

CUSTOMER LOYALTY FRAMEWORK OF TELECOMMUNICATION SERVICE MARKET

Jawwad Ahmad¹, Mazhar Hussain², and Amer Rajput³

¹University Institute of Management Sciences, Pir Mehar Ali Shah Arid Agriculture University Rawalpindi, Pakistan

²Faculty of Management Sciences, International Islamic University Islamabad, Pakistan

³Department of Management Sciences, COMSATS Institute of Information Technology, Wah Cantt. Pakistan

ABSTRACT

This study investigates the relationship among customer satisfaction, customer trust, switching cost, and customer loyalty in mobile telecommunication service market of Pakistan. Built on the review of pertinent literature a research framework is developed based on the mediation of customer trust and moderation of switching cost on the relationship of customer satisfaction with customer loyalty. The data were collected from 515 customers in mobile telecommunication service market of Pakistan through convenience sampling. Correlation matrix and ordinary least squares regression analyses are used to determine the relationship among the variables. The findings confirm the framework that customer trust partially mediates the relationship of customer satisfaction with customer loyalty. Switching cost has no moderating effect in determining the relationship of customer satisfaction with customer trust and customer loyalty in mobile telecommunication service market of Pakistan. This study addresses the importance of customer satisfaction, customer loyalty, customer trust, and switching cost for the mobile telecommunication service firms. The findings suggest that the firms should enhance customer satisfaction in order to gain customer trust and customer loyalty. The significant relationships between the variables suggest that the research framework is applicable to the firms of mobile telecommunication service market of Pakistan. Further, this is probably among the first studies which look at mobile telecommunication service market of Pakistan in context of customer satisfaction, customer trust, customer loyalty, and switching cost. The most obvious finding to emerge from this study is that customer satisfaction and customer trust are the key determinants in predicting customer loyalty.

KEYWORDS

Customer Satisfaction, Customer Trust, Customer Loyalty, Switching Cost, Telecommunication, Service Market

1. INTRODUCTION

The growth rate of mobile telecommunication service market is remarkable in Pakistan for the past few years. Pakistan's telecommunication industry particularly for cellular market is growing at above average growth rate as compared to its competitors [1]. There is a tremendous growth for mobile service users with a consistent increase of customers for past few years; moreover, approximate half of the population is using the mobile service in Pakistan [2]. Mobile telecommunication service market is becoming more competitive with the increase in the number of mobile phone service customers as well as the number of mobile phone service providers are

expected to increase. The exponential growth of mobile telecommunication service market in context of cellular service users has heightened the need for investigation of customer satisfaction, trust, and switching cost to model customer loyalty. Additionally, the competitive mobile telecommunication service market is heading for maturity stage; where a cellular phone service firm not only has to satisfy its customers better with a competitive advantage as well as it has to retain its customers. So far, however, there has been little discussion about the determination of fact that customer satisfaction and customer trust are predictors of customer loyalty in mobile telecommunication service market of Pakistan. This paper seeks to address customer trust as mediator in determining the relationship between customer satisfaction and customer loyalty. Furthermore, this study gives an account of the moderating role of switching cost on relationship of customer satisfaction with customer loyalty in mobile telecommunication service market of Pakistan. Lastly, this study is to present implication of the framework for the industry so that the mobile phone service providing firms can be benefited through understanding the predictors of customer loyalty.

In the past two decades a number of researchers have examined the determinants of customer satisfaction for multiple industries [3]. A considerable amount of literature has been published on customer satisfaction [4]. Studies of customer satisfaction show the importance of customer satisfaction for future earnings of the firms [5, 6]. Literature has emerged that offers findings about to attract a new customer is more costly as compared to retain the current customer as well as the customer can be retained through satisfaction [7-9]. Some studies utilized econometric models to prove that customer satisfaction is also perceived to be associated with profit [10, 11] and productivity levels [12, 13]. Satisfied customers return to buy more, and help the firm to create a positive image of the firm through informing other customers [14]. The significance of customer satisfaction results in development of national consumer satisfaction indexes (CSIs) as Swedish customer satisfaction barometer is operating since 1989 [5], American customer satisfaction index since 1994 [14], Norwegian customer satisfaction barometer since 1996 [15], and customer satisfaction index model for Turkish mobile phone sector [16]. Several investigators are still working to develop these indexes for multiple industries of various countries. However, far too little attention has been paid to the mediating role of customer trust in determining the relationship between customer satisfaction and customer loyalty in mobile telecommunication service market of a developing country. Therefore, this study endeavors to compensate this empirical research gap through investigating the mediating role of customer trust in context of telecom industry. In addition, no research has been found that surveyed moderating role of switching cost on the relationship of customer satisfaction with customer loyalty in mobile telecommunication service market of Pakistan; therefore, this study examines the moderating role of switching cost in determining customer loyalty in the context of mobile phone service customers in a developing country like Pakistan.

