RESEARCH THESIS

Analyzing Mediating Effect of Corporate Image in Relationship Between PSQ Elements & Customer Satisfaction in Telecom Industry.



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Dedication

This thesis is dedicated to my beloved parents and teachers for being ultimate role models in my life and for their constant support and inspiration regarding my mission.

ABSTRACT

The main objective of this study is to investigate the impact of PSQ (Perceived Service Quality) dimensions on customer's satisfaction in telecommunication industry. The factor of corporate image functions as mediator between PSQ and CS (customer satisfaction). The conceptual model based on literature, and the hypothesis are proposed. The subscribers of telecommunication companies served as the target population and data collection is done using questionnaire. The results of data analysis revealed that CI (Corporate Image) mediates the relationship between PSQ (Perceived Service Quality) and CS (Customer Satisfaction). Relationship occurred between dimensions of PSQ (Tangibles, Reliability, Responsiveness, Assurance and Empathy) Customer Satisfaction. As a results of this study telecommunication organizations are encouraged to improve their service quality dimensions in order to improve the customer satisfaction of their subscriber base. This will lead to increased loyalty among their customers and companies will be able to retain them for longer period of time.

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List of Abbreviations

Term	Abbreviation
Customer Satisfaction	CS
Tangible	Та
Reliability	RI
Responsiveness	RS
Assurance	AS
Empathy	EP
Quality of Service	QOS
Service Performance Scale	SERVPERF
Service Quality Scale	SERVQUAL
Structural Equation Modelling	SEM
Statistical Package for the Social Sciences	SPSS
Internet Protocol Call Center	IPCC
Customer Relationship Management	CRM
Key Performance Indicators	КРІ

CHAPTER 1

INTRODUCTION

Service quality has drawn attention of researchers in past many decades. It has become critical subject matter due to its effect on customer satisfaction. Quality is a basic segment of client perception about the service. By fulfilling clients' needs through high quality service, business firms can hold their clients, as well as increment their market share[1]. Telecom industry has been under immense pressure to provide quality offers and increase efficiencies. For decades, the public sector service provider has dominated Pakistani telecom industry. However, after the privatization and emergence of new service providers, market is now highly competitive. The operations of the authorized telecommunication services benefit suppliers inside the nation and has made some large-scale monetary impact. The basis of any organization's existence is to have consistent customers base. A client will not hesitate to switch its service provider, if reliable service is not being offered. Customer Churn is the term used in telecom sector when customer switches from one service provider to another. The movement to other service provider could be in search of inexpensive, quality and superior services [2].

Customers have access to numerous quality alternatives to choose from in telecommunication sector. In this manner, Telecom companies should search for other ways attract and retain customers. Customer satisfaction is viewed as a standout factors among the most imperative elements for survival in telecom sector. Quality of service (QoS) plays an important role in telecom industry and due to its nature, it has a great degree of significance in service industry.

Telecom service companies mostly survive on their quality of service, responsiveness, and market awareness. To fulfill customers' needs, the company should consider customers' need, acknowledge their input, and enhance administration to their concerns regarding service quality. The study about perceived service quality and customer satisfaction can provide understanding about customer expectation. Telecom companies are unable to meet customer expectations. Companies having greater gap between expected service quality and provided service quality experience high customer churn rate. Those telecom companies which are failing to meet the customer's expectations have sizeable amount of dissatisfied customer[3]. Imperial review of studies from 2001 to 2017 focus on service quality in telecom sector, reveal important quality attributes are reliability, tangibles responsiveness, empathy, and assurance. Findings also indicate that relationship between service quality attribute and customer satisfaction can vary from country to country. Factors like economic situation, purchasing power, and culture also have significant impact on relationship between PSQ and CS [4].

Consumer Satisfaction can influence by client assessment that depends on the general encounters with product or service. Perceived quality is characterized as a general assessment of a product or service and it reflects the customer's attitude towards it.[5] The PSQ model has been utilized widely to understand the nature of customer satisfaction in retail management, banks and hotel industry but it is used sparsely in telecom industry. Customer perception about quality is subjective and it is usually based on the customer's interaction with service. Perception is usually inspired by customer's satisfaction by the quality of service delivery.

Researchers have utilized multiple dimensions of examining PSQ while discussing corporate image. Positive corporate image can enhance the level of satisfaction among consumer. Company's reputation represents it's the global standing, credibility, and reliability. Study done by Myunghee Mindy Jeon and Miyoung Jeong in 2017 found out corporate image affects the relationship between perceived service quality and customer satisfaction. Before purchasing a service or product, a customer selects a company on the based upon its market reputation. Customer's positive interaction with the company has positive impact on corporate image[6]. It is essential for company's management to understand prioritized consumer needs. Superior customer services can increase the company's market share in services industry. The study proves that service dimensions have positive impact on customer satisfaction[7].

Specialized service organizations give importance to consumer retention, since it is viewed an important factor for retaining customer. Various studies have identified significance of corporate image and customer satisfaction in telecom industry. The level of buyer satisfaction relies upon the brand qualities that are offered by an organization[8]. Customer satisfaction drives customer loyalty and increases the intentions to purchase products of a specific company. Studies revealed, that brand loyalty can increase be increased by providing more value to customer. Moreover, the organizations struggling to customer should focus on increasing their customer satisfaction index. Customer will be satisfied when the company's quality dimension meets their expectations [9]. There is an established connection between PSQ and CS, as client satisfaction can be accomplished by providing a high-quality service. [10].

Support staff is also an integral part of service delivery operation and service companies need to ensure that they can deliver the service effective. Efficient support staff has the ability to inspire customer with their assurance and reliability of service delivery. According to the study done in Pakistan in 2015, customer retention is one of the most critical issue for telecommunication companies in Pakistan. Moreover, customer satisfaction is among the most important and influential factors in retaining customer. If the client is satisfied with the services, they consider purchasing the other products or service offered by the same company. Service provider affective assurance have significant and positive relationship with customer retention[11].

In view of the above discussion, the purpose of this study is to evaluate the concepts of Perceive Service Quality and its significance to ensure customer satisfaction in the telecom industry. This study will also analyze the mediation of corporate image on relationship between Perceived Service Quality and Customer Satisfaction. The study will identify the varying influence of the Perceived Service Quality dimensions in telecom industry regarding customer satisfaction.

1.1 PROBLEM STATEMENT

Customer Satisfaction and PSQ are imperative elements for survival telecommunication service industry. Telecom companies have less information about customer's perceived service quality and its dimensions, which can lead to customer satisfaction. Telecom service provider wanted to know the individual impact of Perceived Service Quality on Customer Satisfaction. It is not necessary that corporate image totally depends on PSQ; Corporate Image can be dependent on other factors like product design, advertising, public relations etc.

1.2 RESEARCH QUESTIONS

- RQ1: Does Perceived Service Quality elements have an impact on Customer Satisfaction?
- RQ2: Which elements of Perceived Service Quality are more influential on Customer Satisfaction?
- RQ3: Does Corporate Image mediates the relationship between Perceived Service Quality elements and Customer Satisfaction?

1.3 STUDY OBJECTIVES

This study aims to investigate the influence of Perceived Service Quality factors on Customer Satisfaction of telecommunication company's users of & role of corporate image in relationship between PSQ and CS.

- To examine the impact of perceived service quality elements on customer satisfaction
- To investigate and identify the factors with highest influence among five proposed dimensions of Perceived Service Quality in telecom industry's w.r.t. Customer Satisfaction.
- To analyze the mediating role of corporate image in enhancing relationship between perceived service quality and customer satisfaction.

1.4 SIGNIFICANCE OF STUDY

This study will contribute to the industrial knowledge by integrating the important constructs of service industry such as Perceived service quality, customer satisfaction and Corporate image. In highly competitive telecom industry, knowledge of customer needs can provide competitive advantage. One of the key objectives of this study is to identify the most influential factors of perceived service quality and by strengthening those factors, telecom service provider can improve their customer's perception of quality. Customer satisfaction with a company's products is frequently observed as the degree to measure an organization's prosperity, success and long-term competitiveness.

The results of this study have revealed important dimensions will help to improve customer satisfaction. This study also will assist telecom service providers to plan and execute the marketing

strategy that maximizes their service quality in line with customer needs. Moreover, this study will guide the administration of telecommunication organizations. Especially, to focus their assets or concentrate their resources on enhancing level of satisfaction of least satisfied customers. Improving the level of satisfaction among their customer can increase the customer loyalty.

This study has examined the impact that each element of perceived service quality has on customer satisfaction. It is often viewed as a determining factor of customer loyalty which means organizations which possess loyal customer will earn more. Findings of this study will help in development of more comprehensive view of the customer's quality perception. This study will also contribute to the existing literature as it comprises of extensive research work regarding Perceived service quality, customer satisfaction and corporate image.

CHAPTER 2

LITERATURE REVIEW

Customer satisfaction is the center of attention for researchers and companies have realized that providing quality service is not enough, customer satisfaction approval is also required. Service quality model and its relationship with customer satisfaction is still matter of high priority as customer-oriented organizations want to retain their subscribers and increase their customer loyalty. In consideration of several factors, various studies have been conducted to explore and different aspects Perceived service quality, customer satisfaction and Corporate image. Some of these are cited below

2.1 CUSTOMER SATISFACTION

In highly competitive market, companies provide similar services and customer will choose among them. Customers look for service provider that not only fulfills its requirements, but also provides feeling of satisfaction. The survival of the service provider depends on its ability to understand customer needs and provide prompt response. Companies can compete with one and other in matter of physical capacity and infrastructure but the way of providing services makes them unique [12]. Customer satisfaction is defined as customer's assessment of value because customer usually compares service value against the cost paid. This type of assessment model is usually known as value-based relationship. Fulfilling customer needs develops sense of satisfaction and the way company addressed those needs determines the level of satisfaction. Customer priority can vary from person to person [13]. Customer's perception about any service can differ from that of company or service provider. usually they define quality by the standard or technical terms, but customer defines quality in term of value of service received against its expectation. Service provider with the least gap between perception of service quality & customer expectations will have majority of satisfied customer[14].

