



THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN THE
TELECOM INDUSTRY IN BELIZE: A STUDY OF BELIZE TELEMEDIA LIMITED

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Approval of the Thesis

THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN THE TELECOM INDUSTRY IN BELIZE: A STUDY OF BELIZE TELEMEDIA LIMITED

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ABSTRACT

THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION AND BEHAVIORAL IN THE TELECOM INDUSTRY IN BELIZE: A STUDY OF BELIZE TELEMEDIA LIMITED

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This dissertation primary focus is to expand the current knowledge of service quality dimensions by the creation of a comprehensive conceptual framework of its effect on service quality on customer satisfaction and behavioural intention within the Telecom service industry. The title of this dissertation is The Effect of Service Quality on Customer Satisfaction in the Telecom Industry in Belize: A study of Belize Telemedia Limited. This dissertation used a modified SERVQUAL model for the measurement of customer satisfaction and its effect on the service quality dimensions such as reliability, responsiveness, empathy, assurance, tangibles, technical quality, network quality, and image. Along with perceived performance, desires congruency and expectation disconfirmation. Telecom providers must ensure that their customers' needs are met in order to provide the best end-to-end experience to their customers for customer retention. This dissertation comes from the expectancy-disconfirmation theory delineated by (Parasuraman et al., 1985), along with the equity theory (Oh, 2003). This doctoral research concentrated on the real-life context within a contemporary phenomenon. Examination of the conceptual model details service quality its antecedents, customer satisfaction, and behavioural intention as it relates to the telecom industry.

This research is significant even though service quality and customer satisfaction have been known as being significant within the area of research in the service industry. Other studies lack the connection between desired congruency and expectations and service quality in the telecom industry. As such, this dissertation contributes to a holistic approach to connection service quality dimensions along with desired congruency and expectations disconfirmation.

A survey instrument for data collection was used in this research. In addition, with the literature and conceptual framework. The conceptual framework was examined with the assistance of 619 questionnaires. The data were analyzed statistically by conducting an analysis using exploratory factor analysis (EFA) using the Statistical Package of Social Science (SPSS) program, along with the Structural equation modelling (SEM) using SmartPls utilized to gain insight into the relationship that exists between service quality dimensions, behavioral intention, and customer satisfaction.

All of the hypotheses supporting the conceptual framework were confirmed with the relationships that exist between service quality, behavioral intention, and customer satisfaction. Along with the three research questions were proven within this research. The two major constructs of service quality that were ranked high were Reliability followed by Assurance. The research also shows that regardless of the service quality provided, they will not switch from one service provider to the next. There is a positive impact between all constructs and respondents responded positively to the questionnaire.

The implications for management from this research are as follows: (1) functional and technical quality should be strategically managed and aligned with Image and Service Quality; (2) network quality should be carefully and constantly managed; (3) Empathy dimensions (emotions) of functional quality should be monitored regularly. Moreover, this dissertation provides recommendations to management in numerous areas about service quality in the telecom industry in Belize. This means that a deeper comprehension of the service quality dimensions can help managers to strategy plan their efforts to develop better procedures for managing customers' expectation, their image, functional, and technical quality, along with customers perceived performance of their network and services provided. Also, the findings from this research may provide some support to key players in the Telecom Industry and shape their business policies and procedures. The study was conducted by Marsha Price as part of her doctoral program at the Unicaf University in Zambia.

DECLARATION

I, Marsha Castillo Price, declare that this research conclusion, analysis, ideas, and work that have been conveyed in my doctoral thesis *The Effect of Service Quality on Customer Satisfaction in the Telecom Industry in Belize: A Study of Belize Telemedia Limited* are all my work and effort, with the exception of where otherwise acknowledgment was done. I, also certify that this thesis does not contain any such materials that were previously submitted, in part or whole, for any other degrees done academically. With the exception of where other indications were made, this is my own thesis work.

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DEDICATION

The dedication of this doctoral research is hereby dedicated to my family, David Alfred Price Jr., David Shamar Price, Rachel Paige Price, Maia Brielle Price and Donna Lucy Castillo. Heartfelt thanks for all your love and continued support. Everything I do, is for my children, they are my lifeline.

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CHAPTER I: INTRODUCTION

This doctoral dissertation will investigate the effects of service quality on customer satisfaction in the telecom industry, particularly Belize Telemedia Limited.

How service quality and customer satisfaction affect various external and internal stakeholders' behavior and perceptions has intrigued researchers and managers (De Bruin, 2019). There have been many bodies of literature using varying service quality dimensions.

What are the various constructs that affect Service Quality that have been investigated by many researchers? Past works of literature found that involvement is the factor that contributes most to behavioral intentions or loyalty, followed by service quality perceptions and satisfaction (De Oña, 2020) and fractional mediation of technology trust with SST's quality of service as well as behavioral intention and loyalty (Burkhardt, 2023; Ul Hassan, Iqbal & Habibah, 2020). Other literature believes that additional dimensions occur such as member of staff competencies, as well as the financial aspect, along with access which is deemed as a vital part when it comes to service quality dimensions along with the use of other subscales, that will simply allow for more satisfaction by customers (Pakurár, Haddad, Nagy, Popp & Oláh, 2019). In order for companies to compete effectively, organizations seek ways to understand if the service quality provided affects customer satisfaction which leads to their behavioral intentions. Thus, it is deemed vital to know the various dimensions when it comes to the quality of service that affects customers and leads to the retention of customer (Deen, 2022).

This first chapter section starts by the way of introducing the outline of the overall study. The next section defines the background of the research dissertation. Also, the immediate section after looks at the statement as it pertains to the research problem which also includes all those various gaps that exist within the study. Then the following section describes the main objectives that will be utilized within the study along with its research questions. In addition, the next section presents the justifications and the research methods. And the next section examines all those intended data collection tools along with the relevant analysis. The other section looks at the sampling methods to be used. And the last section outlines the definitions of the concept.

Research Background

Belize Telemedia Limited, continually, has been making strides to improve its customer service efforts to its customers. This is done by providing numerous training and coaching sessions for its employees. The delivery of high service quality to consumers is vital for Service Company to achieve a competitive advantage (Swart, 2013). All businesses within the global world need to provide better quality products and services at a lower cost and faster than others in order to enhance and maintain their competitiveness (Demir, 2019). If a company wants more market share and an increase in its profits, it will need to be more attentive to service quality (Angelova & Zekiri, 2011). The topic was chosen to understand if these efforts provided by Belize Telemedia Limited are effective and efficient for the retention of customers also in order to gain new subscribers in the Telecom Industry in Belize (Deo, 2019). The primary aim of this doctoral study is the

examination of the effect when it comes to service quality within the Telecom Industry focusing on Belize Telemedia Limited (BTL) (Gu, 2023). Having customers that are satisfied forms a part of the foundation of any business that wants to become successful, as customer satisfaction leads to brand loyalty, positive word of mouth as well as repeat purchases (Angelova & Zekiri, 2011). And business in both the public and private sectors that exist within today's market space are putting away of outdated marketing strategies and philosophies in trying to use more initiatives that are considered customer-driven that seek to attract, understand, build, and retain long-term relationships with their customers to remain profitable (Kotler, 2006).

Customer satisfaction is considered important when it comes to the customer-centric paradigm shift and had captured much attention from practitioners since it is a fundamental mean for attaining quality improvement programs and is a strategic marketing management for most businesses that have longterm outlook for growth. This is an interesting finding especially since customers that satisfied then to remain committed and loyal to businesses and the outcomes of this often leads to profit (Heskett et al., 1997). Therefore, it is known that customers who are very satisfied are six times more than likely to become loyal and will repurchase or recommend the service or product than a customer who is just satisfied.

In this research the dependent variable to be considered in this research dissertation is customer satisfaction along with behavioral intentions; in addition, there is also service quality which will be considered the independent variable (Kanina, 2020). For the measurement of the quality of service, there have been several dimensions used which is known as the SERVQUAL model. There is the functional quality that looks at the image

which includes reliability, responsiveness, assurance, empathy, tangible, along with the technical quality. Additional constructs are perceived performance that examines desire congruency, and expectations disconfirmation developed by (Parasuraman and Zeithaml, Berry 1988; Kang & James, 2004; El Saghier, 2015; Amin & Isa, 2008; Spreng & Mackoy, 1996; Brady & Cronin Jr, 2001; Dabholkar, Shepherd & Thorpe, 2000; Agus, Barker & Kandampully, 2007; Lassar, Manolis & Winsor, 2000). This study will seek to comprehend the variables of service quality that impact the retention of customers and to identify what measures will need to be done by Belize Telemedia Limited (Deo, 2019).

The purpose of this research will be to scrutinize the relationships between variables from Servqual and identify the current conditions to know what the impacts, influences, and outcomes within the Telecom Industry are (Swart, 2013). Also gaining a deeper understanding of customer perception of the service quality provided by Belize Telemedia Limited, which will allow the company to strategize better and know their customers on a deeper level to attain a competitive advantage in the Telecom Industry.

Statement of Research Problem

In years past, only one company existed in the Telecom Industry in Belize. Belize Telecommunication Limited (BTL) at that time was considered a monopoly. Since 2001, Belize Telecommunication Limited licenses for a monopoly were canceled. There are only two companies that are considered major players in Belize's Telecom Industry namely Belize Telemedia Limited, formerly Belize Telecommunication Limited (BTL), and Smart Belize Limited. With competition, there exists a need for BTL to understand its customers,

and to identify customers' perceptions of its service quality to maintain customer retention. Retaining and attracting customers is important for all players in the Telecom Industry. According to Wiersma (1995), a problem statement customarily defines the information that will be used within the research and refers to the matters that exist within the theory, literature, or practice that tend to lead to a need for a study (Creswell, 1994), and once successfully charted, it must be able to answer the question: Why does this research need to be piloted (Pajares, 2007).

The problem relating to this study is boosted by the necessity to empirically measure customer satisfaction with behavioral intentions with service delivery of telecom companies in Belize. There have been several criticisms as it relates to service quality as well as dissatisfaction when it comes to the level of customer service that have been posted on the internet as well as several social media platforms for players within the Telecom Industry (Mntande, 2021; 7newsbelize, 2021). And the challenges of limited infrastructure, low population density, problem with infrastructure in rural communities along with quality and affordability (Zaffareen, 2023). The majority of customers are not happy with certain services provided by these key players, and also internet and cable services provided by the smaller players from these cable companies. If the quality of service and performance is improved continuously, processes and productivity are improved, and employee motivation is improved, with time excellent customer services will be created to gain superiority in today's competitive environment (Demir, 2019). Quality has been identified as a strategic tool used for attaining business performance and efficiency (Angelova & Zekiri, 2011). As delineated by Mc Kenna (1991), there is a need for a company to make investments in their networks and infrastructure to preserve and ensure

customer satisfaction, customers' needs, and demands are met. In this manner, companies will be better able to offer quality products and services as a replacement for focusing on marketing and advertising. If a company has up-to-date infrastructure and networks, it will require a little maintenance which is essential to the impact on service quality. If there is no investment or upkeep of a company's infrastructure then these companies will experience with issues to service quality such as faults from customers about service quality received. Customers are allowed to switch between Telecom companies to attain customer retention and customer satisfaction (Al Khattab, 2005).

The literature found in this marketing has no type of systematic study showing the connection existing amongst customer satisfaction along with service quality within the Telecom Industry that exists in the Caribbean or Central America (Deo, 2019). Therefore, this empirical study is necessary to clarify any such relationship existing amongst customer satisfaction along with service quality within Central America or within the Caribbean dependent on one's culture and values (Mntande, 2021).

BTL has started to uproot its old copper network to a fiber network. Therefore, an assessment is required to understand the impact of the quality of service as it pertains to consumers in order to understand customer satisfaction, service performance, and behavioral intention. It is considered important to manage and measure service quality provided to customers for a specific period of time so one can highlight and understand concerns poised by customers in regard to their expectations, their concerns and to ensure customer satisfaction (Russell 2005).

Research Objectives and Questions

The aim of this doctoral study is for the assessment relating to the effectiveness of service quality within the Telecom industry in Belize: A focus on Belize Telemedia Limited. This study also seeks to examine the impact as it relates to service quality that is related to service performance, as well as the customers' behavioral intention and customer satisfaction (Deo, 2019). This is necessary so as to provide the management of Belize Telemedia Limited with indicators that will guide them to invest better in their systems, enhance the quality and relationships provided to its customers so that they can perform better and improve performance.

This research will, therefore, investigate five objectives to address its overall goals: firstly, it explores the different functional and technical qualities that affects service quality. Secondly, it explores the relationship between functional and technical quality on the image. Thirdly, it will explore the relationship between desire congruency and expectations disconfirmation and effects on service quality. Fourthly, it will inspect the various impact when it comes to the quality of service when it comes to the satisfaction of consumers. And lastly, understanding the relationship existing amongst customer satisfaction on behavioral intentions.

According to Creswell (2014), researchers can either use hypothesis or research questions in their research since both include variables that relate, describe, or compare to dependent and independent variables and are measured separately. For this research, the researcher will be using research questions. Research questions according to Lewis & Munn (1987), make clear the exact area of investigation, it identifies the area of concern. Research questions are important in conducting any research. It is used as a guide in obtaining the

information you need to collect and analyze the information provided. Therefore, researchers need to be clear about what is the exact aspect of a specific area that is of most concern. They also need to understand the purpose of their research before identifying the aspect of that area they are most interested in.

The researcher will, therefore, use three research questions focusing on the service quality dimension from an existing conceptual framework developed by (Parasuraman and Zeithaml, Berry 1988; Kang & James, 2004; El Saghier, 2015; Amin & Isa, 2008; Spreng & Mackoy, 1996; Brady & Cronin Jr, 2001; Dabholkar, Shepherd & Thorpe, 2000; Agus, Barker & Kandampully, 2007; Lassar, Manolis & Winsor, 2000).

1. Does the service quality dimension have a positive impact on Customer-satisfaction and behavioral intentions in Belize's Telecom Industry?
2. Does customer satisfaction have a positive impact on customer behavioral intentions?
3. Does the service quality dimension received from Belize Telemedia Limited have a positive impact on customer satisfaction in Belize's Telecom Industry?

Selected Research Method and Justification

The ultimate objective aim of this doctoral research of study is the academically exploration of service quality which is considered as the focal construct along with the connection that exists to customer satisfaction (as antecedent) and also behavioral intention (an outcome) within the service industry (Tırpancı, 2008). The best research approach that is well suited for this topic in accomplishing its aim is quantitative methods. After going

through most related literature, this study requires a quantitative approach. According to Neuman (2006), quantitative research begins with a topic of personal or professional interest selected by a researcher, which is later narrowed down by research questions. This is normally done by literature reviews and the creation of a hypothesis that derives from social theory. It uses standardized questionnaires analyzed through a method of sampling, and then results are correlated with given outcomes and variables. These questionnaires were administered by the researcher to measure all the constructs that were developed from other related literature. The method that was used is quantitative and it utilizes a positivist paradigm in order to scrutinize the various hypothesis along with the validation of the scale with their causal relationship. The scale measurements of the questionnaire used in this research were processed using a quantitative judgment. As it relates to content validity it was detected by a amount of scholars to provide any type of sign as it narrates to the suitability as it pertains to the questionnaire that will be utilised and also to promise that all the items that will be utilised were descriptive of that stated domain within the scale (DeVellis, 2003; Foroudi, P., 2012). Therefore, based on the outcome of the assessment for the adequacy of the content, the items of measurement were altered and then resubmitted to a refinement of refinement process done by the actual dissemination of the questionnaire to the participants.

The researcher will be using an existing conceptual framework from SERVQUAL that measures service quality, it will require a quantitative approach. Numerous empirical studies were done regarding the Servqual model, so many literature reviews exist that can show correlations using numerical information. Firestone (1987), in addition, states that quantitative methods are usually supported by objective facts known as the positivist

paradigm. Therefore, biases and errors are eliminated when using the instrument and design used in this approach. Creswell (1994), also defining quantitative research states that this method explains phenomena into numerical data that are then mathematically analyzed using statistics. Mostly considered empirical research associated with a human problem and tested by the way of theory whereby variables are measured numerically, and, in the end, these theories are explained from the statistics to predict the event. Unicaf University Zambia (2020) highlights that research design can be either descriptive or experimental, and my dissertation of interest will be more descriptive measuring subjects once. A methodology of a case study is likely to be used for the main purpose of an in-depth analysis as my dissertation will be focusing on specific organizations within specific industries. Taylor & Bogdan (1984) describes two differences, firstly as it relates to the world, the quantitative approach uses the philosophy of positivist whereby this approach states that social facts are objective reality separate from individual beliefs. Cronbach (1975) also mentions that the approach for quantitative methods requires correlational and experimental designs in order to eliminate bias and error. Powdermaker (1966), states that in the quantitative approach, the researcher is separate from the research to avoid it being biased. Quantitative is an objectivist epistemology that explains general laws of behaviors measured using statistics for a constant reality. It is measured by variables from a logical framework based on past theories. And since the social phenomena are objective reality, the researcher and the subjects are separate and unbiased. The quantitative approach means testing theories along with the deductive approach.

And for the purpose of my research, in the first phase, I will be distributing survey questionnaires. Creswell (2014) states that the survey tends to give a quantitative depiction

of views or trends of a population, so you can sample and study that population. The use of quantitative methods is done by using numbers and closed-ended questions.

The researcher has chosen Quantitative over qualitative data solely because many empirical studies exist on the researcher's topic using the Servqual conceptual frameworks and past theories that are associated with quantitative research. In both cases, as it relates to the topic being the impact of service quality when it comes to customer satisfaction within the Telecom Industry, it will not be focusing on a small group for in-depth analysis, nor will it be focusing on developing any new theories. Gay and Airasian (2000), states that qualitative methods are epistemological that relate to social phenomena and due to their complexity, they cannot be confined into variables. And the research topic of service quality will be examining many variables from the Servqual model.

Intended Data Collection Tool and Analysis

The Data collection method that will be used by the researcher will be quantitative research. This method is used to test relationships between variables. According to Leedy and Ormrod (2001), sources of quantitative data are issuing close-ended questions via surveys either in person, online email, or through mobile applications. For this research dissertation, the researcher will be distributing a close-ended questionnaire to sample populations of customers within Belize's Telecom Industry. University of Zambia (2020), states that quantitative researchers seek to identify different variables associated with the framework in the study. As highlighted by Field (2013), variables have three characteristics which are independent variables which is not dependent on another variable, and dependent variable often depends on another variable. For this research paper, customer satisfaction

and behavioral intention of customers is going to be the dependent variable that will be utilized within this study and the dimensions of service quality will be considered as the variable that is independent (Kanina, 2020). Since the philosophy will be of a positivist nature, which is concerned with a law-like rationale that deals with cause and effect, the researcher will be testing research questions based on an existing conceptual framework. Along with the deductive approach that deals with data sets from other information to identify whether the information will be enough (Creswell 2014), this approach will examine findings from past research and how it ties back to results from existing research. From the Strategies such as case study, survey, archival, experiment, and grounded theory, the researcher will be using Survey. According to Creswell (2014), the survey grants a quantitative explanation of attitudes or tendencies of a population by researching what is believed to be a sample of that population. And for this research when it comes to service quality existing within the Telecom Industry, the researcher is going to utilize the quantitative approach and will be utilizing a survey. A questionnaire, according to Saunders, Lewis & Thornhill (2009), is a set of questions that are used to garner personal or statistical information that is deemed useful from individuals. Therefore, since we will be utilizing an existing conceptual framework, to gather statistical information from the customer within Belize's Telecom Industry specifically Belize Telemedia Limited. Therefore, for the Data Collection method for service quality within the Telecom Sector, two things is going to be our focus, firstly what to measure and how to measure it. So for the researcher to find responses to research questions that have been posed, then we need to test the variables (Almasafri, 2022). The researcher will then want to answer the research questions by generating data (Field 2013). This can be done through correlational research,

which gives a normal view of the questions that will be researched since it is not be influencing what occurs and the measurement is not biased. The researcher will be using ethical considerations when conducting the research (University of Zambia 2020). Firstly, since the researcher will be doing a quantitative study, the method of data collection will be that of a survey questionnaire. The researcher will ensure that there will be no fabrication of data since these questionnaires will be distributed to friends and family members. The survey questionnaire that will be used will be existing questions from past research derived from the SERVQUAL conceptual framework, their references will be cited to avoid plagiarism. To ensure no conflicts of interest exist, the researcher will ensure that all participants are actual subscribers of Belize Telemedia Limited and have recently used services provided by the telecom provider. A consent form will be submitted along with the questionnaire upon distribution. The consent form is to ensure that the participants are aware of the purpose of the study, and they are free to withdraw from completing the questionnaire at any point. Before submitting questionnaires, participants will be briefed about the privacy and confidentiality of the data collected. The researcher will also debrief the participants only to inform them of the overall results of the research. And also, the Telecom provider will be debriefed on the findings. Since the participants will remain anonymous, then their identities will be protected; Participants will not be deceived. The researcher will ensure to highlight the confidentiality of the participants. And that they can withdraw from completing the questionnaire.

In the third phase, the various analysis that will be used in the research, the researcher will be using Statistics, Composite Reliability (CR), Excel, SPSS (Statistical Package for Social Science), and SPSS AMOS. Cronbach's Alpha, Confirmatory Analysis,

and AVE test will be conducted to scrutinize the reliability and validity of each construct within what is considered the five dimensions tested along with the customer-perceived value (Thi, 2021). The researcher will also be calculating the confidence interval to identify the sample population. A Pearson correlation will be done using SPSS to determine if there will be a positive or negative relationship or any statistical significance between the variables. For the research question testing, using SPSS, regression analysis will be done to identify the impact of key dimensions when it comes to service quality on customer satisfaction to see if there is any strong or negative correlation between all variables (Kassim & Abdullah, 2008). The researcher will be using Smart PLS for Structural Equation Modeling (SEM) model (Ringle, Wende & Will 2005) to predict models and evaluate the effect and the correlation that exist amongst the dependent and independent variables along with the research constructs.

Sampling Method to be Used

The survey will focus on Belizeans over 18 years of age, who reside in Belize City and are a subscriber of the Telecom service provider, Belize Telemedia Limited (BTL). Each participant will respond based on their recent transaction received from the telecom provider. Services such as Data Services, along with Mobile voice, and SMS, over a 4G LTE Advanced mobile service; data roaming, text, and international voice; Business & Residential Landline telephone service; Business & Residential broadband over fiber, International and National data networks and Business Solutions (Belize Telemedia Limited 2019; Mntande, 2021). The survey questionnaire will include various variables such as service quality dimensions, customer behavioral intentions, and customer

satisfaction (Kanina, 2020). This method of data collection when it comes to the questionnaire was used to clarify various questions, asking complex questions, sample, along with quality control (De Bruin, 2019). There are also disadvantages when it comes to the survey questionnaire which are the probability of being biased, the longer time to collect data, and the cost (Aaker, Kumar and Day 2000; Kassim & Abdullah, 2008).

For the fourth phase, the sampling methodology to be used is non-random sampling, specifically, convenience sampling also known as accidental or haphazard sampling (Etikan, Musa, & Alkassim, 2016). This sampling method usually serves as the basis when using the SERVQUAL analysis. This sampling method focuses on participants from a target population due to accessibility, geographic location, availability, and time availability. Convenience sampling is easy and affordable. According to Etikan, Musa, & Alkassim (2016), a convenience sample tends to be biased and should not be used as a representation of the population. However, according to Ferber (1977), convenience sampling asserts that an influential body of social science is grounded upon convenience sampling. And although such samples experience lots of shortcomings, they prove to test psychological assumptions right through several topics. The purpose of choosing convenience sampling techniques is data of subscribers are not publicly available, and the study is to understand customer loyalty and customer-perceived value within the Telecom industry.

The Bartlett's test used with Kaiser Meyer Olkin's (KMO) test has been utilised for measuring of convenient sampling for the measurement when determining the adequacy. If the KMO is more than 0.7 that means it is adequate and less than 0.50 means it is inadequate (Leech, Barrett, and Morgan Jr, 2005). The sampling size that will be used is

dependent on the variables used in this study. According to Hallowell (1996), declarations are reliable and valid since it have been motivated by research that existed already. The measurement will be using the Likert scale which scale is ranged between number 1 through to 5, of which number 1 being considered that the participants strongly disagreed and the number 5 being that the participants strongly agreed. Demographic variables will also be included to serve as covariates when conducting the research, these include age, gender, ethnicity, marital status, employment status, and service provider. Nunnally (1978), states that an instrument with 31 questions normally requires an approximate sample size of 310 participants; usually 10 times the number of questions that are being asked. Also, Hair, Anderson, Tatham, and Black (1995), state that for a sample size that is above 400 participants, the goodness of fit can be considered poor since any difference can be detected.

Significance of the Study

The doctoral research aids in garnering a better comprehension of the various constructs along with the service quality dimensions and from the perspective of its stakeholders (Kanina, 2020). The results that will be retrieved from this research will extend to the various issues of service quality. Additionally, the research will make a considerable methodological, managerial, and theoretical contribution (results of this will be seen in Chapter IV, implications of research findings).

This research will highlight the various mechanisms underlying the connection that exists amongst customer behavioral intentions, service quality, along with the satisfaction of consumers using Belize's perspective (Kanina, 2020). Therefore, this doctoral research

will contribute by advancing current knowledge about service quality by lengthening the results done in preceding studies (Foroudi, P. (2012). Such example are that several scholars have found that other substantial factors can be counted as a moderating variable in the connection mid customer satisfaction as well as service quality (Munim & Noor, 2020). In bridging gaps that exist amongst the various literature is the important contribution done within this research for the three research questions are: firstly, in Question 1, does the service quality dimension have a great and positive impact on customer satisfaction and behavioral intentions in Belize's Telecom Industry? Question 2, does satisfaction have a great or positive impact on behavioral intention? Question 3, does the service quality dimension received from Belize Telemedia Limited have a great and positive impact on customer satisfaction in Belize's Telecom Industry specifically BTL?

From the summarized literature, these are some of the gaps: other existing research found that direction could be looked into perceived value typically measured by price and quality (Munim & Noor, 2020). And other past works of literature believed that including perceived value as a reason of satisfaction for consumers in the existent model would be worthy of note (Munim & Noor, 2020). Also, the influence of the satisfaction of customers is constructed based upon word of mouth along with customer loyalty should be taken into consideration (Abdulwasiiu, 2023; Munim & Noor, 2020). Past studies believed that other possible dimensions could be incorporated to advance the understanding of service quality (Ekaabi, Khalid, Davidson, Kamarudin & Preece, 2020). Along with longitudinal data on guests' perceptions of their accommodation's service quality and satisfaction (Deen, 2022; Nunkoo, Teeroovengadum, Ringle & Sunnassee, 2020; Wu, 2014). Past studies made no consideration to other service assessment constructs, like the service experience, perceived

value, cultural contact, and image, along with those type of service are typically known to having a connection existing with customer satisfaction along with service quality (Nunkoo, Teeroovengadum, Ringle & Sunnassee, 2020). The customer loyalty and the service quality link is known to have been included as being moderated by customer satisfaction (Izogo, 2017; Teeroovengadum, 2020). Earlier studies have identified other relevant constructs, such as image and the perceived value, as mediators. Another literature states that testing gender's moderating effects could be included among the constructs (Teeroovengadum, 2020).

Experimental findings most of the time make no mention about the various impacts concerning to service quality along with customer satisfaction when it comes to behavioral penalties (Dabholkar, Shepherd & Thorpe, 2000, p.2; Swart, 2013). Therefore, this research shows the relevant rationale for the relationship that exists in behavioral intentions, customer satisfaction along with service quality. In addition, this doctoral research is an advancement of current knowledge as it relates to service quality particularly in Central America particularly Belize. Also, many researchers have only used the basic constructs of Service quality but have not combined it with desire congruency and expectation disconfirmation.

This research is the first study that incorporates both service quality dimensions along with expectation disconfirmation which focuses on perceived performance from the customer. Also, it is the first empirical study that looks at service quality within the Telecom Industry in Belize, no research has been done within this sector. Therefore, this study adds to service quality. Desire congruency, Expectation disconfirmation, customer satisfaction, and customers' behavioral intentions in Belize situated in Central America or

the Caribbean (Kanina, 2020). Also, the scale measurement employed within this doctoral study used a structural equation model (SEM) in order to scrutinize the relationship existing within each construct along with the validation of the conceptual model employed by the researcher.

Additionally, this study supplements to better comprehension of the service quality constructs along with how it connect with customer behavioral intentions and customer satisfaction (Kanina, 2020). Theoretical contributions contribute to academia by the way of empirical testing using theories, having the concepts verified using the measurement of constructs, and testing theory. A single approach was adopted using a self-administered questionnaire that made sure that the data collection process was comprehensive using the structural equation model (SEM) for data analysis.

The results revealed that all of the underpinning hypotheses were confirmed based on the conceptual framework.

The contribution is to better understand the service quality dimensions along with examining its impact on customer satisfaction using perceived performance construct from the perspective of its multi-internal stakeholders. At this point, this is the first study that does an empirically validation of the assumptions that were made by researchers.

As it relates to the managerial implications, this research found some implications for managers to consider. This study shows that the various service qualities play an important aspect to customers even though all are considered vital. Managers should place more focus on perceived performance looking at expectation disconfirmation and tangibles from the Functional quality as well as technical quality. Of all the constructs from the

Functional quality, responsiveness must be given much care and attention by these managers within the Telecom Industry in Belize.

Definitions of Constructs and Concepts

Reliability is known as the capability in performing the guaranteed service perfectly and without fail (El Saghier, 2015, p.3; Kanina, 2020).