2. LITERATURE REVIEW

2.1. Customer Loyalty

Several attempts have been made during past few years to determine the antecedents of customer satisfaction and customer loyalty in various industries along with telecommunication industry across the globe. Woo and Fock [17] investigated mobile phone users in Hong Kong and concluded that customer satisfaction is effected due to transmission quality, network coverage, pricing policies, and customer service. Telecommunication service provider of France was investigated through moderating effects of switching cost on customer trust and customer loyalty

relationship [18]; it was found out that switching cost has a moderating effect on customer trust and customer loyalty relationship. Wang and Lo [19] conducted a research on China's telecommunication industry; the study concluded that network quality was one of the most significant driver of service quality, service value, and customer satisfaction. Korean mobile users were investigated in a study [20]; it concluded that service quality, call quality, value added services, customer support, and customer-oriented services effect the customer satisfaction; while, switching barrier has an adjustment effect on customer satisfaction and customer loyalty. Mobile phone users in Turkey were investigated [21] to understand the effect of switching cost as a moderating variable on customer loyalty, trust, and customer satisfaction; the study found out that switching cost directly affected customer loyalty and it showed moderating effect on customer satisfaction and trust. Turel and Serenko [22] conducted a research on mobile phone users in Canada; they examined the antecedents of customer satisfaction and loyalty through adapting the American customer satisfaction index [14, 23]. This study concluded that age factor played a very important role in determining the customer satisfaction and loyalty.

2.2. Customer Trust

Trust is identified as a critical factor for creation of association with stakeholders [24-26]; moreover, previous studies reported direct association of trust with customer loyalty [27, 28]. Therefore, trust plays a significant role to increase customer loyalty [27]. When a customer feels good about a particular brand then she will develop a positive attitude towards the purchase of that brand in case the brand is trustworthy for the customer [29]. Morgan and Hunt (1994) described that "Good relationship among stakeholders is resulted by trust by having cooperation with stake holders". Furthermore, switching cost in connection with trust can affect customer loyalty such as a raise in switching cost can directly affect trust and customer loyalty [26, 30, 31].

2.3. Customer Satisfaction

Customer satisfaction originates when the customer compares the actual performance of a product with expected performance [32]. Customer satisfaction can generate customer retention; ultimately, it leads to increase market share with enhancement of sustainable competitive advantage [5, 33]. Previous studies have reported that call quality, value added services, and customer support provided by cellular service firm results in customer satisfaction that increases customer loyalty [20]. Customer satisfaction describes how customers rate a specific brand based on the past experiences of customers with a particular brand [34, 35]. Empirical evidence suggests the positive effect of customer satisfaction can originate customer loyalty [36]. Customized, specific, and better-tailored services that meet customer's needs and expectations would lead to higher level of customer satisfaction [37]. Corporate image is a vital indicator that influences the perceived quality of customer, evaluates customer satisfaction, and customer loyalty [15]. Literature suggests that customer satisfaction operates in two different ways such as transaction-specific and general overall [3, 38]. LISREL analyses were conducted that suggested an overall customer satisfaction had a significant impact on customer loyalty that influenced customer's intention to terminate or extend the contractual relationship with the mobile cellular service providing firm [22].

