

Chapter Two

Literature Review

As discussed in the earlier chapter 'Introduction', the researcher has spelt out in detail the significance of broadband services from Indian economy and global perspective. To arrive at well defined plan and methods to carry out the study, the next step the researcher undertook was review of literature. Literature and review is one of the fundamental tasks of any researcher. It helps, guides the researcher to:

- Understand where, who and how research relevant to the present study was carried out,
- How the terms, variables were defined and measured,
- What were the measures, outcomes/findings of the earlier research.

The literature review also helps the researcher in identifying the gap that exists between past research, present scenario and probable outcomes of the study. With these intensions the researcher has extensively revised the literature available through different sources namely:

- Research papers from research journals,
- White papers,
- Thesis, and
- Websites of organizes/ regulators, as well as academic web sites.

The title of present study is, "Critical Analysis Of Customer Satisfaction Related To Broadband Service From Pune City". As it is evident that the present study relates to:

- Customer Satisfaction,
- Broadband Services,
- Broadband Service quality, and overall service performance,
- Gaps between the customer expectations and actual services delivery by Broadband Service Providers,
- Measurement of the overall customer satisfaction.

The researcher has studied literature to above mentioned broad areas of the present study. The outcome of the literature review is summarized at the end of this chapter.

2.1.0. Concept: Customer, Expectations and Perceptions

In today's competitive environment delivering high quality service is the key for a sustainable competitive advantage. Customer satisfaction does have a positive effect on an organization's profitability, growth and revenues. Satisfied customers form the foundation of any successful business because customer satisfaction leads to repeat purchases, brand loyalty, and positive word of mouth.

There are numerous studies that have looked at the impact of customer satisfaction. Now a day's all companies are realizing the significance of delivering and managing service quality, which leads to customer satisfaction. Customer satisfaction is the outcome felt by those that have experienced a company's performance that have fulfilled their expectations.

Researchers and academicians have highlighted the importance of customer satisfaction. Customer satisfaction has been recognized as an important aspect in the management and marketing literature. Customer satisfaction is one of the indicators for assessing the success of any business enterprise. Satisfied customers are assets for any business organization. In any service industry, customers are most important aspect and the customers must be looked after and managed properly.

With the advent of globalization and increase in online business and on line activities with broadband, it is rapidly becoming part of an everyday experience for the individuals. In order to maintain market leader position and to satisfy customers, the broadband services delivered by Broadband Service Providers need to match or exceed average expectancy of its customers.

To deliver the broadband services as expected by the customers involves complex processes and people of synchronizing different departments within the service organization. Care must be taken by the Broadband Service Provider's (BSP's) to deliver quality broadband services with available staff and resources at all levels of the organization to meet the customer needs and requirements.

In order to measure and evaluate customer satisfaction towards broadband services provided by the Broadband Service Providers, SERVQUAL Gap model by Parasuraman, A., Zeithaml, V.A. and Berry ¹ (1985), was used. The overall customer satisfaction measured by comparing actual delivery of broadband services against expectations of the broadband customers. With this 'Five Gaps Model', it is also relatively easy to find out the broadband service gaps corresponding to the SERVQUAL gaps. The findings of this study will help BSP's

- To understand needs, demands and expectations of customers w.r.t broadband which will help,
- To formulate strategies to close or minimize the gaps observed in the broadband services to satisfy the customers.

2.1.1. Customer.

- A 'customer' sometimes known as a client, buyer, or purchaser is the recipient of goods, service or idea, obtained from a seller, vendor, or supplier for monetary or other valuable consideration.
- The 'customer' is a one that purchases a commodity or service from service provider.
- The 'customer' is a person or persons or unit receiving the output of a process on the system. Customers are generally categorized in to two types on the basis of the marketing chain (channels):
 - An 'Intermediate customer' or 'Trade customer' who is a dealer that purchases goods for resale.
 - An 'Ultimate customer' who does not in turn re-sale the goods or services is a 'consumer'.
- A 'customer' may or may not be a 'consumer', but the two notions are distinct, even though the terms are commonly confused. In fact, it is worth emphasizing that a customer can be the immediate, intermediate, or ultimate customer.

- Kendall, Stephanie D. ², (2007); Customers are categorized more often into two classes:
 - o An ‘External customer’ of an organization is a customer who is not directly connected to that organization.
 - o An ‘Internal customer’ is a customer who is directly connected to an organization, and is usually (but not necessarily) internal to the organization. Internal customers are usually stake holders, employees or shareholders.
- In this study customers are end users, individual broadband users consuming services from various BSP’s.

2.1.2. Customer Expectations

- Expectations play an important role in the satisfaction formation of the customers. The extent to which a product or service fulfills a customer’s need and desire may play an important role in forming feelings of satisfaction because of the impact of confirmation or disconfirmation that have on satisfaction.
- Customers expect ‘quality products’ and ‘quality services’ to be delivered; accordingly service providers try to offer quality products and services. The term expectations really matters to service providers because they want to know what customers’ expectations are. People have different expectations depending on the type of the service; accordingly researchers defined customer expectations in number of ways.

2.1.3. Definitions of the Expectations

Many researchers defined expectations as:

- The expectations may be regarded as a norm against which performance is compared, although it has been suggested that expectations need not necessarily be determined in relation to the specific service purchased but may equally well be determined in relation to accepted norms for a particular service type or brand

Woodruff et. al.,³ (1983).

- Parasuraman (1988): Expectations viewed differently in both satisfaction literature and service quality literature. In satisfaction literature, expectations are considered as ‘predictions’ by customers about what is likely to happen during a particular transaction while in service quality literature, they are viewed as desires or wants of consumers, that is, what they feels a service provider ‘should’ offer rather than ‘would’ offer.
- According to Zeithaml, Berry and Parasuraman, (1996) desired expectations represented the level of service the customer hoped to receive, consisting of a blend of what the customer believed could and should be delivered. Also described by Douglas & Connor⁴ (2003); Expectations are desires or wants of customers because this allows us to know exactly what service providers show offer and this is based on past experience and information received.
- Customer expectations are beliefs about service deliveries that are used as standards against which performance is judged (Zeithaml and Bitner, 2000). It is therefore critical for service marketers to be knowledgeable about customer expectations.

2.1.4. Needs , Expectations and Perceptions

- Customer satisfaction is a key issue for all organizations in both the private and public sectors, but to survive, a company must understand the needs and the expectations of the customers. The needs of each customer must be examined separately as every individual have different needs related to the broadband services based on the application for which the customer is using the broadband.
- According to the Kano Model (2001), customer needs can be divided into:
 - o Basic needs – obvious needs of customers and if not met, he is dissatisfied, however meeting this needs may not be enough for customer satisfaction. Its satisfaction results in “must be quality”.

- o Expected needs – these are important needs that customers are fully aware of and satisfaction is expected in every purchase; their satisfaction creates “expected quality”.
- o Excitement needs – these are unconscious and unspoken needs of customers. By identifying and satisfying such needs, companies will have added large value to customers and can win loyal customers. This satisfaction creates “attractive quality”.
- It has been suggested that marketers who wish to understand and favorably influence customer satisfaction need to understand and influence customer expectations. Greenwell ⁵ (2007) stated, “Success in influencing customer satisfaction may depend, in part, on understanding how customer expectations are developed and updated’. Also mentioned that, understanding and managing customers’ expectations can substantially increase satisfaction or reduce dissatisfaction.
- Expectations may come from prior experiences (Coye ⁶, 2004; Johnston ⁷, 1994; Kang & James ⁸, 2004). Understanding customer expectations is a prerequisite to delivering superior service; customers compare perceptions with expectations when judging a firm’s service. (Zeithaml, Valarie A, Parasuraman ⁹, 1990); Perception is an opinion about something viewed and assessed and it varies from customers to customers, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction. Customer satisfaction is determined by the customers’ perceptions and expectations of the quality of the products and services. In many cases, customer perception is subjective, but it provides some useful insights for organizations to develop their marketing strategies.
- Reichheld ¹⁰, 1996); Providing high level of quality service has become the selling point to attract customer’s attention and is the most important driver that leads to satisfaction. Therefore, customer perception and customer satisfaction are very closely linked together, because if the perceived service is close to customer’s expectations it leads to satisfaction. Satisfied customers provide

recommendations; maintain loyalty towards the company and customers in turn are more likely to pay price premiums.

- ‘Need’ is a minimum requirement of the customer, expected from the service provider, whereas the expectations are always on the higher side than the minimum required. With the advancement and innovations in the service industries; expectations are always increasing hence managing expectations and satisfying needs is a serious issue in the present competitive market conditions.
- The people may have different needs related to the services depending on the individual requirements. In this regard different broadband customers have different needs with respect to broadband services based on the application for which the broadband will be used for. Accordingly customers are availing different broadband plans, which will give different upload/download speeds, volume of the free data.
- Thus knowing and managing the expectations of the customers will help service companies. Therefore it is very important to understand the expectations of the broadband users to deliver services as expected and to come close to the customer satisfaction. It will help researcher to find out the gap between the actual services delivered by the BSP’s against the expectations of the broadband users.

2.1.5. Expectation Formation

- People expect a good quality product based on the price they are willing to pay for it. When it comes to service, expectations can get a little unclear. When a customer begins a relationship with service company customer already has a specific set of expectations. These expectations are based on their perceptions of about product/service or company. They are formed through personal past experience, and the experience of others with whom the customer interacts.
- Customers form their expectations from their past experience, friends’ advice, and marketers’ and competitors’ information and promises (Kotler, 2000). Therefore, perceived service quality is viewed as the difference between consumers’ perceptions and expectations for the service provided. Organizations

in order to keep expectations from rising, they have to perform services properly from the first time; Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1988).

- According to Oliver (1997) expectations are predictions of performance or anticipations of an effective response. Expectations may come from prior experiences (Johnston¹¹, 1994). Customer expectations were formed prior to consumption; they served as comparative referents for quality judgments, for determining customer satisfaction, and ultimately for behavioral intentions.

- The expectations are formed based on:

- a. Personal needs

A customer or user of a service has certain personal needs, which they expect the service will provide them. These needs will differ from customer to customer and vary from service to service. To provide an appropriate service it is therefore very important to know and understand the customer needs very well.

- b. Previous experience

Previous experiences with services will partly influence the future expectations of the service.

- c. Word of mouth communications

- A certain set of expectations will be formed because of the communication with anyone other than the service provider, such as family members, friends, colleagues, the media and other organizations such as the control authorities.
- According to Zeithaml and Bitner¹², (2000), customers hold several different types of expectations about service. There is a level of service that a customer hopes to receive i.e. that level which a customer believes a service 'can' and 'should' be at and this is referred to as desired service.
- However, customers also realize that there should be certain constraints in achieving desired service, and therefore will accept the lower expectations of the service termed adequate service. Customer satisfaction, however, is when the customer is satisfied with a product/service that meets the customer's needs, wants, and expectations.

- Based on the dimensions to the expectation construct, the levels of customer satisfaction are.

Level 1:

Expectations are very simple and take the form of assumptions, must have, or take it for granted.

Level 2:

Expectations are a step higher than that of level 1 and they require some form of satisfaction through meeting the requirements and/or specifications.

Level 3:

Expectations are much higher than for levels 1 and 2, Level 3 requires some kind of delightfulness or a service that is so good that it attracts customer to it.

- To further understand customer satisfaction, service provider must take a deeper look at the levels of specific satisfaction. According to Anderson and Fornell ¹³, (1994), there are two dimensions to the expectation construct:
 - o High customer satisfaction resulted when performance was greater than or equal to the customer's desired service level i.e. the service was performed better than or equal to that which is desired by the customer.
 - o Customer satisfaction was also likely to occur where performance was less than the customer's desired service levels but greater than or equal to the predicted service level i.e. the service was performed as well as or better than the customer predicted but poorer than that which the customer desired or expected.
 - o Customer dissatisfaction occurred where performance was less than both the customer's desired and predicted levels of service i.e. the service was performed poorer than the customer desired or expected.

2.2.0. Concept: Customer Satisfaction

- Customer satisfaction is an experience-based assessment made by the customer of how far his own expectations about the individual characteristics or the overall functionality of the services obtained from the provider have been fulfilled. Satisfaction is higher or lower with respect to the extent to which what was actually provided exceeds or falls short of what was expected.
- Customer satisfaction is based on one time, specific post-purchase evaluative judgment of a service encounter (Hunt; Keith ¹⁴, 1997; Oliver ¹⁵, 1993). On the other hand, Customer satisfaction is conceptualized as an overall customer evaluation of a product or service based on purchase and consumption experiences over a time period (Fornell ¹⁶, 1992; Anderson ¹⁷, 1994).
- It is argued that since cumulative satisfaction is based on a series of purchase and consumption experiences, it is more useful and reliable as a diagnostic and predictive tool than the transaction perspective that is based on a one-time purchase and consumption experience.
- Customer satisfaction may be described as a process or an outcome. One area that has received considerable debate in customer satisfaction literature is whether customer satisfaction should be defined as an outcome or a process. Many early definitions conceptualized satisfaction as a process which is currently the dominant view held by most scholars (Oliver ¹⁸, 1980, Parasuraman ¹⁹, 1988).
- The process perspective presupposes that customer satisfaction is a feeling of satisfaction that results from the process of comparing perceived performance and one or more predictive standards, such as expectations or desires (Khalifa & Liu ²⁰, 2002).
- This perspective is grounded in the expectancy disconfirmation theory proposed by (Oliver, 1980). The customer is satisfied if the performance of product/service is equal to his/her expectations and he/she is dissatisfied if the product/service performance is perceived to be below his/her expectation (negative disconfirmation).

- Vavra ²¹, (1997); if expectation exceeds perceived performance, the customer is highly satisfied. By taking satisfaction as a process these definitions do not focus on satisfaction itself but things that cause satisfaction, the antecedents to satisfaction, which occur primarily during the service delivery process.
- The studies by many researchers on satisfaction and dissatisfaction of the customers about the services implies that the dissatisfaction of the customers affects more to the companies in negative direction if compared with the effect of customer satisfaction in positive direction. Though dissatisfaction was believed to be the result of a cognitive process (comparison between expectations and outcomes), more recent research maintains that affective processes also contribute to explaining customer dissatisfaction.
- Swan and Combs, (n.d.); were among the first to argue that satisfaction is associated with performance that fulfils expectations, while dissatisfaction occurs when performance falls below expectations. McIlroy and Barnett ²², (2000): “An important concept to consider when developing a customer loyalty programme is customer satisfaction. Satisfaction is a measure of how well a customer’s expectations are met while customer loyalty is a measure of how likely a customer is to repurchase and engage in relationship activities.
- The definition of dissatisfaction came from Oliver’s disconfirmation between prior expectations and post-purchase outcomes (Oliver (1980). Expectations are the pre-exposure beliefs about the product.
- Fornell and Wernerfelt ²³, (1987) defined dissatisfaction as “a state of cognitive/affective discomfort caused by an insufficient return relative to the resources spent by the consumer at any stage of the purchase/consumption process”. Therefore, dissatisfaction includes the cognitive process and the affective process.
- In online services, satisfaction (or dissatisfaction) includes satisfaction (or dissatisfaction) and service performance with on line web sites and satisfaction (or dissatisfaction) with the purchase process (Anderson & Srinivasan ²⁴, 2003). The definition of dissatisfaction of customers with on line services includes

cognitive discomfort (such as information dissatisfaction, system dissatisfaction, and overall online service quality) and affective discomfort (negative emotions).

2.2.1. Customer Satisfaction: Definitions

- Customer satisfaction has become a major area of marketing that has received considerable publications from practitioners and scholars, Reichheld ²⁵, (1996). Customer satisfaction has been recognized as an important element that drives customer retention, loyalty and post-purchase behavior of customers (Rust and Oliver ²⁶, 1994).
- The needs, demands and expectations of individuals related to product and services are changing continuously with time and technology. Based on the changing market scenario, market trends, customer's expectations, competition among the service provider's and their strategies in the market, the researchers defined the customer satisfaction.
- Cardozo ²⁷, (1965) introduced the concept of customer satisfaction into marketing; scholars have different viewpoints on what is customer satisfaction and how it can be defined. Customer satisfaction is determined by the degree of realization of product benefits that customers expect from product. (Kuo, Y.F., Wu, C.M. and Deng, W.J ²⁸, 2009).

Definitions of Customer Satisfaction:

- Literature reviewed shows that, customer Satisfaction defined in many ways by the various researchers and mainly focused on the issues such as:
 - Expectations, desires, wants and needs of customers.
 - Perception and psychology of customers.
 - Attitude and judgments.
 - Service Performance against expectations of the customers.
 - Quality of the services, delivered by service providers.
 - Customer loyalty and retention.

A. Definitions of Customer Satisfaction based on the psychological state of the consumers' attitudes and beliefs:

- WTO, 1985 defined customer satisfaction as, “It is a psychological concept that involves the feeling of wellbeing and pleasure that results from obtaining what one hopes for and expects from an appealing product and/or service”.
 - Yi ²⁹, (1990) also defined Customer satisfaction as: “Customer satisfaction is a collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product/service”.
 - On the other hand Kotler (1997) recognizes satisfaction as the emotional perception of the consumer and a result from the comparison of the person’s perceived functionality of the product (or result) with what he expects of the product.
 - Morgan, R.M, Hunt S.D. ³⁰, (1994) defines satisfaction as a function of consumer's belief that he or she was treated fairly. Satisfaction is also of great interest to practitioners because of its important effect on customer retention. It is also found that satisfaction is a feeling that generates a higher rate of customer retention and wider spread positive word-of-mouth.
 - According to Hansemark and Albinsson ³¹, (2004), “satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some need, goal or desire”.
- B.** Few researchers defined customer satisfaction based on the ‘state of the consumers’ satisfaction’.
- Customer Satisfaction as an attitude-like judgment following a purchase act or a series of consumer product interactions. Lovelock & Wirtz ³², (2007).
 - Customer satisfaction generally means customer reaction to the state of fulfillment, and customer judgment of the fulfilled state Oliver, (1980).

- Zeithaml and Bitner (2000) have defined customer satisfaction as "Satisfaction is the consumer's fulfillment response. It is the judgment of a product, service feature or the product or service in itself that provides a pleasurable level of consumption related fulfillment". In line with this, according to Kim, Park and Jeong ³³, (2007) customer satisfaction is customer's reaction to the state of satisfaction, and customer's judgment of satisfaction level.
- Kotler ³⁴, (2000) defined satisfaction as: "A person's feelings of pleasure or disappointment resulting from comparing a product perceived performance (or outcome) in relation to his or her expectations".
- According to Hansemark and Albinsson (2004) "Satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some need, goal or desire".
- Furthermore, researchers differentiate between attitude and satisfaction. Oliver ³⁵, (1980) stated that; an attitude is a perceived service quality whereas; satisfaction is related to a specific transaction. He summarizes the transaction-specific nature of satisfaction, and differentiates it from attitude, as follows: Attitude is the consumer's relatively enduring affective orientation for a product, store, or process (e.g., customer service) while satisfaction is the emotional reaction following a disconfirmation experience which acts on the base attitude level and is consumption-specific.

C. Many researchers defined customers satisfaction as an outcome of what consumer expects against their needs, demands and expectations as:

- Brown, T.J., Churchill, G.A., Peter, J.P. ³⁶, (1992) defines customer satisfaction as: "The state in which customer needs, wants and expectations throughout the product or service's life are met or exceeded resulting in repeat purchase, loyalty and favorable worth-of mouth".

- Whereas Kotler (1997) defined customer satisfaction as, “It is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations”.
 - Gyasi & Azumah ³⁷, (2009) defined Customer Satisfaction as an end result of the service evaluation process, “The process of customer overall subjective evaluation of the product/service quality against his/her expectation or desires over a time period.”
- D.** As this research is focused on the gap between the broadband services delivered by the BSP's and the expectations of the broadband customers, many researchers and their studies from different service industries defined customer satisfaction based on the service gap whether it is positive or negative.
- Oliver (1980); Customer satisfaction or dissatisfaction is a function of the discontinuation arising from discrepancies between prior expectations and actual performance; Satisfaction is therefore the customer's evaluation of the product or service in terms of whether or not that product or service has met their needs and expectations.
 - Peter, (1992), stated that customer satisfaction or dissatisfaction is not only the discrepancies between the services but it depends on the extent of disconfirmation and the consumer's level of involvement with the product and the problem solving process.
 - Oliver (1999) supported the statements made by Kotler and Peter and defined customer satisfaction as a discrepancy between the observed and the desired performance. This is consistent with ‘Value-percept disparity theory’ by Robert A. Westbrook and Reilly ³⁸, (1983), which was developed in response to the problem that consumers could be satisfied by aspects for which expectations never existed, Yi, (1990).

