CHAPTER 6
CHAPTER 6
DISCUSSION, CONCLUSIONS & IMPLICATIONS

6.0 Introduction

The service industry in India had been witness of several changes that had resulted in a heightened level of competition among the players. In response to changes, many banks & Mobile telecom service providers were directing their strategies toward increasing customer satisfaction, trust and loyalty. It is necessary for the service companies to have a marketing policy of ongoing service. Keeping existing customers while remaining in competitive business calls for attention to customer's perception of service quality, satisfaction and customer trust. Therefore, a study of drivers and consequences of customer trust is relevant.

In the backdrop, the present study makes a spirited attempt to investigate the relationship between antecedent and consequences of customer trust in the banking and mobile phone service providers’ sector in Indian context. Such a study may provide the Service providers intricate details that will help to achieve the competitive advantage. The study used a survey of Chandigarh bank and Mobile Telecom Service Providers (MTSPs) customers to investigate the relationship between antecedents and consequences of Customer Trust.

The study had been undertaken with the following objectives

1. To compare customer perceptions on different moderating variables for service quality, service satisfaction, customer trust, Intentions and loyalty.
2. To determine relationships between customer trust and its antecedents in two selected service industries.
3. To determine relationships between customer trust and its consequences
4. To suggest strategic options to companies for winning customer trust and customer loyalty.
6.1 Empirical Findings of the Study

Three types to analysis were conducted in this study: descriptive analysis, statistical comparative analysis and co-relational –regression analysis. Descriptive analysis was used for classifying subjects according certain segments /attributes. This involved the investigation by use of percentages, means score and standard deviation. Comparative analysis used t-test and one way analysis of variance. The relational analysis used correlation analysis and regression modelling. The results of the analysis were presented in Chapter 5. The main findings of the study were following:-

6.1.1 Descriptive analysis

1. Results showed, that around 26.5% of customers contacted the organisation 1-2 times fortnightly and 36 % once a month. Majority of customers (34.8%) had been for 2-5 years with the organisation . Overall almost half of the customers were less than two years old; this might, to some extent, imply the low degree of customer loyalty towards the particular organisation and also reflected level of satisfaction.

2. The analysis revealed that overall 40% of customers had switched the supplier in last two years. This not only indicates low satisfaction but also somewhat loyalty.

3. The Results showed that 44% of customers had faced problematic bad experience encounters in past. This indicates low level of satisfaction and may had impact on customer satisfaction and trust. The Customers were asked about that whether they complained to company about this problem, the analysis shows that 36.5 % of total (i.e. around 80 % of customers who faced problem) actually complained to the suppliers. Around one fifth of total of customers (i.e. Around 44 % of customers who faced problem and half of those complained) received satisfactory solution to their problem. This is really matter of concern as this may evidence a degree of dissatisfaction and potential cause of distrust. Further around
36% of all the customers (i.e. about 80% of who faced problem) talked to other customers about the problematic encounters.

6.1.2 Relationship between various variables in service sector

6.1.2.1 Relationship between Service Quality & Its Five Dimensions

In service sector, the linear regression model had been explaining 78% of variance in overall service quality. Assurance seems to be most effective for improving service quality and Tangibility had least effect on service quality.

So hypothesis: **H 2.1:** There shall be significant correlation coefficient between service quality and its five dimensions namely: tangibility, responsiveness, responsibility, assurance, and empathy and **H2.2:** There shall be linear relationship between service quality and its five dimensions tangibility, responsiveness, assurance, and empathy and all the regression coefficients shall be significantly positive were supported by the findings.

This result is in line with previous studies. For instance, Ismail et al. (2006) found that in public listed companies, customers were satisfied with the tangible dimension but were dissatisfied with the other four dimensions. That is the other four drivers were more desired by the respondents but tangibility was least desired because it was present, so may had taken the role of hygienic factor.

6.1.2.2 Relationship of customer satisfaction with service quality and customer delivered value:

The Regression result evidenced that the service quality had less influence on customer satisfaction than customer delivered value.

Thus hypothesis **H 3.1:** There shall be significant positive correlation between perceived customer satisfaction and independent variables namely; service quality & customer delivered value and **H 3.3:** There shall be significant linear regression relationship having significant regression coefficients between customer satisfaction and independent variables namely: service quality and customer delivered value, were supported.

These findings were supported by some previous findings. DeRuyter et al. (1998) found that poorly perceived service quality may result in high service
satisfaction for those customers who may not necessarily buy the highest quality service. Such customers may view convenience, price and availability (delivered value) as more important variables affecting overall service satisfaction. Rust et al. (1995) customer satisfaction emerges as a response to a single or prolonged set of service encounters. Bolton et al. (2000) pointed out that customer satisfaction depends on pre-existing or contemporaneous attitudes about service or product quality. However, some other studies has shown that service quality is among the primary determinants of customer satisfaction (Parasuraman et al., 1988; Zeithaml et al., 1996). Customers may gradually put less emphasis on service quality than other factors. For example, the existing literature identifies price, product variety, service portfolio, and product information among the factors that affect consumer behaviour (Bahia and Nantel, 2000). A study by Eggert and Ulaga (2002) concluded that perceived value (a cognitive variable) and satisfaction (an affective variable) do not substitute but, in fact, complement each other.

In a recent study, Aurier Philippe et al. (2007) showed that customers were strongly concerned by perceived injustice. The authors observe a slight direct effect of justice on satisfaction, but rather indirect impacts through perceived quality (outcome and interaction) and value. The three components of service evaluation (outcome, interaction and environment) had direct impacts on perceived value, satisfaction and trust. Hence, current Findings suggest that customer priorities may change over time as increasingly other factors may become more important than service quality.

6.1.2.3 Relationship between Customer Trust and Various Independent Variables for whole study: The regression analysis had shown that customer satisfaction, positive switching barriers, marketing effort and negative switching barrier taken in that order, had significant influence on customers trust.

Therefore, hypothesis, H 4.1: There shall be significant positive correlation coefficient relationship between Customer’s Trust And Various Independent Variables and H4.3: There shall be significant linear regression relationship having significant regression coefficients between Customer’s Trust And Various Independent Variables were supported.
These findings were also supported by many previous research studies. Eisingerich Andreas B., Bell Simon J. (2007), argued that Because of the highly complex and intangible nature of services as well as customers’ lack of information or expertise, the technical service quality is an important determinant of trust. Based on the commitment-trust theory, Morgan and Hunt's (1994) key mediating variable model positioned trust and commitment as mediating variables between five antecedents (relationship termination cost, relationship benefits, shared values, communication, and opportunistic behaviour) and five outcomes (acquiescence, propensity to leave, co-operation, functional conflict, and decision making uncertainty). Fukuyama (1995) argues that the trust inherent in a society is shaped by a society’s culture. Thus, individuals’ propensity to trust could be a function of both personality and culture.

Sirdeshmukh et al. (2002) had found empirical support for the relationship between trust and value in their study of consumer relationships. Similarly, Harris and Goode (2004) found that perceived value had a positive influence on trust in the case of online retailers. Gounar is and Venetis (2002) had also found a positive relationship between outcome quality (actual performance of the provider in delivering the service) and trust, especially in mature relationships. Mukherjee Avinandan, Nath Prithwiraj (2007) had identified five main antecedents to trust as, shared values, communication, opportunistic behaviour, privacy; and security. A research by Doney Patricia M. et al (2007), confirmed the influence of trust building behaviours (social interaction, open communications, customer orientation) and service outcomes (technical, functional and economic value quality) on trust formation. Macintosh Gerrard (2009), found that; familiarity, mutual self-disclosure, extras, and common grounding, satisfaction, and word-of-mouth communication, were main antecedents of trust.

In a recent study, Guenzi Paolo et al (2009) found that Trust in the salesperson and trust in store branded products had positive effects on overall store trust. Store trust, in turn, increased perceived value and loyalty intentions. Guenzi Paolo and Georges Laurent (2010) empirically proved that both salesperson’s customer orientation and expertise positively influence customer trust. In another recent study (Roy Sanjit Kumar and Shekhar Vaibhav (2010) Identified factors for trustworthiness of retail bankers as; customer orientation,
integrity and honesty, communication and similarity, shared values, expertise, and ability and consistency. Laeequddin Mohammed AND Sardana G.D. (2010) found that the knowledge, level of risk and level of risk tolerance of customers/suppliers were the main causes of trust break down. If the risk level exceeds their bearable limits, trust will break.

6.1.2.4 Relationship between Customer’s Intentions to Purchase Various Independent Variables for whole sample:

In service sector the regression analysis indicated that the customer intentions to repurchase were influenced by positive switching barriers, customers satisfaction, service quality, customers’ trust, negative switching barriers and marketing efforts taken in that order.

Therefore hypothesis, H5.1: There shall be significant positive correlation coefficient Between Customer’s Intention To Purchase Various Independent Variables, and H5.3: There shall be significant linear regression relationship having significant regression coefficients between Customer’s Intention To Purchase Various Independent Variables were partly supported.