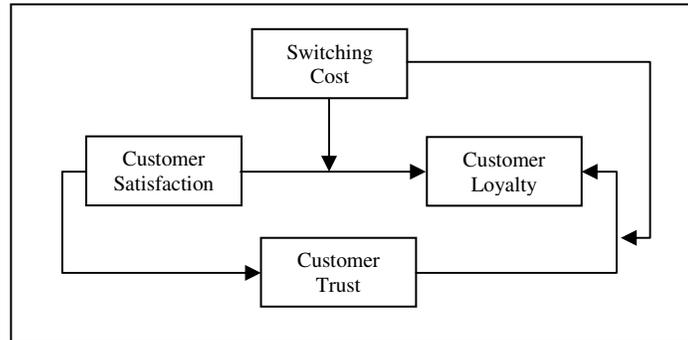
2.4. Switching Cost

Switching cost is referred as costs that customer relates with the process of switching from one supplier to another. Switching cost according to a definition is the cost involved in switching from one service provider to another service provider [39]. Switching cost is the cost which is born by the customer when switching, it includes time, money, and psychological cost [40]. Jackson and Bund [41] defined switching cost as “the combination of financial, psychological and physical costs”. Switching cost is not only the financial cost but it also comprises the mental effort of the customer when the customer switches from one brand to another [42, 43]. Economical or financial switching cost can be thought of as a “sunk cost”, which happens when customer switches the brand [43]. Psychological cost is thought to be the cost which is linked with the insecurity and risk associated with switching to an unknown brand [26, 31]. Switching cost is one of the factors that directly influence customer’s sensitivity to price level; therefore, it bestows some advantages to the firms, with a direct consequence on customer loyalty [44, 45]. Klemperer (1987) proposed three various types of switching costs: learning costs which is the effort needed by the customer to reach the same level of satisfaction with the new product as compared to previous one, contractual costs are created by planned actions of firms when a firm develops attractive schemes, such as loyalty benefits or withdrawal penalties, to encourage retention of existing subscribers, transaction costs occur when changing providers i.e. starting a new relationship with a provider and to terminate a relationship.

3. RESEARCH FRAMEWORK AND HYPOTHESES

This study focuses on the relationship of customer satisfaction, trust, switching cost, and customer loyalty of mobile phone service customers in Pakistan. The major objectives of this study are to determine the relationship between customer satisfaction, customer trust, and customer loyalty; to investigate the impact of customer trust and customer satisfaction on customer loyalty; to investigate the intervening role of customer trust in determining relationship of customer satisfaction with customer loyalty; furthermore, this study investigates the moderating effect of switching cost on the relationship of customer satisfaction with customer loyalty as well as the moderating effect of switching cost on relationship of customer trust with customer loyalty for mobile phone service customers in Pakistan as shown in Figure 1. This study aimed to test the following hypotheses.

- H₁.** There is a positive effect of customer satisfaction on customer loyalty.
- H₂.** There is a positive relationship between customer trust and customer loyalty.
- H₃.** There is a positive association of customer satisfaction with customer trust.
- H₄.** Customer trust intervenes between customer satisfaction and customer loyalty.
- H₅.** Switching cost moderates the relationship of customer satisfaction with customer loyalty.
- H₆.** Switching cost moderates the relationship of customer trust with customer loyalty.



After analysis of results later some practical implications are suggested which may be helpful in determining the factors of customer satisfaction, customer trust and switching cost leading to customer loyalty of mobile phone service users in Pakistan. To support our objectives following hypotheses are constructed:

4. METHODOLOGY AND DATA COLLECTION

It was decided that best method to adopt for this investigation was cross-sectional questionnaire survey with convenience sampling from existing customers of mobile service providers in Pakistan. This study contained individual level as unit of analysis; data were gathered through a questionnaire survey with utilization of convenience sampling from two cities Rawalpindi and Islamabad. The sample size of 250 was decided for this study; therefore, target sample consisted of 750 customers of mobile phone service providers. Questionnaires were distributed to various customers; one week time was given to fill the questionnaire.

