with the requirements of the standard reflects the ability of the company to achieve the objectives and meet the requirements. These are areas for improvement or strengths.

At the REDAL Company, ranking gaps are as follows:

Figure 1 : Ranking of gaps in REDAL Company



In GBP, the non-compliance is subject to a particular classification. It is possible to distinguish between two broad classes of non-compliance: Non-compliance with the standard (is any failure to satisfy the requirements of ISO 9001) and non-compliance of the product (in the case of non-satisfaction of a product to the standard requirements and technical requirements set by the company). Nevertheless, the identification of any quality gap is made according to the origin of the non-compliance.

In GBP, there are 4 sources of non-conformities:

- 1 - A non-compliant product /service used in the purchasing process: it corresponds to a detected product /service non-compliant during the performance of a service, or during phases of control and verification in operational processes
- 2 - Non-compliance with the Quality System: anyone detecting non-compliance on a procedure, process or on their application must establish a record of non-compliance.
- 3 - Customer complaints, which must be treated according to a procedure "complaints handling"
- 4 - Management of IT incidents (software malfunction, failure on servers, ATM failures ...).

Thus, there is some difference in the ranking of non-conformities between the two companies. In REDAL, classification is mainly based on the normative requirements and internal requirements, particularly those relating to service standards. And since the certification of the company focused on the process, the company strives to ensure compliance with the process of production and delivery of the service. These are more or less subjective elements that influence the classification and detection of quality differences. In GBP, the ranking is more objective, since the evaluation focuses on the electronic payment products and more tangible technical elements (management of IT and specific incidents ATMs). This is a simpler and more practical classification.

The gaps identified are subject of an analysis of the causes directly or indirectly influencing the development of non-compliance. Then the company is taking action to ensure that non conformities do not recur, and the elimination of the causes on the basis of the severity or recurrence of non-conformities. According to QMS, GBP and REDAL Companies realize corrective actions, preventive actions and actions for improvement or continuous improvement to treat non-compliance.

3-1-4 - Tools for monitoring and controlling the quality gap

In order to ensure continuous improvement, and avoid quality gaps, companies adopt monitoring systems and quality control of services. We present in the following point two tools: the satisfaction surveys and complaints handling.

Satisfaction surveys constitute a device that allows the company to have a snapshot of the pluses or minuses of products and services. The survey provides not only ideas for improvement but may also reveal new areas of development. Satisfaction surveys are carried out by both companies subject to our case study (annually for REDAL Company and once in two years for GBP). They are made by the "quality management department" in REDAL, while the GBP has outsourced the operation of surveys to a consulting and training firm «LICORNE ". The survey results are used to enhance the strengths, awareness the staff of the customer needs, and promote the development of new standards and goals for quality of service.

Claims handling is also a tool for managing gaps in quality. A claim may be defined as "an expression of dissatisfaction addressed to an organization, its products or on the same process claims, which an answer or solution is explicitly or implicitly expected." (Detrie, 2007, p 3). In the GBP, claims are managed by a "Management Application Claims", where are recorded all claims regardless of the medium used: paper, electronic or verbal. For REDAL, claims management is performed at fixed and mobile sales offices, or call center (this is the service "Hello REDAL" outsourced to a call center "webcad". These focal points have a role to receive any complaints and respond to questions from customers.

Claims management is a means to measure the perceived level of service quality and identify areas and the reasons for dissatisfaction, i.e uncertainty about quality. It also identifies the priorities that must be dealt to meet the requirements of customers and identify opportunities for improvement of quality management. Therefore, these actions will promote the development of services provided and the generalization of corrective and preventive actions in regard to the source of problems.

3-2 SERVICE COMMITMENTS: A WAY TO ENSURE THE QUALITY OF SERVICES

Generally, a service consists of purely physical elements that make it possible to assess and monitor their development and where the uncertainty about the quality is somewhat weak, but there are also intangibles elements that are difficult to measured and evaluated and are a source of high quality uncertainty. This is what we have seen in the services offered by the two companies. REDAL Company, the front office staff have an ambiguous role, he must provide good customer reception, master service to it (invoice payment, claim or subscription). For its part the customer participates in delivering by the importance of the information transmitted to the agent. It must translate the request to an "order of service" (OS) to meet customer demand. In GBP, the importance of the service relationship in the implementation of monetics service is rather low compared to the REDAL view that the quality of service depends much more on technical quality. To do this, companies are looking to give more information on the service delivery to customers, but also to ensure staff engagement in the implementation of the service. So after identifying the main expectations of its customers, the company expresses a promise, a commitment to quality service.

In this context, we will try to present in the first place, the role of quality commitments in reducing uncertainty about the quality by taking the example of REDAL (service standards) and the GBP (Charter of claim). In the second place, we will try to present the tools implemented to control the quality of service. And finally we will focus on the proposed creation of a customer charter in REDAL Company.