The current findings were in line with previous research mentioned in literature. To cite again, for instance, Festinger’s (1957) dissonance theory explained that positive WOM is strongly related to customer intentions. Many studies report a positive association between service qualities (Boulding et al., 1993), perceived value (Cronin et al., 2001) and repurchase intentions. Boulding et al. (1993) found a positive relationship between service qualities and repurchase intentions and willingness to commend. Similarly, Rust and Zahorik (1993) found that service quality to be positively correlated with satisfaction that will lead to increased purchase. In the service context, interpersonal relationships were considered a key element of the offering (Czepiel, 1990; Berry, 1995), and research shows that the creation of communal relationships between customer and service personnel has a positive impact. It is also argued that the customer is influenced by a mixture of positive and negative bonds. Negative bonds (e.g. consumer inertia, brand promotion, customer information processing limitations, supplier monopoly) tie the customer to the service supplier, even though customer satisfaction with the company may not be particularly high. As this cost increased,
customers were less likely to change suppliers (de Ruyter et al., 1998). This is why some service suppliers expend considerable effort in building switching costs into their marketing strategies (Fornell, 1992). Voss et al. (1998) had also suggested that perceived value is the most important indicator of repurchase intent. Hellier Phillip K. et al. (2003) discussed how customer repurchase intention is influenced by seven important factors—service quality, equity and value, customer satisfaction, past loyalty, expected switching cost and brand preference. They also found that although perceived quality does not directly affect customer satisfaction, it does so indirectly via customer equity and value perceptions. Donio' Jean, et al (2006), had observed that satisfaction, trust and commitment were positively and significantly associated with purchase behaviour.

Andronikidis Andreas (2009), had confirmed that companies that focus on continuous improvement of service quality were more successful both in retaining repeat customers and in cross selling products and services. Chiu Chao-Min, et al (2009), had shown that trust, perceived ease of use, perceived usefulness and enjoyment were significant positive predictors of customers' repurchase intentions.

6.1.2.5 Relationship between ‘Customer Loyalty’ and Various Independent Variables, for whole sample:

The correlation coefficients of ‘customer loyalty’ and its drivers, viz. customers satisfaction, trust, service quality, positive switching barriers, delivered value and intention to purchase decreases in that order, were strong and were significantly positive. But the correlation coefficient with relationship related factors and dependability were relatively small. The model of regression showed that decreasing order of impact on ‘customers loyalty’ is that of intention to purchase, relationship, customers satisfaction, customer trust, positive switching barrier, and dependability in service sector.

Therefore hypothesis H6.1: There shall be significant positive correlation coefficient between Customers Loyalty And Various Independent Variables and H6.3: There shall be significant linear regression relationship having significant regression coefficients between Customers Loyalty And Various Independent Variables were partly supported.
The current findings were supported by previous research findings of other authors. Oliver, (1999) and Ribbink Dinavan Riel et al (2004) argued that loyalty is generally attributed to satisfaction with the quality of service. Literature evidenced that customers reporting high scores of service quality, value, and satisfaction will be likely to continue the relationship with the service provider (Fornell et al., 1996) and ultimately expand it through WOM & a cross-buying behaviour (Bendapudi and Berry, 1997). This happens because the customers attempt to reduce the perceived risk of service purchase by buying a well-known brand, seeking additional information and repeating the purchase of the brand that has provided satisfaction (Perry and Hamm, 1969). Differences in results of different authors is attributed to scale used for measuring loyalty. Morgan and Hunt, (1994) linked commitment to trust and loyalty by envisioning trust as an antecedent to calculative commitment and loyalty commitment. Cronin et al. (2001) argue that service quality, perceived value, and satisfaction must be associated with loyalty. Eisingerich Andreas B. , Bell Simon J. (2007), had found that perceived technical quality had a greater impact on customer loyalty than functional service quality. Javalgi Rajshekhar (Raj) G.et al (1997) confirmed that, some of the main determinants of brand loyalty of products and services were: past satisfaction with a brand; perceived risk associated with a purchase; availability of substitutes; and the costs/barriers of changing brands. In another study it was observed that a series of very positive encounters increase customer satisfaction, trust, relationship commitment and continuity (Selnes, 1998).

Some recent studies also confirm the findings of this thesis. For instance; Donio’ Jean, et al (2006), had observed that satisfaction, trust and commitment were positively and significantly associated with purchase behaviour and – the customer attitudinal loyalty – the customer behavioural loyalty – the customer profitability chain. Mukherjee Avinandan, Nath Prithviraj (2007), also confirmed that open communication, Trust and commitment were drivers' loyalty.
6.2 Effect of Various Moderating Variables on Scores of various constructs of study

6.2.0 Effect of Gender:

6.2.1 Effect of Gender on scores of main variables: In current study No significant difference had been observed between males and females for overall service as well for five dimensions of service quality. However, Males were more satisfied, trusting and loyal than females. But females had more intentions to purchases.

6.2.2 Effect of Gender on Satisfaction & its drivers: Further, the correlation & regression Coefficients indicated that for males, Customer Satisfaction had been more affected by customers’ delivered value than for females, However for females, service quality had more effect on satisfaction.

6.2.3 Effect of Gender on Customer Trust & its drivers: The relational results had shown that the satisfaction, delivered value, relationships, negative switching barriers and marketing effort taken in that order were main influencers of customers trust in female population.

6.2.4 Effect of Gender on intention to purchase & its drivers: Also the correlation and regression coefficients showed that ‘customer’s intention to purchase’ was more influenced by customers’ trust, service quality and satisfaction in case of female customers. But positive switching barriers had more effect on intentions in males.

6.2.5 Effect of Age on customer loyalty & its drivers: Finally, The results show that customer’s loyalty was more influenced by customer’s satisfaction, relationship, customer trust, dependability and intention to purchase, for female customers as compared to males.

6.3.0 Effect of Age

6.3.1 Effect of Age On scores of main variables: there was no significance difference among age base customer groups for service quality, its five dimensions, satisfaction, ‘customer trust’, on future intentions to
repurchase and, customer loyalty. However trend for satisfaction scores was that; as the age of customer increased the satisfaction scores fell.

6.3.2 **Effect of age on Satisfaction & its drivers:** the correlation & regressions revealed that Satisfaction was derived more with service quality in old age people but the customer delivered value had more influence in younger age group.

6.3.3 **Effect of age on Customer Trust & its drivers:** the correlation & regressions revealed that the effect of satisfaction and positive switching barriers on customer trust first increased with age and then fell, but effect of negative switching barriers first decreased with age and then increased. There was no appreciable difference for other drivers like customers delivered value, word of mouth, relationship related factors and perceived marketing efforts.

6.3.4 **Effect of age on intention to purchase & its drivers:** the correlation & regressions revealed that the customers intention to purchase was more influenced by customers' trust, marketing efforts and service quality, with increase in age. There was no appreciable difference for other drivers like customers delivered value, word of mouth, and relationship related factors.

6.3.5 **Effect of Age on customer loyalty & its drivers:** the correlation & regressions revealed that the effect of drivers such that customers satisfaction, relationship, customer trust, dependability and intention to purchase on customers Loyalty increased with age.

Generally the more age lead to large regression effects. These findings may be due to facts that age was related to experience and learning and age makes a person risk averse, so a risk averse customers, looks for alternatives and hence develops more trust, intention to repurchase and loyalty as shortcuts for decision making. Also note that, not all coefficients change with age, this is in line with Roma\’n Sergio, Munuera Jose’ Luis (2005), who had suggested that Age has only effect on ethical behaviour, but not on many other variables.
6.4.0 Effect of Income

6.4.1 Effect of Income on scores of main variables: As the income of individual increased, scores of perceived quality, its five dimensions, and satisfaction also increased but, 'customer trust', 'intentions to repurchase' and 'customer loyalty' first increased and then decreased at high income.

6.4.2 Effect of Income on Satisfaction & its drivers: service quality had more influence on satisfaction for 'high' income individuals than other groups and the customer delivered value had more influence on satisfaction in 'low' income group.

6.4.3 Effect of Income on Customer Trust & its drivers: the correlation and regressions analysis indicated the effect of satisfaction and positive switching barriers on customer trust increased with rise in income but that of negative switching barriers decreased with rise in income. For other drivers of customer trust, no appreciable affect of income was observed.

6.4.4 Effect of Income Intention to Purchase & its Drivers: correlation and regressions analysis indicated that the customers' trust, marketing efforts, customer's satisfaction and service quality had more impacts on customer intentions as the income decreases.

6.4.5 Effect of Income Customer Loyalty & its Drivers: the results indicated that the customers satisfaction, relationship and customer trust influenced loyalty and its impact decreased with rising income however the impact of intention to purchase increased with increase in income.

6.4.6 Effect of Education on Scores of Main Variables Education didn't differentiate people on service quality, its five dimensions and 'customer trust'. Whereas 'customer satisfaction' had highest in UGs, the customer intentions and loyalty was highest among graduates.

6.4.7 Effect of Education on Satisfaction & its drivers: the correlation and regressions revealed that service quality influenced Satisfaction more in
Under-graduates and the customer delivered value had more influence on satisfaction for graduates group.

6.4.8 Effect of Education on Customer Trust & its drivers: The results revealed that the influence of satisfaction on customer trust decreased with rise in education but effect of positive switching barriers generally increased with rise in education level.

6.4.9 Effect of Education on Intention to Purchase & its Drivers: The results evidenced that impact of customers’ trust, marketing efforts, customer’s satisfaction and service quality on customer repurchase intention was highest in graduates.

6.4.10 Effect of Education on Customer Loyalty & its Drivers: The impact of customer’s satisfaction & relationship on customer loyalty increased with increase in education but impact of customer trust on loyalty generally decreased with rise in level of education.