Responsiveness is studied as the disposition to give assistance to consumers as well as the delivery of fast service (El Saghier, 2015, p.3; Kanina, 2020).

Assurance is the courtesy as well as the knowledge of workers along with their capability to transfer confidence and trust (El Saghier, 2015, p.3).

Empathy is the individual care along with caring, offered to the customer (El Saghier, 2015, p.3; Kanina, 2020).

Tangibles are the presence of communication items, apparatus, the look of personnel, and tangible facilities (El Saghier, 2015, p.3).

Functional quality – customer-employee relations (Brady & Cronin, 2001, p.3). Functional quality is considered based on how he or she can realize the technical result (Nimako, Azumah, Donkor & Adu-Brobbey, 2012, p.4; Tırpancı, 2008).

Technical quality can be counted as the technical conclusion of the production that matches to the valuable execution of the service (Thi, 2021). This technical outcome is essentially that which the customer gets as a conclusion of his connections with a service firm (Grönroos, 1984; Odele, 2020). Is the technical quality -the outcome (Brady & Cronin, (2001, p.3). Technical Quality creates the quality of what a client really acquires as a moment of his or her dealings with the service firm and is momentous to him or her and to

his or her valuation of the quality of service (Nimako, Azumah, Donkor & Adu-Brobbey, 2012; Tirpancı, 2008).

Images are brand, product, or corporation rank a customer may relate with a service provider (Kang & James, 2004). Image, which could be denoted to as reputational quality, and can be very dynamic to service firms and the expectancy is to build up mostly by the technical and functional quality of service that is wide-ranging of numerous structures like public relations custom, pricing, word of mouth, and philosophy (Nimako, Azumah, Donkor & Adu-Brobbey, 2012, p.4; Tirpancı, 2008).

Desires are the stage of service the customers want to allow (Spreng & Mackoy, 1996, p.5; Tirpancı, 2008).

Perceived Performance is one's view of one advising capability (Spreng & Mackoy, 1996, p.5).

Expectations congruency evaluates the variance relating what one imagined they would obtain and what they get, and then assesses this variance (Spreng & Mackoy, 1996, p.6).

Service Products refer to the outcome quality (Brady & Cronin, (2001, p.3).

Service Delivery refers to the process quality (Brady & Cronin, (2001, p.3).

Service Environment is a body of work that ponders the influence of both real or built settings that relate to the valuation obtained grounded on customer service. Due to the imperceptibility of services and clients are required to be bodily there when the procedures are being steered, the instant environment plays a vigorous role on how the total quality as it relays to the service happenstance is perceived (Brady & Cronin Jr, 2001, p.4).

Personal Attention is courteousness, helpfulness, and sincerity (Dabholkar, Shepherd & Thorpe, 2000, p.12).

Comfort is feeling safe and comfortable (Dabholkar, Shepherd & Thorpe, 2000, p.29).

Features include portrait setting, quality of electronic video image proofing, quality of photographs, and quality of directory (Dabholkar, Shepherd & Thorpe, 2000, p.12).

Competence is possession of the required skills and expertise to complete services (Agus, Barker & Kandampully, 2007, p.5).

Courtesy is friendliness, respect, consideration, and politeness (Agus, Barker & Kandampully, 2007, p.5).

Credibility is trustworthiness, believability, and honesty (Agus, Barker & Kandampully, 2007, p.5).

Access is one's approachability and ease of contact (Agus, Barker & Kandampully, 2007, p.5).

Communication is listening to customers and acknowledging their comments, and keeping customers informed in a language they understand (Agus, Barker & Kandampully, 2007, p.5).

Customer Satisfaction is considered to be the obvious measurement of complete quality of service that aids as better interpreters of behavioral intentions than a merit of service quality handled from assessed dimensions. (Dabholkar, Shepherd & Thorpe, 2000, p.2)

Research Organisation

This research is presented in five chapters by the researcher:

CHAPTER I: Introduction – this looks at the methods and aims adopted. It proceeds with the presentation that will highlight what was the involvement of the study in this section.

CHAPTER II: Literature Review – shows majority of the literature looking at service quality dimensions such as the functional and technical quality, image quality, network quality, desire congruency, expectation disconfirmation, customer satisfaction, and behavioral intention using varying perspectives from various researchers.

CHAPTER III: Research Methods and Data Collection - the relationships that exist between technical quality, service quality, functional quality, image quality, customer satisfaction, perceived performance, desire congruency, expectation disconfirmation, and behavioral intention constructs are then hypothesized, with supporting evidence from various literature, with the use of the expectation disconfirmation theory and conceptual framework directed towards multiple internal stakeholders level (Gu,2023). It also described the relationships that exist between functional, technical and network quality constructs. The researcher placed after the discussion of each construct within the conceptual framework.

In addition, this chapter also evaluates the research philosophy. Along with the quantitative methods using the construction of theory is introduced. Along with the creation of a measurement scale, discussions were done as it relates to the research settings and the research design. Also discussed were the results from the literature search, and the measurement scales were re-developed, a pilot survey that was conducted was also reviewed in detail. And finally, the process of data collection process using a survey is

described. Along with the various issues surrounding data analysis were explained and discussed.

CHAPTER IV: Findings and Discussions - Quantitative findings- this section will use the main survey which is considered a quantitative study and will also provide explanation of the outcomes when it comes to Confirmatory Factor Analysis (CFA) using all the information that was collected from the primary survey, whereby the scales are also deliberation when it comes to reliability and validity (Deen, 2022). Along with the outcomes, and the findings conducted created on the investigation of the hypothesis and its conceptual model using Structural Equation Modelling (SEM), were presented. This section also showed the quantitative studies and the various procedures and steps and how they are tied to the analysis of the data and were discussed in detail. The results that were derived from the validity and reliability scale testing are also presented.

CHAPTER V: Implications, Recommendation, and Conclusion - It summarizes the findings of the doctoral research and highlights the implications of the research such as theoretical as well as managerial, along with the various limitations of the research and the likely the directions as it pertains to any future research are conversed in turn the overall summary found within the results (Zietsman, 2018).

Table 1*Structural Overview*

Chapter I	<u>INTRODUCTION</u>
1.1.	Introduction
1.2.	Research background
1.3.	Statement of research problem
1.4.	Research objectives and Questions
1.5.	Selected Research Methods and Justifications
1.6.	Significance of the study
1.7.	Definitions of constructs and concepts
1.8.	Research Organization
Chapter II	<u>LITERATURE REVIEW</u>
2.1.	Introduction
2.2.	Theoretical /Conceptual Framework
2.3.	Review of Service Quality Dimensions and other constructs
2.4.	Review of Disconfirmation and Expectation
2.5.	Review of Brand image
2.6.	Review of theories and Service Provides
2.7.	Summary
Chapter III	<u>RESEARCH METHODS AND DATA COLLECTION</u>
3.1.	Introduction
3.2.	Research approach and design
3.3.	Population and Sample of the Research Study
3.4.	Managerial /Instrumentation of the research tools
3.5.	Operational definitions of variables
3.6.	Study procedures and ethical assurances
3.7.	Data Collection
3.8.	Summary

FINDINGS

- 4.1. Introduction
- 4.2. Trustworthiness of data
- 4.3. Data examination
- 4.4. Treatment of data missing
- 4.5. Reliability and validity of data
- 4.6. Structural Equation Modeling (SEM)
- 4.7. Results
- 4.8. Pair T Test
- 4.9. Evaluation of findings
- 4.10. Summary

Chapter V

IMPLICATIONS, RECOMMENDATIONS,

AND CONCLUSIONS

- 5.1. Introduction
- 5.2. Recommendation for application
- 5.3. Recommendation for future research
- 5.4. Conclusions

Note: Adapted from Examining the influence of corporate logo on corporate image and corporate reputation: A study of consumers' perception in the context of a financial setting in the United Kingdom by Foroudi, 2012.

CHAPTER 2: LITERATURE REVIEW

Introduction

The researcher will be using a conceptual framework that is constructed on the compilation of various frameworks done in past research (Almasafri, 2022). The service quality using the model of SERVQUAL which was initially introduced first by (Parasuraman, Zeithaml, Berry, 1988; Foster, 2000), and further conceptualized by many other researchers. SERVQUAL has been critiqued since the dimensions of its instruments focus mostly on the service delivery process, the use of only certain dimensions, its scores, and the validity of the model along with the dependent and independent variables; also, it does not examine the service-encounter outcomes (McLeod, 2019).

Reviewing of the various literature allows for assistance based on the following explanations: (1) it provides a better comprehension of the various topics within the research, (2) it helps to identify the main literature within areas of this research, (3) it outlines the various point of views relating to this topic of research, (4) it gives conclusions that are considered suitable and clear, (5) it evidently provides a problem existing within the research, 6) suggests how to conduct an investigation relating to the research problem in addition to showing the importance and relevance when it comes to the problem of research (Foroudi, 2012; Gupta, Melewar, and Bourlakis, 2010; Odele, 2020). A deep revision of the various literature is needed to comprehend the question within this study made and offered within the introductory chapter.

Therefore, for this research, the researcher will be focusing on the service quality dimension from an existing conceptual framework developed by (Parasuraman, Zeithaml, & Berry, 1988; Kang & James, 2004; El Saghier, 2015; Amin & Isa, 2008; Brady & Cronin Jr, 2001; Dabholkar, Shepherd & Thorpe, 2000; Agus, Barker & Kandampully, 2007; Lassar, Manolis & Winsor, 2000). The conceptual framework will involve the following dimensions. There is the functional quality that looks at the image which includes reliability, responsiveness, assurance, empathy, and tangible, along with the technical quality. Additional constructs are desires, perceived performance, and expectations that examine desire congruency, and expectations disconfirmation.

These servqual dimensions were derived from past researchers: the functional quality which includes reliability, responsiveness, assurance, empathy, and tangibles (El Saghier, 2015; Kang & James, 2004; Amin & Isa, 2008; Brady & Cronin Jr, 2001). Technical Quality (Kang & James, 2004; Brady & Cronin Jr, 2001). Image (Kang & James, 2004; Brady & Cronin Jr, 2001). Customer satisfaction (Amin & Isa, 2008); Desires, Perceived Performance, Expectations, Desires Congruency, Expectations Disconfirmation from Olivers, 1993 (Spreng & Mackoy, 1996).

The subsequent section will show the suggested service quality conceptual framework, and some research questions, that are conceptually related and will be tested and investigated. This chapter will be divided into 4 sections. In Section 2.2 the research framework and development of research questions, in Section 2.3 the various theories and SERVQUAL models. Lastly a summarized conclusion.

Theoretical/Conceptual Framework

According to Han, Back & Barrett (2009), there is a relation that exists connecting customer satisfaction along with service quality, additionally, customer satisfaction directs to customers' behavioral intention (Almasafri, 2022). Therefore, if a valuable image is depicted to customers, then that gives the corporation with some type of competitive advantage (Ryu, Han & Kim, 2008). Hence, businesses improve their service quality, which normally leads them to customer satisfaction that tends to result in good business (Al Khattab, 2005; Johnson & Gustafsson, 2001). The Service Quality Model has been used by many organizations in order to understand its customers' intentions and how to improve its service quality. Many researchers have used the SERVQUAL model, along with the inclusion of certain modifications to that model (De Bruin, 2019). This caused an amplified amount of conceptual literature when it comes to the Service Quality Model that existed since 1988 (Foroudi, 2012). Lacking, however, is empirical research on the service quality performance of systems software from an internal customer point of view.

There are numerous studies (Kang & James, 2004; El Saghier, 2015; Amin & Isa, 2008; Brady & Cronin Jr, 2001; Dabholkar, Shepherd & Thorpe, 2000; Agus, Barker & Kandampully, 2007; Lassar, Manolis & Winsor, 2000) that investigated the SERVQUAL model in order to receive more perceptions on the model that is being explored. This study is somewhat dissimilar from other research, as it creates a conceptual model that looks at all factors impacting service quality (Foroudi, 2012). It examines the Functional, Technical, Network to see the connection with the overall image that comes from service

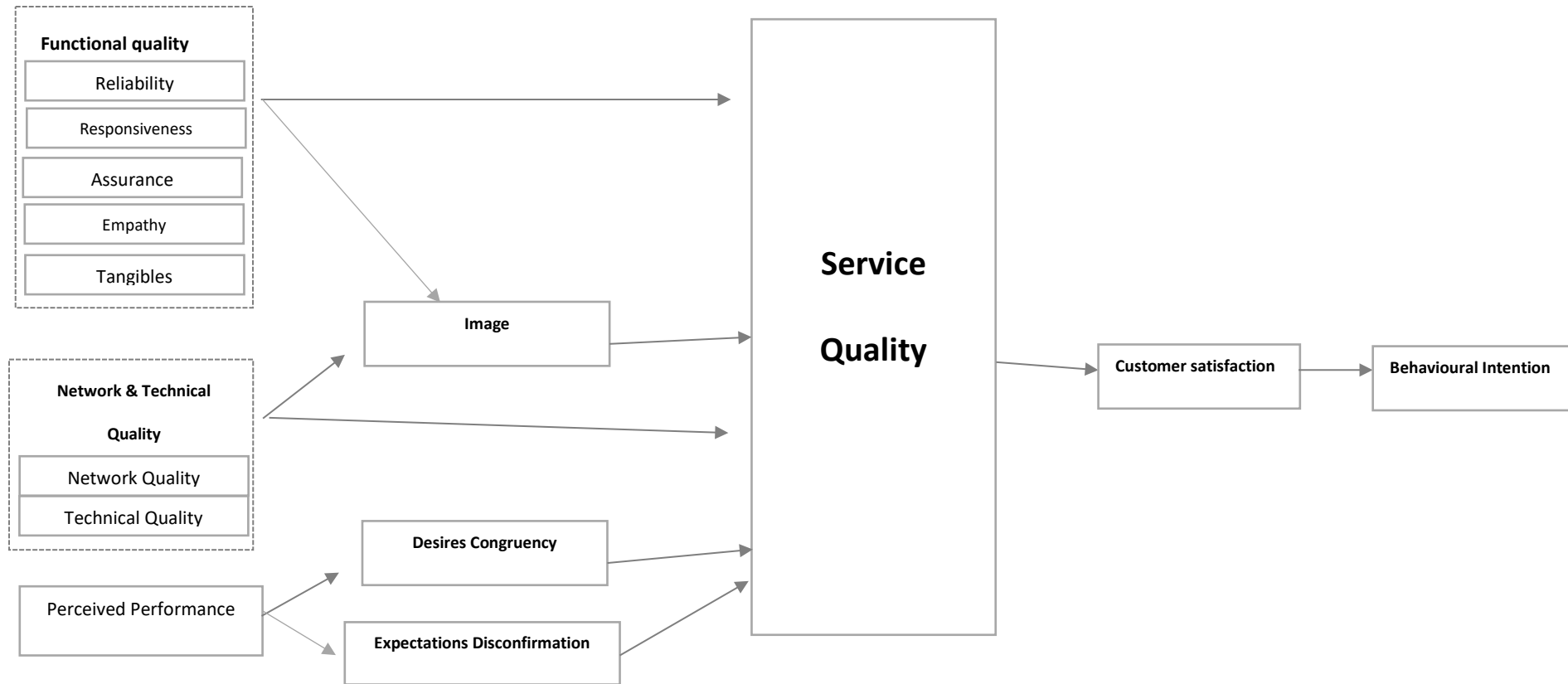
quality also it is known to eventually head into the direction to that of customer satisfaction and will eventually impact consumers' behavioral intention (Mntande, 2021).

When it comes to the theoretical framework the primary step in a study is using a single methodology. This method is used since the technical quality involves the qualitative method (Brady & Cronin, 2001). In which an open-ended survey questionnaire will be administered to respondents.

A model of the framework has been developed to assess many relationships that are recognized within the literature (Foroudi, 2012). According to Parasuraman et al., (1985), starts that the creation of a service quality conceptual framework, which is based on the expectancy-disconfirmation theory, as well as the equity theory (Oh, 2003), which demonstrates: (1) the relationship between functional and technical quality on the image; (2) the impact of desires congruency and expectation disconfirmation as it relates to service quality; (3) Service Quality on service performance which normally leads to the satisfaction of consumers and lastly, the relationship existing between customer satisfaction triggered from what is known as service quality along with the impact on behavioral intentions (Odele, 2020). The relation that exists between concepts and the related research questions will be discussed. Reflecting on previous insights and studies received from current research suggests that the conceptual framework and several propositions will require more study.

Figure 1

The Conceptual Framework



Note: Developed by the researcher

SECTION II.1: REVIEW OF SERVICE QUALITY

Introduction

Service quality can be interpreted as a widespread assessment from customers using a specified service that meets their expectations and making them feel satisfied (Al-Jazzazi & Sultan, 2017). Quality relates to satisfaction when using a user-based approach. The best satisfaction of what customers prefer is considered the highest quality (Yarimoglu, 2014). Most organizations have realized that their quality of service allows for competitive advantage and sustainability.

We will now look at the SERVQUAL model.

Servqual Model

The SERVQUAL model uses the Likert scale items in order to measure what is the perceived level of service customers want along with the expected level of service quality they have received (Parasuraman et al, 1991). It evolved around 10 dimensions originally and was later reduced to five dimensions.

The forthcoming SERVQUAL scale which was instituted by Parasuraman et al. (1988) was extended using five determining factors: Tangibles, Reliability, Responsiveness, Assurance, and Empathy. Service Quality's original notion was recognized and comprises the following dimensions of customer service: customer knowledge, sensitivity, and courtesy by Parasuraman et al. (1985). Empathy dimensions (individual attention) and sensitivity (willingness to help customers). Courtesy was changed and located into the trust dimension of SERVQUAL. The other elements about trust dimension were intimately tied to secrecy and defense, which were been

shown to be of a independent dimension in the virtual space. The abbreviation for Service Quality is SERVQUAL.

The assurance aspect is the name conferred in the services world to utter the impression that the dealer of customer services sends involving to protection and honesty (Parasuraman et al., 1998). As it relates to the online viewpoint, security is better labelled when it is observed alongside the perception of secrecy (Wolfenbarger and Gilly, 2002). In its entirety, it is observed that the absence of certainty prompted by the absenteeism of protection and secrecy in the online setting is one of the core barriers to e-commerce expansion. So, this dimension is recognized to be fundamental when evaluating online service quality and this is presented by the fact that it is existing in majority of the creation on online service quality (Liu and Arnett, 2000).

According to Nguyen (2021), the servqual model does not seem to include the correlation that exists between the service deliveries, price, along with the quality of service (Abdulwasiiu, 2023). And also, there is no consensus as it relates to the definition of quality by researchers as to whether the quality should just meet certain specifications or be excellent (DahlgaardPark, 2015), therefore, measuring, defining, and managing service quality is rather complicated.

Preceding research emphasizes that service quality could have an indirect or a direct impact when it comes to the loyalty of the client and the satisfaction of customer (Kranias & Bourlessa, 2013). Numerous service industries and academic scholars have utilised the SERVQUAL model (Almasafri, 2022; Awan et al., 2011; Pakurár, Haddad, Nagy, Popp & Oláh, 2019). These are the five dimensions that form apart of service quality: (1) Reliability, is deemed the capacity to perform services correctly; (2) Tangibles which includes the physical accommodations, staff,

apparatus, building, exterior, etc.; (3) Responsiveness which is the predisposition to deliver help and to answer to the customer desires; (4) Empathy comprises devotion, caring and distinct service is prearranged to the client; and (5) Assurance which is the staff skill to stimulate, sureness, trust and politeness to staff (Ali & Raza, 2017; Raza et al., 2015).

Previous studies from past researchers conducted on the SERVQUAL dimensions indicated some criticism as it relates to the model. This critique was based on the interpretation and implementation of the SERVQUAL instrument (Newman, 2001). These researchers stated that the issue that exist was with the dimensions of the SERVQUAL instrument (Ali & Raza, 2017). They have classified SERVQUAL as other dimensions for gap scores, the expectations, along with the perceptions, hence deemed inconclusive. However, contra to this, numerous readings have implemented such a model for the improvement of the literature surrounding the SERVQUAL dimensions as well as given assistance to the various businesses that exist within this needs that is specific to this research (Ali & Raza, 2017).

The instrument that has been used to measure service quality called SERVQUAL has been receiving additional criticism (Brown, Churchill, and Peter, 1993). As mentioned before, this model was the one that was established by Parasuraman, Zeithaml, and Berry 1988 in 1988 and at a later time it was redefined by later refined (Parasuraman, Berry, and Zeithaml 1991) in 1991. Their major criticism surrounded the difference score which is basically perception less expectation. This was conceptualized in the model of SERVQUAL for it to have operated the service quality. There concerns were about the psychometrics surrounding the empirical evaluation done to the SERVQUAL model pertaining to various score measure and those that were superior.

Brown, Churchill, and Peter (1993), argued that the deficiencies seen in the psychometrics of the formulation of the difference-score was not great based in what Brown, Churchill, and Peter (1993), mentioned and that the diagnostics of the SERVQUAL is more likely to provide justifications of various measurement that have been done on perceptions and expectations. In their literature, they wanted to provide more insight on issues to choose the best approach when it comes to assessing service quality (Swart, 2013).

Brown, Churchill, and Peter (1993) were contemplating whether or not the SERVQUAL model had any sort of issues to be applied universally which was addressed in previous literature by Parasuraman, et al, (1991). They mentioned that the items included in the SERVQUAL model had a core evaluation criterion which goes down to specific industries and companies. According to Parasuraman, et al, (1991), when looking at the Service Quality, the SERVQUAL is the foundation that along with context, and specific items these are guidelines to use within the SERVQUAL framework. Additionally, they also commented that the SERVQUAL model made a lot of omissions for important items when looking at the suitability of a service provider place as well as their hours operated is not correct. Since the SERVQUAL does include items which place focuses on the convenience of operating hours. Other issues that seemed practical in Brown, Churchill, and Peter's criticism was as follows: firstly, the questionnaires are too lengthy due to expectations components; secondly the contribution from this component in explaining the variances that exist in the other variables. Even though Parasuraman, et al, (1991) believe that their first criticism has a valid concern, their detail and extensive knowledge they have as it relates to the SERVQUAL instruments states that benefits deriving from a more accurate, richer diagnostic details provided actually outweigh the lengthy questionnaire. Also, the length of these

questionnaires can also be reduced just by adding only one list of the items within the SERVQUAL instruments and putting the perceptions and expectations scales of rating in the two columns that are adjacent to the list. Parasuraman, et al, (1991) is also conducting an evaluation of the format to enrich and refine ongoing efforts to be use getting better measurements of service quality. As it pertains to the contribution of the expectation of the component used to explain the variances that exist in other variables, the findings from Parasuraman, et al, (1991) are similar to what other researchers found, which is the measurement of perception which seems to outperform the measurement found by the difference-score when explaining the variance found in other variables. Brown, Churchill, and Peter provided evidence that showed exceptions to this pattern, which explains the variances that exist in measuring service quality globally indicating that the SERVQUAL instrument outperforms the measurement of perception as well as the non-difference score. Parasuraman, et al, (1991) believes that it is important to know if the explanation of the variance of potential loss or the improvement when it comes to service quality. Centered on their study, along with the rating of perception may not lead to the right practical implications as it relates to the perceptions-expectations of the difference scores.

Recently, there has been numerous research as it relates to service quality and measures being developed to increase the quality of service. Particularly the SERVQUAL which is the instrument by Parasuraman et al., 1988 which is valued and used by practicing managers and academics (Buttle, 1996; Kanina, 2020). Also there have been numerous studies which have recognized possible problems when it comes to how the SERVQUAL instrument is used (Ladhari, 2008; Llosa et al., 1998). However, all these issues are based on the difference scores, and how vague of the when defining customer expectations and how stable is the SERVQUAL scale in the

long run, and the instrument dimensions (Van Dyke et al., 1997). Due to all these criticisms, questions have been highlighted as it relates to the SERVQUAL and its generic measure when it comes to service quality and if there is any alternate instrument to measure industry specific that will need to be developed for those types of service settings. Ladhari, (2008) delineated that for the last 15 years, there have been about thirty (30) scales considered to be industry-specific that have been utilised for measuring of service quality and also published within various literature as it relates to service quality along with other scales proposed by (Akbaba, 2006; Deen, 2022; Ladhari, 2008), and. Also, there has not been anyone who tried to integrate and review this overabundance of measurement research when it comes to service quality (Caro and Garcia, 2007; Ladhari, 2008). The study by Ladhari, (2008) reports gap that exist within the literature. Which its purpose is for the exploration of the relevant empirical along with the conceptual matters relating to the enhancement of industry-specific measurement when it comes to the quality of service.

This SERVQUAL scale that has been developed by Parasuraman et al. in 1985 and 1988 aimed towards the provision of a generic instrument that measures the quality of service that used across all types of service categories (Ladhari, 2008; Parasuraman et al. (1988). In addition, Parasuraman et al. (1985) delineated about how they did 12 focus groups whereby consumers assessed service quality by making a comparison of their expectations when it comes to the service that they were to be received in comparison to what is the perceptions of the service that were to be actually received using the ten (10) dimensions which are: credibility, tangibles, security, reliability, responsiveness, competence, understanding or knowing customers, access, courtesy and communication (Ladhari, 2008; Parasuraman et al. (1988). Additionally, Parasuraman et al. (1988) later made a reduction to the original scale which went from ten (10) dimensions to that of

five (5) which remain with the following: firstly, tangibles which pact with the look of physical gear, along with its amenities, and workers; secondly, reliability that looks at the ability to achieve the service that was assured reliably and correctly; thirdly, responsiveness is the feeling to assist clients and the delivery of quick service; fourthly, empathy which is the delivering of divisible care and politeness to clients; and lastly, there is assurance which focuses on the data and consideration of staffs and their ability to arouse trust and declaration (Ladhari, 2008). Of which each of these dimensions is measured using four (4) to five (5) items which equates to an aggregate of twenty (22) items within the five (5) of the dimensions. All of the twenty-two (22) items have a measurement that falls within two (2) methods which is customers' expectations as it relate to a service; along with the perceived levels of the services that were actually delivered (Ladhari, 2008).

The SERVQUAL model is a model that has been utilized in many industriousness that presents service for the magnitude of quality of service such as telecommunications (Al Khattab, 2005; Ladhari, 2008; Van der Wal et al., 2002); information systems (Ladhari, 2008); fast food (Lee and Ulgado, 1997); the health sector (Kilbourne et al., 2004; Ladhari, 2008); banking (Zhou et al., 2002); library services (Cook and Thompson, 2001) and retail chain (Ladhari, 2008; Parasuraman et al., 1994). This SERVQUAL model was managed in several territories including: the United States (Kilbourne et al., 2004; Ladhari, 2008); Cyprus (Al Khattab, 2005; Arasli et al., 2005); UK (Kilbourne et al., 2004; Ladhari, 2008); China (Ladhari, 2008; Zhou et al., 2002); Australia (Baldwin and Sohal, 2003); South Africa (Ladhari, 2008; Van der Wal et al., 2002); Korea (Ketinger et al., 1995); The Netherlands (Ketinger et al., 1995; Ladhari, 2008); and Hong Kong (Lam, 1997) (Argyro Kanousi, 2005). According to Ladhari, (2008) even though the

SERVQUAL model has been extensively utilised for measuring service quality, there have been many empirical and theoretical criticisms about the scales. Criticism such as: the operationalization and concept regarding the gap score whereby the subtraction within the SERVQUAL model is not equivalent to the theories based on how it functions psychologically (Ekinici and Riley, 1998). Using what is called the gap score is considered to be a meager psychological measurement construct, since minimal evidence exist for the consumers to evaluate the service quality as it relates to scores from the perception-minus-expectations (Ekinici and Riley, 1998). Assertion have been made that perception of quality is what is basically assessed within the quality of service (Cronin and Taylor, 1992; Ladhari, 2008). Also, questions surrounding the validity pertaining to the operationalization when it comes to the gap score due to the scores are not likely to be different from the scores of their components (Brown et al., 1993; Ladhari, 2008). In addition, such an idea when it pertains to expectations has also been criticized due to numerous interpretations and definitions (Teas, 1993, 1994). Due to such critique, the definition of expectations has been defined as ideal values, prescriptive expectations, what a service provider should be submitting, satisfactory service, needs, along with the service level that the customer is eager to acquire and wants. As such, researchers believe that when it comes to the operationalization of the SERVQUAL model, then it is opened up to many understandings (Ladhari, 2008). Even the validity of SERVQUAL instruments such as the dimensions and items have been doubted. Also implied was the pattern of the factor-loading within studies (Engelland et al., 2000; Ladhari, 2008) that showed that there are weaknesses when it comes to the convergent validity due to many of the SERVQUAL items having high loadings in the different dimensions used by Parasuraman et al. (1988) (Argyro Kanousi, 2005; Ladhari, 2008). Therefore, there are many researchers that have

stated that different dimensions are better used for gap scores, perception, and for expectations (Argyro Kanousi, 2005). Recommendations include: one dimension (Ladhari, 2008; Lam, 1997); two dimensions (Gounaris, 2005); three dimensions (Ladhari, 2008; Najjar and Bishu, 2006); four dimensions (Kilbourne et al., 2004; Ladhari, 2008); six dimensions (Headley and Miller, 1993; Ladhari, 2008); seven dimensions (Ladhari, 2008; Walbridge and Delene, 1993); and nine dimensions (Carman, 1990; Ladhari, 2008) (Argyro Kanousi, 2005). In addition, other readings have specified that there is a measly fit as it is assessed and tested beside a model that is regarded to be five-factor employing the confirmatory factor analysis (CFA) (Ladhari, 2008; Badri et al., 2005) (Argyro Kanousi, 2005). SERVPERF instrument perception scores are believed to have outperformed gap scores in the prediction of the overall evaluation of service (McAlexander et al., 1994).