- Whereas Fornell ³⁹, (1992) defined, “Customer satisfaction as a customer’s overall evaluation of the performance of an offering to date, and it is a root cause of the loyalty.
- Anderson and Sullivan ⁴⁰, (1993) compared expectations of the customers with the perceptions and defined; “Satisfaction as a function of disconfirmation refers to the difference between customer perceptions and customer expectations and the extent to which perceived quality fails to match pre-purchase information”.
- (Tse and Wilton ⁴¹, 1988, Oliver ⁴², 1999) defined customer satisfaction on the basis of actual performance experienced by the customers as, “Customer satisfaction as an evaluation of the perceived discrepancy between prior expectations and the actual performance of the product”.
- Bruhn ⁴³, (2003) defined Customer Satisfaction as a total experience with the service provider as: “an experience-based assessment made by the customer of how far his own expectations about the individual characteristics or the overall functionality of the services obtained from the provider have been fulfilled.”
- In line with the statement made by Bruhn, Gustafsson also agreed and linked customer satisfaction it with loyalty as, “Customer satisfaction is a customer’s overall evaluation of the performance of an offering to date. This overall satisfaction has a strong positive effect on customer loyalty intentions across a wide range of product and service categories, Gustafsson et.al. ⁴⁴, (2005).

2.2.2. Expectations and Customer Satisfaction

- Customer satisfaction is a term mostly used in marketing which is related with the needs and expectations of the customers and based on whether these needs fulfilled by the service provider or not. Not only needs but expectations about services and with service providers also plays significant role in customer satisfaction. Customer satisfaction is a measure of how products and services delivered by a company meet the expectations of customers.

- Kotler (2000) says: The satisfaction judgment is related to all the experiences made with a certain business concerning its given products, the sales process, and the after- sale service. Whether the customer is satisfied after purchase also depends on the offer's performance in relation to the customer's expectation.

Studies that supported the notion that expectations precede satisfaction include:

- Anderson, Fornell and Lehmann (1994), who conducted investigation on Swedish firms and reported that there is a positive and significant relationship between expectations and customer satisfaction, They describe expectation as an accumulation of information about quality from the outside sources (e.g. advertising, word of mouth and general media) and past experiences.
- Cadotte, Woodruff, and Jenkins (1987) accomplished investigation on food restaurant and reported that expectation is significantly correlated with satisfaction. Additionally, expectation is a pre-purchase choice process and form a part of evaluation standards of conceptualizing satisfaction process.
- Churchill and Suprenant ⁴⁵, (1982) an investigation on durable goods and non-durable goods. For the hybrid plant study, expectation is reported to have a direct impact on satisfaction.
- Oliver ⁴⁶, (1981); a research on retail stores and reported that expectation has direct influence on satisfaction. Whereas in contrast to this, Spreng and Olvshavsky ⁴⁷, (1993) a study on cameras and reported that there is no significant relationship between these two variables.

Thus the findings by various researchers be evidence for: there exists the strong co-relation between the customer expectations and the customer satisfaction, hence knowing customer demands and expectations is important in the service industry.

2.2.3. Customer Satisfaction, Loyalty and Retention

- After the literature review it is observed that; Customer satisfaction, customer loyalty and customer retention are very closely related with each other. Fornell,

1992 and Reichheld, 1996 linked all these three as; “Customer satisfaction functions as an antecedent of customer retention. It prevents customer churn and consolidates retention, thereby constituting an important cause of customer loyalty”.

- Akbar & Parvez ⁴⁸, (2009) found that there is positive relation between customer satisfaction and loyalty of customer and leading to more favorable disposition of commitment to re-patronize. They also declared that Customer satisfaction bridges between service quality and loyalty of customer.
- Gerpott T.J., Rams W., and Schindler A. ⁴⁹, (2001) stated relationship in Customer satisfaction, loyalty and retention as, “Customer satisfaction is direct determining factor in customer loyalty, which, in turn, is a central determinant of customer retention.”
- Lai ⁵⁰, (2004) in his research in Singapore found that there is positive relationship between customer satisfaction and intentions of usage (retention). The quality of service would leads to more loyal customer.
- According to Fornell (1992) a satisfied consumer helps the firm to detain market share and to sustain it, creates customer loyalty, shrink consumer price sensitivity and lessen other operating cost. Similarly Jones and Sasser ⁵¹, (1995) tied the satisfaction and loyalty together.
- In disparity with above findings, Storbacka et.al. ⁵², (1994) argues that, customer satisfaction is not necessarily a guarantee of loyalty, “Customers may change service providers because of price, or because the competitor is offering new opportunities, or simply because they want some variation. Customer satisfaction is really no more than the price of entry to a category.
- Kandampully ⁵³, (1998) said, ‘Service loyalty of firms leads to loyal customers’. He further stated that loyal services offered to customers fulfills both present and future needs of customers. Customer loyalty and trust is gained by service

provider's commitment to provision of services, quality of services. Dissatisfied customers have no bond of loyalty with the organization.

- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1994); commented that the customer satisfaction and the customer loyalty are different and not same. He argued that the desired level was the level of service that the customer believed could and should be delivered and that adequate service was the level of service that customers considered to be acceptable.
- Furthermore they stated: High levels of customer satisfaction did not guarantee loyalty; dissatisfaction with service received caused customers to move to other competitors. Such customers were less likely to return in the future and, if they did, it will be at a lower rate of incidence than was previously experienced. Increasing levels of customer satisfaction can be linked to customer loyalty and profits.
- Bowen and Chen ⁵³, (2001): having satisfied customers is not enough, there has to be extremely satisfied customers. This is because customer satisfaction must lead to customer loyalty. As far as organizations are concerned, they want their customers to be loyal to them and customer satisfaction does not guarantee this”.
- Bowen, Chen further admits that, Loyalty is vulnerable because even if customers are satisfied with the service they will continue to defect if they believe they can get better value, convenience or quality elsewhere. Therefore, customer satisfaction is not an accurate indicator of loyalty. Satisfaction is a necessary but not a sufficient condition of loyalty. In other words, there will be satisfaction without loyalty, but it is hard to have loyalty without satisfaction”.
- Customer satisfaction means customer's needs are met, product and services are satisfactory, and customers' experience is positive (Friday and Cotts, 1995, Gitomer ⁵⁵, 1998). According to the definition, customer is satisfied when only minimum has been done for the customer. If a customer is said to be satisfied or happy about a purchase or service, the customer's overall feeling and experiences must be neutral or positive. Customer satisfaction itself is not an indication that there will be customer loyalty or retention of the customer.

- McIlroy and Barnett (2000): “An important concept to consider when developing a customer loyalty programme is customer satisfaction. Satisfaction is a measure of how well a customer’s expectations are met while customer loyalty is a measure of how likely a customer is to repurchase and engage in relationship activities”.
- Thus though customer satisfaction, customer loyalty and customer are separate issues, but these are inter linked and have association in between them. Service delivery beyond expectations will lead to customer satisfaction, and if it continues for a longer period will develop loyalty.
- If once the customer is loyal with the service provider will guarantee to remain with the service provider and not switch over to the competitor. But once dissatisfied with the services, and if his/her expectations not fulfilled by the service provider will switch over to competitor and retaining back him/her will be more difficult to the service provider.
- Hence significance of the customer satisfaction is there in the service organizations and particularly in telecom service companies because the past studies on telecom shows there is maximum percentage of switching in telecom. Next subsection discusses about the importance of the customer satisfaction in the service industries to the service organizations.

2.2.4. Brand Image, Brand Trust and Customer Satisfaction

A. Brand Image

- For decades the value of a company was measured in terms of its real estate, then tangible assets, plants and equipments. However it has recently been recognized that company’s real value lies outside business itself, in the minds of potential buyers or consumers and today the primary capital of many businesses is their brands.

- Faircloth, 2005 defined, 'Brand image' as an overall mental image that consumers have of a brand, and its uniqueness in comparison to the other brands, the image may be positive or negative based on the overall experience and is associated with customer satisfaction. Brand image comprises a consumer's knowledge and beliefs about the brand's diverse products and its non-product attribute.
- Keller ⁵⁶, (1993): Basically, brand image describes the consumer's thoughts and feelings towards the brand. "Brand image is perceptions about a brand as reflected by the brand association held in consumer memory". These associations refer to any brand aspect within the consumer's memory, Aaker, Jennifer ⁵⁷, (1997).
- Customers' total brand experience determines whether a customer buys anything more from the company and, just as importantly, whether the customer spreads awesome or awful word of-mouth to friends and family. In effect, the brand experience moves a consumer up the ladder of loyalty from a mere consumer to a brand evangelist. In fact it is an indication of overall customer experience and satisfaction with the services or products.
- A brand means much more even than its product and service features. Brands are built from nothing less than the sum of a customer's experiences with a product, service or company. The image of the brand in the minds of the customers is a sign of overall customer satisfaction and his/her positive overall experience with the service provider.

B. Brand Trust

- McAllister ⁵⁸, (1995). Brand Trust is defined as "The degree to which an individual is confident and eager to act on the basis of the words, actions and results of others".
- Keller, (1993): Brand choice could be considered as the central problem of consumer behavior, while the perceived risk associated to buying decisions is a

pivotal aspect of brand choice. Risk is often perceived to be painful in that it may produce anxiety, in which case it must be dealt in some manner by the consumer. Among the main functions of a brand from the consumers' perspective is considered to be the minimization of perceived purchasing risk, which in turn helps cultivate a trust-based relationship.

- Brand awareness can influence consumers' perceived risk assessment and their confidence in the purchase decision, due to familiarity with the brand and its characteristics.
- Satisfaction over multiple interactions leads to a stage where the customer begins to have faith in the offering and its consistency in performance. Satisfaction leads to trust when some more antecedent conditions such as shared values and goals, dependence based on stable expectation/perception of performance and perceived switching costs are fulfilled.
- Reast ⁵⁹, (2005) defined Brand trust: "Brand trust is basically the emotional commitment of the customers with brand. Marketers are now days very much interested in trust because mostly it is observed that higher trust ratings are positively related to customer satisfaction and loyalty".
- Brand trust plays an important role in customer repeated purchase decision and long term customer satisfaction (Ballester and Aleman ⁶⁰, 2001).
- Brand trust development is a long term process, a trustworthy brand cares the customer expectations, fulfill promises and value its customers that eventually leads to brand trust and reliability (Ballester and Aleman, 2005). Thus once the brand image/trust developed, it fulfills the needs and expectations of the customers with customer satisfaction and customer remains loyal with the service provider in long run.
- Same thing admitted by the researcher Eshghi, Haughton and Topi, (2007): They comment that customer satisfaction makes the customers loyal to service provider through loyalty and brand image/trust. It is possible only if the service provider deliver services beyond customer satisfaction in long run. Researchers have

found that satisfaction of the customers can help the brands to build long and profitable relationships with their customers.

- Anderson, Fornell and Mazvancheryl, 2004 pointed out in their study that, though it is costly to generate satisfied and loyal customers but would prove profitable in a long run for a firm. Therefore a firm should concentrate on the improvement of service quality and charge appropriate fair price in order to satisfy their customers who would ultimately help the firm to retain its customers.
- Gustafsson, Johnson and Roos, 2005; Creating brand image/trust is too costly and will take more time but very fruitful for the service organizations and possible through customer satisfaction and delivery of the quality services.
- Similar finding by Russell-Bennett, McCol Kennedy and Coote ⁶¹, (2007), implies that: It is a common phenomenon that the services a brand offers and the price it charges actually determine the level of satisfaction among its customers, than any other measure. Customer's involvement is also significant as when buyer consider the product important and invests time to seek information then it ultimately enhances the satisfaction level.
- This satisfaction may influence the concerned company by repurchase, purchase of more products, positive word of mouth and willingness of customer to pay more for the particular brand. The literature on the brand trust and brand image indicates brand trust thus enhances the repurchases, positive word of mouth, and is closely related with customer loyalty and customer satisfaction.
- Any business is likely to lose market share, customers and investors if it fails to satisfy customers as effectively and efficiently. (Anderson, Fornell, and Mazvancheryl, 2004). Hence creation of 'brand image' and 'brand trust' is a must for product/service organizations to be leader in the market so that customers can very well identify the product or service with unique identity 'Brand'.
- Brand Image and Brand Trust are the ultimate results of the customer satisfaction in the long run. Developing 'Brand Image' or 'Brand Trust' takes too much time but it creates unique image in the minds of the customers which yield to

competitive advantage over competitors in the market: as an end result of customer satisfaction. Competitor orientation strategy, without aim for customers' satisfaction may lead company to the dead end.

2.2.5. Competitive Advantage, Corporate Image and Customer Satisfaction:

Customer satisfaction has emerged as one of the most powerful tools for sustaining a competitive advantage and for building corporate image for business success and survival nowadays, through excellence service quality. Parasuraman (1987) stated that "excellent service is a profit strategy because it results in more new customers, more business with existing customers, fewer lost customers, more insulation from price competition, and fewer mistakes requiring the re-performance of services".

C. Competitive Advantage

- Now countries, macroeconomics, governments, companies and scholars have focused and introduced on 'Competitive Advantage'. It means doing the best job one can, against what our rivals cannot. This simple quotation will be rich if we add the view points of Porter (1985).
- Competitor orientation strategy, without aim for customers' satisfaction may lead company to the dead end. This situation is an indicator that management decisions depend exclusively on the moves of competitors. In doing so, companies forget the real reason for their existence, customers satisfaction. Knowledge about customer needs, demands and expectations can help top management of the company to apply it through value creation building and long term relationship.
- Based on Porter's view ⁶², (1985) competitive advantage is achievement of the privileged position for business that enables it to do in higher performance levels than its rivals. Also, competitive advantage is adopting a more advantageous value creating strategy among the business current and potential rivals.

- Generating and maximizing profits is not the core target of today's organizations, but is 'customer satisfaction' delivering services much beyond expectations. Now businesses earn profits through customer-oriented value creation and customer satisfaction (Grigoroudis & Siskos ⁶³, 2003) and it could be said that the best program for customer retention, is customer satisfaction; doing right thing and doing things right up to customers delight, (Chen ⁶⁴, 2008).
- Customer satisfaction is the result of comparing two levels of satisfaction, before using products or services (expected satisfaction) and after using them (actual satisfaction) (Parasuraman, A.V., Valarie, A.Z., and Leonard, L.B. ⁶⁵, 1994). Satisfied Customers talk to others about their good experiences and feelings and this is advantage point for organization that has extended advertising by its customers, cost-less and highly-efficient.

D. Corporate Image

- Price ⁶⁶, (1995) described 'Image' as a procedure by which ideas, feelings, and previous experiences with an organization are stored in memory and transformed into meaning based on stored categories. 'Corporate image' is described as the overall impression made on the minds of the public about a firm.
- It is defined as perceptions of an organization reflected in the associations held in consumer memory as well. (Keller, 1993).
- Corporate image has an impact on the organizations competitive standings; it's positioning and also its capacity to increase customer's loyalty, which leads to attracting new customers. In the marketing approach corporate image is described as an overall impression that society has of an organization (Dowling ⁶⁷, 2001).
- He further stated that, Corporate image is the result of the aggregate processes by which customers compare the differences of the various attributes of companies. Corporate image is essential for companies; it is a key to security and maintaining public trust. It is an important factor in the customers overall evaluation of service quality that is provided by a company. Thus the 'Corporate Image' is

viewed as the response of customers to the total offering of the company and defined as the sum of ideas and beliefs.

- It can be defined as the perception of a company that customers' hold in their memories. Because it works as a filter through which an organization's whole operation is perceived, it reflects a company's overall reputation. It impacts the customer's evaluation of service quality, satisfaction and loyalty (Andreassen ⁶⁸, 1998).
- Corporate image is the result of a process, the process stems from ideas, feelings and consumption experiences with a firm that are retrieved from memory and transformed into mental images (Yuille and Catchpole ⁶⁹, 1977). Customers can obtain it from their own experience, words of others, advertising and so on.
- Hu (2009), claimed that customers who received high service quality during service delivery would form a favorable image. Service quality has an indirect effect on corporate image.
- Corporate image is the sum of people's perceptions of an organization. Images and perceptions are created through all the senses: sight, sound, smell, touch, tastes and feelings experienced through product usage, customer service, the commercial environment and corporate communications (Smith and Taylor, 2004).
- (Pampaloni ⁷⁰, 2006) added that, it is an external perception of all human and physical resources of an organization, especially characteristics as employees' behaviors and attitudes, communication levels, clothing etc.
- It is defined as the perception of an organization that customers' hold in their memories. Because it works as a filter through which a company's whole operation is perceived, a corporate image reflects a company's overall reputation and prestige (Kim and Lee ⁷¹, 2010). It is obvious that corporate image is concerned with the impression an organization forms in consumers' minds and the perception of consumers arising from this impression.

- Thus the role of competitive advantage and corporate image is pivotal in today's business environment (Gioia ⁷², 2000). A positive and reinforcing corporate image is capable of generating customer satisfaction and loyalty in organizations. Corporate image and brand image have also emerged as determinants of customer loyalty (Gronroos ⁷³, 1988).
- There is a relationship between corporate image, customer satisfaction and loyalty. Higher levels of customer satisfaction increases loyalty by building a positive corporate image (Anderson, 1994).
- A well-managed corporate identity unconsciously reassures customers (Smith and Taylor, 2004). Corporate image is influenced both by service quality and customer satisfaction, which in turn influences customer loyalty (Kandampully, 2007).
- Empirical findings have also shown the relationship between corporate image and customer satisfaction and loyalty. Groholdt ⁷⁴, (2000) found that corporate image is an important driver of customer satisfaction and loyalty in the industries of soft drinks, banking and telecommunications.
- Liu ⁷⁵, (2008) found that corporate image has a significant impression on services quality, customer value, customer satisfaction and customer loyalty in the Chinese telecommunication market.
- Bowen, J. T, Chen (2002) concludes that building up image is one of the important tasks to retain customers in the telecommunication sector.
- Jay Kandampully also claimed that corporate image is influenced both by service quality and customer satisfaction, which in turn influences customer loyalty (Jay Kandampully, 2007).
- All the findings and the results discussed 'related to customer satisfaction' ends on 'Overall Service Quality delivered by the service provider'. If the 'Quality of Services' delivered is above the expectancy level of the customers, it leads to Customer Satisfaction, Customer Loyalty, Brand Image, Brand Trust and

ultimately have competitive advantage over the competitors. Ultimately will support to the generate revenue and growth and profitability of the service organization; hence the importance of the Service Quality in the service industries is there, discussed in the following section.

2.2.6. Importance of Customer Satisfaction

- This section explains the importance of customer's satisfaction in service industries. To be successful in business, enterprises have to satisfy the needs and wants of the customers. The value of customer satisfaction, loyalty and retention has always been emphasized by many researchers.
- Based on the views and research done by numerous researchers and academicians, it can be concluded that customer satisfaction is very important issue in service businesses, which is continuously changing with time. Therefore the organizations should always strive to ensure that their customers are satisfied.
- Clearly defining and understanding customer satisfaction can help any company to identify opportunities for product and service innovation and serve as the basis for performance appraisal and reward systems. As the customer satisfaction is a key component and never ending issue in the marketing management, it has its unique importance in the market as well as to the organizations which are providing different services.
- The importance of customer satisfaction has a positive effect on organization's profitability. There is an important connection between customer satisfaction, loyalty and retention. Therefore these all are very important for an organization to be successful.
- It is stated by many researchers that customer satisfaction has a positive effect on an organization's profitability and the growth due to this the consequences of customer satisfaction and dissatisfaction must be considered. Therefore customer satisfaction related to actual services provided to the customers is a key for every organization to be successful; this is the reason why many researchers and

academicians have continuously emphasized on the importance of customer satisfaction.

- Customer satisfaction is now becoming a corporate level strategy (Rust and Zahorik ⁷⁶, 1993). In the words of Drucker ⁷⁷, (1973) Customers satisfaction is the base for business success. Customers satisfaction is corner stone for relationship between marketing and management (Claycomb & Martin ⁷⁸, 2002), and the source of competitive advantage for organizations, Anderson, 1994.
- As this study is related to telecom services, researcher reviewed some of the literature from telecom sector too related to this topic. Particularly the literature on broadband sector is limited hence the other literature from telecom, banking, insurance, transport, airlines, hotel, tourism etc. taken as a base to this study.
- Researcher reviewed the literature related to the importance of the customer satisfaction from various service industries worldwide for this study. Based on the available literature, researcher came across some of the facts about the customer satisfaction and its importance in service industries.
- The customer satisfaction is a crucial issue but if managed properly gives benefits to service organizations for life time. There are many factors affect the customer satisfaction and customer satisfaction leads mainly two types of the benefits to the service organizations.
 1. Monetary benefits and
 2. Non-monetary benefits.

