CHAPTER - II

LITERATURE SURVEY

INTRODUCTION

A literature review is a body of text that aims at reviewing the critical issues and points of current knowledge on a particular topic. A good literature review is characterized by

- Logical flow of ideas
- Appropriate referencing style and
- Proper use of terminology

This review of literature focuses on:

- Concept of importance and influence of various determinants/factors on customer preferences towards any Product or Service in addition to BSNL services.

- Concept of influence of demographic factors on the determinants impacting customer preferences towards any Product or Service in addition to BSNL services.

- Concept of service availing involvement and attitude of the customers towards any Product or Service in addition to BSNL services.

- Concept of value quotient/proportion and basic personality trait of the customers availing any Product or Service in addition to BSNL services.

2.1 Importance of Customer preference and influencing determinants

In the twenty-first century, the need for marketing orientation is gaining momentum and the focus is on the needs of customers (Woodruffe, 1995). Businesses are keen on keeping customers in order to remain profitable over time (Shapiro et al., 1992).
Customer satisfaction is viewed as one of the crucial element in gaining competitive advantage (Kim & Kim, 2001). Among the many factors in keeping customers, service delivery is one of the main concerns. Customer service is considered as an important business activity (Rotfeld, 2001). Considerable research has focused on customer satisfaction from the aspect of customer behaviour or perception (Athanassopoulos et al., 2001; Davis & Heineke, 1998; Holmlund & Strandvik, 1999; McDougall & Levesque, 2000). In service management, perception is studied from two distinct aspects - customer’s perception and CSP’s perception. Research done on customer’s point of view is basically focused on perceived service quality (Bebko, 2000; Davis & Heineke, 1998) and perceived value (Groth & Dye, 1999; McDougall & Levesque, 2000).

Customers on the other hand are those who come to the organization with expectations and needs to be fulfilled who perceive that they have some control over the transaction with the right to complain and make decisions (Gutek, 1995; Schneider & Bowen, 1995). The normal idea of who a customer is sees the person as one who purchases or is the current or potential receiver of a commodity or service (Brown, 1995; Gutek, 1995). Customers come in all shapes and sizes, all temperaments and moods (Chervonnaya, 2003; Payne, 1999).

Thus, it is neither possible to monitor, change or influence customers nor to fulfill all their expectations and needs (Heskett et al., 1990). As such, it is always easier for the organization to improve the quality of service by effectively managing the staff. A major function of research in consumer behaviour is to understand and predict behaviour (Ajzen & Fishbein, 1980). Many consumer researchers have borrowed and extended this basic theory (Ajzen & Fishbein, 1980; Martínez-Lopez et al., 2005; Peterson et al., 1986).

According to Zairi (2000) the feeling of pleasure and expectation fulfillment is known as Satisfaction. If the product will not satisfied customer feelings they will be dissatisfied, and if product satisfied them after the use customer will be satisfied and become loyal to that product or brand. In other words customer satisfaction is goods or services which fulfill the customer expectation in terms of quality and service for which he paid.
If Customer satisfaction develops they will become loyal to that product or brand and their loyalty will be good for the company in sense as a Profit. Customer satisfaction is the part of marketing and play important role in the market. In any organization satisfaction of customer is more important, because if your customer is satisfied with your services or products, your position will be good in the market.

Oliver (1981) describes in his study that customer satisfaction is the part of marketing and play important role in the market. In any organization satisfaction of customer is more important, because if your customer is satisfied with your services or products, your position will be good in the market. In old times customer satisfaction was not too much important and people were not focused on quality. But now a day’s competition is taught and customer is aware of all the products and companies due to education and learning environment and this is the reason that every business is concern to fulfill properly customers need and wants.

Concerning all types of business organization customer satisfaction is the most important issue, and considered as most reliable feedback, for the excellence of any business organization (T. W., 2001). Churchill (1982) customer satisfaction has overall reaction of expectation of consumption with a product or service on the base of perception, evaluation and psychological reaction.

According to Kottler (2000) Satisfaction is the sum of attributes of product or service. Athanassopoulos (2000) describe that customers want to see for what they are looking for. Myers (1998) promotion is for reducing the feeling of guilt which is associated with the use of different products or service which result to customer satisfaction. Schefter (2000) another common factor which is helpful to derives customer satisfaction is website. Website is the advanced way to use for the promotion, to aware the consumer and to satisfy them with offering vast array of function and features. Before making choice of product offering, potential customer has an opportunity through website to make a detailed comparison Khatibi (2007). When information like discounted products and other special offers on different products travels in the public, could increase the level of customer satisfaction Kandampully (2002).
Takeuchi (1983) quality is standard of something which consumer measure against the other different things; quality can be measured by giving grade, merit, attributes etc to the products or services. Consumer can not differentiate between the quality and its requirements. Service quality is evaluated when the out customer compare his/her perception and expectation of service delivery Gronroos (1984).

Bhattacharya (2000) constructs a vision of the Indian telecommunication sector for the year 2020. The paper aims at isolating agents of change based on international experiences and situates India in the development continuum. The agents of change have been broadly categorized into economic structure, competition policy and technology.

Hishamuddin et al. (2001), had studied if perception of value creates customer satisfaction. The objective of this study is to examine the co-relationship between customer satisfaction, service quality and perception on value for leased line service in Malaysia telecommunication industry. In conducting the survey, the authors distributed the questionnaire to 245 respondents by using three data collection techniques i.e. personal interview, telephone interview and mail survey. Findings indicate that there is a causal relationship between the customer satisfaction and service value.