Customer satisfaction has many definitions, but researchers agreed that customer satisfaction is the customer's assessment of overall experience with the organization. If customer defines their experience promising, it is likely that satisfaction level of the customer will increase. If the customer is provided with the special assistance, it is likely that the cost charged by the firm is reasonable[15].Similarly, Customer satisfaction can induce partial mediating behavior when it comes to customer intention to buy a specific product or service. Customers have few perceptions about the product aesthetics before going to purchase it. While using the product, purchase intention may increase or decrease, because it has influential impact on customer satisfaction. Perceived quality has direct positive impact on customer purchase intentions and it drives organization's profit margin by increasing sales [16].

Whereas, companies have determined that the cost of selling service(s) to new customer(s) is higher than selling additional service(s) to existing customer(s). In other words, price of attracting new customer is much higher than retaining a customer. Due to technological advancement it is difficult to differentiate between service and product. Some companies believe that the issue is with the customer expectation, customer expects too much from service provider & it is unfavorable to exceed customer expectation. However, studies show it is allright to exceed customer expectation, if the customer expect low quality from service provider. Despite the service meeting customer's expectation , low quality will affect other customer's loyalty to that company[17].

The evolution of technology has changed the business model, innovative ideas have revolutionized every business. Now a days, it is necessary for conventional and new business firms to use

technology to their advantage. Efficient use of technology gives service provider competitive advantage over their competitors and effective use of technology from service provider can increase their customer's level of satisfaction[18]. The service's business model revolves around customer .service provider wants their customer to be satisfied. Because customer's satisfaction is the key to sustainable, reliable, and long-lasting business model. At the same time, customer satisfaction has direct impact on service provider's organizational performance. Organizational profitability also depends on customer satisfaction. Studies show, organization having more number of satisfied customers are likely to earn increase profit[19]. Results of study [20], indicates that having higher number of satisfied also includes loyal consumers.

Similarly, studies also suggest different attributes that lead to better understanding of customer expectations while helping organizations to increase their customer satisfaction level. To understand customer's needs companies tends to have research material and feedback from their customer. Companies always remain connected with their customers to provide them feeling of satisfaction[21]. In any type of business, a healthy relationship between service provider and customer leads to having no hesitation while pay for service. In other words customer has good and understanding relations with service provider. Moreover, existing customer who are satisfied with the service provider recommended the company to its friends and family members[22]. In customer satisfaction we apply theory of expectancy disconfirmation to measure customer level of satisfaction from a particular service. CS has remained an important topic of research in service sector .46 % of articles published between 2000-2015 about service industry focus solely on Customer satisfaction, followed by 26 % on Service quality and 7 percent on Customer value. During this time period ,10 % publication include both Customer satisfaction and Service Quality simultaneously[23].

2.2 PERCEIVED SERVICE QUALITY (PSQ)

Quality is defined as the difference between customer's expectation and product or service performance. Customer always tends to compare promised quality against the quality provided. . In other words, it measures the conformance to customer expectation. Service quality determines the competence and compliance with quality dimensions[24]. business specialists and scholars believe service quality is critical for the success of any business, as service quality has influences consumer loyalty and business's profitability. Several studies focusing on service sector revealed that service quality is a multidimensional concept and progressive in structure. Service quality and quality of outcome[25]. Grönroos proposed the very first service quality model, in which he measured perceived service quality based on the test of qualitative methods. Findings of research indicate service quality has two dimensions namely, Functional quality & Technical quality.

Perceived service quality defined as customer judgment of the overall service quality. Perceived service quality can be classified as the way by which customers are being served. Service delivery can be good or bad. According to Parasuraman, service quality can be defined as "the differences between customer expectations and perceptions of service".

Perceived quality defines the customer attitude, based on comparison between service experience and service expectation [26]. Perceived quality is concerned with the interaction between the service provider and consumer of that service [4]. Grönroos defines perceived service quality as customer's evaluation process and in that evaluation process customer compares its expectation with service perception. Similarly, service quality is defined as discrepancy or failure to meet customer expectation from specific service. Results of comparative studies results show that customer can assess and evaluate service based on their perception. Perceived service quality is the buyer's evaluative judgment with respect to service performance [27]. In the past two decades, service quality has become an established term. Due to its global impact and business significance, it has attracted researchers to work on its concepts and various aspects related to it. A service can be defined as series of activities that are intangible in nature. it usually take place with the interaction of customer with service provider employee /tangibles or system of service provider [28]. Similarly, Perceived service quality has given different definitions over the past years. Zeithaml & Bitner defined perceived service quality as forced evaluation of customer. The evaluation should reflect customer interaction with service staff, Perception of tangibles & general impression of service quality. It can also be defined as difference between what is delivered and should what have been delivered. Customers perception about service is not only influenced by service outcome but also by the service process through which service has been delivered [29].

Through analysis of study and research data concludes service quality as one of the major predictors of customer satisfaction and customer loyalty. Customer satisfaction can lead to more loyal customers. Despite other factors customer satisfaction drives the customer to remain loyal to specific service provider [30]. Parasuraman's study suggested that when customer perceived higher service quality, then satisfaction level of customers' increases. He proposed that perceived service quality directly leads to customer satisfaction. Researchers are interested in understanding various aspects of service quality. specifically, focuses on dimensions of service.

Customer perception about any product does not depend only on its physical appearance; it assesses quality through experience with the same product or by using different product of the same brand. Customer prefers using service or product of the company which has a positive image or positive perceived image of quality [31]. According to a study conducted in Syria 2015 with the

main objectives of the research was to identifying the impact that perceived service quality elements have on customer satisfaction, who are not satisfied with the service provider are more likely to have bad impression of service provider. The study analyzed the impact of perceived service quality elements including tangibility, assurance, responsiveness, empathy and assurance. Responsiveness and reliability are identified being more influential than other dimensions of perceived service quality. Results of study also show that perceived service quality has an impact on customer satisfaction [32]. Wong and lo in 2002 conducted the study focusing on Chinese mobile company was on of the world's second largest company. The researcher assesses customer satisfaction level on variables like tangibles, behavior intentions, customer value, network quality, reliability, responsiveness, assurance, empathy and satisfaction. The study concluded that empathy and network quality were the two most related variable in service quality [33].

Similarly, A study done by Warraich in 2013 determined that, service quality can be practical tool that can be used to gain competitive advantage especially in telecommunication. The study was based on SERQUAL Model and it covers the overall Mobile service providers currently operating in Pakistan. Results indicate different trends of various mobile service providers exceling in different attributes of service quality. Researcher found tangibles to be the most important dimension among the consumer while empathy was rated as the lowest related dimension of service quality [34].

Perceived Service Quality is one of the perfect driver for customer satisfaction. Customer satisfaction is one of the key strategic issue in service industry and is mostly customer driven or customer centered industry. The better they understand the customer needs, the more they can satisfy their customers and a satisfied customer can become a loyal customer[35]. Empirical

literature review shows that service quality is reliant on purchasers' needs and desires, it represents whether the dimension of service addresses these desires or needs. As indicated by research, satisfaction is subject to numerous components including responsiveness, quality of tangible facilities, and empathy of staff to customer needs and requests. The accuracy of service quality and consistency to provide information plays an important role in building customer perception [36]. In light of above discussion following hypothesis is proposed:

• H1: Perceived service quality element has an impact on customer satisfaction.

2.2.1 SERQUAL

Majority of researchers believe that quality of service does not depend on a single attribute, it must have different dimensions on which overall quality can be measured. In this context, results of qualitative research (focus group) shows that customer pay little attention to the type of service while comparing service quality of different companies, for example customer does not care about how he gets his TV service but he is more concern about his favorite channel. After decades of work, Researchers developed SERQUAL model which states the five dimensions as tangibles, reliability, responsiveness, assurance, and empathy. It's unique and one of the most efficient tool to measure service quality [37]. GAP Service Quality demonstrates discoveries based on exploratory research and it contains in-depth focus group interviews. Parasuraman analyzed the service quality model and proposed a gap model based on the findings of Gronross. According to Parasuraman, Perceived service quality attributes are Tangibles, Reliability, Responsiveness, Assurance and Empathy [38]. SERQUAL deals with expectation and perception model. Since its emergence, SERQUAL has been widely accepted to measure the degree of service quality and its impact on customer satisfaction. SERQUAL uses the idea of difference between customer expectation of service provider and customer evaluation of service promised. Similarly, consumer mostly learns from experience, or in some cases consumer compares service provided with one and other. SERVPERF is another tool which has put the expectation dimension of SERQUAL model aside in evaluating the service quality. In comparison with the SERQUAL model, the SERVPERF model reveals more simplicity when it comes to Perceived quality and customer satisfaction [39].

2.2.2 SERVPERF

J.J. Cronin and S.A. Taylor proposed in 1994 that Parasuraman's investigation of relations among expected and perceived quality is not an appropriate way to deal with quality evaluation. SERQUAL has 2 sections, namely expectation and perception which consist of 44 items. Researcher needs collect data about consumers' expectations as well as perceptions of a firm's performance on each of the 22 service quality scale attributes. SERVPERF only deals with the perception part of service quality and consists of 22 items[40] .SERQUAL model has been used in different industries and study results indicate the validation in those industries. In SERQUAL ,GAP analysis between service expectation and perception indicates the validation of SERQUAL model. But SERQUAL is considered as a generic tool to measure service quality's dimensions. Despite being a generic scale, it still needs modification to address a specific sector and research needs. Elements listed in SERQUAL model have been a proven base for evaluating service quality from the consumer's perspective. However, drawbacks of SERQUAL in measuring service quality is the reason SERVPERF scale was introduced by Cronin & Taylor. They questioned the conceptual basis of the SERQUAL and found confusion and complexity in concept of service quality and satisfaction. Researchers discarded the Expectation model and claim that performance model alone is enough to measure service quality. SERVPERF scale validates the model proposed by Parasuraman that higher perceived performance entails higher customer satisfaction.