Questionnaire was formed through utilization of 5-point Likert scale (1 for Strongly Disagree) and (5 for Strongly Agree). A total of 535 questionnaires were returned out of 750 which lead to a response rate of 71.30%. Only 20 questionnaires were discarded due to incompleteness. There were 151 female respondents (29.3%) and 364 male respondents (70.7%) out of 515 respondents. The average age of the sample was 24 years. The qualifications of the respondents were such as master degree (49.9%), bachelor degree (41.2%), intermediate (6.4%), basic primary education (2.1%) and illiterate (0.4%). The respondents were the customers of five mobile phone service providers such as Ufone (39.6%), Mobilink (20.8%), Warid (13.6%), Telenor (16.1%), and Zong (9.9%). Mostly respondents were using prepaid service (89.5%); while, very few respondents were utilizing postpaid service (10.5%).

Data management and analysis was performed using SPSS 11.5. Firstly, reliability of data was tested through Cronbach- α . Ordinary least squares (OLS) regression and Bivariate analysis were used to test the hypotheses: to investigate the effect of all independent variables (customer satisfaction and trust) on dependent variable (customer loyalty) as well as the effect of moderating variable (switching cost) on relationship between independent variables and dependent variables. Correlation matrix was carried out to investigate the association among variables.

5. FINDINGS AND DISCUSSION

It is apparent from Table 1 that there is positive association among all variables; moreover, it is revealed that customer trust, customer satisfaction, and switching cost are significantly associated with customer loyalty. Correlation between customer satisfaction and customer loyalty is 0.74.

This result is significant at the $p = 0.01$ level; further analysis shows that this correlation is the highest amongst all other correlations. Correlation between trust and customer satisfaction is 0.67 and it is significant at the $p = 0.01$ level. Correlation between customer satisfaction and switching cost is 0.55 and it is significant at the $p = 0.01$ level. Correlation between trust and customer loyalty is 0.67; this result is significant at the $p = 0.01$ level. There is a significant positive correlation between switching cost and customer loyalty that is 0.61 at the $p = 0.01$ level.

Table 1 Correlation Matrix

Construct	1	2	3	4
1. Customer Satisfaction	1.0			
2. Customer Trust	0.67**	1.0		
3. Switching Cost	0.55**	0.63**	1.0	
4. Customer Loyalty	0.74**	0.67**	0.61**	1.0

** $p < 0.01$

Further statistical OLS regression analyses were carried out for dependent variable of customer loyalty and independent variables customer satisfaction and customer trust as shown in Table 2. As well as the second part of Table 2 presents the regression results for dependent variable customer trust and independent variable customer satisfaction. The adjusted R^2 for customer satisfaction is 0.55; it means that 55% of variance for customer loyalty is explained through customer satisfaction. However, adjusted R^2 for customer trust is 0.44; it means that 44% of variance for customer loyalty is explained by customer trust. The adjusted R^2 for customer satisfaction is 0.46 on customer trust; it means that 46% of variance in customer trust is explained by customer satisfaction. The results indicate that customer trust and customer satisfaction both are significant predictors of customer loyalty.

Furthermore, customer satisfaction is highly significant predictor of customer loyalty having a value of 0.75 and this result is significant at the $p = 0.01$ level as compared to customer trust with a value of 0.67 significant at the $p = 0.01$ level. Moreover, the results indicate that customer satisfaction is also significant predictor of customer trust with a value of 0.67 significant at the $p = 0.01$ level.

Table 2 Regression results for customer loyalty and customer trust

Predictor	Criterion	β	Adjusted R^2
Customer satisfaction	Customer loyalty	0.75**	0.55
Customer trust	Customer loyalty	0.67**	0.44
Customer satisfaction	Customer trust	0.67**	0.46

** $p < 0.01$

We now turn to first part of Table 3 that presents the mediation analysis by analyzing the combine effect of customer satisfaction and customer trust on customer loyalty. When combining the effect of customer satisfaction and trust over customer loyalty the results indicate that β value of customer satisfaction reduces from 0.75 to 0.50; this proves partial mediation effect of customer trust. If we turn to second part of Table 3; the results indicate the moderating effect of switching cost on the relationship of customer satisfaction with customer loyalty and on the relationship of customer trust with customer loyalty. The results prove that interaction of customer satisfaction with switching cost yielded β value of (- 0.11) as well as interaction of customer trust with switching cost yielded β value of (- 0.12); both are significant at $p = 0.01$

level. This indicates that high switching cost is not leading to high customer loyalty in mobile telecommunication service market of Pakistan.