Veloutsou (2005) describes in his study regarding customer satisfaction tangible products and services, there is a distinction. This distinction between tangible and intangible goods becomes coz different factors of customer satisfaction, and that is why they should be treated separate and distinct.

Rhett et al. (2005) had studied the phenomenon towards understanding attitudes of consumers who use internet banking services. Increasingly technology is being employed to replace or substantially diminish personal interaction in service provision. Research is beginning to shed light on the impact of this phenomenon on service provision and the behavioural response of customers. More, however, remains to be done by way of investigating and establishing the extent to which this means of service provision is effective.
in maintaining mutually beneficial customer-service provider relationships. This paper explains and discusses findings of a study undertaken for the purpose of illuminating reasons for using internet banking services, and establishing whether or not regular use of these services necessarily implies loyal patronage and that the customer has a sense of relationship with the service provider. Significantly, it was found that regular use does not necessarily imply willing or satisfied use, or that the customer has a sense of relationship with the service provider. Managerial implications of the findings are also considered.

Serkan et al. (2005) had analysed the antecedents of customer loyalty in the Turkish mobile telecommunication market. Corporate image, perceived service quality, trust and customer switching costs are the major antecedents of customer loyalty, and loyal customers may buy more, accept higher prices and have a positive word-of-mouth effect. Although this fact is apparent to everyone, many companies are still losing customers at a formidable rate. In this context the main aim of this paper is to examine the relationships between these factors and customer loyalty, and the relationships among these factors in the Turkish GSM sector. Data was obtained from 1,662 mobile phone users in Turkey via questionnaire. The data was analyzed by structural equation modeling (SEM) in order to test all the relationships between variables in the model. The findings supported the proposed hypotheses, which are consistent with the theoretical framework. Analysis results showed that perceived service quality is a necessary but not sufficient condition for customer loyalty.

Ernest Cyril de et al., (2007), had studied the customer service personnel's perceptions of customers: the case of a telecommunications firm. This paper sets out to extend current knowledge on perception of customer service personnel (CSP) towards customers. It examines these perceptions by employing the CAB Paradigm, utilizing an interview followed by questionnaires based on the interview findings for CSPs in a telecommunications firm in Malaysia. Data collected from the interview was analyzed using frequency distribution and data from the questionnaire was analyzed using factor analysis. Findings indicated the most identified variable was "Interested" and the least was "Gross/Unpleasant". Factor analysis indicated 9 views of customers termed as Mr. Hot, Mr. Mix Up, Mr. Pushy, Mr. Slow, Mr. Serious, Mr. Professional, Mr. Simple and Mr. Cheerful. The number of respondents and the
subsequent weak KMO limit the study. Nevertheless, it provides a basis for the CAB Paradigm to explain why customer service in Sarawak is weak. The implications of the study to management and HRM department are strong as they indicate that CSP's views of customers are negative, and such personnel thus require further training and supervision on how to treat customers. It is rare to find articles that look at CSP's view of customers, as the literature is chock-a-block with the views of customers. This study allows for a preview into the mind of CSPs.

Anne (2007) had studied about the Tweens' satisfaction and brand loyalty in the mobile phone market. The purpose of this paper is to examine tweens' (8-12 year-olds) satisfaction with and loyalty to their mobile phones and the relationship between these. Based on literature studies, hypotheses about tweens' satisfaction with and loyalty to their mobile phones are developed. A survey in Denmark forms the empirical basis for the study, and the hypotheses are tested and discussed. The results indicate that tweens are far more satisfied with their mobile phones than adults are and that the mobile phones fulfill children's expectations to a much higher degree. Still, brands are not able to turn tweens into loyal customers who will recommend their mobile phones to friends. Tweens' loyalty is lower than what is experienced for adults and the relationship between satisfaction and loyalty is very weak. This study is limited to the mobile phone market. The low degree of loyalty in this market may not necessarily be the case in other markets. However, it is believed that many of the arguments share such generic characteristics that they are transferable to other product areas. Another limitation is that this study is based on a survey in Greater Copenhagen in Denmark. Therefore, the results can be influenced by a city effect. The paper presents findings, which are useful for mobile phone marketers' marketing strategy and promotional plans towards tweens. The study combines tweens, mobile phones, and customer satisfaction and loyalty theory. Findings on this combination have not been published previously. However, the combination is important due to the growing mobile phone penetration among tweens and the fast development of mobile phones and telecommunication services.

Veronica et al. (2007), had analysed if Mobile CRM Services Appeal to Loyalty Program Customers. Not until very recently has mobile phone technology become
sophisticated enough to allow more complex customized programs, which enable companies to offer new services to customers as part of customer relationship management (CRM) programs. In order to enhance customer relationships and to be adopted by customers, new mobile services need to be perceived as valuable additions to existing services. The purpose of this study was to investigate the appeal of new mobile CRM services to airline customers. An empirical study was conducted among loyalty program customers (frequent flyers) of an airline that was considering using MIDlet applications in order to add new mobile services to enhance customer relationships. The results show that customers do not yet seem to be ready to fully embrace new mobile applications. Although the services appeared to slightly improve customers' image of the airline, the services did not seem to enhance their loyalty towards it. However, customers who already used sophisticated mobile services, such as the Mobile Internet, had a significantly more positive attitude towards the proposed services. Thus the success of mobile CRM seems closely linked with customers' readiness to use existing mobile services. Before engaging in costly new investments, companies need to take this factor into serious consideration.

