

**“Impact of product intelligence and service quality on customer purchase behavior
in telecom sector of Pakistan.”**



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ABSTRACT

Customers are the key drivers of an organization's revenue as well as are a basis for its profitability. Therefore organizations focus a lot on the satisfaction of customer as well as on the retention of its existing market base. It is important to keep customers happy and contented with the products and services. This contentment with company's products and services leads towards customer loyalty which definitely in return helps in maintaining the revenue levels. As every organization aims towards the maximization of profits so there are basically three key livers through which the organizations try to achieve their goal. These three key livers are customer acquisition, customer retention and customer engagement. Customer acquisition focuses on new customer intake that will gradually increase the market share hence increasing the revenues. The second and the most important liver is the customer retention phase where the organization tries its best to bring churned customers back to the customer base. The third being the customer engagement mainly focuses on increasing the consumption or the activity level of the customers which eventually will pool in the revenue's pie.

To understand this complete customer satisfaction phenomenon, it is important to understand the customer purchase behavior and what affects this behavior. Customers have different perceptions towards products and services provided to them depending on quality, price, promotion and innovation. There are many other variables which affects customer perceptions i.e. brand image, product packaging, service quality and reliability. It is essential to understand consumer perceptions which affect their purchase decisions to great extent. Product intelligence and service quality are considered important while purchasing.

Keywords: Product Intelligence, Service Quality, Telecom Sector

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Chapter 1

1.1 Introduction

Customers are the key drivers of an organization's revenue as well as are a basis for its profitability. Therefore organizations focus a lot on the satisfaction of customer as well as on the retention of its existing market base. It is important to keep customers happy and contented with the products and services. This contentment with company's products and services leads towards customer loyalty which definitely in return helps in maintaining the revenue levels. As every organization aims towards the maximization of profits so there are basically three key livers through which the organizations try to achieve their goal. These three key livers are customer acquisition, customer retention and customer engagement. Customer acquisition focuses on new customer intake that will gradually increase the market share hence increasing the revenues. The second and the most important liver is the customer retention phase where the organization tries its best to bring churned customers back to the customer base. The third being the customer engagement mainly focuses on increasing the consumption or the activity level of the customers which eventually will pool in the revenue's pie.

To understand this complete customer satisfaction phenomenon, it is important to understand the customer purchase behavior and what affects this behavior. Customers have different perceptions towards products and services provided to them depending on quality, price, promotion and innovation. There are many other variables which affects customer perceptions i.e. brand image, product packaging, service quality and reliability. It is essential to understand consumer perceptions which affect their purchase decisions to great extent. Product intelligence and service quality are considered important while purchasing.

Researchers have studied this topic in detail. Their research findings show that Product intelligence and service quality impacts purchase decision of customers to different extents depending on the context. Different sectors have been studied for this purpose including airlines, telecommunication, retail stores, culinary industry, automotive industry, electronics and general customers of coffee and tobacco. The findings of these studies clearly depicts that relationship exists between consumer purchase decision and Product intelligence and service quality. The

researchers and the results of their studies are explained in detail in second chapter of literature review.

The study of telecommunication sector in Pakistan is very important in this regard. The telecommunication sector is growing immensely from past few years. According to the study of (Jabri, 2018), the revenue of this sector has increased to 15.35\$ between July 2013 and June, 2017. Telecom sector has introduced new technologies including LTE, 3G and 4G. The statistical report of July, 2018 by Pakistan Telecommunication Authority (PTA) shows that customers using 3G/4G technology has increased to 57 million whereas, mobile users have increased to 151 million. This growth in customers is mainly due to the introduction of innovative technologies and services by telecom sector. The basic aim of this study is to establish a correlation between innovation of products, service quality and consumer purchase decisions.

1.1.1 Intellectual Context

Product intelligence is basically the creation and introduction of new product or service or change in the previous product or service. Product intelligence can involve new product, change in existing product feature, quality, packaging or performance. The purpose of this innovation is to attract customers and to influence their purchase decision. Service quality is also an important aspect in business. Customers normally perceive a particular quality of product or service from the company based on previous experience of product of service or word of mouth. Purchase decision of customer depends on the quality of service as well.

Due to the increasing competition and saturated markets, it has become difficult for companies to retain their customers and to keep them loyal to their products and services. For this purpose, companies are focusing on bringing innovation in their products and services. For example, Apple Inc. brings innovation in features and layout of their cellphones to keep customers attracted. Similarly, Nokia has launched android smart phones to sustain in market. Companies have started to introduce online reading apps so that readers can easily access books and other stuff without going out to purchase them from stores i.e. Amazon's kindle. Providing quality service is also considered imperative to keep important place in market. Companies offering quality services are preferred by customers over other. Companies put focus on these two aspects to gain competitive advantage in overall market. Studies shows that consumers prefer products and

services with high quality as compared to low quality and they prefer innovative products over outdated ones.

1.1.2 Problem Statement

The problem statement of the study is to discover the outcomes of Product intelligence and quality of service on customer buying behavior in Telecom sector of Pakistan.

1.1.3 Research Questions

1. What is the impact of Product intelligence on customer purchase decision?
2. What is the impact of service quality on customer buying decision?
3. What is the influence of Product intelligence and service quality on consumer buying decisions in Telecom sector of Pakistan?

1.1.4 Research Objectives

The aim of this work is to evaluate the correlation between Product intelligence, quality of service and customer purchase decisions. The study focuses on measuring the effect of Product intelligence and quality of service on consumer's purchase decisions in Telecom sector of Pakistan. The research will help to find:

1. The extent of correlation between Product intelligence and consumer purchase decision in telecom companies
2. The extent of correlation between quality of service and consumer purchase decision in telecom companies
3. The amount of impact of Product intelligence and quality of service on purchase decisions of consumers in telecom companies

1.1.5 Significance of research

In today's globalized world, it is essential for companies to bring change in their products and services to remain in market. This change and innovation in products and services help in attracting consumers. Consumers purchase behavior is affected by these Product intelligences and changes in product or service quality. The main reason for this investigation was to study the effect of Product intelligence and quality of service on consumer buying decisions. Previous researches on this topic show that Product intelligences and service quality have strong, significant and positive affect on consumer purchase decisions. Consumers prefer to buy those

products which offer high and better quality along with innovativeness. Different sectors have been studied in past to find the relationship between innovation in products, quality of service and consumer buying behaviors. This study is being conducted in Telecom sector of Pakistan to figure out this relationship and to measure the extent of this relationship.

1.1.6 De-limitation of Research

Since the customer base is too large i.e. 157 million but we will be targeting few sample people from this population set. Also due to time and resource limitation we will be conducting the survey only in Islamabad and Rawalpindi.

1.1.7 Research Gap

It is difficult to establish that what were the actual factors that pushed telecommunication companies to adopt product intelligence and pursue service quality. Also, how important was brand loyalty, even in face of innovation and quality, for the customers' buying behaviors.

1.8 Definition of key terms

Product Intelligence: Product intelligence is related to the introduction and adoption of new and improved methods. These methods can be related to production or equipment changes or both. The new and improved methods are introduced to satisfy the changing needs of markets as it is possible that old production equipment and methods are not good enough to deliver what is needed and desired by end consumers.

Service Quality: Brady and Cronin (2001) described a positive and correlated effect when it comes to quality of service and purchase decision of consumer. According to Lovelock and Wright (2002), quality of service can be estimated through using SERVQUAL. There are total five dimensions related to quality service that are included in SERVQUAL. These dimensions are: Reliability, responsiveness, assurance, empathy and tangible.

Service quality in Telecommunication industry refers to a number of KPIs (Key Performance Indicator) some of these KPIs are Call drop rate, call connectivity, no hidden charges, network reach. All these KPIs play a vital role in creating a common word of mouth regarding a brand or a service provider. These KPIs help the service provider in attaining a specific position in the competitor market of service industry. All these KPIs will be discussed in detail in the upcoming chapter.

Customer Purchase Behavior: Customer buying behavior basically helps a marketer to understand the purchase pattern of a particular set of customers. By identifying buying patterns marketers analyzes the decisions that a customer would take in a given situation. There are different steps of customer purchase behavior that will be discussed in detail in the later chapters.

1.9 Summary

The focus of this thesis is to find out the impact of product intelligence and service quality on the customer purchase behavior in the Telecom sector of Pakistan. This research is conducted on variable demographics to see the variation in the impacts on consumers with different demographics. The research also highlights the effect of buying intelligent products on Customer Purchase Behavior.

This research is divided into 5 chapters each hold its own significance and has the connectivity with the previous chapter. References are provided in the end to support the argument.

Chapter 1: The chapter starts with the over view of the marketing world and factor that led to the development of intelligent products and the high maintenance of Service quality in order to improve customer purchase behavior. General over view of thesis is given and identification of the gap is mentioned in the intellectual review. Along with that, research objectives and questions are mentioned and significance of research is given for practitioners, industrialist as well as academicians. Lastly, the key terms are defined at that end of each chapter.

Chapter 2: The chapter starts with the work of the past researchers on Service Quality and Intelligent Products on Customer Purchase Behavior. This chapter discusses in detail the relationship between Service quality and purchase behavior. Product Intelligence which has an impact on purchase behavior is also discussed. The chapter highlights the moderating impact on purchase intension and mobile network operator service quality. Lastly the chapter concludes with the inadequacies of previous literature.

Chapter 3: This chapter strengthens the work of the past researchers by establishing the relationship between different variables. Likely influences of the variables are checked and theoretical framework is constructed.

Chapter 4: This chapter highlights the methodology of the research followed. The research design, sample size and the scale used. This chapter also discusses the validity and reliability of the instruments used. Lastly concludes with the sources of data collection and the justifications.

Chapter 5: This chapter strengthens the arguments and work of the past literature by using different statistical instruments to establish relationship between Service Quality and Product Intelligence on Customer Purchase Behavior. An empirical analysis is carried to establish and justify the relationship among the variables.

Chapter 2

Literature Review

2.1 Introduction

The previous chapter has set the context for the present study to justify that an empirical lens need to be applied to the study of Product Intelligence and Service Quality. Particularly the significance of this research for industries in general was highlighted. The aim was to set the intellectual context in order to highlight the research objectives for the present study. This chapter further strengthens the preamble of the existing study by reviewing the work of past researchers and marketing practitioners. The focus is to justify the need of an empirical viewpoint regarding the impact of Service Quality and Product Intelligence on Customer Purchase Behavior. Moreover, the specific influences of the intelligent products in the Telecom sector of Pakistan.