According to Brady and Cronin, (2001), the argument has been made that the SERVQUAL instrument only places focus when it comes to the process of service delivery than to be looking at the various outcomes when it comes to service encounters. Therefore, as it pertains to the model of fundamentals surrounding SERVQUAL is questionable. Many researchers believe that service quality is considered a combination based on multiple quality sub-dimensions along with the service quality which is known as a c construct that is multidimensional also a multilevel construct (Argyro Kanousi, 2005; Ladhari, 2008; Swart, 2013; Wilkins et al., 2007).

Ladhari, (2008) also outlined that a generic scale can also be used for measuring of the service quality model in all aspects questioned (Caro and Garcia, 2007; Swart, 2013). Additionally, the argument has been made pertaining to the SERVQUAL items adapted, saying that these alone are not enough for measuring the model of service quality, especially over a diverse sector of that

is considered within the service industries (Argyro Kanousi, 2005; Ladhari, 2008; Van Dyke et al., 1997). Such examples that were used by Carman (1990) stated there are specific dimensions that need to be expanded and have expansion and needs 13 more items to be added to the SERVQUAL instrument for it to be able to capture the service quality correctly transversely over different services (Argyro Kanousi, 2005; Ladhari, 2008). Caro and Garcia, (2007) also debated about the quality of service in context has merely been considered as a unidimensional construct, but Babakus and Boller, 1992 believed that in other areas there is a complex multidimensional construct (Ladhari, 2008). Therefore, it has been mentioned that measurement used for industry specific as it relates to the service quality model will be better by having to use a generic scale that is single (Ladhari, 2008; Van Dyke et al., 1997). Dabholkar et al. (1996) delineated that by the utilization of that single measurement as it pertains to service quality over numerous service industries, then it is considered not likely to be feasible (Argyro Kanousi, 2005). So, when it comes to research in the future regarding the service quality model, they should develop industry-specific measurements that will be used for the measurement of service quality (Argyro Kanousi, 2005; Tırpancı, 2008).

According to Garvin (1988) there are 8 dimensions when it comes to quality, these are: reliability, perceived quality, performance, features, aesthetics, durability, conformability, and serviceability. Service quality comparing customer perception and expectations with the use of the disconfirmation model have formed the newly created the gap model that was created by Parasuraman, Zeithaml and Berry (1985) (De Bruin, 2019). This model has been used in numerous studies in assessing the provider's performance from both the customer's service perceptions and

expectations (Arab et al., 2012). The SERVQUAL instrument was made and designed for measuring the service quality model using both of the service quality dimensions along with the gap concept (Al Khattab, 2005). The original SERVQUAL instrument includes 22 items in which it utilised a seven (7) point within the Likert scale, using five (5) service quality dimensions such as: (1). Reliability is known to be the ability for performance based on service that have been ensured reliably as well as properly. (2) Responsiveness is the learning that supports clients along with providing of quick service. (3) Empathy is the care along with the tailored interest the hospital contributes to its clients. (4) Assurance which is the facts and consideration of employees and their competence to rouse trust and assertion. (5) Tangibles which is the appearance as it relates to the physical rooms, tools, look of personnel and communication items (Argyro Kanousi, 2005; Deen, 2022; Ladhari, 2008). Kopalle and Lehmann (2001), state that quality is the gap that exists between perceived performance and expectation and when the performance tends to exceed expectations and the customer will get more satisfaction.

According to Kalaja, Myshketa, & Scalera, (2016 numerous studies have summaries the various advantages of using the SERVQUAL model, such are: firstly, It is recognized as a standard for retrieving diverse dimensions as it pertains to service quality; secondly, also there has been legitimacy as it relays to many service circumstances; thirdly it has been identified to be dependable; fourthly it can be utilized in a diversity of ways, to comparability performance in various portions of the service or in various client groups; lastly, it is able to aware administration to deliberate the insight of both management and clienteles (Mntande, 2021).

The SERVQUAL model was introduced originally by Parasuraman et al. (1985) is used by numerous researchers to recognize its impact when it comes to customer satisfaction along with measuring of the service quality model that is utilised within the service sectors (De Bruin, 2019; Van Iwaarden et al., 2003). The initial study of Parasuraman et al., (1988) pioneered ten (10) of the service quality dimensions, along with the researchers through empirical observation examined the link that have existed between the service quality construct along with customer satisfaction utilizing that of the original SERVQUAL instrument with ten (10) dimensions (Kanina, 2020; Oppewal and Vriens 2000). However, in later studies, some of the dimensions used were observed to be interrelated features by the researchers like Berry et al. (1985) along with Parasuraman et al. (1985). Theoretically, there are five (5) Service Quality Dimensions that are commonly used to evaluate quality of service which are: Reliability: aptitude of serving the services as agreed with stability and precision. Responsiveness: personnel willing to facilitate, monitor, and provide prompt and transient services to consumers. Empathy: compassionate and personal concentration provided by the corporation to the consumers. Assurance: worker's expertise, respect and capability to stimulate trust. Tangibility: comprise of physical looks and amenities, personnel look and equipments (Vencataya, Pudaruth, Juwaheer, Dirpal, & Sumodhee, (2019). Subsequently, there has been a replacement for SERVQUAL model which is the SERVPERF model, introduced by Brown et al. (1993) and Carman (1990) for the assessment of quality of service, however, based on numerous studies, the reliability construct deemed questionable. Perceived service quality along with that of customer satisfaction has been observed to be distinct constructs, and as indicated by Parasuraman et al. (1994), the former is an valuation based on a identifiable operation while the latter is a common evaluation acquired over time. Angur et al. (1999) utilised the model called

SERVQUAL for measuring what customer perceives when it comes to the Service Quality dimensions within the banking industry, which indicated that reliability and responsiveness are the most important dimensions, whilst the assurance construct seemed to be the least important.

According to Berry et al. (1985) and Zeithaml et al. (2006), the reliability construct has always proven to be the most vital service dimension of all the five (5) existing dimensions within the Service Quality that impacts customer satisfaction. Some researchers such as Arasli et al. (2005) have indicated that tangibles, empathy, assurance, and reliability constructs of service quality dimensions were better for it to have predicted the satisfaction of customers in the Cyprus. Whilst Yavas et al. (1997) considered responsiveness, empathy, and tangibles to have been the most significant constructs to predict customer satisfaction in the state of Turkey. Other support was from Zhou (2004), that stated now both assurance along with reliability are considered the two (2) most important predictors of satisfaction in China along with the study of Jamal and Naser (2002) demonstrated that reliability, tangibility along with empathy creating a positive relation when it comes to customer satisfaction.

The following section will look at the service quality dimension.

Service Quality Dimension

Service quality can be defined as a notion considered as multidimensional, that is appraised as well as attainment of the perception by their clients, discussing grounded on many imperative characteristics, that is grouped into five (5) classes such as tangibles, empathy, reliability,

assurance, and responsiveness (Mauri, Minazzi, Muccio, 2013). However, many researchers indicated that there are several accepted definitions when it comes to service quality. Researchers Reeves & Bednar (1994) identify four other dimensions of quality: excellence, value, conformance to specifications, and meeting and/or exceeding expectations. Excellence involves high achievement and uncompromising standards, but the measurement is difficult since attributes contributing the excellence vary and the customers must be willing to pay for excellence. Value has multiple attributes and it's hard to extract the individual components related judgment of value. Conformance to specifications is the reduction of mistakes, errors, or defects to improve quality. It increases efficiency as well as the facilitation of precise measurement. Meeting and or exceeding expectations looks at customers' perspectives for evaluation and expectations of the service.

Service quality is known as those extent founded on clients expectations, how they observe the service (Kanina, 2020; Ojo, 2019; Pakurár, Haddad, Nagy, Popp & Oláh, 2019; Suhartanto, Gan, Sarah & Setiawan, 2019; Akbaba, 2006; Parasuraman, Zeithaml & Berry, 1985, 1994; Lassar, Manolis & Winsor, 2000); clients attitude concerning the service (Lee, Lee & Yoo, 2000; Kassim & Abdullah, 2010) their global judgment (Mostert, Zietsman, & Svensson, 2019; Lee, Lee & Yoo, 2000) of inferiority or superiority of the service (Panda, Pandey, Bennett & Tian, 2019; Mostert, Zietsman, & Svensson, 2019; Lee, Lee & Yoo, 2000; Kassim & Abdullah, 2010; Boshoff & Gray, 2004) along with the collaborating quality, physical quality, and corporate quality (image) of the service (Kang & James, 2004).

Service quality have been defined briefly as to how organizations exceed or meet the expectations of customers. SERVQUAL was recommended by Parasuraman and others, which is a model about service quality that measures the difference in scale existing amongst that which

consumer expects along with what they perceived Parasuraman et al, (1985). Most researchers repeatedly utilise the model of SERVQUAL for service quality measurement along with customer satisfaction. The dimensions that come from the model of SERVQUAL are generally utilized in the service quality gap screening a variance existing amongst the expectations of clients along with how they perceive the service they have acknowledged (Al Khattab, 2005; Parasuraman et al, 1991).

Service quality is the supremacy that customers have towards a service or a product based on what is compared between what the customer desires along with the performance that the customer receives after the purchase of that service or product (Abdul Gofur, 2019; Aras, Persada, & Nabella, 2023).

There is also the term intangibility, which refers to services which are deemed unseen in which it won't be able to be tasted, smelled, or touched, and also makes it hard for the customers to conduct the evaluation of the quality. And this type of service performance affects customer satisfaction because it tends by nature to be intangible (Parasuraman et al, 1991).

Kroon (1995) suggested two other dimensions which are: market perception and strategic quality. Marketing perception is the ranking or evaluation of the market that tells how one business is doing in comparison to its competitors. Strategic quality is having the quality and price combined in what the business wants to provide to the market.

According to Johnston, (1995), there are five (5) major debates going on within the area as it pertains to service quality (Chingang & Lukong, 2010). One of such argument involves the

differences along with the similarities that exist between the various constructs relating to service quality and satisfaction (Zeithaml et al., 1993). As delineated by Bitner and Hubbert, 1994), there has been agreement developing that satisfaction is the result of the overall service encounter as well as the individual service transactions, whereby the service quality dimension is known to create the overall imprint of customers of the comparative superiority and inferiority within the business along with the goods or services they provide. The second debate was in regards to the effectiveness as it relates to the expectation-perception gap that is viewed when it came to service quality, somewhat similar to the disconfirmation theory that deals with literature pertaining to consumer behavior (Chingang & Lukong, 2010; Parasuraman et al., 1994). Certain scholars still think that there is a robust empirical evidence that exist to prove that the service quality dimension must be measured utilising the measurement using performance-based (Chingang & Lukong, 2010; Cronin and Taylor, 1994). There is also a third debate which relates to the various models that were developed to help understand the gap of perception along with how these managers can manage or minimize these consequence (Chingang & Lukong, 2010; Parasuraman et al., 1985). Then the fourth debate is in regards to the utilisation of the zone that pertains to tolerance and the definition Johnston, (1995) (Chingang & Lukong, 2010). Berry and Parasuraman (1991) implied that the zone when it comes to acceptance is centered on a variation of service performance in which consumer counts it to be satisfactory (Chingang & Lukong, 2010). Strandvik, (1994) stated that the magnitude of the zone as it relates to tolerance is because some customers might consent the deviation that occurs within a series of performances therefore any upsurge in performance around this area will then lead to a fringe effect on that of customers perceptions (Chingang & Lukong, 2010). Once this performance transports outside of that specified range, therefore it would

not have any real impact on service quality perception (Chingang & Lukong, 2010; Liljander and Strandvik, 1993). Johnston, (1995), final and fifth debate, is about identifying all of the determinants when it came to service quality. It should be of major concern when it comes to service management practitioners and academics, because knowing what the factors of service quality is important in order to measure, improve, specify, control and also the improvement of customer perceived service quality (Chingang & Lukong, 2010).

According to Johnston and Lyth (1991), many writers are in agreement that the expectations of customers are concerned with various aspects of service package rather than the single aspect. Parasuraman et al. (1985) gave a listing that includes the ten (10) determinants of service quality, which resulted in the following from their focus groups when it comes to customers and service providers: reliability, responsiveness, tangibles access, security, communication, courtesy, competence, credibility, along with understanding. Berry et al., (1985) also added that even though the categories are important and variate based on the service industry, believed that the determinants included in this list of service quality are all that is necessary for those consumer service industries. Berry et al. (1985) in further research identified that there is a great level of correlation that exists between, two sets of dimensions the first set being, courtesy, credibility, communication, competence, and security, the second set being, between understanding and access; therefore another two (2) broad dimensions were created which is assurance and empathy, whereby, five of those dimensions were consolidated (Chingang & Lukong, 2010). These five dimensions were then created to measure service quality and called SERVQUAL and were named, reliability, responsiveness, tangibles, assurance, and empathy (Parasuraman et al., 1988; Zeithaml et al., 1990). Johnston and Lyth, 1991 stated that the reliability construct was the most vital

dimension, and were followed by these constructs such as responsiveness, assurance and empathy. Also, the intangibles are considered to be the least concern of service quality to customers. These dimensions were criticized, even though they formed the foundation for a substantial amount of application and research in the service management field (Johnston and Lyth, 1991). Researchers such as Finn and Lamb (1991), conducted a study based on retailing, whereby their outcomes weren't supportive of the instrument that was utilised to evaluate quality within various types of firms within the service industry which were created by (Berry et al., 1985; (Chingang & Lukong, 2010)). It resulted in the five dimensions model not being able to measure quality from service providers from a retail standpoint. They found that these five dimensions were generic and questionable and that they require more refinement and development.

Johnston et al. (1990) conducted some comprehensive testing on the service quality determinants created by Parasuraman et al. (1988) even though empirical data were captured from ten service organizations in the UK. Their findings basically supported the ten determinants, however suggested for the list to be refined to 12 items which are: reliability, responsiveness, security, access, courtesy, availability, appearance or aesthetics, communication, cleanliness or tidiness, comfort, competence, and friendliness. However, based on the empirical investigation, the limitation of their work was based solely on management perceptions when it comes to the quality of service (Chingang & Lukong, 2010). Johnston et al. (1990) unlike that of Parasuraman et al. (1988), made no use of the information from customers for them to recognize the determinants of service quality (Chingang & Lukong, 2010). Johnston and Silvestro (1990) added a customer's perspective to the list of 12 characteristics of service quality. Which led to the detection of about five more determinants of service quality: care, commitment, attentiveness,

functionality or integrity, and helpfulness; along with refining of some definitions (Chingang & Lukong, 2010). Numerous authors have come up with their own service quality determinants, even though most cases were based on publicized work done by Berry et al. (1985) (Chingang & Lukong, 2010). According to researchers who advocated for the main determinant for product reliability, is to have delivery systems and a quality environment with good personal service that work together this includes staff skills, attitude, and knowledge (Chingang & Lukong, 2010; Walker, 1990). Grönroos (1990) also proposed some six principles that dispensed with perceived good service quality such as recovery; reliability and trustworthiness; attitudes and behavior; accessibility and flexibility; professionalism and skills; reputation and credibility (Chingang & Lukong, 2010). Researchers such as Albrecht and Zemke (1985) mentioned problem-solving and recovery care and concern, and spontaneity. Armistead (1990) as well decided to split some of the dimensions into what is considered soft and firm. Johnston, R. (1995) also made mention that the firm dimensions also included time such as responsiveness, availability, and waiting time; fault freeness which includes advice, physical items, and information; and flexibility which is the ability to add additional services, recover from their mistakes, or to allow them to customize the service. As it pertains to the soft dimensions, comprise style such as convenience of staff, atmosphere, along with the attitude of staff; navigation is the degree to which clients feel in resistor of their own purpose; and care which includes privacy, trust, and safety (Chingang & Lukong, 2010; Pilkington & Chai, 2008). Johnston, (1995) main issue with the article is because the work the service quality determinants do not really differentiate between what is known as the effects caused by those determinants as it relates to the creation of what is considered to be satisfaction or dissatisfaction (Chingang & Lukong, 2010; Pilkington & Chai, 2008). Due to this, it can be

indirectly presumed that there are two different position exist, firstly reliability which is deemed the most important factor according to Berry et al. (1985), which means that if there is unreliability, then it will eventually lead to what is considered dissatisfaction and also it means that this will be the same reliability will also will lead to satisfaction as well (Chingang & Lukong, 2010; Pilkington & Chai, 2008). Therefore, whenever a train would arrive on a timely manner is it considered satisficing and not satisfying? Hence, the instrument that was used, for the measurement of what was deemed important, and not what was considered the comparative impact of any determinants, individual, or if there was any collection of (Chingang & Lukong, 2010; Pilkington & Chai, 2008).

According to Dam, & Dam, (2021), delivering of high-quality service is of utmost importance to success within the service industries. Currently with all this heavy competition, the improvement and monitoring of the quality of service is vital when it comes to developing business volume and efficiency (Babakus and Boller, 1992). When it comes to the service industries and manufacturing business, the improvement of quality is the main factor that impacts consumer's purchase intention and consumer satisfaction (Oliver, 1980). Many scholars are in agreement with the fact that quality is pivotal when it comes to consumer satisfaction (Gremler et al., 2001). Therefore, many business organizations place much focus on issues deriving from service-quality in order to drive customer satisfaction to a higher level than their competitors (Kumar et al., 2008).

When it comes to comprehending the impact on quality outcomes when it comes to patient satisfaction, the service quality (SERVQUAL) dimensions are widely used with the constructs such as reliability, responsiveness, empathy, assurance, and tangibility, particularly when it comes to developing countries (Dam, & Dam, 2021).

When we look at the foundation for the SERVQUAL scale, we look at the gap model which have been initially proposed by (Parasuraman, Zeithaml, and Berry, 1985). This SERVQUAL concept has always been discussed greatly and is highly criticized. In cases where Cronin and Taylor (1994) who developed the model known as the SERVPERF that is a measurement used for service-based performance, showed all the weaknesses that exist within the SERVQUAL model that was recognized by (Parasuraman et al, 1994). As it relates to the conceptual basis relating to the SERVQUAL scale was then questioned and also mentioned that the expectation (E) component within the SERVQUAL model to be omitted and as an alternative use the performance (P) component alone. For this reason, it was proposed that the 'SERVPERF' scale with empirical support from across four different service industries. Service quality should not be considered a colossal concept and therefore its basis is found on several different dimensions, of which each of them varies based on importance when it comes to the overall measurement for the quality of service, as well as the impact they have on patient's satisfaction (Saunders, 2008).

Service Quality has become an important element that determines customer satisfaction as well as word-of-mouth communication (Lang, 2011). As it relates to the service quality dimensions, two concepts can be considered: firstly, the Nordic school view and secondly American school view. Looking on one point of view, the Nordic school view (Grönroos, 2000), states that service quality looks at two dimensions such as: (a) the functional quality or the process which looks at the practicality openly pertinent to the customer, and (b) the technical quality or core which looks at the feature that brings about functional quality (Grönroos, 2000). Now focusing on the American school view which holds the fact that five (5) dimensions as it relates to the quality of service. And these are (1) tangibility which looks at bodily gear, amenities, and look

of employees); (2) reliability which is the ability for the attainment of the guaranteed service dependably as well as precisely; (3) responsiveness looking at readiness in helping the customers as well as giving speedy service; (4) assurance which considers the consciousness as well as the graciousness of employees along with the talent to stimulate reliance and guarantee; and, (5) empathy which is empathetic and giving distinct piety the business brings to its clientele (Jinxia, 2023; Parasuraman et al., 1988). All of these were initially proposed by Parasuraman et al. (1985, 1988). In such a way, that these five dimensions establishes a quality system that will possibly enhance functional quality as well as service performance.

Chakrabarty et al., (2007) described Service quality as adapting to the demands of customers when delivering service. Some scholars have indicated that the quality of service was explained as the outcome of the global consumers' quality assessment of the providers of service when comparing the customers' expectations to the customers' perceived quality attained (Parasuraman et al., 1988). The service quality holds five dimensions that creates the model which was implied for service quality measurement which are recognised as empathy, reliability, assurance, responsiveness, and tangible, (Kanina, 2020; Parasuraman et al. (1988). These five quality measurements were commonly deemed the SERVQUAL. These SERVQUAL scales made validity and reliability for the fields in cases such as maintenance, long-distance telephone, bank, credit card, and repair, and could also be applied to the SERVQUAL scale to other fields in the provision of services (Parasuraman et al., 1988). In addition, numerous scholars have made inquiries about the conceptual framework along with the measurement method used for this model. In cases such as Cronin and Taylor (1992) who made validation when applying service quality performance for measuring service quality with the utilization of the SERVPERF model which is

the perceived service in SERVQUAL and created improved outcomes of reliability, validity, and predictive supremacy than using SERVQUAL model (Cronin & Taylor, 1992). It was also affirmed that SERVPERF holds more reliability than the use of the SERVQUAL scale when it comes to the measurement of the quality of service, and also the SERVPERF can provide better analytical information (Zeithaml, Berry, and Parasuraman (1988). Therefore, Dam, & Dam, (2021) in their research found that the SERVPERF scale was utilised in supermarkets for measuring the quality of service for consumers. A couple of scholars mentioned that there is a connection that exist amongst service quality and brand image (Wu et al., 2011; Hsieh et al., 2018). Past studies declared that the quality-of-service dimension is known to be a predecessor of brand image, and it also positively affects the brand image (Hsieh et al., 2018). There are a few research that confirm the connection existing between that of customer satisfaction along with service quality (Sivadas & Baker-Prewitt, 2000). There have been previous investigations that state that service quality is considered as a predictor when it comes to customer satisfaction and that it positively impacts the satisfaction of customers (De Bruin, 2019; Putro & Rachmat, 2019). Anwar et al., (2019), highlighted that there are a few authors who demonstrated that service quality is a precursor as it relates to the loyalty of customers, in addition it has a positive effect when it comes to the loyalty of customers.

Also in past years, researchers have proposed many models relating to the quality of service (De Bruin, 2019). This was because the service quality model was utilised to detail elements that affect service quality, and also to highlight the matters concerning the quality of services, and provide a resolution to these concerns, for them to improve the quality of service (Odele, 2020). Also, Grönroos (1984) introduced the model for service quality that is utilised to comprehend the

ideology of the provision of quality of service to customers, of what that customer normally demands when it comes to service quality and way for improvement (Odele, 2020; Saavedra Ivancovich, 2015). This model makes the assumption that service quality perception is because of what resulted from the consumer's contrast that exist amongst a consumer's perception and expectations (Al Khattab, 2005). Also, the Grönroos model provides an explanation of the processes that is used for the evaluation of service quality which was grounded upon three (3) dimensions specifically functional quality, technical quality, along with image (Thi, 2021; Tırpancı, 2008). Which, the image dimension describes two concepts: what service firm offers to the client, and how it delivers this service (Thi, 2021).

Parasuraman, Zeithaml & Berry (1985) instituted what is called the SERVQUAL scale which was grounded upon the gap model. Therefore, this scale was designed in order to measure what customers actually perceive from the quality of service in addition to obtaining ten service quality dimensions such as access, tangibles, loyalty, competence, courtesy, security, communication, understanding, credibility, and responsiveness which is knowing the client (Parasuraman, Zeithaml & Berry, 1985). It is through these dimensions that service quality is evaluated by customers. There are ten dimensions of SERVQUAL that were categorized into two schools of thought, the first one measures the expectation of customers about the business, while the second view measures the perception customers have about the service. Ajmal, Khan, & Fatima, (2018) mentioned that gaps were introduced between perceived service quality and customer perception. Other researchers made the argument that these ten dimensions of SERVQUAL have similarities and provide the same meaning. Therefore, Parasuraman, Berry & Zeithaml (1993) revamped the SERVQUAL scale and changed it into five service quality

dimensions which are: assurance, tangibles, responsiveness, empathy, and loyalty. Fitzsimmons, & Fitzsimmons (2006) supported the scale which was represented by (Parasuraman et al., 1985). As well as Bateson, & Hoffman (2011) mentioned that the SERVQUAL scale is the result of each dimension of expectations of consumers and assurance, assurance, the perceptions of consumers' which were compared to assess the gap in scores that exist between the two components; in order for the firms' service quality levels can be defined easily. In cases where the gap is higher, then service quality will be of lower estimation; and when the gap is lower, the service quality estimation will be higher.

Cronin & Taylor (1992) was the first researcher who emphasized and criticized the SERVQUAL scale. They made the argument that the SERVQUAL scale, on a theoretical basis, was perplexing and difficult for the measurement of service satisfaction. For this reason, they made an omission of the expectation (E) component of SERVQUAL along with the performance (P) component; even though, the service quality dimension is similar for both the SERVPERF and SERVQUAL scale. Empirical evidence has been suggested across four industries such as fast food, banks, pest control, and dry cleaning in order to observe the validity when it comes to the performance-only scale compared to the SERVQUAL scale (Cronin & Taylor (1992). On the contrary, the SERVQUAL scale got only the perceived performance component which was summarized with a total of 22 items. If the perceived performance is high, so too will the service quality.

According to Ajmal, Khan, & Fatima, (2018) using the SERVPERF scale, measuring service quality using performance-based allows it to be a more adequate measure and is considered more reliable when it comes to measurement of service quality. Based on these reason, such

methodology when it comes to SERVPERF is only basic data performance-based. With this scale, the main assumption is that when it comes to customers' expectations it is deemed as not important. Researchers such as Cronin & Taylor (1992), believe that the model relating to SERVQUAL is not suitable when it comes to the measurement of the service quality. Criticism was raised as it relates to the SERVPERF scale, however, Cronin & Taylor (1992) again argued that using the model for performance-based is better for measuring of service quality (Parasuraman et al., 1993). Brady, Cronin & Brand (2002), in later articles, verified their argument; therefore, they disclosed the results of a demanding meta-analysis study which was done for 17 years that proved the validity of both scales. In addition, numerous researchers realized that the SERVPERF scale is more valid and stronger in measuring service quality than that of the scale of SERVQUAL. Additionally, the SERVQUAL scale needed some adjustments, whereas the SERVPERF scale did not need any sort of alteration or adjustment. In the end, though, researchers did agree in the approval of both scales which were the SERVQUAL and SERVPERF scales as being popular, adequate, and valid for service quality measurement.

According to the Grönroos (1984), there exists a model used for service quality measurement, it includes two such dimensions used for service quality which includes both the functional quality along with the technical quality (Kasiri, Cheng, Sambasivan & Sidin, 2017). Then for the customers who obtain service hold more interest and want to know not on the technical quality, but what they are getting as service from these providers, but they also want to get what the functional quality is (Kasiri, Cheng, Sambasivan & Sidin, 2017). According to Kasiri, Cheng, Sambasivan, & Sidin, (2017), numerous studies have been using this model to investigate service quality from different perspectives. Research has been done to investigate the effect of two

dimensions when it comes to service on satisfaction, these were loyalty and trust (Kasiri, Cheng, Sambasivan & Sidin, 2017; Sadeghi et al., 2014). There is also the Grönroos' (1988) dimension relating to Technical Service Quality from their model looking at the result derived based on the process of service production as well as how it responds to the question relating to what is attained by the customer from the transactions of that service (Kasiri, Cheng, Sambasivan, & Sidin, 2017). Also, Grönroos' (1988) Functional Service Quality is the second part of the model which looks at the process quality that relates to the service process and responds to the questions such as how the customer will be getting the technical result out of the process of service production (Grönroos, 1988; Kasiri, Cheng, Sambasivan, & Sidin, 2017). Numerous scholars have recognized the connection that exists amongst customer satisfaction along with service quality (Cronin et al., 2000; Kasiri, Cheng, Sambasivan, & Sidin, (2017). Yet, there isn't enough work for one to decide if standardization and customization is going to make a direct impact on the service quality, in addition to having that indirect effect when it comes to customer satisfaction received via the model of service quality (Park et al., 2013). Kasiri, Cheng, Sambasivan, & Sidin, (2017), the study looks at this gap. In order to gain customer loyalty and customer satisfaction, which is important to obtain oriented strategies for customers such as customization which gives better service to their customers and to make sure that their procedures run efficiently in standardization as well as smoothly (Kasiri, Cheng, Sambasivan, & Sidin, 2017). There are contributions made from that study when it comes to the development and validation of a framework in which it efficiently combined customization and standardization within the dimensions of service quality to include functional quality as well as the technical quality (Kasiri, Cheng, Sambasivan, & Sidin, 2017). Of which the framework used to conduct this study was models obtained from Grönroos' (1984)

service quality model along with the model from Coelho and Henseler (2012) (Kasiri, Cheng, Sambasivan, & Sidin, 2017). The predicament of why standardization or customization of these services can be unified and it is yet to have been fully investigated without any definite research that has been executed in this aspect. Such would explain the reason to do thorough research through assessing the impacts of incorporating standardization and customization on service quality which is the main motivation that pushed this study (Kasiri, Cheng, Sambasivan, & Sidin, 2017). When dealing with service quality, the difficulty of taking to place detriment on customer satisfaction is due to the standardization and customization trade-off a challenge (Kasiri, Cheng, Sambasivan, & Sidin, 2017). This trade-off is the problem that researchers are attempting to resolve. According to (Almodóvar, 2012), researchers had placed much focus on standardization and customization but only to an extent to learned that they were anti-thematic (Kasiri, Cheng, Sambasivan, & Sidin, 2017).