The SERVPERF uses idea of perceived service quality leading to satisfaction. The SERVPERF is a modification of SERQUAL and uses the same categories to assess service quality. A study done by Ana Brochado to test SERVPERF and SEVQUAL. Concluded that the superiority of SERVPERF tool with respect to weightage rating among similar tools. SERVPERF score is empirically correlated with overall customer satisfaction, future visits, and expectations to recommend to a companion [41]. Results of empirical studies legitimacy, validity, reliability, and methodological soundness of service quality scales, clearly showing superiority of the SERVPERF scale. Results of literature examination show that, it is convenient to use the SERVPERF in surveying the perceived service quality. As this scale is easy, accurate and efficient for measurement of perceived service quality. Important attributes on which Perceived service quality can be determined are tangibles, reliability, responsiveness, assurance and empathy. Research work uses SERVPERF model and identifies dissimilar relationship between different elements of Perceived Service Quality and Customer Satisfaction. In that study, Tangibles, Reliability, Responsiveness, Assurance, and Empathy will work as independent variables, while customer satisfaction works as a dependent variable [42].

Due to its soundness and remarkable success, researchers prefer to use the SERVPERF scale for surveying service quality. The SERVPERF tool is also a useful research instrument when one is interested in service quality comparisons across service industries [43]. The SERVPERF technique uses factorial investigation to gauge service performance. A comparison study conducted in 2017 by Beyza Aydin to test difference in outcome using SERQUAL and SERPERF tool. Although

results were as at dimensions level, the difference between them was that SERVPERF tool provides detail information about the dimensions and explain which part of dimension is important for customer satisfaction [44].

2.2.3 Tangibles:

Tangibles are defined as physical equipment that are provided by the service provider and they can vary from service to service. It usually depends on nature of service, for example, in hotel industry it includes physical products for hospitality like food, drink, restaurant and actual hotel room. While in restaurant along with food products that are sold at price, tangibles also include good menu and ambience. The dimensions of service quality tangible includes status of facilitating goods, quality of hotel's building, overall environment, and appearance of equipment [45]. In banking industry, tangibles are defined as credit cards, debit cards, ATMs etc. To evaluate quality, banks should have updated equipment, state of the art facility, visually appealing, bank staff appearance and provided material about their services [46]. Similarly, in telecom tangibles are items such as devices, that are provided along with service, handsets, sims, the condition of buildings and other enabling equipment. Perceived service quality of tangibles is measured by updated equipment like reload/top-up machine, wifi devices, level of comfortability for customer interaction with service staff. Appearance of support staff and facility also contribute to tangible's quality of service provider [47]. Arokiasamy and Abdullah used SERQUAL model to measure gap between customer perception and customer expectation, leading to customer satisfaction in Malaysia. Another objective of this research was to find impact of different service quality dimensions and to find correlation between service elements and customer satisfaction. The study reveals that tangibles, reliability, assurance, responsiveness, and empathy have positive impact on customer satisfaction [48].

2.2.4 Reliability:

Reliability is service provider 's ability to deliver the guaranteed service flawlessly and within a predefined period. It defines service provider's aptitude to keep its promises with customer. Reliability represents service provider's credibility [49]. It usually described as the availability of service provider to resolve issues in time of customer need. A reliable service provider guarantees you have successful correspondence and communication with support staff. This includes verbal communication, written communication, conventional and unconventional communication with customer. A reliable service provider usually is equipped with a service center which has automated service options to increase speed, flexibility, and problem-solving capabilities [50].Similarly, researchers describe reliable service provider is dependable, providing its services on time and usually having accurate information. In SERQUAL, reliability is a measure of service provider's ability and capacity to provide guaranteed services accurately, and precisely [51].

2.2.5 Responsiveness:

Responsiveness is defined as service provider's ability to respond quickly and promptly. Regardless of whether clients are modest in returning to service provider, responsiveness is one of the most important part of service quality assessment. In that context, service providers have developed Service Legal Agreements (SLA)s to guarantee customer prompt response. It is critical for clients that they feel that the service provider is receptive to their requests and not just in case of emergencies, but also in day-to-day response as well [52] .Service provider tracks time of response and specialist organizations can track reaction time. This data can prove to be valuable to present to clients in Departmental Performance Reviews [53] .Results of studies show that customer assess responsiveness of any service provider by its accuracy of information, effective communication, meeting timelines of restoration of service or availability of service, prompt response from support staff and willingness of support staff to help customer [54].

2.2.6 Assurance:

Assurance represents service provider's specialty; Service provider is supposed to be an expert in service they are providing. It is important to communicate your service expertise to customer, because sometimes service provider is highly skilled, but customer is unable to realize it. If assurance has not been communicated to customer, it is likely that the customer will have lower confidence in service provider and evaluation of that supplier's service quality will be lowered [55] .It's important that service provider must convey their aptitude and skills to customer before selling or advertising any product. This could be done by various ways like displaying industry accreditation on patches, identification or badges worn by workers, incorporating certification logos on messages, letters, emails, reports and by placing service awards into billboards, pamphlets, gifts and handouts. By communicating capabilities, service provider can manage customer expectation and can influence their service quality evaluation, ahead of time [56].

2.2.7 Empathy:

Sometimes service provider is providing service to its complete specifications, yet customer may not be satisfied and may not feel that service provider cares about it. Customer thinks service provider does not give due importance to it; this feeling could be influenced by customer interaction with support staff. It can crush customer perception of service provider and can influence customer assessment of service quality [57].Similarly, minor displays of attitude of service provider's support staff like smile, eye contact or asking the customer if there is anything else that they could do for them, could scatter feeling of empathy in customer. Sometimes it is not employee's fault because they may not realize how they are being judged. They may be overwhelmed, insufficiently prepared, untrained, or disinterested [58]. The literature review leads to following hypothesis:

• **H2:** All five factors of Perceived service quality elements have varying influence on customer satisfaction.

2.3 CORPORATE IMAGE:

Corporate image is the customer's perception of the service provider and is usually known as buyer's view of service organization. Service provider image relies upon its specialization of quality, cost, interaction with customer, facility, competence and behavior of service provider's employees [4].Researchers defined corporate image repeatedly and used different methods to analyze its concept. Kaller defined corporate image as impression of company that customer has in its mind and it reflects customer's interaction with company. A brand is said to have positive or negative client-based brand value. Corporate image is based on, company's attributes and it is defined as descriptive features that characterize a service or product [59]. The meaning of corporate image according to various concepts are different, for example, Fombrun defines corporate image as the image an audience has of an organization through the accumulation of received messages. Intensive literature review show Kaller's definition more is relatable to corporate image and researchers like Dowling, Kazoleaz, and Kim also agree with Kaller's version of corporate image [60].

Corporate image is difficult to ignore, especially when it comes to achieve better financial performance. Corporate image indicates customers' association with the company, and it defines customer's trust on the corporation. Corporate image can be considered as a source of competitive

advantage.it depends on what individuals thinks of an organization and it represents observation of customer about that organization. Company's reputation is the reflection of its performance and can be used to forecast its future actions [61]. Similarly, corporate image is considered as the overall impression conceived by customers of service provider. It is impression of a service organization that customer holds in its memory. It represents organization's overall prestige and reputation and it represents an organization's general perception among different customers. Empirical review of literature shows corporate image is one of the most influential factors among other factors that influence customer satisfaction [62] .In light of above discussion following hypothesis can be inferred:

• H3: Corporate image affects customer satisfaction.

corporate image usually represents the physical and behavioral traits of the firm, for example, business name, design, services, and the impression of quality conveyed by every individual to clients. Corporate image can affect the perceptions of the quality, perceived service quality plays an important part in consumer's decision to purchase any service or product. corporate image is an attitude that has significant impact on behavioral intentions of customer [63]. In service marketing literature, corporate image has not featured properly. However, it is clear that CI represents impressions and affiliations, the principles and attitudes that are held in customer's memory, with respect to the service organization. Corporate image is also important in context that sometimes competing services are perceived almost identically on price, performance, customer support, and availability. In Service oriented market, corporate image also depends on degree to which company is perceived innovative [64] . Corporate behavior is an intuition based on foundation of the organization and corporate identity is usually considered heart of organization. Corporate image is mostly influenced by corporate mission, corporate rationality, and vision of

the organization it is perceived as the eye of the customer and corporation commonly assumes that it just conveys what it needs to, however, many companies failed communicate their specialty, capabilities and performance properly that resulted in a confused corporate image in the mind of customer [65].

Corporate image comprises of impression that highly depends upon company's performance, policies strategies, advertisement, and so on. It is the overall impression of the firm that does not depend on company's performance in a specific sector, for example, If the service provider has positive image in market, the negative impacts of few failure will not translate into bad evaluation [66] .Whenever customer intends to buy service or product, he recalls corporate image in mind and on the basis of corporate image, he assesses the quality of product even before purchasing the product. Customer considers corporate image against quality, when choosing alternative services and service providers [20]. Corporate image also has positive impact on customer loyalty and customer perceived switching cost is influenced by perceived service quality and trust [67]. following hypothesis is proposed regarding PSQ and corporate image:

• **H4**: PSQ elements has an impact on corporate image.

Partial mediation denotes there is not only relationship between the mediator and the dependent variable, but also that the mediator has direct impact on relationship between the independent and dependent variable. Full mediation occurs when the regression coefficient between dependent and independent variable is zero, with the existence of mediator and mediator variable controls the relationship between dependent and independent variable[68].

Thorough analysis of literature shows corporate image also plays an important part in consumer assessment of overall quality of service. In view of literature review following hypothesis is proposed:

• **H5**: Corporate image mediates the relationship between perceived service quality elements and customer satisfaction.