Jeewon et al. (2008), had studied about the Customer satisfaction factors of mobile commerce in Korea. The purpose of the paper is to distinguish features of m-commerce from those of e-commerce and identify factors to influence customer satisfaction (m-satisfaction) and loyalty (m-loyalty) in m-commerce by empirically-based case study. First, based on previous literature, the paper builds sets of customer satisfaction factors for both e-commerce and m-commerce. Second, features of m-commerce are identified by comparing it with current e-commerce through decision tree (DT). Third, with the derived factors from DT, significant factors and relationships among the factors, m-satisfaction and m-loyalty are examined by m-satisfaction model employing structural equation model. The paper finds that m-commerce is partially similar in factors like "transaction process" and "customization" which lead customer satisfaction after connecting an m-commerce site, but it has unique aspects of "content reliability", "availability", and "perceived price level of mobile Internet which build customer's intention to the m-commerce site. Through the m-satisfaction model, "content reliability", and "transaction process" are proven to be significantly influential factors to m-satisfaction and m-loyalty. The paper can be a meaningful step to provide
empirical analysis and evaluation based on questionnaire survey targeting actual users. The research is based on a case study on digital music transaction, which is indicative, rather than general. The paper meets the needs to focus on the customer under the fiercer competition in Korean m-commerce market. It can guide those who want to initiate, move or broaden their business to m-commerce from e-commerce. The paper develops a revised ACSI model to identify individual critical factors and the degree of effect.

Roma Mitra Debnath et al. (2008), had studied on the issues on Benchmarking telecommunication service in India: An application of data envelopment analysis. Technological modernization is increasingly viewed as a premeditated necessity in today's era of growth and prosperity for any country. Telecommunications has entered a new age of development with advanced technology and increased competition with established players. The technological advances in the telecommunication sector are associated with an uninterrupted growth of the mobile sector. The prime focus of the service providers is to create a loyal customer base by benchmarking their performances and retaining existing customers in order to benefit from their loyalty. The paper aims to address these issues. This paper employs the method of data envelopment analysis (DEA) to compare the relative efficiency of mobile service providers in India. The identification of the strongest and the weakest service providers could be very useful in improving their efficiency and performance. Mathematically, DEA determines the best weights for each input and output for a particular unit under study so as to maximize its relative efficiency. The results are insightful to the telecom policy planner as benchmark them in terms of their efficiency. It also identifies the inefficient service providers who can improve their efficiency by making the efficient providers as their role model. The paper also identifies some generic insights. This research paper contributes to the literature in two ways: firstly, this research identifies the different parameters for the mobile service providers in India for the benchmarking of the service providers. It also categories them into various input and output parameters contributing towards the number of subscribers for different service providers. In the next stage, this research takes a further step and examines whether there are differences between the number of subscribers and the performance of the service providers. Benchmarking of the service providers would depend on the efficiency and quality of service. There is still great
diversity in the relative performance of various service providers, which is a matter of concern to the telecom planner in this country. This paper is one of the few published studies that benchmark the performance of Telecom Services in India.

Inger et al. (2008), had undertaken a study on the Emotional experiences in customer relationships - a telecommunication study. This study aims at deepening understanding of the role of emotion in customer switching processes and identifying the relative frequency of negative discrete emotions in terms of different triggers. Customers of Swedish telecommunications services were interviewed about their switching processes. The interviews were analyzed according to switching path analysis technique, which divides relationships into different stages in accordance with their relevance to the relationship strength. The ultimate focus is on self-reported emotions embedded in the switching process. The main finding was that the identified emotions were located in the trigger part of the relationship, and was expressed by the respondents during the switching process in form of annoyance, anxiety, disappointment, dissatisfaction, distress, depression, rage, stress and tension. The empirical study is conducted within the telecom industry which may influence the switching frequency because of the deregulations in the beginning of this decade. This interpretation of valence and activation was based on theoretical assumptions about where various discrete emotions are located on a continuum. The paper offers insight into the role of emotion in customer relationship.

Jaiswal et al. (2008), had studied about the Customer satisfaction and service quality measurement in Indian call centres. The purpose of this research is to examine customer satisfaction and service quality measurement practices followed in call centres. Design/methodology/approach - The study uses qualitative methodology involving in-depth interviews. The respondents were senior managers belonging to quality or operation divisions in four large call centres in India. Findings - It is found that service quality management in call centres disregards customers. The study suggests that call centre managers overly depend on operational measures. Customer orientation in assessing service performance is either low or absent in most call centres. Research limitations/implications - Since the study has used qualitative methodology, observations and findings need to be validated with empirical data.
Practical implications - The paper suggests that call centres need to develop systematic and comprehensive measurement of perceived service quality in order to provide superior call centre experience to their customers. Originality/value - The paper is the first systematic study that examines customer satisfaction and service quality measurement practices in call centres in India, a country which has emerged as a leading player in the global business process outsourcing industry.