3-2-1 - The role of service commitments in reducing uncertainty about the quality

Each company according to the specificity of the service determines the levels of quality that is committed to produce, taking into account the different needs of customers. These steps are identified in an internal document called the company referential. This referential formalizes the relationship service. The company and its employees agree on a level of quality of service offered to customers and through ***the quality of service commitments***. These are quality conventions, common contexts of interpretation of the quality of service.

Both companies focus of our case study, apply two types of commitment to quality: service standards in REDAL and charter claims processing in GBP.

- *Service standards made by REDAL towards its customers:*

To ensure the smooth running of the service, REDAL developed in conjunction with a study office a referential of quality of service, named "service standards". It can be defined as "a set of commitments made by REDAL to ensure commercial or technical quality of service". The creation of service standards by REDAL meets to the culture of the mother company " Veolia environment" innovative in commitment service. . For this purpose, such contract can reduce the quality uncertainty that has as a source the coproduction in the service and the importance of personal contact.

- *Charter of complaints handling in GBP:*

Claims management is considered by the GBP as part of the quality approach, because it is for the company, an opportunity for improvement, a way to detect "anomalies" made from the accounts of customers and a means for customer loyalty. The claims are thus a means for determining the quality perceived by the customer because any claim is a feedback on a service offered. The client through the claim expresses the causes of dissatisfaction and discontent. So, the quality differences are recognized. The company must identify the reasons for the dissatisfaction and find the means to resolve it in specific time

3-2-2 - Tools and means of control of service commitments:

The effectiveness of corporate commitments and quality approach is assured by the application of a set of methods allowing surveillance and permanent control of the quality perceived by the customer.

This is the case of reflective calls, mysteries surveys, satisfaction surveys, dashboards, monitoring indicators, the standards of service and Agency Plans Progress.

- *Reflective calls and mysteries surveys:* they are made in the various points of contact with a customer to assess the compliance of each of the standards and commitments of the organization. The consolidation of individual measurements, allows an overall assessment of a quality of service offered by the organization. In both companies, these methods are made from commercial agencies and call center (REDAL) through specially trained interviewers to conduct an objective assessment of the service relationship.
- *The satisfaction surveys:* This is a type of study, because it is repeated over time at regular intervals, allows making comparisons and therefore perceiving an improvement, stagnation or deterioration of the level of quality. In REDAL, the satisfaction surveys are carried out every six months. Their main aim is to assess compliance with standards of service and especially the service relationship. These barometers promote the objectification of the service relationship.
- *Dashboards and monitoring indicators of the standards of service:* Each standard is measured by one or more indicators and evaluated continuously or by cycle. The information sources are either internal (information systems, monthly monitoring,...) or external (Reflective calls, barometers ...). The executive committee analysis this table monthly in order to determine changes and decides on the appropriate action to be taken to correct the non-conformities.
- *Plans Progress Agency (PPA)* They are intended to identify weaknesses in relation to the quality standards of service. This plan aims to enumerate the measures to improve the quality of service.

3-2-3 Trend towards a Charter Client:

REDAL envisages the adoption of a "Customer Charter" as an extension of standard services. It mainly concerns the reimbursement of customers in case of non-completion of service or some of its elements. The establishment of a customer charter can be explained by the following reasons:

- 1 - The Customer Charter reflects greater clarity on service and a testament to the professionalism of the company;
- 2 - The charter service provides an internal dynamic. Taking into account the expectations of beneficiaries and their requirements, commitments have an impact on the modes of operation, and management of specific business behaviors.
- 3 - The service charter is a source of motivation in the workplace.

Conclusion:

Depending on the degree of immateriality of the service, the importance of material element in customer relationship, ***companies adopt organizational and industrial methods to reduce uncertainty about the quality of services.*** Organizational methods are mainly related to the certification of the product for tangible service (for which it is possible to assess the quality of the service), the certification of the production processes for intangible services (it is difficult to assess the quality of service), and service commitments for services with higher service relationship. Industrial methods are tools implemented in order to ensure good control of quality of services including: quality indicators, satisfaction indicators, methods of treatment of quality differences, tools of control and monitoring of the service quality. The objective of the company is to materialize and standardize the maximum of service in order to make it more tangible to be able to control and evaluate it.

Companies are looking to create a warranty service that favors the tangibility of the service by making it more transparent to the client. The warranty service is an essential element in creating a climate of trust between the company and the customer, ensuring the loyalty and satisfaction (Desai, 2011, Karatepe, 2011). Moreover, in a recent study, Shahin and Janatyan (2011) analyzed the correlation between variations in quality and customer dissatisfaction. They found that the tangibility of the service influences the degree of customer dissatisfaction.

The results of our research constitute arguments to encourage managers to adopt certification approaches and the establishment of standards and service commitment to reduce the uncertainty about the quality and arriving at the customer satisfaction that undoubtedly has a positive impact on business performance.

This work leads to other research perspectives such as the study of quality uncertainty in professional services and the role of deontology in reducing uncertainty about the quality of services. Also, the study of the role of the franchise in reducing uncertainty about the quality in higher intangible services.

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