6.5 Effect of ‘Marital Status’

6.5.1 Effect of ‘Marital Status’ on Scores of Main Variables: The marital status of respondents had no effect on the main variables; service quality, its five dimensions, satisfaction ‘customer trust’, future intentions to purchase and ‘customer loyalty’.

6.5.2 Effect of marital status on Satisfaction & its Drivers: The correlation and regression Coefficients revealed that service quality & customers’ delivered value had more influence on satisfaction for unmarried people.

6.5.3 Effect of marital status on Customer Trust & its Drivers: The satisfaction had more effect on trust for married customers but positive switching and negative switching barriers were more effective in creating trust in unmarried customers.

6.5.4 Effect of marital status on Intention to Purchase & its Drivers: The influence of customers’ trust, marketing efforts, satisfaction and service quality on customer intentions was more in unmarried customers.

6.5.5 Effect of Marital Status on Customer Loyalty & its Drivers: Customer’s satisfaction and intention to purchase had higher impact on
loyalty un-married individuals but trust had more influence in married respondents.

6.6.0 Effect of Profession

6.6.1 Effect of Profession on Scores of Main Variables: Profession didn’t effects perceived service quality, its dimensions, ‘customer trust’, future intentions to repurchase and ‘customer loyalty’. Private employees had lowest customer satisfaction.

6.6.2 Effect of Profession on Satisfaction & its Drivers: service quality had more influence on satisfaction in students and the customer delivered value had more influence in private sector employees.

6.6.3 Effect of Profession on Customer Trust & its Drivers: The effects of satisfaction and positive switching barriers were relatively higher for employees of Government sector but effects of negative switching barriers on trust was more for students.

6.6.4 Effect of Profession on Intention to Purchase & its Drivers: impact of trust, marketing efforts, customer satisfaction and service quality on customer intentions to repurchase was more in govt. employees.

6.6.5 Effect of Profession on Customer Loyalty & its Drivers: Generally the analysis shows that customer’s satisfaction and, relationship and customer trust had more impact on loyalty in govt employee and less in students.

Thus the hypothesis H 1.1,H1.2,H 1.3 H 1.4 and H 1.5 related to significant difference in scores of main variables of study and H2.1 ,H2.2 ,H3.1 ,H3.2, H3.3 ,H3.4 ,H4.1 ,H4.2, H4.3 ,H4.4 ,H5.1 ,H5.2, H5.3 ,H5.4 , H6.1 ,H6.2, H6.3 ,H6.4 Related to Relationship between variables, for moderating variable – ‘customer demography’ were partly supported.

The present findings related to moderation by demographic variables were in line with certain previous studies. some previous studies tend to suggest gender differences in decision making, consumer behaviour, in various sectors; financial, work schedule, education, ethics, retirement decision, self-esteem, leadership, and communication (Powell and Ansic, 1997; Gainer, 1993).
Research studies had shown that men seem to exhibit 'objective' and 'logical' traits and appear to be task-oriented (Minton and Schneider, 1980). However, females tend to be more relational and emotional (Pease and Pease, 2003). Females tend to empathetic and sensitivity to others (O'Leary, 1974). Pertaining to loyalty and intention to purchase, Korgaonkar et al. (1985) found that female consumers exhibited stronger patronage behaviour than male consumers. In another previous research, males were found to exhibit greater levels of trust (Chaudhuri and Gangadharan, 2003). In contrast, a study by Ndubisi Nelson Oly & Madu Christian N. (2009), found no significant gender difference in the association of trust, commitment, communication, and conflict handling with intention to remain in relations and loyalty. Further, they argue that that occupation, education, and income levels do not moderate the relations. Recently, Kolyesnikova Natalia, et al (2009), found the impact of knowledge, identity, and involvement on reciprocal behaviour. Obligation to make a purchase had a stronger effect on the purchasing behaviour of females. In contrast, gratitude (feeling appreciation and thankfulness to personnel) was a stronger reason for men to make a purchase. This is due to a universal tendency where girls were socialized toward nurturance, responsibility, and sometimes obedience; while boys were socialized toward achievement and self-reliance (Barry et al. 1959).

6.7.0 Effect of 'Name of the Organisation'

6.7.1 Effect of 'Name of organization' on Scores of Main Variables: The Customers of public sector companies had lesser service quality scores as compared to those of private sector. In banking sector ICICI had better service quality, satisfaction, than SBI. In Mobile phone sector, AirTel had better score than BSNL. It may be pointed out that customers of ICICI bank had maximum trust, followed by AirTel, SBI, and BSNL taken in that order. But no significance difference had been observed for future intentions to repurchase and customer loyalty.

6.7.2 Effect of 'type of organisation' on Satisfaction & its Drivers: the Regression analysis indicated that service quality and customers’ delivered value were more influencing factor in customer of banking sector as compared to telecom.
6.7.3 Effect of 'type of organisation' on Customer Trust & its Drivers: it had been found that, the customer satisfaction and negative switching barriers had more influence on customer trust in mobile telecom service providers but 'positive switching barriers' were more effective for banks.

6.7.4 Effect of 'Type of Organisation' on Intention to Purchase & its Drivers: The impact of trust & service quality on 'customer future intentions' was more in banking sector but satisfaction, & marketing efforts were more effective for mobile telecom service provider.

6.7.5 Effect of 'name of organisation' on Customer Loyalty & its Drivers: Also relational analysis showed that, customers satisfaction, positive switching barriers & intention to purchase had more impact on loyalty in banking sector but trust had more impact on loyalty in mobile telecom service sector.

Thus the hypothesis H1.1, H1.2, H1.3, H1.4 and H1.5 related to significant difference in scores of main variables of study and H2.1, H2.2, H3.1, H3.2, H3.3, H3.4, H4.1, H4.2, H4.3, H4.4, H5.1, H5.2, H5.3, H5.4, H6.1, H6.2, H6.3, H6.4 Related to Relationship between variables, for moderating variable - 'type of organisation' were supported.

These findings were in accordance to past research studies. For example, Ruyter Ko de AND Wetzels Martin (2000), found that the different organisations had different levels of satisfaction Trust, loyalty. In their study; customers of dining cafe and bank were more loyal than department store and hairdresser. It may be correct; due to the relatively high switching costs that the customers tend to stay with their bank. Service failures by banks might be more accepted than failures by the other sectors.

6.8 Effect of 'Frequency of Contact'

6.8.1 Effect of 'Frequency of Contact' on Scores of Main Variables: As the 'frequency of contact' with company increased, the customer perceived service quality, satisfaction, Customer Trust, Intentions to Purchase & Customer Loyalty also increased.
6.8.2 Effect of 'frequency of contact' on Satisfaction & its Drivers: In customers who contacted less frequently, customer satisfaction had been more influenced by the customer service and delivered value. This may be because such customers expected more quality and value to get more satisfaction than their current level. This indicates diminishing returns of marginal utility.

6.8.3 Effect of 'frequency of contact' on Customer Trust & its Drivers: the correlation and the regression analysis indicated that customer trust was more influenced by satisfaction and positive switching barriers in customers who contact the organisation at moderate frequency but negative switching barriers had more effect on their trust for less frequent customers.

6.8.4 Effect of 'Frequency of Contact' on Intention to Purchase & its Drivers: the results supported that the impact of customers' trust, positive switching barriers, marketing efforts, customers satisfaction and service quality on customer indentations was more in customers who contacted organisation moderately as compared to others.

6.8.5 Effect of 'Frequency of Contact' on Customer Loyalty & its Drivers: also results show that customers satisfaction, positive switching barriers and intention to purchase has generally more impact on loyalty for customers who contact at moderate frequency.

Thus the hypothesis H 1.1, H1.2, H 1.3 H 1.4 and H 1.5 related to significant difference in scores of main variables of study and H2.1, H2.2, H3.1, H3.2, H3.3, H3.4, H4.1, H4.2, H4.3, H4.4, H5.1, H5.2, H5.3, H5.4, H6.1, H6.2, H6.3, H6.4 Related to Relationship between variables, for moderating variable – 'frequency of contact' were supported.

The differences due to frequency of contact and their moderating role were evidenced in the study. It may be due to fact that customer who contacted less frequently, doesn’t think of calling the company again and again as they were already satisfied and show more trust, hence additional satisfaction may had diminishing effect on them. However more frequent contacting customers were
calling more times because they had some problems with satisfaction or quality, and a small increase in satisfaction drives their trust and loyalty more.

6.9 Effect of ‘Years of Relationships’

6.9.1 Effect of ‘Years of Relationships’ on Scores of Main Variables: The findings suggest that longer relationship had positive effect on perceptions about company’s responsibility, assurance, future intentions to repurchase and loyalty but had no effect on customer trust and satisfaction.

6.9.2 Effect of ‘years of relationship’ on Satisfaction & its Drivers: the service quality had more impact on perceived service in long term customers but the customer delivered value had more effect on new customer.

6.9.3 Effect of ‘Years of Relationship’ on Customer Trust & its Drivers: The results also revealed that trust was more influenced by satisfaction & negative switching barriers for newer customers but effect of positive switching barriers increased with length of relationship with organization.

6.9.4 Effect of ‘Years of Relationship’ on Intention to Purchase & its Drivers: The impact of customers’ trust, positive switching, marketing efforts, customers satisfaction and service quality on customer repurchase intentions was more in new (<1 year) customers.