Cheng et al. (2008) had undertaken a study on the Driving Forces of Customer Loyalty: A Study of Internet Service Providers in Hong Kong. In this study we examine the driving forces of customer loyalty in the broadband market in Hong Kong. We developed and empirically tested a model to examine the antecedents of customer loyalty towards Internet service providers (ISPs) in Hong Kong. Structural equation modeling (SEM) was used to evaluate the proposed model. A total of 737 valid returns were obtained through a questionnaire survey. The results show that customer satisfaction, switching cost, and price perception are antecedents that lead directly to customer loyalty, with customer satisfaction exerting the greatest influence. Although we found that service quality significantly influences customer satisfaction, which in turn leads to customer loyalty, we did not find a direct relationship between service quality and customer loyalty. Our results also reveal that corporate image is not related to customer loyalty. Our empirical investigation suggests that investing huge resources in building corporate image can indeed be a risky strategy for ISPs.

Skindaras (2009) had undertaken a study on the Relationship between Price and Loyalty in Services and found that there exists a significant difference between the ratings/opinions of male and female when it comes to Price Sensitiveness of Product/Service. Eric (2009), University of Phoenix, had taken efforts to identify knowledge sharing relationships in the telecommunication industry. In high technology environments, employees may reduce participation in knowledge sharing activities in an attempt to cope with elevated levels of volatility and frequent structural changes. When knowledge sharing is limited, gaps may increase in the knowledge the organization relies upon to innovate and sustain competitiveness. The findings of the quantitative correlation study were used to analyze the degree to which the variables organizational support, organizational climate,
incentives, and power are related to an employee's willingness to share knowledge within a telecommunications organization located within the Midwestern United States. Study results found that organizational support and organizational climate were positively related, power was negatively related, and incentives were not related to an employee's willingness to participate in knowledge sharing activities.

Larry (2009), Our Lady of the Lake University, had conducted a study of the relationships between leadership style and employee and customer satisfaction in a wireless telecommunications company. This study examined a typical wireless telecommunications call center in order to determine if there is a relationship between the various styles of leadership and the satisfaction levels of the customers served, as well as the satisfaction level of the employees. Instruments included the Managerial Style Questionnaire (MSQ), an internal Employee Satisfaction Survey (ESS), and an internal Customer Opinion Survey (COS). The MSQ categorizes management style into six categories: Coercive, Authoritative, Affiliative, Democratic, Pacesetting, and Coaching. The MSQ measured the style of the leaders as perceived by employees, the ESS measured satisfaction level of employees, and the COS measured the satisfaction level of the customer with the service received from the employee. A series of multiple regressions were conducted and found Coercive and Affiliative styles to be predictive of customer ratings of employees on courtesy. Additionally, significant correlations were found between the leadership styles.

Sharma (2009) deals with the major challenges faced by India’s telecom equipment manufacturing sector, which lags behind telecom services. Only 35% of the total demand for telecom equipment in the country is met by domestic production. This is not favourable to long-term sustained growth of the telecom sector. The country is also far behind in R&D spending when compared to other leading countries. India needs to see an increase in R&D investment, industry-academia-government partnership, better quality doctoral education and incentives to entrepreneurs for start-ups in telecom equipment manufacturing. In 2006-07, 65% of the total consumption of equipment was met through imports. This trend has far-reaching implications for the economy and should not be allowed to continue for long. In a
country like India which has a problem of massive unemployment, the manufacturing sector should be promoted to create more employment opportunities.

Chadha et al. (2009) had studied the effect of Switching Cost, Service Quality and Customer Satisfaction on Customer Loyalty of Cellular Service Providers in Indian Market. As the current market place becomes more competitive, consumers tend to become more and more demanding. Mobile telecommunication service sector in India has been experiencing the highest growth rate in terms of subscribers and revenues. With the increasing competition in cellular services, the consumers are demanding more. The main condition for protecting the subscriber base is to win customer loyalty. As many as 220 users of GSM services were surveyed in two cities in India. The data was analyzed by regression analysis. The study shows that the switching cost, service quality and customer satisfaction have positive association with customer loyalty. However, the customer satisfaction was found to be the best predictor of customer loyalty.

Vellore Krishna et al. (2009) had studied about the Determinants of customer satisfaction in perceived outsourced help-desk services in the personal computing industry. Outsourcing of services to low-cost providers overseas has grown significantly in recent years. However, US customers have expressed dissatisfaction with some of the outsourced IT services, resulting in serious financial implications to businesses. This quantitative research study sought to find the determinants of customer satisfaction of outsourced help-desk services in the PC industry. Based on a survey of 466 PC users in the United States, a new framework of customer satisfaction was developed with seven determinants: compassionate responsiveness, sincerity, clarity of issue, technical dependability, trust, follow-up, and quality of communication. Training of help-desk service providers in attitudinal, technical, and communication competencies based on these seven determinants has been recommended for improving customer satisfaction thereby benefiting firms and their stakeholders.