Some of the related interpretations as per the reviewed literature w.r.t customer satisfaction discussed below:

- Research conducted by Fornell (1992) showed that higher customer satisfaction translates into higher than normal market share growth, the ability to charge a higher price, lower transaction costs, and a strong link to improved profitability. Proved that customer satisfaction is a strong link for profitability and growth of the organizations.

- Furthermore Aaker ⁷⁹, (1995) alleged that customer satisfaction is a link towards organization profitability and customer loyalty. He illustrates further that the strategic dimension for an organization includes becoming more competitive through customer satisfaction and through brand loyalty, product/service quality, brand/firm associations, relative cost, new product activity, and manager/employee capability and performance.
- Zairi ⁸⁰, 2000; also agreed the fact that, customer satisfaction has a positive effect on an organization's profitability which results in customer retention. The more customers are satisfied with products or services offered, the more are chances for any successful business as customer satisfaction leads to repeat purchase, brand loyalty, and positive word of mouth marketing. Customer satisfaction leads to repeat purchases, loyalty and to customer retention.
- Customer satisfaction really help service organization, Andersson, (1994) found a significant association between customer satisfaction and accounting return on assets. Shareholder value is highly elastic with respect to customer satisfaction. Anderson stated relationship between the customer satisfaction and return on investment and value of the organization in the eyes of the shareholders based on the customer satisfaction and customer relationship.
- Fornell, 1996, found out that customer satisfaction is significantly related to firms' financial performance. The volume of business conducted with a firm is directly related to customer satisfaction, which in turns affect profitability (Ittner and Larckera ⁸¹, 1998). He linked customer satisfaction directly with the volume of the business and overall profitability to the company.
- Satisfaction of customers with products and services of a company not only affects profitability but leading toward competitiveness and success (Hennig-Thurau and Klee ⁸², 1997). Further he stated that satisfied customers are assets that ensure a regular cash flow for the business in the future and customer satisfaction constitutes a cardinal indicator for assessing the success of an enterprise. More over the study finds benefits of the customer satisfaction as an indicator of competitiveness and success and given stress on that it customer satisfaction as an assets and it ensures regular cash flow in the business.

Customer satisfaction is a means which help organization not only in present situation but remain permanent assets for life time.

- According to Shemwell et.al. ⁸³, (1998), customer service was among the most important interfaces with the customer and a primary means by which to penetrate, build and maintain market share. Findings further demonstrated that; customer satisfaction has greater influence on repurchase intentions and profits for service companies. Thus the study by Shemwell analyzes that customer satisfaction results in increase in repurchase intentions and helps to maintain and build the market share to the companies.
- Henkel ⁸⁴, (2006); in his study on telecom services confirmed that, satisfied customers of telecom sector have high extent of usage and intentions to repurchase in future. Greater the level of satisfaction of customers greater will be repurchase chances of customers, (Iqbal, 2008); and reduced customer whip (Henkel, 2006; Serenko & Turel ⁸⁵, 2004). The repurchase intentions have direct link with level of customer satisfaction and increases with level of satisfaction.
- The researcher Keiningham ⁸⁶, (2007); concurred that customer satisfaction affects share-of-wallet (SOW) positively; customer satisfaction leads to increased profits. Fecikova, (2004); customer satisfaction is strongly associated with improved share-of-spending. Customer satisfaction is the real source of profits, which increases the tendency of spending with increased satisfaction.
- Peter and Olson ⁸⁷, (1987), furthermore stated that, if consumers are satisfied with a product or brand, they will be more likely to continue to purchase and use it and to tell others of their favorable experience with it. If they are dissatisfied, they will be more likely to switch brands and complain to manufacturers, retailers, and other consumers about the product.
- He further added, customer satisfaction is a source for information with positive word of mouth as well it is a source for negative advertising too. If dissatisfied he advertises comparatively more and shares his negative experience with more number of people.

- On the basis of the overall experience with the service provider and the state of satisfaction or dissatisfaction with the product/services Codwell ⁸⁸, (2001); given some of the important conclusions, while studying ‘Growth Strategies International (GSI) performed a statistical analysis of Customer Satisfaction data encompassing the findings of over 20,000 customer surveys conducted in 40 countries’ by Info Quest. The conclusion of the study was:
 - A Totally Satisfied Customer contributes 2.6 times as much revenue to a company as a Somewhat Satisfied Customer.
 - A Totally Dissatisfied Customer decreases revenue at a rate equal to 1.8 times what a Totally Satisfied Customer contributes to a business”.
- The study w.r.t customer satisfaction acknowledged by Peter and Olson, (1987), that, “The achievement of level of customer satisfaction involves: customer oriented culture; an organization that centers on the customer; employee empowerment; process ownership; team building; and partnering with customers and suppliers”. In the other words customer satisfaction brings:
 - Improvement of the firm’s reputation and image;
 - Reduction of customer turnover;
 - Increased attention to customer needs in TQM planning;
 - Reduction of marketing costs and, vice versa, lower transaction costs;
 - Reduction of costs related to product/service failures;
 - And, lastly, increased satisfaction among personnel and greater stability of the workforce.
- Kotler (2000) contended survey research, the findings show that a highly satisfied customer:
 - Stays loyal longer;
 - Buys more as the company introduces new products and upgrades existing products;
 - Pays less attention to competing brands and is less sensitive to price;
 - Talks favorably about the company and its products;
 - Offers product or service ideas to the company; and

- Costs less to serve as an existing customer, rather than a new customer, because transactions become routine.
- Fornell, (1992); Customer satisfaction had many benefits: It heightens customer loyalty and prevents customer churn, lowers customers' price sensitivity, reduces the costs of failed marketing and of new customer creation, reduces operating costs due to customer number increases, improves the effectiveness of advertising, and enhances business reputation.
- Iqbal et. al. ⁸⁹, (2008); and Kim (2004); also speaks alike as that of Fornell, 'The satisfied customers recommend others to use the service provider. Customer satisfaction leads them to use current service and creates loyal customers for future. The customers who are loyal reported to produce higher retention rates, tend to commit a higher contribution of their category spending for the firm, and are more likely to pursue others to be a part of customers of the firm.
- Further customer satisfaction not only develops relationship but helps to build long term profitable relationship with the customers. Customer satisfaction and is a long term process, Eshghi, Haughton and Topi ⁹⁰, (2007).
- Anderson, Fornell and Mazvancheryl ⁹¹, (2004) mentioned that though it is costly to generate satisfied and loyal customers but that would prove profitable in a long run for a firm. Another studies supported the finding that there is a positive relationship between customer satisfaction and financial performance (Rust and Zahorik, 1993; Anderson, E.W., Fornell, C. and Lehmann, D.R. 1994).
- Not only satisfaction but dissatisfaction of the customers in the service organizations has to be considered because, dissatisfaction has stronger effects (negative) on the service organizations if compared with the positive effects of customer satisfaction and satisfied customer.
- According to Hoyer, W. D. & MacInnis ⁹², (2001), "Customer retention is the practice of working to satisfy customers with the intention of developing long-term relationships with them". Dissatisfied consumers can decide to:

- Discontinue purchasing the good or service,
 - Complain to the company or to a third party and perhaps return the item,
 - Engage in negative word-of-mouth communication.
- Similarly Zairi (2000) also had strong comment on the dissatisfaction of the customers as it affects most to the organizations: There are numerous studies that have looked at the impact of customer satisfaction on repeat purchase, loyalty and retention and they convey a similar message that:
 - Satisfied customers are most likely to share their experiences with other people to the order of perhaps five or six people.
 - Equally well, dissatisfied customers are more likely to tell another ten people of their unfortunate experience.
 - Furthermore, it is important to realize that many customers will not complain and this will differ from one industry sector to another.
 - Lastly, if people believe that dealing with customer satisfaction/complaint is costly, they need to realize that it costs as much as 25 percent more to recruit new customers”.
 - Kotler, 2000; admits that, “Satisfied customers are more likely to repeat buying products or services. They will also tend to say good things and to recommend the product or service to others. Satisfied customers do positive publicity of the services.
 - On the other hand according to Kotler, dissatisfied customers respond differently. Dissatisfied customers may try to reduce the dissonance by abandoning or returning the product, or they may try to reduce the dissonance by seeking information that might confirm its high value”.
 - The study by Hoyer and MacInnis (2001) on the dissatisfaction interpreted that, customers that are not satisfied may decide to stop patronizing a business to purchase goods and services, they may complain to a third party or the business

organization and even return the goods, and they may also give negative word of mouth.

- Also Reichheld and Sasser⁹³, (1990) concedes with the statement given by Hoyer and MacInnis stating that the dissatisfied customers affects most to the organizations, he agreed, when customers were dissatisfied they were even more likely to spread the word to potential customers. This effect is more as compared to the positive advertising.
- In the identical study by Reichheld and Sasser stated that, the customer's experience of the firm is likely to be multiplied through interactions with other prospective customers via word of mouth. When customers are satisfied with the service received, they influenced the expectations of potential customers with whom they interacted.
- Also the finding by Hoyer and MacInnis (2001) align with the statement given by Zairi that, satisfied customers form the foundation of any successful business as customer satisfaction leads to repeat purchase, brand loyalty, and positive word of mouth.
- Customer satisfaction is extremely important and should be monitored and enhanced regularly in today's business world in customer relation development as according to Deng Z., Lu Y., Wei K., Zhang J.⁹⁴, (2009); the ability of a service provider to create high degree of satisfaction is crucial for product differentiation and developing strong relationship with customers.
- It is seen that, customer satisfaction supports service organizations (monetary and non monetary benefits) in various ways in increasing customer base, brand building, attracting new customers, development of image and trust, maximizing profits, revenues and profitability. By simply maintaining customer satisfaction will not serve the purpose but need to enhance it with time and technology which will help service organizations to compete in the market and to be a leader.

2.2.7. Need to Enhance the Customer Satisfaction

- According to Zari, 2000, “We so much depend on customers because they are very vital in what we do. Customers should not be seen as problematic. Enterprises should try to retain customers so that the future and security of the enterprise will not be jeopardized. Satisfying the customers is of great importance because it helps in intention to repurchase and at the same time, the main reason why customers stop to purchase is because they are not satisfied.
- Bansal and Gupta ⁹⁵, (2001) given suggestion to improve the customer satisfaction: “Building customer loyalty is not a choice any longer with businesses: it’s the only way of building sustainable competitive advantage”.
- Bansal further stated that, “Building loyalty with key customers has become a core marketing objective shared by key players in all industries catering to business customers”.
- The strategic imperatives for building a satisfied and loyal customer base are as:
 - o Focus on key customers
 - o Proactively generate high level of customer satisfaction with every interaction
 - o Anticipate customer needs and respond to them before the competition does
 - o Build closer ties with customers
 - o Create a value perception.
- La Barbera and Mazursky ⁹⁶, (1983); in his study on satisfaction of the Internal customers, and the respective finding of the study agrees with the findings of Bansal and Gupta and affirmed that, “Not only the customer satisfaction of the external customers but satisfaction of the internal customers (Employees) is equally important. In order to achieve customer satisfaction, organizations must be able to satisfy needs and wants of both the customers”.

- It clearly indicates that service companies should manage satisfaction of internal customers (employees) as well for better service deliveries and for overall satisfaction of external customers. Thus customer satisfaction is essential for corporate survival. Customer satisfaction is recognized as of great importance to all commercial firms because of its influence on repeat purchases and word-of-mouth recommendations. Customer satisfaction not only helps in profitability but helps in corporate survival of the service/ product organization.
- Bruhn and Grund, (2000): Telecommunications firms should improve their performance by satisfying customers. This is because the main output of customer satisfaction is customer loyalty, and firms with a bigger share of loyal customers profit from increasing repurchase rates, greater cross-buying potential, higher price-willingness, positive recommendation behavior and lower switching tendency.
- The mutual benefits of maintaining a relationship between the telecom service provider and customers appear to be rational that satisfied customers know what they are getting from the service provider and in turn the service provider gets a good reputation and possibility for more customers. This would generate a positive upward spiral for the service provider, which is one of the motives for focusing upon retaining and increasing the customers. By maintaining good customer relationship in telecom sector will help to retain the customers with good mouth publicity, which in turn helps to increase the customer base.
- The organizations should always strive to ensure that their customers are very satisfied. Clearly defining and understanding customer satisfaction can help any company identify opportunities for product and service innovation and serve as the basis for performance appraisal and reward systems. It can also serve as the basis for a customer satisfaction surveying program that can ensure that quality improvement efforts are properly focused on issues that are most important to the customer. Customer satisfaction will benefit organizations in many ways i.e. in positive word of mouth, product or service innovations and quality improvement.
- To be successful, especially telecom service provider's must look into the needs and wants of their customers and related customer's satisfaction related with the

product and services that they are providing. Due to this, the consequences of customer satisfaction and dissatisfaction in telecom services must be considered. This will help to manage the customer satisfaction of broadband customers.

- Satisfying customers is not enough but there is need to have customers that are totally satisfied because if customer is satisfied it leads to having customer loyalty (Bansal, Gupta, 2001): creating customer satisfaction that would build customer loyalty is a not a matter of choice any longer for businesses: it is the only way of creating sustainable advantage.
- It has become an objective of core marketing in all industries for building loyalty with key customers. There are strategic ways to build loyal customer base, they are: focusing on key customers, to build closer ties with customers, anticipating the need of the customers and at the same time responding to them, creating a value perception for customers and generating high customer satisfaction with every interaction.
- Customer satisfaction and loyalty should be the primary objective of customer satisfaction measurement. Satisfying customers helps in customer loyalty to the point that it becomes the prerequisite for maintaining a good customer relationship which leads to good word of mouth and repurchase from the organization that is why continuous evaluation of the customer satisfaction is essential in service organizations, Baker-Prewitt ⁹⁷, (2000). Therefore, customer satisfaction and the actual services provided to the customers are very important for an organization to be successful in today's competitive market, this is the reason why many researchers and academicians have continuously emphasized on the importance of customer satisfaction and researcher's focus in this study is.
- Thus customer satisfaction in the service industry is very critical but important issue for the service providers to sustain in the competitive market and to be a leader in the market.
- This issue is never ending because customer need, demand and expectations always changing with the time. Only the thing in the scope of the service provider's is to match with the expectations of the customers at particular time

and to bind the customer for life time with quality and reliable delivery of the services where the importance of the customer satisfaction is.

- This research is also having focus on the same issue. In this study also researcher interested in finding out the customer satisfaction based on the services delivery in case of broadband services. The next paragraph dealt with the customer satisfaction and services.

2.2.8. Customer Satisfaction Measurement

- In today's competitive markets, competing companies within the same industry are becoming increasingly similar. Differentiation through the delivery of services is therefore becoming increasingly difficult (Lovelock, 1984).
- Services are increasingly becoming a larger portion of many organizations' regionally, nationally, and globally and are considered as a tool for revenue streams. Today's knowledge intensive services businesses require reliable methods of measurement, assessment, and improvement. Service quality is determined by calculating the difference between two scores where better service quality results in a smaller gap.
- Measuring goods quality is easier because it can be measured objectively with indicators like durability and number of defects, but service quality is an abstract item.
- According to Parasuraman (1988), service quality has four features which are unique to services: Intangibility, Heterogeneity, and Inseparability of production and consumption and perish ability. Therefore, he suggested that in the absence of objective measures, an appropriate assessment of the service quality of a firm is to measure consumers' perceptions of quality.
- Production and consumption of many services are inseparable. Quality of services occurs during service delivery, during an interaction between a client and the service firm. Hence quality evaluations are not made solely on the

outcome of a service; they also involve evaluations of the process of service delivery (Parasuraman 1985).

- Thus, a service quality measurement is very crucial for organization in order to track customer expectations with company performance. Service quality is a measure of how well the service level delivered matches customer expectations (Lewis & Booms, 1983).
- Negi (2009) suggested that customer-perceived service quality has been given increased attention in recent years, due to its specific contribution to business competitiveness and developing satisfied customers. This makes service quality a very important construct to understand by firms by knowing how to measure it and making necessary improvements in its dimensions where appropriate especially in areas where gaps between expectations and perceptions are wide.
- According to Gyasi and Azumah (2009); “Customer satisfaction is a process of customer overall subjective evaluation of the product/service quality against his/her expectation or desires over a time period.” Satisfaction can be related to attribute-specific and overall performance. It is attribute-specific where it relates to a specific product or service (Cronin & Taylor, 1992).
- On the other hand, customer satisfaction can be related to the overall performance of a product/service or the overall performance of an organization’s products/services (Cronin & Taylor, 1992).
- The process perspective presupposes that customer satisfaction is a feeling of satisfaction that results from the process of comparing perceived performance and one or more predictive standards, such as expectations or desires (Khalifa & Liu, 2002).
- Service quality and its measurement have become an important research topic because of its apparent relationship to cost (Crosby ⁹⁸, 1990), profitability (Buzzell and Gale, 1987; Rust and Zahorik, 1993), customer satisfaction (Bolton and Drew, 1991), and customer retention (Reichheld and Sasser et.al., 1990).

Service quality is regarded as a driver of corporate marketing and financial performance.

- A sound measure of service quality is necessary for identifying the aspects of service that need performance improvement, assessing how much improvement is needed on each aspect, and evaluating the impact of the improvement efforts. The evaluation of quality services is more complex than for products because of their intrinsic nature of heterogeneity, inseparability of production and consumption, perish ability and intangibility (Zeithaml, 2006).
- Service quality focuses on the needs and expectations of customers to improve products and/or services. The measurement of service quality measures the gap between the customer's level of expectation and how well they rated the service(s). Service quality involves a comparison of expectations with performance. According to Lewis and Booms (1983), service quality is a measure of how well a delivered service matches the customers' expectations and customer satisfaction is a result of service quality.
- In this study the customer satisfaction w.r.t. broadband services evaluated based on the overall performance of the broadband services delivered by the Broadband Service Providers. It includes all tangible and non tangible attributes (based on especially three extended P's of Marketing Mix: People, Processes and Physical Evidences). Thus the customer satisfaction to be measured is a cumulative effect of the customers experience with the service provider over a time period.
- The customer satisfaction measurement in this study will help Broadband Service Providers to match with the needs and expectations of the broadband users ultimately will help to attract customers, retain customers, and maximize profits and revenues. It also will help to enhance customer loyalty, brand image and corporate advantage; hence the importance of the measurement of the customer satisfaction is there.

2.2.9. Factors Affecting Customer Satisfaction

- In service sector customers often want services to be delivered quickly. Slowness or delay in the service delivery usually leads to poor satisfaction ratings. Not only the speedy delivery but the quality of service and reliability of services matters too. If customer has to wait longer than expected, his experience can be negatively affected thus the important factors that affect customer satisfaction in the service industries are proper communication to customers, speed of service delivery, quality and the reliability of services.
- Usually customers expecting higher quality of services, and if quality of services delivered is below the average, customers were not happy with the performance delivered by the service provider. It has been identified by Bailey J.E. and Pearson⁹⁹, S.W. (1983): those human needs, quality of services and products, the user friendly nature of product and services, and comfort assurance are some of the important determinants of customer satisfaction. Though different customers require different levels and combinations of these variables, they generally are important factors that affect customer satisfaction.
- Matzler¹⁰⁰, (2002) went a step forward to classify factors that affect customers' satisfaction into three factor structures;

1. Basic factors:

These are the minimum requirements that are required in a product or service to prevent the customer from being dissatisfied. They do not necessarily cause satisfaction but lead to dissatisfaction if absent. These are those factors that lead to the fulfillment of the basic requirement for which the product is produced. These constitute the basic attributes of the product or service. They thus have a low impact on satisfaction even though they are a prerequisite for satisfaction.

2. Performance factors:

These are the factors that lead to satisfaction if fulfilled and can lead to dissatisfaction if not fulfilled. These include reliability and friendliness.

3. Excitement factors:

These are factors that increase customers' satisfaction if fulfilled but does not cause dissatisfaction if not fulfilled which include project management.

- Researcher reviewed literature from the service industries with respect to the factors affecting customer satisfaction. It is observed from the past research and findings that the factors' which contribute to customer satisfaction varies depending on the type of the service and the service industry are cited below:
- According to Hokanson ¹⁰¹, (1995), there were many factors that affect customer satisfaction in service industry. These factors include friendly employees, courteous employees, knowledgeable employees, helpful employees, accuracy of billing, billing timeliness, competitive pricing, service quality, good value, billing clarity.
- Business in service industry depends on continuous cycle of repurchase so retention of customers requires hard efforts by organizations, Anderson, (1994). Baumann C, Burton S., Elliott G.& Kehr H.M ¹⁰², (2006) found that affective attitude, empathy and customer satisfaction leads the customers towards further recommendation to other users. Responsiveness leads to short term retention while affective attitude and empathy has long term impact on customer satisfaction and retention.
- Ravichandran K. Prabhakaran, S. and Kumar, S.A. ¹⁰³, (2010); examined influence of service quality on customer satisfaction in banking industry, it was observed that there is relation between customer satisfaction in online banking service and tangible, reliability, responsiveness and empathy.
- A Study of customer satisfaction on Hotel services of Wora Bura Hua Hin resort and Spa by Ajchara Chairit ¹⁰⁴, (2010); The findings of the study show that the demographic character sex, age, purpose of the travel and hotel selection did not affect the customer satisfaction level. One of the finding is; higher the age higher the satisfaction w.r.t food quality and beverage served at hotel.