6.9.5 Effect of ‘Years of Relationship’ on Customer Loyalty & its Drivers: Generally, customer’s satisfaction, positive switching barriers and customer trust had more impact on loyalty in new customers.

Thus the hypothesis H 1.1,H1.2,H 1.3 H 1.4 and H 1.5 related to significant difference in scores of main variables of study and H2.1 ,H2.2 ,H3.1 ,H3.2, H3.3 ,H3.4 ,H4.1 ,H4.2, H4.3 ,H4.4 ,H5.1 ,H5.2, H5.3 ,H5.4 , H6.1 ,H6.2, H6.3 ,H6.4 Related to Relationship between variables, for moderating variable – ‘years of relationship’ were supported.

These findings were in line with previous studies. Reinartz and Kumar’s (2002) found in four industries (high technology, postal service, retail food and
direct brokerage) that the long-term customers were more profitability and so customer loyalty and profitability were related. This is due to the fact that customer satisfaction emerges as a response to a single or prolonged set of service encounters. The customer satisfaction depends on pre-experience. Hence, longer term customer with better service will be more satisfied, trusting, and loyal (Bolton et al. 2000). Also, Andronikidis Andreas (2009) argued that impact of variables may be more in new customers, possibly, it customers may gradually put less emphasis on service quality than other factors, product variety, service portfolio, and product information and physical atmosphere, or use habitually buying short cuts after long terms. Alternatively, some customers emphasise service quality while others focus on difference service facets, particularly after long term buying relations as the priorities may change over time. For instance, “new” customers tend to believe that the level of service quality they receive is higher compared to “older” customers. Managers should thus, identify those factors, other than service quality, that influence customers’ decision. Further note that, the effects of a single service failure will be different for existing or new customers. New customers do not had any previous good experiences with the service provider; which means that a failure will weigh more seriously in their evaluations of that provider. Instead, existing customers that had a good relationship with the provider will be more tolerant of a service failure, but they had more stringent recovery expectations due to stronger commitment to the organisation (Kelly and Davis, 1994). Some authors also argue that the trust variable acts as a proxy for length of relationship given that trust will tend to develop over time (Bejou David, et al. 1998). Bolten (1998) argues that trust increase with years, because then customers and company know each other in a better way and more encounters leads to more sharing of information’s and needs and thus better response.

6.10 Effect of ‘Reasons of Switching’

6.10.1 Effect of ‘Reasons of Switching’ on Scores of Main Variables: it had been found that customers, who switched because of reasons of dissatisfaction had lowest scores for quality, satisfaction, trust, intentions and loyalty. Those, who switched because of other reasons had significant higher scores. Thus customers who switched from old to
new company due to dissatisfactory encounters often rate the new company lower on quality, satisfaction, trust, intentions and loyalty, as compared to other customers. This may be doubts or disgruntled feelings associated with bad service encounters or due to altered threshold levels of drivers of satisfaction, trust and loyalty. this is a very good finding and cautions marketers for designing strategies for retaining old customers and attracting new ones.

6.10.2 Effect of ‘reasons to switch’ on Satisfaction & its Drivers: The service quality had more impact on satisfaction in customer who switched because of any reason. But customers’ delivered value had more influencing in customer stayed with the organization. Hence There was difference in requirements of switchers and loyal customers.

6.10.3 Effect of ‘reasons to switch’ on Customer Trust & its Drivers: the analysis had shown that the satisfaction had more effect on customer trust for customers, who switched the service provider because of dissatisfaction and effect of ‘negative switching barriers’ was more on their Trust for customers who switched because of other situations.

6.10.4 Effect of ‘Reasons to Switch’ on Intention to Purchase & its Drivers: The impact of trust, positive switching barriers, customers’ delivered value, customers satisfaction and service quality on repurchase intentions was more for customers who had switched the organization because of dissatisfaction.

6.10.5 Effect of ‘Reasons to Switch’ on Customer Loyalty & its Drivers: the findings suggested that generally, customers satisfaction, customers trust and positive switching barriers had more impact on loyalty for customers group who had switched in past.

Thus generally, the dissatisfied customers or switchers demand more. This may be that dissatisfied customers need more satisfaction with service recovery and to influence the future intentions and loyalty of such customers the marketers has to deliver comparative more quality, service and other measures of customer trust and loyalty.
Thus the hypothesis $H_{1.1}, H_{1.2}, H_{1.3}, H_{1.4}$ and $H_{1.5}$ related to significant difference in scores of main variables of study and $H_{2.1}, H_{2.2}, H_{3.1}, H_{3.2}, H_{3.3}, H_{3.4}, H_{4.1}, H_{4.2}, H_{4.3}, H_{4.4}, H_{5.1}, H_{5.2}, H_{5.3}, H_{5.4}, H_{6.1}, H_{6.2}, H_{6.3}, H_{6.4}$ Related to Relationship between variables, for moderating variable – 'reasons to Switch' were supported.

The current findings were in line with previous research. In one such study in five product categories in India, Shukla, Paurav (2004) identified seven factors including price, perceived quality, availability, variety of features, attractiveness of the product, advertising and ease of service, taken in that order as main factors of switching. He also found around 23-34% customers wanted switching, depending upon industry. In a similar study, Gerrard Philip, Cunningham J. Barton (2004) showed that bank switching is strongly influenced by three types of incident: service failures, pricing and inconvenience, with pricing being more influential. Boshoff (1997) argued that many times dissatisfied consumers do not complain to the service providers and they may switch silently. The customers may not complain because either problem was minor, or it was due to customers fault or the customer did not expect positive handling of their problems. According to Uncles et al. (2003), repeat buying is moderated by contingent factors – such as the buyer's individual's characteristics, circumstances, and purchase situation.

6.11.0 Effect of 'Low Vs. High Value Delivering Companies'

6.11.1 Effect of 'Low Vs. High Value Delivering Companies' on Scores of Main Variables: There was significance difference between customers' of both categories (customers who rate the companies as low or high value delivering companies) for overall service quality as well five dimensions of service quality, namely: service tangibility, reliability, responsiveness, assurance and empathy. The category of customers who rated companies as having 'high value', perceive its service quality, five dimensions of service quality, satisfaction, trust, loyalty and future intentions to repurchase significantly better as compared to 'low rating' category of customers. Largest difference had been observed on scores of company.
reliability. Also all companies were rated lower scores on responsiveness and empathy.

6.11.2 Effect of ‘value’ on Satisfaction & its Drivers: The correlation coefficient of customers’ satisfaction and service quality was more in customers who rated the organization ‘high’ on delivered value but the correlation coefficient. the coefficient of regression between customer’s satisfaction and independent variables service quality had been found more in customers who rated the organization ‘low’ on delivered value.

6.11.3 Effect of ‘value’ on Customer Trust & its Drivers: In service sector the correlation coefficients of customers trust with its drivers were high customers who rated the organisation ‘low’ on ‘delivered value’. The regression model revealed that customer trust was more effected by customer satisfaction and negative switching barriers in customers who rated the organisation ‘low’ on ‘delivered value’ and effect of f positive switching barriers is higher for other group of customers.

6.11.4 Effect of ‘value’ on Intention to Purchase & its Drivers: The impact of customers’ trust, service quality and positive switching barriers on repurchase intentions was more in customers who rated the organization ‘low’ on ‘delivered value’

6.11.5 Effect of ‘Customer Value’ on Customer Loyalty & its Drivers: The customers satisfaction & positive switching barriers had more impact on loyalty for customers, who rated the organising ‘low’ on ‘value delivery’ but intention to purchase & customers trust had more influence on loyalty for other customers group.

Thus the hypothesis H 1.1,H1.2,H 1.3 H 1.4 and H 1.5 related to significant difference in scores of main variables of study and H2.1 ,H2.2 ,H3.1 ,H3.2, H3.3 ,H3.4 ,H4.1 ,H4.2, H4.3 ,H4.4 ,H5.1,H5.2, H5.3,H5.4 , H6.1 ,H6.2, H6.3 ,H6.4 Related to Relationship between variables, for moderating variable – ‘Value’ were supported.

These results were in line with some previous research findings, that highlighted moderation by customer delivered value. Sirdeshmukh et al. (2002)
found that perceived value serves as a mediating variable between trust and loyalty. When a single purchase of a product or service is made, the customer expects to receive a benefit greater than the cost, that is, the customer expects to receive value. If anything happens after the purchase that unexpectedly reduces or increased the cost incurred or benefit received, the perceived value is altered. The customer becomes less or more satisfied, which in turn influenced subsequent customer value expectations, purchase behaviour and overall customer satisfaction and loyalty (Woodruff, 1997). The customer also expects equity & justice — value in a pre and service delivery as well as during recovery (Swan and Oliver, 1989). The reduction in buyer costs and switching costs also increase customer perceived value (Reichheld, 1996).

6.12.0 Effect of 'Low Vs. High Brand Image Related Factors:

6.12.1 Effect of 'Low Vs. High Brand Image Related Factors' on Scores of Main Variables: The category of customers who rated company as ‘high brand Image Company’, perceive it’s service quality, satisfaction, trust, loyalty and future intentions to repurchase significant better as compared to other category of customers.

6.12.2 Effect of 'Brand' on Satisfaction & its Drivers: The correlation and regression indicated that service quality had more impact on customers satisfaction in customers who rated the organization ‘high’ on brand related factor but the impact of delivered value had higher in other group. that is customers who had low thought about brand wants more net delivered value but quality was more satisfying for customers who had high brand image perceptions of the company.