2.4 **THEORETICAL FRAMEWORK**

According to intensive research review, perceived service quality and customer satisfaction are the factors on which service industry depends. Important dimensions of perceived service quality that work as independent variables are:

- Tangibles
- Reliability
- Assurance
- Responsiveness
- Empathy

In accumulation to with these variables, a mediating variable has been made part of this research work which is:

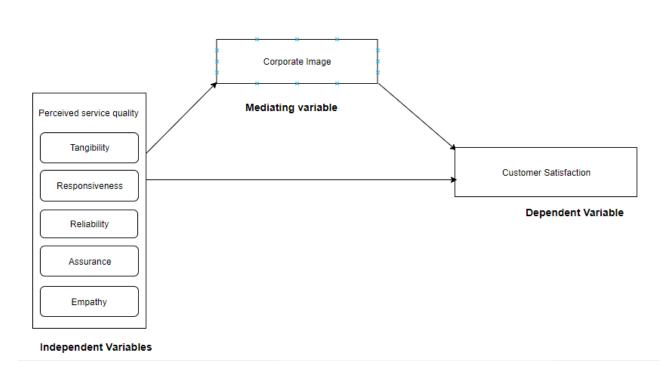
• Cooperate Image

Whereas Customer satisfaction will serve as independent variable.

There is growing consideration in service industry to enhance customer satisfaction. It a standout among the most vital references for business productivity. Tangibles are the appearance of facilities, equipment, machinery, behavior of staff, materials, manuals, and communication. Reliability, in the context of the services delivery is time to the customers and the delivery time must be set within the commitment of the company with its customers. Responsiveness is how the company can fit the demands of customers in right time or as quick as possible. Assurance includes elements that make up the credibility and trust perceived to customers through professional service. Empathy defines concern and caring customer service [69]. As one of the main objectives of the research is to identify the impact that perceived service quality elements have on customer satisfaction, customers will serve as concentration group especially, the ones who are not satisfied with the service provider. The study will use idea of perceived service quality prompting customer satisfaction and this research will also study the mediating role of corporate image on relationship between PSQ and customer satisfaction

Perceived Service elements are taken as independent variables and customer satisfaction as dependent variable based on model proposed by Cronin & Taylor [68].this study is also based on this proposed model. Cooperate image is taken as mediating variable based on these concepts [70], [71] & [43].

2.4 Theoretical framework model



CHAPTER 3

METHODOLOGY

This research is a descriptive study based on quantitative data. The study used this technique with the goal of analyzing the true objective of research. This research focused on exploring the factors influencing customer satisfaction as perceived service quality dimensions include Tangibility, Reliability, Responsiveness, Assurance and Empathy. Customer satisfaction served as dependent variable and study identified the degree of influence each dimension of perceived service quality has on customer satisfaction. While corporate image functioned as a mediator between Perceived service quality and Customer satisfaction.

3.1 POPULATION

The target population for data collection is telecom services subscribers residing in Islamabad (fixed line and wireless customer) . As there are four major wireless service providers, namely Zong, Mobilink, Ufone, Telenor and two major ISPs in Islamabad, PTCL and Nayatel. To collect data, customers of these telecommunication companies (Internet Service Providers (ISPs), and cellular) are approached; those residing in Islamabad. Questionnaires are distributed to the customers of these organizations and their response is being used to compile results.

3.2 SAMPLING TECHNIQUE

Convenient sampling technique is used to collect data. The benefit of using simple random sampling technique is that, it can represent a large group of population. This technique provides equal probability of selection among all telecommunication subscribers to be part of survey.

Simple random sampling technique is being used by majority researchers and several studies have employed this sampling technique [72], [73], [74].

3.3 SAMPLE SIZE

To calculate sample size, confidence level was set at 95% and the error margin was kept at 5%. Researchers use this method to determine confidence because it assures that the probability sample is truly representing target population.

Sample Size =
$$\frac{\frac{Z^2 * P(1-P)}{E^2}}{1 + (\frac{Z^2 * P(1-P)}{E^2 N})} = 385.$$

N = population size

E = Margin of error (percentage in decimal form)

Z =The z-score defines number of standard deviations a given proportion is away from the mean. Appling the above-mentioned formula, the sample size is 385 with confidence level of 95%.

3.4 STATISTICAL TESTS AND PROCEDURES

To examine the role of mediator between perceived service quality and customer satisfaction, Structural Equation Modeling (SEM) technique is used because it provides detailed modeling results. In Amos, the concepts are hidden variables that are measured by one or more indicators using SEM for mediation analysis. Amos 20 software is used to test the interrelationships between the independent variables as well as the relationship of independent variables with the dependent variable. Through this interactive software, Confirmatory Factor Analysis (CFA) is performed. Reliability test analysis is done in SPSS by calculating Cronbach's alpha, the values of test results recognize whether the research is based on valid scale. Correlation analysis technique is used to determine strength of relationship between identified variables.

3.5 MEDIATION ANALYSIS

There are three conditions which tests mediation. No Mediation happens when regression coefficient between independent variable and dependent variable remains same and does not change with or without the presence of mediator. Partial mediation takes place when the regression coefficient between independent and dependent variable stays significant but its value deceases in the presence of mediator as compared to direct relationship [75]. Full mediation occurs when the regression coefficient between dependent and independent variable is zero, with the existence of mediator and mediator variable controls the relationship between dependent and independent variable [68].

3.5.1 Correlation Analysis

Correlation analysis is statistical analysis method that is used to determine strength of a relationship between two numerically measured, continuous variables. It shows how strongly pairs of variables are related. The analysis results in a value known as correlation coefficient which has a range of -1 to +1. Value of +1 means that there is a linear positive relation between two variables and -1 correlation value indicates a linear negative relation between variables.

3.5.2 Cronbach's Alpha

Cronbach's alpha is a measure of internal consistency of research. Cronbach's alpha is calculated to recognize whether the research is based on a valid scale. It shows how closely related a set of

items are as a group. Cronbach alpha ranges between 0-1; values between 0.7-0.9 are considered to be preferred.

3.5.3 Exploratory factor analysis

Exploratory factor analysis is used to test proposed hypothesis. It enables researchers to test the relationship between variables and their construct exists or not. It is a statistical procedure that can. Through this, procedure the hypothesis proposed by the researcher is tested against the information collected with respect to the variables of study.

3.5.4 Regression analysis

It is the statistical tool which identifies the strength of relationship between independent and dependent variable. It helps to explain the impact of one variable on another.

3.6 INSTRUMENT AND SCALES

Questionnaire tool is used to collect data from target population. The questionnaire has two sections. First section consists of question related to demographic variables. Information like age, education, gender, occupation, income level, profession, and marital status are asked. Questionnaire is based on six-point Likert Scale (1-6). The second section has items related to independent and dependent variables. This section also has questions regarding moderating variable. The questionnaire has structured questions based on items proposed by Cronin and Taylor in SERVPERF tool [76], [50], [39], while questionnaire also has 10 items of customer satisfaction adopted from Brady and Cronin[74].

3.6.1 Tangibles

Tangibles are measured using 4 items from the SERVPERF scale as proposed [77]. The items are rated on a 6-point Likert scale, ranging from Highly Satisfied (1) to Highly Dissatisfied (6).

3.6.2 Reliability

To measure Reliability, 5 items are used and these items are adopted from SERVPERF scale proposed by Cronin and Taylor [77]. The respondents rated the items based on 6-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (6).

3.6.3 Assurance

The variable of assurance is measured using the SERVPERF scale adopted from the study [77]. Its 5 items are rated on 6-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (6).

3.6.4 Responsiveness

Responsiveness is measured using the SERVPERF scale adopted from the study[77]. Its 4 items are rated on 6-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (6).

3.6.5 Empathy

The variable of Empathy is measured using the SERVPERF scale adopted from the study[77]. Its 5 items are rated on 6-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (6).

3.6.6 Corporate image

The mediating variable corporate image is measured by using 5 items based corporate image scale adopted from the study[43]. The items are rated on 6-point Likert scale with Strongly Disagree (1) to Strongly Agree (6).

3.6.7 Customer satisfaction

The dependent variable, customer satisfaction is measured by adopting scale proposed by Bradya & J. Joseph Cronin [74]. Its 10 items are rated on 6-point Likert scale ranging from poor (1) to outstanding (6).

CHAPTER 4:

DATA ANALYSIS

As mentioned earlier, the sample size is 385 and same number of questionnaires were distributed among the consumers of telecommunication companies.

4.1 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS:

Out of 385 questionnaires, 44 were filled online while 265 responses were collected on printed questionnaires. Total 292 questionnaires were considered valid for analysis. The response rate is calculated to be 75.8%. Researchers prefer to get a high response rate (70% or higher) from random sample and a response rate between 70 % to 80% is considered to be desirable and acceptable [78].

Gender	Frequency	Percentage
Male	150	51.7%
Female	140	48.3%
Marital status	Frequency	Percentage
Single	202	69.7%
Married	88	30.3%
Age	Frequency	Percentage
21 or less	25	8.6%
21-30	201	69.3%
31-40	59	20.3%
41-50	3	1.0%
60 and above	2	0.7%
Monthly Income(PKR)	Frequency	Percentage
Less than 30K	134	43.4%
30K to 50K	64	20.7%
51K to 70K	29	9.4%
71K to 90K	53	17.2%
90K to 110K	16	5.2%
110K+	13	4.2%
Work Category	Frequency	Percentage
Student	128	41.4%
Public sector	36	11.7%
Semi govt.	27	8.7%

Unemployed	11	3.6%
NGO	2	0.6%
Qualification	Frequency	Percentage
Matriculation	12	3.9%
Intermediate	8	2.6%
Bachelors	81	26.2%
Masters	136	44.0%
MS/M.Phil.	62	20.1%
Ph.D.	10	3.2%
Service provider	Frequency	Percentage
Ufone	129	41.7%
Telenor	20	6.5%
Zong	53	17.2%
Jazz/Warid	48	15.5%
Ptcl	49	15.9%
Nayatel	10	3.2%
Duration of Service	Frequency	Percentage
Less than 2 years	28	9.1%
2 to 4 year	69	22.3%
4 to 6 years	54	17.5%
6 to 8 years	61	19.7%
8 to 10 years	69	22.3%
More than 10 years	28	9.1%
Connection Type	Frequency	Percentage
Postpaid	103	33.3%
Prepaid	206	66.7%
Monthly Telecom Bill (PKR)	Frequency	Percentage
Below 500	48	15.5%
500 to 1000	70	22.7%
1000 to 1500	63	20.4%
1500 to 2000	26	8.4%
2000 to 2500	66	21.4%
2500+	36	11.7%

 Table 4.1 Demographic Characteristics of Respondents

Descriptive analysis of data shows that most of the respondents were male and single. 41.1% of the respondents were students and 34% of respondents worked in private sector. Most of the respondents belonged to age group 21-30, while least number of respondents belonged to age group over 60. The majority of the respondents had Master's degree (44%) while only 10 respondents were Ph.D. qualified. 134 out of 309 respondents had monthly income of less than 30K per month. On the other hand, only 13 people had monthly income of over PKR 110K+.