2.2 Theoretical Views

The research stream regarding the impact of Service Quality and Product Intelligence is new in the marketing literature. However, specific studies that focus on micro-theoretical perspectives are relatively available. To provide specific separate attention towards each and every customer along with understanding the specific needs of customers are the most significant steps that are necessarily required in order to build a very successful relationship with the customers (Johra & Mohammed , 2014). The existing study therefore attempts to develop a comprehensive perspective regarding the impact of mentioned variables on Customer Purchase Behavior. Towards that end, the following section discusses the relevant theoretical insights.

2.2.1 Service Quality

Brady and Cronin (2001) described a positive and correlated effect when it comes to quality of service and purchase decision of consumer. According to Lovelock and Wright (2002), quality of service can be estimated through using SERVQUAL. There are total five dimension related to quality service that are included in SERVQUAL. These dimensions are: Reliability, responsiveness, assurance, empathy and tangible. These dimensions are explained briefly below:

- Reliability is basically the capability of organization to deliver the service to customers as promised
- Responsiveness is related to customer service where employees of organization are willing to help customers and deliver services effectively
- Assurance is related to the skills and knowledge employees have which helps them to provide confidence to customers
- Empathy is related to the concern and courtesy employees and organization show towards their customers
- Tangible are the physical facilities organizations have in their location. These facilities include office equipment, communication infrastructures, rooms and parking lots. These facilities help organizations to attract customers to their locations. This in turn helps customers to ask questions, to look around and to purchase goods of these companies.

According to (Parasuraman, 2005 and Chakrabarty, 2007) consumer's requirements are dependent on the quality of service. Consumer's attitude can be assessed using quality of service. Customers purchase decision is affected by service quality provided by companies. Basically, service quality refers to assessment of the deliverance of service and the customer's expectations towards service.

According to the study of (Rahmani, Firoozbakht and Taghipoor, 2014) service quality is an important factor to consider while considering customer satisfaction and their expectations. Service quality acts effectively where the customer is already aware of the product or service and has experienced it already. Service quality can be measured by comparing the customer expectation related to the service and the actual service they received. To determine purchase decisions of customers, understanding of good service quality is most important. Wibowo and Soedjono (2014) explained that service is being considered upright or of good quality, if it can satisfy customers.

Service Quality is an activity that offers services perceived by customers who already use the service. Service Quality is essential to customer satisfaction and trust (Nejad, Firoozbakh, & &, 2014). Service Quality is a capital that gets describes the condition of the customer by comparing the service they expect with what they receive in evaluating the quality. Good service quality is

one of the most important factors for determining purchasing decisions. Service Quality can be said good or quality if the services provided a company can satisfy its customers (Soedjono & Wibowo, 2014). Kotler, and Keller (2016) describe five dimension of service quality are tangible, Responsiveness, Reliability, Assurance, and Empathy.

Marketers and practitioners define Service quality as “an overall judgment on the level of a service provider’s performance” (Nyadzayo & Khajehzadeh, 2016). It focuses on the firm’s ability to correctly measure its customer expectations. Customers are unlikely to return or recommend a service firm that falls short of their expectations of service quality (Nyadzayo & Khajehzadeh, 2016). Service quality model (SERVQUAL) has taken the center stage in service providing marketing research. Service quality dimensions include: “(1) Assurance: knowledge and courtesy of staff and their ability to convey trust and confidence; (2) Empathy: caring, individualized attention the organization provides to its customers (3) Responsiveness: willingness to help customers and provide prompt services; (4) Reliability: ability to perform the promised service dependably and accurately; and (5) Tangibles: facilities, equipment, and staff’s appearance” (Chang & Shao, SERVQUAL: The quality of the services affects the customers, 2013).

Kotler defines purchase intension as the willingness to buy a certain product or services. It is in turn dependent on several external and internal factors. (Kotler, 2012). There is a large number of studies like (Kukanja , Omerzel , & Kodrič, 2017; Cheng, Chen, Hsu, & Hu, 2012; Ruiz, Castro , & Díaz, 2012; Ali, Omar, & Amin, 2013; Gon & Ji, 2009; Mosavi & Ghaedi , 2012; Ryu & Jang, 2007; Ryu & Han, 2011; Wall & Berry, 2007) which has given stressed upon the significance of tangible environment because it represents the important foundation for the evaluation of overall quality of the services and the key factor in order to satisfy and attract customers in hospitality industry. (Cronin & Taylor, 1992; Cronin Jr. & Taylor, 1994) Introduced SERVPERF for authorizing the measurement technique for service performance, by adopting the approach of performance for quality measurement, TANGSERV by (Raajpoot & A., 2002) is able to enables measuring the indicators of tangible quality. The very first step for development of the customer relations is to understand the needs of customers, which focuses on long-term associations, loyalty and retention (Liang , R. , Kam, & D, 2014).

However, as said by (Reza, Arash, Mohammad , & Hadi , 2016), it is the most important thing for managers to be able to identify the weaknesses and strength of services that have been delivered by the organization. Nowadays, it has been observed that the trend have started to increase towards the research on the topics of customer satisfaction, service quality and behavioral intentions in the service sector of Pakistan. But most of the earlier researches have targeted only Hong Kong (C.S & Tianming, 2012; Kivela, Inbakaran, & Reece, 1999; Kivela , Inbakaran, & Reece, 2000), China (Ali & Amin, 2014), USA (Lee , Lee , & Dewald, 2016; Lee, Ryu, & Kim , 2012; Jani & Han, 2011; Stevens, Knutson, & Patton, 1995), Korea (Kim , 2011; Jang , Ha, & Silkes, 2009; Yüksel & Yüksel, 2003), Thailand (Kawpong & Suvenus, 2010), Taiwan (Wu, 2013; Hshiung , Fei , & Syun, 2015), and Europe (Kukanja , Omerzel , & Kodrič, 2017; Chow, Laua, Lo, Shac, & Yun, 2007; Sulek & Hensley , 2004).

The very first step for development of the customer relations is to understand the needs of customers, which focuses on long-term associations, loyalty and retention (Liang , R. , Kam, & D, 2014). The support and organizational policies for employees pay a significant role to firm performance, positive service climate and customer satisfaction (Susskind, Kacmar, & Borch, 2018). In order to identify the wants of customers first it should be strategized that how to make those needs satisfied, and then implementing all these strategies in the form of operational practices is considered to be best way for creating positive intentions and satisfaction among the service availing customers.

2.2.1.1 Network Reach

Network reach refers to the broad spread of the telecommunication service provider, where the customer stay connected with the broadband service irrespective of the location or area that he/she is located in. A good service provider delivering quality service ensures that the customer gets signal of their brand anywhere in Pakistan.

The goal of every service provider is to spread its network all over Pakistan to have a consistent and unbreakable user experience.

2.2.1.2 Network Connectivity

A customer who pays for a cellular service expects that the calls that he/she makes would not cause any trouble or any breakage. If the call connect rate is not up to the defined standards it

marks the brand as a poor service provider and the customer starts churning from the network. Customer is marked as churned when he/she leaves the network of a particular brand and start porting out to competitor brand. Call should be connected within seconds without causing unnecessary delays or wait time. As the greater the wait time is the greater the customer frustration.

2.2.1.3 Call Drop Rate

A call is dropped when it do not receive proper signals through the cell sites (Base Stations) it is connected with. In Telecom service provider companies, the dropped-call rate (DCR) is the rate of cut off of calls due to some technical reason or lack of network connectivity. Whenever a call is being dialed it initiates a call setup process which in successful case results in a connected call. A connected call is considered to be dropped if it gets terminated in an unusual way. It basically happens due to weak network signals. The shorter the call setup time the greater the customer satisfaction. There is specific threshold defined for call setup time which varies between 1 to 3 seconds at max. There are multiple reasons of delay in call setup time one of which could be the lack of radio coverage within that specific area, it could be either in the uplink or the downlink. The second reason could be radio interference between both the calling parties. The call drop rate is considered to be one of the most crucial KPI (Key Performance Indicator) that is being used by the service providers to assess the performance of their network. Call drop rate has a direct influence on customer satisfaction and it directly related to the loyalty of the customer with the network provider. Although the procedure isn't very that simple, it is quite a complex procedure and measuring the accuracy of call set up time isn't a piece of cake. There are multiple ways of calculating call drop rate. Congestion on a particular cell site may also result in excessive call drops. Network operators focuses a lot on the retainability of the calls in order to gain customer satisfaction and loyalty. Due to which they constantly try to improve their radio coverage as well as expanding the capacity of their network along with optimizing algorithms.

2.2.1.4 Hidden Charges

Hidden charges is one of the major concerns of telecom subscribers using telecommunication services that either they are being charged on a fair basis or they have become a victim of false/hidden charges. There are a number of Telecom Network Operator who are notorious for placing hidden charges within their bundles that they offer. It leaves a very negative image on

customers mind if they keep such a perception about the network operator. It is important to be fair specially when dealing with cash and payments because it automatically develop customer's trust on the service operator.

2.2.2 Product Intelligence

Product Innovation (Abouzeedan, 2011) state that intelligence is the instrument to realize entrepreneurship economy. Product or service intelligence is the company's ability to improve product design, features, or specifications as per the customer's wish or enhance the value of products or services by creating new products or services (Dokumentasi, Pejabat, Pengelola, Informasi, & Dan, 2016) The higher the company's product intelligence will improve the company's performance through increased buying decision. In the global competition, companies must be able to modify their products to add value to the products they produce and must meet the needs and tastes of consumers. The added value of the resulting product may be the design or model of the product to produce and the service of the product being sold (Firdausi, 2016). Product intelligence specifically a set of new idea in creating product or services which achieve competitive advantage to organization (Polder, 2010).

In other word, product intelligence focuses in existing markets for existing products, differentiating through features and functions that currently not offered (Rainey, 2006). Product innovative can be analyzed by looking into the internal side and external side of the product. Internal side, where it depends on knowledge, capacities, resources and the technologies used in the company while the external side would be the consumers' needs and the owners' expectations towards the company's product. Of course not all product innovations prove to be successful. Often, researchers evoke famous product failures to show that marketing product innovations could be a lottery game: sometimes you win, other times you lose. (Cooper, 1979) Cooper conducted an extensive investigation of success and failure factors for industrial new products. Cooper identified 3 factors that able to describe the innovativeness of the venture: newness to the firm; a project that is totally new to the firm which takes the firm into new market and new technology (diversification), product uniqueness; a product which is truly unique which the firm introduces the existing market with a unique type of product, and product uniqueness / superiority; a product which has significant improvements over previous products making it unique and superior.

Olson et al. 2004 (Booz, Allen, & Hamilton, 2006) separated product intelligence into three basic categories: line extensions (products still familiar to the business organization but new to the market), me-too products (products that are considered new to the business organization but familiar to the market; imitations of competitor's products) and new-to-the-world products (products are considered new to both business organization and the market). These different categories of product intelligence have led to conduct a research on product innovativeness from the firm's perspective.