Grönroos' (1990) model of service quality combines both the functional and technical features (Kasiri, Cheng, Sambasivan, & Sidin, 2017). The model illustrates how service quality is grounded on what customers perceive as well as influences placed on service quality (Kasiri, Cheng, Sambasivan, & Sidin, 2017). The researcher placed emphasis on the interactional service nature and suggested that the quality of service is a conceptualization that is considered two-prong, such as the process when it comes to the functional dimension which is how these services are delivered along with the result or the technical dimension of what is delivered (Kasiri, Cheng, Sambasivan, & Sidin, 2017). Grönroos (1984) model, however, highlighted three variables, which are, functional quality, technical quality, and image. Kasiri, Cheng, Sambasivan, & Sidin, (2017), did not consider the image dimension within their research. The Image dimension was not included

since it has been proven to be influenced by the two quality dimensions which is the technical and functional aspect (Bozorgi, 2006; Kasiri, Cheng, Sambasivan, & Sidin, 2017). An investigation was conducted on the influence of technical and functional dimensions of the management of service when it comes to customer satisfaction (Kasiri, Cheng, Sambasivan, & Sidin, 2017; Lundahl et al. (2009). The study revealed that the technical as well as the functional dimensions of management as it relates to service provision highly correlating with customer satisfaction. The argument surrounds the technical and the functional service quality whereby it was stated that these have a positive impact when it comes to consumer happiness (De Keyser and Lariviere, 2014). Also, recent studies accentuate the fact that both functional and technical qualities have an important effect when it comes to the satisfaction of the consumer in providing high-quality service (Kasiri, Cheng, Sambasivan, & Sidin, 2017).

Enough evidence exists within the literature to verify links that exist amongst service quality, satisfaction of customer, and loyalty of customer (Kasiri, Cheng, Sambasivan & Sidin, 2017; Kumar et al., 2013). The framework that was used within the study is relating to the transitive association concerning service quality, customer satisfaction, along with customer loyalty. Even though numerous studies exist on quality of service as a key construct and the association existing amongst customer satisfaction along with loyalty (Kasiri, Cheng, Sambasivan & Sidin, 2017; Kumar et al., 2013), only a couple of studies exist examining the connection that exists among technical quality, functional quality, and customer satisfaction (De Keyser and Lariviere, 2014; Kasiri, Cheng, Sambasivan & Sidin, 2017). The majority of the studies utilize the SERVQUAL model as a measurement of service quality (Kasiri, Cheng, Sambasivan & Sidin, 2017; Tsaur et al., 2014).

The term service quality has been coined from a mixture of two keywords which are, Service along with Quality (Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, 2021). When service is mentioned, it is basically referring to the vital features of the specified service while quality means the use of mostly a user-based approach. Ali & Anwar, 2021 stated that service quality along with quality means the value of service to that specific customer. According to the history of service quality, it started off by identifying the five gaps proposed by Parasuraman, Berry, and Zeithaml in 1985 which happened due to the director's understanding of service quality. Such gaps that were identified by researchers are as follows: Gap 1: Modification among consumer prospects and business intuitions of customer principles; Gap 2: Distinction among administration sentiments of consumer principles and service quality educations; Gap 3: Difference regarding service quality educations and the service truly delivered; Gap 4: Distinction about client desires and service delivery prerequisite; Gap 5: Modification amid anticipation of client about the product and realism of the products (Whitten, 2004). In addition, Reliability, Responsiveness, User Interfaces, Empathy and tailoring, Competence and diligence, Safety and security, Consistency, and the Environment and believed to be common types of service quality (Ali & Anwar, 2021). The original service quality concept was first modeled by Gronroos (1984). Additionally, based on Gronroos' service quality model is the belief that service quality is a grouping of technical and functional whereby functional service quality means the description relating to getting service for the client whereby technical service quality denotes to what client obtain. Also, the Nordic model is dependent on the disconfirmation worldview by opposing obvious execution and predicted help. Therefore, main efforts were made to quantify the nature of

administration. The Gronroos model used was basic and did not provide any ways to estimate practical and specialized quality (Ali et al., 2021).

Service quality tends to place focus on attempts in the fulfillment of the desires along with the needs of their customer as well as the accuracy when it comes to the delivery to those customers that ties it to the expectation of those customers (Akmal, Panjaitan, & Ginting, 2023; Hidayat et al., 2022; Jacksen et al., 2021; Setiawan et al., 2021; Tjiptono, 2014).

Perceived quality is known as the consumer's conviction when it comes to a commerce's complete merit and superiority (Izogo, 2017; Parasuraman et al., 1988). As defined by Izogo (2015b) perceived service quality as it pertains from a managerial standpoint means that managing of perceived quality of service is for the reason that companies have to be corresponding with the probable service besides that of the service which is perceived so that individually other in order that consumer satisfaction can be proficient (Izogo, 2017). Therefore, it can be said that perceived service quality can be considered a primary gauge when it comes to performance. As delineated by Ladhari and Leclerc (2013), mentioned that one of the main techniques where service providers in the telecommunication businesses can distinguish themselves from that of the competition is to generate customer loyalty and deliver customers with superb service quality (Izogo, 2017). Reichheld and Sasser, (1990) delineated that Service quality allows businesses to survive within markets that are competitive. Therefore, the dimensions and components when it comes to perceived service quality should to be evidently distinct in quantifiable rapports to allow businesses to observe the service quality during a specific time span, as well as the comparison of performance to that of the competitors and also in comparing performance between various units within a business or even how services are perform within that industry (Izogo, 2017; Izogo and

Ogba, 2015). There is also the service quality constructs in which studies have been done extensively with precise importance on the dimensional operationalization along with conceptualization also the outcomes of the construct. This is known to be one of the main determined and greatest works that have been cited by Parasuraman et al. (1988) about service quality within the research done. There were ten (10) service quality dimensions identified by Parasuraman et al. (1985) and later on it went down to five (5) service quality dimensions including assurance, tangibles, responsiveness, empathy, along with reliability in the following research (Izogo, 2017; Parasuraman et al., 1988). Every one of these attributes was measured like that of a gap amongst disconfirmation of expectations or expectations and performance (Izogo, 2017). Also to mention that Cronin and Taylor (1992) made an argument however that these procedures that were measured were not sufficient. Additionally, they argued that the components of expectations of service quality assessment by Parasuraman et al. (1988) should be removed and that a perceptions-only construct should be used to measure service quality. Jain and Gupta (2004) delineated that using the perceptions-only operationalization to measure service quality clarifies a higher difference within the construct. Subsequently, there have been recent measurements of service quality which had implemented the approach using perceptions-only (Izogo, 2017; Izogo and Ogba, 2015).

Parasuraman et al. (1998) asserted that the five dimensions of service quality recognized within their study are standard, later literature indicate that the service quality dimensions differ through situations along with countries (Izogo, 2017). The original dimensions of SERVQUAL were successfully imitated by Izogo and Ogba (2015) who recognized the following as service quality dimensions that include: tangibles, commitment, reliability, empathy, as well as

responsiveness. Chen and Cheng (2012) suggested that there is model considered to be bi-dimensional model to be used for the measurement of service quality that is inclusive of core quality along with qualities that are interactive (Izogo, 2017). According to Davis-Sramek et al. (2009) two significant dimensions when it comes to the quality of service are considered technical and relational order fulfilment (Izogo, 2017). Ladhari and Leclerc (2013) from an online financial services perspective, recognized responsiveness and web design, efficiency, and information quality, since the dimensions of the quality of service. Thus, the study of service quality needs to have keen interest on the best appropriate dimensions that are within the depth under study or sphere (Izogo, 2017). And two service quality dimensions were adopted which are reliability along with the assurance construct. Of which equally of the two fundamentals as it pertains to the service quality construct caused by two simple inspirations the first being added shared backgrounds that derives from service quality such as tangibles, empathy, and, responsiveness as celebrated by Parasuraman et al. (1988), that have been lost since telecommunication is measured a service that is recognized to be low-contact and that it fits to services that are low-contact, as well as the line with human is very insignificant since the principal role that machineries play that document services to have calibration (Izogo, 2015a; Izogo, 2017).

Companies within the service sector, as it pertains to the quality of service believes that there is an essential tool to sustain their competitiveness within the marketplace (Al-Azzam, 2015). Because of the serious quality of service to businesses, it is difficult for service providers to conduct measurement of the quality of services. According to Saghier, & Nathan, (2013), the difficulty in measuring of service quality comes from its difficulty of separation, diversity, and

intangibility. In this case, the service needs an independent framework for the measurement and explanation of quality. Of all the important frameworks to have existed, the use of the service quality model that was established by (Parasuraman et al., 1988) is considered one of the most prevalent models and is extensively used for the measurement of service quality within the service sector. Also, the research type dominating the service literature pertains to service quality along with customer satisfaction matters, however, no new study has been performed in the retail setting to explore the impact of the performance of service characteristics when it comes to customer satisfaction within the integrated model (Al-Azzam, (2015). Additionally, no other new research has involved the decision-making aspects such as dealing with the quality of service environment as well as the tangible quality of product used for the service. Such factors play a critical role in the service environment, especially in the environment of telecom, since they pose a sign of quality to the customer (Herington, & Wearen, 2009). Much research concludes the need to assess and investigate the influence of empathy, responsiveness, tangibility, security, and reliability when it comes to customer satisfaction (Linier (2013). The significance of service quality when it comes to customer satisfaction was used for service companies to strive, including telecom companies; many empirical research in numerous industrial sectors such as long-distance call companies, other financial companies, banking services, hotels, and insurance; and were executed to understand the issues that determine the quality of service (Al-Azzam, 2015).

According to Al-Azzam, (2015), researchers tend to utilize a number of attributes or dimensions that they believe are important to customers to recognize that the service quality through customer satisfaction. Such service attributes or dimensions have an imperative role when it comes to the measurement of service since they are believed to have been indicators of customer

satisfaction along with service quality (Crane and Clark, 1988). As such, service quality was discovered to affect customer satisfaction.

Most successful companies must learn how to retain their current consumers and how to attain new consumers and be able to attain the services and products provided instead of switching to competitors Al-Azzam, (2015). The quality of service that a company provides is known as a vital success element for the differentiation between them from that of their competitor. Many studies have been executed for verification of how it influences of service quality. Such examples used in studies have revealed that service quality is likely to create satisfaction of customers (Kheng et al., 2010). (Eshghi et al., 2008) delineated that once customers are satisfied, they tend to buy back from the same service provider; in return, this will lead to an increase in company revenue in the end. Deviations in the performance of service may provide chances for service quality along with customer satisfaction. Therefore, there are connections that exist amongst these two factors which will give service providers an understanding of both the intangible as well as tangible service expansion, mainly to progress a competitive advantage within the service industry Al-Azzam, (2015). The research used the scale of SERVQUAL for the measurement of customer satisfaction within that of the industry that provides service (Parasuraman et al., 1988).

With the constant rise in competition, most researchers have been conducting academia studies using service quality to be a competitive edge which supports the idea of customer satisfaction (Zeithmal, 2000). Also, quality of service is more prominent as a measurement tool that they considered to be vital within the service industry. Service quality is considered an essential view in the service industry especially for providers that offer financial service who have problems in revealing differentiation of product to their customers. Also, numerous studies have

been following the quality of service, and various models and theories have been cultivated to address this problem and focus on the importance of implementing other dimensions (Saghier, and Nathan, 2013). Additionally, there are several measures and definitions of service quality, however, there is no agreement on a single definition (Al-Azzam, 2015). Eshghi et al, 2008) defined Quality of service as an overall assessment done by customer service, while other researchers defined customer service as the degree to which services meet customers' expectations or needs. Additionally, quality of service has been defined as the point of divergence that exist among customers' standard expectations for when it comes to their service in comparison to what they perceive of how the service actually performs (Parasuraman et al., 1994). The service quality definition was further advanced as how that service was assessed on a whole as it relays precisely to a corporation that offers service that results from the contrast that commerce's routine is associated to the customer's total expectations as it relays to how the corporation in that industry really executes (Chidambaram, & Ramachandran, 2012). Also, in the development of a marketing strategy, individuals within the marketing services, specifically bank marketers, need to comprehend the characteristics of the services used by customers. Ananth et al., 2011) also mentioned that five dimensions of SERVQUAL have been established for the service sector: reliability, tangibility, responsiveness, security, and empathy. Tangibility signifies physical amenities, tools, and looks of employees (Al-Azzam, 2015).

Majority of the researchers have acknowledged and used the service quality as a measurement model in a variation of industries such as the model of service quality that has been improved by Parasuraman et al (1988). In addition, the model of service quality of Parasuraman et al. (1988) implied a structure which includes a five-dimensional of perceived service quality

that includes tangibles, reliability, empathy, security, and responsiveness as the tools for measurement of service quality (Parasuraman et al., 1988; Zeithaml et al., 1990).

We will now look at the various dimensions that are considered the functional quality.

Functional Quality

Functional Quality looks at the speed of service, the behaviours of customers, and their contact with staff, it focuses on the how (Baker and Lamb, 1993). The functional quality is the process that is concerned with the way services are delivered to the customers along with the perception of the interaction taking place when the service is delivered. In past literatures, service quality dimensions were modified in order to measure functional quality. These modifications were done to identify various service settings in the instrument (Parasuraman et al, 1994). However, the perceptions was only measured and not the expectations when it came to the functional quality.

We will now look at the reliability aspect of the functional quality.

Reliability

Reliability is when businesses perform their services correctly from the onset or first time (Parasuraman et al, 1991). It also shows how these businesses try to fulfill the assurances and pay much care to the outcomes. Reliability is classified as one of the primary dimensions of model of

SERVQUAL model. According to Lam (2002) reliability is ranked the first as it pertains to the dimensions within the service quality model.

Brown, Churchill, and Peter (1993) delineated that when it comes to the reliability of scale as it relates to operationalized as the difference that exists between two (2) measures will be small to the extent that: firstly the linking that occurs midst the component has a measurement that is reflected as great and or secondly the dependability of the module procedures are low. The theoretical definition that was given for service quality (Parasuraman et al.,1988) in addition to other findings from empirical research made suggestions that the two (2) measures above do not pose any serious threats once the construct that is being operationalized is an expectation-minus perception difference score. When it comes to the expectations component of the SERVQUAL model, it is a basic measurement and deals with the normative standards customers' which is the level of service provided to customers that believe great businesses in a sector one must deliver (Mahmood, Rana, & Kanwal, 2018). The perceptions component deals with how the consumer perceives the service provided by a given company within the sector. In this regard, there is no theoretical reason for the general evaluation standards of customers to be correlated with a specific assessment of a company. Such a case exists where a customer's SERVQUAL expectation score is higher for the appearance of department stores than when a customer does not follow what a customer would also rate a business appearance higher than once another customer does (Mahmood, Rana, & Kanwal, 2018). Any reflected connection amongst the expectations along with how services are perceived when it comes to the SERVQUAL model might be simply that of

an object between the measurements that appear on those similar instruments or variances within methods that were shared.

Ibáñez et al. (2006) have validated that there are significant links amongst service reliability provision along with satisfaction received from these services. Also observed from the studies that the connection amongst service reliability and customer satisfaction which is very high when employees deal wholly with customers (Muyeed, 2012). Studies conducted in the service sector indicate that reliability helps in developing loyal customers (Sureshchandar et al., 2003) and also verified by (Brown and Mitchell, 1993). The Disconfirmation theory (Oliver, 1980) proposes that the reliability of services allows customers to make comparisons between what they perceive of the firms' services or products and what are their expectations of those services or products, and this theory also supports these studies. Once customers are satisfied with services it creates loyalty with that firm (Mahmood, Rana, & Kanwal, 2018).

Parasuraman et al. 1988 establish that when administrations execute a service right on the first try it signifies the reliability construct. It also indicates that organizations try hard to achieve assurances and pay courtesy to the outcomes. As such, Reliability is classified to be that of the first within the dimension of the model of SERVQUAL in the measurement of service quality.

Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, (2021, mentioned that reliability discusses the capability to achieve the service precisely and constantly that they have promised. Such attenuation indicates that the business area means its guarantees about service arrangement, resolution of problems, delivery, as well as its value. Hence customers are required to work with

companies and businesses that remain faithful to their obligations, especially when they make guarantees in regards to center help properties and the administration results. It should appear clear to any business establishment exactly what customers prefer and that they want that unwavering quality (Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, (2021). Hence, reliability is considered excellent for being reliable by the customer. The reliability construct is believed to be important for customers due to it being a measurement of the level of components it has on system reliability. One basic approach to show this idea is to take customers at an arrangement framework. Since the minimum firm part in an arrangement framework has the most suitable effect on the reliability of the framework (Gopalakrishnan, 2017; Ali & Anwar, 2021).

Ramya, Kowsalya, & Dharanipriya, (2019) described reliability as the ability to complete what is recognized as a attested service without fail as well as accurately. Which simply equates to reliability means, the service businesses' promises about its delivery, pricing, service provisions, and problem resolutions. Customers are known to enjoy doing commerce with those businesses that preserve their assurances. Therefore, this is considered to be one of the utmost vital components of the service quality when it comes to the customer's perception of their loyalty. Therefore, these service firms need to be informed of the expectations of customers and reliability.

Reliability is dependent on how businesses handle their customer service issues, and how well they perform the services correctly in the first instance; and also offer services in a timely manner, and maintain error-free records (Al-Azzam, 2015). Furthermore, reliability was defined as the greatest meaningful element in typical service (Parasuraman et al., 1988). It is also known that Reliability

comprises of results are more precise than fees; adherence of the confidence of service; accurate quotation; the accurate order approval; accurate records; accurate in the bill. Also mentioned was that reliability is the greatest meaningful aspect in the services industry (Yang et al., 2004). In a research by Parasuraman et al. (1985), the model of SERVQUAL was used to collect information from four (4) dissimilar businesses, together with long-distance phone businesses, banks, credit card businesses, and the business's repairs services. High reliability was found within the majority of these four corporations, as well as the probable exclusion of a few of the morals related to important dimensions (Parasuraman et al., 1985). Lastly, it is known as reliability is classified as the ability to complete what is the on-oath service consistently and precisely (Parasuraman et al., 1988).

Responsiveness

According to Parasuraman et al (1994), responsiveness is that willingness of employees in informing the consumers precisely when services will be achieved and things completed, providing them with undivided attention, responding to their request, promoting services. Responsiveness has been ranked the third of the SERVQUAL dimensions in 1994.

Along a similar path to the disconfirmation theory which was depicted by Oliver (1980), many studies indicate that responsiveness positively correlates with customer satisfaction (Sigala et al., 2006). Customers tend to react positively whenever the services of businesses meet the expectations they have (Diaz & Ruiz, 2002). When there is a positive association between expectations and perceptions it leads to the satisfaction of customers and eventually loyalty (Mahmood, Rana, & Kanwal, 2018). Similarly, responsiveness is used as a tool when it comes to

the creation of satisfaction of customers and loyalty of customers (Glaveli et al., 2006). According to Ndubisi, (2006), Responsiveness does not only help in obtaining loyalty in customers, but it also develops long-term connections with customers.

Parasuraman et al. (1988) emphasized when it comes to responsiveness it is the willingness of workers includes giving them undivided attention, telling consumers precisely when stuffs will be complete, replying in accord with their desires, and promoting services. Responsiveness has been graded as the third dimension when it comes to the model of SERVQUAL of 1994.

Responsiveness is considered to be another critical point that affects the customer, this dimension concerns the disposition to strengthen and aid customers with delivering quick service. Quickly responding by the companies will attract customers by dealing more with customers' needs, and questions, and all these points will improve the relationship and make it stronger between customers and service companies (Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, 2021).

Responsiveness involves the speed and quality of the companies given towards their products based on the interest of the customer. This also determines the quality of providing customer service to customers and how communication is facilitated. Responsiveness is considered a very important construct as it can lead to an increase in the profitability of the products since being quick and accurate will allow customers to be satisfied and happy. And this matter can surely affect

satisfaction, loyalty, and trust. Also, this will lead to more profitability and selling more products and services (Ali & Anwar, 2021).

Responsiveness involves the willingness by employees to assist the customers and in the provision of prompt service. According to Ramya, Kowsalya, & Dharanipriya, (2019), this dimension looks at the problems, questions, and timeliness in handling of requests made by consumer, criticisms, as well as attitude. Focus is also placed on professional commitment, punctuality, and presence of the employees. This construct can also be based on the amount of time customers have to be waiting to receive help, and how they answer questions Ramya, Kowsalya, & Dharanipriya, (2019). The circumstances surrounding responsiveness can be increased by constantly assessing the process of service delivery along with the attitude of employees toward customers' requests.

Parasuraman et al., 1988) described that responsiveness is known as employees being willing to assist consumers as well as the provision of faster service. Additionally, such a definition of responsiveness included timeliness of service delivery and speed of service (Johnston (1997). Which consisted of waiting a short and queuing time, processing speed, and service capabilities to respond promptly to customer service requests. More specifically, responsiveness is described by (Parasuraman et al., 1985) as the commitment or ease of workers to give services. Which includes the timeliness of service. Along with customers' safety in their dealings, understanding the needs and requirements of the customer, easy operation time, attention to the problem, and individual attention provided by the staff (Kumar et al., 2009).

Assurance

According to Parasuraman et al (1994), Assurance involves workers' awareness and politeness, along with their capacity for transferring trust along with confidants to their customers. Assurance is keeping the customers informed and listening to the customers regardless of nationality, age, or educational background. Assurance is the attitude, behavior, of the employees and their ability to provide competent, confidential, and courteous services (Parasuraman, 1994). Various researchers have different rankings as it relates to assurance in the dimensions. Parasuraman (1994) ranked it as fourth place whilst Gronroos (1988) ranked it as first place. Parasuraman et al., 1988) discussed their service quality and constructed three main pillars namely reliability, responsiveness, and tangibility which had a major influence when it comes to customer satisfaction. As delineated by Ndubisi (2006), it was confirmed that employees with trustworthy behavior also lead to better customer satisfaction. It was also observed that customer loyalty is greatly affected by the assurance when it comes to the services provided by companies (Bitner (1990). Mueed (2012) also made an argument that the loyalty of customers along with the assurance about services are more deeply linked than the other dimensions of service quality. Oliver, 1977; 1980), described disconfirmation theory as when the customers evaluate whether or not the perceived service quality, such as assurance from employees, is coherent with customers' expectations. Mahmood, Rana, & Kanwal, (2018) delineated that when customers suspect that assurance received from the employees meets the expectations they had, then they are satisfied, and subsequently develop loyalty.

Assurance is identified as staff politeness and perception, along with their competence to transport promise and faith to clients (Pakurár, Haddad, Nagy, Popp, & Oláh, 2019). The ranking of assurance grounded on the opinions of researchers among the different dimensions of service quality has varied. However, according to Gronroos and other researchers' assurance has been ranked first and others fourth place. The term assurance is confirming that clients are instructed in their indigenous linguistic and giving notice to them, regardless of the stage of education, ethnic group, and along with their age. Parasuraman et al. 1985 state assurance implies the assertiveness of the workers and how they behave, and the employees' capability to deliver competent, private, polite, and friendly services.

Assurance, as mentioned by Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, (2021), refers to the trust and confidence of the customer, which indicates, that any market or business company needs to have a strong capability in order to encourage customers with good trust and confident. Additionally, it is known that when customers trust and are confident about the markets and business product this will lead to increased profitability of those businesses, hence the reason why any market or business needs to be conscious about this issue to gain more competitive advantage and customer loyalty.

Assurance has its place in the operation control for it to have the interested outcome of the matters Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, (2021). In addition, customer service operation is an important term whereby, the designation of such term will be very important to shield the company and also to keep the customer satisfied. As in all businesses the ultimate goal is to keep the customer satisfied, which in the end will lead to an increase in profitability, for this

reason, customer service will be correctly designed in order to ensure about serving customers (Pakurár et al, 2019; Ali & Anwar, 2021, Ali et al, 2021).

Ramya, Kowsalya, & Dharanipriya, (2019) mentioned about the third service quality dimension has been called the Assurance construct. Which can be defined as worker's intelligence, graciousness as well as their ability of the organisation along with its labor force to promote sureness as well as certainty in their clients. This dimension is deemed vital in insurance services and banking, due to the uncertainty customers feel about their capability to evaluate outcomes. In certain settings like stock broking services and insurance, businesses try to build loyalty and trust between important contact persons like brokers, insurance agents, and individual customers. This dimension places focus on accuracy, job knowledge and skill, and courtesy of employees along with security ensured by the company (Ramya, Kowsalya, & Dharanipriya, 2019).

Empathy

Empathy is paying personal attention, providing services, and being caring to customers (Parasuraman, 1994). The main purpose of empathy is to make customers feel like they are special and unique. Since customers want to feel that they are a priority to these businesses when receiving services from them. Other studies identifying the service quality utilizes this model along with these dimensions such as credibility, access along with security for the measurement of empathy (Parasuraman, 1994).

As delineated by Iglesias & Guillen (2004), empathy is known as a driver that leads to customer satisfaction. Additionally, Al-Marri et al. (2007) also verified the connection between empathy

and customer satisfaction; also, they confirmed that empathy operates as a tool to build connections amongst businesses and consumers in the long run. The disconfirmation theory by Oliver, (1980), occurs when customers find that the employees from the business offer personal attention and individualized support; the expectations from customers are met and they become satisfied, which leads to the improvement and the probability of customers becoming loyal to the business. Comparable results were exhibited by Jabnoun & Al-Tamimi (2003), which state that in any service sector, customers will not be able to be loyal to a business until and unless they are given individual attention by the employees. According to Ford et al., (2005), Businesses can retain a huge customer base by giving each customer individual attention.

According to Pakurár, Haddad, Nagy, Popp, & Oláh, (2019), consumers believe that they must have that feeling that businesses prioritize them when giving them any sort of service. Empathy refers to providing individual attention as well as caring in the provision of services to customers. The principle regarding empathy which allows for customers to feel that they are special and unique (Pakurár, Haddad, Nagy, Popp, & Oláh, (2019). Parasuraman et al. 1985 mentioned about studies that are considered quantitative have acknowledged models of service quality dimensions using credibility access, and security for measuring empathy.

According to Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, (2021), Empathy is also one of the service quality dimensions. There are two focal points in this dimension which includes confidence or trust in attention. This means, that Empathy is providing customers with the necessary attention and encouraging them that the business company or market is the best

option for providing them with the necessary satisfaction while giving good loyalty and eliminating trust issues. This means that customers require good and high-quality products in their business, and it's the responsibility of businesses to make customers feel comfortable with good loyalty and trust.

Empathy classified as sympathy is employed to portray a wide extent of encounters Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, (2021). Compassion has been described as the ability to spot others' sensations, pooled with the capability to see what another being may be sensing or view. Empathy is considered important because it helps to uncover what other people care about, and dependent on that, the business sector and other companies could counter based on their significance (Ali & Anwar, 2021). A good relationship exists between empathy and trust which leads to the formalization of trust between businesses and customers recently, majority of the businesses have focused on the issue of empathy in order to aid their customers better. In addition, Trust and empathy are urgent in helping the associations become better work environment situations Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, (2021). These are in terms that the current business environment is depicted by fast globalization, which allowed for the growth in the development and clearly identifiable quality of universal associations. This pattern of globalization has expanded the difficulties faced by business associations that deal with their representatives across hierarchical structures, societies, time, and regions (Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, (2021) The global market calls for business organizations to expand sympathy abilities and establish trust among workers in order to have an enduring influential structure so as to develop business progression and endurance (Rahman, 2016; Ali & Anwar, 2021)

Ramya, Kowsalya, & Dharanipriya, (2019), also mentioned another dimension of service quality which is the Empathy dimension. Empathy is defined as the compassionate, adjusted concentration presented to the clients by their banks or service firms. Such dimension is trying to express the meaning through individualized or personalized services that customers are rare and special to the business. The dimension places focus on a variation of services that provides satisfaction on individualized or personalized services as well as different needs of customers. Due to this service providers need to know customers' personal preferences or wants and needs.

The definition of empathy is when a business places care and individual attention to its customers Parasuraman et al. (1985). This involves dealing with customer facilities during business hours as well as providing individual attention to employees who comprehend the demands of their customers. Additionally, Ananth et al. (2011) exhibit empathy in their research as businesses that provide easy operation time and individual attention; also, in understanding the specific needs of customers as well as the provision of personal attention. Empathy contains sensitivity, effort, and approachability in understanding the needs of customers (Fitzsimmons and Fitzsimmons (2001). In addition, Johnston (1997) explained empathy as the capability of making customers feel appreciated, especially by employees' contacts. Furthermore, the SERVQUAL model specifies how satisfaction is linked to knowing the direction along with the size when it comes to the disconfirmation of a customer's experience when they face their preliminary expectations (Parasuraman, Zeithaml & Berry, 1985).

Tangibles

Tangibles include the physical facilities such as communication materials, personnel, and equipment. Along with the physical appearance when it comes to the various services, the consumers will be able to utilise to evaluate the quality. In addition, the construct of tangibles includes the physical amenities, machines, and tools that will be utilized for providing such service and also includes debit cards, credit cards, statements, efficiency and speed of transactions (Parasuraman, 1991). Tangibles also includes counters at front desk, opening hours, external appearance, and speed and efficiency of transaction; According to Parasuraman (1988), tangibles and empathy holds the same importance.

A mixture of both tangible and intangible features of product and service quality plays a fundamental role when developing connections that will be long-lasting with service sectors along with their valued customers, and will likely cause customer retention (Zineldin, 2005). The majority of businesses would like their consumers to view them in a positive light. Such objectives can be achieved more successfully if businesses focus on the tangibility of the services that they provide (Swar & Sahoo, 2012), as these serve to gain customers' attention (Ladhari et al., 2011). Also, according to (Jabnoun and AlTamimi, 2003), service sectors can obtain the loyalty of their customers by delivering the greatest tangible facilities. In addition, the Disconfirmation theory assumes that tangibility is a service quality dimension that facilitates the delivery of better products and services to customers; in the end, customers would compare their expectations and perceptions linked to the tangibility dimension of services (Oliver, 1980). The difference that exists between customer expectations and their perceptions will also affect satisfaction, which will eventually be followed by customer loyalty. Mahmood, Rana, & Kanwal, (2018) postulate that the dimension of

tangibility when it comes to service quality shows a critical part in the establishment of satisfaction of customer along with customer loyalty.