6.12.3 Effect of 'Brand' on Customer Trust & its Drivers: the results had indicated that the satisfaction and negative switching influenced trust more in customers, who rated the organisation ‘low’ on ‘brand related factors’ i.e. to increase their trust such customers want more of these drivers. But positive switching barriers had more effect on trust in group of customers who rate company higher on brand. So for new or less popular brands positive switching barriers (satisfiers) had more impact on trust.
6.12.4 Effect of ‘Brand’ on Intention to Purchase & its Drivers: The correlation and regression analysis indicated that impact of trust, service quality, value and negative switching barriers on repurchase intentions were more in customers, who had rated the organization ‘high’ on ‘brand related factor’ i.e. They expect and want more of these drivers from large brands. On the other hand impact of positive switching barriers was more for customers who perceived company as of ‘low’ brand value.

6.12.5 Effect of ‘Brand’ on Customer Loyalty & its Drivers: the customers satisfaction and service quality had more impact on loyalty for customers who rated company weak brand, Thus main reason of weak brand may be problem with basic core service quality. But positive switching barriers, intention to purchase and customers trust had more impact on loyalty for customers, who rated company as strong brand.

Thus the hypothesis H1.1, H1.2, H1.3, H1.4 and H1.5 related to significant difference in scores of main variables of study and H2.1, H2.2, H3.1, H3.2, H3.3, H3.4, H4.1, H4.2, H4.3, H4.4, H5.1, H5.2, H5.3, H5.4, H6.1, H6.2, H6.3, H6.4 Related to Relationship between variables, for moderating variable – ‘Brand’ were supported.

These findings related to moderation by brand were in line with previous research, For instant Hsieh An-Tien et al. (2008) in a study survey of customers of the insurance industry in Taiwan, found that the impact of public relations perception (PRP) on customer loyalty is stronger and more significant when the brand image is favourable. If it is unfavourable, the effect of PRP on customer loyalty is negligible. They also found that perceived altruistic motives, perceived marketing effort & PR, trust and customer loyalty were higher in organizations with favourable brand images than in organizations with unfavourable brand images.

A customer loyalty is often viewed as resulting from brand knowledge (Keller,1999). Cognitive psychologists believe that brand memory is extremely durable and decays very slowly, that is the reason of favourable effect of brand image on the drivers. Thus brand image has a halo effect; that may reflect the consumer’s tendency to maintain cognitive consistency and to avoid cognitive
dissonance and thus favourable brand image can enhance the marketing effort, satisfaction, trust and boost customer loyalty (Wirtz and Bateson, 1995). Unfavourable brand image would decrease the level of consumer trust (Swan et al., 1999). A recent study by Jin Byoungho, Park Jin Yong and Kim Jiyoungho (2008) also confirmed that brand reputation contributes to customer loyalty by increasing customer satisfaction.

6.13.0 Effect of ‘Low Vs. High on Relationships Related Factors’

6.13.1 Effect of ‘Low Vs. High on Relationships Related Factors’ on Scores of Main Variables: The category of customers who rated companies as ‘high on relationships’, perceived it’s service quality, satisfaction, trust, loyalty and future intentions to repurchase significantly better than other category of customers. So favourable relationship seems to influence service quality, satisfaction, trust, and loyalty and future intentions positively.

6.13.2 Effect of ‘relationship’ on Satisfaction & its Drivers: In customers who rated companies as ‘low on relationships’, service quality had more impact on customers satisfaction but delivered had higher impact in other group.

6.13.3 Effect of ‘relationship’ on Customer Trust & its Drivers: The result had shown that for customers who rated companies as ‘low on relationships’ the effect of satisfaction was higher on their trust, whereas effect of positive switching barriers on customer trust was more for customers who rated companies as ‘high on relationships’.

6.13.4 Effect of ‘Relationship Related Factors’ on Intention to Purchase & its Drivers: The analysis indicated that the trust, service quality, and positive switching barriers influenced customer repurchase intentions more in customers who rated the organization ‘low’ on ‘relationship related factor’ but the impact of negative switching barriers was more in other group.

6.13.5 Effect of ‘relationship related factors’ on Customer Loyalty & its Drivers: Generally customers satisfaction and intention to purchase had more impact on customer loyalty for customers who rated the organization
'low on relationships' but the impact of positive switching barriers influenced loyalty, more for other customers' group.

Thus the hypothesis H1.1, H1.2, H1.3, H1.4 and H1.5 related to significant difference in scores of main variables of study and H2.1, H2.2, H3.1, H3.2, H3.3, H3.4, H4.2, H4.3, H4.4, H5.1, H5.2, H5.3, H5.4, H6.1, H6.2, H6.3, H6.4 Related to Relationship between variables, for moderating variable – 'Relationships' were supported.

These findings also confirmed the previous research findings that customer relationship has positive impact on all drivers of favourable consumer behaviour. The logic of such findings may be that possibly, firm-customer relationship can reduce customers' uncertainty or perceived risk, and trust, commitment, communication, and conflict-handling ability can enhance relationship quality (Dwyer et al. 1987). Further, Those customers who perceive that company is bad on relationship, overcome that loss by demanding more Quality, satisfaction, trust in order to show trusting and loyalty behaviours. This may be because they demand the things they had missed a lot. In a related study Guenzi Paolo and Pelloni Ottavia (2004) also showed that customer-to-employee and customer-to-customer relationships contribute differently to the development of customer loyalty. And customer trusts in the store (Wong and Sohal, 2003).

6.14 Effect of 'Low Vs. High Ethical Practices

6.14.1 Effect of 'Low Vs. High Ethical Practices on Scores of Main Variables: The category of customers who felt that the company had 'high ethics', Perceived the company's service quality, satisfaction, trust, loyalty and future intentions to repurchase better than other category of customers.

6.14.2 Effect of 'Ethics' on Satisfaction & its Drivers: The customer who perceived company as more ethical, got more satisfaction due to service quality and delivered value.

6.14.3 Effect of 'Ethics' on Customer Trust & its Drivers: To increase trust of customers, who perceive company 'high' on ethics, company had to
focus on negative switching barriers but in other customer groups customer satisfaction and positive switching had more impact on trust.

6.14.4 Effect of ‘Ethics’ on Intention to Purchase & its Drivers: The intention to purchase of customers who perceive company ‘high’ on ethics, was more influenced by customers’ trust and service quality.

6.14.5 Effect of ‘Ethics’ on Customer Loyalty & its Drivers : relational analysis had shown that variable such as; customers satisfaction, intention to purchase and customers trust had more impact on loyalty of customers who perceive company ‘high’ on ethics.

Thus the hypothesis H 1.1, H1.2, H1.3 H 1.4 and H 1.5 related to significant difference in scores of main variables of study and H2.1, H2.2, H3.1, H3.2, H3.3, H3.4, H4.1, H4.2, H4.3, H4.4, H5.1, H5.2, H5.3, H5.4, H6.1, H6.2, H6.3, H6.4 Related to Relationship between variables, for moderating variable – ‘Ethics’ were supported.

Generally being ethical has positive impact on all customer satisfiers and by becoming more ethical the relation among satisfaction, trust, intentions and loyalty may be made more strong. Previous researches also had shown that Equity or being ethical means showing fairness, rightness a customer will make a balance of the inputs invested and the outcomes received during a service encounter. Oliver and Swan (1989a, In the case of a service failure, most customers will react to negative inequity through post purchase behaviours such as complaining, in another study Goodwin and Ross (1992) found that procedural and interactional dimensions of equity were positively related to perceptions of fairness and satisfaction.

Bejou David, et al (1998), had also suggested that ethics play a role in the evaluation of satisfaction, relationship quality, trust and loyalty. It may be that the trust acts as a proxy for length of relationship given that trust will tend to develop over time. They found that ethics appears to be correlated with trust, but is also correlated with sales and customer orientation. Rao C.P. and Singhapakdi Anusorn (1997) had Mentioned that, services consumers will tend to rely more heavily on salespersons for advice, suggestions, and recommendations, so an
opportunity to services salespersons to engage in unethical behaviour. Thus, trust and ethical behaviour were interlinked.

6.15.0 Effect of ‘Low Vs. High Involving Customers’

6.15.1 Effect of ‘Low Vs. High Involving Customers’ on Scores of Main Variables: It had been found that low involving customers had more loyalty and more intentions to repurchase but surprising they also perceived service quality as low.

6.15.2 Effect of ‘involvement’ on Satisfaction & its Drivers: in case of low involving customers; service quality had more impact on customers satisfaction, on the other hand customer delivered value influenced satisfaction more in ‘high involving’ customers.

6.15.3 Effect of ‘involvement’ on Customer Trust & its Drivers: the analysis evidenced that in high involving customers trust was more influenced by their satisfaction and negative or positive switching barriers.

6.15.4 Effect of ‘involvement’ on Intention to Purchase & its Drivers: the findings showed that in customers who were low involving, customer trust, service quality and satisfaction had more impact on intentions to purchase. On the other hand in high involving customers, the influence of marketing efforts and negative or positive switching barriers was higher.

6.15.5 Effect of ‘Customer Involvement’ on Customer Loyalty & its Drivers: The customers satisfaction and trust had more impact on loyalty for customers who were low involving but the impacts intention to purchase and positive switching barriers were more for high involving customers’ group.