Shih-Chih Chen et al. (2009), had studied about the Determinants of satisfaction and continuance intention towards self-service technologies. Self-service technologies (SST) allow customers to offer their own service encounters via the interaction of electronic service
interfaces or machines rather than by interacting with a firm's service personnel. This paper aims to develop an integrated model designed to predict and explain an individual's continuous use of SSTs based on the concepts of technology readiness (TR), technology acceptance model (TAM), and theory of planned behavior (TPB). The participants are from 481 SST users as the sample finally. This paper finds that consumers' satisfaction significantly influences continuance intention, while the perceived usefulness, perceived ease of use, subjective norm (SN), and perceived behavioral control (PBC) simultaneously influence satisfaction. Optimism and innovativeness are also the significant motivators of satisfaction. However, TR's inhibitors (discomfort and insecurity) have no significantly negative influence on continuance intention towards adopting SST services. Different from previous SSTs studies, this paper suggests that SN and PBC play critical factors in users' adoption at SSTs encounters. However, additionally empirical evidences should be discussed why the inhibitors (discomfort and insecurity) of TR have no effect. This paper proposes a comprehensive model to synthesize the essence of TR, TAM, and TPB for explaining customers' continuous intention of SSTs.

Samsudin et al. (2010), had undertaken a study on the Relationship between E-Service Quality and Ease of Use on Customer Relationship Management (CRM) Performance: An Empirical Investigation In Jordan Mobile Phone Services. Electronic Customer relationship management performance CRM is a comprehensive business and marketing strategy that integrates people, process, technology and all business activities for attracting and retaining customers over the internet and mobile phone to reduce costs and increase profitability by consolidation the principles of customer loyalty. Therefore, the results of CRM performance are repeat purchase, word of mouth, retention, cross buying, brand loyalty and customer satisfaction. The keen competitive in the communication and mobile phone service market place and the increasing numbers of mobile phone users all over the world has influence the researchers to investigate ease of use and e- service quality as antecedents of electronic customer relationship management performance in mobile phone services industry. 488 questionnaires have returned and analyzed. Four factors been tested to investigate the relationship with CRM performance. The analysis shown that e- service quality, and ease of use was positively significant towards CRM performance. This paper
makes a theoretical and methodological contribution and suggestion for the managers in improving their CRM performance in mobile phone service industry.

Renin (2012), had undertaken the study on "CRM: An Organisational Strategy for Success". In his study he endeavoured at providing an insight into the much talked about CRM initiatives taken by Indian Organisations through its various innovative strategies and also its relevance, importance and benefits in today’s context that would drive Organisations to earn an edge over the cutthroat competition.

Kurniawan (2010) customer satisfaction can change over the period of time, it is a dynamic process. Also promotion of product or service helps in the best way to builds relationship with customers, because everyone is looking for the best suitable deal for them.

Mohammad et al. (2010) had studied about the Corporate Work Satisfaction: An Empirical Investigation on the Employees of Mobile Phone Companies in Bangladesh. Determining optimal employee work satisfaction is a key to the success of any business that relies on a variety of organizational and psycho-economic factors. This study was conducted to identify those key factors, which are responsible to influence on the overall work satisfaction in the fast-growing mobile phone companies in Bangladesh. The phone companies, which are included here in the study, are Grameen Phone (GP), Bangla Link and Aktel. The factors included in the investigation as independent variables are Compensation Package, Supervision, Career Growth, Training and Development, Working atmosphere, Company Loyalty and Performance Appraisal. The result indicates that training and performance appraisal, work atmosphere, compensation package, supervision, and company loyalty are the key factors that impact on work satisfaction of the employees of these companies. The study also finds that the employees of these three companies possessed above of the moderate level and positive attitude towards work satisfaction, which could be nudged up to excellent status of the satisfaction of the employees if the management takes those identified factors with a little more rigorous weight into their considerations and modify their employee retention policy further accordingly.
Ashok et al. (2010) had studied about the Customers' Attitude towards Mobile Messaging Technology in Promoting CRM: A Study. Customer Relationship Management (CRM) has attracted the attention of scholars and practitioners. Mobile messaging has emerged as one of the fastest growing business technology initiatives since the web. Mobile messaging technology can be used as an integrated marketing endeavor to strengthen the brand and cultivate customer acquisition and loyalty. The present study evaluates the role of mobile messaging technology in promoting CRM. The study with the help of primary data examines the attitude of customers towards the diverse types of promotional and message alerts received by them, the preferable services/sector relating to which they would like to receive mobile messages. The study reveals that mobile messaging helps in better CRM and promotes customer loyalty.

Vinh Sum et al. (2010) had studied about the youth market for internet banking services: perceptions, attitude and behavior. This paper aims to investigate the perceptions, attitudes and behaviour of the youth market for internet banking services (IBS). Design/methodology/approach - A survey was carried out to acquire data from 164 respondents. The respondents were competent computer users and studying for a degree at a university. Three additional in-depth interviews were subsequently carried out on interesting cases. Findings - The authors find that young people (age 16-29) have more positive attitudes and behavioural intentions towards using IBS than other user-groups. It has also confirmed that there is a positive impact of IBS quality on satisfaction and loyalty. Research limitations/implications - The study focused on an isolated convenience sample of university students in the UK. The findings might not therefore have worldwide significance despite a large proportion of the students were international and from a good representation of minority ethnic groups. Originality/value - The research focused on a specific segment of the internet banking services market - younger students at a UK university. The findings are useful for bank services marketing as the young are likely to become the most important segment of users as the worldwide web and banking services become more advanced in the future.
Shakir et al. (2010) had studied about the Customer Satisfaction for Cellular Phones in Pakistan: A Case Study of Mobilink. Customer satisfaction is a crucial element for the success of all businesses. One of the biggest challenges for a market is how to satisfy and retain the customers. The purpose of this study is to find the level of satisfaction and loyalty among the users of cellular phones. This study is based on Mobilink's prepaid customers. The findings suggest that overall customer satisfaction and customer loyalty is comparatively low among the customers of Mobilink. The Customer loyalty in Pakistan's mobile sector is relatively low because it is an emerging industry, new players are entering in this market and customers are more fascinated to try the new service providers. However it is expected that when the industry will be well established, the results will be more comparable to other studies.

