

## TSCF SERVICE QUALITY SCALE

categories	levels	definitions
White	AA+	The organization offers quality services, possesses all the required skills and strives to develop a balanced, community-spirited and collaborative relationship with its users, its providers, and the environment.
	AA	
	AA-	
	A+	
	A	
	A-	
Blue	BB+	The organization is genuinely dedicated to service adequacy and improvement, but lacks crucial resources or skills - both technological and relational.
	BB	
	BB-	
	B+	
	B	
	B-	
Orange	CC+	The organization does not meet minimal standards of quality because of a lack of commitment, organization, consistency, professionalism and skills, be they technological, relational or ethical.
	CC	
	CC-	
	C+	
	C	

Red	C-	
	DD+	The organization tries to dominate its clients or users, imposes on them unilateral and unfair conditions, attempts to render them technologically or economically dependent, and cartelizes the market, while being government- and third-party dependent.
	DD	
	DD-	
	D+	
	D	
	D-	
Black	EE+	The organization instils abuse in the heart of its internal and external relationships. Criminal organizations, or organizations the activity, beliefs, and practices of which involve a serious blow to the common good, civil liberties, and the State of Law. The techniques they use may include at various degrees, threats, theft, blackmail, intimidation and the use of force.
	EE	
	EE-	
	E+	
	E	
	E-	

The *TSCF service quality scale* applies to all organizations, formal or not, be they private, public, or governmental - as long as they provide a good or service, and implement or enforce policies directed towards the public. The way we insert these organizations in the scale is based on:

- direct experience,

- testimonies,
- press reviews,
- credible existing ratings,
- incident-based observation,
- analysis of their terms and conditions, constitutional rules, procedures, communication styles and public declarations.

Only white and blue categories are trust-grade.

The *rating levels* allow differentiating the levels of quality within a given category. These ratings are not definitive, they depend on the development of the organization involved. Although they follow the levels of the main credit rating agencies, they do not have a financial or economic connotation, being indicative of a degree of organizational and societal performance.

*Air transport* is a highly competitive sector exposed to high fuel prices, security issues, and other variables. Our ratings of airline companies are based on the *following criteria*:

- registration and administration,
- flight performance and punctuality,
- cabin space, comfort, and seat recline,
- staff friendliness, helpfulness and effectiveness,
- on-flight entertainment, food and beverage,
- airport registration, baggage allowance and claim,
- prices and refunds.

The ailing *banking sector* (custodian banks) is a heavily regulated and government-dependent sector. Not only the range of the payment processing services offered by banks is poor, but under the pretext of combating 'money laundering' or other criminal activities, governments impose increasing obligations on the average client. Governments even determine the products that are distributed by the sector, which is fairly unique in any industry. The sector is unlikely to rank high, because it depends on unpredictable third parties extrinsic to the client-provider

relationship, and because the provider tends to take a leonine position toward the client on its own anyway. Closure of branches, staff layoffs and work process automation also effect the quality of the client-provider relationship.

*Our criteria* for the banking sector include bank safety (in terms of balance sheet and liabilities), service range, accuracy and speed, and degree of dependence on government.