Thus the hypothesis H 1.1, H1.2, H 1.3 H 1.4 and H 1.5 related to significant difference in scores of main variables of study and H2.1, H2.2, H3.1, H3.2, H3.3, H3.4, H4.1, H4.2, H4.3, H4.4, H5.1, H5.2, H5.3, H5.4, H6.1, H6.2, H6.3, H6.4 Related to Relationship between variables, for moderating variable – ‘Involvement’ were supported.
The literature shows mixed results related to moderation by customer involvement. Whereas Anto'n Mart'n et al. (1998), found that degree of elaboration has some moderating effect on relationship between satisfaction/switching costs and loyalty but only one in three of the product categories. Involvement strengthens the positive effect of store satisfaction on store loyalty, contrary to our results. On the other hand Asuncio et al. 2004 had also found that that customer satisfaction together with switching costs were antecedents of customer loyalty, but the degree of involvement in the bank selection process does not had a moderating influence on such relationships. if the consumer does not perceive differences among brands, the degree of elaboration in the decision-making process may be low. Depending on levels of involvement, consumers differ significantly on their purchasing quantities (Lockshin et al., 1997), perceptions of services (Dodd and Gustafson, 1997), consumption (Goldsmith et al., 1998), as well as satisfaction, store and salesperson trust (Lockshin et al., 2001).

In a study by Suh and Yi (2006), the authors had demonstrated that involvement reduces the direct effects of satisfaction on brand attitudes and loyalty, but it enhances the indirect effects of advertisement attitudes and corporate image. The influence of service is significantly greater for customers with low involvement than for highly involved customers. There was a plausible reason for this: consumers with high involvement were presumably informed on the product beforehand (Park et al., 2007) and thus, do not had to rely entirely on service and advice from sales personnel. In another study, the researchers had argued that Relationship management works most effectively when customers were highly involved in the good or service, customers were willing to engage in relationship building activities (O'Malley and Tynan, 2000). Also risk-averse consumers will generally feel better when they use brands and avoid risk of involvement and mistakes. In a recent study, Espejel, Joel, et al (2009) analysed the moderating effect of consumer involvement level in the influence exerted by perceived quality on consumer perceived risk, trust, satisfaction and loyalty.
6.16.0 Effect of ‘Low Vs. High Marketing Effort Companies’

6.16.1 Effect of ‘Low Vs. High Marketing Effort Companies’ on Scores of Main Variables: The positive perception of marketing effort of company had positive effect on perceived quality, satisfaction, trust, intentions and loyalty. This result indicated importance of active marketing efforts and importance of being marketing oriented company.

6.16.2 Effect of ‘Marketing Effort’ on Satisfaction & its Drivers: in customers who rated the organization high on marketing efforts, the service quality had more impact on their satisfaction on the other hand the influence of delivered value was more in customers who rated the organization ‘low’ on marketing efforts.

6.16.3 Effect of ‘Marketing Effort’ on Customer Trust & its Drivers: The customer trust was more influenced by customer satisfaction and positive switching barriers in customers who rated the organisation low on marketing efforts but the effect of negative switching barriers was higher on other group of customers.

6.16.4 Effect of ‘Marketing Effort’ on Intention to Purchase & its Drivers: the results indicated that the customers’ trust, service quality, value, and satisfaction had more influence on repurchase intentions in customers who perceived companies marketing efforts as ‘low’ but influence of positive switching barriers and marketing efforts was more for other group.

6.16.5 Effect of ‘Marketing Effort’ on Customer Loyalty & its Drivers: Also customer satisfaction, positive switching barriers and customers trust had more impact on loyalty for customers who rated the organization ‘low on Relations.

Thus the hypothesis H 1.1, H1.2, H 1.3, H 1.4 and H 1.5 related to significant difference in scores of main variables of study and H2.1, H2.2, H3.1, H3.2, H3.3, H3.4, H4.1, H4.2, H4.3, H4.4, H5.1, H5.2, H5.3, H5.4, H6.1, H6.2, H6.3, H6.4 Related to Relationship between variables, for moderating variable – ‘Marketing effort’ were supported.
These findings evidencing moderating effect due to perceived marketing orientation / efforts were in line with others findings. For example, in a study of financial services, Bejou et al. (1998) found that customer oriented employees had a positive impact, while sales oriented employees had a negative impact, on customers' relationship satisfaction. Tam and Wong (2001) demonstrated that customer orientation positively affects both customer satisfaction and customer trust, while selling orientation has a negative impact on both outputs. Recently, Guenzi Paolo and Georges Laurent (2010) also showed that both salesperson's customer orientation and expertise positively influence customer trust in the salesperson. Conversely, selling orientation has a negative impact on it, because, with a good marketing communication, the service provider, provides information in such a way that the customer personally benefits with a minimum of effort necessary to decode the communication and determine its utility. So Bruhn and Grund (2000) argue that a good communication should affect the relationship, trust, satisfaction, and loyalty.

6.17.0 Effect of 'Low Vs. High Word of Mouth Customers'

6.17.1 Effect of 'Low Vs. High Word of Mouth Customers' on Scores of Main Variables: The customers who were 'high word of mouth' they perceived satisfaction and service quality (five dimensions; tangibility, reliability, responsiveness, assurance and empathy) better than customer's category 'lower on word of mouth'.

6.17.2 Effect of 'WOM' on Satisfaction & its Drivers: The customers satisfaction of customers, who were high on WOM was more influenced by service quality, on the other hand delivered value was more in customers less influenced by WOM.

6.17.3 Effect of 'WOM' on Customer Trust & its Drivers: The result shows that trust was more effected by satisfaction and negative switching barriers in customers who were 'low' on word of mouth but effect of positive switching barriers is higher in customers less influenced by WOM.
6.17.4 Effect of ‘WOM’ on Intention to Purchase & its Drivers: result also showed that customers’ trust, service quality, positive switching barriers had more impact on customer intentions in customers who were ‘low’ on ‘word of mouth’, but impact of dependability and marketing efforts was more in other group.

6.17.5 Effect of ‘WOM’ on Customer Loyalty & its Drivers: the customer’s satisfaction, intention to purchase and positive switching barriers had more impact on loyalty for customers who were ‘high’ on word of mouth. But the impact of customers trust was more for low WOM customers.

Thus the hypothesis H 1.1, H1.2, H1.3 H 1.4 and H 1.5 related to significant difference in scores of main variables of study and H2.1, H2.2, H3.1, H3.2, H3.3, H3.4, H4.1, H4.2, H4.3, H4.4, H5.1, H5.2, H5.3, H5.4, H6.1, H6.2, H6.3, H6.4 related to Relationship between variables, for moderating variable – ‘WOM’ were partly supported.

Word of mouth was found to moderate the relationships in previous studies too. Yalcinkaya Goksel (2008) suggested that, while social interactions were an important element for product or service decisions. This is as per Rogers (1995), who had described new product adoption and diffusion as a five stage process: awareness, interest, evaluation, trial, adoption. Bass (1969), describes the diffusion process as a result of two independent drivers: mass media and word of mouth. In high-power distance cultures, low-status individuals had considerable dependence on high-status individuals or opinion leaders had a strong influence on adoption of new products (Hofstede, 2001). It is logical to expect high-level of social interactions in high-uncertainty avoidance cultures since potential adopters would like to reduce the amount of uncertainty, thus the risk associated with innovations, by exchanging their experiences with the innovation (van den Bulte and Stremersch, 2004). Goldsmith Ronald E. and Clark Ronald A. (2008), found that Consumer need for uniqueness was related positively to opinion leadership, but negatively with opinion seeking.
6.18.0 Effect of 'Low Vs. High on Negative Barriers to Switch'

6.18.1 Effect of 'Low Vs. High on Negative Barriers to Switch' on Scores of Main Variables: Although there was no significance difference between perceptions of two — categories of customers (who rate the companies as 'low vs. high' on negative barriers to switch) for customer loyalty, future intentions to repurchase, service satisfaction, overall service quality. But there was significance differences on constructs of ‘customer trust’, tangibility, reliability, assurance and empathy. Note that 'high negative switching barriers’ decreased empathy ratings of the companies.

6.18.2 Effect of 'Low Vs. High on Positive Barriers to Switch’ on Scores of Main Variables: ‘High positive switching barriers’ had significantly large positive influence on perceptions about companies’ service quality as well as its five dimensions, service satisfaction, customer trust, loyalty and future intentions to purchase. Thus positive switching barriers had better effect on long term.

6.18.3 Effect of ‘Negative Switching Barriers’ on Satisfaction & its Drivers: the customers satisfaction was influenced more by service quality and customers’ delivered value in customers who were ‘high on negative switching barriers’.

6.18.4 Effect of ‘Positive Switching Barriers’ on Satisfaction & its Drivers: service quality was found more influencing customers satisfaction in customers who were high on positive switching barriers but the delivered value was more in other group of customers.

6.18.5 Effect of ‘Negative Switching on Customer Trust & its Drivers’: trust was more influenced by satisfaction in customers who rated the negative switching barriers as ‘low’.

6.18.6 Effect of ‘Positive Switching Barriers’ on Customer Trust & its Drivers: trust was more affected by satisfaction in customers who rated the positive switching barriers as ‘low’.
6.18.7 Effect of ‘Negative Switching Barriers’ on Intention to Purchase & its Drivers: the impact of trust, pre-expectations, marketing efforts and delivered value on repurchase intentions was more in customers, who rated the negative switching barriers of the organization as low but influence of service quality and marketing efforts was more in other group.