Christian et al. (2010) had studied about the Services in electronic telecommunication markets: a framework for planning the virtualization of processes. The potential of electronic markets in enabling innovative product bundles through flexible and sustainable partnerships is not yet fully exploited in the telecommunication industry. They proposed a framework for the planning of the virtualization of processes, intended to assist the decision maker in prioritizing the processes to be virtualized: (a) we transfer the virtualization pre-requisites stated by the Process Virtualization Theory in the context of customer-oriented processes in the telecommunication industry and assess their importance in this context, (b) we derive IT-oriented requirements for the removal of virtualization barriers and highlight their demand on changes at different levels of the organization. We present a first evaluation of our approach in a case study and report on lessons learned and further steps to be performed.

Jungkook et al. (2010) Explored the Tourist Satisfaction with Mobile Experience Technology. Wireless access with handheld devices is a promising addition to the WWW and traditional electronic business. Handheld devices provide convenience, portable access, and large amounts of information to travelers. Tourism presents considerable potential for the use of new mobile technologies; however, limited research exists on mobile users' perspectives with regard to satisfaction towards mobile technology. There is a need to develop an understanding of travelers' satisfaction with mobile commerce in order to gain optimum
competitive advantage. In this paper, we adapted and developed the American Customer Satisfaction Model (ACSM) to m-commerce in the tourism industry. The results of this study suggest that the degree of perception and perceived value are key factors affecting mobile travelers' satisfaction with their mobile experiences. Satisfaction, in turn, influences the extent of intention to continue to use mobile devices during travel. The study concludes with recommendations based on our findings, as well as provides directions for future research.

Ilias et al. (2010) had investigated the impact of service quality and customer satisfaction on customer loyalty in mobile telephony in Greece. The purpose of this paper is to investigate crucial factors that lead to customer loyalty in the mobile telephony sector in Greece, namely service quality and customer satisfaction. Furthermore, the mediation effect of customer satisfaction on the service quality and customer loyalty relationship is also to be examined. Field research was conducted. The questionnaire was formed by a synthesis of existing constructs in relevant literature. The main research target sample consisted of residential non-business mobile phone users in Greece. Reliability tests and statistical analyses were performed to both confirm scale validity and reliability and answer the research questions. The present study produced useful findings, which can be utilized by mobile telephony provider managers, in their effort to develop and implement successful customer loyalty strategies.

Ishfaq et al. (2010), had studied about the impact of Demographical Factors and Extent of SMS usage on Customer Satisfaction and Retention; An Empirical Study of Cellular Companies. The long term success of organizations depends on many factors in order to remain competitive. These companies try to retain their customers by providing them quality services. The following study examines the impact of demographical characteristics of cellular service users on their satisfaction of service and intentions to retain as customer in future. The study focuses only the SMS service provided by telecom organizations. The data was collected from 331 university students who use the Short Messaging Service (SMS) of any cellular company. Descriptive and Correlation were used for analysis.
Swaha et al. (2010) had studied the Impact of Acquisition and Trust as Perceived by the Acquiring and Acquired Employees of a Multinational Telecommunication Company in Kolkata. The present study purports to explore the perceived impact of acquisition and trust of acquiring and acquired employees of a multinational telecommunication company in Kolkata towards their managers and the organization. An endeavour has also been made to assess the employees’ perceived quality of relationship between them and their managers. Accordingly, a group of 100 professionals (50 from the acquiring firm and 50 from the acquired firm) were selected as sample in this investigation. The findings may help to increase awareness about employees' perceptions about the post-acquisition scenario and the degree of trust they place in the management and the organization amid this period of chaotic transition. Greater awareness regarding the issue may pave the way for other psychologists and social scientists for further research in this field, which may contribute to better synergy after an acquisition.

The individual’s perception about the products or services performance, leads to customer satisfaction. As per Tat et al. (2011) promotions are different forms of activities for attracting and getting attention of customer to purchase the product or service through personal selling, public relations, sales promotions and advertising. Ahmed et al. (2011) had studied about the Antecedents of brand preference for mobile telecommunications services. A questionnaire-based survey was used to gather attitudes towards brand preference and its antecedents in the context of mobile telecommunications service providers in Jordan. The questionnaire was distributed, in Arabic, to university students in Jordan, a group selected as being active users of mobile phone services; 648 completed questionnaires were received. Data were entered into SPSS. Principal component analysis (PCA) was applied to identify the antecedents of brand preference. Findings - Factor analysis identified 11 antecedents of brand preference; these can be theoretically clustered into three groups: awareness antecedents (controlled communication (advertising), and uncontrolled communication (publicity, word of mouth)); image antecedents (service value attributes (price, quality), provider attributes (brand personality, country of origin, service (employee + location)), and corporate status (corporate image, corporate reputation)); and, customer attribute antecedents (satisfaction, perceived risk, and reference group). Multiple regression showed the
contribution of each of these antecedents to brand preference. Originality/value - This paper contributes to theories by proposing and testing one of the first holistic models to integrate consideration of many of the antecedents of brand preference.