Highest number of respondents were from Ufone, while only 3.2% respondents were the customers of Nayatel. Most of the respondents were pre-paid customers. 70(22.7%) respondents had monthly bill around PKR 500-1000 and only 26(8.4%) had monthly bill around PKR 1500-2000.

Distribution of data:

	CS	Та	RI	Rs	As	EP	CI
Skewness	.017	602	168	220	606	500	237
Std. Error of Skewness	.154	.154	.154	.154	.154	.154	.154
Kurtosis	.263	.699	400	646	043	.163	.490
Std. Error of Kurtosis	.307	.307	.307	.307	.307	.307	.307

Table 4.2. Distribution of data (Ta =Tangibility, RI = Reliability, Rs =Responsiveness, As =Assurance, EP=Empathy, CI=corporate image, CS = customer satisfaction)

Skewness and Kurtosis is tested to check the normality distribution of data. Skewness defines the curve distribution of data, It also describe the tail distribution of data of data. whereas Kurtosis represents the measure of how flat or peaked the data is. The more the value is nearer to zero the more the data is considered accurate. However according to thumb values rule values between +1 and -1 are considered acceptable. As it is shown by the values of the table, Skewness and kurtosis values are well within acceptable range and the data is normally distributed .

4.2 EXPLORATORY FACTOR ANALYSIS

Exploratory Factor Analysis is a statistical data analysis technique which is used to test causal relationship between latent factors and their observant inductor variables [79]. EFA is carried out using SPSS software .Principle component analysis is conducted for extraction of variables along with that varimax rotation with Kaiser normalization is also used in factor analysis.

4.2.1 KMO and Bartlett's Test

KMO and Bartlett's Test is usually done to establish the relationship between all factors. the KMO value in this study is 0.818, which is higher than the recommended value of 0.7 for sample adequacy. Any value above 0.5 is considered acceptable however values above 0.7 is preferred. Bartlett's test of sphericity is also significant with (P=0.000).

KMO and Bartlett's Test								
Kaiser-Meyer-Olkin Measu	re of Sampling Adequacy.	.818						
Bartlett's Test of Sphericity	Approx. Chi-Square	4850.367						
	Df	496						
	Sig.	.000						

Table 4.3.KMO and Bartlett's Test

4.2.3 Communalities

The communalities of the variables are shown in the table . items having extraction value above

0.50 and are retained for the analysis.1 item of empathy was removed because of its low

extraction value. The communalities value represents to which extant items correlate the higher the value the batter they correlate.

Items	Initial	Extraction	Items	Initial	Extraction
Ta1	1.000	0.750	SAT4	1.000	0.61
Ta2	1.000	0.742	SAT5	1.000	0.637
Ta3	1.000	0.692	SAT6	1.000	0.667
Ta4	1.000	0.665	SAT7	1.000	0.753
RI1	1.000	0.656	SAT8	1.000	0.655
RI2	1.000	0.676	SAT9	1.000	0.687
RI3	1.000	0.683	SAT10	1.000	0.733
RI4	1.000	0.708	RS1	1.000	0.659
CI1	1.000	0.762	RS2	1.000	0.681
CI2	1.000	0.764	RS3	1.000	0.663
CI3	1.000	0.659	RS4	1.000	0.710
CI4	1.000	0.800	RS5	1.000	0.692
CI5	1.000	0.742	EP1	1.000	0.782
SAT1	1.000	0.751	EP3	1.000	0.730
SAT2	1.000	0.663	EP2	1.000	0.823
SAT3	1.000	0.680	EP4	1.000	0.757

Table 4.4. Communalities (Ta =Tangibility, RI = Reliability, Rs =Responsiveness, As =Assurance, EP=Empathy, CI=corporate image, CS = customer satisfaction)

4.3 RELIABILITY TEST

To test the reliability of scales used, Cronbach alpha values were calculated using SPSS software. Cronbach alpha is used to check the internal reliability of instrument utilized. The results indicate reliability of scales used. The Cronbach alpha values should be above 0.7 which is considered acceptable. The Cronbach alpha values of scales used in the study are shown in Table-4.2.

Scale	Reliability	Number of Items
Tangibility	0.73	4
Reliability	0.72	5
Responsiveness	0.77	4
Assurance	0.71	4
Empathy	0.83	4
Corporate image	0.76	5
Customer Satisfaction	0.88	10

Table 4.3 Cronbach's Alpha

To measure Perceived service quality, scale is adopted from [80], which identified its Cronbach Alpha values of Tangibility, Reliability, Responsiveness, Assurance, and Empathy as 0.73,0.72,0.77,0.71 and 0.871, respectively. Cronbach alpha of these variables is at par with the reference study. Corporate image is adopted from study [43] with a Cronbach alpha value of 0.80, whereas this study showed 0.76. To measure satisfaction, 10 item scale is adopted from [81]. Cronbach alpha stated in that study is 0.82, while the Cronbach alpha calculated in this study is 0.88. Cronbach alpha values of all variables are within acceptable range which represents the validity of scale used.

4.4 CORRELATION ANALYSIS:

Pearson correlation analysis describes the strength of linear relationship between the two variables. The correlation matrix is used to show the strength of relationships between different variables under investigation.

The mean, standard deviation and interrelationship of the variables are shown in table-4.3 along with the relation.

	Та	Ri	Rs	As	EP	CI	CS
Та	1						
RI	.499**	1					
Rs	.287**	.287**	1				
As	.585**	.585**	.230**	1			
EP	.283**	.283**	.543**	.161**	1		
CI	.450**	.450**	.221**	.379**	.218**	1	
CS	.395**	.581**	.191**	.484**	.181**	.301**	1

**. Correlation is significant at $p < 0.01^*$. Correlation is significant at p < 0.05

Table 4.4. Correlation analysis (where SD = Standard Deviation, Ta =Tangibility, RI = Reliability, Rs =Responsiveness, As =Assurance, EP=Empathy, CI=corporate image, CS = customer satisfaction)

Findings of the correlation matrix show that independent and dependent variables are positively related to each other and there is not any negative correlation between the independent and dependent variables. One of the main applications of correlation analysis is to assess the relationship among dependent variable (customer satisfaction) and independent variables (perceived service quality dimensions). Correlation analysis is used to gain insight into the direction and significance of relation between the variables. Correlation coefficient values are between -1 and +1 range. (-1) is interpreted as negatively correlated, (0) means there is no relationship between the two variables, whereas if the value of correlation coefficient is close to (1) the variables are considered to be positively correlated.

These results show the validity of hypothesis H1 as independent variable Perceived service quality elements have an impact on dependent variable customer satisfaction and there is correlation among elements of perceived service quality elements and customer satisfaction. Correlation coefficient values between 0.1 to 0.3 indicates weak correlation, a value between 0.4 to 0.6 indicates moderate correlation and a correlation coefficient between 0.7 to 0.9 indicates a strong correlation .As it is evident from correlation analysis all the independent variables have significant positive relationship with dependent variable (customer satisfaction). It provides the basis to regect null hypothesis which states that there is no relationship between PSQ elements and customer satisfaction. Results also indicate that corporate image also has significant relationship with customer satisfaction.

4.5 **REGRESSION ANALYSIS**

Regression statistical analysis technique used to analyze the influence of independent variable on dependent variable .Performing this analysis has enabled us to predict the outcome or change in

independent to dependent variable .It explain the influence of independent on dependent

variable.

Regression analysis of Tangibility (independent variable) and Customer satisfaction as the

dependent variable

	Model Summary											
				Std. Error	Change Statistics							
Mod		R	Adjusted R	of the	R Square	F			Sig. F			
el	R	Square	Square	Estimate	Change Change df1 df2 Change							
1	.395ª	.156	.153	.58839	.156	53.663	1	290	.000			

Table 4.5.1.1 Model Summary of Ta and Cs

ANOVA^a

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	40.103	1	40.103	147.451	.000b
	Residual	78.874	290	.272		
	Total	118.977	291			

Table 4.5.1.2 ANOVA of Ta and Cs

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients			
Ν	Model	В	Std. Error	Beta	Т	Sig.	
1	(Constant)	3.248	.184		17.616	.000	
	Та	.300	.041	.395	7.325	.000	

Table 4.5.1.3 Coefficients of Ta and Cs

As the model summary reflects ,that 15.6% of variations are present in Customer satisfaction because of Tangibility(Ta) . The values of ANOVA table specifies the connection between the

independent and dependent variables and the of P value (.000<.05) which provides the basis for the rejection of null hypothesis is rejected and means values of all variables are not same.. The regression equation is based on the values from coefficient table:

Customer satisfaction = 3.2 + 0.3 * Tangability

Regression analysis of Reliability (independent variable) and Customer satisfaction as the

dependent variable

Model Summary

				Std. Error	Change Statistics				
		R	Adjusted R	of the	R Square F Sig. F				
Model	R	Square	Square	Estimate	Change	Change	df1	df2	Change
1	.581ª	.337	.335	.52152	.337	147.451	1	290	.000