(Chang & Wildt, Purchase Behavior of potential customers in service industry , 1994) Product features is major decision variables used by marketer to influence the product evaluations and purchase behaviors of potential customers. To effectively make decisions regarding these variables, marketers seek knowledge about how consumers use product attribute information in the evaluations of products. Besides that, many product features can be included in the communication message. Much research focusing on the diffusion of innovations has identified characteristic (e.g., relative advantage, compatibility) of innovations that affect the rate of their adoption (Roger, 1983). (Hoyer, 1984) Mentioned when consumers are asked why they have recently purchased particular products, they typically mention price and performance (product features) as reasons, which are measures of overall value.

Product innovation is related to the introduction and adoption of new and improved methods. These methods can be related to production or equipment changes or both. The new and improved methods are introduced to satisfy the changing needs of markets as it is possible that old production equipment and methods are not good enough to deliver what is needed and desired by end consumers. The Global Innovation Index (GII) report of 2015 reported that out of 141 countries, Malaysia ranked as 32 in terms of Innovation Index and scored 45.98. The innovative performance of Malaysia has helped it to record highest rank in GII in 2014. The basic motivation behind this innovative performance of Malaysia is to gain competitive advantage in national and international markets.

Polder, Leeuwen, Mohnen and Raymond (2010) specified in their study that product innovation is related to the invention of new ideas to create new products and services which helps in attaining competitive advantage in long run. According to (Abouzeedan, 2011), the product or service innovation is related to company's capability to enhance their products and services

quality, improved product design and features. The main purpose of this innovation, quality and feature enhancement is to satisfy the needs of customers and to change company's procedure and products/services according to customers' requirements. Company's performance will be affected by the introduction of innovative products as the performance will increase which will help in shaping the purchase decision of customers. Firdausi (2016) depicts in the research that in today's globalized world, it is essential for organization to keep themselves in markets and to meet the changing needs of customers. This can be done by adding value to products and services.

The innovation in products can be analyzed by focusing on its external and internal aspects. The internal aspects includes awareness, capabilities, assets and technologies used within the organization whereas external aspects includes consumer's needs and expectations towards particular company's products and services. It is important to note that product innovations do not always succeeds. Often, product innovations fail which depicts that this innovation process is a lottery.

Product innovation is either considered positive in many organizations but it's not necessary that an intelligent product would have a positive impact on Customer Purchase behavior. Taking an example of Veon in the telecom sector of Pakistan. Veon was basically a very intelligent product by Jazz (previously known as Mobilink). Veon was an application that was pretty much similar to WeChat of China. The application was designed to give all features under one umbrella such as call, chat, listen, read, connect, watch, surf, discover, share, play, work, relax, out of cash take immediate loan from VEON App. Everything under one umbrella.

Veon was considered one of the most intelligent product in the telecom market of Pakistan, but unfortunately it couldn't survive in the market more than 3 month time. If we further drill the reason down we see that the reason behind the failure of the application was primarily due to gap in the customer need, the promises that the application had made as well as the expectations it had in the minds of its customers. It's always important to identify the need and expectations of the customers, any product designed in negligence of customer's need and expectation find it difficult to fit in the market. Especially in markets where the competition is high and the organization is operating in Red Ocean.

2.2.3 Customer Purchase Behavior

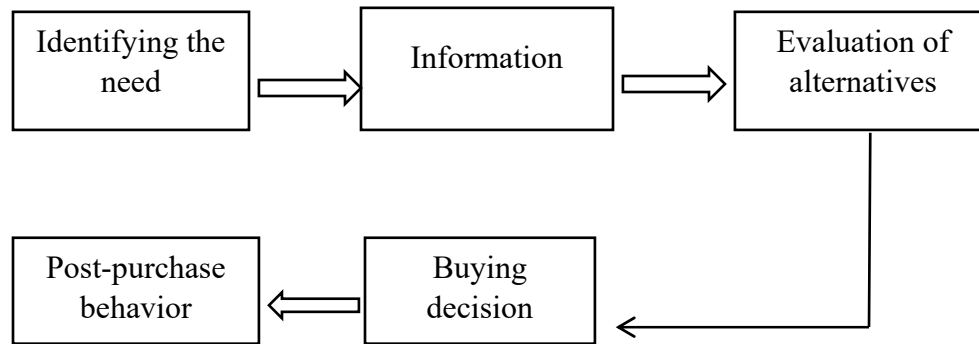


Figure 1: Buying Decision Process

Gueguen (2006) proposed buying decision process with five stages.

- The first step of this process is to identify the need. The purchase process starts with identification of need, problem. The need may arise due to internal or external motivation.
- The second step is information. When need is being identified, next step is seeking information. Consumer seeks information related to problem from different sources i.e. friends and family, commercial sources (advertisements, websites etc.), public sources (media) and direct experimentation (usage of product itself).
- Third step is the evaluation of alternatives where alternative products are being evaluated before buying product. This evaluation can be done using different criteria i.e. brand image, product value etc.
- Fourth step is the buying decision where customer actually makes decision to buy the product.
- Fifth step is the post purchase behavior of customer. After purchase of product, consumers show satisfaction or dissatisfaction towards products depending upon their experience.

The purchase decision is the customer decision to buy the product which is most desirable to him/her (Kotler and Armstrong, 2012). According to the study of (Mardhotillah and Saino, 2013)

purchasing/buying decision is an activity performed by customers where from two or more choices or behaviors one is being selected by customer after going through evaluating process. Buying decision is the stage of the overall process, where customers purchase the desired product. The producers of products or services main concern has always been consumer, as they are the main party to use and react on the products and services of particular organization. Purchase decision of customer is being shaped when they have already used the product or service and are satisfied or dissatisfied with the purchase. If the customer experience is good related to the product or service, they will likely to buy that product again. This buying decision of consumers is influenced by many aspects. Company's basic goal is to identify these factors and act on them if they want to retain their customers. Companies should properly deliver the benefits and prices of product they deliver so that consumers can make decision efficiently (Nofiauwaty and Yuliandi, 2014).

Customer Purchase behavior is directly related to the level of satisfaction and contentment that a customer receives by availing a particular service. In today's world of high and strong competition, service industries along with understanding their own weaknesses should also develop the appropriate marketing policies as well as operational strategies in order to improve the customer satisfaction (Hsiao, Chen, Chang, & Chiu, 2016). The repurchase intention of a customer is highly influenced by the customer satisfaction. Customer satisfaction is a component which predicts the repeat patronage of a customer along with the new customers (Goh, Goodmanb, & a, 2011; Tuu & Olsen, 2009) and also brings huge benefits for the company (Opwi, cclin, & Brunner, 2008). In the past, a significant position has been grabbed by the topic of customer satisfaction in marketing literature and the studies of customer satisfaction was more towards the theoretical side in comparison with the other studies (Oh & Kim, 2017). Various quantitative studies did suggest that call connectivity, clarity and service charges are some of the major factors that effects the customers' satisfaction of a service. (Ma, Qu, Njite, & Chen, 2011; Jang & Namkung, 2007; Mattila, 2001; Ryu & Han, Influence of the quality, service, and value on customer satisfaction and behavioral intention: moderating role of perceived price, 2010). Customers will always select those brands which meet the value and quality standards of a customer and if a mobile phone network operator does not pay much attention to that or ignores that then their customer traffic will start declining as customer will start preferring the competing

brand (Stevens, Knutson, & Patton, 1995). The satisfaction levels are considered to be the convenient means in order to segment and identify consumers in the markets, as said that rather than the trial purchases, repeat purchases are more likely to dominate sales of the existing services. (Myers & Bolton, 2003).

According to (Ekinici, 2003), service quality is considered as a customer satisfaction's predecessor, which then acts as mediator between behavioral intentions and service quality and mediates their relationship. In order to predict the repeat patronage, managers often use customer satisfaction which then leads to new customers as well as brand loyalty (Dubé , Renaghan, & Miller, 1994; Yuksel & Yuksel, 2002; Haemmoon, 2000). Therefore, customer loyalty and satisfaction are realized through delivering exceptional service (Lockyer & Tim, 2003; Raajpoot & A., 2002), as well as through overall physical environment which also plays a vital role in delivery process. Customer satisfaction is believed to be closely associated with attitude, by which repurchase intention is likely to be predicted. (Le, Fornell, & Anderson, 1994; Mittal & Anderson, 2000; Fornell, 1992; Reichheld, 1996).

According to our study, customer satisfaction tends can be defined as an evaluative judgment which is post-purchase and concerns the purchasing decision (Day, 1984). Customer satisfaction is basically the most important marketing outcome (Patterson & G, 1993); which is the function of consumers' expectations which they bring towards service encounter (Zeithaml, A., Berry, L, & Parasuraman, 1996) and their following evaluation regarding the service quality (Oliver & L., 1996). Managers should always look for a bigger picture and emphasize on the program of total overall customer satisfaction instead of focusing solely on the strategies for service quality because repurchase intention is more strongly influenced by consumer satisfaction as compared to service quality. (Taylor, A., Jr., & Joseph, 1992). Due to this reason, customer satisfaction is valued as better marketing practice's key outcome (Cal, J., Oakley, Malthouse, & C., 2004). Empirically, a significant positive association has been found between repurchase intention and customer satisfaction in context of services and consumer goods both, by prior studies in field of marketing (Selnes & Fred, 1998; Baker, L., Taylor, & A., 1994). Interactions between business to business (Woodside, G., Frey, & Daly, 1989; Patterson & Spreng, 1997).

The organizations have always focused on improving their profitability and success etc. but with the passage of time the firms have started to realize the importance of consumer behavior.

Hence, firms now want to achieve the maximum consumer satisfaction just because of the fact that they have started to realize that the foremost important thing is to get the satisfaction of the customers because a customer will only come back to buy the product or service again from the same place only if he or she gets satisfied from that firm. In short, customer satisfaction not only improves the image of the business in the mind of the customers but it also results in achieving the behavioral intention of the customers towards that business. Customer satisfaction is considered to be one of the most acute marketing priorities due to the reason that it is presumed to be the important determinant of customer loyalty, repeat sales and positive word-of-mouth. The reason behind why most of the managers are very interested in the customer satisfaction is that customer satisfaction is significantly related with loyalty. (Sambandam & Lord, 1995; Sullivan & Anderson, 1993; Michael, Cronin Jr., & Mhulta, 2000). Because those customers which are loyal tend to use the product or services more often or when they have to buy a product they just stick with the same brand for years (Brunner, et al., 2008). They have an association with the brand and are loyal towards it which makes them not to go for another competitor brand. There should be a perfect combination of both the intangible and tangible features resulting in perception of customer regarding service quality of good service operator that will lead to achieving effective behavioral intention as well as customer satisfaction in telecom industry. In previous studies, network quality was one of the most significant attributes of the overall service quality of the network operator and predicted to have a positive relationship with customer loyalty and satisfaction. (Ryu, Han, & Heesup, Influence of the quality service, and physical environment on customer satisfaction and behavioral intention: moderating role of perceived price, 2010).