- Salim Zaim, Ali Turkyilmaz, M. Tarim, Oguz Akkas ¹⁰⁵, (2010); investigated that the impact of the four constructs, which are named as customer expectation, customer value, perceived quality, and image of the company, on the customer satisfaction in telecom services, and found that image of the company, perceived value and perceived quality have positive and significant impact on customer satisfaction. Image of the company has the highest impact on customer satisfaction. The second important factor was perceived quality.
- Kim, Park and Jeong D.H. (2004), in his research on cellular services found that call quality, value added services and customer support play a significant role in building customer satisfaction for cellular service subscribers and they tend to keep using current service as the level of the customer satisfaction is high that leads to customer loyalty.
- Another study carried out by Muzammil Hanif; Sehrish Hafeez; Adnan Riaz ¹⁰⁶, (2010); also admits that, “Factors Affecting the Customer satisfaction in Mobile Communication in Pakistan. Satisfaction of the mobile customers depends on the network quality, price fairness, efficiency of the solving the complaints and these determinants have significant relationship with the Customer satisfaction in mobile communication”.
- Along with network coverage and quality of service the value added service are equally important and contributes to the overall customer satisfaction in case of mobile services. A study of the consumers satisfaction level to various services offered by mobile phone service providers ; India by R. C. S. Rajpurohit ; Dr M.I. Vasita ¹⁰⁷, (2011): Findings were related with mobile coverage Vs satisfaction of customers shows that Vodafone, Idea, Airtel have high coverage; BSNL, Tata, MTS have medium coverage and Reliance has very low coverage. Mobile customers prefers particular service provider based on tariffs, network coverage and value added services. Customers facing problem with resolutions of complaints.
- In the recent years there has been explosion of Internet-based electronic banking applications. Beckett, Hewer & Howcroft ¹⁰⁸, (2000) stated that the emergence

of new forms of technology has created highly competitive market conditions for bank providers. However, the changed market conditions demand for banks to better understanding of consumers' needs and expectations, Beckett et.al, (2000).

- Mattila ¹⁰⁹, (2001) concedes that customer satisfaction is a key to success in Internet banking and banks will use different media to customize products and services to fit customers' specific needs in the future. Kumbhar ¹¹⁰, (2011) too proposed that responsiveness, assurance, security, easy to use are the factors affecting the customer satisfaction in E- banking.
- A study on the broadband services by N. R. M. Suradi, Z. Mustafa, W.R. Ismail, F.A.A Shahabuddin, Z.M. Ali, Z.A.Norkisme ¹¹¹, (2008); the findings were: The quality of broadband network, application of internet service, facilities and others were rated as important for satisfaction of the broadband users (engineering students). However, the satisfaction level of respondents on broadband services as a whole is relatively low.
- Whereas in contrast to this the study, the study by Ahmad Syakir Bin; Mohd. Rafi Bin Yaacob ¹¹², (2011) in Malaysia reveled the relationship between customer satisfaction and the factors; the findings are; “The constructs price, speed and stability had no significant effect or co-relation in examining the customer satisfaction level on broadband”.
- The above literature discussed shows that there are various factors (tangible and intangible) which affect the customer satisfaction in service industries.
- Particularly the literature from telecom industries shows that the factors contributing to the customer satisfaction are: services delivery speeds, responsiveness, service quality and reliability. Studies were more focused on quality of the services, network coverage, network quality, reliability and physical evidences.
- It shows that basic 4P's with extended 3P's of the Marketing Mix plays significant role in determining customer satisfaction in service industries.

Researcher discussed the literature related to 7P's of the Marketing Mix and its association with the services and customer satisfaction.

2.3.0. Services

- A 'service' is a non-material equivalent of goods. A service provision is an economic activity that does not result in ownership and this is what differentiates it from providing physical 'goods'. It is claimed to be a process that creates benefits by facilitating a change in customers, a change in their physical possessions, or a change in their intangible assets.
- A study carried out by Johns ¹¹³, (1999) points out that the word 'service' has many meanings which lead to some confusion in the way the concept is defined in management literature, service could mean an industry, a performance, an output or offering or a process.
- Johns further argues that services are mostly described as 'intangible' and their output viewed as an activity rather than a tangible object which is not clear because some service outputs have some substantial tangible components like physical facilities, equipments and personnel.
- According to Gronroos ¹¹⁴, (2001) service is not a simple thing that can be easily explained, service as a concept; is a complicated matter. The word 'service' has multiple meanings from personal service to service as a product. Service has many special features which affect marketing and need to be taken notice of so that customers can be satisfied.
- Gronroos ¹¹⁵, (2001); states that almost all products can be turned into services, if the seller or the service provider adjusts the product according to the customers' smallest requirements.
- Services include all economic activities which are intangible, not physically apparent like products, which provide value to the customer. Service has become very crucial in all business industries due to globalization and the IT developments. Service is not bound to only service based businesses, like: banks,

telecommunications, hotels, restaurants, and beauty salons, but it is found on all companies strategic tools for gaining a competitive advantage.

- These days' products heavily rely on its services to acquire competitive advantage, and to satisfy customers' needs. Service industries are playing an increasingly important role in the overall economies of the countries of developed and developing countries. There are many definitions regarding the concepts of service.

Many Researchers have tried to define service and to explain what service constitutes:

- Gronroos ¹¹⁶, (1982) defined service as: "An activity or series of activities of more or less intangibles nature that normally, but not necessarily, take place in interactions between the customer and service employees and/or physical resources or goods and or systems of service provider, which are provided as solutions to customer problems".
- Whereas Kotler ¹¹⁷, (1997) defined service as any activity or benefit that one party offers to another which is essentially intangible and does not result in the change of ownership of anything, and it may or may not be tied to a physical product.
- In support to statement by Kotler and his definition, Murti Sumarni (2002) also agreed that services are an activity or an advantage which can be given by a party to another party which is mostly intangible and can not affect ownership, and its production or is not related to any tangible product."
- Zeithaml ¹¹⁸, (1996) defined services in the same line by stating that service is all economic activities whose output is not a physical product or a construction is generally consumed at the time it is produced, and provides added value in forms (such as convenience, amusement, comfort or health).
- Ylikoski ¹¹⁹, (2001): Service is an act, activity or performance where the customer is offered something intangible, that is often produced and consumed

simultaneously and which offers the customer added value; time savings, ease, comfort, entertainment or health improvements. The service organization can be defined by which offerings are services that are clearly the main interest of the customers.

- Thus it is clear from above statements given by researchers that the services has different from goods and are difficult to deliver due to its '4I's' of services. Services are delivered by service organizations in the interest of the customers; its ownership is not transferred as in case of goods.

2.3.1. The Primary Characteristics of Services

- Services and the customer satisfaction is always a critical issue to discuss because the services are intangible (standardization difficult), heterogeneous, cannot be saved, stored, resold or returned. This section focuses on the components of customer service. These components comprise intangibility, heterogeneity, simultaneous production and consumption, and perish ability.

A. Intangibility:

- Since services are performances or actions rather than objects, they cannot be seen, tasted or touched in the same manner as one can sense tangible goods, Zeithaml and Bitner ¹²⁰, (2000). The intangibility presents some marketing challenges. Some of these challenges are that services cannot be inventoried and fluctuations in demand are difficult to manage.
- Services cannot be legally patented and competitors can easily copy new service concepts, Zeithaml and Bitner, (2000). Pricing is also a challenge in the broadband services as the actual costs of a unit of service are difficult to determine and price/quality relationship is complex.

B. Heterogeneity/Variability

- Service quality may be subject to considerable variability, which makes standardization difficult. Unlike in a physical production process where quality control can be put into place and measured, in service marketing, the services are

mainly conducted/ offered by people who have different attitudes and personalities.

- Jobber ¹²¹, (1998); As no two people have exactly the same personalities or attitudes, customers are therefore likely to receive different levels of service at the same customer call centre or from the same person. Customers are also different from one another and so are the employees of an organization; that are delivering the service to the customer. Therefore ensuring consistent service quality is challenging. The potential for variability in service quality emphasizes the need for vigorous selection, training and rewarding of staff in service organizations. Training should emphasize the standards expected of personnel when dealing with customers.

C. Simultaneous Production and Consumption:

- Unlike physical goods, services have simultaneous production and consumption. The provider of the service is an integral part of the satisfaction gained by the customer. Service is produced and consumed at the same time. The way the providers of service conduct themselves has a crucial bearing on repeat business over and above technical efficiency.

D. Perishability:

- Services cannot be saved, stored, resold or returned. A customer service experience cannot be reclaimed and used or resold at a later time. This is unlike goods that can be stored as inventory or resold on another day. Demand forecasting and creative planning for capacity utilization are therefore important and challenging decision areas.
- In view of the above challenges that services marketers encounter, it is integral to carry out periodic customer satisfaction surveys in order to feel the pulse of customer satisfaction and to find ways of overcoming the challenges. It is important to pay attention to customer satisfaction because some public policy makers believe that customer satisfaction is an important indicator of national economic health, Zeithaml and Bitner, (2000).

- With these unpredictable characteristics of the services, it is very difficult to understand the exact nature of the services, hence service organizations and the managers' experiences real difficulties in understanding customer satisfaction with respect to the services. As customer satisfaction plays important role in the profitability and growth of the service industries. For every service organization it is a must to understand the customer satisfaction w.r.t. services provided to know the various needs, demands and expectations associated with the services.

2.3.2. Marketing Mix

A. 4P's of Marketing Mix

1. Product

- A product as defined by Armstrong and Kotler ¹²², (2006) is anything that can be offered to a market for attention, acquisition, use, or consumption that might satisfy a want or need. According to Hirankitti, Mechinda, and Manjing ¹²³, (2009) the product offer in respect of services can be explained based on two components:
 - The core service which represents the core benefit;
 - The secondary services which represent both the tangible and augmented product levels. It can be best understood in terms of the manner of delivery of the particular service.
- Hartline, M.D. and Ferrell, O.C. (1996) opines that the product is the core of the marketing mix strategy where retailers can offer unique attributes that differentiates their product from their competitors. According to Borden, product is characterized by quality, design, features, brand name and sizes.

2. Price

- Customers usually buy products on the basis of price rather than other attributes. According to Kotler, Armstrong, Wong, and Saunders ¹²⁴, (2008), price is the amount of money charged for a product or service, or the total values that consumers exchange for the benefits of having or using the product or service.

- Due to the intangible nature of services, price becomes a crucial quality indicator where other information is not lacking or absent, Parasuraman, Zeithaml, Berry L.L. ¹²⁵, (1986). Price is considered as the most important measurement of repurchase intentions; Parasuraman (2000). In deciding to return to the service provider, the customers normally think whether or not they received their value for money, Zeithaml, (1987).

3. Place

- Hirankitti, (2009) considers place as the ease of access which potential customer associates to a service such as location and distribution. This is also defined by Armstrong and Kotler (2008) as a set of interdependent organizations that caters to the process of making a product available to the consumers.
- An organization should pay attention to place decisions, because of the importance of the product and consumption occurring at the same time and at the same place; a place that provides all information of customer, competition, promotion action, and marketing task. The strategy of place needs effective distribution of the firm's products among the channels of marketing like wholesalers or retailers, Evans, J. R. and Berman ¹²⁶, (1997).
- Thus it is a must to pay attention to how the services or product can be delivered at the right time and at the right place, and which channel should be used to deliver the product. Whereas the delivery and consumption of the services varies with time, place from person to person hence managing services are difficult and are different in character from product.

4. Promotion

- Promotion is a selling goods and services technique; to succeed in any marketing program, it should be involved with communication (promotion). Promotion is very important as it provides information, advice, and it persuades the target market about product and services. It guides and teaches the customer to take action at a specific time and how they can use the product/service and get beneficial result from it.

- A communication program is important in marketing strategies because it plays three vital roles; Lovelock and Wright ¹²⁷, (2002), because it:
 - o Providing needed information and advice,
 - o Persuading target customers of the merits of a specific product/service,
 - o Encouraging them to take action at specific times.
- Munusamy ¹²⁸, (2008): Communications should be devised by marketers in such a way that it :
 - o Offer consistent messages about their products and
 - o Are placed in media that consumers in the target market are likely to use
- Promotion is defined as sales promotion, advertising, personal selling, public relations and direct marketing. A decision of how best to relate the product or service to the target market and how to persuade them to buy it, Lovelock ¹²⁹, (1984). Activities that cater to promotion are advertising, sales promotions, personal selling and publicity; they can all influence consumer's way of thinking, their emotions, their experience as well as their purchasing of products and services.
- In latest market competition and the trends; particularly in service industries, the service providers should focus not only on 4P's of the marketing but beyond that has to consider extended '3P's' of the marketing mix too for better services deliveries and to maintain the market position by satisfying consumer needs.

B. Extended 3P's of Marketing Mix

5. People (Personnel)

- People refer to all individuals directly or indirectly involved in the consumption of a service, employees or other consumers. People are the customers along with company employees or staff or people who produce and deliver the services. It is seen that at many places or organization levels there involve personal interactions between customers and the company employees/staff, may be within the organization (premises) or outside, the employees (people) strongly influence the

customer's perception of service quality, Rust, Zahorik and Keiningham ¹³⁰, (1996). People are keys to the delivery of service to customers.

- Booms and Bitner's 7P's services marketing framework says that: "people are directly or indirectly involved in the service encounter, namely the firm's contact employees, personnel and other customers". Due to the inseparability of production and consumption for services which involves the simultaneous production and consumption of services, service firms depend heavily on the ability of contact employees to deliver the service.
- Contact employees contribute to service quality by creating a favorable image for the firm, and by providing better service than the competitions. Service providers are involved in real time production of the service. Service firms must find ways in which they can effectively manage the contact employees to ensure that their attitudes and behaviors are conducive to the delivery of service quality.
- This is especially important in services because employees tend to be variable in their performance, which can lead to variable quality i.e. heterogeneity in the performance of services. The quality of a service can vary from service providers and customers among many other factors. This lack of homogeneity in services creates difficulties for the service firms.
- (Kotler, 2000): As delivery of services occurs during interaction between contact employees and customers, attitudes and behaviors of the service providers can significantly affect customers' perceptions of the service. This is important, because customers' perceptions of service quality and its value can influence customer satisfaction, and in turn, purchase intentions.
- In addition, he stated that customers normally link the traits of service to the firm they work for. Personnel are also considered as the key element in a customer centered organization as well as a way to differentiate variables with product, services, channel, and image.
- Achievement of a customer orientation is not possible if there is no co-operation coming from the personnel (Judd ¹³¹, 2001). The interaction is important because it influences customer perception. In other words, the actions of all the personnel

normally influence success of action and function of an organization and with more communication, training, skills, learning, and advice they will achieve to display the optimum value of the product and the company.

6. Process

- Services are performances or actions done for or with the customers, they typically involve a sequence of steps and activities. Process is referred to the procedures, mechanisms and flow of activities by which the service is delivered i.e. the service delivery and operating systems. The combinations of these steps constitute a service process which is evaluated by the customers, (Booms and Bitner).
- Furthermore, in a service situation customers are likely to have to queue before they served and the service delivery itself is likely to take a certain length of waiting time. It helps if marketers ensure that customers understand the process of acquiring a service and the acceptable delivery times. Creating and managing effective service processes are essential tasks for service firms. Managing the process factor is essential due to the perish ability of services which means that services cannot be inventoried, stored for reuse or returned.
- According to Hirankitti (2009) the pace of the process as well as the skill of the service providers clearly revealed to the customer and it forms the basis of his or her satisfaction with the purchase. Therefore, process management ensures the availability and consistence of quality. In the face of simultaneous consumption and production of the process management, balancing services demand with service supply is extremely difficult.
- As services are performances that cannot be stored, it is a challenge for service businesses to manage situations of over or under demand. Another distinctive characteristic of the service process that provides evidence to the customer is the standardized or customized approach based on customer's needs and expectations.

- Since services are created as they are consumed, and because the customer is often involved in the process, there are more opportunities for customizing the service to meet the needs of the customers. The first concerns the extent to which the characteristics of the service and its delivery system lend themselves to the scope of customization; the second relates to the extent of flexibility the contact employees are able to exercise in meeting the needs of the customers.

7. Physical Evidence

- Physical evidence, defined as the environment in which the service and any tangible goods that facilitate the performance and communication of the service are delivered.
- This is the only tangible service dimension in case of services; service organization can have competitive advantage by maintaining it. This holds great importance because the customer normally it judges the quality of the service provided through it.
- In addition, according to Mittal V, Ross ¹³², (1998), this factor also refers to the environment in which the services production is in. Similarly, other visible surroundings can affect the impressions perceived by the customers about service quality.
- The components of the service experience are called the “servicescape” that is, the ambience, the background music, the comfort of the seating, and the physical layout of the service facility, the appearance of the staff can greatly affect a customer’s satisfaction with a service experience.
- The environmental decor and design also significantly influence the customer’s expectations of the service. Services normally cannot be displayed; therefore firms should create a suitable environment to highlight the fact to the customers, Rust, Zahorik and Keiningham, (1995).
- The “servicescape” illustrates how three physical environment dimensions (ambient conditions, space/function and signs, symbols and artifacts) provide a means of understanding environment-participant relationships in service systems.

- As services are intangible, customers are searching for any tangible cues to help them understand the nature of the service experience. The more intangible dominant a service is, the greater the need to make the service tangible.
- In short physical evidence serves as a visual metaphor (Image) of what the company stands for, and facilitates the activities of customers and employees. Because of the simultaneous production and consumption of most services, the physical facility i.e. its servicescape can play an important role in the service experience. For service industries servicescape is critical in communicating about the service and making the entire customer experience positive.
- Thus it is learnt from the literature that the extended 3P's are very well related with the services and its delivery. It is possible to manage efficient and effective quality services with the support of extended 3P's of the Marketing Mix. Hence the service organizations have to focus more on 3P's along with basic 4p's of the marketing.

2.3.3. Marketing Mix and Customer Satisfaction

Researcher reviewed the literature related to 7P's of the marketing mix and its role towards customer satisfaction:

- In a study, "Assessing the Relationship between Marketing Mix and Loyalty through Tourists Satisfaction in Jordan Curative Tourism", by Dr. Ayed Al Muala ¹³³, (2012); the finding of this study indicates that the product, price, personnel, place has positive and significant impact on tourist satisfaction and loyalty. It means that tourists became satisfied by experiencing the quality, price and delivery of tourism products of Jordan and it increased their loyalty levels, but process was not significant.
- Another study on, 'Physical Evidence and Marketing Performance of Commercial Airlines in Nigeria', by Asiegbu, Ikechukwu F. ¹³⁴, (2012) and the corresponding findings, conclude that physical evidence provided by airline operators in Nigeria aviation industry affects their marketing performance. Specifically, ambience, personnel competence and service systems design positively correlate with their sales growth, market share, and profitability. The

Nigerian business environment offers airline investors' unlimited opportunities for business success using tangibilized physical evidence.

- As services are dynamic and experiential, and frequently co-produced in real time by customers and employees, service firms use 'service blueprinting' to better manage the service encounter and to allow clearer visualization of the service processes.
- Blueprinting is a method invented by Lewis R.C., Booms B.H., Shostack ¹³⁵, (1983) to accurately portrays the service system with
 - o "line of interaction" separates the customer action area from the supplier action area,
 - o "line of visibility" differentiates between actions visible and invisible to the customer,
 - o "line of internal interaction" distinguishes between front office and back office activities,
 - o "Line of implementation" separates between planning, managing and controlling (management zone) and support activities (support zone).
- In a typical service blueprint, the customer occupies the top zone, management occupies the bottom zone and service operations are sandwiched between them. Thus, service blueprint shows how service provider can be empowered to manage the service components to bridge the gap between management intent and customer demand.
- As the service providers span the boundary between the firm and the customers, they can become frustrated. The role ambiguity experienced by boundary across employees greatly decrease job performance, which negatively affect customers' perception of service quality and ultimately customer satisfaction.
- Thus, the unique extended 3P's of services marketing: People, Process and Physical evidence are within the control of the firm and its contact employees. They influence the customer's initial decision to purchase a service, customer's level of satisfaction and repurchase decisions.