It can be concluded that customer satisfaction is significantly related to customer loyalty; it has a significant positive effect in determining customer loyalty that supports H₁ hypothesis. H₂ is also supported through results; there is a significant positive relationship between customer loyalty and customer trust. H₃ is supported; customer satisfaction has a positive relationship with customer trust. H₄ is supported through results; there is partial mediation effect of customer trust in determining the relationship between customer satisfaction and customer loyalty.

Finally, the results do not support H₅ and H₆; which deal with moderating effect of switching cost on the relationship of customer satisfaction with customer loyalty and on the relationship of customer trust with customer loyalty. Contrary to expectations, this finding is different to the previous research findings. This finding was unexpected and suggests; that as the switching cost to switch from one mobile telecommunication service provider to another is very low in Pakistan; therefore, it does not have an impact on customer loyalty. However, results support that customer satisfaction is the strongest predictor to determine customer loyalty in mobile telecommunication service market of Pakistan.

Table 3 Mediation and moderated regression analyses

	Predictor	Customer Loyalty	
		β	Adjusted R ²
Mediator analysis Step 1	Mediator analysis		
	Customer satisfaction	0.75 **	0.55
	Mediation: customer trust		
Step 2	Customer satisfaction	0.50**	
Step 3	Customer trust	0.39**	0.67
Moderator Analysis 1 Step 1	Customer satisfaction	0.51**	0.41
	Switching cost	0.23 **	
	Customer satisfaction x switching cost	- 0.11**	0.42
Moderator analysis 2 Step 1	Customer trust	0.33**	0.27
	Switching cost	0.29**	
	Customer trust x switching cost	-0.12**	0.29

** $p < 0.01$

6. CONCLUSION

The evidence from this study suggests that customer satisfaction and customer trust are the stronger predictors of customer loyalty in mobile telecommunication service market of Pakistan. Therefore, the mobile phone service provider firms should primarily focus on satisfying the customers through establishing trust in order to retain the customers. As in case of Pakistan's mobile telecommunication service market; the switching cost does not have moderating effect on customer loyalty due to low switching cost and low mobile number portability cost. Customers can easily switch from one mobile telecommunication service provider to another service provider in the market. Furthermore, this study proves that customer trust partially mediates the relationship of customer satisfaction with customer loyalty; this suggests that customer satisfaction contributes towards for building customer trust which ultimately leads to customer loyalty. The firms in mobile telecommunication service market should acutely focus on this issue and try to satisfy needs of the customers in a way that will build customer trust in association to customer loyalty. An implication of this study is that the firms in mobile telecommunication service market should satisfy the customers through provision of good service and network coverage. In general, therefore, it seems that the firms in mobile telecommunication service market of Pakistan should create trust for the customers through reliable services.

This research has thrown up some questions in need of further investigation. Future research can focus on identifying other key variables which play mediating and moderating role over the relationship of customer satisfaction with customer loyalty in association of antecedents for customer satisfaction in mobile telecommunication service market of Pakistan. The most important limitation lies in the fact that data were analyzed from response of only 515 respondents from Rawalpindi and Islamabad in Pakistan. However, there are about eighty million mobile phone subscribers in mobile telecommunication service market of Pakistan. Through inclusion of sample across several geographic regions may produce better findings.

REFERENCES

1. Jahanzeb, S., T. Fatima, and M.B. Khan, *An empirical analysis of customer loyalty in Pakistan's telecommunication industry*. Journal of Database Marketing & Customer Strategy Management, 2011. **18**(1): p. 5-15.
2. Jahanzeb, S. and S. Jabeen, *Churn management in the telecom industry of Pakistan: A comparative study of Ufone and Telenor*. Journal of Database Marketing & Customer Strategy Management, 2007. **14**(2): p. 120-129.
3. Yi, Y., *A Critical Review of Consumer Satisfaction* 1989.
4. Anton, J. and D.S. Perkins, *Listening to the Voice of the Customer: 16 Steps to a Successful Customer Satisfaction Measurement Program*. 1997: Customer Service Group.
5. Fornell, C., *A national customer satisfaction barometer: The Swedish experience*. Journal of Marketing, 1992. **56**(1).
6. Reichheld, F. and W. Sasser, *Zero defections: Quality comes to service*. Harvard Business Review, 1990. **68**(5): p. 105-111.
7. Fornell, C. and B. Wernerfelt, *Defensive marketing strategy by customer complaint management: a theoretical analysis*. Journal of Marketing Research, 1987: p. 337-346.
8. MacStravic, S., *Patient loyalty to physicians*. Journal of Health Care Marketing, 1993. **14**(4): p. 53-56.
9. Winston, W., *From The Editor's Desk*. Journal of Professional Services Marketing, 1988. **3**(3-4): p. 5-8.