In prior studies, there are mixed findings regarding causal direction between customer satisfaction and service quality. According to the conceptualization of previous studies, when a customer goes through events of satisfaction over the period of time then it leads towards the service quality perception. In contrast, various other researchers have empirically supported the influence of the apparent service quality on the customer satisfaction (Cronin & Taylor, 1992; Spreng & Mackoy, 1996). In our research, we will try to evaluate the mediating effect of customer satisfaction between service-related attributes such as service quality and behavioral intention. The good and effective service-related attributes help in creating satisfaction among the customers in a very significant way and when this customer satisfaction is there then the

customer is more likely to have a behavioral intention towards the product or service. A customer satisfaction will probably create a positive behavioral intention among customers resulting in repurchase etc. whereas a customer dissatisfaction may result in negative behavioral intention among customer where customer start preferring competitors which result in loss of customer base and ultimately the profit, and in some cases this might also lead to a negative word of mouth and negative image of the business among the other customers as well.

2.3 Previous studies

Another study related to product innovation and service quality is of (Bamossy & Scammon, 1985). The topic of this research was the influence of product quality, quality of service and contextual experience on customer perceived value and purchase intents. For this purpose, data was collected from 205 customers of national retailer chain, Cocoa Tree. Multiple regression was used to carry out the research and to find the relationship between product quality, quality of service, contextual understanding and supposed value of customers. This analysis was then being used to measure customer perceptions and purchase intentions. Structural Equation Model (SAM) was used to carry out the research. It illustrated healthy and positive influence on consumer supposed value when it comes to product quality and service. Background understandings have positive impact on consumer supposed value. The study also showed that consumer supposed value of product affects consumer likings and buying intentions positively.

(Arslan & Rashid, 2014) Studied the effect of brand image and quality of service on customer buying decision. The research was focused on the retail stores of Pakistan. 301 respondents were selected to collect data from large retail stores. Quantitative research was being used to collect data through questionnaires. Convenience sampling technique was conducted during this research. Five point likert scales was used in questionnaire. The data collected from respondents were from Lahore and Islamabad. In order to find outcome of brand image and excellence of service on buying behavior of consumers, exploratory factor research technique was utilized. Multiple regressions were used to measure the results of the study. The outcomes depicted direct and positive and significant impact on consumer purchase behavior in terms of brand image and quality of service.

(Jalal, Hanaysha, & Abdullah, 2014) Studied the direct and indirect effect of product innovation and product quality on brand image. The study was conducted on automotive industry. Data was collected from 287 passenger car users in Northern region of Malaysia at shopping malls. Questionnaires were being used to collect data. Systematic sampling procedure was followed by data collection. Structural equation model named as (AMOS) was used to analyze this data. The results of the study depicted that both product innovation and product quality have strong and significant effect on brand image and brand trust as well.

Another study related to this field is the study of (Horng-Cherng & Shiau, 2014). The research main focus was to study the impact of product innovation on behavior intention. The brand image of Japanese Anime dolls were targeted in this research. The research variables in this study were brand image, product innovation and behavior intention. The research subjects were those buyers who have experienced the purchase of these Japanese Anime dolls from Southern Taiwan specialty stores. This research was then conducted and studied in Asia. The mediating variable in this research was brand image which was being used to measure the results. The nearness test group method was used to get data through questionnaires from the past users of these Anime dolls. Total 600 questionnaires were being filled which were then reduced to 434 questionnaires because of invalid questionnaires. Reliability of the questionnaire was measured using Cronbach α . Furthermore, correlation analysis was being conducted to measure the relationship between variables. The results of the study showed that product innovation has positive impact on behavior intention and brand image, whereas brand image also have positive impact on behavior intention.

(Awan & Zuriat-ul-Zahra, 2014) Studied the impact of innovations on consumer behavior. The case study was conducted on the Pak Electron Limited, which is the market leader in manufacturing and marketing of electronics in Pakistan. Sample of 200 males and females customers between ages of 18-65 years was being selected. Primary data collection method was used where data was collected through questionnaires and field survey. Moreover, face to face interviews were also conducted to collect data. Quantitative research method was being used and lickert scale was used in questionnaires. For data analysis and to measure the relationship between innovations and consumer behavior, S-Curve model is being used. The results of the

study showed positive impact of innovations on consumer behaviors. The 75% of respondents emphasized that innovations in products impact their purchase behavior and lifestyles as well.

(Florica, 2015) Studied consumer response towards product and service quality. This research was conducted on 100 people using three different surveys so that customer's response towards products and quality of services can be measured. Among 100 respondents, three main categories were used to collect data that were mobile users, coffee users and tobacco users. Apart from these categories, respondents were evaluated on the basis of their earnings and gender. Kolmogorov-Smirnov coefficient was used to measure the significance level of study and Levene test was used to figure out the homogeneity. The results of study showed that both male and female responds differently towards products and service quality. Women were more careful while making purchasing decision as compared to men. In terms of income, the results showed that depending on income, people respond differently towards products and quality of services. People with low income respond carefully towards product purchase and can accept low quality products as well whereas high income people prefer high quality products. The crux of the study was that people attitudes and purchase decisions changes with the change in product or quality of product and services.

The study of (Carunia & Rani, 2017) on effects of quality of service on customer purchase decision in context of Traveloka online Airline tickets in Jakarta, Indonesia shows that there is positive and meaningful relationship among quality of service and customer purchase decisions. This study was conducted using questionnaires. Data was collected from customers who used to purchase online airline tickets from Traveloka. They used convenience sampling method and lickert scale was used to collect data. Regression analysis was being done to figure out the relationship between these two variables.

The research article of (Sugrova & Sedik, 2017) was linked to examine the result of product's quality on satisfaction of the consumer and corporate brand. The study was conducted on dairy brand named Sloval Dairy Milsy JSC. The chief reason to investigate this was to find the correlation between quality of product and consumer satisfaction towards it. The researchers tried to investigate the effect of products quality and quality of services provided by dairy on the

brand image. Data was collected from 743 respondents. Statistical Analysis System (SAS) was being used for data analysis. The Chi-Square test, Cramer's V Coefficient and Kruskal-Wallis test was conducted to analyze the data. The results of the study showed that product quality has strong impact on consumer satisfaction, as customers like to buy dairy products if their quality is good enough.

(Laura, Merisa, Agustina, & Siahaan, 2018) Studied the impact of product innovation and service quality on purchase decision. The study was conducted on Progo Road which is culinary institution in Bandung city. Descriptive and verification method was being used and data was collected through interviews, questionnaires, observation and documentation. 384 questionnaires were being analyzed according to the results of validity. Data analysis was being done through WarpPLS 3.0. The results of the study showed that both product innovation and service quality affects consumer purchase decision.

Since the telecommunication industry has grown substantially over the years, it is imperative to understand the causes of its growth. The resolute to fulfill customer satisfaction by better approach in quality especially in service sector is pretty vital to keep the customer (Brown and Gulycz, 2001). Similarly, product innovation in the face of global technological advancements is also important for staying relevant in the competitive market. A recent study on cause of consumer retention in telecom sector found that major aspects of service quality in telecommunication, like openness, fee reasonability and clarity in call, are the sturdiest elements to keep customer retained, which in itself is a buying behavior (Ali et al. 2010). Similarly, another research aimed at the assessment of the service quality of telecommunication, found that the "scopes of touchable, declaration, receptiveness, compassion, ease, and linkage quality have constructive and statistically significant connection with cellular customers' perceived service quality" (Khan, 2010). The improvements in these dimensions or parameters have accompanied the rise of the telecommunication industry, hinting at a positive correlation between service quality and the buying behavior.

2.4 Summary

This chapter begins with the work of past researchers. Work of different research scholars on Service Quality is discussed. The chapter also discusses the Customer Purchase Behavior in detail. Also the Customer Purchase behavior is discussed in the context of Service Quality and relationships are established in the light of previous works done. This chapter discusses in detail the intelligent products, motivations behind its purchase and its market worldwide and in particular in Telecom Sector of Pakistan. The chapter also discussed the negative impact of introducing an intelligent product without properly performing customer need analysis and analyzing a customer behavior.

Chapter 3

Theoretical Framework

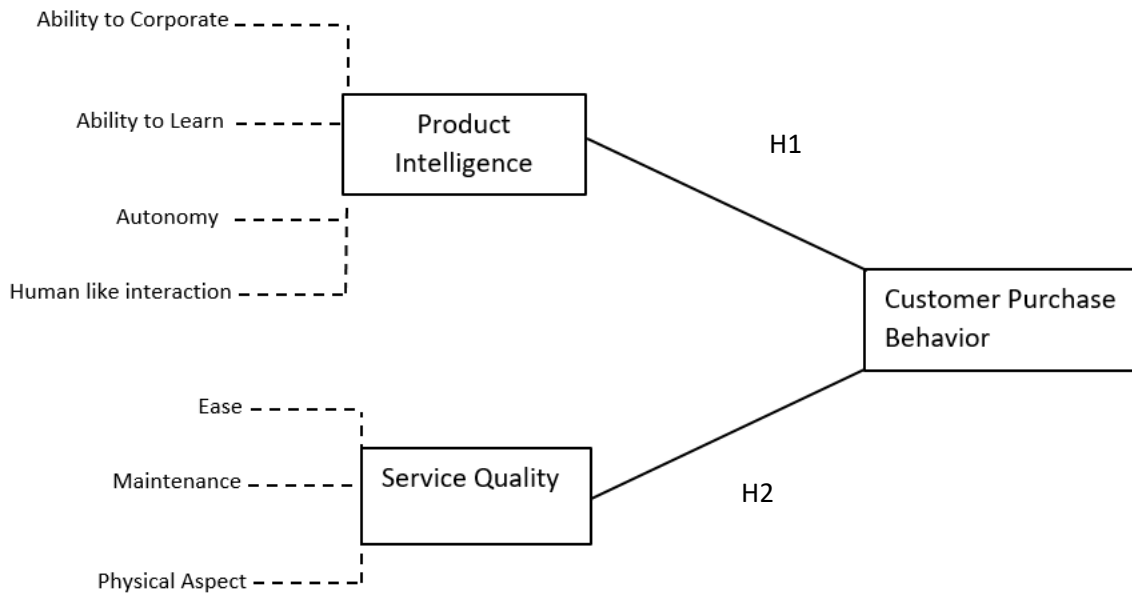
3.1 Theoretical Framework

The study of Impact of Service Quality and Product Intelligence on Customer Purchase Behavior has two independent variables one is Service Quality whereas the second one is Product Intelligence. The dependent variable in this research topic is Customer Purchase behavior.