- Service firms rely heavily upon their service providers to enhance the provision of service quality to acquire and retain their customers in the designed service processes and servicescape.
- Services Mix comprising of total 7P's; Product, Place, Price, Promotion, People, Process and Physical evidence plays an important role in building customer satisfaction, Brand building and Loyalty establishment.
- To analyze and evaluate customer satisfaction w.r.t services, it is a must to know the demands and expectations of the customers towards respective services. The achievement of a strong customer satisfaction is closely related to the understanding customer needs and expectations (Dwivedi. Y. K., Khoumbati. K. William¹³⁶, (2007).
- As expectations and customer satisfactions go hand in hand, the customers are satisfied if services delivered by the service providers matches with the demand and expectations of the customers. Without knowing expectations of the customers' related to specific service, it is not possible to form the required strategy to match with the expectations of the customers. How expectations are formed, and why understanding customer expectations is essential discussed here with.

2.3.4. Customer Satisfaction in Telecom Services

- Telecommunication has become the important part of the people worldwide, which fulfills various needs of the people in their daily life, such as voice communication, audio and video communications, data sharing, and number of on line applications and activities. There is competition among the service providers in telecom services, customers have more options in services as well in service providers and are searching for better and better services with minimum price/costs.
- Customer service in telecom is a system of activities that comprises customer support systems, complaint processing, speed of complaint processing, ease of

reporting complaint and friendliness when reporting complaint (Kim, Park and Jeong ¹³⁷, 2004).

- Furthermore, the friendly attitude and courteous behavior of the service workers at service firms leaves a positive impression on the customer which lead towards customer satisfaction (Soderlund and Rosengren ¹³⁸, 2008).
- Sometimes, telecom service providers take considerably longer time to resolve the problems like network coverage or call quality, the customers do not wait for long and hence they lose satisfaction with that particular brand (Ahn, Han and Lee ¹³⁹, 2006).
- On the other hand, if a telecom service provider lacks in providing services (call drops particularly in mobile services) to its customers it experiences customer churn. Kim, Park and Jeong (2004) argued that service provider should provide customer oriented services in order to heighten up customer satisfaction.
- Satisfaction of customer is determined by his evaluation of service provided by service provider (Gustafsson, Johnson and Roos ¹⁴⁰, 2005). The study by Ahn, Han and Lee (2006); one of the findings shows that when the customers, do not get their complaints considered properly, they start looking for other alternatives. It happens because either the customer service centers do not handle the complaints or the customers are not able to address them properly.
- The improved customer services are the focal point of the telecom service providers for social as well as for economic reasons. From a social point of view, services should be available to the customers on reasonable terms. As far as economic factor is concerned, services should satisfy the needs of the customers (Turel and Serenko ¹⁴¹, 2006; Melody ¹⁴², 1997). For developing satisfaction among customers, the telecom service providers need to be extra careful for the customer services they provide.
- The research on telecom services shows, there is maximum percentage of the switching over in telecom services if compared with other services and respective

sub-sectors. Hence in telecom sector, there is always threat to the Telecom Service Providers that of switching over of the customers to their competitors.

- To minimize this threat the company must critically identify customer needs and expectations. The main cause behind higher switching over percentage of the customers is mostly the dissatisfaction with the services provided by the service providers. This is one of the reasons why this study is focused on the broadband service which is a core part of the telecommunications as on date.

2.3.5. Broadband Services

A. Broadband

- Broadband is a technology (high speed internet) with the help of which the data or information can be shared /exchanged between the computers, laptops or mobiles/Tabs irrespective of locations.
- Broadband connection is faster than narrowband connection and is suitable for large amount of data transfer Kidokoro ¹⁴³, (2007). Broadband technology has the potential to enhance the service quality in education and health to the society, Lucy Firth & Mellor ¹⁴⁴, (2005).
- According to Broadband Stakeholder Group (2003), a lot of benefits can be gained from broadband usage in higher education. These benefits include ability to enhance the learning experience, improve cooperation among learning institution, deliver new potentials and enhance the efficiency in education.
- ‘Broadband’ is a concept that comes from telephony world. Different service provider will have different definitions of broadband but in general the speed of the broadband should exceed than narrowband.
- Broadband Internet according to the Federal Communications Commission and the National Telecommunications and Information Administration (NTIA-2000) is, “The capability of supporting at least 200 kilobits/second in the consumer’s connection to the network (“last mile”), both from the provider to the consumer (downstream) and from the consumer to the provider (upstream)”.

- When broadband introduced in India, TRAI, defined broadband as, “It is an internet connection which gives minimum download speeds of 256 kbps, whereas it is an ‘always on’ connection with minimum speed of 1 mbps in European countries.
- According to TRAI’s recommendations on the National Broadband Plan submitted on December 8, 2010 revised the definition of broadband, “A broadband connection is a data connection using any technology that is able to support interactive services including internet access and support a minimum download speed of 512 Kbps. With upload speed at least half of the download speeds”.

B. Wire line and Wireless Broadband services

- Sangwon Lee and Justin S. Brown ¹⁴⁵, (2007); has defined broadband as any technology currently, cable, telephone-based (DSL), wireless, or through electric power lines that permits users to communicate at rates substantially faster than older generation ‘dial-up’ services, and unlike dial-up services, is “always on.”
- The ‘wire line broadband’ is a physical link which supports internet services on cable network from customer premises to the server of the service provider. The customer can have wireless access within his/her premises with wireless router or modem. Broadband wire line accesses to telecommunications networks include services delivered over:
 - a. Digital Subscriber Line (DSL)
 - b. Cable TV networks (CATV)
 - c. Power lines
 - d. Optical fibers.
- ‘Wireless broadband’ is a high-speed internet and data service delivered through a wireless local area network (WAN) or Wide Area Network (WAN). As with other wireless service, wireless broadband may be either fixed or mobile.
- A fixed wireless service provides wireless internet in relatively permanent locations, such as homes and offices. Fixed wireless broadband technologies

include LMDS (Local Multipoint Distribution System) and MMDS (Multichannel Multipoint Distribution Service) systems for broadband microwave wireless transmission direct from a local antenna to homes and businesses within a line-of-sight radius. The service is similar to that provided through Digital Subscriber Line (DSL) or cable modem but the method of transmission is wireless.

- A 'mobile broadband' service provides connectivity to users who may be in temporary locations, whenever persons are moving. Mobile broadband works through a variety of devices, including portable modems and mobile phones, and technologies such as WiMax, GPRS and Long Term Evolution (LTE).
- Mobile broadband does not rely on a clear line of sight because connectivity is through the mobile phone infrastructure. Mobile devices can connect from any location within the area of coverage. WiMAX supports both fixed and mobile wireless and is often predicted to become the standard for wireless broadband.
- There are various technologies through which the broadband services can be provided as discussed in the introduction chapter. Presently broadband services are with Asynchronous Digital Subscriber Line (ADSL), where there is difference in the upload and download speeds, the download speeds are approximately double that of upload speeds.
- Purposefully difference in the speeds is maintained in DSL technology, since most of the time the broadband is used to download the information from sites if compared with the data to be uploaded. On the other hand the Synchronous Digital Sub's Line (SDSL) is preferably used in the business organizations where need to upload huge volume of the data, where the both speeds (upload and download) are same.
- Internet service providers are essentially service organizations by virtue of their business of providing service in the form of access to the internet to their clients. There are inherent differences between goods and services which results in different management challenges for service businesses. The literature shows that the services are different from products in various respects that have to be studied

to know the services in detail, discussed various service characteristics in following section.

2.3.6. Customer Satisfaction and Broadband Services

- Broadband provides customers the full of opportunities to experience their education, research, information and entertainment activities and the customer is thriving for more bandwidth for accessing those services. Customer satisfaction while using broadband services is very important as satisfied customer would add value to the brand and spread a positive word of mouth and help in making good reputation of brand. Satisfied customers would be able to make long term profitable relationship with brand.
- Recent studies have found that satisfaction as an outcome or end result during the process of the consumption of a service; it is viewed as a post-purchase experience (Vavra, 1997). This view has its roots in motivation theories that postulate that people are driven by the desire to satisfy their needs (Maslow ¹⁴⁶, 1954) or that their behavior is directed at the achievement of relevant goals (Vroom ¹⁴⁷, 1964). In this way satisfaction is perceived as a goal to be achieved and can be described as consumer fulfillment response against the expectations (Rust & Oliver, 1994).
- In the context of this study, customer satisfaction (overall performance) can be evaluated from process perspective by comparing expectations against the delivery of the broadband services by respective BSP's over a time span.
- It is stated by different researchers that 4P's with extended 3P's of the services Marketing Mix plays important role in the services. Similarly in performance of the broadband and quality of services is primarily based on the broadband service delivery processes and the support, co-operation given by the people involved in the delivery of the broadband services over the time span, and the outcome of it is not just transaction specific.

- Customer satisfaction means that the customer's needs are met, product and services are satisfactory, and customers' experience is positive, Friday and Cotts¹⁴⁸, (1995). Thus the customer satisfaction in case of the broadband services measures how well BSP's products or services meet or exceed customer's expectations and customer satisfaction measures are an overall evaluation that is based on the customer's service experience as it is an outcome of number of processes involved in the delivery of the broadband services.
- As explained by the expectation disconfirmation theory, satisfaction is determined by the intensity and direction of the gap between expectation and perceived performance. Customers are more likely to be satisfied if service performance meets (confirmation) or exceeds (positive disconfirmation) their expectations.
- Conversely, customers are more likely to be dissatisfied if service performance falls below their expectations (negative disconfirmation). Kotler (2000) states that customer satisfaction depends upon how well the performance of an offer, matches the customer expectations.
- The broadband customer might experience various degrees of satisfaction. The researcher in this study is interested in finding out the gaps in the broadband services, based on the services delivered by the Broadband Service Providers. For that to measure the performance of the services delivered and to find out various gaps (positive or negative) in broadband services. Researcher taken help of the SERVQUAL Five Gaps Model by Parsuraman, Zeithmal and Berry, which measures the overall customer satisfaction of the broadband users.

2.4.0. Service Quality

- Service quality has become a major area of interest during the past few decades for managers, researchers, practitioners because of its huge impact on business performance of firms.

- Quality in a service business has become a measure of the extent to which the service provided meets the customer's expectations. Customers judge service quality relative to what they want by comparing their perceptions of service experiences with their expectations of what the service performance should be.
- Many researchers suggest that customers' assess service quality by comparing what they feel, a seller should offer and compare it against the seller's actual service performance (Gronroos, 1982). Service quality has become a key strategic factor for companies to differentiate their products and services from other competitors by using service quality as a process that customers evaluate. Service providers have found that in order to increase profits and market share, they should pay much attention to service quality.
- The importance of quality to firms and customers is undeniable because of its benefits contributing to market share and return on investment (Parasuraman, 1985). Quality has been recognized as a strategic tool for attaining efficiency and business performance. Delivering high service quality is a good strategy for businesses to succeed in their businesses.
- Consumers now are demanding higher quality in products and services. The fierce and intensifying competition and rapid deregulation have made many businesses in the service sector to seek profitable ways and becoming competitive.
- The main reason to focus on quality is; as it meets customer needs while remaining economically competitive at the same time. This means satisfying customer needs is very important for the enterprises to survive and customer satisfaction is a result of need satisfaction.

Some of the definitions of the Service Quality defined by the researchers are:

- Definitions of service quality revolve around the idea that, 'It is the result of the comparison, that customers make between their expectations about a service and their perception of the way the service has been performed' (Lewis and Booms, 1983).

- According to Zeithalm, V. A., Berry, L. L, Parasuraman, (1988); service quality can be defined as the degree and direction of discrepancy between the customer's perception and expectations, or the extent to which a service meets or exceeds customer's expectations. The quality of a service depends on the service consistently conforming to customers expectations.
- Parasuraman (1988); concedes with the statement made by Lewis and has captured the definition of quality as a whole judgment, and the overall experience which a customer perceives through interacting a product and services.
- According to Lewis and Booms (1983) service quality is a measure of how well a delivered service matches the customers' expectations. Generally the customer is requesting a service at the service interface where the service encounter is being realized, and then the service is being provided by the provider and in the same time delivered to or consumed by the customer.
- Crosby defined it as 'a conformance to requirements'. Eaglier and Langeard (1987) defined it as one that satisfies the customer. Parasuraman (1994) tried to define service quality as a "global judgment, or attitude, relating to the superiority of the service.
- Gronroos (1988) in this line of propositions defined service quality as a difference between customer expectations of 'what they want' and their perceptions of 'what they get'.
- Quality is the overall experience which a customer perceives through interacting a product and services. Service quality has been described as a form of attitude, related but not equivalent to satisfaction that results from the comparison of expectations with performance (Bolton and Drew ¹⁴⁹, 1991; Cronin Jr. and Taylor ¹⁵⁰, 1992; Shepherd ¹⁵¹, 1999).
- Asubonteng, P., McCleary, K.J. and Swan, J.E. ¹⁵², (1996) also admits the same. He distinguished between the qualities of the service as high and low quality and service quality can be defined as the difference between customer's expectation for service performance prior to the service encounter and their perception of the

service received. Customer's expectation serves as a foundation for evaluating service quality because, quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation.

- Vavra (1997) defined the service quality on the basis of the needs of the customers as the service quality is consistently delivering products and services that fully meet consumer needs and expectations.
- Edvardsson ¹⁵³, (1998); "The customer's total perception of a service is based on his/her perception of the outcome and the process; the outcome is either value added or quality and the process is the role undertaken by the customer".
- Watson R.T., Pitt, L.F., and Kavan, C.B ¹⁵⁴, (1998) define service quality is based on a comparison between what customer feels should offered and what is provided. Traditional service quality refers to the quality of all non-Internet based customer interaction and experience with companies.
- Gefe ¹⁵⁵, (2002) defined Service quality as the subjective comparison that customers make between the quality of service that they wish to receive and what they actually get.
- Whereas Zeithaml & Bitner ¹⁵⁶, (2003) on the other hand stated that: "Service quality is a focused evaluation that reflects the customer's perception of specific dimensions of service: reliability, responsiveness, assurance, empathy, tangibles". Satisfaction, on other hand, is more inclusive: it is influenced by perceptions of service quality, product quality, and price as well as situational factors and personal factors.
- Service quality is viewed as impression of the customer about the relative inferiority/superiority of a service provider and its services (Bitner & Hubert ¹⁵⁷, 1994, Tsoukatos & Rand ¹⁵⁸, 2006).

- Yen & Lu ¹⁵⁹, 2008, “The increasingly intense competition of the internet services, service quality is an indicator of business performance and is the importance on customer satisfaction”.

Service Quality Types:

The shift from a manufacturing to a service-based economy is encouraging the intensive development in the services industry. Consequently, customer service has emerged as a key differentiator in highly competitive industries. Since service plays vital role in every service organization, service quality takes on an immensely significant position in business performance.

- According to Gronroos ¹⁶⁰, (1994) the service quality is of three types: the technical quality, the function quality and the corporate image:

1. The technical quality:

- This involves what the customer, is receiving from the service delivery. This can be measured by the consumer in a rather objective manner. Technical service quality refers to the quality of service output, Sharma and Patterson ¹⁶¹, (1999).

2. Functional quality:

- Functional service quality relates to the nature of the interaction between the service provider and customer and the process by which the core service is delivered. This involves the manner in which the service is delivered. This concerns the psychological interaction between the buyer and the seller and is perceived in a very subjective way, and would include elements such as:
 - Attitudes and behavior of employees;
 - Approachability of service personnel;
 - Accessibility of service;
 - Appearance and personality of personnel;
 - Relationship between employees, and;
 - Interrelationships between employees and customers.

3. Corporate image:

- Is a dimension of quality is the result how consumers perceive the firm, and it is expected to be built up mainly by the technical and functional quality of its services and will eventually affect service perceptions. Companies need to develop a customer oriented strategy concerning customer satisfaction, if they want to ensure a long term presence in the marketplace.
- Edwardsson et. al. ¹⁶², (1989) expanded further these two types of service quality, and summarized four aspects of quality which affect customers' perceptions:

a. Technical quality:

Technical quality refers to the 'skills of the personnel' and 'design of the service system'. In e-commerce, these two aspects are hidden from view and are not experienced directly and therefore cannot be judged by the customer.

b. Integrative quality:

Integrative quality is concerned with 'how the different parts of the service delivery system work together'. This is crucial in e-commerce (on line working) because the customer must have a positive experience online and if relevant a positive experience offline.

c. Functional quality:

The third aspect is functional quality which means 'the manner in which the service is delivered'.

d. Outcome quality.

Service Quality has been linked to many and varied business performance metrics, including customer satisfaction, loyalty, word of mouth referral, and price insensitivity.

- Service Quality can be defined according to its two forms identified by Gronroos (1982) viz. functional service quality and technical service quality. Functional service quality relates to the nature of the interaction between the service

provider and customer and the process by which the core service is delivered. Technical service quality refers to the quality of service output (Sharma and Patterson, 1999).

- With this review of literature related to ‘Service Quality’ and its role in satisfaction formation, it is a must for service organizations to know the factors or determinants of the service quality. For better customer satisfaction, managing service quality is after all managing the determinants which are associated to overall quality of services discussed below.

2.4.1. Service Quality Dimensions

Researchers identified quality dimensions and detailed aspects of services and their relationship with customer satisfaction from various past studies from service industries:

- Gronroos (1988) has identified a list of six criteria of good perceived quality:
 - o Professionalism and skills,
 - o Attitudes and behavior,
 - o Accessibility and flexibility,
 - o Reliability and trustworthiness,
 - o Recovery, and reputation and
 - o Credibility;

The first is outcome-related, reputation and credibility are image-related, and the rest are process-related.

- Parasuraman, Zeithaml and Berry (1985; 1988) addressed the issue as to how the customer makes an assessment of service quality and came up with ten determinants that can be used to measure service quality. Service quality can be described as a rationale of differences between expectation and competence along the important quality dimensions. They identified ten requirements useful for customers’ evaluation of the quality of services that may relate to any kind of service these determinants are:
 - Competence:

Possession of the required skills and knowledge to perform the service: knowledge and skill of the contact personnel, knowledge and skill of the operational support personnel, research capability of the organization.

- Courtesy:

Politeness, respect, consideration and friendliness of the contact personnel: Consideration for the customer's property, clean and neat appearance of public contact personnel.

- Credibility (Trustworthiness, believability and honesty):

It involves having the customer's best interest at heart: company name, company reputation, personal characteristics of the contact personnel.

- Security:

Freedom from danger, risk or doubt: physical safety, financial security, confidentiality.

- Access:

Approachability and ease of contact: Service is easily accessible; waiting time to receive service is not extensive, convenient hours of operation, convenient location of service facility.

- Communication:

Informing the customers in a language they can understand and listening to them. It may mean that the company has to adjust its language for different consumers: explaining the service itself, explaining how much the service will cost, and explaining the tradeoffs between service and cost, assuring the consumer that the problem will be handled.

- Understanding / knowing customer:

Making the effort to understand the customer needs: understanding customer's specific needs, providing individualized attention, recognizing the customer.

- Tangibles:

Physical evidence of the service: appearance of physical facilities, tools and equipments used to provide the service, appearance of personnel and communication materials, other customers in the service facility.

- Reliability:

The ability to perform the promised service dependably and accurately: service is performed right at the first time; the company keeps its promises in accuracy in billing, in keeping records correctly and in performing the services at the designated time.

- Responsiveness:

The willingness and/ or readiness of employees to help customers and to provide prompt service, timeliness of service: mailing a transaction slip immediately, setting up appointments quickly.

The items for each of the dimensions have been modified in many previous studies to suit a particular context as noted by Parasuraman (1988) that the SERVQUAL instrument could be “adapted or supplemented to fit the characteristics or specific research needs of a particular organization”.

- Finally Zeithaml, Parasuraman, and Berry proposed a service quality scale (SERVQUAL), a generic instrument that has only five dimensions of service quality out of ten quality dimensions previously: reliability, responsiveness, assurance, empathy and tangibles, the constructs were found to have high correlation with service quality.
- Out of these ten dimensions, five ‘principle dimensions’, identified by Parasuraman, Zeithaml and Berry in 1998, that customers use to judge service quality are:

1. Tangibles

- These refer to the appearance of the physical facilities, equipment, personnel and communication materials. These are the physical representations or images of the services that customers, particularly new customers, will use to evaluate quality. Tangibles are often used by service companies to enhance their image, provide

continuity and signal quality to customers. This encompasses the appearance of physical facilities, equipment, personnel, and communication materials.

- o Modern equipment and latest services
 - o Visually appealing facilities
 - o Employees who have a neat, professional appearance
 - o Visually appealing materials associated with the service convenient business hours
- According to Bitner, M.J., and Zeithaml, V.A (2003), the appearance of physical facilities, equipment, personnel, and communication material of an organization are tangibles.