Parasuraman et al. (1985) classify the dimension called tangibles as physical amenities which include the equipment, communications materials, along with personnel. The bodily image when it comes to the service provided by the business is what the customers will use in the assessment of quality. As such, tangibles are linked to that of the physical amenities, machines, along with the tools that are utilised by businesses in the provision of their service, along with the representations of the services, which include speed, and efficiency of transactions along with statements, cards including debit and credit (Pakurár, Haddad, Nagy, Popp, & Oláh, 2019). There are numerous attributes that are inclusive when it comes to the tangibles dimension which are overdraft facilities, bank counters, also the hours the business open, speed and efficiency of transactions, along with the external appearance. Parasuraman et al. (1988), asserted the dimension of tangibles has the identical magnitude within the empathy dimension. Other researchers made the argument stating that it would be wise in considering the inclusion of opening hours of for the operation of companies as attributes within the dimension of empathy; additionally, the dimension of reliability could be considered the overdraft rights. Sharmin et al. (2016) believe that the tangibles dimension is a different component that depicts steadiness through cultures.

Tangibility is considered to be a vital component since a relation exists between the customer and tangibility in which providing tangible service leads to getting customer attention about their service quality by aligning the tangible dimension that is linked with these services provided (Ali,

Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, 2021). Tangibility is the presence of the staff, physical, hardware, and correspondence materials.

Tangible is considered one of the dimensions within the characteristics of service quality. Tangibility means products that can be touched physically. According to Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, (2021), numerous researchers have defined tangibles as physical facilities such as equipment, and materials, amongst other things. This is because at times customers assess the products based on the external viewpoint or physical appearance of the products. This refers to the physical outlines or view of the products which is very important to demonstrate that it is capable of delivering a good service (Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, 2021). In addition, researchers asserted that the tangibles dimension has a similar significance just as the empathy dimension (Ali & Anwar, 2021). Besides, there is a relationship that exists between quality and types of products when it comes to customer needs and requirements. An additional attribute that appears is the customer`s trust, this is realized in what makes the customer happy. Along with building avenues of trust with customers is a great factor for businesses to be successful and attain high profits (Anand, 2017).

The fifth of the service quality dimension is known as tangibility which is described as the look as it relates to the physical amenities, equipments, communication materials as well as technology. All these provide enough hints to customers about the quality of service of the firm. Also, this dimension enhances the image of the firm. Hence tangibility dimension is very important to firms, and they need to invest heavily in arranging physical facilities

The tangibles dimension implies the firms' communication materials, physical amenities, resources, and tools also representatives. Likewise, the physical atmosphere and conditions seemed evidently clear of the attention and care provided by service providers in the details of their services offered (Fitzsimmons & Fitzsimmons, 2001). Past studies recap tangibles as that of the physical verification pertaining to the service (Davis et al., 2003). According to Parasuraman et al. (1985), when it comes to the tangibility it is based on the look is of written materials, tools, employees, and physical facilities.

Functional Quality and Image

According to Brady & Cronin (2001), they adopted two conceptualizations from the perspective of both American and European. The functional quality attributes are those from an American perspective when it comes to service quality. Whilst the European perspective looks at service quality from two views which is image and technical quality. The functional quality allows the customer to look at how the process functions by itself.

Technical Quality

Technical Quality looks at what service is provided, whereby the customer perceives what they will receive as the outcome based on the process of the resources used (Gronroos, 1982). Most research used qualitative methods to measure technical quality (Brady & Cronin, 2001). Past research resulted in the fact that no underlying latent variable exist that is associated with the dimension of technical quality. Past literature has indicated that there has been no measurement developed to measure the technical quality of telephone service providers.

According to Mohammed & Shahin (2020), the Grönroos (1984) model delineated that technical quality is alarmed when it comes to the actual service that is being delivered by the service providers to the customers. It is advisable to make a declaration that technical quality is quite easier to be measured accurately than that of the functional quality, while the functional quality make reference to how the consumer gets the technical quality (Grönroos, 1984). Mohammed & Shahin (2020), in their research, disclose that technical quality is the core significant component for the internet service providers when it comes to the trust to the corporate brand, as well as staying loyal to the service provider of internet, functional quality make reference to how the client obtains the technical quality (Grönroos, 1984). Mohammed & Shahin (2020), also revealed that the practical customary of internet services might not stay loyal to consumers except if it improves the brand's integrity. In these circumstances, service providers of Internet will place the network infrastructure for uncut video viewing opportunities, uninterrupted calls and quicker loading speed.

Image

According to Gronroos (1990), there are different types of images such as brand, company level, or product. And most organizations want to place a positive image in the eyes of their stakeholders (Napoles, 1988). Corporate image according to Balmer et al., (2011) is the first mental picture that one holds of any organization.

As delineated by Gregory (1999), a company's image can make them successful. Most organizations portray their corporate image through activities such as advertisers, designers, marketers, and public relation (Gray and Smeltzer, 1985). As emphasized by Cornelissen (2000), customers normally retain an organization's image. Stuart (1997) also mentioned that image is the

meaning that people store in their memory based on an organizations general expression and impression.

There have been numerous discussion surrounding the notion of corporate image that was mentioned by many practitioners and scholars in the 1950s (Balmer and Greyser, 2006; Bick *et al.*, 2003). According to Balmer, 2001, earlier definitions of corporate image were somewhat confusing, and many did not agree with the operational and definition of the terminology. The study of this concept is deemed vital since the corporate image can be an asset as a valuable asset which required most businesses to manage properly (Abratt and Mofokeng, 2001).

Some marketing literature that places their focus on the corporate image and customers holds the impressions, associations, attitudes, and beliefs that are likely to hold by the consumers (Keller, 1993). Using the terminology Image is termed freely when it comes to marketing when creating impressions (O'Shaughnessy and O'Shaughnessy (2000). As delineated by Dowling, 1986) When it comes to corporate image it can vary in the same market and varying marketplaces geographically. The corporate image looks at the members of a business, their customers, and stakeholders along with the perception of the media (Hatch and Schultz, 2003).

According to Chun, (2005) studies about marketing highlights about the corporate image is known as images normally exterior to the business of that organization (Foroudi, 2012). Academic marketing researchers plays a lot of attention when it comes to corporate branding as well as corporate image is discussed is considered the main revered when it comes to the delivery of that which was assured to various spectators (Foroudi, 2012; Keller, 2003). As well as the school

that does graphic design counts on the work of researchers (Olins, 1991) and connects them to the likely forms of physical identification of a company such as their corporate logo, and when conveying ways of how an organization is being comprehended by the public (Carter, 1982). The identification of theory relating to social identity according to (Tajfel and Turner, 1985) is detected as being a concept that is deemed perceptual-cognitive (Foroudi, 2012; Ashfort and Mael, 1989).

Graphic practitioners and designers have perceived that corporate image is considered a product as well as the way businesses transmit images utilizing a name or an icon (Balmer (1998; Foroudi, 2012). Hatch and Schultz, 1997) mentioned that definitions vary when comparing the perspectives of an organization to what exists within marketing literature. They made it clear that image is about the beliefs and feelings of a business that exists within the minds of its customers, and it is not what the company believes it to be. Studies from businesses show how image influences businesses by placing focus on the members of staff within a business along with their perceptions of the business's identity (Whetten and Mackey, 2002; Foroudi, 2012). In addition, image is considered to be intangible and deemed vital when it comes to success along with the creation of such business. Nonetheless, corporate image is tied to tangible and intangible qualities (Foroudi, 2012; Kennedy, 1977).

Marketing writers stress the exterior establishment as it pertains to image and make reference to the perception of the corporate image via two distinctive perspectives (Foroudi, 2012). Hatch and Schultz, (1997) first delineated that corporate image refers to a person's overall impression when it comes to the organization that uses various sections in regards to the public

(Foroudi, 2012). Secondly, numerous authors use the terminology regarding corporate image stating that the invention of public consciousness is involved for attracting to your audiences. According to (Foroudi, 2012; Hatch and Schultz, 1997), such insinuation is that image is purposely operated by those internal to the business as it pertain to gaining external clients, else, it is merely not an energy to comprehend what is being professed by the unknowns.

According to (Foroudi, 2012; Hatch and Schultz, 1997), the theory of social identity from a business viewpoint as it relates to corporate image derives from when business leaders would like for stakeholders that are external to pay notice to the business or that which the staff from businesses believe external stakeholders perceive from the business.

Brown *et al.* (2006) said that the image concept is difficult to classify using its own bounds. And just thinking about the idea pertaining to corporate image is considered a group of common knowledge, emotional state or imitations, skills, principles, as well as the characteristics where every participant has regarding a business (Bernstein, 1986; Foroudi, 2012). In addition, the corporate image is observing how such business affects one's corporate identity; also, the manner in which these business essentially survives, as well as having great corporate image that aid these business in obtaining balanced competitive edge in the long-term (Foroudi, 2012). Stern *et al.*, (2001) mentioned that corporate image has three things in common: firstly, of the image being a awareness or an dint located within stakeholders' thoughts; secondly, when varied gatherings have the creation of not the similar images; and lastly, image offers an imprint that is in is entirety or place (Foroudi, 2012). Corporate image has been defined as a cluster of meanings from substances that are recognizable whereby the community have some kind of reminisces or can relay to, and the community will be able to recognize that is produced by having interrelating with ones imprint,

their sensitive state, clarifications as well as their viewpoints (Foroudi, 2012; Karaosmanoglu and Melewar, 2006). Corporate associations are defined as, numerous modes of mindsets and instincts, convictions, and assessments, regarding a business whereby a persons have which are connected conceptually with the business (Dacin and Brown, 2002; Foroudi, 2012). Corporate associations might possibly be or might not be presence of how people understand corporate identity that is based on business managers request (Foroudi, 2012). As such, corporate associations correspond to how individuals feel and think about a business. Corporate associations have been identified as being a general label regarding all pertaining to a business whereby such individual has (Brown and Dacin, 1997; Foroudi, 2012).

A corporate image involves psychological attributes and functional quality which can be analogized between the human and the corporate personality (Foroudi, 2012; Martineau, 1958). Additionally, corporate image is considered to be the image linked to the name of the business (Foroudi, 2012). It is associated with an organizational image or public image, what managers from organizations would like these stakeholders that are external to have such perception of that organization along with that of which their workers think is the perception of external stakeholders of those organization (Foroudi, 2012; Hatch and Schultz, 2003).

Based on the argument, the corporate image has the following definition: Corporate image is believed as the immediate picture that a persona retains conceptually about a corporation (Foroudi, 2012). This in some aspect significantly frightens the reasoning of association that persons have with an establishment and will possibly influence the actions of consumers (Balmer *et al.*, 2011; Foroudi, 2012).

Several researchers indicated that brand image has been an intriguing subject of conversation in the marketing literature (Lee & Lim, 2020). Further, brand image has played a substantial role in recognizing the link between companies and a compelling marketing instrument (Park & Park, 2019). Similarly, brand image research has been identified as the heart of advertising and marketing. Brand Image has not only functioned as a basis for strategic marketing mix problems but also played an important role in developing long-term brand equity (Aaker, 1996). The brand image is basically described as how the brand was perceived, as uncovered by the brand associations that have been retained in the mind of the buyer Keller (1993). Moreover, a crisp brand image has encouraged buyers to understand the brand's requirements and to distinguish the brand from its competitors. Thus, it has enhanced the probability that buyers will buy the brand (Hsieh et al., 2004). A business or its products or services that consistently retain an image that is deemed positive by the public would definitely receive a more promising position in the market, increase market share, and perform sustainable competitive advantage (Sondoh Jr et al., 2007). Connecting brand image and customer satisfaction was conceded in some prior research (Anwar et al., 2019). Past studies also exposed that brand image impacts customer satisfaction as well as creating an impact that reflects positively on customer satisfaction (Anwar et al., 2019; Wu et al., 2011). A connection amongst customer loyalty as well as brand image and also was discovered in some earlier studies (Anwar et al., 2019). Likewise, some earlier empirical results have justified that a favorable image such as a brand, shop, or retail will lead to loyalty (Anwar et al., 2019).

Image on Service quality

Corporate Image according to Lehtinen & Lehtinen (1982), Gronroos stated that it is important when looking at service quality experiences. Having a favourable image is deemed as an asset to any organization especially if it is well-known due to the fact that it impacts the perception of the customers when it comes to operations and communications related to that business (Gronroos, 2001). In the event a business makes a minor mistake but there is a positive image within the mind of the customer when it comes to service quality, these customers will tend to forgive the service provider.

Whenever a service provider portrays a positive image within the minds of a consumer, they will surely forgive them of minor mistakes. However, if it is a regular occurrence, the image of that service provided will be damaged and become a negative image. And once the image of these service providers becomes negative, then this will highly impact the mind of their customers with every single mistake they make. Therefore, Corporate Image is deemed as a filter when it comes to the perception customers have when they think of quality.

The service industry has turned into the thrusting force of economic development recently. With the current harsh competitive circumstances, rival businesses have repeatedly provided a greater service quality and a tremendous perceived brand image to obtain customer loyalty as well as customer satisfaction (Dam, & Dam, 2021). The service industry seems more important, so practitioners and researchers should try to recognize how customers perceive brand image, customer loyalty, customer satisfaction, along with service quality (Srivastava & Sharma, 2013). Also, it was declared that the main drive of a business's marketing actions was frequently having a view in terms of maintenance, development, or enhancement of clients' loyalty toward its

products or services (Dick & Basu, 1994). Several studies have explained the important positive effect of the quality of service when it comes to satisfying customers and the loyalty of the customer (Anwar et al., 2019). Also, past studies implied the positive influence of brand image as it pertains to customer loyalty along with customer satisfaction in the sector which provides such service (Anwar et al., 2019). Besides, researchers in the retail setting also showed that service quality as well as the perception of the value and were important for the satisfaction of customer (Velooso et al., 2017). Similarly, perceived value, trust, customer satisfaction, and service quality influenced the loyalty within store or behavioral intention (Velooso et al., 2017). Also, a couple of researchers have examined the relationship that exists between brand image customer loyalty, and customer satisfaction and service quality within Vietnam (Dam, & Dam, 2021).

Perceived Performance

According to Spreng & Mackoy (1996), a model was proposed to better understand service quality perception as well as customer satisfaction (Deo, 2019). Such a model is based on one that was designed called Oliver's model of 1993. The purpose of this model is to inform about the influence when it comes to desired congruency, expectations, desires, and perceived performance, expectation disconfirmation on overall service quality along with customer satisfaction (Tırpancı, 2008). Ajmal, H., Khan, R. A., & Fatima, M. (2018). Ten attributes have been established to measure these effects, from the model, these are advisor listening to queries, advisor helping to choose the right courses for career, friendliness of the staff, advisor providing correct information, the understanding of the mentor whether the guidance was steady, advisor interested in personal

life, and also professionalism within the office, advisor helping in long-term scheduling, and the convenience in making an appointment (Tırpancı, 2008).

Perceived Performance and Desire Congruency

Many of the studies that were performed on quality of service have made arguments about perceived quality of service along with customer satisfaction are two separate constructs, but understanding their relationship is still incomplete (Akbar, Shaharudin, Hassam, Zainal, & Zainoddin, 2018). Therefore, attempts were made to examine the relationship by empirically assessing Oliver's (1993) model of service satisfaction and Service Quality, afterwards, there was a proposal for a new model of service quality along with satisfaction. So, this new model was known as the Model of Perceived Service Quality and Satisfaction (Kanina, 2020). This model suggested the following: firstly, there is no relation among disconfirmation of expectations along with perceived quality of service; secondly, desires congruency does impact satisfaction; thirdly, the expectations do impact the quality of service over perceived performance, not from the direct consequence of disconfirmation of expectations; and lastly there is no relation concerning desires and perceived performance (Akbar, Shaharudin, Hassam, Zainal, & Zainoddin, 2018; Kanina, 2020). Additionally, this model has drawn numerous implications from the study: firstly, desires congruency is reflected a vigorous precursor of customer satisfaction, henceforth the delivery of mark that projecting expectations are not the only pioneer as it pertains to customer satisfaction that has been conveyed within service quality works; and secondly, managers may not just lesser down the expectation to generate promising customer satisfaction since it may cause lesser

perceived performance that will lead to lesser level of satisfaction (Akbar, Shaharudin, Hassam, Zainal, & Zainoddin, 2018). This basically means that controlling and keeping expectations down can result in lower, and not higher satisfaction. What managers should be doing is working on improving the perceived performance instead of wanting to lower the expectation which was supported by numerous consultants and writers since the study discloses that customer satisfaction is influenced positively by the expectation via perceived performance whereby this connection has been overlooked in the past (Akbar, Shaharudin, Hassam, Zainal, & Zainoddin, 2018). Lastly, it appears difficult in the management of expectations as they relate to customer satisfaction. Hence, it was decided that desires are more direct and insightful, and they declare that they are the fundamental determinant of quality of service and customer satisfaction (Akbar, Shaharudin, Hassam, Zainal, & Zainoddin, 2018).

Perceived Performance and Expectation Disconfirmation

If there is a negative discrepancy that exists between expectations and expectations, it is known as a performance gap and cause dissatisfaction. On the other hand, a positive discrepancy normally leads to customer satisfaction (Kumbhar, 2012).

Previous studies examined the conceptual matters linked to quality-of-service antecedents and mediators also with the measurement matters as a determination to provide a better realization on the matters concerned (Akbar, J., Shaharudin, M. R., Hassam, S. F., Zainal, N. N., & Zainoddin, A. I. (2018). Such study revealed the following: 1) the aspects pertinent to quality of service such as reliability, personal attention, comfort, and features that are healthier considered as precursors relatively than the factor quality of service; 2) customer satisfaction powerfully intercedes that the

inspiration as it pertains to quality of service as it relays to behavioral intentions; 3) service quality along with customer satisfaction are two varied constructs, although reflected to be extremely associated; 4) comfort factor is the most significant aspect whereby feeling non-violent and contented with the service provider is perilous for the quality of service assessment within this study setting; 5) perception which contains performance-only or SERVPERF and measuring of disconfirmation also a conservative psychological estimate of perception in contrast to expectation or the participants ponder the alterations emotionally relatively than having the investigator compute the variances mathematically for them that are greater than calculated disconfirmation such as different scores or a scientific calculation of perception-minus-expectation; and 6) cross-sectional measuring of strategy is desirable in the quality of service learning than longitudinal design (Akbar, Shaharudin, Hassam, Zainal, & Zainoddin, 2018; De Bruin, 2019; Stephen, 2023; Swart, 2013; Tırpancı, 2008).

According to Latifi, & Aliakbari, (2020), businesses will not reach their performance expectations except if they can deliver their services or products to the market and confirm that their sales levels are maintained and experience growth. About every advertising company is concerned with selling services, products, or even ideas. Business needs to invest in cost-consuming systems, costly marketing drives, product quality techniques, and other aspects that are even better motives to make sure that current customers continuously return. Returning customer frequently signifies a successful relationship with that customer (Latifi, & Aliakbari, 2020). Subsequently, businesses progressively understand customers as their most significant assets. With the globalization within the marketplace, more cultured customers, and the requirement to distribute to the market quicker and more efficiently, businesses are beginning different creativities

in order to increase customer satisfaction and preserve their competitiveness within the marketplace. Past studies have observed returning customers to provide greater profit margins to businesses than those that are first-time customers Latifi, F., & Aliakbari, F. (2020). Hence, the retention of customers is a significant problem on the mind of practitioners, also considered a stimulating topic for researchers to study. A customer who is satisfied with prior experience has been recommended to have an effective relationship with additional purchase intentions. Subsequently, businesses are using many different instruments to make their customers more satisfied. In addition, better-trained sales crew, guaranty or warranty policies, convenient locations, return policies, and other systems are some of the actions that companies have used, or are using, to get themselves more satisfied clients Latifi, & Aliakbari, (2020). Also, researchers have done many studies to know what goes on in the minds of the customers's as well as their hearts to examine their shopping patterns and the impact of each of these instruments on their satisfaction. With the vast increase of online shoppers' internet users, the literature on customer satisfaction made its way from conventional shopping studies into the literature of electronic retailing Latifi, & Aliakbari, (2020). Practitioners use their former knowledge to satisfy their customers in the new and challenging virtual world. The reasoning for several actions revolves around the conviction that online customers who subscribe to portals electronically are not very distinct from conventional customers Latifi, & Aliakbari, (2020). Although this theory may be somewhat truthful, the variation in customers' behavior in traditional stores from electronic businesses implies that there is more going on. Previous research has recommended that individuals may encounter alterations in their personality as customers when they subscribe to purchasing electronically (Laroche et al., 2005). Hence, it can be anticipated that in the internet

environment expectations of customers change and their satisfaction depends on various factors. Challenges faced by companies have expanded into the virtual marketplace as well as when it existed in the traditional marketplace, also, electronic commerce is progressively identifying service quality as a critical aspect of business (Latifi, & Aliakbari, 2020). Hence, comprehending the elements through which customers assess the service quality of businesses improves businesses in improved investing in procedures that are essential. Thus, customer retention and relationship marketing have appeared as vital areas in marketing, as they directly impact a business's most key assets which are its customers (Latifi, & Aliakbari, 2020). Most businesses are quite aware that their loyal and long-term customers make more repeated purchases and are less expensive to serve, while the replacement of existing customers with new ones can be very costly.

According to Dabholkar et al., (2000), companies comprehend that their capability to survive they must retain their customers and attempt to increase their customer base. They also recognize that reaching this goal will not be accomplished without satisfied customers (Cronin et al., 2000; Kanina, 2020). Existing research has discovered a direct connection between customer satisfaction and the service quality level which has been delivered to them by a business (Alareeni & Hamdan, 2023; Boulding et al., 1993). For this reason, the preceding decade has observed an increase in interest from practitioners and researchers to better appreciate service quality, its consequences, and its antecedents. High-ranking service quality has been correlated to stronger customer loyalty, business performance, higher customer satisfaction, and lower costs. Thus, understanding the components of service quality and their measurement has been the aim of interest (Joo & Sohn, 2008). Service quality has been defined as the point of variations existent among what has been presented with one's expectation and their quality dimension (Tırpancı,

2008). The five main service quality dimensions have been labeled as empathy, responsiveness, tangibility, assurance, and reliability which gain access and comprehension of the customer (Abdulwasiiu, 2023; Parasuraman et al., 1988). Requests have been made for further research on variance impacts of customer satisfaction, value, and quality when it relates to customer behavioral intentions within the environment that are service oriented. Hence, findings from prior studies recommend that the indirect impact relating to service quality along with the value constructs improved their impact on behavioral intention (Cronin et al., 2000; De Bruin, 2019). There have been some intense studies relating to the correlation that exist amongst customer satisfaction along with that of service quality in the past (Deen, 2022). Expectations, expectation disconfirmation, desires, desired congruency, and perceived performance have been found to impact the perception of customers when it comes to service quality and customer satisfaction in traditional service settings whereby physical transactions occur between the agents and the customers (De Bruin, 2019; Spreng & Mackoy, 1996). Customers tend to acquire their perception of service quality based on what value they perceive that they will get from a transaction. Perceived value, which means the contrast between sacrifices and benefits has substantially influenced when the technical aspects of service quality improve (Sweeny et al., 1997). Recently, researchers have shown more pursuit of objective service performance instead of the more subjective perception of service quality, highlighting post-consumption attitudes. Such an approach prevents the insertion of expectations that exist before a purchase is made (e.g., O'Neil et al., 2003). Nonetheless, according to O'Neil et al., (2003) service quality measurement and service performance have discovered themselves to be well symbols of service quality. With the increase of trend when it comes to electronic commerce, service in the electronic environment called e-service has become the focus

of concern. Therefore, the conceptual models being suggested for e-service quality dimensions denote characteristics of electronic commerce (Santos, 2003). Several companies are utilizing the web to supply their services and products to their customers (Joo & Sohn, 2008). Even though obstacles faced as the outcome of the internet bubble burst, the total of online businesses still keeps on growing (Wolfenbarger & Gilly, 2003). According to Latifi, & Aliakbari, (2020), such an increase in this type of trend has caused an increase in a variety of matters such as integration of channels of interaction, customer relationship management, and service customization as vital elements to execute successfully the Web platform. And while e-business procedures have become actualities in the world of business, research, and theory are still yet to be developed fully. However, with customers conducting low re-purchasing has created a hurdle for electronic retailers (Joo & Sohn, 2008). Many differences exist for perceived service quality amid distinct types of services. According to Zhu et al., (2002), there are certain things that influence customers' perception of service quality for services rely more on technology such as IT-based services which are considered to be different from those that are within the traditional businesses whereby the service that has to do with making direct interaction between the entities involved. Bhattacharjee, (2001) delineated that customers who perceive services supplied by a business to be valuable are regularly more satisfied and obtain a stronger inclination to return to that same establishment for their needs in the future. There are a few agreements among researchers regarding the definition (Latifi, & Aliakbari, (2020).

Services that are delivered over the Internet are classified as E-services, and this includes interactive services or web-based services (Joo & Sohn, 2008). Due to unanimity, it has led to the use of altered construct and term definitions across studies conducted (Joo & Sohn, 2008).

Suggestions have been made for a distinction to be made between e-service and e-commerce (Latifi, & Aliakbari, (2020). Such a distinction has been indicated on the basis that e-service can be offered at once with the e-commerce process or it can be given alone, with a service contract, or completely (Voss, 2003). Joo & Sohn (2008) define e-service as performances, efforts, or deeds that are executed and delivered via the means of information technology. As previously mentioned, service quality has been considered to be a vital factor when it comes to customer satisfaction and its influences on business's competitive position. Hence, similar to another kind of business, the failure or success of e-commerce is reliant on the various level of service quality that customers receive (Yang, 2001). This has caused an increase in the interest of study about service quality placing a focus on electronic businesses in order to better understand the circumstances that contribute to them or result in it worsening (Yoo & Donthu, 2001). Subsequently, Yang et al., (2004) stated that multiple classifications have been suggested for service quality for electronic businesses. The dimensions that exist for e-service quality have been projected to fall into active and incubatic dimensions. When it comes to the Incubatic dimensions, it includes the attractions of a website, the use of technology to provide consumers ease of access, and proper design of a website (Latifi, & Aliakbari, (2020). As it relates to the active dimensions, it includes those such as attentive maintenance, fast speed, and good support that a website can provide to its customers. Collectively, these dimensions have been observed to influence increasing customer retention, stickiness, and hit rates in e-businesses (Santos, 2003). According to Brady & Robertson, 2001), prior studies have provided facts for the resemblance of dimensions that establish customer satisfaction through culturally diverse settings. Hence, researchers have been able to employ identical theoretical models to test for variations in consumer behavior in response to altered levels

of service quality within cross-cultural settings (Latifi, & Aliakbari, (2020). Several of past research executed on service quality has focused mostly on traditional business models so the area of service quality when it comes to electronic businesses (e-service) and how it affects customer satisfaction remains moderately unexploited. According to Latifi, & Aliakbari, (2020), customers' experience buying online contains a wide range of procedures from product evaluation, customer service, decision making, engaging in transactions, delivery, returns, and information search.

Service Quality and Customer Satisfaction

When it comes to the quality of service as well as customer satisfaction tends to be vital success factors for most organizations wanting to become competitive and wanting to expand and grow within their industry (Angelova, Zekiri, 2011). Service Performance is a strategic weapon that normally allows those within the service industry to achieve customer satisfaction (Ladhari, R.; Souiden, N.; Ladhari, 2011). Therefore, if customers are being offered superior quality of service, it is then referred to as a competitive advantage.

An argument was made that service quality is assessed by customers based on the difference from what they are looking for based on their expectations against the actual perceived services received (Parasuraman et al, 1988). A proposed model of SERVQUAL was executed to seal that gap existing amongst what the consumers perceive and their expectation, and how they actually perform the service (Parasuraman et al, 1994). Also, such measurement of the quality of service was executed using five service quality dimensions which were responsiveness, assurance, reliability, empathy, and tangibles.

Other researchers introduced SERVPERF to criticize the gap that exist in service provision, since the SERVQUAL only measures customer satisfaction from service provided (George & Kumar, 2014). However, many researchers use the SERVQUAL model to evaluate and measure service quality worldwide. Regardless of the increase in the usage of the SERVQUAL model, there have been varying opinions that exist as it relates to its effectiveness and operations. Therefore, other researchers have made modifications to the SERVQUAL model to include other new dimensions such as: employee's competences, credibility, personal attention, comfort, features, access, communication, understanding, courtesy, and financial aspect (Parasuraman et al, 1988,1991,1994; Ennew, Waite, Waite, 2013; Tontini & Sjøilen, 2013; Wu & Chan, 2011).

It is important to pay attention to service quality as well as customer satisfaction to ensure what consumer expects are being met or exceeded. Elevation of service reputation in organizations are vital in order to have customer loyalty and contentment. Therefore, it must be stated that there is an interrelationship existing between service quality which is considered a precursor when it comes to customer satisfaction (Hernon, Nitecki & Altman,1999).