In light of this research along with historical researches we would see that with increase and decrease in both the mentioned independent variables what impact is being made on the dependent variable. In this chapter we would discuss both the positive as well as the negative impact of both the independent variables on the Customer Purchase Behavior.

Table 3.1

Theoretical Framework



3.2 Relationship between IVs and DVs

3.2.1 Null Hypothesis (H_0)

H₀₁: There is no correlation between product intelligence and customer purchase decision

H₀₂: There is no correlation between service quality and customer purchase decision

3.2.2 Alternative Hypothesis (H_A)

H_{A1}: There is a positive correlation between product intelligence and customer purchase decision

H_{A2}: There is a positive correlation between quality service and customer purchase decision

H₀₁: There is no correlation between product intelligence and Customer purchase behavior

According to the first null hypothesis we assume that there is no relation between product intelligence and customer purchase behavior. It is not necessary that the customer would be comfortable to use an intelligent product provided by its service operator. We take an example of a very intelligent product VEON by Jazz (previously known as Jazz). VEON offered everything under a single application, it had an option of money transfer, bill payments, music, chat, alarms, offers and bundle uptake and many more. But the product couldn't survive for more than three month time. Within a very short span of time the product was being dumped by the customers as the response was very unlikely that wasn't expected by Jazz at all. A very heavy investment was being made by the service provider but the planning and implementation of it had a lot of gaps. The application over promised its values and features to the customers. The customers had a lot of expectations from the product but it couldn't meet the expectations of it customer so it didn't leave a good impact on customer purchase behavior.

H₀₂: There is no correlation between Service Quality and Customer Purchase Behavior

In second null hypothesis we assume that the second independent variable do not have any relation with the dependent variable i.e. Customer purchase behavior. In this assumption we simply ignore the relationship between service quality and customer purchase behavior.

H_{A1}: There is a positive correlation between Product Intelligence and Customer Purchase Behavior

Alternate hypothesis of the study assumes that there is a positive associative relation between product intelligence and customer purchase behavior. It assumes that if the product is intelligent

and is easy to use there is a high chance that it will appeal to majority of the customers and will have a positive impact on customers purchase behavior.

H_{A2}: There is a positive correlation between Service Quality and Customer Purchase Behavior

The second hypothesis states that there exist a positive tie-in between the second independent variable with the dependent variable. Customers' purchase behavior would have a positive impact of service quality that is if the service quality has ease, provides proper maintenance than it would leave a positive impact of customer purchase behavior.

3.3 Summary

This chapter has presented literature review surrounding the variable of interests and theoretical linkages in the context of present study. The focus throughout this chapter was on Product Intelligence, Service quality and the Customer Purchase Behavior.

Later half of this chapter establishes the connection and theoretical linkages between different variables. Finally hypothesis is identified to facilitate the empirical verification.

Few research defines the purchase of the intelligent products as a surrogate buying behavior and the willingness to repurchase such products forms the consumer buying behavior of the consumers (Phau, Consumers' willingness to knowingly purchase Intelligent products. Direct Marketing, 2009). The strength required to form the customer purchase behavior leaves an impact on the relationship between service quality and intelligent products.

Chapter 4

Methodology

4.1 Introduction

This study aims to investigate the impact of service quality and product intelligence on customer purchase intention through an empirical lens. Towards the end, this chapter explains the different tools and techniques used in the study to empirically examine the casual link between different variables of interest. The chapter begins with discussion of research design and its justification for the present study. Also, the population and the sample size is discussed. The instruments used for data collection is explained as well. Lastly, the chapter concludes with discussion of the tools which are used for the analysis of the data.

4.2 Research Design

The study is based on quantitative approach to examine the impact of service quality and product intelligence on purchase intension of customer. This is done within the context of the telecom industry of Pakistan. A quantitative approach is used to determine the perception of the respondents regarding service quality and product intelligence on customer purchase behavior. Data was collected directly from respondents within Islamabad who are currently using resources of any of the mobile network operator.

4.2.1 Population

Population is defined as group of individuals, objects from which a sample can be withdrawn for statistical inferences (Webster, 1828). The target population for this study are the subscribers between 18 to 60 years of age. Respondents are living within twin cities of Rawalpindi Islamabad and are currently using services of any of the available mobile network operator i.e. Jazz, Telenor, Zong or Ufone. The study basically aims to generalize and have a broader perspective of how ease, maintenance and physical aspect of Service Quality influence customer Purchase Behavior. Data has been collected from different age groups to form a better understanding of the phenomenon of product intelligence and service quality leading to customer purchase intension. Ideally the data could have been collected from different strata over a period of time, however only cross-sections are used due to restrictive weaknesses regarding the time period to complete this study.

4.2.2 Sample Design

Sampling is defined as the process of selecting units from population of interest to reach generalizability (Willaim, 2008). In research there are two types of sampling techniques. Probability and non-probability based sampling. A probability sampling may be defined in which unit of sample has an equal chance of being selected. Whereas in non-probability an individual does not know that he/she will be selected (Surbhi, 2016). However, this particular study is based on convenience based non probability sampling. Due to limitation of time, cost and other restrictions in Pakistan. This was considered to be an efficient and an economical way of data collection.

4.2.3 Sample Size and Unit of Analysis

Primary data seemed to be an appropriate choice in this study. Based on number of observations per variable the sample size was calculated. Since the total population for the Telecom sector of Pakistan is 163 million as per the authentic website of Pakistan Telecommunication Authority. But due to time, cost and reach limitation survey couldn't be conducted on such a huge number of population. Hence the appropriate sample size for this study should be of 300 respondents. It's a perceptual based study. Those who participated in it are unit of analysis.

4.3 Data Collection and Sources

For this research primary data was collected from the telecom subscribers of Pakistan living in the twin cities of Rawalpindi and Islamabad. The age of respondents range from 18 to 60 years who are well aware of the Mobile Network Operator. Data was collected from the respondents directly by asking them to fill out the questionnaire. The table below shows the scales adapted and modified for data collection. 5 point Likert scales were asked from respondents to choose from a scale of 1 to 5 to record their responses. For Service Quality (1 being strongly disagree and 5 being strongly agree). Whereas, for Consumer purchase intention Likert scale was used with (1 being more likely and 5 being less likely).

Data gathered from respondents were later on subjected to different statistical tools and techniques.

4.3.1 Measuring Instruments

Construct and Variables	Items	Sources
Service Quality	5	Homburg, Christian, Jan Wieseke, and Wayne D. Hoyer (2009)
	6	Mittal, Vikas, Pankaj Kumar and Michael Tsiros (1999)
	4	Mittal, Vikas, Pankaj Kumar and Michael Tsiros (1999)
Product Intelligence	4	Rijsdijk, Hultink, and Diamantopoulos (2007)
	5	Rijsdijk, Hultink, and Diamantopoulos (2007)
	4	Rijsdijk, Hultink, and Diamantopoulos (2007)
	5	Rijsdijk, Serge A., Erik Jan Hultink, and Adamantios Diamantopoulos (2007)
	4	Rijsdijk, Serge A., Erik Jan Hultink, and Adamantios Diamantopoulos (2007)
Customer Purchase Behavior	4	Neese and Taylor (1994)
	3	Rodgers (2004)
	3	Maxham and Netemeyer (2002a)

4.4 Methods of Estimation

Simple two variables and multi regression techniques are used to see the impact of product intelligent and service quality on customer purchase behavior in the telecom sector of Pakistan. Barren and Kenny (1986) technique is used to estimate a series of stepwise regression models. Both descriptive and statistical analysis are used to draw inferences about identified hypothesis. SPSS (Statistical package for social science) version 22 is used to assist data analysis.

4.5 Summary

This chapter explained the several tools and techniques used for an empirical analysis of the impact of service quality and product intelligence on the purchase intention of customer. It also explains the research design used, the population, sample size and unit of analysis used. The nature of the research and its sampling techniques are also justified. Moreover, the instruments used for data collection are discussed also there validity and reliability are discussed. Lastly the chapter concludes with different statistical analysis used for data analysis to reach a conclusion on the relationship among the variables.

CHAPTER 5

Results and Analysis

5.1 Introduction

The previous chapter has presented a brief methodological account in view of the present study. This chapter highlights the results and finding regarding the different determinants of Customer Purchase Behavior. Different statistical techniques, both descriptive and inferential, have been applied to substantiate the theoretical framework. The first part of this chapter focuses on the reliability of datasets, the chosen method, and the specification of the regression models. This is followed by the correlation matrix that relates the variables of interest. Finally, the inferential statistics regarding the linear two-variable and multiple regression models are presented. The purpose is to offer an analysis in view of the main findings and with respect to advanced hypotheses.

5.2 Instrument, Sample and Reliability

To find the relation between all the variables i.e. Service Quality and Product Intelligence. A comprehensive questionnaire was designed as an instrument to collect datasets. The questionnaire along with the cover letter is attached in Appendix A and B at the end. Initially the chosen sample was 330 respondents, however, 26 questionnaires were not included in the final analysis due to missing values. The final sample size consisted of 304 cross-sectional observations. The overall reliability of the items for the scales of Service Quality and Product Intelligence remained 0.887 and 0.870 respectively. The reliability statistics for the dimensions of Service Quality and Product Intelligence are presented below. It also needs to be highlighted here that all items were measured on a five point Likert scale ranging from 1 to 5.

5.3 Reliability of Scales

5.3.1 Frequency distribution

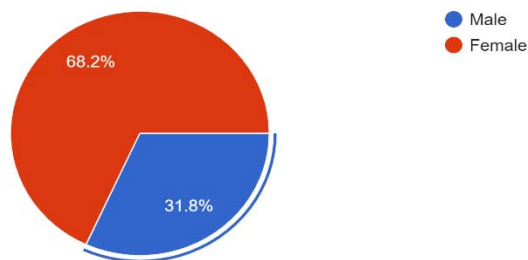
Table 5 presented below shows the reliability coefficients of the purchase intention and value expression.