2. Reliability

- This is the ability to perform the required service dependably and accurately and this seems to be the most critical dimension of all the dimensions. Reliability refers to the ability of the organization to deliver on its promises. This regards the ability to perform the promised service dependably and accurately.

This includes the following actions:

- o Providing services as promised.
- o Dependability in handling customer's technical problems.
- o Providing services at the promised time with an acceptable quality of service. Quality of service is a guaranty to a certain level of performance to a data flow regarding; browsing; multimedia services etc.
- o Deliver services completely free of errors.

3. Responsiveness

- This is the willingness to help customers and provide prompt service. Important action points for responsiveness are:

- Up-to-date and correct communication to customers about services that needs to be performed.
- Prompt service to customers.
- Customer complains must be handled right away. Willingness to help customers (24/7 helpdesk availability).
- Readiness to respond to customer's requests

4. Assurance

- This refers to the 'employee's knowledge' and 'courtesy' and 'the ability of the firm and its employees to inspire trust and confidence'. Customers need to have the assurance that they are in good hands and that their needs are going to be served well.

This regards the knowledge and courtesy of employees and their ability to inspire trust and confidence.

- The behavior of employees must instill confidence in customers.
- Making customers feel safe to do business with them.
- Employees who are consistently courteous. This involves politeness, respect, consideration and friendliness of contact personnel.
- Employees who have the knowledge to answer customer questions.

5. Empathy

- Empathy refers to the ability to get into the customer's shoes and see things from their point of view. This relates to the ability of a firm to understand the customer's perspective, and give them a good, personalized service. Good account management can take care of this side of the service game. It refers to:
 - Caring and individualized attention
 - Having employees who give customers personal attention
 - Having the customer's best interest at heart.

- o Employees who understand the specific needs of their customers.
- Philip Kotler (1999); Bitner, M.J., and Zeithaml, V.A (2003), agrees with the Parsuraman, and stated that the empathy is the provision of caring, individualized attention to the customer.
- Another study by Mohammad M Raheman; Md. Abdullah ¹⁶³, (2011); Dr Ataur Rahman; “A study on PCB's (Private Commercial Banks) in Bangladesh while measuring Service Quality using SERVQUAL Model found that: Reliability, responsiveness and assurance are the crucial dimensions in determining the service quality gap. Out of these dimensions responsiveness dimension has the largest gap in banking in Bangladesh”. In banking services ‘Responsiveness’ matters most towards service quality if compared to other RATER dimensions of service quality.
- Liao ¹⁶⁴, (2003); in his study on internet banking admits that consumer perceptions of transaction security, transaction accuracy, user friendliness, and network speed are the critical factors that affect the service quality and help to succeed in Internet banking services. In on line services, reliability plays very significant role and is a core contributor of the service quality. Along with reliability of the services in banking transaction security, transaction accuracy and network speed are the critical dimensions of overall quality of the services.
- Servicescape along with network quality and responsiveness is equally important and is one of the key determinants of the service quality. Jing Wei ¹⁶⁵, (2010); An empirical analysis of customers satisfaction with respect to banking services in New Zealand concedes that, “The dimensions related to the Service quality and satisfaction of the bank customers are interaction quality, outcome quality, network quality and physical environment quality”. In addition to RATER dimensions; transaction and outcome quality, servicescape and physical environment plays important role in the quality of services in banking.
- According to the study conducted by Bauer, H.H., Falk, T. and Hammerschmidt, M. ¹⁶⁶, (2006), reliability on the website was the most important determinant of the global quality perception. This corresponds to the study conducted by Wolfenbarger and Gilly ¹⁶⁷, (2003), which identified reliability as a ‘strong

predictor' for overall quality and customer satisfaction. Not only in banking services but in Web services too, the reliability is a key predictor of overall service quality.

- Kalai Puvanesvarie Naidoo ¹⁶⁸, (2006); stated that the reliability dimension of electronic service quality plays a significant role in customer satisfaction. While the research carried out on internet services by Sunil Erevelles, Shubha Srinivasan and Steven Rangel ¹⁶⁹, (2003); also stated that, “Customer service including technical support and responsiveness of the staff are important ‘determinants’ in the selection of internet service provider and the overall customer satisfaction of the internet users.
- Thus in ‘on line internet services’ the technical support, responsiveness along with reliability are the main determinants. It shows that the 5th ‘P’ of the marketing Mix (People) is a key determinant of the service quality.
- Siew-Phaik Loke; Hanisah Salim; Alan G. Downe ¹⁷⁰, (2011); the research on GSM mobile services in Singapore, the findings revealed that, “Tangibility, reliability, responsiveness, assurance and empathy have significant impact on quality of the services and on customer Satisfaction in mobile services.
- The next observation of the same study is that the perception falls below expectations; assurance has biggest difference between expected and perceived services; other than tangibility all determinants has positive association with customer satisfaction in GSM Telecom services. In this study all RATER dimensions have impact on the service quality.
- Similar findings were observed in the Pakistan when study carried by by Ishfaq Ahmed; Ahmed Usman; Naveen Ahme ¹⁷¹, (2010) on mobile services. Their research findings pointed out when analyzing impact of Service Quality on Customer Satisfaction in mobile sector: “empirical evidence from tangibles, assurance, responsiveness and reliability are positively related with the overall service quality and satisfaction where as the empathy no significance with the messaging service in mobile sector”. Out of five dimensions (RATER) only 1st four (RATE) affects service quality in mobile services, 5th dimension (empathy) don't have association with service quality in mobile services.

- According to Negi, (2009), the idea of linking service quality and customer satisfaction has existed for a long time. He carried a study to investigate the relevance of customer-perceived service quality in determining customer overall satisfaction in the context of mobile services (telecommunication) and he found out that reliability and network quality (an additional factor) are the key factors in evaluating overall service quality but also highlighted that tangibles, empathy and assurance should not be neglected when evaluating perceived service quality and customer satisfaction.
- Satayesh ¹⁷², (2007); in his thesis “Application of Disconfirmation Theory on Customer Satisfaction: Determination Model in Mobile Telecom (Iran)” acknowledged that, “Out of six dimensions of Service Quality; reliability, assurance, empathy and network quality have significant role in determining the customer's perceived performance in mobile services. Network quality has most significant role where as tangibles and responsiveness don't have. In both the above studies by Negi and Satayesh, Network quality along with the rater dimension is equally important for quality of services in the mobile services.
- Cavana (2007) disagrees with the findings that all the RATER dimensions has co-relation with the service quality. Out of the RATER dimensions only three dimensions i.e. assurance, responsiveness, and empathy have strong relation with service quality, but reliability and convenience were found to be relevant but not highly significant.
- Similar to the research on mobile services and customer satisfaction shows that, the ‘mobile network’ is the most frequent touch point between the customers and the operator. Furthermore, deteriorated network performance can be seen as a relational trigger for re-evaluation of the relationship with the operator (Gustafsson, Johnson, & Roos, 2005).
- Another research in mobile and services by Rajpurohit and Vasita: Consumers are highly influenced by their family members, friends and advertisement while selecting or buying a mobile phone service provider. It is concluded from the study that consumers prefer prepaid plans and almost every consumer treat their mobile phone as a necessity.

- R.C.S. Rajpurohit, Dr. M.L. Vasita, 2011: The study reveals that consumers prefer a particular mobile phone service provider on the basis of call tariffs, network coverage and value added services. Particularly 'network coverage' is the main determinant of the service quality, as poor network will lead to higher percentage of the call drops.
- The customers' network experience and their satisfaction with the network can be seen as drivers for the mobile service quality as well for overall customer satisfaction with the operator. Therefore, identifying network quality parameters that drive customer satisfaction or dissatisfaction, and their respective thresholds, is of high importance to operators, as they can serve as guidance for network improvements.
- In mobile services, Samuvel (2002) observed that most of the respondents consider size, quality, price, instrument servicing are an important factors for selecting the handset while majority of the respondents are satisfied over the payment system, quality of services, coverage area and the process of attending the complaints regarding their mobile service provider. Mobile Coverage is the main feature that contributes to the quality of services in mobile services.
- In contrast to above findings, a study by Ahmad Syakir Bin Junoh, Dr. Mohd Rafi Bin Yaacob, (2011), on broadband services and the respective findings show that price, speed and stability have no significant relationship with customer satisfaction level on broadband in Malaysia. However, there are associations between education level and stability factors, monthly income level and price factors, nationality and price factors, gender and acceptable price level, monthly income and internet broadband usage period and gender and speed.
- Not only quality dimensions but support and co-operation given by the staff that were involved in the services delivery values and contributes towards overall service quality in service industries. Service quality is a major predictor of both customer satisfaction and loyalty, with three out of the six quality dimensions of the chosen instrument (customer support, pricing structure and billing system) having significant positive effects on both concepts (Ilias and Panagiotis ¹⁷³, 2010).

- The findings and the conclusions of the studies reviewed by the researcher on service industries w.r.t the determinants of the service quality shows that ‘network quality’, network coverage and ‘reliability’ are key determinants particularly in: On line banking, Web, Telecom (Mobile) and Internet services, where the service providers has to focus more for better service quality in respective areas. The RATER dimensions: Support, assurance and responsiveness are also equally important in delivery of the services and in determining the quality of services to meet the customer expectations.

2.4.2. Importance of Service Quality

- Service quality is not just a corporate offering, but a competitive weapon which is necessary for corporate profitability and survival (Rosen, Karwan, & Scribner ¹⁷⁴, 2003). Many authors agree that in today’s dynamic market place and market space, organizations no longer compete only on cost but more importantly on service/product quality.
- Service Quality has been linked to many and varied business performance metrics, including customer satisfaction, loyalty, word of mouth referral, and price insensitivity. Service quality is considered an important tool for a firm’s struggle to differentiate itself from its competitors (Ladhari ¹⁷⁵, 2009).
- The relevance of service quality to companies is emphasized here especially the fact that it offers a competitive advantage to companies that strive to improve it and hence bring customer satisfaction. There are monetary as well non monetary benefits that can be achieved with the help of the service quality in service industries.

Monetary benefits of the Service Quality

As per the literature service quality results in number of benefits directly or indirectly to service organizations as well to the customers. The monetary benefits help in increasing profitability, revenues and market share.

- Zekiri ¹⁷⁶, (2011): Service quality and customer satisfaction are key concepts, which must be understood by service organizations to grow and to be a leader. In the modern competitive environments, delivering high service quality is the key

for a sustainable competitive advantage. Customer satisfaction has a positive effect on an organization's profitability. Satisfied customers of any business repeat purchase, show brand loyalty, and give positive word of mouth.

- Thus, service quality has become a major area of interest of practitioners, managers and researchers because of its impact on customer satisfaction, customer loyalty, and of course, company profitability. Zkeiri stated that service quality gives monetary benefits such as profitability but also lead to non monetary benefits such as repeat purchase, loyalty creation and had positive word of mouth.
- Identical argument was made by (Hume & Mort ¹⁷⁷, 2008; Zeithaml & Bitner, 2003), profitability, in their respective studies that: service quality is a crucial driver of satisfaction and a key competitive advantage for modern business firms (Kotler & Keller ¹⁷⁸, 2006).
- Cronin; also admits the same fact about service quality and believed that the perceived service quality contributes to positive business outcome as greater level of customer satisfaction, and by extension, favorable marketing, behaviors, such as repurchases and positive word-of-mouth behaviors of customers. That is why service quality has received a great deal of attention in the literature from both scholars and practitioners in business.
- Bolton & Drew ¹⁷⁹, (1991) stated that quality leads to satisfied customers; and the relationship by affirming that satisfaction situates influence on professed quality. Though he mentioned quality as aid that retains the customer which assists to uphold share in the market; likewise Fornell (1992) acknowledged satisfaction program facilitate to retain customers.

Non monetary benefits with service Quality:

- The researchers stated in their respective studies the importance of service quality and how it builds image, brand, competitive advantage, which helped service

companies in retaining and creation of customer loyalty. The literature reviewed by the researcher w.r.t topic is as below:

- Service quality presents ‘the consumer’s overall impression of the relative inferiority / superiority of the organization and its services”, therefore service quality is a key to survive for servicing companies. Service quality is viewed as a form of attitude representing a long-run overall evaluation. Maintaining service quality at certain level and improving service quality must be life-time efforts to those companies who desire life-time prosperity in customers’ heart (Cronin& Taylor, 1992).
- Patterson & Spreng ¹⁸⁰, (1997) also found that satisfaction bridges between perceived value of service quality and intentions of usage. Melisidou & Theocharis ¹⁸¹, (1989); stated that satisfied customers not only stay as customers but create new businesses for the organization. Satisfied and loyal customers are source of higher margins for organizations. Customer retention has lasting impact on the market share of the organization. Canadian scholar Barnes ¹⁸², (1997) emphasize that loyal customer would keep recommending to others which helps the organization to earn more customers.
- According to Welch, quality is best assurance of customer allegiance, our strongest defense against competition and the only path to growth and earnings. Berry and Parasuraman, (1991 and 1995), support this comment by stating: “a stronger service gives companies the opportunity to compete for customers; a strong performance of the service builds competitiveness by earning customer’s confidence and reinforcing branding, advertising, selling and pricing”.
- Buzzell and Gale ¹⁸³, (1987) found an important positive relation between high-perceived service and quality and customer satisfaction. This positive relationship between perceived service quality and customer satisfaction creates true customers, increases efficiency and benefits from increased market share and profit, higher revenue and reduces cost by economies of scale, (Anderson and Sullivan, 1993).

- Anderson, 2004 affirmed that quality leads to satisfied customers; Similarly Bolton & Drew (1991) established the relationship by affirming that satisfaction influences on professed quality. Though Steenkamp (1989) mentioned that quality of service as aid that retains the customer which assists to uphold share in the market; likewise Fornell (1992) acknowledged satisfaction program facilitate to retain customers.
- Omachonu ¹⁸⁴, (2008) also predicted that perceived service quality was positively related to customer satisfaction in short terms, but expected quality was positively related in both short and long terms. Whereas Deng agrees that out of the contributories of customers' satisfaction perceived service quality is significant determinant of customer satisfaction. Furthermore it is observed that the customer satisfaction enhances customer loyalty along with trust and switching cost . (Zeithml V.A., Parasuraman, A., and Malhotra, A. ¹⁸⁵, 2000).
- HERMES newsletter ¹⁸⁶, (2005) grants that satisfaction along with perceived service quality and service value creates positive intentions of customers for usage and retention of mobile network.
- Lai (2004) in his one of the research in Singapore found that the quality of service would leads to more loyal customer, and there is positive relationship between customer satisfaction and intentions of usage (retention).
- According to Fornell (1992) a satisfied consumer helps the firm
 - To detain market share and to sustain it,
 - Creates customer loyalty,
 - Shrink consumer price sensitivity and
 - Lessen other operating cost.
- Similarly Jones and Sasser (1995) tied customer satisfaction and customer loyalty together. Fen & Lian ¹⁸⁷, (2005) found that both service quality and customer satisfaction have a positive effect on customer's re-patronage intentions showing that both service quality and customer satisfaction have a crucial role to play in the success and survival of any business in the competitive market. This study too

proved a close link between service quality and customer satisfaction and repurchase.

- As discussed in the literature, several authors have described the importance of quality to service firms, and have demonstrated its relationship with profits, increased markets share, return on investment, customer satisfaction, and future purchasing intention.
- Thus, service quality has become a significant differentiator and the most powerful competitive weapon that organizations want to possess (Berry, 1988). Therefore, companies have an advantage by assuring quality in their services in order to be more competitive in the marketplace.

2.4.3. Expectations and Service Quality

- According to Lewis and Booms (1983), service quality is a measure of how well the service level delivered matches the customer's expectations. Therefore delivering service quality means confirming to customers' expectations on a consistent basis.
- Also customer expectations are beliefs about service deliveries that are used as standards against which performance is judged (Zeithaml and Bitner, 2000). It is therefore critical for service marketers to be knowledgeable about customer expectations.
- Whereas Lewis and Booms (1983) interlinked service quality with expectation and stated that, service quality is a measure of how well the service level delivered matches the customer's expectations. Therefore delivering service quality means confirming to customers' expectations on a consistent basis.
- It is important to understand and measure customer's expectations in order to identify any gaps in delivering services with quality that could ensure satisfaction, Negi¹⁸⁸, (2009). Perceptions of customers are based solely on what they receive from the service encounter Douglas & Connor (2003).

- As per Valarie A., Zeithaml¹⁸⁹, (1993) the success of the service depends on the creation of customer expectations and the service provider's ability of the delivery system to meet the customer expectations, and the famous "Gap-Model" of service quality focuses on issues surrounding this basic comparison.
- Researcher reviewed many thesis, journals and reports related to the expectations from service industries and considered some of them which are related to expectations and the quality of the services for this study:
- Rajkumar, Paulranjan and Harish Rajkumar¹⁹⁰, (2011); in their study on 'Service Quality and Customer Preference of Cellular Mobile Service Providers' (Chennai India) stated that, customer perceptions and expectations widely varied in accordance with the quality, services, facilities, price, and customer care and service product quality. Price has positive impact on perception choice in selecting service providers. Product quality is associated with price, features and performance.
- White Paper / Cisco Report¹⁹¹, (2010), in the article, "Meeting the growing Demands of the Broadband users" after survey stated that the demand and expectations of the broadband users for the online video, Online gaming, cloud based applications increased tremendously. Global traffic with broadband is in hundreds of exabytes. Customer expectations and satisfaction w.r.t on line applications based on the download speed and quality of services delivered as such applications need comparatively higher download speeds.
- Study by Khalifa and Liu reveals that both expectation and desire disconfirmation play important role in explaining satisfaction with Internet-based services. Their research confirms that the size of the gap between customers' perception of service performance and their pre-adoption expectations and desires affects satisfaction with online services. Expectations are often seen as related to satisfaction and can be measured with the overall service quality as follows:

3. Importance-Value of the product/service fulfilling the expectation

4. Overall Affect-Satisfaction Expectations: The liking/disliking of the product/service;
 5. Fulfillment of Expectations: the expected level of performance vs. the desired expectations. This is “Predictive Fulfillment” and is a respondent specific index of the performance level necessary to satisfy;
 6. Expected Value from Use: Satisfaction is often determined by the frequency of use. If a product/service is not used as often as expected, the result may not be as satisfying as anticipated.
- Gronroos, (1982); Parasuraman A. Zeithalm, V. A. & Berry, L. L. ¹⁹², (1985) have proposed that customer’s perception about service quality is based on the comparison of their expectations with their perceptions. In this study the customer satisfaction w.r.t broadband services will be analyzed on the basis of the service gap between the services delivered and the services expected by the customers.
 - With this above mentioned literature, it is found that customers purchase product or services based on their needs and have different expectations with services. The service quality and expectations have strong bonding with each other. If services purchased meet their needs and satisfactions with quality delivery of services will lead to customer satisfaction.
 - Researcher’s one of the objectives of the study is mainly based on discrepancy between expected service by broadband users and delivery of the broadband services (as a result of quality of services delivered) by the BSP’s from the customer’s perspective. This is to obtain a better knowledge of needs and expectations of the broadband customers associated with broadband services and to find out the service gap between the actual services delivered (quality of services) and the expectations of the customers.

2.4.4. Quality of Services and Customer satisfaction

- There is no doubt the customer satisfaction and service quality are inter linked and have positive association between these two and are strongly linked with each other. A few of the researchers agreed that these are exactly same whereas some were deploring with this statement.
- Cronin Jr. and Taylor, (1992); Parasuraman (1988); Shepherd, (1999); too concurred that customer satisfaction and service quality on the same scale but these are not same, “Service quality has been described as a form of attitude, related but not equivalent to satisfaction that results from the comparison of expectations with performance”. Both customer satisfaction and quality of services measured on the same scale and are approximately same as a result of difference of expectations and performance delivered.
- Parasuraman (1988) distinguished service quality and satisfaction as: “perceived service quality is a global judgment, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction”. Customer satisfaction as an attitude is like a judgment following a purchase act or based on series of consumer-product interactions (Yi, 1989). It illustrates that customer satisfaction is transaction specific where as quality of service is a broader concept if compared to customer satisfaction.
- Another study by Bolton and Drew (1991) defined exactly same as pointed out by Parasuraman and Yi in above section that: overall satisfaction as a function of satisfaction with multiple experiences with the organization; i.e., customer satisfaction is specific to an individual service encounter, while service quality is an overall attitude towards a service firm; service quality is a global judgment (Bolton and Drew, 1991).
- One of the studies in telecom sector by Henkel, D. Houchaime, N. Locatelli, N. Singh, S. Zeithaml, V.A (2006) and respective findings stated that service quality can affect customers’ intentions of usage through customers’ satisfaction.