Table 4.5.2.1 Model Summary of RI and Cs

ANOVA^a

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	18.578	1	18.578	53.663	.000 ^b
	Residual	100.399	290	.346		
	Total	118.977	291			

Table 4.5.2.2 ANOVA of RI and Cs

Coefficients^a

			lardized icients	Standardized Coefficients		
Model		В	Std. Error	Beta	Т	Sig.
1	(Constant)	3.248	.184		17.616	.000
	RI	.300	.041	.395	7.325	.000

 Table 4.5.2.3 Coefficients of RI and CS

The values of model summary show that 34.7% of variations are present in customer satisfaction because of Reliability of service . The values of ANOVA table specifies the connection between RI and CS, as the P value (.000<.05) which shows null hypothesis is rejected. The regression equation based on the values of coefficient table:

Customer satisfaction = 3.25 + 3 * Reliability of service

Regression analysis of Responsiveness (independent variable) and Customer satisfaction as the dependent variable

Model Summary

				Std. Error		Cha	nge Statis	stics	
		R	Adjusted R	of the	R Square F				Sig. F
Model	R	Square	Square	Estimate	Change	Change	df1	df2	Change
1	.191	.037	.033	.62868	.037	11.029	1	290	.001

Table 4.5.3.1 Model Summary of Rs and Cs

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4.359	1	4.359	11.029	.001
	Residual	114.618	290	.395		
	Total	118.977	291			

Table 4.5.3.2 ANOVA of Rs and Cs

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients		
Model		В	Std. Error	Beta	Т	Sig.
1	(Constant)	4.026	.169		23.793	.000
	RS	.128	.039	.191	3.321	.001

 Table 4.5.3.3 Coefficients of RI and CS

The model summary reflects that 3% of variations are occurring in customer satisfaction because of change of responsiveness of service provider. The values of ANOVA table postulate the connection between both IV and DV, Moreover the P value (.001 < .05) on the basis of these results null hypothesis is rejected. The regression equation based on the values from coefficient table: Customer satisfaction = 4.02 + 0.12 * Rs of service provider.

Regression analysis of Assurance (independent variable) and Customer satisfaction

(dependent variable)

				Std. Error	Change Statistics					
Mod		R	Adjusted R	of the	R Square	F			Sig. F	
el	R	Square	Square	Estimate	Change	Change	df1	df2	Change	
1	.484	.234	.232	.56044	.234	88.795	1	290	.000	

Model Summary

Table 4.5.4.1 Model Summary of AS and CS

ANOVA^a

	Model	Sum of Squares	Df	Mean Square	F	Sig.
]	Regression	27.890	1	27.890	88.795	.000
	Residual	91.087	290	.314		
	Total	118.977	291			

Table 4.5.4.2 ANOVA of AS and CS

Coefficients^a

			lardized icients	Standardized Coefficients		
Model		В	Std. Error	Beta	Т	Sig.
1	(Constant)	2.968	.174		17.103	.000
	As	.366	.039	.484	9.423	.000

Table 4.5.4.2 ANOVA of AS and CS

The model summary shows that 23% of variation in customer satisfaction because of Assurance of service provider. The values of ANOVA table reflect the connection between both variables As and CS, the P value is statistically significant (.000 < .05) based on these results null hypothesis is rejected. The regression equation based on the values from coefficient table: Customer satisfaction = 2.968 + 0.366 * As of service provider.

Regression analysis of Empathy (independent variable) and Customer satisfaction

(dependent variable)

				Std. Error	Change Statistics					
		R	Adjusted R	of the	R Square	F			Sig. F	
Model	R	Square	Square	Estimate	Change	Change	df1	df2	Change	
1	.181	.033	.029	.62997	.033	9.793	1	290	.002	

Model Summary

Table 4.5.5.1 Model Summary of EP and CS

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
l Regression	3.886	1	3.886	9.793	.002
Residual	115.091	290	.397		
Total	118.977	291			

Table 4.5.5.2 ANOVA of EP and CS

Coefficients^a

			lardized icients	Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	4.158	.138		30.118	.000
	EP	.109	.035	.181	3.129	.002

 Table 4.5.5.3 Coefficients of EP and CS

The model summary demonstrates that 3% variation in customer satisfaction is occurring because of Empathy of service provider. The values of ANOVA table reflects the connection between EP and CS. Similarly, the P value is statistically significant (.002<.05) which provides basis to reject null hypothesis. The regression equation from coefficient table is :

Customer satisfaction = 4.15 + 0.109 * EP of service provider.

These test results provide the basis for acceptance of hypothesis H1, which states PSQ elements have an impact on CS. Similarly, Hypothesis H2 is also excepted ,as the elements of perceived service quality have varying influence on dependent variable customer satisfaction. PSQ elements Tangibility, Reliability Responsiveness, Assurance and Empathy influences Customer satisfaction by 15.6%, 34.7%, 3%, 23.2% and 3% respectively.

These results identified that Reliability have highest influence on customer satisfaction among five elements of PSQ whereas tangibility is the element of PSQ which have lowest influence on customer satisfaction.

4.6 MEDIATION ANALYSIS

The mediation analysis is used to observe the impact of independent variables (Perceived service quality) on dependent variable (customer satisfaction) in the presence on mediator variable. Corporate image serves as mediating variable in proposed theoretical model. This study uses Baron and Kenny approach to test mediation. Hypothesis test was conducted using SPSS Process software is used to perform mediation analysis (Table 4.4)

	Effect	S.Ε (β)	G!: 6'	Bias co confidenc		
Testing Path			Significance (P)	Lower confidence level	Upper confidence level	Results
Ta → CS						
(without						
mediator/Total						
effect)	0.4278**	0.058	0.000	0.3135	0.5420	Partial
Ta \rightarrow CS(with						mediation
mediator/Direct						
effect)	0.3491**	0.053	0.000	0.2462	0.4521	
$T_a \rightarrow CI \rightarrow$						
CS (Indirect						
effect)	0.0787**	0.0346	0.000	0.0179	0.1523	

Table 4.5.1 Mediation analysis results between Ta and CS (Ta =Tangibility, CI=corporate image, CS = customer satisfaction)

Before the introduction of mediator, the direct relationship(total effect) between Tangibility and customer satisfaction is significant. After adding mediating variable, the direct relationship between Tangibility and customer satisfaction decreases. Conversely, the indirect effect becomes also significant. therefore, partial mediation takes place in presence of mediator between

Tangibility and customer satisfaction. The results indicate that Tangibles are also important along with corporate image for customer satisfaction.

		C F	G. 16	Bias co confidenc		
Testing Path	Effect	S.Ε (β)	Significance (P)	Lower confidence level	Upper confidence level	Results
RI → CS						
(without						
mediator/Total						
effect)	0.4555**	0.0381	0.000	0.3806	0.5305	Partial
$RI \rightarrow CS(with$						mediation
mediator/Direct						
effect)	0.3721**	0.376	0.000	0.2981	0.4461	
$RI \rightarrow CI \rightarrow CS$						
(Indirect effect)	0.0835**	0.0232	0.000	0.0410	0.1325	

Table 4.5.2 Mediation analysis results between RI and CS (RI =Reliability, CI=corporate image, CS = customer satisfaction)

Before adding mediator, the direct relationship (total effect) between Reliability and customer satisfaction is significant. However, after introduction of mediating variable, the direct relationship between Reliability and customer satisfaction decreases and the indirect effect becomes significant which shows partial mediation takes place in presence of corporate image between Reliability and customer satisfaction.

Reliability has been pointed out one of the most impactful element of PSQ on CS, these results also validate the importance of reliability and showed that corporate image also plays a part to satisfy customer.

		confiden		Bias corrected confidence interval		
Testing Path	Effect	S.E (β)	Significance (P)	Lower confidence level	Upper confidence level	Results
Rs → CS						
(without						
mediator/Total						
effect)	0.114**	0.0444	0.012	0.0247	0.1981	Full
Rs \rightarrow CS(with						mediation
mediator/Direct						
effect)	0.685	0.0390	0.08	-0.0082	0.1452	
$R_{s} \rightarrow CI \rightarrow CS$						
(Indirect effect)	0.0429**	0.0413	0.000	0.0005	0.0884	

Table 4.5.3 Mediation analysis results between Rs and CS (Rs =Responsiveness, CI=corporate image, CS = customer satisfaction)

Before adding mediator, the direct relationship (total effect) between Responsiveness and customer satisfaction is significant but after introduction of mediator to the model, the direct relationship between Responsiveness and customer satisfaction becomes insignificant. The indirect effect through mediator becomes significant. Therefore, full mediation takes place in presence of corporate image as mediator between Responsiveness and customer satisfaction. These results shows that Responsiveness does not paly significant part in customer satisfaction and corporate image solely can satisfy customer.

		C F	C!		Bias corrected confidence interval		
Testing Path	Effect	S.E (β)	Significance (P)	Lower confidence level	Upper confidence level	Results	
As → CS (without mediator/Total effect)	0.4436**	0.0445	0.000	0.1492	0.3797	Partial	
As→ CS(with mediator/Direct effect)	0.3583**	0.0420	0.000	0.2756	0.4409	mediation	
As \rightarrow CI \rightarrow CS (Indirect effect)	0.0853**	0.0269	0.000	0.387	0.1446		

Table 4.5.4 Mediation analysis results between As and CS (As =Assurance, CI=corporate image, CS = customer satisfaction)

Prior to the introduction of mediator, the direct relationship (total effect) between Assurance and customer satisfaction is significant. After adding the mediating variable, the direct relationship between Assurance and customer satisfaction decreases, but remains significant. On the other hand, the indirect effect becomes significant also. which shows partial mediation occurs in presence of mediator between Assurance and customer satisfaction. these results also validate the findings of correlation analysis that even in the presence of corporate image, satisfaction of customer is also dependent upon assurance.

					rrected e interval	
Testing Path	Effect	S.Ε (β)	Significance (P)	Lower confidence level	Upper confidence level	Results
EP→ CS						
(without						
mediator/Total						
effect)	0.1887**	0.0382	0.000	0.1135	0.2638	Partial
$EP \rightarrow CS(with$						mediation
mediator/Direct						
effect)	0.0894**	0.0369	0.000	0.167	0.1621	
$EP \rightarrow CI \rightarrow CS$						
(Indirect effect)	0.0993**	0.0221	0.000	0.573	0.1448	

Table 4.4.5 Mediation analysis results between EP and CS (EP =Empathy, CI=corporate image CS = customer satisfaction)

Before adding mediator, the direct relationship (total effect) between Empathy and customer satisfaction is significant. after introduction of mediator, the direct relationship between Empathy and customer satisfaction is also significant. The indirect effect through mediator becomes significant which represents partial mediation is taking place in presence of corporate image as a mediator between Empathy and customer satisfaction.