Table 5.1
Reliability of Scale

Variable Name		Reliability	No. of Items
Service Quality		.887	15
Value Expression		.870	20
<i>Cases</i>	<i>Valid</i>	304	.903
	<i>Excluded</i>	0	
	<i>Total</i>	304	

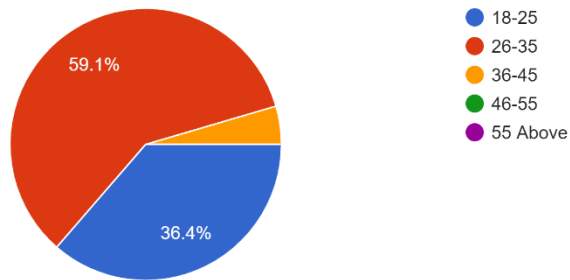
It is evident from the above table that the number of variables that are considered in the present study. Moreover, the number of items used to ascertain each variable is also shown in the above table alongside the Cronbach alpha statistic. The number of items used to observe service quality remained 15 with a reliability statistic of .887. Similarly, 20 items are used to measure value expression and the reliability statistic for this scale remained .903.

Figure 5.1
Respondent's Gender



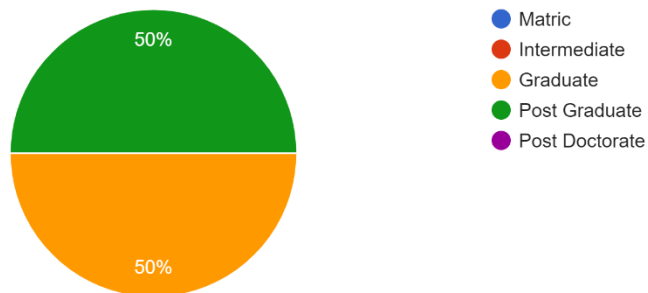
It is clear from Figure 5.1 that, out of 304 respondents, 68.2 percent of the respondents were female compared to 31.8 percent male respondents. It is important to highlight here that there was no gender bias in the collection of datasets. Moreover, respondents were approached randomly without any gender discrimination.

Figure 5.2
Respondent's Age



The figure 5.2 above shows that demographics of respondents with respect to age. The visual representation of the percentage count of the sample size shows that out of 304, 36.4 % of the respondents were between the ages brackets of 18 years to 25 years. While 59.1 % of the sample units were between the ages brackets of 26 to 35 years. Yet remaining were between the ages brackets of 36 years to 45 years. Since millennials is a time period marked between the ages of 18 years to 55 years so the data was collected from respondents falling in different categories of age to reach a better understanding of the results.

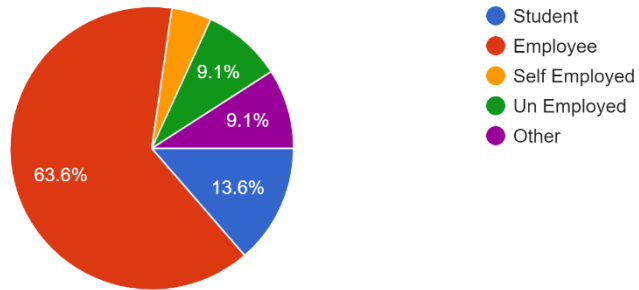
Figure 5.3
Respondent's education



The figure 5.3 shows the demographic pattern of the respondents with respect to the education. Of a total sample size of 304 respondents. There is an equal distribution of respondents in terms of education, 50% of the respondents are post graduates whereas the remaining 50% respondents are only graduates. Hence there is an equal blend of education among the respondents. However

our respondents didn't include respondents who are below 16 years of education. Our respondents were literate.

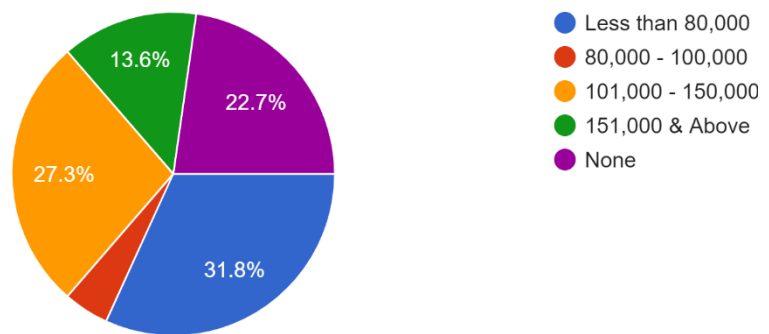
Figure 5.4
Respondent's occupation



The figure shows the respondents demographics with respect to the respondent's occupation. Out of a total sample size of 304. 9.1 % are house wife. 27.03 % of the respondents are business people. 13.6% are students while 63.6 % are employees.

Since the data was collected from male and females both between the age of 18 years and 45 years, so the sample size of the respondents were based on different occupations. Also the literature suggests that people with different occupations are the subscribers of Telecom network operator.

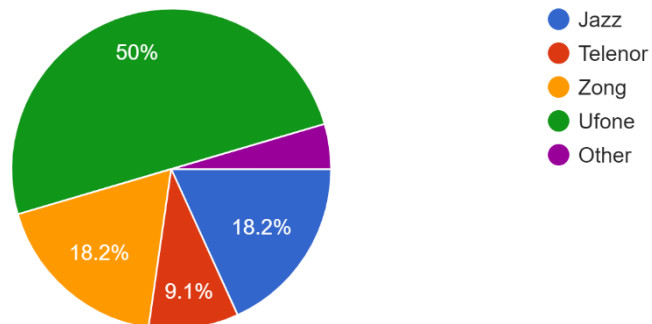
Figure 5.5
Respondent's Income



The figure 5.5 shows the demographics in particular the income of the respondents. The visual representation shows that out of sample size of 304, 31.8 % respondents had an income of less than Rs 80000. While 25.46 % had an income between 81,000 to 100,000. Yet 27.3 % had an income level between 101000 to 150000. 13.6 % had an income level above Rs 151000. The

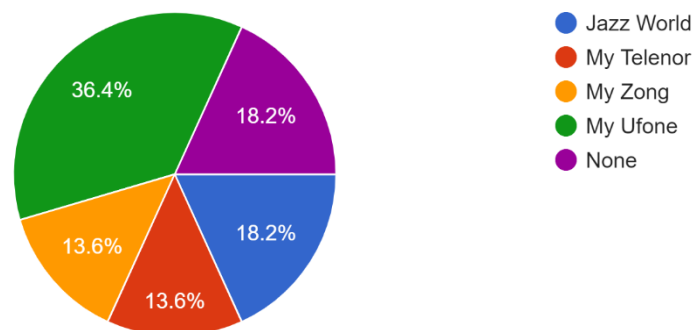
respondents were millennials with the age bracket between 18 years to 45 years, so that showed that respondents were at different stages of the career lifecycle. Hence, there is a variation in the income level of the respondents.

Figure 5.6
Network Operator



The figure 5.6 shows the network connection that the respondents are currently using in Pakistan. We can see from the above mentioned picture that out of 301 respondents 50% of them uses Ufone, whereas 18.2 are Zong's users, 18.2 % are on Jazz that was previously known as Mobilink and 9.1% respondents are on Telenor's network. The respondents for this survey were completely random and the data set was not biased or in favor of any one mobile phone service operator.

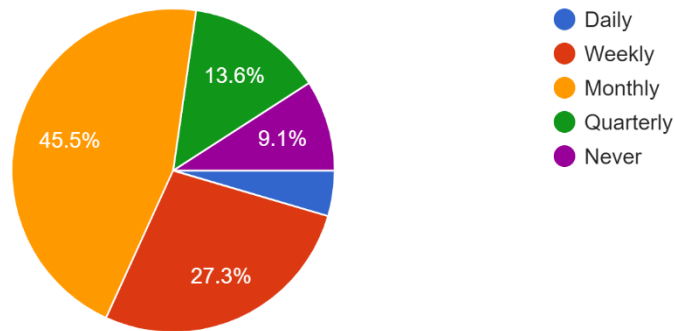
Figure 5.7
Network Service Provider Application



The figure shows the network service provider's application that they frequently use. Jazz world as the name suggests is a Jazz's product and is being used by 18.2% of the

respondents, My Telenor App is being used by 13.6% of the respondents, 13.6 % uses My Zong app where as 36.4% respondents use My Ufone application. So there is an equal blend of subscribers using different applications from different mobile phone network service providers.

Figure 5.8
Network Provider App Frequency



The above figure 5.8 shows the frequency of the use of application that the respondents use their network service provider’s application. Now from the above pie chart it is evident enough that almost 45.5% of the respondents use the application of monthly basis, whereas there are some respondents’ who use the application quarterly, the percentage of such respondents is 13.6%. 9.1% of the respondents haven’t used the application at all. 27.3% use them of weekly basis for updating or re subscribing the bundle or packages that they take.

5.3.2 Frequency Tables

Table 5.2
I am very comfortable with the services that my mobile phone service operator provides me with

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Disagree	48	15.8	15.8	15.8
Neutral	80	26.3	26.3	42.1
Agree	128	42.1	42.1	84.2
Strongly Agree	48	15.8	15.8	100.0
Total	304	100.0	100.0	

In the table 5.2 above for the question I am very comfortable with the services that my mobile phone service operator provides me with. Out of 304 respondents none of the respondents strongly disagree. While 48 of the respondents have disagree with the statement. 80 of the respondents from 304 are neutral about their opinions. However, 128 of the respondents have agreed that they are comfortable with the services that their mobile phone service operator provides them with.

Table 5.3

I can get helpful guidance from the service centers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	32	10.5	10.5	10.5
	Neutral	112	36.8	36.8	47.4
	Agree	144	47.4	47.4	94.7
	Strongly Agree	16	5.3	5.3	100.0
	Total	304	100.0	100.0	

In the table 5.3 above for the question I can get helpful guidance from the service centers. Out of 304 respondents 32 respondents disagreed with it whereas 112 where neutral with the helpful guidance from the service centers. 144 agree with the asked question and only 16 respondents strong agreed with the statement.

Table 5.4

I only need to exert the smallest possible effort to know about the new products and bundles offered by my network operator

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	48	15.8	15.8	15.8
	Neutral	80	26.3	26.3	42.1
	Agree	160	52.6	52.6	94.7
	Strongly Agree	16	5.3	5.3	100.0
	Total	304	100.0	100.0	

In the table 5.4 above for the question I only need to exert the smallest possible effort to know about the new products and bundles offered by my network operator. Out of 304 respondents 48

respondents' disagreed with it whereas 80 where neutral with the question and 160 agree with the asked question and only 16 respondents strong agreed with the statement.

Table 5.5

I keep the stress that is connected to telecom service provider as low as possible

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	32	10.5	10.5	10.5
	Neutral	112	36.8	36.8	47.4
	Agree	112	36.8	36.8	84.2
	Strongly Agree	48	15.8	15.8	100.0
	Total	304	100.0	100.0	

In the table 5.5 above for the question that I keep the stress that is connected to telecom service provider as low as possible. Out of 304 respondents 32 respondents' disagreed with it whereas 112 where neutral with the question and 112 agree with the asked question and only 48 respondents strong agreed with the statement.