Practically, the SERVPERF framework made an advancement over the SERVQUAL (Jain and Gupta, 2004). However, the SERVQUAL framework is normally utilized for service quality measurement within various divisions such as internet marketing (Long and McMellon, 2004), hospitality (Nadiri and Hussain, 2005; Thi, 2021), restaurants (Qin et al., 2010; Thi, 2021), and banking (Paul et al., 2016) as the measurement of performance could be challenging to execute in several organizations due to fundamental and operational problems concerning to permission for gathering sensitive data. A strong relationship has been observed between the quality of service or merchandise along with satisfaction of consumers (Abdulwasiiu, 2023; Smith and Swinehart

(2001). Studies have determined that the perception of consumers of the quality they receive is considered a critical variable that will decide the consumer's level as it pertains to satisfaction (De Bruin, 2019). Also, Caruana (2002), grounded on the study of clients of Malta's banks, establishes that customer satisfaction has an interceding part in service quality along with how it drives customer loyalty. Likewise, it was confirmed that a direct relation exists amongst all the five dimensions that exist of service quality along with its connection to the bank's reputation as such bank's reputation, leads to the impacts of customers' repeated purchases and also customer loyalty (Yongyui (2003). Anbori et al. (2010) assessed the association that exists amongst the quality-of-service dimensions to customer loyalty, and it revealed that the empathy and assurance dimensions had a robust influence on patients' willingness to return (Abdulwasiu, 2023). Kuo et al. (2009) also realized that quality service does influence customer satisfaction (Pakurár, Haddad, Nagy, Popp & Oláh, 2019). Also, Hsiu-Yuan Hu et al. (2011) delineated that a positive affiliation exists amongst quality service as well as customer satisfaction. According to Murray and Howat, (2002), perceived quality service is known to be a driver of customer satisfaction; also, based on research done by Ladhari, (2009), the conclusion was made that the quality of service perceived directly as well as indirectly affects the behavioral intentions of customers. The framework of Parasuraman et al.'s SERVQUAL variables have been tested using the data that were collected from customers and found that the assurance and empathy dimensions positively impact customer satisfaction but not others; in addition, customer satisfaction significantly effects on repurchase intention of customers as well as communication is done through word-of-mouth (Kitapci et al., 2014; Syed, Amna, Muhammad, Abdul, 2020). Going Contrary to the usual trend in research outcomes on patient loyalty and quality service dimension, studies have shown that the critical service attributes

do not have a relationship to customer satisfaction in providing services in Taiwan; also, customer loyalty is not dependent on customer complaints and customer satisfaction since no barriers exist to not allow the customer to switch to another service provider (Hsiu-Yuan Hu et al., 2011). Itumalla (2012), conducted a study with patients of a private hospital in Hyderabad, India, to understand customer satisfaction. The following factors were investigated: (1) reliability, (2) knowledge, (3) attitude, (4) communication, (5) availability, (6) safety, (7) trustworthiness, (8) consistency, (9) equipment and facilities, and (10) promptness. The results from the factors, resulted in low scores which suggests that the business needs to make improvements on the following: (1) communication, (2) promptness, and (3) availability. Such a study did not utilize the SERVQUAL dimensions and therefore no contribution was established for each of the dimensions and how it connects to the overall service quality, nor did it show any relationship that affects the influence of service quality when it comes to satisfaction (Meesala, & Paul, 2018; Uzir, Jerin, Al Halbusi, Hamid & Latiff, 2020). In addition, when it comes to developing countries like India, the government plays a huge role in financing healthcare for low-income patients that is below the poverty line (BPL). This study revealed that the SERVQUAL dimensions were more appropriate to utilize than of SERVPERF constructs when examining various factors impacting satisfaction of patients along with their loyalty in hospitals in a developing country (Meesala, & Paul, 2018; Mntande, 2021).

Service quality normally starts from the first instance the customer requests the service up to the fulfillment along with meeting the customer's expectations and needs and finalizing with what was the perception of that customer (Akmal, Panjaitan, & Ginting, 2023; Kotler, 2009; Lukman et al., 2022).

According to Kenyon & Sen, (2015), the quality of products also the services provided are defined by the customer who in real terms evaluates the image of the company's brand. The customer service role is becoming crucial in every factor of the industry since customers are very critical in changing the future of any corporation. The late advancement in technology has now redefined the relationship that exists amongst the consumer as well as the provider of the service. And due to service intangibility, within majority of the service organizations, it becomes rather difficult to define the characteristics of good customer satisfaction and service quality; hence, service organizations find it challenging for them to distribute superior quality service to customers (Marić, Marinković & Dimitrovski, 2016). Due to the intangibility of services, it is extremely hard for organizations to assess the perception of customers as well as the evaluation of their service to determine the end results of their quality of service (Tirpanci, 2008). The main problem in today's society is basically comprehending the effect when it comes to service quality on financial results as well as the profit within an organization (Swart, 2013). There is also a connection that exists amongst service quality along with profit deriving from a business still remains unclear. The two factors which are customer satisfaction and retaining customer loyalty have always been challenging to determine. Studies have identified that service quality and satisfaction whereby both are two distinct however connected concepts (Alareeni & Hamdan, 2023; Oliver, 1999). It is a known fact that businesses that are service-driven are aware that their profits can be increased and decreased with the variation depending on the customer satisfaction level (Ajmal, Khan, & Fatima, 2018; Deo, 2019). Therefore, service professionals always illustrate customer satisfaction as the key determinant of business performance (Wu, 2014). The study also placed emphasis on the influence of service quality as it relates to customers satisfaction.

Currently, service quality is being exploited as an essential tool by various market experts to position business better within the marketplace. Also, customers who are satisfied are more likely to become loyal customers and reuse their service (Ajmal, Khan, & Fatima, 2018). The costs associated with retention of existing customers such as the improvement of services and products are primarily lower than the price of gaining fresh clienteles. Due to the magnitude relating to quality of customer loyalty, service quality, and satisfaction of customer are those instruments that basically drive profit. Delivering superior service quality is an utter requirement to accomplish consumer loyalty and customer satisfaction along with many other attractive behavioral outcomes (Ajmal, Khan, & Fatima, 2018). Consumers who are pleased will always remain with their service provider and get new customers. The other side is considered more serious because customers that are does not only cease their involvement with the service provider but also keep the new customers away by spreading negative verbal feedback to them. Hence, the service sector must try hard to know what affects customer satisfaction, as this understanding will better arm them to make up for its weaknesses, while also allowing them to better serve their customers (Ajmal, Khan, & Fatima, 2018).

The traditional business scene is an era of customers who believe the quality of services is a fundamental component to ensure the triumph of any corporation in today's competitive ecosystem. According to Ajmal, Khan, & Fatima (2018), the improvement of service quality apart from improving customers satisfaction as well as aids in the increase in various revenue streams. Studies have indicated that service quality affects the purchase intention of customers; the study has proven that customer loyalty is the greatest significant factor of service quality, afterwards, it is employee tangibles, behavior, and convenience (Kaushik (2013). The research was also

conducted in determining how numerous service quality dimensions can create an impact on customers using word-of-mouth (Kaushik (2013). Four service quality dimensions were described in the retail service sector: convenience, attitude, tangibles, and competence (Kanina, 2020). Ganguli, McKecnie & Roy (2011) in addition identified four (4) dimensions when it comes to the quality of service that they consider very important and substantial for customer satisfaction these were usage easiness and loyalty, customer service, technology convenience and technology, technology security, and information quality (Kanina, 2020). One of the most important components that are considered in attracting and retaining customers is the element called customer satisfaction, especially within the service sector (Ennew, Binks & Chiplin, 2015; Kant & Jaiswal, 2017). This principle gives rise to the neediness for academic individuals and researchers, and to extensively study of the quality of service, and its dimensions, along with its impact on customer satisfaction. Private and Public sectors have also been examined in this study. And have emphasized that a very little difference exists between the public and private sectors (Surekha, Anitha & Kaleeswari, 2015).

Service quality is considered to be recognized universally as a gauge of the competitiveness of an establishment's (Parasuraman et al. 1985). Then there is service performance that is known to be a defense once used strategically and will eventually lead to the achievement of customer satisfaction within a service industry (Ladhari, Souiden, Ladhari, 2011). Therefore, by presenting an exceptional quality of service, businesses will attain that of a competitive edge (Ladhari, Souiden, Ladhari, 2011). It was argued by Parasuraman et al. (1988) how customers evaluate service quality distinctions amongst what they have been seeking based on their expectations along

with their needs linked tied as well to another side, as well as the perception that is received from the actual services on the next hand. Studies have suggested the model of SERVQUAL to fill the gap that exists amongst expectations and perceptions of consumers, along with what was enacted of the actual service that was provided (Parasuraman et al., 1988). The service quality measurement utilize these five (5) dimensions namely empathy, tangibility, reliability, assurance, as well as responsiveness. Furthermore, according to George, and Kumar, (2014), SERVPERF appeared as an answer to the condemnation of the gap within the model of SERVQUAL, since the SERVQUAL model seems to measure customer satisfaction until after they make provision of the service. Nevertheless, the SERVQUAL model is the most frequently utilized in the measurement and evaluation of service quality worldwide (Pakurár, Haddad, Nagy, Popp, & Oláh, 2019). So, regardless of the increase in the utilization of the SERVQUAL model, there have been inconsistent views on its effectiveness and operation.

According to Peng & Moghavvemi (2015) authors within most literature, are persuaded of the close relationship that exists amongst service quality and also customer satisfaction, also it highlights the greater the quality of service, in addition, the greater will be all levels of customer satisfaction. Also argued is about service quality along with customer satisfaction are considered two distinct notions, however, they are intimately correlated to each other within the service sector (Parasuraman et al. (1988). Recently, many writers emphasized and discussed the affiliation that exists amongst two (2) mutual constructs considered apart of the service sectors and they identified that both a predictive and positive connection exists amongst customer satisfaction and service quality (Selvakumar, 2016). Eventually, service quality dimensions such as financial aspects, employee competencies, tangibility, reliability, empathy, access, responsiveness, and assurance

are what is being utilized for measuring the impact of service quality when it comes to customer satisfaction (Pakurár, Haddad, Nagy, Popp, & Oláh, 2019).

As delineated by Romero-Carazas, Ochoa-Tataje, Mori-Rojas, Vilca-Cáceres, Gómez-Cáceres, del Carpio-Delgado, & Espinoza-Casco, 2023) their research resulted in highlighting that a relationship exists amongst the perceptions of customers as it relates to the quality of service along with the institutional image as well as the predictive communication on their satisfaction. The research also showed that citizens' satisfaction as it related to the services that had been provided by the municipalities in Peru was swayed to a significant degree by the public image of the entities.

The tangibility dimension when used within the banking sector, come to be fundamental in-service quality, based on the facets considered to be tangible of the services cape, that includes visual appeal, physical amenities, and equipment (Parasuraman et al. 1985). Afterward, in these service sectors, it is assumed that a major effect of tangibility affects customer satisfaction (Kant, R.; Jaiswal, 2017). Likewise, several researchers have had an important influence on this point (Selvakumar, 2016). Tangibility being stated by Parasuraman et al. (1985) is the look of physical features, gears, workers, and communication equipment. Other definitions exist such as flyers and pamphlets, as the clear reflectance of possessions essential for the establishment of a service to clients, as well as the look of the administration team and trained employees, that might have an impact on customer satisfaction (Munusamy, Chelliah, Mun, 2010). Other studies found that visual appeal, attractiveness, and physical facility, can be regarded as affirmative gauges of tangibility when it comes to customer satisfaction within the service division (Ananth et al., 2010). Also,

according to Lau, Cheung, Lam, and Chu, (2013), many scholars discovered that a positive influence when it comes to the connection amongst customer satisfaction along with tangibility in the service division. Furthermore, Selvakumar (2016) highlighted the dimension of tangibility has a positive influence when it comes to customer satisfaction within that of the banking services (Pakurár, Haddad, Nagy, Popp & Oláh, 2019). Previous research displayed that within the service division advanced tools and beautiful atmosphere are perceived as the effect of tangibility whenever it comes to customer satisfaction (Ananth et al., 2010; Pakurár, Haddad, Nagy, Popp & Oláh, 2019).

According to Parasuraman et al. (1985), scholars have shown the reliability dimension that is used within the model of service quality holds a positive bearing when it comes to customer satisfaction. Researchers have uncovered how the reliability dimension is likely to be deemed the point that consumers will be able to depend on such service guaranteed by the business (Ennew et al., 2013; Pakurár, Haddad, Nagy, Popp & Oláh, 2019). Parasuraman et al. (1985) have well-defined the dimension of reliability as the corporation's capability to maintain and upkeep such service, independently as well as dependently. Parasuraman et al. (1988) delineated that there are criterion of service quality, which is the reliability dimension that poses a substantial influence on customer satisfaction (Pakurár, Haddad, Nagy, Popp & Oláh, 2019). Ennew et al. (2013) delineated that the dimension of reliability has the aptitude for the execution and accomplishing the service that was necessary for consumers, correctly, as sworn, and dependably, and also the capability to give any issue that the customers face (Pakurár, Haddad, Nagy, Popp & Oláh, 2019). Other definition of reliability includes the provision of services at the right period, as well as taking actions to answer difficulties and execution of the necessary services from the onset. Parasuraman

et al. (1988) have highlighted some critical impacts on customer satisfaction, such as maintaining an error-free record which has been considered as the paradigm of reliability when it comes to service quality. Studies have stated that the most essential factors in customer retention in the services sector are fulfilling promised services, accuracy in billing, the maintenance of accurate accounts and quotes, and correctness in completing orders (Pakurár, Haddad, Nagy, Popp & Oláh, 2019; Peng and Moghavvemi, 2015) which are considered the simple parts when it comes to reliability. In addition, this present writing has also discovered that the dimension of reliability poses a positive association when it comes to customer satisfaction within the banking area (Pakurár, Haddad, Nagy, Popp & Oláh, 2019; Selvakumar, 2016).

As delineated to Parasuraman et al. (1985), the assurance dimension within the service quality model implies the capability to construct bridges when it comes to trust with consumers, knowledge and courtesy, and employees' competence (Pakurár, Haddad, Nagy, Popp & Oláh, 2019). Kant and Jaiswal, (2017) mention that assurance is coined as the courtesy or awareness and noble conducts of workers. Additionally, it is coined as the ability of employees, within the aid of the knowledge they have, to promote the certainty and assertion that will firmly influence the level when it comes to customer satisfaction (Parasuraman et al. 1988). According to Selvakumar, (2016), a positive connection that exists amongst assurance and that of customer satisfaction. When it comes to the banking industry, assurance is conveyed as it regards to the level of security that a consumer experience when steering his banking dealings (Ennew et al. 2013; Pakurár, Haddad, Nagy, Popp & Oláh, 2019). Sadek, Zainal, Taher, Yahya, Shahrudin, Noordin, Zakaria, Jusoff, (2010) stated that the following attributes will allow for companies to experience a positive influence when it comes to customer satisfaction: fulfilling promised services, accuracy in

completing orders, convenience within the bank, easy access to account details, the maintenance of accurate accounts and quotes, hiring an skilled qualified crew, and the provision of consumer support in a polite way. Researcher mentioned how the responsiveness dimension coming out of the service quality model is connected with the establishment's capability to assist consumers, willingness, along with the capability to deliver rapid and timely service (Parasuraman et al., 1985). Workers being willing to deliver the required service at any point in time and have no difficulty and are surely likely to create an influence when it comes to customer satisfaction (Parasuraman et al. 1988). It was also stated that responsiveness is mainly about how businesses who provide service reply back to customers through their employees. Providing individual attention to customers will definitely increase customer satisfaction as well as the care given by workers to the difficulties customers experience; whenever this occurs, an extreme move happens with the customer's satisfaction level.

Ennew et al. (2013) highlighted the empathy dimension pertaining to the model regarding quality of service which means observing to customer's desires alone, comprehending customer desires, exhibiting warm conduct, and being alert in open circumstances (Pakurár, Haddad, Nagy, Popp & Oláh, 2019). Studies have coined empathy to be the capability in adhering to customers' needs as well as giving customers distinct devotion, in particular, while the provision of services (Navaratnaseel and Periyathampy 2014; Pakurár, Haddad, Nagy, Popp & Oláh, 2019). Additionally, Parasuraman et al. (1988) claimed that comprehending what customer expects is superior to that which the competitors is giving and providing tailored devotion and to care consumers has a deep authority based upon the customer satisfaction level. Researchers highlighted that a positive influence is existent when it comes to customer satisfaction is due to a

superior understanding of consumers' specific requirements, individualized attention, and convenient working hours, along with the empathy dimension, of which all these aspects have a vital role in customer satisfaction (Ananth et al. (2010); Selvakumar, 2016).

Hossain, Jahan & Kim (2023) in their research generated findings stating how service quality is the key antecedent when it comes to perceived value, behavioral intentions, corporate image, and customer satisfaction. Additionally, the quality of service along with customer satisfaction are the greatest contributing factors as it pertains to behavioral intentions.

Also, according to Seth et al., (2005), there is no one precise meaning of service quality. Nonetheless, opportunities regarding electron service quality are not as outlined as those obliged for service quality (Zeithaml et al., 2002). Exclusive of having a precise definition, numerous researchers have tried to describe service quality and come up with a definition such example Parasuraman et al (1988) delineated how service quality has been basically the entire assessment or confident service firms which go to the routine judgment of the firm, as well as the customer, requirements or anticipation. Additionally, other researchers such as Asubonteng et al. (1996) described about how service quality has been identified as the variation prevailing amongst customer desires for management completing requires the supervision involvement and their influence of the supervision expected (Hameed & Anwar, 2018). However, Service Quality might be depicted as the difference between customers' view of the administration and their expectations involving administration execution prior to the administration offering (Akoi & Andrea, 2020). Also based on the study done by Ojo (2010) there might be some variance between service quality definitions however in reality, there is a good relationship that exists between all service quality

definitions as well and all belong to the deliverability of service to deliver numerous things including: failure, exceeding, or meeting to satisfy customer expectations. Thus, the biggest issue that is ongoing in-service quality is the things that belong to customer satisfaction; hence this simply means that if service performance or quality does not provide great service to the customer people will believe and agree about the quality which does not suit them very well (Anwar & Balcioglu, 2016). In another light, if customers are served more than the level that they expect, this will surely lead customers to ponder and decide about the unique product (Connolly, 2007). This shows that the determination of the customer about the products is very important and influences the productivity of the product. According to the study done by Asubonteng et al. (1996) if businesses want to increase service quality this means the need to increase the use of the product and also the increase in customer satisfaction (Abdullah et al. 2017).

Customer Satisfaction

Customers Satisfaction provides a close bond with that of Service Quality (Kiran & Diljit, 2017). Such characteristics as it relates to service mean that the quality of services provided indicates the time such services will be rendered, which in essence means that it will be decided by the customers using the service and not that of the provider. According to Hernon and Whitman (2001), service quality is dealing with the expectation of its users of the service, along with the satisfaction which services as the emotional reaction to the overall experience a customer receives from the service provider. Service Quality is said to be cognitive, whilst satisfaction focuses on either collective judgment created on shared encounters or on affection or emotional reactions to specific reactions (Hernon, 2002).

Telecom providers have increased their attention to providing quality of service to ensure that customers remain satisfied. Even with only two major key players within the telecom industry, there are several others that are venturing into this industry to provide cable and internet services. For the development of service techniques along with standards, superiors must show the willingness along with the ability to comprehend all those various gaps that exist between customers' perceptions and expectations (Pakurár, Haddad, Nagy, Popp & Oláh, 2019; Titko, Lace, Kozlovskis, 2013). The telecom providers need to think of new ways to understand the customer perceptions of what they constitute as quality of service relating to customer attraction. Due to improved awareness, consumers are more cognizant of service quality, and their current continuation with their existing telecom provider or if they will have to make the switch to another provider based upon the satisfaction level received (Muhammad Awan, Shahzad Bukhari, Iqbal, 2011).

Telecom providers trying to fulfill their consumers' needs by increasing service quality perceived, however, Parasuraman et al, (1985) indicated that it is important to have a robust association amongst service quality and that of customer satisfaction since the consumer are known to be the center of attention.

Customer satisfaction can affect both the company and their product or service because once consumers are happy about the product and service quality that means added profit and more service or product (Akoi & Yesiltas, 2020). Since customer satisfaction leads to constant growth in profits and sales, along with attracting new customers, companies need to regard customer satisfaction as a principal factor of continued existence and stability (Ruth, 2015).

For the theoretical purview of the construct of customer satisfaction to be identified, research was conducted by Giese and Cote (2000) which involved an evaluation of the satisfaction literature done along with personal interviews and in groups. They came up with the definition that the consumer is the extreme client of a product. Their study also put direct that constructs of customer satisfaction are made up of three common elements. Firstly, there is customer satisfaction, which varies in intensity when it comes to summarizing emotional responses. Secondly, the feedback looks at a specific focus, whether it is consumption, product choice, or purchase. Lastly, the feedback happens at a specific period based on a certain situation but is somewhat limited in duration. Researchers believe that these three characteristics give a framework for a context-specific operational definition, such description provided for customer satisfaction is as follows: A summary operative answer of fluctuating concentration, with a time-specific idea of willpower and inadequate extent, focused toward pivotal facets of product attainment and or ingesting (Caruana, 2002).

Customer Satisfaction is someone's perception when they compare the thought of the product's performance and the persons' expectation which will then leads to the feeling of pleasure or disappointment (Kotler and Amstrong, 2012). Customer Satisfaction is the most crucial part of overall quality management (Sitorus & Yustisia, 2018). Customer Satisfaction is the least receptive to changes in accounting practices, seasonal fluctuations, or changes in costs when assessed with other measures of performance (Kotler & Amstrong, 2012). Hence, most researchers believe that customer satisfaction is one of the best indicators of the future profitability of any company.

Most of the time, researchers use the terms customer satisfaction and service quality interchangeably. Within academics, the satisfaction construct is known as being different and has been created along relatively independent lines from service quality (Caruana, 2002).

A problem that is encountered when viewing the results and antecedents of customer satisfaction along with deficiencies of a compromise to what leads to satisfaction. If there is not a clear and largely accepted operational and conceptual definition, then any results as it relates to the interaction with other constructs will become a problem, since the development of satisfaction measurement instruments is to some extent subjective.

In society today, the marketplace understands that once companies do not provide quality in delivering of services and products, then that will allow for these businesses to falter, and customers will switch to the competition (Cheng, 2013). The business environment in how the telecom provider operates is ever changing over recent years. These telecom providers need to adapt to developments in technology and changes in the needs of their customers.

Satisfaction is the feeling the customer has as it relates to the outcomes of the process of evaluation, compared against what the customer received from the commodity and service with expectations (Sharmin, Tasnim, Shimul, 2016). Customer satisfaction also involves the judgement of the customers if the goods or services meet their needs and expectations and gives them a level of satisfaction based on their consumption-related fulfillment.

Quality of service that is developed over a period of time normally relates to the expectations from customers, where satisfaction is based on specific transaction and measured on a short-term basis and is focused on emotional and personal reaction to a service.

Satisfaction contains service encounter satisfaction which means that customers' satisfaction or dissatisfaction with a business service encounter along with the overall satisfaction or dissatisfaction with the service provided based on their experiences and encounters with that business (Bitner & Hubbert, 1994).

Consumer satisfaction is the main element that propels when the performance of the service or product exceeds expectations (Meesala, & Paul, 2018). Satisfaction represents a post-purchase state within the mind of the consumer that mirrors exactly how much the consumer dislikes or likes the service after they have experienced it (Woodside et al., 1989). Within the existent literature, by Woodside et al., (1989) two conceptualizations of consumer satisfaction exist: firstly transaction-specific satisfaction, and secondly, aggregate satisfaction. The first concept tends to be the outcome of a one-time purchase of a service or product and its use. The second concept refers to the overall satisfaction they have with a service or product after conducting numerous purchases along with the experience they had received over time, which in the end will lead to loyalty from those consumers. Another definition by Tse and Peter, (1988) mentioned that consumer satisfaction is the response from consumers to the assessment of the discrepancy perceived between previous expectations from what was actually performed of the service or product after it was consumed. Consumer satisfaction can be considered a guide for improving and monitoring current and prospective business performance (Zairi, 2000). Customer satisfaction normally results in customer loyalty, repeat purchases, along with being recommended (Wilson et al., 2008).

Customer satisfaction is known to be an essential characteristics in which managers should pay attention to (Dam, & Dam, 2021). The competitive advantage of a business is providing satisfaction to its customers better than the competition; surpassing customers' wants and requirements, along with being superior to the competition (Minta, 2018). Customer satisfaction came from an evaluation that is biased that the selected option such as the store or supermarket exceeds or matches expectations (Bloemer & de Ruyter, 1998). Fornell et al., (1996) defined customer satisfaction as a measurement of how the products or services can exceed or meet the expectations of the customer. Customer satisfaction also includes the attitude or mood of the customers towards a service or product after it has been used (Dam, & Dam, 2021).

As delineated by Jamal & Naser, 2002, Customer satisfaction weighs heavily on marketing activity in areas where it functions as a link between the numerous steps of the buying behavior of a purchaser. Kotler and Keller (2016) mentioned that customer satisfaction was what customers perceived as frustration or happiness due to a contrast between the manufactured goods or service performance versus customers' expectations. Customer satisfaction could be observed as the substance of triumph in today's intensely competitive corporate world (Jamal & Naser, 2002). Past researchers such as Oliver (1980) also testified that customer satisfaction was characterized as the result of the biased contrast of the expectations of the customer to the products or services perceived performance (Oliver, 1980). Therefore, if the performance matched or exceeded expectations, then the customer was satisfied. If the outcome was below what the customer expected, that means that the customer was dissatisfied. Also, customer satisfaction is considered highly significant in the measurement how successful is the company and has a substantial influence on behavior, word-of-mouth communiqué, along with repurchase (Sivadas & Baker-

Prewitt, 2000). However, a few scholars have stated that customer satisfaction should be deemed an evaluation based on cumulative satisfaction (Brunner, Stöcklin, & Opwis, 2008). Which is centered on the present and past experiences of customers relating to the result of the business's products or services rather than as the result of a post-purchase assessing decision in a specific operation (Filipe et al., 2017). Dam, & Dam, (2021) mentioned that the customer loyalty concept has ensued in numerous discussions in various literature using different meanings. Jacoby and Kyner (1973) defined customer loyalty as the inclined non-random, and the behavioral reply being the buying, proven over a period of time, by some decision-making element, regarding one or more substitute brands from out of an assortment of such brands, and played the psychological role such as decision making, processes of evaluation (Jacoby & Kyner, 1973). Customer loyalty has been described as the depth when it comes to the relationship that exists between a customer's relative repurchase trade and attitude (Dick & Basu, 1994). Oliver, (1997) also described customer loyalty to be a robust continued obligation that patronize and also repurchasing of a chosen product or service lacking forthcoming failure, thus creating repeated same brands or products purchasing. Customer loyalty was described as a blend of customers' favorable rebuy behavior and attitudes (Kim et al., 2004). Yap et al., (2012) identified customer loyalty as being the primary factor in a business firm's success. The significance of customer loyalty was intimately connected to the business's continual endurance and the influence of future development (Kim et al., 2004).

These days, the market has shifted from the manufacturing market to that of the consumer market (Ajmal, Khan, & Fatima, 2018). Trivedi (2015) maintained that the customer has now been considered a royalty, and hence, means more value in the market. The market is focused more on

the desire of the customer, and the expectation of the customer creates a direct influence on customer satisfaction. Consequently, knowledge concerning customer satisfaction assists service provider businesses in advancing their service quality. The satisfaction level changes from customer to customer; based on their image desires, perceptions, and expectations for the product and service (Ajmal, Khan, & Fatima, 2018). A study conducted by Reichheld & Sasser (1990) revealed that after studying 14 different businesses, the outcome of the study showed that if customer loss is decreased by 5%, income advancement will improve by 25% to 95%. Other studies also conceded that customer satisfaction is the most effective route that will lead to success for any business since customer satisfaction has an influence when it comes to customer loyalty along with customers' repurchasing decisions (Williams, Ashill, Naumann & Jackson, 2015). Hsu & Lin (2015) realized customer satisfaction is based on that perception of the consumer, by doing a comparison between the expectations from the pre-purchase with the expectations after the post-purchase. The research established that a connection exists amongst what a customer really perceive and their expectations. Bitner & Hubbert (1994) said customer satisfaction is essentially such evaluation as it relates to the customer. In addition, the researcher described customer satisfaction as behavior that the consumers experience after consuming and purchasing the product. Therefore, this is regarded as a process of consumer re-purchase decisions, service quality, along with the quality of the product. Customer satisfaction as well as service quality are interconnected; therefore, the greater is service quality, the greater will be that of the customer satisfaction level (Bitner, & Hubbert, 1994). The researcher discovered that customer satisfaction is an individual experience grounded on such relationship that exists between what the customer expects and what was the customer's actual perceptions Baker & Crompton (2000). The researcher

studied satisfaction to be the result of purchasing services and products; it is basically the experience the customer received from purchases done before. According to Ajmal, Khan, & Fatima, 2018), it is known that increased satisfaction will cause for an increase in customer loyalty. Also, satisfaction is considered to be a psychological expression that actually affects the post-purchase behavior of customers, such as brand switching, praising, attitude, loyalty, and complaining (Ajmal, Khan, & Fatima, 2018).