As per baron and Kenny[82] approach ,total ,Direct and indirect effects are calculated. Results show that after the introduction of mediator in all 5 cases the P value is significantly different from zero at the 0.01 level, which show that Corporate image influenced mediation in relationship between IV and DV.

The hypothesis test shows that Corporate image does affect customer satisfaction in all cases. Based on these results, this study accepts the proposed hypothesis H3. Further inspection of mediation analysis results displays the validity of proposed hypothesis H4, as results clearly show the significant relationship between perceived service quality elements and corporate image. In case of Tangibility, Reliability ,Empathy and Assurance findings reveal that the introduction of mediator (Corporate image) slightly strengthened the relationship between Independent variable and dependent variable. In other words, slightly significant direct effect exists along with significant indirect effect which shows partial mediation exists between Tangibility, Reliability, Empathy and Assurance and Customer satisfaction through Corporate image. Similarly, in case of Responsiveness, the relationship between independent and dependent variables is more significant in the presence of Mediator. In other words the indirect effect of independent variable on dependent variable was dominant when analyzing the total effect of independent variable on dependent variable. This clearly shows that full mediation occurs between Independent variables (Responsiveness) and dependent variable (customer satisfaction) in the presence of mediator (Corporate image).

CHAPTER 5:

DISCUSSION

This chapter focuses on practical implications and derivations of results after analysis of data. The proposed hypothesis are accepted and rejected based on these results. This is followed by recommendations for organizations and especially in context of service quality in telecommunication sector of Pakistan. This research work is beneficial in confronting troublesome issues, like customer satisfaction, corporate image and many more. This study has limited scope due to some factors defined and explained later. Moreover, some areas are identified for future implications of this study.

5.1 FINDINGS

This study examined the elements of perceived service quality and their relationship with customer satisfaction. Another objective of this study was to investigate the mediating role corporate image plays in the relationship between perceived service quality and customer satisfaction. To achieve the results, data was collected using random sampling technique. Correlation test was performed to investigate interrelationship between Perceived service quality elements, corporate image, and customer satisfaction. Regression analysis was performed to find out the strength of relationship among PSQ elements and customer satisfaction. These results shows that there is strong relationship between Perceived service quality and customer satisfaction and PSQ influences CS. hypothesis H1 is accepted as the regression test results reflect the stronger relationship between perceived service quality relability, responsiveness, assurance and empathy have a greater role to

play in satisfaction of customers. Focusing on these attributes, companies can strengthen their commitment to provide high quality service and can achieve higher customers' satisfaction level. Among the five elements of perceived service quality (tangibility, reliability, responsiveness, assurance and empathy), all have varying influence on customer satisfaction as shown by regression test results. They also revealed that Reliability has the strongest influence on customer satisfaction which means customer values reliable, sympathetic, and supportive behavior of service provider. Improving these factors can increase consumer satisfaction. If the customer does not find a service reliable, it is more likely to switch to other service provider. Which means, it is important for telecom companies to provide services in such a manner that the customer can totally rely on them. In light of this study, Reliability is proven to be the most influential factor of service quality that drives customer satisfaction.

Corporate image has an impact on customer satisfaction as evident from test results of mediation analysis. Corporate image partially mediates the relationship between tangibility, reliability and assurance with customer satisfaction. While in case of empathy and responsiveness, corporate image fully mediates the relationship of PSQ with customer satisfaction. Corporate image provides customer with the comfort that it is buying from a well reputed company. It ensures customer the quality of product and service. It also builds trust and loyalty among them. In competitive market, Corporate Image can be the deciding factor between order winner and order qualifier. It is harder to build a strong corporate image, as it consists of quality, marketing , experience ,impression and reputation of company. It not only inspires the customer, but also the employees and management. It inspires company's workforces to live up to their expectations.

Considering the data analysis. the results of the suggested hypothesis are given in table 5.1.

	Hypothesis	Results
H1:	Perceived service quality element has an impact on customer satisfaction.	Accepted
H2:	All five factors of Perceived service quality elements have varying influence on customer satisfaction.	Accepted
H3:	Corporate image affects customer satisfaction.	Accepted
H4:	PSQ has an impact of corporate image.	Accepted
H5:	Corporate image mediates the relationship between perceived service quality elements and customer satisfaction.	Accepted

 Table 5.1 (Hypothesis test results)

This study validate the results of study [83] ,which stated that PSQ elements has impact on customer satisfaction. H2 validates the findings of [32],which proved that elements of perceived service quality differently related to each other. This study also validate the findings of [43],which established that corporate image mediates the relationship between PSQ elements and CS.

5.2 CONCLUSION

Customer satisfaction is vital when it comes to survival of company, especially in services sector. Due to technological advancement, expectations from telecom service providers are increasing day by day. Failure to meet customer expectations creates sense of dissatisfaction; this study highlights crucial factors that can help companies to improve customer satisfaction. Perceived service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy) were hypothesized to evaluate the relationship between perceived service quality and customer satisfaction. The study also investigated the mediating role of corporate image, in relationship between perceived service quality and customer satisfaction. A questionnaire was developed based on SERVPERF scale to measure Perceived service quality, customer satisfaction and corporate image. The collected data was analyzed using Amos 20 and SPSS 25 software. Findings of this study show that all 5 dimensions of perceived service quality have impact on customer satisfaction. Results of regression analysis revealed that among five elements of perceived service quality, customer satisfaction has strongest relationship with Reliability. Similarly, Assurance and Tangibility, Responsiveness and Empathy also have impact on customer satisfaction. This study also established, that corporate image does have mediating role in the relationship between perceived service quality and customer satisfaction. Findings of this study will help telecom sector to understand key drivers of customer satisfaction. Moreover, this study also acknowledges the role of corporate image, since it drives customer quality evaluation. The findings of this research can help telecom companies increase satisfaction level of their customers.

5.3 **Recommendations**

As evident in the findings, all five dimensions of Perceived service quality have an impact on customer satisfaction. Focus on improving these dimensions will contribute to the overall service quality and customer satisfaction. Moreover, based on the survey results, Corporate image also remains one of the important factors to increase customer satisfaction. In light of study findings, following recommendations can be made

Pakistan's telecom companies should provide quality tangibles like (modem, router, switches, 3G/4G devices and others) along with their service. Moreover, things like modern equipment, comfortable furniture, dressing of service staff and ambience of their customer service centers can certainly play a vital role in customer satisfaction. It is the responsibility of service provider to ensure the neatness and cleanliness of the facilities and staff. Companies should make sure that their customer facilities should be equipped with modern and user-friendly machines to avoid customer congestion. A dress code should be implemented for customer support staff; furniture and other facilities should be up to the mark. The satisfaction of customer is inspired by the factors

like reliability, consistency, and dependability of the service provider. Employee's competence, approachability and ease of contact also contribute in building image of corporation.

The telecom industry should focus on their reliability, customers should be able to fully rely on their service provider. Customer values service provider's ability to fulfill its promises. When facing problem, customer expects sympathetic, supportive, and reassuring behavior from service provider. Service providers should work on their SLAs and improve their response time in such a way that customer can depend on their service. Service provider should make sure that their customer does not require any backup or additional services, along with their service. As the results of this study suggest, the reliability is highest contributor to customer's satisfaction. Accuracy of record plays an important part in satisfying customer as it does not like to be misguided by inaccurate information. Service provider should not lie with the customer as results of this study show that honesty, genuineness, and truthfulness play a vital role in satisfaction of customer. They do not like to be deceived, if customer finds out that the service provider is not honest with him, its level of satisfaction decreases. Companies should try to provide accurate information and share the real situation with customer. Company should implement modern systems like Internet Protocol Call center (IPCC) and Customer Relationship Management (CRM). These software will enable call center staff to provide prompt and error free response to customers. Telecom companies should work on developing achievable Key Performance Indicators (KPI) and standardized call quality monitoring parameters. Standardized work processes and procedures related to call center should be implemented.

Support staff are companies' employees who sell goods, attend customers, and provide suggestions. They provide product information based on customers' needs. Support staff are often called the face of the company because these are the people who interact with customers in the

first place. Customers look for prompt, timely and accurate response to their queries from sales representatives. Customers often weigh small gestures like courtesy, politeness, and respect received from service provider. To satisfy their customers, companies should train their employees or sales staff in such a manner that they model positive behavior and send positive message to customers. Pakistan's telecom companies should implement motivational training, schemes, and awards to call center agents, to encourage support staff which provide appropriate services to customers. On job trainings should be arranged for support staff to improve their communication skill and complained handling skills.

Moreover, these trainings will also help in reducing response time to customer's queries, because instead of escalating every complaint, support staff should be able to provide initial response to customer. Telecom companies should assess its number of support staff versus daily incoming calls and should take corrective actions to improve customer accessibility. Service provider should instruct their support staff to remain honest with customers and give preference to customers no matter what the situation is. Similarly, trust is also an essential element that builds customer satisfaction. Sometimes, customer does not feel safe to share information with support staff. To avoid such situations, companies should introduce policies to ensure customer's information confidentiality. Understanding customer needs and situation enhances satisfaction as reflected by study results. Customer should feel that service provider does care about its wellbeing. Support staff should put efforts to understand the customer and these efforts should be communicated to the customer. Small gestures like birthday wishes, asking customer how their day was, and sending gratitude to the customer can develop that feeling of empathy.