Satisfied customers of telecom sector have high extent of usage and intentions to repurchase in future but they are not same.

- Cronin, 2000; evaluated that service quality, service value, and satisfaction are all directed to customers' intentions of usage. Above arguments made clearly states that customer satisfaction and quality of services both lead to repurchase intentions, which help service industries in increasing customer loyalty and profitability through repurchases.
- Here there are two schools of thought. The first school of thought is that "quality leads to satisfaction" (Parasuraman, 1985; Cronin and Taylor, 1992; Fornell, 1992; Anderson, 1994; Dabholkar et.al.¹⁹³, 2000), whereas the second group is convinced that "satisfaction with (specific transaction) leads to overall quality perceptions" (Bitner 1990; Bolton and Drew 1991).
- Bolton and Drew (1991) equate service quality with an attitude, and suggest that satisfaction is an antecedent of service quality. Here the researchers stated that satisfaction is ancestor of service quality and not vice a versa as stated by many researchers. Some say that quality lead to customer satisfaction and some were not agree with this statement.
- Despite some argument as to whether these two terms describe the same concept or whether they are distinct in nature, most agree that they are nonetheless highly inter-correlated (Bitner and Hubbert, 1994; Parasuraman, 1994). Additionally, some authors have been using service quality as a surrogate of customer satisfaction (Bowen, D. and Schneider¹⁹⁴, 1998). Thus both 'quality of service' and 'customer satisfaction' are not same but substitute to each other.
- (Parasuraman, 1994), Satisfaction is generally viewed as a broader concept while service quality assessment focuses specifically on dimensions of services. To sum up, service quality and customer satisfaction are separate constructs that share a close relationship.
- Researchers have suggested that there are two schools of thoughts regarding relation of service quality and customer satisfaction: first one says service quality

is the ancestor of customer satisfaction (Antreas & Opoulos ¹⁹⁵, 2003; Cronin & Taylor, 1992; Spreng & MacKoy ¹⁹⁶, 1996) and 2nd school of thought is of the view that customer satisfaction helps to develop perception of high quality (Bolton & Drew, 1991).

- Chau & Kao ¹⁹⁷, (2009); Customer satisfaction and service quality are interlinked and these create value for customer and help him to make decision whether the service justifies the cost of the service. All elements of customer satisfaction have direct bearing on customer satisfaction and value of service. The study and the respective findings say that quality of service is an ancestor of customer satisfaction, service quality help in value creation and in strategic decision making to the service providers.
- Similar study by Cronin and Taylor (1992) said that the service quality leads to customer satisfaction. Service quality is viewed as impression of the customer about the relative inferiority/superiority of a service provider and its services (Bitner & Hubert 1994, Tsoukatos & Rand 2006).
- Quality had a long term impact on the satisfaction of customers (Omachanu, 2008). Atalik & Arslan ¹⁹⁸, (2009), found that creating value and offering quality of service offered to customer creates loyal customers. Thus customer satisfaction is overall effect of the service quality. These researchers speak about the linkage between the superiority and inferiority of the quality of the services and of customer satisfaction and value creation which support service providers in long run for company benefits.
- Parasuraman (1985) suggested that when perceived service quality is high, then it will lead to increase in customer satisfaction. He supported the fact that service quality leads to customer satisfaction and this is in line with Saravana & Rao ¹⁹⁹, (2007) who acknowledged that customer satisfaction is based upon the level of service quality provided by the service provider. Above two conclusions presents that the customer satisfaction is an effect of level of service quality, depending on the level of quality delivered the customer will be satisfied of more satisfied.

- Su (2002) carried a study to find out the link between service quality and customer satisfaction, from his study, he came up with the conclusion that, there exist a great dependency between both constructs and that an increase in one is likely to lead to an increase in another. Also, he pointed out that service quality is more abstract than customer satisfaction because, customer satisfaction reflects the customer's feelings about many encounters and experiences with service firm while service quality may be affected by perceptions of value (benefit relative to cost) or by the experiences of others that may not be as good. The researcher stated relative link between these two that the customer satisfaction is directly proportional to service quality, and it increases/decreases with service quality performance.
- Chen ²⁰⁰, (2008) says that perceived value of service and satisfaction with the service has significant positive effect on 'behavioral intentions of usage' in future. He concluded that satisfaction will affect customer behavior in positive way, which will increase the intensions of using the same service in future.
- Alike findings were stated by Henkel (2006) and Cronin. Henkel found that satisfied customers of telecom sector have high extent of usage and intentions to repurchase in future. Cronin ²⁰¹, (2000) found that service quality, service value, and satisfaction are all directly to customers intentions of usage.
- Akbar & Parvez ²⁰², (2009) revealed that there is positive relation between customer satisfaction and loyalty of customer and leading to more favorable disposition of commitment to re-patronize. Customer satisfaction bridges between service quality and loyalty of customer, the quality of the services lead to customer satisfaction which ultimately leads to customer loyalty.
- From above discussions it is clear that 'customer satisfaction' and 'quality of service' are two separate concepts, customer satisfaction is an end result of overall service quality performance. Service quality is a cumulative (combined) effect of various service quality dimensions.

- In this study, researcher had taken this as a base for this study and measured overall customer satisfaction and broadband service gaps by comparing delivery of the services with respect to various broadband service parameters against the expectations of the broadband customers, which contributes to the overall service quality in case of broadband services. The concept of broadband and the quality of service w.r.t broadband services discussed below.

2.4.5. Broadband and Quality of Service

- It is said that Internet Broadband is eating the world as it supports any form of communication service, and has changed from traditional reliable, non-real time data transfer from one computer to another to time critical services such as audio and video streaming, on line conferencing, on line education, gaming, IPTV and so on. Also broadband is used widely and very effectively in many areas such as Insurance, Railway, Airlines, Medicine, Education, IT Industries for various on line applications.
- These on line services require a certain level of performance by the service providers to be accepted by customers, who guarantee a certain form of service to their customers is called Quality of Service (QoS) in case of broadband services.
- The broadband technology and the theoretical concept speaks that: Quality of services in case of the internet is the ability to provide different priorities to different applications, users, or data flows, or to guarantee a certain level of performance to a data flow for example, a required bit rate, delay, packet dropping probability and/or bit error rate may be guaranteed.
- The download/upload speeds of the broadband are the main subject of interest where the customer satisfaction is. As a product differentiation strategy in the broadband access market, broadband speed might influence broadband demand.
- Bitner (2002) stated that organizations introduced Internet-based services rapidly since it offered a number of advantages and benefits including reduction in costs. However, research facts indicate that more attention is needed to provide more understanding of the service evaluation process in terms of exploring and identifying the inter-relationship between service quality and customer

satisfaction in the Internet context (Shamdasani et.al. ²⁰³, 2008). Thus the service quality and customer satisfaction can be interlinked with each other and the processes involved should be managed properly for better quality of on line services.

- Service quality in case of the internet services is defined as level of services and it can be categorized into two critical aspects; those are ‘operational performance’ and ‘relational performance’ (Stank, 1999). These performances are related to the processes and people involved in the delivery of the internet services. Operational performance is about physical services while relational performance concerns on service delivering process. Quality of service can be divided in to two types of services:
 - o The broadband ‘technical performance’ related to the network quality and network coverage.
 - o Co-operation and support services which are related to the ‘delivery of the internet services and the performance of the staff involved while delivering the services such as fault repairs, technical support to customers, billing and help desk etc.
- These findings by Shank from broadband sector proved that, there is importance of 3P’s of Marketing Mix in the delivery and quality of the services. As these 3P’s relates with the operational and relational performance, which contributes to the overall customer satisfaction in the broadband services. And on the basis of these performance categories, the quality of the services in broadband divided in to ‘network quality’ and the quality of services delivered through ‘processes’, ‘people’ and with ‘physical evidences (servicescape)’. On the same ground researcher considered all the related parameters of broadband (people, processes and services cape) for measuring overall customer satisfaction in this study.
- Customer satisfaction and quality of services go hand in hand. Customer satisfaction is defined as a customer’s overall judgment on disconfirmation between the expected and perceived service performances (Anderson & Sullivan 1993). If the perceived performance meets or exceeds the expectation, the customer is satisfied; otherwise, dissatisfied (Kim 2007).

- Same concept was used in case of broadband services in this study for that researcher measured the expectations of the customers against services delivered by the BSP's on 10- point rating scale. If the average score of the 'expected services' more than 'actual services delivered' i.e. if the gap ($E - A$) is positive and the services delivered are below expectations. On the other hand if the gap ($E - A$) is negative the services delivered customers are beyond expectations and the customers are satisfied.
- Higher downloading speed may even be a key driver of broadband adoption (International Telecommunication Union, 2003). Technically it is proved that different applications need different broadband speeds and accordingly customers are adopting various tariff plans based on their requirement for which they are using the broadband. This presents that the adoption of the broadband based on the speeds (up load and download) delivered by the Broadband Service Providers.
- Kim, 2007: Not only the 'network quality' but the 'co-operation and support given by the broadband service delivery staff is equally important in the overall quality of the services and customer satisfaction of the broadband as it is stated that, "Service performance in high speed internet services consists of two dimensions; those are network performance and customer service performance (Kim, 2007).
- Quality of service guarantees are important if the network capacity is insufficient, especially for real-time streaming multimedia applications such as voice over IP, online games and IP-TV, since these often require fixed bit rate and are delay sensitive, and in networks where the capacity is a limited resource. It shows very high quality and reliability of the broadband is required for IPTV, live streaming and on line audio-video chat and games.
- Kalai Puvanesvarie Naidoo, (2006); Service quality and customer satisfaction within an organization is a combination of all the elements within the organization that provide superior quality service to its customers. It entails the working together of various departments of an organization in order to align with the objectives and vision of the organization as a whole. The study stated that the

service quality and the customer satisfaction is overall result of the synchronization between all departments and the people working in each department. Or otherwise there will be delay in the broadband service delivery, which may result in the customer dissatisfaction.

- Thus it is clear from the literature reviewed for quality of the broadband services that, in case of broadband services, the customer satisfaction is a result of overall outcome of the processes, people, servicescape involved in the broadband service delivery along with the network quality and reliability.
- For Broadband Service Providers, It is a great challenge to provide the quality of broadband services as expected by the customers within changing technology and changing market conditions. As the telecom market is becoming more and more competitive and companies are continuously searching for new ways to gain an edge over their competitors. One of the most important ways to gain edge over their competitors is through quality service delivery.

2.4.6. Importance/ Need to measure Service Quality/Customer Satisfaction

- Customer satisfaction is the key factor determining how successful an organization will be in customer relationships; therefore, it is very important to measure it (Fecikova²⁰⁴, 2004).
- To better manage customer satisfaction, firms spend millions on effectively tracking the methods that guarantee customer satisfaction, because the quantitative measurement of customer satisfaction is a great help for comprehensively measuring the effect of product/service quality on customer behavior.
- Customer satisfaction is one of the most important issue concerning business organization of all types, which is justified by the customer oriented philosophy and the principles of continues improvement in modern enterprise. For this reason, customer satisfaction should be measured and translated into number of measurable parameter.
- Customer satisfaction measurement may be considered as the most reliable feedback, providing client's preferences and experiences in an effective, direct,

meaningful and objective way. Thus, customer satisfaction may be considered as a base line standard of performance and a possible standard of excellence for any business organization (Gerson ²⁰⁵, 1993).

- There are several benefits for quality to be found via market research, particularly in measuring the satisfaction levels of current customers, determining customer needs for product development, and analyzing customer retention and loyalty.
- Total quality management (TQM) is based on the idea of customer satisfaction a management approach of an organization centered on quality, based on the participation of all its members and aiming at long-term success through customer satisfaction and benefits to all members of the organization and to society (ISO 8402).
- The benefits of measuring service quality include:
 - o Able to identify where services need improving in the view of your users.
 - o It will enable you to provide services that are more closely aligned with the expectations of your users.
 - o It will allow you to compare your service quality with peer institutions in an effort to develop benchmarks (more on benchmarking) and understand best practice.
- Many studies confirm that the measurement of customer satisfaction and quality of services is a necessary means by which organizations probe into the minds of its customers for useful feedback that could form the basis for effective marketing strategy (Zairi, 1994).
- Scotland ²⁰⁶, (2006), “Understanding and measuring satisfaction is a central concern and is a widely accepted concept despite there are real difficulties in measuring and interpreting typical approaches to its assessment. There are however, a number of difficulties with the concept of satisfaction”. The difficulties faced are as:

- It is not static, but changes over time; new experiences and levels of awareness will alter the potential levels of satisfaction that could be achieved.
- It is likely to be complex and the result of a mix of experiences before, during and after the point at which it is measured.
- It occurs in social contexts which are varied and changing and may be unpredictable or inexpressible to the service user.
- It may be difficult to express the reasons for satisfaction; particularly where less tangible aspects of services are being considered.
- It may be easier to express the reasons for dissatisfaction, particularly if this is the exceptional state.
- Without understanding the causes of satisfaction, there is a danger that we might treat a “good result” as a reason not to change anything, seeing it largely as a PR tool.
- Because customer satisfaction is a subjective, no quantitative state, measurement won't be exact and will require sampling and statistical analysis.
- Customer satisfaction measurement must be undertaken with an understanding of the gap between customer expectations and attribute performance perceptions.
- Since service organizations have to satisfy customers by meeting their needs and requirements, it is equally crucial for Broadband Service Providers too that to provide quality, reliable broadband services to their customers and consistently measure the satisfaction of their customers.

2.4.7. Importance of the Customer Satisfaction and Measurement in this study:

- People use broadband services in their daily life for various on line applications and transactions. People have different needs and expectations related to broadband and Broadband Service Providers are providing services at their level best to their customers with the help of available assets and infrastructure.

- In this competitive broadband market conditions and technological advancements whether the customers are satisfied with the broadband services delivered by the respective Broadband Service Providers is the main aim of this study. For this reason in this study researcher examines customer satisfaction on the basis of the broadband service quality dimensions to find out various broadband service gaps. This will help Broadband service Providers in following ways:
 - o To understand the needs, demands and expectations of the broadband customers.
 - o To have focus on the broadband service areas where the BSP's are lagging.
 - o To meet the customer expectations.
 - o To Compete in the Market.
 - o To be a leader in the Broadband market.
 - o To gain profitability and revenues through customer satisfaction.
 - o To improve the overall service quality of broadband.

- In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. The main reason to focus on quality is to meet customer needs and expectations related to broadband.

- Now a day's the customer is considered as of prime importance to companies to improve their relationship with customers by knowing their needs and creating more value by trying innovative processes that will lead to customer satisfaction and retention.

- Satisfying the customer needs is very important for the enterprises to survive. Therefore, it is essential for businesses to effectively manage customer satisfaction.

- This is why researcher find necessary to measure broadband customer satisfaction and quality performance of the broadband services. This shows that quality measurement is very critical issue and it is a must to understand how efficiently the services are provided and to understand satisfaction, expectations and perceptions of the customers.

2.5.0. Research Gap

- In this study researcher defined “Broadband Service Gap as a gap between the services expected by the customers and the services delivered by the Broadband Service Providers”.

Broadband Service Gap = [Expected Services – Actual Delivered Services].

- In any service industry, there are certain minimum expectations of the customers from service providers based on the individual requirements. Different people have different expectations from the service provider. Customers may have lower, moderate or higher expectations depending on the requirement. The literature shows that if the services delivered are above expectations, customers are satisfied and the resulting service gap is negative, where as if services delivered are below expectations, the customers are not satisfied with positive service gap.
- Homburg and Bruhn ²⁰⁷, (1998), Customer satisfaction is an experience-based assessment made by the customer of how far his own expectations about the individual characteristics or the overall functionality of the services obtained from the provider have been fulfilled. Satisfaction is higher or lower with respect to the extent to which what was actually provided exceeds or falls short of what was expected. Quality work does not mean quality service.
- According to Brown (1992), customers prefer organizations that deliver quality service, and suppliers can charge premium for quality services. Early research Gronroos (1982) suggests that customers assess service quality by comparing what they feel a seller should offer and compare it against the seller's actual service performance.

Many researchers came up with different findings with respect to the service gaps from service industries:

- The literature from other service industries such as banking, telecom, mobile, insurance, hotels, insurance, real estate and internet etc. taken as a reference for

this study as the literature on the broadband is limited to find out the gaps in the broadband services and for customer satisfaction measurement.

- The service gap is one which is due to the differences in the services delivery and the customer expectations may be positive or negative. Kotler (2003) said that there is wide consensus that “satisfaction is a person’s feeling of pleasure or disappointment resulting from comparing a product’s perceived performance (or outcome) in relation to his or her expectations”. Therefore, satisfaction is closely related to consumers’ expectations. More specifically, the narrower the gap is between the consumer expectations and the perceptions, the higher is the consumer satisfaction, Goode, M. and Moutinho²⁰⁸, 1995.
- Gronroos²⁰⁹, (1984) found a measure of how well the level of the delivered services matches customer’s expectations usually understood as service quality. The definition outlines perceived service quality gap as “the outcome of an evaluation process, where the consumer compares his expectations with the service he perceives he has received”.
- Kotler (1984) also thinks that, the buyer’s satisfaction depends on the closeness between the customer expenditure and the service perceived performance. If performance falls short of expectation, the customer is dissatisfied and if performance matches expectation, the customer is satisfied and if performance exceeds expectation customer is highly satisfied.
- In this study researchers’ intension is to analyze the customer satisfaction on the basis of broadband actual broadband services delivered against the expectations of the customers.
- The research carried out for analyzing the differences between the front line employees and Customer's Perception of Service Delivery within the New Zealand Real Estate Industry by Vicki Edwards²¹⁰, (2004), the corresponding findings are as: There is difference in the service perception of the front line employees and customers’ perceptions of the service delivery in real estate industry. Also the difference is there in the service perceptions of front line staff

and Managers. The findings of this research are similar to the findings by Alian, Sriyan , and their study w.r.t. hotel services from Pattaya.

- Alin; Sriyan ²¹¹, (2010); in his research on customer satisfaction and service quality of front line staff at hotel in Pattaya, the findings of the study were: There exists the gap between the services provided and services expected by the customers who were visiting to the hotel and there is positive gap between the expectations and the perceptions towards the service quality of the front line office staff. The findings of both the above studies show that the services provided by the front line staff in Mercure Hotel in Pattaya and in the Real Estate Industry in New Zealand are below the expectations of the customers.
- Ganesh P. Dr. R. Nandgopal Anna University ²¹², (2011), studies on, “Determining the gap between the customers’ expectations and perceptions in Retail Banking. Coimbatore”. The study confirms that there is significant gap between the customer's expected service level and perceived service level in retail Banking and services were not as per the expectations of the customers.
- The research on banking sector from South Africa by Simone Green, Jean Paul ²¹³, (n.d.), revealed that, “There exists a gap between the customer expectations and the perceptions of on line internet services in South African Banking institutions. Customers are satisfied with the basic features but dissatisfied about the actual speeds, cost of the connection and security. Lack of infrastructure is one of the features and cause of dissatisfaction. This indicates, the customers were least nuisance about the basic features but were not satisfied with the speed performance, and about the price and security given by the banks.
- A Study on PCBs (Private Commercial Banks) in Bangladesh; by Mohammad Mizenur Rahaman, Md. Abdullah and Dr. Ataur Rahman ²¹⁴, (2011); Bangladesh mainly studied on client expectation and perception about the services on different five dimensions. There are several interesting conclusions and research implications drawn from study. Dimensions of SERVQUAL items such as solving the customer problems, service delivery in time, quick response to customer request, safe transactions, personal attention and understanding the

needs of the customer appear to be fertile areas for future inquiry. One of the primary causes of service quality design failure is the lack of understanding of the evolving need and preferences of targeted customers (Bateson 1990).

- Thus understanding needs and expectations of the banking customers' is vital to the service organizations. Similar objective is there in this study, and researcher want to analyze what are the various needs and expectations of the broadband users in the present competitive but low broadband penetration market.
- Ahmad & Sungip²¹⁵, (2008) in a study on service quality in Malaysian insurance industry found that reliability and responsiveness were the main driving forces of service quality problems since their study showed that the gap between customers' expectation and perception was widest for reliability, followed by in responsiveness. Their study shed some light on the service quality dimensions that are critical to the insurance industry in Malaysian insurance industry and provided managerial implications for managing service quality with country-specific strategies. Out of five RATER dimensions mainly 'reliability' and 'responsiveness' were affecting most to customer satisfaction leading to customer gap in insurance company.
- There are differences in the responsiveness, complaint handling procedures of internet banking and related service quality in Government and Private Sector Banks where as there are no differences in the system availability, efficiency, security, easiness, convenience and service offerings, (Kumar Vijay²¹⁶, 2011). This illustrates that there are differences in the services delivered by the bank employees in if compared Govt. banks with the private banks, and no differences in other service attributes. The staff involved in the service delivery in banking played significant role in the services delivery.
- Impact of Services Mix Variables in building Customer Brand Loyalty in Airline services: A study; by P. Satyanarayana²¹⁷, (2012); The majority of customers of domestic airline companies were not satisfied with the services they received. Fulfilling the company's promises (conformity between service quality and external communications) has no significant effects on the level of customer

satisfaction. Exaggerated promotional themes (not in conformity with the services provided) could lead to customers' dissatisfaction for the services provided by the domestic airline companies which in turn will affect the brand loyalty having negative effect on the growth of the companies. The findings give an idea about the facts that, the over promises made by the Air line companies led to customer dissatisfaction, hence appropriate communication with the customers is essential which increases trust, brand and loyalty.