Syed Akif et al. (2011) had studied about the effects of Deceptive Advertising on Consumer Loyalty in Telecommunication Industry of Pakistan. This study is an attempt to interrogate the effects of deceptive advertising on consumer loyalty in telecommunication industry of Pakistan. Four variables, Call Charges (CC), Network Coverage (NC), Network Quality (NQ) and Customer Service (CS) were used to measure deception in Telecom Ads and then its effect on consumer loyalty while the consumer preference is used as the proxy of consumer loyalty. 10,000 random individuals from telecom industry were selected to conclude the results. Testing specification confirmed that the deception overwhelmingly exists in telecom ads and none of the telecom companies were providing exactly the same quality of service in terms of Call Charges, Network Coverage, Network Quality and Customer Service, as they promise in their advertisements, while, the consumers are inclined towards the services where the deceptions are seemingly meager.

Agyapong (2011) had studied about the Effect of Service Quality on Customer Satisfaction in the Utility Industry - A Case of Vodafone (Ghana). This paper sought to examine the relationship between service quality and customer satisfaction in the utility industry (telecom) in Ghana. The study adapted the SERVQUAL model as the main framework for analyzing service quality. Multiple regression analysis was used to examine the relationships between service quality variables and customer satisfaction. The results showed that all the service quality items were good predictors of customer satisfaction. It is imperative for Vodafone (Ghana) and other telecom firms, therefore, to improve customer services by giving customers what they want and at the right time. Thus, identifying and satisfying customers' needs could improve network services because what is offered can be used to separate the company's services from competitors'.

Renin (2012), had undertaken the study on "Touch-Point Brand Strategy to Improve Customer Experience". In his study he endeavored at giving a handful of techniques that
would help in achieving an improved Customers experience that is the order of the day for any business entity to sustain its presence in the ever growing market. The various touch-points discussed in this article that is connected or associated with the minds of customers, in some or the other way, will bring in a brand identity for the business. Also it will definitely do wonders in influencing and contributing to the customers' experience to make them constantly delighted customers which is the key to success for retaining them in their customer base.

Abu-ELSamen et al. (2011), had undertaken a study titled, “Towards an integrated model of customer service skills and customer loyalty”. The purpose of this paper is to examine the relationship between customer service skills and customers' loyalty through examining the mediation effect of customer satisfaction dimensions in Jordan's mobile service operators. Design/methodology/approach - Utilizing structural equation modeling, and after a series of exploratory and confirmatory factor analyses, the authors tested an integrated model of customer service skills and customer loyalty through examining the meditational effects of customer service satisfaction dimensions on the relationship between customer service skills and customer loyalty. Findings - It was found that three of customer service skills components, namely; reputation building skills, nonverbal communication skills, and customer service culture have positive relationships with customer service satisfaction dimensions (overall, functional, and technical customer satisfaction). The authors' results also provide significant managerial implications on how to acquire and retain loyal customers in today's highly competitive telecommunications market, and the vital role of customer service satisfaction dimensions on the relationship between customer service skills and customer loyalty.

Noor-Ul-Ain Nawaz et al. (2011), had studied about, what Makes Customers Brand Loyal: A Study on Telecommunication Sector of Pakistan. Recent studies focused on loyalty concept in services sector. Brand loyalty is receiving great deal of attention in telecommunication sector. So there is a need of introducing comprehensive brand loyalty model. This study attempts to provide a broad view of brand loyalty by proposing a model
and testing its potential antecedents. The antecedents included in the research are service quality, satisfaction, trust and commitment. A pilot and main study was conducted to test the hypotheses. A sample of 475 customers of cellular network providers were examined. The results depict that in mobile phone network market, service quality is considered as most important factor of brand loyalty. An indirect positive relationship of service quality and satisfaction to brand loyalty has also been affirmed. As customer retention is critical for strategists in dynamic world of telecommunication sector. So it is important for operators to devise well-structured customer loyalty programs for protecting the customers' base line.

Brigita et al. (2011), studied on the title “Building customer-brand relationships in the mobile communications market: The role of brand tribalism and brand reputation”. The mobile communications industry is an important sector with European total revenues growing approximately 10 per cent per year and reaching 174 billion in 2007 (GSMA, 2008). Markets all over Europe are mature, and the operators engage in intense competition for customers. Heavy investments are made in marketing in order to gain new customers, whereas few efforts are made to retain the customers and build profitable long-term relationships (Ferguson and Brohaugh, 2008). The aim of this article is to outline the Portuguese mobile communications market from the relationship-marketing point of view, and to review the antecedents of customer-brand relationships. A web-based survey on a sample of 606 older Generation Y mobile communication users was conducted. TMN, despite being the market leader, demonstrates a poor level of results in terms of customer-brand relationship building. On the basis of the findings of this research, implications for marketing practice and directions for further research are discussed.

Vikas Gautam (2011) had undertaken an Empirical Study to understand the different antecedents of relationship quality in the Indian context with reference to the mobile telecommunication sector. The present study aims to understand the antecedents of relationship quality as well as to understand the impact of overall customer satisfaction on the quality of relationship between the customers and their service providers. Data was collected from the respondents using the survey method by distributing questionnaires to them. Satisfactory Cronbach alpha value proved instrument reliable. Based on the values of
various indices, measurement model was found to have good fit. The study concludes that all six first order constructs have significant impact in determination of relationship quality between service providers and service consumers in Indian context with reference to mobile telecommunication services.