Researchers have proposed that service, unlike that of product, is considered intangible as a whole; and therefore, he presented process management, personnel, and physical aspects from the 4Ps that exist within the marketing mix (Bitner, 1990). Research proposed four (4) perceptions: first, there is Customer Expectation: Before buying or devouring product or service, client starts to assume; secondly, Product or Service Quality: Clients' perception after buying can be related to expectation; thirdly, Inequality: It denotes to the alteration among service quality and expectation, which happens during clients' valuation procedure; fourthly, Customer Satisfaction: Customer satisfaction is encountered, when equally service quality and expectation are undistinguishable (Churchill & Surprenant, 1982). According to Temponi, Kuo & Corley (1999), because these perceptions were expanded, seven aspects of customer satisfaction were introduced, these were: staff, service, procedure, convenience, corporate image, equipment, content, and price. While other researchers recommended five (5) dimensions of customer satisfaction, these are closeness to expectations of product, service, staff, and product performance (Grunig & Huang, 1998). The researcher additionally added that customer satisfaction also demonstrates the attitude of customers. As delineated by Ajmal, Khan, & Fatima, 2018) this study also described the methods of the rating scale for the measurement of customer satisfaction which

includes the following: firstly Simple Satisfaction Scale: starts with ranges 7 to 1; completely satisfied, very satisfied then little satisfied, also 7 as not satisfied; secondly, Mixed Scale: ranges between 7 to 1; from very satisfied to not satisfied, having clear the two finishes of the scale; thirdly, Expectation Scale: such scale shows the measurement of the variance among expectations and perception.

There is the Attitude Scale: that have a ranges between 1 to 3 along with 5 to 7; from like, very much like, to do not like, and dislike very much; secondly; The emotion Scale: look at the measurement of the sentiments of the client for service; like optimistic reactions safeguard satisfaction, and undesirable reactions display dissatisfaction. There has also been another scale that was introduced for the measurement of customer satisfaction this was called the RMO scale which means Relationship Marketing Orientation, this scale placed focus on the relationship that exists between the consumer and the service provider (Yau et. al., (2000). This RMO scale included six (6) dimensions there were: shared value trust, reciprocity, communication, empathy, and bonding. The importance of the measurement of customer satisfaction has been recognized; hence, it was found that dissatisfaction is the consequence of a gap that exists between the desired service that was expected and the delivered service that was performed (Zahorik & Rust, 1992). Service is known to be a totally different procedure than the production process. Therefore, the management team of any organization needs to place a focus on the quality of service in order to overcome matters relating to customer satisfaction (Ajmal, Khan, & Fatima, 2018).

The constructs of Customer satisfaction were utilized in the study of housing, tourism, marketing, business, economics, and psychology (Kim et al., 2017; Uzir, Al Halbusi, Thurasamy,

Hock, Aljaberi, Hasan & Hamid, 2021). Satisfaction means that the experience is net positive thus developing based on what was perceived by the customer based on the real service provided by that of a provider of services as it relates to such service they had actually anticipated (Marinkovic and Kalinic, 2017; Uzir, Al Halbusi, Thurasamy, Hock, Aljaberi, Hasan & Hamid, 2021). According to Yi et al., (2021), satisfaction comes up to a client's sensation, method, or keenness involving a product or service after it has been used. According to Gilboa et al., (2019), in quantitative data settings, satisfaction can be articulated as the percentage or number of the total customers that have too much experience with a business or service and, or product that goes above their level of satisfaction expected (Uzir et al., 2021). As delineated by the researcher, customer satisfaction ensure that there is a high correlation when it comes to service quality (Uzir et al., 2020). Gronroos (1988) also described service quality as being such an result established on evaluation process when customers report what they had presumed with what they observe of service supplied, on the other hand Zeithaml (1988) definition of service quality as the buyer verdict in respect to the absolute wisdom or supremacy of a service product (Uzir et al., 2021). Service quality is the quality level as it pertains to products and services that have been provided to clients along with their service satisfaction according to (Kim, 2021). In addition there is an result of the dissimilarity amid what the customers perceives as it narrates to their perception of the services anticipated, as well as the practical relations amongst variables like image, functional quality, and technical quality as mentioned by (Prentice and Kadan, 2019; (Uzir et al., 2021)). Omar et al. (2021) also mentioned how vital is the quality of service and principal components for business firms which are consumer-centered, and based on Kim (2021), service quality was defined as a vivacious element within the model when it comes to customer satisfaction. Also

existing has been that of the model of SERVQUAL which is also the framework that is the measurement as well as captures the customer experience when it comes to service quality. The service quality model features five (5) dimensions such as: Tangibility which involves the physical aspect of service as well as nearby of service to sense it exists'; Reliability which is the steadiness and honesty of how something executes; Empathy which is paid politeness disjointedly and passionately; Responsiveness which is being eager to aid distribution timely; and Assurance which is the increase of confidence and certainty (Kim, 2021; (Uzir et al., 2021)). Based on the model of SERVQUAL, which measures service quality it was established that a great and positive link that exists based on customer satisfaction within various frameworks and involves businesses that are restaurants within Korea stated by (Kim and Shim, 2019), that there are businesses such as hotel in Indonesia (Uzir et al., 2021; Nuryakin and Priyo, 2018), also with Malaysia sector that uses life insurance (Al Halbusi et al., 2020), Chiles retail grocery store (Goi'c et al., 2021), within India's insurance sector (Uzir et al., 2021; Goswami, 2007), and that of the banking sector around the world (Setiawan and Sayuti, 2017a; (Uzir et al., 2021)), and service that are considered on the demand home by (Sivathanu, 2019; (Uzir et al., 2021)). As delineated by Yi and Nataraajan (2018) the SERVQUAL model is used in diverse industries that provide service and has placed focus on different service quality dimensions for them to examine those link that exists amongst customer satisfaction as well as many facets pertaining to service quality; the model of SERVQUAL reveals it is the most leading apparatuses within the service sector that are considered best controlling workings when it comes to customer satisfaction (Uzir et al., 2021). Aligning with the aspect of e-commerce, a high amount of literature has placed focus on the quality when it comes to the provision of services such as logistics and known to be the main important driver when it comes

to sales (Rai et al., 2019; Uzir et al., 2021). According to Yang et al., (2016), numerous studies relating to the end-to-end area when it comes to m-commerce or mobile commerce, now understand that the requirements from customers when it comes to the delivery from service providers are grounded on what is expected of what was performed and shifted from online to offline networks (Uzir et al., 2021). A scale that can be utilized for the evaluation of m-commerce along with customer satisfaction (Wang and Liao, 2007; Uzir et al., 2021). In the meantime, according to Rai et al., (2019), models for omnichannel retail containing the offline as well as the online paths permit customers to gain their needs and preferences with elastic choices of online-offline methods of delivery and purchasing, containing the ease of getting their procurements at such doorways (Uzir et al., 2021).

Customer perceived value according to Woodruff and Gardial, (1996), is that which a customer requires from a service or product and Liljander and Strandvik, (1993) mentioned that the ratio of advantages perceived alongside with price perceived (Uzir et al., 2021). Customers are thrilled and expect worth for their expenses (Hirata, 2019). According to Murali et al., (2016), the delivery of value that is greater for the consumer for the achievement of customer satisfaction is fundamental for attaining that competitive advantage (Uzir et al., 2021). Even though customer perceived value is considered a steady element in the prediction of customer behavior whenever making a purchase (Chen and Dubinsky, 2003), studies about the link that exists amongst customer satisfaction and the perceived value of customer are known to have many reverted varied debate and findings that exist amongst many different researchers (Chen, 2008; Uzir et al., 2021). Researchers have found a positive link that exists amongst customer satisfaction along with the perceived value of consumers (Cronin et al., 2000). Researchers have uncovered that the higher

the customer value it is sure to have customer satisfaction within Mauritius hotel industry (Hu et al., 2009; Uzir et al., 2021). Researchers believe that the value being perceived by the customer holds an extensive and straight effect when it comes to the satisfaction of customers that exist in the mobile service sector (Fazal and Kanwal, 2017), other studies found that minimal or no noteworthy link existing amongst customer satisfaction along with the perceived value of customer (Ercis, et al., 2012).

As delineated by Ahmed, Al Asheq, Ahmed, Chowdhury, Sufi, & Mostofa, (2023) in their study reveals that there is a correlation between perceived service quality along with price fairness significantly poses an effect in an indirect manner when it comes to the loyalty of customer through the mediating variable known as consumer satisfaction.

According to Panigrahi et al., (2018), an important tool that is necessary for accomplishment in any industry is trust which is established due to the dealings they have interacting in rational terms (Uzir et al., 2021). In addition, Trust is known as a procedure that is rational and developed, constructed, as well as tested over time along with being taken care of actively (Joseph-Vaidyan, 2008). Researchers have explored the impact of trust when it comes to satisfaction of customer when delivering service to the home in Pakistan and understands how trust greatly impacts satisfaction (Rimawan et al., 2017). Daud et al. (2018) also maintained that trust when it comes to customer satisfaction about a great and positive link existed. Corbitt et al. (2003) regarded trust as an important assumption in each single business connection since it establishes the reliability of two groups that are conducting a business deal (Uzir et al., 2021). When it comes to businesses that conduct home delivery service, the customer tends to rely on delivery personnel and the service providers to deliver the purchased or ordered items quickly,

accurately, and timely. Likewise, the personnel conducting the delivery have the expectation that the receiver will be accessible throughout the distribution period in order to collect the articles and place a signature on the delivery slip. In today's world, with technology and the Internet, trust is considered as complex as well as important (Sim et al., 2010; Uzir et al., 2021); it also plays a key role in trading and business relationships. As it pertains to e-commerce and m-commerce whereby an collaboration exists among sellers online and clients, conviction is displayed through the optimistic prospects of clients since the employees steering the delivery is a illustration of the seller (Uzir, Al Halbusi, Thurasamy, Hock, Aljaberi, Hasan, & Hamid, 2021). Customers normally rate the seller depending on the behaviors shown and the service delivered by the employees conducting the delivery service. Marinkovic and Kalinic, (2017) mentioned that building customer satisfaction is considered important in the enhancement of their satisfaction. Several researchers have proven that satisfaction and trust are intimately correlated. Lin and Wang (2006) for example made the report that customer satisfaction is known to be positively influenced when it comes to the trust of the consumer. Chong (2013) have also demonstrated when it comes to trust that derives from m-commerce it can have a huge impact when it comes to the satisfaction of Chinese consumers. Equally, customer satisfaction is known to influence trust when it comes to being in an explicit as well as a substantial manner (Kassim and Asiah Abdullah, 2010; Uzir et al., 2021).

Mediation when it comes to the satisfaction of customers was maintained in the disconfirmation theory that was proposed by Oliver (1980) in the relationship that exists between customer loyalty and service quality. Based on this theory, customers tend to face positive disconfirmation whenever the services received exceed what they expected which leads to a great

level when it comes to customer satisfaction. Also, consumers tend to face negative disconfirmation whenever the services that they receive are below what was expected, due to this, the satisfaction of customers that are receiving the service will be low. According to Akbar & Parvez, (2009), the literature presents support for the indication of how customer satisfaction obtained by service quality can mediate the impact of service quality as it pertains to customer loyalty. Cases exist whereby this has been proposed from in those Bangladeshi telecommunication industry, the relationship that exists between loyalty and quality of services is substantially mediated by customer satisfaction (Akbar & Parvez, 2009). Likewise, it was conveyed that the impact of reliability which is a dimension of service quality when it comes to customer loyalty is deemed partially arbitrated when it comes to the satisfaction of customers from a Malaysian perspective (Ismail et al., 2006). Kheng et al. (2010) observed a strong mediating influence of satisfaction existing amongst the service quality dimensions along with customer loyalty within the banking sector. Kumar et al. (2010) recounted that when it comes to customer loyalty having an implied effect on service quality as it relates to customer satisfaction. In addition, there is a partial mediation as it relates to the quality of service and loyalty of customers when it comes to customer satisfaction (Osman and Sentosa, 2014).

Consumer satisfaction is described as an assumption that reveals how satisfied a buyer or customer is with the product's item competence, along with the administration of an organization (Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, 2021). According to researchers, customer satisfaction allows for the growth of businesses allowing them to compete within the marketplace (Lages et al., 2023; Sani, & Febrian, 2023).

Consumer loyalty is known as data that includes reviews and ratings which will allow a business to determine what will be the better option if it were to improve or change its products and administrations.

Satisfaction is believed to be a very important concern for a company's products due to the fact that it measures the level of expectations that exist between a customer's expectations and a company's products (Ali, Saleh, Akoi, Abdulrahman, Muhamed, Noori, & Anwar, 2021).

Customer satisfaction also tends to have an effect on the company and its products since if consumers feel more content with the service quality provided and products this means that it would lead to more profits and more products (Akoi & Yesiltas, 2020).

According to Anwar & Louis, (2017), most company's growth is often associated with customer loyalty. Additionally, a robust bond that exists amongst customer loyalty along with customer satisfaction, due to the simple fact that customer loyalty is not possible without having the satisfaction of the customer. As was mentioned before, customer satisfaction has impacted constructed based on service quality as well as the product quality that is given to these consumers by their companies. In most businesses, competition will always exist with other businesses (Anwar & Qadir, 2017), therefore customer loyalty means selecting one business's products or items reliably over the competition (Chambers, 2018).

Tien, & Huong (2023) in their research found that seven factors exist that actually impact customer satisfaction when it comes to the service quality of public fibre optic internet. These are as follows: (1) quality of fundamental service, (2) advertising, and marketing, (3) ease of sign up service, (4) brand image, (5) price of service, (6) add-on service, and (7) customer support service. Hence, countless substantial assumptions were presumed that will aid company managers along with their policymakers in order to increase their service quality within Vietnam.

If there is a high service quality perception after a customers utilize a service, it will have them feeling satisfied when it comes to that service and vice versa, additionally whenever a consumer's service quality perception is low, then in the end they will have the sense of dissatisfaction (Ji, 2022; Tien, & Huong, 2023).

Zeithami et al., (1996) in their literature establish that customer satisfaction is deemed vital for the victory relating to all business in the long run. In order for a business to protect its profit or market share, these businesses need to beat its competition by posing superior quality when it comes to services or products for them to guarantee satisfaction of customers (Tsoukatos & Rand, 2006). Also, other researchers have signaled that customer satisfaction requires meeting the desires and expectations of the consumer when it comes to their products and services (Oliver, 1980). Whenever a company's performance exceeds or matches the expectations of a customer for the service received, then they are satisfied. If that does not occur, then it means that the customers are not satisfied (Munusamy, 2010). Furthermore, numerous studies normally identify customer satisfaction and dissatisfaction as the judgments of customers regarding the failure or success of a business in meeting their expectations (Chidambaram, & Ramachandran, 2012). According to Oliver, (1980), whenever businesses meet a customer's expectations the results lead to satisfaction

and whenever these expectations are not met it then leads to dissatisfaction. Studies have suggested the attitude when it pertains to the satisfaction of customer in order to develop from what consumers think would occur or anticipate in comparison to the condition for what one would think is not the situation or performance perceived (Lau, and Cheung, 2013). Additionally, satisfaction improves the perception of quality and in the end, leads to repeat purchases by the customers. More particularly, within the banking industry, a focal factor of customer satisfaction is the characteristics of the link that exists amongst the customers and the suppliers of services and products. Thus, as mentioned by (Muslim & Isa, 2005) the product quality and service quality normally will be declared as essential requirements as well as treasured elements used in maintaining customer satisfaction. It is accurate that whenever companies deliver high-quality services to their customers it creates an opportunity for them to differentiate themselves in the competitive arena (Karatepe et al., 2005). Also, Zaim, Bayyurt, and Zaim (2010) attained the empathy, tangibility, and reliability are noteworthy when it comes to customer satisfaction, however, Mengi (2009) signaled the assurance along with responsiveness is more important. Additionally, researchers have examined the pertinence of service quality when it comes to Bangladesh retail banking sector along with the identifying how service quality can have a positive correlation as it pertains to the satisfaction of the customer whereby the empathy construct had the highest positive connection when it comes to the satisfaction of customers and then followed with assurance and tangibility (Siddiqi, 2010). On the other hand, it was also observed that empathy and assurance provide the greatest effect on customer satisfaction when it comes to the retail banking industry in Malaysia (Lo, Osman, Ramayah, and Rahim, 2010). Arasli, Smadi, and Katircioglu (2005) attained the dimension reliability uses the greatest bearing on customer

satisfaction. Lastly, numerous research have acknowledged the service quality dimensions to be the antecedent when it comes to customer satisfaction (Saghier, & Nathan, 2013). Rather hardly any research will be shown to investigate service quality within the retail banking sector in Jordan (Al-Azzam, 2015; Ali & Raza, 2017; De Bruin, 2019). Also, administrators from the bank are documented as the importance when it comes to customer satisfaction as well as having acquired a strategy to improve the quality of service, customer satisfaction, and customer loyalty (Awan et al., 2011). Customer positions on services substantially affect their satisfaction level, as well as customer satisfaction, and deemed a correlation to customer loyalty (Awan et al., 2011; Mntande, 2021).

The majority of research have proven that a link that exists amongst service quality as well as customer satisfaction (Stephen, 2023). In cases, Caruana (2002) observed a positive connection existing amongst service quality as well as customer satisfaction. Scholars also observed the service quality that is perceived to impact customer satisfaction (Linier, 2013). Likewise, Nathan, and Elsaghier, (2012) stated the service quality dimension having a positive outcome when it comes to customer satisfaction, and this shows if the quality of service is high then that will entice more customers that have repurchase the yearning and intention to endorse the product to service to others. Lastly, this theoretical framework that guides the evaluation was adapted from Caruana (2002). The study also investigated the five (5) variables of service quality namely empathy, security, reliability, tangibles, responsiveness along with customer satisfaction (Al-Azzam, 2015).

Switching

Universally, switching costs exist, even if it's perceived or real. According to Klemperer (1987a), a cost for switching occurs when that initial customer from their first purchase from a specific company switches and makes a next purchase from a different company (Abdullah, Yudono, Adisasmita & Akil, 2018). This means that, even though the services or products that are considered ex-ante homogeneous is converted, afterward in the procurement of the goods or service, ex-post heterogeneous (Abdullah, Yudono, Adisasmita & Akil, 2018; Klemperer, 1987a). As delineated by Kim et al., (2003), the majority of customers identify switching costs to be a total cost, therefore, such costs are normally not the same when it comes to different consumers (Abdullah, Yudono, Adisasmita & Akil, 2018). Whenever a customers believe that a service or product is not worth to be changed, it is due to the observation that the cost of switching has ascended from the cognitive effort, costs of searching, emotional cost, costs of conducting transaction, emotional cost, costs of learning, customer habit, and loss of discounts for being a loyal customer (Abdullah, Yudono, Adisasmita & Akil, 2018; Lee, Choi, & Koo, 2018). According to Fornell (1992), all these costs create barriers to switching, along with the psychological risks, social, and perceived financial where the buyer is concerned. Normally, it is difficult to unswervingly compute the total switching cost since these are problematic to categorize fully. However, a precise guesstimate when it comes to the cost of switching is important when conducting a study pertaining to regulatory policy as well as corporate strategy, also on the behavior of consumers (Abdullah, Yudono, Adisasmita & Akil, 2018). Firstly, switching costs are known to be intrinsic within markets considered to be competitive whereby customers choose to buy one product or a service (Abdullah, Yudono, Adisasmita & Akil, 2018; Farrell and Klemperer,

2007). In addition, most business makes it expensive, difficult as well as unlawful for allowing their consumers to be switching from them to the competition. Whenever these consumers switch between other businesses that have comparative pricing they will not remain with that one business. So, consumers habitually show loyalty to brand when they have options amongst functionally indistinguishable services or products (Abdullah, Yudono, Adisasmita & Akil, 2018; Klemperer, 1987b). In addition, these switching costs provide businesses with certain leverages in attaining power in the market over customers who purchase repeatedly. This type of monopoly can be considered, even though these business can create switching barriers using numerous methods and not even be a monopoly (Abdullah, Yudono, Adisasmita & Akil, 2018; Klemperer, 1995). Companies locking-in current consumers in order to increase their switching costs to gain more profits by and also in giving their customers value-added products or services. Therefore, Farrell and Klemperer's (2007a) business's current customer-based share in the market is a significant factor of its future and existing profitability. Owed to the network externalities, in open competition and information economies, share in the market is vital to activate positive response effects and create the concept of the best captures in all when it comes to share in the market (Blonski, 2002). As mentioned by Shapiro and Varian (1998), whenever the market share relating to the customer based is accepted to be an asset, businesses tend to provide customers with price reimbursement for them to counterbalance their cost of switching just for these competition clients to be enticed (Abdullah, Yudono, Adisasmita & Akil, 2018). Thus, the reality when it comes to the cost of switching it allows for strong marketing competition when it comes to the share within the market before these customers commit themselves towards a specific provider who will then sway their pre-purchase cost of switching valuations in a positive manner (Abdullah, Yudono,

Adisasmita & Akil, 2018; Klemperer, 1987a). When it comes to these types of markets, no shock exist if a business supplies them with services and products that are new for free and also with putting negative price. Such an example will be, that these electronic game companies form a quick customer base by paying clients to interact with their new network game (Abdullah, Yudono, Adisasmita & Akil, 2018; Lee, Choi, & Koo, 2018). This means that if businesses obtain information signifying that future request seems to be high, then it will be priced belligerently, foregoing existing profits to attaining greater market share in the future as well as expecting to also attain greater future profits (Abdullah, Yudono, Adisasmita & Akil, 2018; Elder and To, 1999). Added cases prearranged grounded on information based on the influence concerning the cost of switching can disturb the behavior in the market as well as how the market is organized as it relates to data markets (Abdullah, Yudono, Adisasmita & Akil, 2018; Shapiro and Varian, 1998)). Greater external networking tends to create a switching cost that is intrinsically higher especially in markets where it is easy to convey an accepted monopoly since the evaluation of a service or product from the consumers rises with the amount of other operators who implement the same service or product (Abdullah, Yudono, Adisasmita & Akil, 2018; Farrell and Shapiro, 1988). Similarly, companies tend to increase their switching costs by advancing on barriers that are extrinsic (Abdullah, Yudono, Adisasmita & Akil, 2018). Centered on such basis, alike theories relating to macroeconomics, that could have a debate about the cost of switching have a tendency for decreasing the competitors as well as the creation of monopolies, particularly in a mature market (Abdullah, Yudono, Adisasmita & Akil, 2018; Klemperer, 1995).

Nonetheless, according to Lee et al., (2006), lesser switching costs and higher standardization are suitable when it comes to social welfare. Additionally, Klemperer (1987a) also mentioned that the two-period model, as it relates to switching costs does not really make businesses do better overall since higher competition within the earlier stages of the development of the market. Consequently, regulation from the government along with rules or laws that regulate the market tends to offer necessary checks and balances that will aim in increasing switching costs, as well as optimizing the structure of the market coming from the stance of customers benefiting (Abdullah, Yudono, Adisasmita & Akil, 2018; Lee, Choi, & Koo, 2018). Such example, was when the Government of Hong Kong distributed what was termed a wireless number portability (WNP) within their regulatory policy which was aimed in decreasing switching costs for subscribers that used mobile phones in 1999 (Abdullah, Yudono, Adisasmita & Akil, 2018). Shi et al. (2006) mention about the repercussions it has carried to the structure of the market (Abdullah, Yudono, Adisasmita & Akil, 2018). It was argued that when switching costs is reduced, it cannot enhance the structure of the market along with being favorable as it relates to the development of small operators. In Addition, WNP produces a condition within the market that will be able to benefit the networks better and will allow for an increase more of in their share of the market. Yet, all these decisions are not consistent and don't make any sense, it is also conflicting with what the policy set forth by the government with its original intention (Lee, Choi, & Koo, 2018).

Literature from a theoretical standpoint has fundamentally validated the effect of the cost of switching when it comes to pricing and other industrial structure that exist in numerous markets such as telecommunication, insurance, banking, and retail (Abdullah, Yudono, Adisasmita & Akil, 2018). Farrell and Klemperer (2007) have done an exceptional literature review (Abdullah,

Yudono, Adisasmita & Akil, 2018). Compare, to when only an inadequate amount of empirical studies on switching costs measurement. A straight measurement of switching costs is hard to get since barriers to switching are industry-specific and also consumer-specific, as well as not being directly perceived by most economists. Yet, some empirical studies are still important when it comes to quantitative research done on switching costs (Abdullah, Yudono, Adisasmita & Akil, 2018). Research conducted about market insurance normally has recognized new entrants along with insurers when they exhibit a hotelling kind in what is called spatial equilibrium (Schlesinger and Schulenburg, 1991). Researchers have empirically conducted a study of markets pertaining to gasoline along with making specifications about the discrimination of price which is likely due to variances that would incline consumers by switching between different gas stations (Abdullah, Yudono, Adisasmita & Akil, 2018; Borenstein, 1991). Nilssen (1992) suggests a model that is considered to be a duopoly that is multiperiod which was used for inspecting the impacts of shifting two (2) costs of switching which are the cost of learning along with the transaction costs (Abdullah, Yudono, Adisasmita & Akil, 2018). Suggestions were made for the idea that market share within one period has an impact on welfare and profits in the upcoming periods as well as forms up a model for two periods when it comes to oligopolistic competition that has switching costs (Abdullah, Yudono, Adisasmita & Akil, 2018). Researcher used an empirical verification on group of rates impacting the cost of switching when it comes to the price and cost margin along with minutes that the cost of switching has given operators with power in the market (Knittel, 1997). Bakos (1997) conducted an empirical study on the influence of electronic markets when it comes to the costs of search and along with the outcome revealed how businesses might choose that the upsurge the cost of evaluation along with the cost of search costs, such as the cost of sunk allow

possible customers probable to select what they have been rewarded and an increase in responsiveness. Investigators showed a study about the defining aspect as it pertains to customer retention when it comes to internet-enabled businesses such as the brokerage industry accessible in the virtual realm, henceforth it shows the measurement of switching cost (Abdullah, Yudono, Adisasmita & Akil, 2018; Chen and Hitt, 2002). In addition, researchers represent the heterogeneity of consumer-to-converse discrimination considered to be the second degree of price as it relates to switching costs (Abdullah, Yudono, Adisasmita & Akil, 2018; Gabrielsen and Vagstad, 2003). Also, the researcher conducted an observed model based on how the company behaves to guess to what extent as well as the importance of the cost of switching within such a market when it pertains to bank loans (Kim et al., 2003). Maria (2000) also did a study on the behavior-based price discrimination when switching costs exist within a two-period model (Abdullah, Yudono, Adisasmita & Akil, 2018). Israel (2005) cultivates a behavioral model when it comes to the relationships between consumer-company to guess-switching costs that exist within the industry that provides insurance for autos. Lately, researchers gave a unified study explaining how the amount convenience does partly decrease the cost of switching for users of phone (Lee et al., 2006). Shi et al. (2006) argue the influence of number portability when it comes to the market structure.

Nwakanma et al. (2018) define switching as a porting choice when it comes to one supplier to a new one (Demir, Budur & Heshmati, 2021). The clarifications for this decision are failure of staff members, unstable prices, meager quality, and lack of satisfaction of the current service provider (Demir, Budur & Heshmati, 2021; Kim, 2019). So, switching costs are additional costs for

subscribers such as the psychological cost of using a new number, installation costs, and time-use, and the price of a new sim card (Demir, Budur & Heshmati, 2021). Although there is sufficient research on the relationship that exists between switching decisions, trust, and service quality, there are very limited studies relating to the effects that switching costs have when it comes to satisfaction and in the end on loyalty (Demir, Budur & Heshmati, 2021). Couple of studies according to Aydin and Özer, (2005) have indicated that service quality has a positive impact when it comes to switching costs (Demir, Budur & Heshmati, 2021). Aydin and Özer (2005) establish the mediation effect when it comes to switching costs on service quality and customer satisfaction (Demir, Budur & Heshmati, 2021). Contrariwise, Edward and Sahadev (2011) verified the mediating effect as it relates to switching costs that exist between customer satisfaction and customer retention. Demir, Budur, & Heshmati, (2021), assessed the intermediating influence as it relates to switching costs on service quality and customer satisfaction.

Switching costs are considered as costs that are attained by consumers for ending transaction relationships as well as starting a new relation. Also, Porter (1980) made the definition of switching cost as a one-time cost that is faced by a buyer wanting to make the switch from one service provider to another. Additionally, Jackson (1985), also defined that switching cost is the economic, physical and psychological costs that a customer faces whenever changing a supplier. Jackson's classification imitates the multi-dimensional environment of switching cost, particularly when it pertains to the telecommunication industry (Oyeniya, & Abiodun, 2010). When it comes to the telecommunication sector there are an amount of perilous costs that must be measured when switching. This switching cost includes the costs of informing others of the variation (corporate

associates, coworkers, and supports), a cost that is connected with ending long-standing relations, the cost of achieving new lines with a service provider, cost of knowledge for any new procedures in associating with the new service provider and cost of discovery of a new service provider with alike or superior value than the current business. Separately from this switching cost there is the psychological effort of facing uncertainty and time with the new service provider (Dick and Basu, 1994). Subsequently, switching costs are more prominent in mobile telecommunication since all these mobile telecommunication corporations spread great fixed costs amongst their overall installed customer base. Leaving customers, so, will drop upcoming revenue streams, but not those costs that are considered fixed (Oyeniya, & Abiodun, 2010). This is also for new customers, since it is claimed that it is more costly to obtain new customers than to stop them from absconding (Zeithaml, Berry and Parasuraman, 1996). An investigation into customers' refraction and its attendant's cost is guaranteed to be an exercise that is deemed profitable. Thus, the objective of when it comes to this study is to observe, on the power of empirical signals, the relationship that exists between switching costs along with customers' loyalty (Oyeniya, & Abiodun, 2010). Also disturbed by the effect of barriers of switching on the relationship existing between customers' satisfaction and retention.