Table 5.6

I receive service and guidance from relevant experts.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	80	26.3	26.3	26.3
	Neutral	96	31.6	31.6	57.9
	Agree	112	36.8	36.8	94.7
	Strongly Agree	16	5.3	5.3	100.0
	Total	304	100.0	100.0	

In the table 5.6 above for the question that I receive service and guidance from relevant experts. Out of 304 respondents 80 respondents' disagreed with getting guidance from the relevant experts whereas 96 where neutral with the question and 112 agree with the asked question and only 16 respondents strong agreed with the statement that they have received service and guidance from relevant experts.

Table 5.7

My network provider stands by its agreements and policies

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	16	5.3	5.3	5.3
	Neutral	64	21.1	21.1	26.3
	Agree	224	73.7	73.7	100.0
	Total	304	100.0	100.0	

In the table 5.7 above for the question that my network provider stands by its agreements and policies. Out of 304 respondents 16 respondents' disagreed with it whereas 64 were neutral with the question and 224 agree with the asked question and none of the respondents strongly agreed with the statement.

Table 5.8

My network provider maintains its service quality

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	16	5.3	5.3	5.3
	Disagree	16	5.3	5.3	10.5
	Neutral	80	26.3	26.3	36.8
	Agree	192	63.2	63.2	100.0
	Total	304	100.0	100.0	

In the table 5.8 above for the question that my network provider stands by its agreements and policies. Out of 304 respondents 16 respondents' disagreed as well as 16 strongly disagreed with it whereas 80 were neutral with the question and 192 agree with the asked question and none of the respondents strongly agreed with the statement.

Table 5.9

My network provider also work on resolving quality issues

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	48	15.8	15.8	15.8
	Neutral	80	26.3	26.3	42.1
	Agree	176	57.9	57.9	100.0
	Total	304	100.0	100.0	

In the table 5.9 above for the question that my network provider stands by its agreements and policies. Out of 304 respondents 48 respondents' disagreed with it whereas 80 were neutral with the question and 176 agree with the asked question and none of the respondents strongly agreed with the statement.

Table 5.10

I do not find any compromise on the quality of resolved issues

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	128	42.1	42.1	42.1
	Agree	160	52.6	52.6	94.7
	Strongly Agree	16	5.3	5.3	100.0
	Total	304	100.0	100.0	

In the table 5.10 above for the question that my network provider stands by its agreements and policies. Out of 304 respondents 128 were neutral with the question and 160 agree with the asked question and 16 of the respondents strongly agreed with the statement.

Table 5.11

My service operator gives me a satisfactory explanation with maintenance of submitted issues

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	16	5.3	5.3	5.3
	Neutral	192	63.2	63.2	68.4
	Agree	96	31.6	31.6	100.0
	Total	304	100.0	100.0	

In the table 5.11 above for the question that my service operator gives me a satisfactory explanation with maintenance of submitted issues. Out of 304 respondents 192 were neutral with the question and 96 agree with the asked question and 16 of the respondents disagreed with the statement.

Table 5.12

My service operator maintains the quality of its communication with its customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	32	10.5	10.5	10.5
	Neutral	96	31.6	31.6	42.1
	Agree	176	57.9	57.9	100.0
	Total	304	100.0	100.0	

In the table 5.12 above for the question that my service operator maintains the quality of its communication with its customers. Out of 304 respondents 96 were neutral with the question and 176 agree with the asked question and 32 of the respondents disagreed with the statement.

Table 5.13

My service operator has the ability to address the right issues first

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	48	15.8	15.8	15.8
	Neutral	112	36.8	36.8	52.6
	Agree	128	42.1	42.1	94.7
	Strongly Agree	16	5.3	5.3	100.0
	Total	304	100.0	100.0	

In the table 5.13 above for the question that my service operator has the ability to address the right issues first. Out of 304 respondents 112 were neutral with the question and 128 agree with the asked question and 48 of the respondents disagreed with the statement. 16 strongly agree with the asked question, that they believe that their network provider has the ability to address the right issues first.

Table 5.14

Layout (interface) of the application provided by my service operator meets my expectation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	32	10.5	10.5	10.5
	Neutral	144	47.4	47.4	57.9
	Agree	80	26.3	26.3	84.2
	Strongly Agree	48	15.8	15.8	100.0
	Total	304	100.0	100.0	

In the table 5.14 above for the question that Layout (interface) of the application provided by my service operator meets my expectation. Out of 304 respondents 144 were neutral with the question and 80 agree with the asked question and 32 of the respondents disagreed with the statement. 48 strongly agree with the asked question, that they like the interface of the application that is being provided to them by their telecom network operator.

Table 5.15

The atmosphere in the service center/franchise is healthy.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	128	42.1	42.1	42.1
	Agree	112	36.8	36.8	78.9
	Strongly Agree	64	21.1	21.1	100.0
	Total	304	100.0	100.0	

In the table 5.15 above for the question that the atmosphere in the service center/franchise is healthy. Out of 304 respondents 128 were neutral with the question and 112 agree with the asked question and none of the respondents disagreed with the statement and 64 strongly agree with the asked question, that they like the atmosphere in the service centers or the franchise of their telecom network operator.

5.4 Inferential Statistics

The previous section has presented and analyzed the descriptive statistics reading the demographics of the present study. This section discusses the inferential statistics relevant for the present study. Particularly, the correlation analysis and the results of the estimated regression model are presented below.

Table 5.16
Correlations

		SQuality	Pr_Int	Customer_Purchase_Intention
SQuality	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	304		
Pr_Int	Pearson Correlation	.350**	1	
	Sig. (2-tailed)	.000		
	N	304	304	
Customer_Purchase_Intention	Pearson Correlation	.458**	.552**	1
	Sig. (2-tailed)	.000	.000	
	N	304	304	304

** . Correlation is significant at the 0.01 level (2-tailed).

Table presented above shows the values of correlation between service quality, product intelligence and demographics. It is evident in the table shown above that the correlation between service quality and purchase intention is positive and significant; value of co-movement is 54.6 percent, while this statistic is significant with a p-value of P value = (0.000). Similarly, the correlation between value expression and demographics is also positive and highly significant; value of co-movement is 53.1 percent, while this statistic is significant with a p-value of P value = (0.000). Finally, the correlation between purchase intention and demographics is also positive and highly significant; value of co-movement is 51.6 percent, while this statistic is

significant with a p-value of P value = (0.000). Accordingly, it is clear that the phenomenon of value expression in the advertisements is highly valued in making up the mind of the potential and existing customers.

5.4.1 Results of the Estimated Regression Models

Table 5.17
Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	SQuality, Pr_Int ^b	.	Enter

a. Dependent Variable: Customer_Purchase_Intention

b. All requested variables entered.

The table given below shows the first regression model in which purchase intention was incorporated as dependent variable whereas service quality and product intelligence was incorporated as an independent variable

Table 5.17
Reliability Statistics

Cronbach's Alpha	N of Items
.832	7

Table 5.18
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.620 ^a	.385	.380	.49729

a. Predictors: (Constant), SQuality, Pr_Int

Table given above illustrates the results of the regression model in which value expression is used to determine purchase intention. It is clear from the coefficient of determination in the model summary that the service quality has a direct effect on the purchase intention. Service

quality and product intelligence has 38.0 percent predictive power to determine customer purchase behavior. Therefore the marketers should focus on service quality and product intelligence while communicating about the product as it is one of the major determinants of purchase intention. Therefore, the first hypothesis of the present study is sustained that there exists a positive correlation among the product intelligence and service quality on customer purchase behavior.

Table 5.19
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.517	2	23.259	94.051	.000 ^b
	Residual	74.437	301	.247		
	Total	120.954	303			

a. Dependent Variable: Customer_Purchase_Intention

b. Predictors: (Constant), SQuality, Pr_Int

Table above illustrate the results of the analysis of variance with respect to the estimated regression model. The value of F statistic suggests the total significance of the model which is also confirmed by the highly significant value of F statistic in the last column. Consequently, it is evident that value expression shows significant variation in the purchase intention of intelligent products and service quality.

Table 5.20
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.664	.288		.230	.001
	Pr_Int	.747	.081	.447	9.256	.000
	SQuality	.163	.026	.301	6.236	.000

a. Dependent Variable: Customer_Purchase_Intention

Table given above shows the unstandardized and standardized coefficients on the basis of the analysis of the variance of the estimated regression model. The values of standardized coefficients in beta column show that the impact of service quality and product intelligence on the purchase intention of customers in the Telecom sector of Pakistan. These outcomes are also confirmed by the standard errors and the parallel “*t*” values of the unstandardized coefficient.

CHAPTER 6

Discussion and Conclusion

6.1 Introduction

The previous chapter has provided an empirical evidence of the study. The hypothesis formulated were analyzed in the light of empirical evidence. The purpose of the chapter is to discuss the results presented in the previous chapter. At the same time offering practical recommendations to the academicians and industrialist. Limitations of the research are suggested, at the same time future recommendations for the research are suggested.

6.2 Discussion and Findings

The analysis and results presented in the previous chapter empirically strengthens and supports the argument that service quality and product intelligence has an impact on the customer purchase behavior. Moreover, it is also confirmed that the relevant demographics discussed in the present study moderates the impact of service quality and product intelligence on the purchase intention of customers. Although the specific context of the present study was set to be the customer purchase behavior on the telecom sector of Pakistan, but the main arguments of this study can also be applied in other service industries as well. It is also evident that an intelligent product that is specifically designed in a way that it satisfies customers need in a better way leaves a positive impact on the customer purchase behavior. Customer satisfaction eventually impacts customer loyalty, a satisfied customer would be more loyal towards a brand then a customer who do not have a particular brand in their minds. However at the same time, there may be other factor that influences the purchase decision those factors can be pricing strategies, as well as psychographic factors.

It's an era marked by post modernity that means the modern consumer is more interested in the experience generated by the product rather than the product itself. As it is nicely being said that the brand is something that exists in the mind of the customers. So in the postmodern consumers a good experience is more important to satisfy customers' expectation.

This particular research has also discussed the demographic factor of telecom network operator subscribers that were taken into account to check their moderating influences. The age bracket of the respondents were covered from 18 years to 45 years. Males and Females both were part of

the research. Female respondent were 68.2 % while male respondents were 31.8 %. People of all income groups were part of the research to conclude better results. People within the income of Rupees 80000 were 23.88 % while 25.64 % of the respondents were between income brackets of 101000 to 150000. While 25.98 % were above 1510000. Most of the respondents 35.70 % were from the age of 18 years to 24 years. 31.23 % were from the age bracket of 26 to 37 years. The percentage of house wife participating were low, 27.03 % were business, while 26.32 % were students and 21.21 % were employees.

