In the present study an attempt has been made to empirically explore, examine and verify relationships between drivers and consequences of customer trust in service sector, particularly in banking and mobile phone sectors. 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 has been presented in six chapters.

Chapter one provides an overview of study in terms of justifying customer trust as an important organisational objective, placing the study in context of exiting literature, raising issues related to current scenario of Indian service sector, and establishing the significance and contributions of current study.

Chapter two presents a review of literature in order to explore and establish set of constructs and relationships to be tested in relation to antecedents and consequences of customer trust in service sector. It discusses constructs and measures of various constructs namely; customer service quality, customer satisfaction, customer delivered value, brand related factors, relationship related factors, ethical marketing practices, customer involvement, customer trust, customer exit barriers, customer retention, and customer loyalty related behaviour.

Third chapter revisits purpose of study and provides a conceptual framework and literature in support of integrated model of antecedent and consequences of customer trust. This is foundation of research.

Chapter four of the thesis, relates to research methodology, development and testing of research instrument, sampling & data collection method, technique used for data analysis, and limitations of present study.

Chapter five of the thesis presents the results of the data collected from field study. This chapter present results in form of tables and presents the results of hypothesis testing and discuses which of the hypothesis are accepted or rejected. The hypotheses are tested using independent t-test, ANOVA, correlation and regression.

Chapter six discusses the findings in context of relevant literature and links it with other researches else where and mentions new contributions and questions raised after this study. The chapter discusses outcomes of the hypothesis tested in chapter five. Overall this chapter concludes by examining the findings in relation to the
objectives of the research, details the contributions of the study, limitations of the study and future research possibilities.

In summary, based on customer feedback, the present research has found that service quality and customer delivered value have positive influence on overall customer satisfaction. The customer satisfaction, positive switching barriers, marketing effort, delivered and negative switching barrier taken in that order, have strong influence on customers trust in service sector. Further, the customer intentions to repurchase are significantly influenced by 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 customer's intention to purchase, relationships, customers satisfaction, customer trust, positive switching barrier, and dependability in service sector. In addition, all these relations are found to be moderated by different moderating variables.

The present study would enable managers in banking and mobile phone service providers to recognize the need of enhancing service quality, customer satisfaction, trust, retentions and loyalty and act accordingly.