Norazah Mohd (2011) had undertaken a study titled, “Factors Influencing Customer Trust towards Vendors on the Mobile Internet”. The purpose of this paper is to provide an explanation of factors influencing customer satisfaction and trust towards the vendor in m-commerce. The study sample consists of 200 respondents. Data were analyzed by employing multiple regression analysis. The proposed model was empirically tested and results confirmed that customer satisfaction towards the vendor was significantly influenced by ease-of-use, responsiveness, and brand image. Meanwhile, customer trust towards the vendor in m-commerce is affected by responsiveness, brand image and satisfaction towards the vendor in m-commerce. Based on the findings, vendors in m-commerce should focus on the factors which can generate more satisfaction and trust from the customers. For vendors in general, the results enable them to better develop customer trust in m-commerce. Vendors on the mobile Internet can provide a more satisfying experience for customers.

Ltifi, Moez et al. (2012), had studied the moderating role of the type of product on the relation between perceived quality and satisfaction towards a commercial web site. The objective of this research is to study the impact of the perceived quality of the commercial Web site (convenience, selection of the product / service, informativeness of the site, price and customization) on e-satisfaction. In the same way, to see the moderating impact of the type of product (utility and hedonist) on this relation. The data-gathering was carried out by a laboratory experiment followed by a questionnaire. The results show that the quality of the Web sites (convenience, selection of the product, informativeness of the site, price and customisation) influence positively the satisfaction of the cyber consumers. Finally, the type of product (utility and hedonist) has a positive significant impact on this relation.

Bakhat et al. (2012), had studied the impact of information technology & hospitality services on customer satisfaction: A Case study of Fast Food industry in Pakistan. This study
explores the relationship between customer satisfaction and information technology in the hospitality services. Information technology is one of the tools in getting excellent operation. The research objective is to find visible IT impacts on the business unit level which correlates to organizational performance. The hospitality & IT services are directly involved in the positive attitude of the customer which reflects in the customer satisfaction and customer loyalty. Business performance metrics are maintained to be used in the pre and post implementation phases for result comparisons in fast food chain to determine IT service like webpage, online delivery, CRM with hospitality service variables impact on the customer satisfaction.

Ogwo et al. (2012) had studied Some Key Factors Influencing Attitudes to Patronage of GSM Services: The Nigerian Experience. The increasing pattern of customer switch, competition and the quest for customer loyalty in Global System for Mobile communication (GSM) industry informed the study of some key factors influencing attitudes of customer towards of mobile phone services. A cluster and simple random survey were employed on 308 university lecturers in the South-South region of Nigeria. Spearman rank correlation and multiple regressions were used to test the hypotheses. The 'model' based on empirical findings revealed that service quality, customer value, brand image/reputation each positively and significantly influences intention to use. The moderating effect of satisfaction is contingent, necessary and sufficient upon the level of these antecedent constructs' influence on intention to use. The implication of this work to both researchers and practitioners is discussed.

Afshan et al. (2012) had undertaken the study on the impact of training on employee performance: a study of telecommunication sector in Pakistan. In this study Training practices of Telecommunication Sector in Pakistan were examined to determine their impact on Employee performance. Based on a combination of literature review and questionnaire surveys, this paper explores that for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity. The study concludes that if organizations invest in right type of employee training it can enhance employee performance
as well as competencies and skills. In addition, training is seen as a useful means of coping with changes fostered by technological innovation; market competition, organizational structuring and most importantly it plays a key role to enhance employee performance.

Khan (2012), has examined the Determinants of Customer Satisfaction in Fast Food Industry; this research is focused to find out what are the key success factors for fast food industry in region of Peshawar Pakistan. Fast food concepts developed very rapidly in last few years in Peshawar region. To find which of these factors has greater influence on consumer satisfaction, four fast food restaurants customers were targeted randomly. These four restaurants were KFC, CHIEF, ARBAIN CHICK, and PIZZA HUT. The data collected from the customers of these restaurants. The data collected from customers of these restaurants when the customers were in restaurants for refreshment. Total number of customers who were targeted was 120. From each restaurant 30 customers were targeted on availability basis. On the basis of their responses multiple regression and correlation test was applied. Findings of the study shows that service quality and brand are the key factors for satisfaction in fast food industry in Peshawar Pakistan.

Panchanatham and Renin (2013) had undertaken the study on "Examining the Quality of Service as a Determinant to influence the customer preference towards telecom services of BSNL". In this study they endeavoured to examine the Quality of service as the determinant in influencing the customer preferences towards telecom services of BSNL, Coimbatore. A questionnaire was devised and circulated among the users of BSNL services at urban Coimbatore. Data obtained among 500 respondents who completed the questionnaire were analysed by employing correlation and multiple regression techniques. The results revealed that customer preference towards telecom services of BSNL was significantly influenced by 6 determinants namely Assortment of Product/Service, Price of Product/Service, Fashion of Product/Service, Service Personnel, Location conveniences and Other Convenience Factorsto various degrees which are discussed in the paper in detail. The findings imply there is a need for the vendor to formulate suitable strategies to concentrate and attract right customers to make best use of their technology and resources. The paper rounds off with conclusions and an agenda for the future research in this area.