- Simon Gyasi Nimako, Kofi Azunah, Francis Donkor ²¹⁸, (2010); in a study on, “Overall CS in Ghanas Mobile Network: Implications for Management and Policy”. The network quality was on lower side (poor) for mobile services provided by all service providers. Customers were not satisfied with the delivery the services delivered. There were differences in the customer satisfaction levels among the services provided by the operators. Network coverage and quality of the network through which the services were delivered by the mobile operators is the main cause behind customer dissatisfaction in Ghanas Mobile Network. Due to which there is gap in the services delivered and services expected.
- Uchenna Cyrill Eze, Tankhong Sing, Poong Yew Siang ²¹⁹, (2008); conducted research on ‘internet services and internet service quality and customer satisfaction in the Southern Region of Malaysia’. The finding of the study was, Broadband is a basic need of the Malaysian citizens and the services provided were not up to the mark of the customers due to lack of the infrastructure and resources. It demonstrate that in Malaysia, the broadband customers were not satisfied due to the lack of broadband infrastructure available, as a result of it, the minimum needs of the Malaysian broadband customers related to the broadband services were not satisfied.
- A Report by OFCOM ²²⁰, (May 2011), from United Kingdom on the internet broadband services with the dongles, the findings were, the broadband performance delivered to PC's via dongles and data cards; the findings demonstrated that there were differences in the fixed and mobile broadband and ultimately the quality of the broadband services delivered depends on the geographical area (Wireless broadband coverage). Corresponding to this finding

researcher too have formulated one of the objective in this study, to find out whether there are differences in satisfaction of customers in wire line broadband services and wireless broadband services.

- One of the studies on broadband services in Malaysian University campus shown same findings as above. The Engineering students were not satisfied with the broadband services provided within the University campus of Malaysia. The quality of the broadband services delivered within the network inside the university campus was below the expectations of the students. (N.R.M Suradi; Z. Mustafa; W.R Ismail; Z.M.Ali, 2008).
- The study by Kalai P. Naidoo, Darryl John, Suriname²²¹, (2011), on broadband services, “Analyzing the quality Performance gap of the Telesur broadband Services”; one of the finding of the study was; there was a difference between the expected and perceived quality in case of the broadband services and the weighted score was negative for ‘gap -5’ of the SERVQUAL Model.
- The overall gap in the Telesur was found negative, and the services delivered were below the expectations of the broadband users. This was taken as a reference in this study in finding out the gap in broadband services in Pune city based on the customer satisfaction instead of service quality which is one of the objectives of the study.
- These studies and the respective findings by researchers from various service industries shows that there exists gap in the services; may be positive or negative. Studies confirmed that if the services delivered above the expectations ($E < A$); the gap is negative or otherwise it is positive. It is seen that researchers found service gaps based on various parameters such as: the expectations of the customers against perceptions or on the basis of ‘overall quality or overall performance; or ‘customer satisfaction’.
- To know the quality of services delivered by the service providers and the overall satisfaction of the customers with the services consumed; it is a must to measure it periodically. Customer satisfaction is the key factor determining how

successful the organization will be in customer relationships (Reichheld, 1996); therefore it is very important to measure it. Measurement of the customer satisfaction has number of advantages, discussed in section below.

2.5.1. SERVQUAL : Quality Measurement Tool

- From the marketing literature and past studies from service industries, it is clear that, the customer satisfaction and service quality can be measured by various measurement tools and instruments developed by various researchers and marketing consultancy organizations e.g. SERVQUAL, SERVPERF, SITQUAL, WEBQUAL, etc.
- Several scholars have proposed conceptual models concerning service quality. For instance, Sasser (1978) proposed the SOW model. Gronroos (1984) proposed the ‘Perceptive Service Quality’ model, while Parasuraman, Zeithaml, and Berry (1985) proposed their ‘PZB or SERVQUAL’ model.
- The SERVQUAL instrument is accepted as standard for assessing various dimensions in service quality. It is a concise multiple-item scale with good reliability and validity that researcher can use to better understand the service expectations and perceptions of consumers and, as a result, improve services (Parasuraman, 1988). SERVQUAL model was preferred to measure customer satisfaction because it is valuable when it is used periodically to track the service quality trends, and when it is used in conjunction with other forms of service quality measurement (Parasuraman, 1985).
- SERVQUAL model begins with the basic gap between perceptions and expectations. It is a ‘Service Quality’ measurement tool that assesses both ‘service perceptions’ and ‘expectations’ across a range of different service and prioritize improvement efforts for the best effects based on the quality of the services delivered.
- The gap between expectations and perceptions can help managers
 - To analyze where to target,

- To provide an overall understanding of the relative importance from the customer's perspective of the five service dimensions in terms of an individual service and across different services.
- For resource prioritization in terms of performance improvement.
- Of all models, the SERVQUAL model is the most comprehensive because it has clearly defined the conceptual mode of service quality is widely applied in organizations. It is excellent for a better understanding of what customer's value and how well the organization meets the needs and expectations of the customer. That is why SERVQUAL Five Gaps Model, was used as a reference model for this study for customer satisfaction measurement.

2.5.2. SERVQUAL GAP Model:

- The model 'SERVQUAL' has been designed in such a way that it could be applicable across broad spectrum of services from any service industry. It will help to find out the service gaps. By planning and adopting strategies against the gaps observed, the gaps can be minimized to improve services which will meet the expectations of customers.
- The SERVQUAL approach is the most common method for measuring service quality developed by Parasuraman, Zeithaml Berry ²²², (1985). They identified 10- determinants used in evaluating service quality; reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the customer, and tangibles.
- In this model they linked service quality to satisfaction by pointing out that:
 - When expected service is greater than perceived service, perceived quality is below the satisfaction will tend towards totally unacceptable quality;
 - When expected service equals perceived service, perceived quality is satisfactory; when expected service is less than perceived service; will tend towards ideal quality.

- Customer satisfaction based on the overall quality of service performance, broken into five areas by identifying:
 - o Reliability (dependability and accuracy),
 - o Responsiveness (willingness and/or readiness of employees to perform the service), Assurance (knowledge, courtesy, inspiration of trust and confidence),
 - o Empathy (caring, individualized attention) and
 - o Tangibles (physical elements: facilities, equipment, employees' appearance) as determinants of quality.

The PZB five gaps model is shown in the figure 2.1 below.

A. Gaps of the SERVQUAL Model:

- This measurement standard can be applied to various service industries owing to its good reliability and validity. In this study also it can be used very extensively for measurement of customer satisfaction of broadband users. Therefore, in this research “SERVQUAL Five Gaps Model” taken as a reference model proposed by Parasuraman, Zeitheml, and Berry.
- SERVQUAL is the tool that calculates ‘Gap scores’ to measure the difference between expectations and perceptions for different aspects of services. It is a useful structure to find out which aspects of a service affect the quality. The simplified SERVQUAL model however is a simple and useful model for qualitatively exploring and assessing customers' service experiences. It is an efficient model in helping an organization shape up their efforts in bridging the gap between perceived and expected service.

The gaps of the SERVQUAL Gap Model are:

Gap 1: Customer’s expectations versus management’s idea or perceptions of customer’s expectations.

- Managers and employees often have a very internal process-oriented view of their business. It is very difficult to get them out of this comfort zone to let them

see things the way the customer does. Some reasons for possible reasons for this gap are:

- o Lack of a marketing research orientation,
 - o Inadequate upward communication,
 - o Too many layers of management and,
 - o Not knowing what customers expect.
- It requires the appropriate management processes, market analysis tools, and appropriate recovery mechanism to service failures to minimize this gap. Some of the general recommendations given based on the SERVQUAL Model are as follows. The key activities that a company must accomplish for this goal are:
 - o Learn what customers expect by Listening to your customer.
 - o Use research, complaint analysis, customer panels.
 - o Increase direct interactions between managers and customers.
 - o Improve upward communications.
 - o Act on information and insights.

Gap 2: Management perceptions versus service perceptions: Mismatch between manager's expectations of service quality and service quality specifications.

- Possible reasons for this Gap are:
 - o Inadequate commitment to service quality,
 - o A perception of unfeasibility,
 - o Inadequate task standardization.
 - o An absence of goal setting and,
 - o The wrong service quality standards

- To decrease this gap, management must understand exactly what the customer wants. Without this understanding, it will be impossible for management to know whether their expectations are aligned with customer specifications.
- Actions to perform to improve Gap 2 are:
 - o Top management commitment to providing service quality,
 - o Set, communicate, and reinforce customer-oriented service standards ,
 - o Establish challenging and realistic service quality goals ,
 - o Train managers to be service quality leaders ,
 - o Be receptive to new ways to deliver service quality,
 - o Prioritize tasks and Standardize repetitive tasks ,
 - o Gain employee acceptance of goals and priorities ,
 - o Measure performance of service standards and provide regular feedback,
 - o Reward managers and employees for achievement of quality goals ,

Gap 3: Service specifications versus service delivery: poor delivery of service quality. It is due to the discrepancy between developments of customer driven service standards and actual service performance by the service providers. Service delivery does not guarantee high-quality service delivery or performance.

There are several reasons for this gap, may be due to:

- o Role ambiguity and conflict,
- o Inappropriate supervisory control systems,
- o Lack of perceived control and lack of teamwork.
- o Employee role ambiguity
- o Employee role conflict
- o Poor Employee job fit

- o Poor Technology job fit
- o Inappropriate evaluation and reward systems
- o Lack of teamwork
- Actions to perform to close Gap 3 are:
 - o Attract and select the best and right employees
 - o Develop and support employees by training, providing appropriate technology & equipment, encourage and build teamwork, empower employees and internal marketing
 - o Retain good employees by measure and reward service quality achievements and develop equitable and simple reward systems

Gap 4: Service delivery versus external communication: differences between service delivery and external communication with customer. In other words are promises made consistently fulfilled?

- This gap exists due to:
 - o Inadequate horizontal communication
 - o Tendency to overpromise
 - o Differences in consumer expectations and service providers' external communications.
 - o Ineffective management of customer expectations,
 - o Overpromising or due to inadequate horizontal communications between sales, advertising and operations.

A service organization must ensure that its marketing and promotion material accurately describes the service offering and the way it is delivered. This gap can lead to dangerously negative customer perceptions.

- Action points for closing Gap 4 are:
 - o Customers are easy influenced by what they hear and see about a company's service

- o Communication by Word-of-mouth and advertising are main outlets which customers open their opinions to.
- o Seek input from operations personnel on what can be done
- o Reality advertising by focusing on real employees, real customers, real situations and service characteristics that are important to customers
- o Seek input from employees on advertising and Gain communications between sales, operations and customers
- o Internal marketing programs
- o Ensure consistent standards in multi-site operations
- o Manage customer's expectations: What are realistic expectations?
- Each gap (1 to 4) of Gap model is due to the effect of basic service parameters related to specific service. It not only provides a more rigorous description of the contributory Gaps, it also lists key drivers for each gap and generic breakdown of each of these drivers.
- These four gaps results in to the fifth gap (Gap 5), which is 'overall service quality gap' which is the difference between customer expectations and perceptions of the service actually received. PZB defined this difference as service quality (Figure 2.1). PZB stated following proposition i.e the overall service quality is a function and combination of all four gaps:

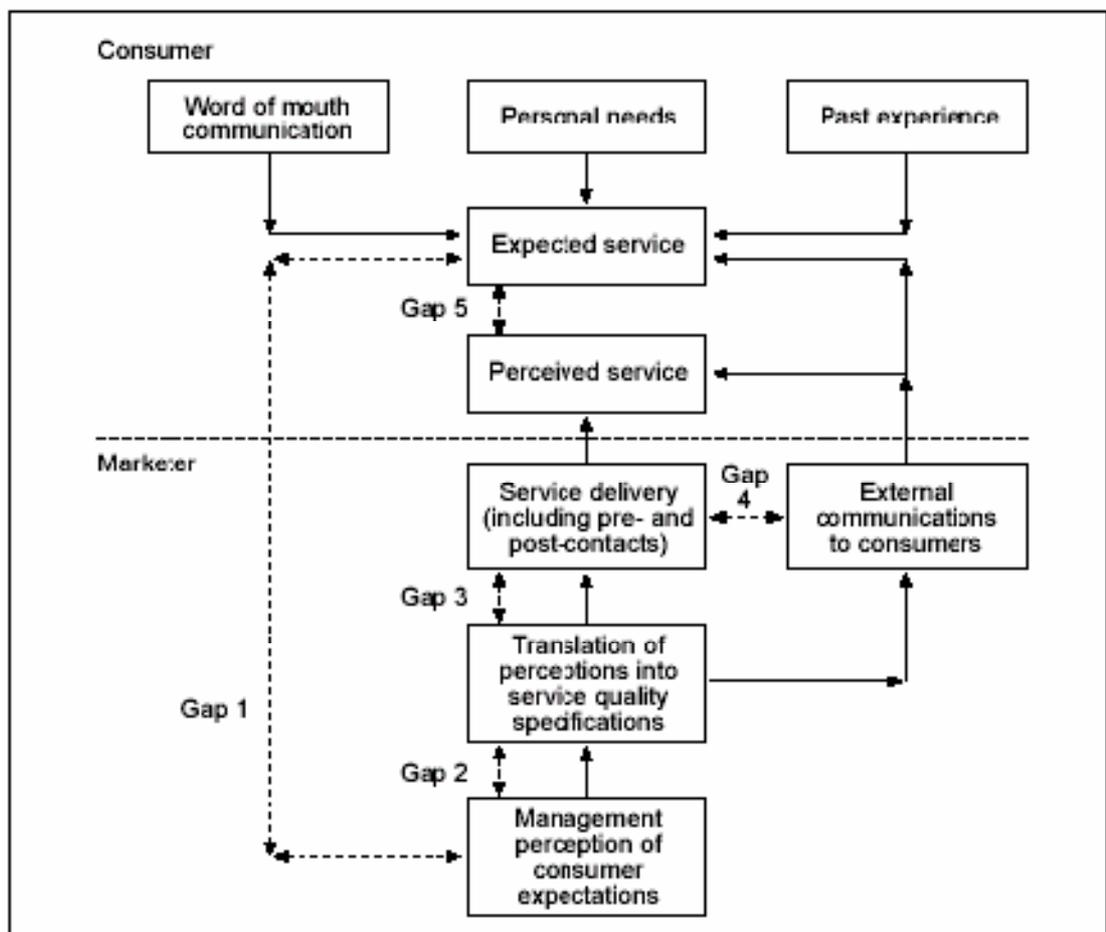
$$\mathbf{Gap5 = f(Gap1, Gap2, Gap3, Gap4)}$$

GAP 5: customer satisfaction: Is overall gap of 1 to 4. The greater the gap the lower the customer satisfaction, because expectation and perception do not match.

- This Gap is focusing on the total relationship between the five dimensions and is a result from the four other gaps. The discrepancy between customer expectations and their perceptions of the service delivered: differences between expected and perceived quality. As mentioned before expectations are made up of past experience, word-of-mouth and needs/wants of customers.

- Possible reasons for Gap 5 are:
 - o Not knowing what customers expect,
 - o Not selecting the right service standards and designs,
 - o Not delivering to service standards and
 - o Not matching performance to promises.
- SERVQUAL GAP Model; by Parshuraman, Zeithmal and Berry; 1985.

Figure2.1



(Source: Five gaps model by Parshuraman, Zeithmal and Berry, 1985)

- The Gap model of Parsuraman, Zeithmal and Berry tells us that the expected service can be influenced by the word-of-mouth, the personal needs, past experience as well as the external communication to customers. The service

quality gap can appear between the expected service and the perceived (Actual delivered) service.

- This overall service quality gap as per the SERVQUAL model is called the 'GAP_5' (also called the Service Quality Gap). This 'GAP_5' depends on the other four gaps as per the model which is a gap; as a combined effect of all these four gaps.
- The model measures the 'Service Quality'; the customer satisfaction and quality of services are 'one and the same' agreed by Parasuraman, Zeithaml and Berry (1985), and developed an instrument for measuring customers' perceptions of service quality as compared to their expectations.
- As per the model developed by the Parsuraman, Zeithmal and Berry, "The service quality is defined as the differences between customer's expectation of services and their perceived service". The gap between expected (ES) and perceived service (PS) is the measure of service quality.

Service Quality = (Expected Services – Perceived Services)

- If the Perceived service (PS) is greater than the Expected service (ES), i.e. (ES < PS) the quality is exceeded beyond expectations resulting in to customer satisfaction. If the expectations meet the perceived quality (ES = PS) the service is from a satisfied quality. If the expected services are greater than the perceived service (ES > PS) the quality is unacceptable and the customers will not be satisfied.
- Advantages of SERVQUAL Model:
 - Enables assessing service quality from the customer's perspective.
 - Service provider can track customer expectations and perceptions over time, together with the discrepancies between them.
 - It enables comparison to competitors on common aspects.

- o It can assess the expectations and perceptions of internal customers e.g. other departments or services we deal with.
- Uses of SERVQUAL Model:
 - o To assess a company's service quality along each of the five SERVQUAL dimensions.
 - o To track customer's expectations and perceptions over time.
 - o To compare a company's SERVQUAL scores against competitors.
 - o To identify and examine customer segments that differs significantly in their assessment of a company's service performance.
 - o To assess internal service quality (interdepartmental comparison)
- PZB revealed total five dimensions transcending different types of services that customers use forming expectations about and perceptions of services received: Reliability, Assurance, Tangibles, Empathy and Responsiveness (RATER dimensions). These five dimensions are combinations of the various service parameters from specific area as specified below:
- **Reliability:** The ability to perform the promised service dependably and accurately.
 - o Delivering on promises
 - o Your ability to perform the promised service dependably and accurately
 - o Timeliness
 - o Consistency/Regularity
 - o Accuracy
- **Assurance:** The knowledge and courtesy of employees and their ability to convey trust and confidence. The appearance of physical facilities, equipment, personnel and communication materials. It includes:
 - o Inspiring trust and Confidence
 - o The knowledge and courtesy of staff; their ability to inspire trust and confidence

- o Staff competence
 - o Respect for stakeholders
 - o Credibility
 - o Probity and confidentiality
 - o Safety and security
- **Tangibility:** Services through tangibles:
 - o Representing the service physically.
 - o The physical representations or images of service
 - o Physical facilities, Services cape, Equipment Technology, Employees, Communication materials.
- **Empathy:** The provision of caring, individualized attention to customers.
 - o Treating customers as individuals, The caring individualized attention you provide your stakeholders
 - o Access (to staff, services, information)
 - o Communication (clear, appropriate, timely)
 - o Understanding the stakeholder Services appropriate for stakeholders ‘needs
- **Responsiveness:** Being willing to help customers and to provide prompt service.
 - o Prompt attention to requests, questions
 - o Problem resolution
 - o Complaint handling
 - o Flexibility
- The RATER factors provide specific dimensions which can be used to analyze and measure customer expectations. The table 2.1 shows the relative importance of the specific dimensions. Reliability followed by the responsiveness has more importance in the services when the service performance is to be judged, followed by assurance, empathy and tangibles. This will help BSP’s, where to focus more for higher satisfaction of the customers.

- Zeithaml has shown the relative importance of above factors as:

Table 2.1

RATER dimensions and its relative importance (Zeithaml 1990)

RATER dimensions sorted by relative importance (Zeithaml 1990)		
Dimension	Description	Relative importance
Reliability	Ability to perform the promised service dependably and accurately	32%
Responsiveness	Willingness to help customers and provide prompt service	22%
Assurance	Knowledge and courtesy of employees and their ability to convey trust and confidence	19%
Empathy	Caring individualized attention the firm provides its customers	16%
Tangibles	Appearance of physical facilities, equipment, personnel and communication materials	11%

- Zeithaml, Berry and Parasuraman, (1996) stated that service quality and satisfaction measured the same underlying concept and therefore were the same. Researcher in this study used SERVQUAL model to measure the customer satisfaction and to find out the broadband service gaps based on the actual services delivered by the broadband service providers against the services expected by the broadband customers.

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