The above demographics therefore suggest the general trends of the subscribers of the chosen sample. It is obvious that the higher income people have better purchasing power for luxury brands. While those with lesser income are more likely to buy products that fulfill their basic need and provide an average quality service experience. People look for a good mobile phone service operator that provides them good service quality in minimal rates with a good network coverage. In this era of advancements as the technology is evolving customers' expectation is also increasing day by day and in order to keep up with the changing dynamics it has become important for mobile phone service operator to keep up the pace with the advancements in technology. If we talk about technology in context of telecom industry we see that it includes the data centers, the base stations, the visitor location registers as well as the spectrum that the network service operator offers to its customers.

There are four major telecom operators that are operating in Red Ocean as there exist a very crucial competition between all four of them. Each operator has to go beyond its limits to satisfy its customer, failure to do so will result in losing their customers to the competitors. In order to cope up with this head to head competitions telecom operators have started to switch to other product lines as well and they try to come up with intelligent products that would increase customer engagement over a period of time. Increasing customer engagement is as important as retaining the customer. Increase in customer engagement pave more way to generate more revenue for the telecom operator. Hence launching an intelligent product that is easy to use, understand and fulfills customer need then it definitely leaves a positive impact on customer purchase behavior.

Summary of the Main Finding	Results
Null Hypothesis - H_{01} : There is no correlation between product intelligence and Customer purchase behavior	Rejected
Null Hypothesis - H_{02} : There is no correlation between service quality and Customer purchase behavior	Rejected
Alternate Hypothesis - H_{A1} : There is a positive correlation between product intelligence and Customer purchase behavior	Accepted
Alternate Hypothesis - H_{A2} : There is a positive correlation between service quality and Customer purchase behavior	Accepted

6.3 Conclusion

The test of reliability shows internal consistency of the data Cronbach's alpha is .832, from the empirical evidence of this research suggest that service quality and product intelligence influences the customer purchase intention by 38.0 percent as suggested by the coefficient of determination. It is clearly evident from the results and analysis of the datasets collected through questionnaire that service quality and product intelligence has a positive impact of customer purchase behavior in the telecom sector of Pakistan. Therefore the marketers should focus more on creating intelligent products and improve service quality to address the target audience.

Advertisement is one the most powerful language of marketing to address the consumers. Thus service quality and product intelligence can be capitalized through the means of different advertisements. There could several reasons that justifies why intelligent products leads to the increase in the purchase behavior of customers. This shows that the postmodern consumer is more in the experience generated by the product rather than the brand itself. The experience may be generated through a good service quality. Thus the innovative markets of telecom industry should continue to rise in Pakistan.

Although the need for value expression was always dominant in individuals. In recent years the power of advertisements and rapid growth and proliferation of social media has made this realization even stronger. It is rather conceivable to argue that the postmodern consumer purchase the product for value expression rather than for functional usage. Accordingly, the counterfeit purchase continue to be on the rise. This is particularly relevant in the socio-economic context of Pakistan where institutional structures are relatively weak. The result of the

present study implicitly also suggest that the relevant institutional mechanism need to be strengthened by taking appropriate policy measure. On the other side, marketers need to give more consideration to the concept of value expression in the advertisements of self-expressive product categories.

6.4 Recommendations

The empirical evidence based upon the datasets collected for present study suggests that service quality and product intelligence has a positive impact on the customer purchase intension in the telecom sector of Pakistan. Hence, the marketers should capitalize on the phenomena of service quality and product intelligence in advertisements more often so that the demand for such network operator service providing brands increase. Also this would increase the demand for intelligent products as in the market every individual would want to use a product that makes the processes easy.

Telecom industry is a mature industry of Pakistan where the customer is well aware of the products and services offered by the network operators. There also exist a perception regarding all the telecom network providing operators. In order to circulate a good word of mouth and create a good perception in the minds of the customers it has become necessary for the telecom operators to come up with innovating ideas and satisfy customer needs. There is a huge market out there in Pakistan where new and intelligent products could be created and sell to the target audience. Marketers and industry executive should explore the area of innovating new intelligent product and should also focus on maintaining good service quality with consistency. Because in services it is the most important and foremost thing to focus on. If the customer is satisfied from the telecom network operator only then the customer would serve as an agent in a way that the customer would influence other people as well and eventually over a period of time the telecom network operator would become a come brand for all the friends and family. By investing on intelligent products telecom operators will not only add value to their organizations but will also do value addition in the economy of Pakistan. In this way the operator would contribute positively in the development of our mother land. Telecom industry has reached its maturity and it has become important for them to introduce new products in there profile. And coming up with intelligent products is one way for them to further excel in Telecommunication network providing industry.

6.5 Limitation and Future Research

The total cellular subscribers of Pakistan are approximately 162 million as per Pakistan telecommunication authority, but due to time and resources limitations only 304 subscribers from different telecom operators were being surveyed to see the impact of service quality and product intelligence on customer purchase behavior. This present study does not take into significant level of sample size because of time constraints, for better results and greater generalizability sample size should be increased in future studies. There are other factors that contribute to Customer Purchase Behavior such as Competitor offerings and price etc. In future further research on such factors should also be conducted that would help in understanding customer purchase behavior in a more detailed way.

Data for this research was collected one time only; that is the cross sectional study. In order to increase the accuracy of the results, data should be collected over a period of time; longitudinal research to better research the accuracy. Due to limitation of time and cost, the data was collected from Rawalpindi and Islamabad. In order to find the holistic over view of the entire market of Pakistan, research should be conducted in different geographical settings to reach a better conclusion of the variable of interest to the study.

An empirical investigation was carried out to find out the impact of service quality and product intelligence on the customer purchase behavior in the telecom sector of Pakistan. Future research can incorporate quantitative as well as qualitative research to have a better understanding of the phenomena SERVQUAL is a very broad term in literature. This research has focused only the ease, maintenance and physical aspect of service quality. This was done to study the impact at a micro level. However, future research can take other dimensions of service quality into account as well.

Same is the case with the independent variable of product intelligence, there are multiple aspects to an intelligent product, and even artificial intelligence AI could also be incorporate into it. But for this specific research only few dimensions of Product intelligence is taken into account such as a product's ability to learn, ability to cooperate, its ability to interact like humans, and reactivity. However, future research can take other dimensions of product intelligence into account as well.

The results of this research shows that service quality and customer purchase behavior influences the purchase intension by 38% which means they are other variables that impact the customer purchase intension. Future research can be carried out on other variables to check their impact as well.

Furthermore research has taken no variable as the moderating or mediating variables. The future research can take other variables as moderators such as psychographic factors, word of mouth, pricing models of intelligent products, value for money etc. to further investigate the customer purchase behavior in the Telecom sector of Pakistan. Research was carried out with respect to other services as well. Future research can be carried in other service industries and product areas of Pakistan such as software houses etc.

Thesis Questionnaire

Topic: “Impact of Service Quality & Product Intelligence on Customer Purchase Behavior in the Telecom Sector of Pakistan”

Name	Optional											
Gender	1.	Male	2.	Female								
Income	1. Less than 80,000 2. 81,000 - 100,000 3. 101,000 - 150,000 4. 150,000 and above											
Age	1.	18-25	2.	26-33	3.	34-41	4.	42-48	5.	49-59	6.	60 above
Education	1.	Matric	2.	Intermediate	3.	Graduate	4.	Post Graduate				
Which network operator you are currently using?												
Occupation	1.	Student		2.	Working		3.	Self Employed		4.	Un Employed	
Which applications do you use?												
How frequently do you use your service provider’s mobile application?												

Service Quality						
Ease						
EA-1	I am very comfortable with the services that my mobile phone service operator provides me with	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
EA-2	I can get helpful guidance from the service centers	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
EA-3	I only need to exert the smallest possible effort to know about the new products and bundles offered by my network operator.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
EA-4	I keep the stress that is connected to telecom service provider as low as possible	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
EA-5	I receive service and guidance from relevant experts.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Maintenance						
MA-6	My network provider stands by its agreements and policies	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
MA-7	My network provider maintains its service quality	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
MA-8	My network provider also work on resolving quality issues	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
MA-9	I do not find any compromise on the quality of resolved issues	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
MA-10	My service operator gives me a satisfactory explanation with maintenance of submitted issues	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
MA-11	My service operator maintains the quality of its communication with its customers	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
MA-12	My service operator has the ability to address the right issues first	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Physical Aspect						
PA-13	Layout (interface) of the application provided by my service operator meets my expectation	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
PA-14	The atmosphere in the service center/franchise is healthy.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
PA-15	Layout of my service provider’s franchise/service center is satisfactory	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Product Intelligence						
Below are the 5 dimensions of product intelligence related with mobiles service applications kindly carefully read the questions given under each dimension and assess the performance of your network operator's application. By application we mean MyTelenor App, MyUfone App etc.						
Autonomy						
AT-1	My service provider mobile app takes decisions by itself regarding bundle suggestions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AT-2	My service provider mobile app takes the initiative to remind me of bundle expiry	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AT-3	My service provider mobile app update itself automatically	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Ability to Learn						
AL-4	My service provider mobile app is intelligent enough to learn about my preferences	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AL-5	My service provider mobile app performs better and better	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AL-6	My service provider mobile app learns from experience by collecting customer feedback	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AL-7	My service provider mobile app has improved itself over time	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AL-8	My service provider mobile app adapts itself over time	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Reactivity						
RE-9	My service provider mobile app offers new features on the basis of telecom trend observation	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
RE-10	My service provider keeps an eye on its telecom environmental dynamics to improve its application.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
RE-11	My service provider is proactive to change for betterment.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
RE-12	My service provider directly adapts its behavior to the changing environment in telecom industry	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Ability to corporate						
AC-13	My service provider mobile app can sync with other relevant applications such as mobile banking	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AC-14	My service provider mobile app communicates with other mobile application	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AC-15	My service provider mobile app can be connected with other products	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AC-16	My service provider mobile app consults me to improve the application	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Human like Interaction						
HI-17	My service provider mobile app assists me to choose the right bundle option	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
HI-18	My service provider mobile app starts a dialogue with me while re- subscribing an offer	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
HI-19	My service provider mobile app is user friendly	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
HI-20	My service provider mobile app explains the processes to me	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Customer Purchase Intention						
CPI.1	I will continue to use the services from my current network operator	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
CPI.2	I would like to have more information regarding new products that my service provider offers	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
CPI.3	I'm interested in getting more promotional information from my service provider	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
CPI.4	In the future, I intend to use mobile services for online purchases	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
CPI.5	I am likely to use my network operator's mobile application when I am shopping in the market place	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
CPI.6	Would you like to try new features in your mobile network application like online payments, music, calling, SMS etc.?	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
CPI.7	I would patronize my mobile phone service operator	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

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