10. Anderson, E.W., C. Fornell, and D.R. Lehmann, *Customer satisfaction, market share, and profitability: findings from Sweden*. The Journal of Marketing, 1994: p. 53-66.
11. Edvardsson, B., et al., *The effects of satisfaction and loyalty on profits and growth: products versus services*. Total Quality Management, 2000. **11**(7): p. 917-927.
12. Anderson, E.W., C. Fornell, and R.T. Rust, *Customer satisfaction, productivity, and profitability: differences between goods and services*. Marketing Science, 1997. **16**(2): p. 129-145.
13. Huff, L., C. Fornell, and E. Anderson, *Quality and productivity: contradictory and complementary*. Quality Management Journal, 1996. **4**(1).
14. Fornell, C., et al., *The American customer satisfaction index: Nature, purpose, and findings*. Journal of Marketing, 1996. **60**(4).
15. Andreassen, T.W. and B. Lindestad, *The effect of corporate image in the formation of customer loyalty*. Journal of Service Research, 1998. **1**(1): p. 82-92.
16. Türkyilmaz, A. and C. Özkan, *Development of a customer satisfaction index model: An application to the Turkish mobile phone sector*. Industrial Management & Data Systems, 2007. **107**(5): p. 672-687.
17. Woo, K.-S. and H.K.Y. Fock, *Customer Satisfaction in the Hong Kong Mobile Phone Industry*. The Service Industries Journal, 1999. **19**(3): p. 162-174.
18. Lee, J., J. Lee, and L. Feick, *The impact of switching costs on the customer satisfaction-loyalty link: mobile phone service in France*. Journal of Services Marketing, 2001. **15**(1): p. 35-48.
19. Wang, Y. and H.-P. Lo, *Service quality, customer satisfaction and behavior intentions: Evidence from China's telecommunication industry*. Info, 2002. **4**(6): p. 50-60.
20. Kim, M.-K., M.-C. Park, and D.-H. Jeong, *The effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile telecommunication services*. Telecommunications policy, 2004. **28**(2): p. 145-159.
21. Aydin, S., G. Özer, and Ö. Arasil, *Customer loyalty and the effect of switching costs as a moderator variable: A case in the Turkish mobile phone market*. Marketing Intelligence & Planning, 2005. **23**(1): p. 89-103.
22. Turel, O. and A. Serenko, *Satisfaction with mobile services in Canada: An empirical investigation*. Telecommunications policy, 2006. **30**(5): p. 314-331.
23. Anderson, E.W. and C. Fornell, *Foundations of the American customer satisfaction index*. Total Quality Management, 2000. **11**(7): p. 869-882.
24. Moorman, C., R. Deshpande, and G. Zaltman, *Factors affecting trust in market research relationships*. The Journal of Marketing, 1993: p. 81-101.
25. Morgan, R.M. and S.D. Hunt, *The commitment-trust theory of relationship marketing*. Journal of Marketing, 1994. **58**(3).
26. Sharma, N., *The role of pure and quasi-moderators in services: an empirical investigation of ongoing customer-service-provider relationships*. Journal of Retailing and Consumer Services, 2003. **10**(4): p. 253-262.
27. Fournier, S., *Consumers and their brands: developing relationship theory in consumer research*. Journal of Consumer Research, 1998. **24**(4): p. 343-353.
28. Gundlach, G.T., R.S. Achrol, and J.T. Mentzer, *The structure of commitment in exchange*. Journal of Marketing, 1995. **59**(1).
29. Lau, G.T. and S.H. Lee, *Consumers' trust in a brand and the link to brand loyalty*. Journal of Market-Focused Management, 1999. **4**(4): p. 341-370.
30. Peng, J., J. Quan, and S. Zhang, *Mobile phone customer retention strategies and Chinese e-commerce*. Electronic Commerce Research and Applications, 2013. **12**(5): p. 321-327.
31. Sharma, N. and P.G. Patterson, *Switching costs, alternative attractiveness and experience as moderators of relationship commitment in professional, consumer services*. International journal of service industry management, 2000. **11**(5): p. 470-490.
32. Churchill Jr, G.A. and C. Surprenant, *An investigation into the determinants of customer satisfaction*. Journal of Marketing Research (JMR), 1982. **19**(4).
33. Rego, L.L., N.A. Morgan, and C. Fornell, *Reexamining the market share-customer satisfaction relationship*. Journal of Marketing, 2013. **77**(5): p. 1-20.