6.18.8 Effect of ‘Positive Switching Barriers’ on Intention to Purchase & its Drivers: that the customers’ trust and customers’ satisfaction influenced intentions more in customers, who rated positive switching barriers as low.

6.18.9 Effect of ‘Negative Switching Barriers’ on Customer Loyalty & its Drivers: customers satisfaction and intention to purchase had more impact on loyalty for customers group who rated the organization as having ‘high’ on negative switching barriers. But the impact of customers trust was more for other group.

6.18.10 Effect of ‘Positive Switching Barriers’ on Customer Loyalty & its Drivers: customers satisfaction had more impact on loyalty for customers who rated the organization as having ‘low’ positive switching barriers. But the impact of customers trust and intention to purchase was more for other customers’ group.

Thus the hypothesis H 1.1, H1.2, H 1.3, H 1.4 and H 1.5 related to significant difference in scores of main variables of study and H2.1, H2.2, H3.1, H3.2, H3.3, H3.4, H4.1, H4.2, H4.3, H4.4, H5.1, H5.2, H5.3, H5.4, H6.1, H6.2, H6.3, H6.4 Related to Relationship between variables, for moderating variable – ‘Positive & Negative Barriers’ were partly supported.

These findings were in line with previous research studies, which evidenced moderation effect of different types of Switching barriers. The switching barriers were different switching costs like; the technical, financial or psychological factors which make it difficult or expensive for a customer to change brand (Selnes, 1993). When the costs of switching brand were high for the customer, the customer will remain loyal, because of the risk or expense involved.
in switching and because of the accompanying decrease in the appeal of other alternatives (Selnes, 1993). However, if loyalty is true loyalty then it might easily be that the customer repurchases, but due to his dissatisfaction, he does not recommend the product or service to others. Moreover, the effect of switching costs on loyalty varies with the type of industry, the category of the product and the characteristics of the customer (Fornell, 1992). In a related study, Asuncio et al. 2004 had also found that customer satisfaction together with switching costs were antecedents of customer loyalty, with the former exerting the greatest influence. Mark Colgate, Bodo Lang (2001) identified three kind of switching barriers as Positive, negative and apathetic. Positive barriers were positive satisfactory attractions (relationship, preferential treatment, mutual confidence etc). Negative barriers were 'lock in' exit barriers such as uncertainty, felt locked in, and effort etc. Apathetic reasons were that 'all were same'. In their study negative factors were more influence than positive ones. This is because, higher negative exit barriers will be associated with greater grudge-holding than lower exit barriers in the presence of poorly-recovered service failures. Ranaweera Chatura, Prabhu Jaideep (2003) had found that in UK mobile phone consumers, switching barriers had both a significant positive effect on customer retention as well as a moderating effect on the relationship between satisfaction and retention. The service providers may be able to retain even dissatisfied customers who perceive high switching barriers (Cronin et al. 2000). So, it may be necessary to look beyond satisfaction to other variables that strengthen retention such as trust (Hart and Johnson, 1999).

6.19.0 Hypothesis Testing- Brief Review

6.19.1 The Significance Differences in Scores of Main Variables Of Study

Hypotheses H1.1 stated that there shall be significant difference in scores of service quality as well as its dimensions for different categories of moderating variables in service sector. This hypothesis is supported by the data. All nineteen moderating variables (i to xix) considered in study significantly (p<.05) influence the scores Service quality. Thus, hypothesis H1.1 (except that no significant difference was observed due to moderating variables named; gender, age,
education, profession, marital status, and years of relationship) is almost supported.

Hypotheses H1.2 which stated that there shall be significant difference in scores of customers satisfaction for different categories of 19 moderating variables in service sector is also supported (except that no significant difference was observed due moderating variables named; age, education and years of relationship).

Hypotheses H1.3, which stated that there shall be significant difference in scores of customers trust for different categories of 19 moderating variables in service sector is also supported (except that no significant difference was observed due to moderating variables named; age, income, education, profession, marital status, years of relationship and level of involvement).

Hypotheses H1.4, which stated that shall be significant difference in scores of customers intention to purchase for different categories of 19 moderating variables in service sector is supported (except that no significant difference was observed due to moderating variables named; age, profession, marital status and level of involvement).

Hypotheses H1.5, which stated that shall be significant difference in scores of customers loyalty for different categories of 19 moderating variables in service sector is supported (except that no significant difference was observed due to moderating variables named; age, profession, marital status and level of involvement).

6.19.2 Relationship between customers perceived service quality and its dimensions in service sector.

Hypotheses H2.1, which stated that there shall be significant correlation coefficient between service quality and its five dimensions namely: tangibility, responsiveness, responsibility, assurance, and empathy were also supported.

Hypotheses H2.2 which stated that there shall be linear relationship between service quality and its five dimensions tangibility, responsiveness, assurance, and empathy and the entire regression coefficient shall be significantly positive is also supported.
6.19.3 Relationship between customers perceived service satisfaction and independent variables namely: service quality and customer delivered value.

Hypotheses H3.1 which stated that there shall be significant positive correlation between perceived customers satisfaction and independent variables such as, service quality & customer delivered value is supported.

Hypotheses H3.2 which stated that the above mentioned (H 3.1) correlation coefficients will be moderated by various 19- moderating variables related to customer, namely: (i) gender (ii) age (iii) income (iv) education, (v) profession (vi) marital status (vii) types of industry (viii) frequency of contact with the organization (ix) years of relationship with the organization (x) types of reasons of switching the organization (xi) perceived level of value delivered by the organization (xii) brand related factors (xiii) relationship factors (xiv) ethics related factors (xv) level of customers involvement (xvi) perceived marketing efforts (xvii) habit of word of mouth by the customer (xiii) negative kind of switching barriers and (xix) positive kind of switching barriers is supported.

Hypotheses H3.3 which stated that there shall be significant linear regression relationship having significant regression coefficients between customer satisfaction and independent variables namely: service quality and customer delivered value is supported too.

Hypotheses H3.4 which stated that the above mentioned (H 3.3) regression coefficients will be moderated by various 19 moderating variables is supported.

6.19.4 Relationship between Customer's Trust And Various Independent Variables

Hypotheses H 4.1 which stated that there shall be significant positive correlation coefficients between Customer's Trust And Various Independent Variables Namely ; Customer Satisfaction, Customer Delivered Value, Relationship, Perceived Marketing Efforts, Word Of Mouth, Ethical Marketing, Positive Switching Barriers, And Negative Switching Barriers is supported.
Hypotheses H4.2 which stated that the correlations coefficient mentioned in hypothesis - H 4.1 , will affected by 19 different moderating variables is supported.

Hypotheses H4.3 which stated that there shall be significant linear regression relationship having significant regression coefficients between Customer's Trust and Various Independent Variables Namely; Customer Satisfaction, Customer Delivered Value, Relationship, Perceived Marketing Efforts, Word Of Mouth, Ethical Marketing, Positive Switching Barriers, And Negative Switching Barriers is also supported.

Hypotheses H4.4 which stated that the regression coefficient mentioned in hypothesis- H 4.3 , shall be moderated by 19 moderating variables is also partly supported.

6.19.5 Relationship Between Customer’s Intention To Purchase Various Independent Variables

Hypotheses H5.1 which stated that there shall be significant positive correlation coefficient Between Customer’s Intention To Purchase Various Independent Variables Namely: Customer Trust, Customers Dependability, Positive Switching Barriers, Negative Switching Barriers, WOM , Perceived Marketing Efforts, Customer Satisfaction, Customer Delivered Value, And Service Quality is partly supported.

Hypotheses H5.2 which stated that the correlation coefficient mentioned in hypothesis- H 5.1, will be moderated by 19 moderating variables is partly supported.

Hypotheses H5.3 which stated that there shall be significant linear regression relationship having significant regression coefficients between Customer’s Intention To Purchase Various Independent Variables Namely: Customer Trust, Customer Dependability, Positive Switching Barriers, Negative Switching Barriers, WOM , Perceived Marketing Efforts, Customer Satisfaction, Customers Delivered Value, And Service Quality is also more or less supported.
Hypotheses H5.4 which stated that the regression coefficients mentioned in hypothesis- H 5.3, will be moderated by 19 moderating variables is partly supported.

6.19.6 Relationship between Customers Loyalty And Various Independent Variables

Hypotheses H6.1 which stated that There shall be significant positive correlation coefficient between Customers Loyalty And Various Independent Variables Namely: Perceived Service Quality, Customer Delivered Value, Perceived Relationship, Customer Satisfaction, Ethical marketing , Negative Switching Barriers, Positive Switching Barriers, Dependability , Customer Trust, And Customer Intention To Purchase is supported.

Hypotheses H6.2 which stated that the correlation coefficient mentioned in hypothesis H6.1 , shall be moderated by 19 moderating variables is partly supported.

Hypotheses H6.3 which stated that There shall be significant linear regression relationship having significant regression coefficients between Customers Loyalty And Various Independent Variables Namely: Perceived Service Quality, Customer Delivered Value, Perceived Relationship, Customer Satisfaction, Ethical marketing , Negative Switching Barriers, Positive Switching Barriers, Dependability , Customer Trust, And Customer Intention To Purchase is almost supported.

Hypotheses H6.4 which stated that the regression coefficient mentioned in hypothesis H6.3 , shall be affected by 19 moderating variables is also partly supported.