Another major finding of this research is that corporate image has an impact on relationship between perceived service quality and customer satisfaction. Companies having better corporate image will have better perceived service quality and more satisfied customers. Telecom sector runs on technology and companies who are technologically advance are perceived as quality companies by the customers. Another factor that contributes to the image of the company is company's experience and ability to lead the sector. In light of findings mention above, companies should pay attention to their public image as well. Telecom companies should communicate their experience in the market to the customer. Marketing strategy should project company's experience and latest technology that they are using.

In summary, service providers cannot survive without their customers. Telecom companies should work constantly on unique ways to increase their customer satisfaction level. Higher satisfaction level will enable them to earn more profit and stay ahead of their competitors.

5.4 LIMITATIONS

While implementing this study, there were attempts to minimize the limitations. However, there are few limitations associated with this study that need to be explained.

To begin with, Data collection and interpretation of findings should be taken with caution because this study used a random sampling technique and sample size does not represent the entire population of telecom users. In the same way, the results of this study cannot be generalized to the wide range of population because the perceived service quality views might be different depending on their experience. The qualification and occupation factor may also have some influence on the results, Filtering population to specific qualification or occupation could provide different results. The satisfaction level of customer may differ if the population is sorted on the basis of income level and education level. This study is limited to customers living in Islamabad and Rawalpindi; change in geographical area can provide variation in test results as well. This study uses SERPERF as the instrument to measure perceived service quality. Instrument could have been more rigorously constructed using variables that can measure technical service quality along with Perceived service quality. Similarly, this study uses 6-point Likert scale which does not have an option of "neutral" as an answer choice. This may contribute to missing responses because sometimes customer does not have clear positive or negative position about specific question. Respondents of this study might have been compelled to select slightly agree or slightly disagree as option. More extensive examination of service quality dimensions might have been conducted to embrace more areas other than those attributes. Although the measurement scales included 22 key elements that represent Perceived service quality attributes, more variables could have been added. Similarly, other dimensions can be included in this study like customer expectations and customer loyalty. To make the concept more diverse, one may find out how different aspects of corporate brand endorsement impact the relationship between independent and dependent variables.

This study is only limited to the customers of 6 major telecom networks of Pakistan. In this regard, small players of this industry were neglected. Inclusion of some other companies like CyberNET or Storm Fiber in the study might have provided an added dimension and new perspective to test results. A reason for their exclusion is their small customer base in Islamabad. This research does not include all the factors that influence customer satisfaction. However, limitations discussed are less significant compared to the importance of this study.

5.5 FUTURE RESEARCH

The purpose of this study was to investigate the mediating role of corporate image along with the relationship between perceived service quality elements and customer satisfaction. However, in future, following dimensions can be used to improve the application of this study.

Future studies can consider a higher sample size. Similarly, this study uses confirmatory factor analysis (CFA) which is a special case of SEM. However, other factor analysis techniques can be used to also. This study uses random sampling techniques, but other sampling techniques could be used as well to make findings of this study more diverse; this analysis can be performed using different other software like PLS SEM, CB-SEM etc.

Apart from perceived service quality, corporate image and customer satisfaction, other service quality dimensions could be included like Technical service quality and Customer Expectation etc. In addition, a future study can obtain benefits by comparing factors like customer satisfaction customer loyalty and customer purchase intentions. It will be interesting to find whether satisfaction can be a predictor of customer loyalty or vice versa. Examining the relationship between customer loyalty and customer satisfaction will allow researchers to fill the gap in literature.

This study can be extended further by incorporating smaller telecommunication companies. The results of the study may consist different viewpoints of their customers as service delivery, quality perception, corporate image and procedures of these companies may differ. Similarly, the same theoretical model can be used in a separate study focusing on less dominant telecom service providers and both their results can be compared to find out the difference between service delivery and customer satisfaction level.

A new study can be conducted with same theoretical model in different geographical region and then results can be compared. The findings of the study will establish which elements of perceived service quality are more relevant to customer satisfaction in a respective region. Conducting similar study in different regions will help finding new aspects of customer satisfaction.

The same study can be performed in different service industries like automobile industry, courier service and other services, as customer satisfaction is number one priority issue which exists in all sectors. If carried out, it can help in assessing their current situation. This study will enable companies to develop mechanisms which will lead to higher customer satisfaction level. In competitive world, companies need accurate assessment of their customer satisfaction level and solutions that can help in increasing it.

Further studies can be performed while focusing on a particular demographic factor and filtering data on the base of particular factor for example, a gender-based investigation or a particular age group. Another useful demographic differentiation is can be education and income level of respondents. Future investigations can target a particular telecom operator as well. A study segregating different services using this model can be executed, as on the bases of its findings a comparison could be made between overall satisfaction and satisfaction from a specific service.

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Appendix A:

Questionnaire

DEMOGRAPHIC SECTION-I

Your valuable information is requested to conduct a research work. Please share your experience and information. Your information will be used entirely for academic purpose.

Section I: Please tick the one $[\sqrt{}]$ that best suit you.

- **1.** Age:
 □ 21 or less □ 21-30 □ 31-40 □ 41- 50 □ 50 60 □ 60 & Above
- 2. Gender:
 □ Male
 □ Female
- 3. Choose your work category:
 Student
 Public sector
 Semi Govt
 Private Sector
 Unemployed
 NGO
- 4. Marital Status:
 □ Single
 □ Married
- 5. Monthly income:
 □ Less than 30,000 □ 30,000-50,000 □ 50,000-70,000 □ 70,000 □ 90,000 □ 90,000-110,000 □ 110,000+
- 6. Qualification:

 Matriculation
 Intermediate
 Bachelor
 Masters
 MS/M.Phil.
 PhD
 other
 (Plz Specify)
- 7. How long you have been using service of this organization?
 Less than 2 years
 From 2 to 4 Years
 From 4 to 6 Years

□ From 6 to 8 Years □ From 8 to 10 Years □ More than 10 years

- 8. Telecom services I use: □ Ufone, □Telenor □ Zong, □ Jazz/warid, □ PTCL, □ Nayatel, □others_____ (Plz Specify)
- 9. Connection Type:
 Postpaid
 Prepaid
- **10.** Monthly telecom billing (PKR):
 Below 500
 500-1000
 1000-1500
 1500 -2000
 2000-2500
 2500+

Section II: Variables section

Please indicate the extent of your agreement with the following statement on a 6-point scale. (Please check/ tick your answer)

1	2	3	4	5	6
▼	▼	▼	▼	▼	▼
Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree

	Tangibility (Ta)	1	2	3	4	5	6
Ta-1	My service provider has modern and updated equipment						
Ta-2	Service provider's facilities are visually appealing						
Ta-3	Service provider employees/support staff are well dressed and appear neat.						
Ta-4	The appearance of the physical facilities of service provider is in keeping with the type telecom service						
	Reliability (RI)	1	2	3	4	5	6
RI-1	When my service provider promises to do something by a certain time, it does so						

RI-2	When I have problem, service provider is sympathetic, suppor	rtive, and						
RI-3	reassuring. My service provider is dependable.							
RI-4	My service provider provides its services at the time it promis	es to do						
111-4	so.							
RI-5	My service provider keeps its records accurately.							
	Responsiveness (Rs)		1	2	3	4	5	6
Rs-1	My Service provider does not tell its customers exactly when	services						
	will be performed. (R)							
Rs2	I do not receive prompt service from service provider support	: staff/						
	employees. (R)							
Rs-3	Employees/Support staff of My service provider are not alway	/s willing						
Rs-4	to help customer(R)	<u> </u>						
KS-4	Customer service staff are too busy to respond to My request promptly. (R)	S						
	Assurance (AS)		1	2	3	4	5	6
AS-1				-		-		Ŭ
AS-2	I feel safe in your transactions with Customer service staff							
AS-3	Customer service staff are polite							
AS-4	Customer service staff get adequate support from My service	provider						
	to do their jobs well.							
	Empathy (EP)		1	2	3	4	5	6
EP-1	My service provider does not give me individual attention. (R)							
EP-2	Customer service staff do not give me personal attention the							
	of being absent. (R)	enances						
EP-3	Customer service staff do not know what MY needs are (R)							
EP-4	My service provider does not have MY best interests at heart.	(R)						
EP-5	My service provider does not have operating hours convenien							
LF-J	their customers. (R)							
	Corporate image (CI)		1	2	3	4	5	6
CI-1	My service provider is a high-tech company.							
CI -2	My service provider is a leading company.						-	
CI -3	My service provider has long experience.							
		tions						
CI-4	My service provider is a representative of the telecommunication industry.	tions						
CI-5	My service provider is a customer-oriented company.							
1	2 3 4 V V V	5				6		
					•		al 1. a. a.	
Poor I	Below Expectation Does not meets Somewhat meets Expectations Expectations	than expected Outstandin						
_	Customer Satisfaction (CS)		1	2	3	4	5	6
SAT1	The reliability, consistency, and dependability of the Service prov	/ider		1	-			-
	employees were			1				
SAT2	The willingness and ability of My Service provider employees to p	provide		1	1			
	services in a timely manner were			1	1			

		1	-	T	r	
SAT3	The competence (knowledge and skill) of My Service provider's					
	employees was					
SAT4.	The approachability and ease of contact of My Service provider's					
	employees were					
SAT5	The levels of courtesy, politeness, and respect I received from Service					
	provider were					
SAT6	How the support staff listened to me and spoke in a language that I could					
	understand were					
SAT7	The trustworthiness, believability, and honesty of the employees were					
SAT8	The environment for care in terms of being free from danger, risk or					
	doubt was					
SAT9	The effort of the My Service provider's employees to understand my					
	needs was					
SAT10	The neatness and cleanliness of the facilities and staff were					