34. Johnson, M.D. and C. Fornell, *A framework for comparing customer satisfaction across individuals and product categories*. Journal of Economic Psychology, 1991. **12**(2): p. 267-286.
35. Swaminathan, V., et al., *How Achieving the Dual Goal of Customer Satisfaction and Efficiency in Mergers Affects a Firm's Long-Term Financial Performance*. Journal of Service Research, 2013: p. 1094670513510196.
36. Gronholdt, L., A. Martensen, and K. Kristensen, *The relationship between customer satisfaction and loyalty: cross-industry differences*. Total Quality Management, 2000. **11**(4-6): p. 509-514.
37. Sendecka, L., *Adoption of mobile services: Moderating effects of service's information intensity*. Norges Handelshøyskole Bergen, 2006. **Spring**.
38. Wong, I.A. and L.D.A. Dioko, *Understanding the mediated moderating role of customer expectations in the customer satisfaction model: The case of casinos*. Tourism Management, 2013. **36**: p. 188-199.
39. Ambec, S., et al., *The Porter hypothesis at 20: can environmental regulation enhance innovation and competitiveness?* Review of Environmental Economics and Policy, 2013. **7**(1): p. 2-22.
40. Dick, A.S. and K. Basu, *Customer loyalty: toward an integrated conceptual framework*. Journal of the Academy of Marketing Science, 1994. **22**(2): p. 99-113.
41. Jackson, B.B. and B. Bund, *Winning and keeping industrial customers: the dynamics of customer relationships*. 1985: Lexington Books.
42. Kim, M., D. Kliger, and B. Vale, *Estimating switching costs: the case of banking*. Journal of Financial Intermediation, 2003. **12**(1): p. 25-56.
43. Klemperer, P., *Markets with consumer switching costs*. The Quarterly Journal of Economics, 1987. **102**(2): p. 375-394.
44. Jones, M.A., D.L. Mothersbaugh, and S.E. Beatty, *Why customers stay: measuring the underlying dimensions of services switching costs and managing their differential strategic outcomes*. Journal of Business Research, 2002. **55**(6): p. 441-450.
45. Bloemer, J., K. De Ruyter, and M. Wetzels, *Linking perceived service quality and service loyalty: a multi-dimensional perspective*. European Journal of Marketing, 1999. **33**(11/12): p. 1082-1106.

Authors

Author 1: Jawwad Ahmad is currently working as Deputy Registrar at COMSATS Institute of Information Technology, Wah, Pakistan. He is also a Ph.D. scholar at Pir Mehar Ali Shah Arid Agriculture University. He has published several articles in international refereed journals. His research interests are Work Family Conflict, Work Attitudes, Customer Satisfaction and Behavioral Aspects of Technology Management.

Author 2: Mazhar Hussain completed his graduate studies from International Islamic University Islamabad, Pakistan. He has published several articles in international journals. His research interests are Technology Adoption and Diffusion, Organizational Behavior.

Author 3: Amer Rajput is currently performing as Assistant Professor at the Department of Management Sciences in COMSATS Institute of Information Technology, Pakistan. He received his Ph.D. from Universiti Teknologi Malaysia, Malaysia. He has published several articles in international refereed journals. His research interest encompasses marketing, supply chain management, supplier management, and buyer-supplier relationship.