6.20.0 Implications for Managers

The empirical findings of the present research had many practical implications for service sector managers who strive to execute their service offering in order to accomplish their corporate objectives. Following were some of the suggestions which organisation should take into account to enhance customer trust and loyalty by managing service quality so as to induce greater customer
satisfaction and to attain higher level of favourable outcome and to alleviate negative outcomes.

(1) It provides the managers with the comprehensive model of the factors which influence the perception of quality, customer satisfaction, and customer trust and induce intention to repurchase as well as customer loyalty. The model would help the managers to assess the likely impact of any independent variable in terms of its effect and importance on customer trust, repurchase intention, loyalty and other behavioural responses.

(2) Service quality and customer delivered value had been found to be important drivers of customer satisfaction and explains 56% of the variance. As the effect of quality and value changes with different situations and moderating variables so the main focus of management should be at improving quality dimensions and delivered value according to situation, so as to increase satisfaction.

(3) That generally overall, level of customer satisfaction, positive switching barriers, marketing effort, delivered and negative switching barrier taken in that order, had significant influence (77% variance explained) on customers trust in service sector, however the impact of each of these independent variables varies with situation with respect to moderating variables. Thus building trust is not a straightforward process, but one must take situations into consideration.

(4) Empirical model evidenced that the customer intentions to repurchase were mostly significantly influenced by independent variables namely positive switching barriers, customers satisfaction, service quality, customers' trust, negative switching barriers, mutual dependability and marketing efforts taken in that order. That is positive barriers has maximum effect and marketing efforts has least effect on customer intentions to repurchase. Further impact of these independent variables on repurchase intentions varies with situation, thus managers had to take into account a segmented approach of marketing taking situations into account, so as to have maximum impact in least cost and time.
The model provides that decreasing order of impact on 'customers loyalty' is that of intention to purchase, relationship, customers satisfaction, customer trust, positive switching barrier, and dependability in service sector. Further impact of these independent variables on customer loyalty varies with moderating variables, thus managers had to take into account a segmented approach of marketing taking situations into account, so as to had maximum efficient and effective impact on customer loyalty.

In recent years, service firms had been making great efforts to improve customer trust so as to enhance customer loyalty. Rising expectations of service is an economic and social phenomenon. Moreover, customers were becoming richer, educated and better informed. Therefore, companies must constantly monitor customer expectations through customer surveys, in-depth interview or other informal means of research.

Service organisations should enhance positive barriers to switch and decrease negative barriers to switch as positive barriers, as generally positive impact and negatives had negative on trust and loyalty although customer may repurchase due to perceived threat of negative barriers but they may not spread positive word of mouth. Thus Service organization should try to develop strategies that would enhance positive behavioural responses were prohibiting negative ones. Such strategies can include meeting the desire service levels as expected by customer, preventing service problems from occurring, dealing effectively with dissatisfied customers by solving their problems effectively and confronting positively customers' complaints.

The managers should design good complaint redressal procedure so as to avoid its negative influence on customer satisfaction, customer trust and loyalty. As found in present study that at present around 40% of complaints were not handled properly resulting in negative word of mouth and other customer behaviours.
The result suggested that the service offered by private sector organisations had more favourable ratings on customers' perceptions of quality, satisfaction, trust and loyalty than in the case with the service from the public sector. The evidence suggested that organisations in the private sector do not manage the drivers of customer favourable perception as well as those in the private sector. Hence the lower level of perceived quality, satisfaction, is received in public sector. The findings of this study, therefore, suggest that firms should look carefully at each one of the dimensions where customers perceive receiving a different service than expected and should work on influencing expectations or both. This will help in reducing the gap between perceive and expected service.

As per the study, significance differences were found in scores of service quality, satisfaction, trust, repurchase intentions and customer loyalty perception for different moderating variables considered in the study except for different age, marital status, and level of customer involvement. Thus, the service organisations should design and implement marketing strategy targeting specific customer segments according to situations of moderating variables.

The ultimate success of any service marketing program implemented by service organisations can duly be achieved by creation and retention of satisfied customers. The role of customer-contact personnel in the attainment of these goals is of very importance. Therefore, in efforts to delivery high quality services to customers and to attain satisfaction, trust, repurchase intentions and loyalty, these organisations should not ignore the specific needs of their customer-contact employees such as motivation factors, factors leading to satisfaction (or dissatisfaction) among employees, ways and means to enhance employees' commitment to their jobs, customers and the institutions they work for.

The customer relationship management has important impact on customer perceived quality, satisfaction, and trust, repurchase intentions and customer loyalty, trusting and loyal customers spread positive word
of mouth about the brand, and thus managers must use positive word of mouth to their advantages. Long term relations had better impact.

(13) Customers' ratings of new organisation depend upon why they switched from another organisations and type of reasons of switching. Generally dissatisfied customers become more wary and under-rate even a new better organisation. Hence managers should understand customer's reason to switch, decrease such potential factors and manage switched customers in more cautious manner.

(14) The regression model evidenced that the impact of customer satisfaction and negative switching barriers on trust is higher in mobile telecom service providers but 'positive switching barriers' has higher impact in banks. Also customer's intention to purchase was more influenced by customers' trust and service quality in banking sector but customer's satisfaction, and marketing efforts were more influential in mobile telecom service provider.) customer's loyalty was more influenced by customer's satisfaction, positive switching barriers and intention to purchase were high in banking sector but trust has high impact in mobile telecom service sector. The message for managers is clear that model is generally applicable to service sector but manager of each type of service industry has to conceder their industry specific factors, while designing their marketing strategy.

6.21.0 Conclusion and Directions for Future Research

As a result of changes in micro, macro and international business environment in India, service sector in general and the telecom sector as well banking sector in particular were experiencing a historical growth. The trend is expected to continue in future with more changes in industry structure and broader macro environment,. In such a dynamic scenario, an important contribution of this study is pertaining to ; how trust is developed and sustained in telecommunication and banking sector. The loyalty of the customers to organization depends on perceived trust, customer satisfaction and other many other factors some of them had been considered in present study and some may had been ignored or not known till date.
Although the present study expands the knowledge of antecedents and consequences of customer trust in service sector, still viable prospects for future research remains.

(1) Future research may concentrate in building a broader conceptual model of factors that influence perceived customer trust. This can be achieved by including other variables, such as the front-line personnel’s conduct during the encounter, the interaction of the user with the technology employed during the provision of the service, relationship management, and other psychological factors related to consumer behaviour.

(2) Data from longitudinal studies would be particularly useful for capturing the process of dynamics of the relationship between antecedents and consequences of customer trust. It may be worthwhile to study these variables over the time, in order to take into account the dynamics the consumer behaviour.

(3) The research questions may be raised about whether trust is important for long term financial gain and what kind of trust this may be? The construct of trust may be different in corporate relational setting as compared to trust in sociological and social setting where there was no hidden motive of financial gain from relationship.

(4) The researcher has investigated the relationships between independent variables and dependant variables in a limiting setting, there may be other drivers of customer trust and customer loyalty which may be explored into by the future researchers.

(5) Future research may explore and expand situations like negative/positive word of mouth, negative/positive switching barriers and problematic customer encounters and their long term financial and no financial impact.

To conclude, based on customer feedback the present research has found that service quality and customer delivered value had positive influence on overall customer satisfaction. The customer satisfaction, positive switching barriers, marketing effort, delivered and negative switching barrier taken in that order, had strong on customers trust in service sector. Further the customer intentions to
repurchase were mostly significantly by independent variables namely positive switching barriers, customers satisfaction, service quality, customers’ trust, negative switching barriers, mutual dependability and marketing efforts taken in that order. Finally, customers loyalty is influenced by of intention to purchase, relationship, customers satisfaction, customer trust, positive switching barrier, and dependability in service sector. However all relations were moderated by different moderating variables.

The present research has attempted to provide a framework and approach for translating customer feedback into managerial actions for improving overall customer’s satisfaction, trust and loyalty. In summary, the research at the strategic level would allow managers to understand the specific factors that significantly influence overall customer trust related behaviour with products/services and quantitatively assess the relative impact of these factors. The present study would also help managers to target the right customer segments to obtain the maximum value for addressing each of these factors. In addition, the study at the operational level would enable managers in banking and mobile phone service providers to recognize the explicit quality attributes that need to be improved to enhance customer satisfaction, trust, retentions and loyalty.

The results of the present study had important managerial implications. The most important implication is that managers should focus on trust-building activities, as trust plays a major role in their marketing success. In the past, service providers focused primarily on pricing. However, the results indicated that for the sustainable market growth associated with retaining current customers, motivating them to buy product innovations and to recommend the services, a strategy change seems essential. Marketers should pay more attention to the brand image and develop trust in the brand. Additionally, the study aimed to give recommendations for developing trust. The findings show that companies should show and communicate to consumers that they were competent and credible. Marketers in the business were strongly advised not to make promises about the quality of a product or service that cannot be fulfilled. Otherwise trust cannot be developed. Practitioners were strongly advised to invest in trust-building activities in their customer relationships. The relationship with a customer should be viewed as an asset that should not be lost by betraying a consumer’s trust. However, as There
was a positive impact of trust on the current purchase intention of customers who use services of other providers, marketers may be advised to also focus on trust-building activities with consumers in general. This finding indicates that trust may be an effective strategy to gain customers from competitors, which is particularly important for such competitive markets as the banking and mobile telecom service providers.