Therefore, switching costs have been examined lengthily in the literature. It is also claimed that switching is linked to poor service quality within banks (Benkenstein and Stuhldreier, 2004); and the response to high prices (Gerrard and Cunningham, 2004); as well as customer satisfaction (Bowen and Chen, 2001). There were a couple of researchers, though, who had different disagreements. There is a dispute in literature of the benefits when it comes to switching cost to stop customers from switching from their service providers (Keaveney and Parthasarathy, 2001).

When it comes to classification, Burnham, Frels, and Mahajan (2003), categorized switching costs as practical switching costs, relational switching costs, and financial switching costs. Such costs were found to be negatively connected to the intention of consumers to switch their service providers. Therefore, Klemperer (1995) recognized three types of switching costs: transaction cost, learning cost, and artificial cost. In usefulness, though the most suitable cost is that of the transaction cost. A customer must be conscious that he is able to switch service providers before they make the steps. The next stage is to agree on whether to hunt and then if they could switch (Oyeniya, & Abiodun, 2010). The result of customers' switching, or defection could be important on revenues and service steadiness. Hence, to decrease the level of clients switching to other service providers in a vibrant competitive atmosphere, service providers improve strategies to reply to customers' switching cost (Zauberan, 2003). Also, what is important, is that time is considered to be a major factor that impact switching costs of customers and lock-in (Zauberan, 2003). Also, empirical evidence, exhibited that decreasing customer defections by at least five per cent will amplify profit by almost seventy-five per cent and those defections tend to have a sturdier impact on profitability than that of market share, along with unit costs and several other factors typically related with competitive advantages (Reichheld and Sasser, 1990). Also, an amount of other factors have been recognized in the literature as the determinants of switching costs of which some of these include reduced service quality (Yavas, Benkenstein and Stuhldreier, 2004); along with the price (Gerrard and Cunningham, 2004); and customer dissatisfaction (Bowen and Chen, 2001). There is research evidence indicating that customers can remain with a service provider once they perceived that the service quality is great and act equally whenever the service is perceived to be little (Keaveney, 2001). Roos, Edvardsson and Gustafsson (2004), however

establish that price does has an irresistible consequence on switching cost in the banking and insurance industries. Additionally, brand trust is also known to upsurge customers' commitment, and this creates customers' propensity that will switch weaker (Morgan and Hunt, 1994). Other motives acknowledged in the literature to influence switching costs contain seeking situational context (Skoglam and Siguaw, 2004), impulse (Stern, 1962), and variety (Givon, 1984). Jones, Mothersbaugh, and Beatty (2000) advised that switching costs are factors themselves in influencing switching. Thus, Bumham, Frels, and Mahajam (2003) examination in cross- industry shows that switching costs such as uncertainties and monetary loss with the new service provider discourage customers from switching to other service providers notwithstanding dissatisfaction. Patterns and strain for conformism, along with source and peer group expectancies, could also discourage customers from switching through patterns and conformism, belief, and peers (Yi and Jeon, 2003). This current study is created on the market subscription. Customers contribute to mobile services with no first intent to switch, and they are estimated to remain loyal up until some matters prompt them to switch. It please to reason to recommend that customer loyalty should be greatly impacted by customer satisfaction. This is since customers with greater satisfaction have a tendency to utilize the service uninterruptedly (Oyeniyi, & Abiodun, 2010). Yet, studies displayed that customer satisfaction is not sufficient to describe customer retention in spite of the fact that it is a vital feature in customer retention (Jones et al. 2002). Consequently, the shift from loyalty to switching is decided by fluctuations in the many causal factors.

Switching is essentially the cost that goes into switching from one service provider to another. This switching cost is considered not the only cost in the terms of monetary but it can also be the sum of physical, psychological, and economic costs (Ozer et. al. 2005). These can also include the

time entails in switching from one service provider to another. Hence, this switching cost comes from the decision-making process of the buyers as well as the application of the decision. This involves a five-stage decision-making process that includes buying decision, need identification, assessment of the substitute's data search, post-purchase performance. Such an example includes a customer seeing switching cost should perfectly assess operators with respect to different measures, such as billing procedures, coverage area, purchasing a new GSM service, customer services or added values (Ozer et. al. 2005). Though, there is a psychological cost is supposed to be the perceived cost deriving from social bonds that are generated in the course of time such as throughout to dealings with the staff of a specific operator. These switching costs directly impact the loyalty of the customer that comes with a moderator touch on both trust and customer satisfaction since it is considered a quasi moderator (Ozer et. al. 2005). Hence as switching costs go up, the strong suit of relationship that exists between commitment and trust is also improved. Switching costs are known to be customer specific, hence switching costs depress a customer from making demand demands from the brand of the rival business. The customer perceives great risk concerning a brand he/she has not ever utilized particularly in the service sector since service quality can not be assessed before purchasing (Ozer et. al., 2005). Therefore, a customer who has composed data about any brand for them to reduce worry about incorrect purchase decisions and will utilize all previous purchase involvements (Ozer & Aydin, 2005). Hence, if the customer would like to switch the brand then he/she will make a comparison between the switched brands compared to the previous brand. Hence if the switched brand is superior to that of the previous brand then greater will be the substitute's uncertainty.

Price

When it comes to marketing research there are the Ps of the marketing mix which are vital, however, to make it valid and clear, include only one P or extreme include two Ps that come from the marketing mix (Yin, 1994). Thus, this research contains one P which is pricing and is deemed more vital in service sector, since customer have to always pay whenever he/she use a specific service (Demir, Budur & Heshmati, 2021). Thus, this is the utmost important factor in attaining additional loyal customers. Corporations are considered to use thousands hundred dollars in the development of products but it is problematic to use 1% on the research to discover perceptions of customers on many price levels (Fifield, 1998). There are many aspects which will probably influence your commerce's pricing policy, facets such as business aligning policy, perceived value and so on, the place of the product within the life cycle, the competitor's price, perceived level of differentiation (Fifield, 1998). These pricing strategy must be carried out in order to keep a balance between the business's profit and the desire of the marketer's to pay the right for the right service or product (Fifield, 1998).

When it comes to pricing strategies, it involve three basic competitive strategies as it relates to pricing that are defined by Porter (Demir, Budur & Heshmati, 2021). These strategies are known as, firstly Cost leadership, secondly, Differentiation, thirdly Focus which includes (a.) Cost focus (b.) Differentiation focus, there are also Competitive Advantage, Low-cost Differentiation, Competitive Broad Scope, Target Narrow, Target (Daly, 2002), and Cost leadership which is considered the first strategy to get that leads to competitive advantage. Such a strategy will allow for leaders to set a price that is lower than the competitors and also making profits. All these profits

are lower, however, competitors are losing their money, once they do not have the cost that will equal to the top leader (Demir, Budur & Heshmati, 2021). Cost leader has less cost than those other companies and have a great volume of production is is considered their advantage. In addition, companies also gain a competitive advantage through the pricing strategy of differentiation (Demir, Budur & Heshmati, 2021). When it comes to the differentiation strategy, services and products have distinguishing differences in comparison to their competitors. These sellers get a premium price due to being different. Then the third competitive strategy is called focused strategy (Demir, Budur & Heshmati, 2021). This strategy can be used in a situation whereby a company has one specific segment and mostly this strategy is utilized in niche marketing. This strategy is separated into subcategories of two. One is more concentrated on cost leadership and the other places focus on the strategy of differentiation (Demir, Budur & Heshmati, 2021). When it comes to focused cost leadership, the market leader has great volume production which leads to low cost and company may charge moderately low price for their products. For the strategy of Focused differentiation, the business has some different aspects than that of their competitors in a niche market or within a precise segment (Demir, Budur & Heshmati, 2021).

There are seven other pricing strategies that are available which are termed by Daly, (2002). These are First, skimming the Market, second is penetration of the Market, third is Loss leader, fourth is Complementary pricing, fifth is Satisficing, sixth is Value pricing, seventh is Market pricing. Market skimming is known as a high price strategy that is typically utilized for a new product and also has something that is considered innovative in the market (Demir, Budur & Heshmati, 2021). Customers normally demand this service or product even then, especially when the price is high.

Additionally, a market penetration strategy is utilized, when a business needs to achieve acceptance of a service or product along with high market share. In such a situation, price is set somewhat low than that of the competitors. A loss leader is also a product, whereby the price is low, and it tends to invite customers for other products within one place such as the grocery stores (Demir, Budur & Heshmati, 2021). Complements are also considered products that are usually sold together with another product. So, most of the time what exists is free or to have what is considered a nominal price. There is also a very tinny profit in using the pricing strategy since in this strategy price is usually set to produce extremely low profit within a highly competitive environment (Demir, Budur & Heshmati, 2021). Cost is the crucial element in placing a satisficing price. However, there is a slight difference that exists between the cost and the price to be charged. The term value pricing, name indicate that a customer is getting value from services or product and are eager to pay what is equal to the value that they will receive. This pricing type is typically utilized in services. Market price is also set by the market; mostly dependent on the demand and supply of market, which is generally utilized within the agricultural products (Demir, Budur & Heshmati, 2021). There are several comparative advantages, and price is considered to be one of them. Services are identified to be different from durable or tangible products, whereby a customer has to make payment for only a long period of time and then the services consumer has to make payment every time whenever he/she utilizes a specific service (Karine et al. 2004). A market leader normally charges higher prices than others and then slowly loses its share in the market. Mobile phone telecommunication is extremely dissimilar within the service sector (Shi et al. 2006). Phone calls are considered the basic service along with other up-to-date facilities. If a service provider has a greater network, then it will have a great market share (Shi et al. 2006). Price

normally affects all service providers, but it affects more when the service providers have similar coverage along with the same services while the customer has its own inclinations in the procedure of choosing a service (Shi et al. 2006). Larger network tends to have an advantage of on net discounts and they also enjoy an extraordinary share in the market. The price discrimination of on net discounts appeals to more and more customers concerning on net discounts (Shi et al. 2006). Whereas Karine et al. (2004) expresses that Economical calling fees do not affect anyone to advocate to the service.

The price of any service or product can be supplied into two portions this is whichever short-term or long-term (Demir, Budur & Heshmati, 2021). According to researchers, even though short-term price has a positive effect on sales, price promotions or long-term discounts do not play an actual role when it comes to the behavior in customers' retention (Kim, 2019). According to Mela et al. (1997) recurring price marketing can decrease customer loyalty as it regards to the long-term (Demir, Budur & Heshmati, 2021). Generally, two forms of long-term prices existing that partakes in the operation of a product or a service (Demir, Budur & Heshmati, 2021). The first is the installation fee or the entrance paid for the usage of the service (Demir, Budur & Heshmati, 2021). Also, the second is deemed the intermittently paid price which is determined by the existence at which the service is consumed like credit from a mobile phone (Demir, Budur & Heshmati, 2021). The price that is within our standard comprises of a joint costs for GSM providers (SMS, internet usage rates, and calls) (Demir, Budur & Heshmati, 2021). Earlier studies establish that price aided in the retention of loyal customers and inspired them to endorse their service provider to new customers (Demir, Budur & Heshmati, 2021; Santouridis and Trivellas, 2010). Furthermore, it is

expected that these service providers first gratify customers' expectations about their price and their service quality (Nwakanma et al., 2018). There were also reports found that affected price and switching choices absolutely and drastically (Bolton, 1998; Demir, Budur & Heshmati, 2021). Henceforth, it can be understood that price is vital for new customers' intentions who want to subscribe to a specific service provider. When a service provider's pricing does not change, its faith, switching costs, and corporate image are assumed absolutely (Demir, Budur & Heshmati, 2021).

Oliver's Satisfaction/Service Quality Model

According to Javadein, Khanlari & Estiri (2008), a model proposed by Oliver will be able to integrate satisfaction along with service quality. Whereby researchers believe that the formation of service quality was grounded on comparison of ideals along with how performance is perceived relating to the dimension of quality; satisfaction is recognized to be an aspect of disconfirmation as it pertains to expectations that appear predictive as it relays to quality and non-quality dimensions. Such limitations to this model are that satisfaction and disconfirmation of ideals are not related unless it's through the service quality perception.

Practitioners think that service quality can enhance a firm's performance (Cheruiyot & Maru, 2013; Yoo & Park, 2007). Previous research believes that Customer Satisfaction and Service Quality relate to each other, and there is a positive association (Awan, Bukhari, & Iqbal, 2011; Pantouvakis, 2013). Awan et al., (2011) believed how customer satisfaction pertains to dimensions regardless of quality or non-quality.

Service quality is known as a determining factor when it comes to the experience of customer, it also contributes significantly in attaining substantial results including loyalty, trust, as well as satisfaction (Zhao, Lu, Zhang, & Chau, 2012; Ladhari, 2010). Even though it may be accurate that delivery quality would have an effect on customer satisfaction; research done on traditional service quality, finds that many of the process-oriented factors in the SERVQUAL does not have any great effects on overall satisfaction (Lassar, Manolis, and Winsor, 2000). In the meantime, as it pertains to mobile service, investigators have reasoned that after clients familiarize themselves with service process, they manage to shift their devotion to the outcome of service procedure to evaluate and resolve their combined satisfaction levels (Zhao et al., 2012). These researchers highlight that customers would first decide whether they are satisfied based on what they receive in the service process rather than how the service is delivered.

According to Kowalik & Klimecka-Tatar (2018), Service quality has been coined as the connection that exist amongst the profits along with the accepting of the price amongst other costs associated to the delivery of service. The theoretical definition describes service quality as the demonstration of excellence pertaining to the delivery of service. Service quality has assumed that the contentment of the expectations and needs of customers. And it has been worth revealing is that process based features, also called manufacturing-based, are observed as the utmost technical approach that exists. Service quality is dependent mostly on the level of conforming to requirements and standards (Lovelock, 2007). The management of service quality has also emerged throughout the years. Since there is limited standardized service quality it has caused the expansion of numerous service quality models created on the sets that were presented. One of the

greatest contemporary and accepted management theories is called the process approach. The important term in this expression, which is called process might be termed as a group of interrelated or interacting value-added events that alter inputs into outputs by the way of sufficient resources such as people, machines, materials, energy, information, amongst others (Santatek & Obluska, 2012). These process approach for management has been offered as a constant improvement, systematic identification, measurement, evaluation of processes which being correlated, are accomplished by means of appropriate process-based tools and methods to attain the desired results (Kowalik & Klimecka-Tatar, 2017). The key goal of the process management is to progress process efficiency by shortening the time of service delivery, reducing costs, and fortify in the quality as a consequence of many-sided viewpoint on all the properties involved in process.

The Three-Component Model/Service Performance

There is a model that is called the three-component which was conceptualized by Rust & Oliver 1994, included as part of the service product, which is functional quality, technical quality, service delivery along with what exists within a service environment (Brady & Cronin Jr, 2001). Service quality is defined by any or all of a customer perception concerning (1) an establishment's technical and functional quality; (2) the service environment, service delivery, and the service product; or (3) the tangibles, responsiveness, empathy, assurances, and reliability linked with service experience (Brady & Cronin Jr, 2001). The model relating to the three components that were introduced looks at that the perception of the quality of service using three dimensions based on the customer's service encounter. These are (1) the customer-employee communication (the

functional quality); (2) the service environment; (3) the outcome (technical quality) (Rust & Oliver, 1994).

Customers tend to assess service quality grounded upon the perceptions of a two-dimensional service quality concept. The Gronross model looks at the role of technical (output) quality and the function or at the quality process as occurring before and resulting in the quality of the outcome (Caruana, 2002).

These are the technical quality or the result of the service act dimension. This looks at what is delivered and how well the service is performed based on what was expected and promised, or what the customer received at the end or what was delivered. (Little & Little, 2009). Technical quality is deemed as the extrinsic quality identified as to what a customer will be contracting from the service or the quality of the findings of the service, what was conveyed in the procedure of service delivery. Functional quality, however, is an interactive quality, perceptual quality, and intrinsic quality which describes the way a service is delivered. It is the action of the employees and the human interaction that occurs during the encounter of such service. Caruana (2002) states that these concerns both the behavioral and psychological aspects looking into how accessible the provider and what service employees are saying and how the service is being done when performing their tasks.

Expectancy Disconfirmation Theory

As delineated by Elkhani & Bakri (2012), Expectancy Disconfirmation Theory (EDT) is a theory that shows the measurement of customer satisfaction as it relates to perceived quality when it comes to services or products. It has two variables namely desire or expectation, and experience

or perceived performance. Such variables are characterized in two different periods; firstly desire or expectation correlates to the pre-purchase time dated that a purchaser has first expectation or desire when it comes to an exact performance such as quality of products or services. Perceived performance or experience are concerned to the after-purchase time dated that the purchaser finds the experience consequently perceiving a genuine act such as quality of a specified product or service. Such variation between early desire or expectation and perceived performance or experience is called disconfirmation of desire or expectation. Therefore, this disconfirmation of desire or expectation can be considered either positive or negative. On the other hand, a purchaser's perceived performance as it links to those quality connect with a specific service or product and believed to be superior than the desire or expectation of the consumer, this is then called positive disconfirmation.

In previous studies, researchers used the expectancy disconfirmation theory to describe the effect of assortment sizes (Diehl and Poynor, 2010), whilst other researchers tried to elucidate the disconfirmation sensitivity (Kopalle and Lehmann, 2001) and the effects of individual characteristics like the goal setting (Cho and Johar, 2011) on Customer Satisfaction grounded upon the expectancy disconfirmation theory.

The theory of service quality along with customer satisfaction are tightly connected, of which both have been built from the expectancy-disconfirmation theory (Deo, R. (2019; Hossain, 2019). Such a theory comes more from the service quality construct since it's an antecedent of customer satisfaction. The expectancy or disconfirmation paradigm in process theory gives the foundation for most of the satisfaction studies and includes the following four constructs: (1) expectations; (2) performance; (3) disconfirmation; and (4) satisfaction (Caruana, 2002).

The expectation disconfirmation theory is considered to be like a root theory that is used by researchers of marketing and consumer behavior (Oliver and DeSarbo, 1988). Therefore, a discoverer of the expectation disconfirmation theory, Oliver (1980) clarified that expectation disconfirmation theory is also the theory regarding customer satisfaction that serves as a determination of what was expected previously along with confirmation or disconfirmation (Susarla et al., 2006). According to Susarla et al., (2006), expectation is regarded as a customary of philosophies that a consumer enjoys of the services or products, whereas the difference that exists between the post-consumption practice as well as pre-consumption belief is identified as disconfirmation (Uzir, Al Halbusi, Hasan & Hamid, 2021). Such inconsistency may be considered both negative and positive. When it comes to Positive disconfirmation or variance portrays the experience of post-consumption as well than the expectation of pre-consumption, whereas negative modification refers to the experience that is from post-consumption which does not satisfy the expectation from pre-consumption (Uzir, Al Halbusi, Hasan & Hamid, 2021; Yi et al., 2021). The term Positive disconfirmation is when a customer is satisfied with a specified service or product; whilst a negative disconfirmation comes from the dissatisfaction of customers (Yi et al., 2021). Within this theory, there is the usage spectrum which involves many fields, such as service quality (Ketinger and Lee, 2005; Uzir, Al Halbusi, Hasan & Hamid, 2021), marketing and consumer behavior (Kopalle and Lehmann, 2001), medicine (Joyce et al., 2003), human resources (Horn and Salvendy, 2006; Uzir, Al Halbusi, Hasan & Hamid, 2021), marketing (Uzir, Al Halbusi, Hasan & Hamid, 2021; Yi et al., 2021), management (Uzir, Al Halbusi, Hasan & Hamid, 2021; Yi and Nataraajan 2018), leisure behavior (Madrigal, 1995), and psychology (Phillips and Baumgartner, 2002). Based on the expectation disconfirmation theory, consumers have

expectation of benefiting as well as receiving services or products efficiency compared with what they expected (Uzir et al., 2021). Such comparison decides if customers are dissatisfied or are satisfied with the service provided. Uzir, Al Halbusi, Thurasamy, Hock, Aljaberi, Hasan, & Hamid, (2021) mentioned in their study, that what customers expect regarding the delivery personnel service is then related to their involvement whenever the product will be distributed to them. Such satisfaction is rooted on the quality of service that the delivery employees provide whilst steering the delivery of the products bought from online buyers, this narrates to their perception of the service that was transported by distribution employees and also to the degree to which they have dependency upon the employees (Uzir, Al Halbusi, Thurasamy, Hock, Aljaberi, Hasan, & Hamid, 2021). A clear view has been drawn that once the quality perception when it comes to service delivery to the home as well as exceeding the value that the customer expected, then the buyers online will be happy with the delivery personnel (Uzir, Al Halbusi, Hasan & Hamid, 2021). Also, if the personnel can build online trust for their purchasers, then service delivery quality being perceived along with the value of the consumer will be robust, resulting in added customers being satisfied. Hence, trust is considered a influential intercessor as it pertains to customer satisfaction (Uzir, Al Halbusi, Thurasamy, Hock, Aljaberi, Hasan, & Hamid, (2021).

The Expectation Disconfirmation Theory (EDT) was suggested by Oliver (1980) as a descriptive framework that was used to understand the procedure of expectation disconfirmation. The expectation disconfirmation theory EDT claims that expectations, along with service or product performance, normally determine the satisfaction of customers (Liu, Lim, Li, Tan, & Cyr, 2020). As such, this outcome is mediated by the negative or positive disconfirmation with the expectations

of customers through their service or product performance: therefore, expectations are as follows: firstly, undesirably disconfirmed when the product or service accomplishes lower than the expectations; secondly, established when the product or service performs as anticipated, and; thirdly absolutely disconfirmed when the product or service beats expectations (Liu, Lim, Li, Tan, & Cyr, 2020). Even though the expectation disconfirmation theory originated from the investigations of the physical products, its increasing claim to a wide variety of technology-based phenomena advises that the theory is multipurpose in the explanation and the prediction of the reactions of the users as it relates to general technological artifacts. Certainly, the expectation disconfirmation theory has been harnessed to clarify the satisfaction of the user as the disconfirmation expectations that were pre-adoption based on the performance from post-adoption of technological systems (Liu, Lim, Li, Tan, & Cyr, 2020).

Conventionally, the Expectations Disconfirmation Model (EDM) was utilized for the exploration of citizen or consumer satisfaction assessments of services from the private sector (McKinney et al., 2000) as well as the public sector (Poister & Thomas, 2011). Yet, limited research has been done to determine the judgments of employee satisfaction with various managerial and organizational procedures and the subsequent outcome of government services. The Expectations Disconfirmation Model is an active relationship that exists between customers' prior expectations of products such as services or goods, the post or actual experiences, negative or positive disconfirmation which is the gap that exists between prior expectations along with the actual delivery of products, and the satisfaction found with the products. According to Ugaddan, (2021), the study declares that the satisfaction of employees with their jobs along with the services it

delivers is important in the Expectations Disconfirmation Model. Firstly, the public sectors in several countries have utilized citizen satisfaction surveys in order to measure the performance of the government (Bouckaert et al., 2005). Nevertheless, some scholars made the argument that citizen surveys do not really suggest the actual government services quality (Bouckaert & van de Walle, 2003) and therefore might not obtain the actual performance of the government. A study by Spector (1956) revealed in their literature about the Scant Expectations Disconfirmation Model depicted the relationship of employee satisfaction, expectations, and fulfillment, which were examined along with the relationship that exists between job satisfaction along with the promotion expectation among employees within military agencies. As delineated by Ennew et al., (2013), the measurement of the satisfaction of employees as a determinant of customer satisfaction might be able to provide practitioners and researchers with a better comprehension of satisfaction judgments formed by civil servants in regard to the overall quality of the performance within the public sector. An enormous body of literature elucidates the connection existing between the quality of actual performance, performance expectations, satisfaction, and disconfirmation of expectations with numerous experiences of private services and goods (Anderson & Sullivan, 1993; Oliver, 1980). Oliver, (1980), also mentioned that the Expectations Disconfirmation Model contends that the prior expectations of the characteristics of services or goods might assist with the formation of the judgment of consumers' satisfaction. Afterward, consumer satisfaction can be modeled utilizing prior expectations as a comparison measure compared to the actual experience the consumer has of the goods or services (Oliver, 1997).

According to Ugaddan, (2021), the primary conceptualization when it comes to the expectancy confirmation theory it provides an explanation of the role of prior expectations as it relates to the rational procedure that basically forms satisfaction judgments as it relates to their subsequent experience. Also, the Expectations Disconfirmation Model has been used in countless contexts when it comes to business which includes customer satisfaction as well as the public sector and the satisfaction civilian has when it comes to the governmental essential services (Van Ryzin, 2004); advancement contained by rankings and job satisfaction (Spector, 1956). According to Van Ryzin (2013), the expectancy-disconfirmation theory is believed appropriate as it pertains to study concerning public services as well as public management procedure and plan. Such theory provides an explanation about the validity when it comes to subjective measurements of government performance, along with the citizens' subjective assessment vis-à-vis neutral measurements of performance (Van Ryzin, 2013).

In a study according to Ugaddan, (2021) the Expectations Disconfirmation Model theorized that expectation leads to performance and that the prior expectations have a positive influence on the post experiences of performance. The model suggests that such expectations are formed by personal experience, word of mouth, the media, or other means, and advertisements. So, customers are going to make a logical judgment of the actual goods they are expecting along with their quality (Ugaddan, 2021). A small gap currently exists between expectation and the actual performance, therefore whenever expectations are high, then performance is perceived to also be high. Employed in the perspective of disaster management systems, expectations of employees about performance will depend on prior experiences along with the existing plans for disaster management that are in place for implementation. Ugaddan, (2021) also stated that Employees may prepare a reasonable

judgment of how actual performance will be perceived based on countless available efforts such as policy, budget, and human resources apart from the performance that is expected. The Expectations Disconfirmation Model posits expectation leads to disconfirmation when there is a negative connection that exists between expectation and perceived disconfirmation. Expectations can either be low, average, or high; this then means that customers with high expectations will probably have a high percentage of negative disconfirmation, also customers with low expectations are expected to have a high percentage of positive disconfirmation. People with standard expectations will probably have their expectations proven (Ugaddan, (2021)). The study according to Ugaddan, (2021), assumes the same reasoning in the case of workers' expectations when it comes to the implementation of the disaster management system. Another point was that performance leads to disconfirmation which is why the Expectations Disconfirmation Model assumes that perceived performance holds a definite effect on disconfirmation of expectations. Which implies that performance that is highly perceived leads to a positive disconfirmation of expectations, while low performance perceived leads to a negative disconfirmation of expectations. Another pattern is disconfirmation which will lead to satisfaction, the Expectations Disconfirmation Model assumes that a disconfirmation of expectations that is positive means a high expectation, and it will lead to high satisfaction that will also be applicable when there is a negative disconfirmation of expectations. For the prediction of satisfaction, it was theorized that expectation leads to satisfaction, which is a part of the Expectations Disconfirmation Model, which posits that whenever prior expectations are high, then that will be followed by high satisfaction. Nonetheless, this relationship is less insightful and denotes only the close relation of expectation that leads to satisfaction, which is completely separate from the effect of disconfirmation. Along

this same line, there is the assumption that performance leads to satisfaction of the Expectations Disconfirmation Model theorizes that high or good performance has a direct impact on satisfaction which is independent of its consequence on disconfirmation (Van Ryzin, 2013). Such a relationship is that performance leads to satisfaction which is more intuitive and matters more than prior disconfirmation and expectations when investigating the influences on satisfaction (Ugaddan, (2021). There is mounting curiosity in the examination of the pertinence of the Expectations Disconfirmation Model to government services, as well as the exploration of service providers' disconfirmation and expectations which could offer a wider variety of theoretical and practical inferences when it comes to the field of public management. According to Ugaddan, (2021), prior studies on the Expectations Disconfirmation Model placed focus on satisfaction from citizens when it comes to the services that the government provides, the literature discovers how employees that are in the local government perceive the quality of programs and services relating to disaster management, and the expectations employees' have of those services, along with their satisfaction with the output delivered.

Equity Theory

Equity theory and customer-perceived value have their roots interacting to the outcome or contribution ratio of the customer concerning the findings or the involvement of such service provider (Ryan, 2016). Equity implies that the consumer assessment that being deserved (gain), fair, or right for the cost of the contribution being perceived. Perceived costs comprise sacrifices like consumer stress, time consumption, and monetary payments. Outcomes derived from the

equity theory are then assessed to rewards and sacrifices that are received by additional party or parties to an exchange. In this way, customer-perceived value results from a comprehensive assessment of sacrifices and the rewards tied to the service.

As delineated by Emberson (2002), when equity is not perceived, there is a desire even if it's conscious or subconscious to take alternative conflict to make the circumstances more reasonable.

Equity Theory suggests that people in the encounters try to increase the positive outcomes for themselves, but if they realize it to be inequitable dealing, they feel distressed. Therefore, the more unequal the organization, the more anguish people feel, and the more anguish they feel, the faster they may try to rebuild justice (Coghlan, 2005).

There are four kinds of elements included in the equity theory, these are (Fadil, Williams, Limpaphayom, & Smatt, 2005): (1) Outcome, (2) Input, (3) choice of a referent, and (4) an individual's motivation to reduce inequity. Outcomes are either tangible or intangible benefits. The inputs are considered participants contributions to exchange while the outcomes are treated as either positive or negative outcomes; these can be time, money, opportunity cost, or effort (Lacey & Sneath, 2006).

An individual perceives equity or inequity because of his contrast with the referent. The referent to which the individual evaluates his own ideas and results may be alternative individual, the individual himself, or a grouping. If inequity is being perceived, remorse, wrath, and dissention are established and these adverse conditions are defeated as a consequence of several proceedings carried out by the individual to achieve equity (Alexander, 2002).

Where there is an exchange amongst two people, then there is a likelihood that one or both of the persons may feel that the exchange that happened is not equal. Hence, this will not be considered inequity if compared to individuals' inputs and outcomes when matching their own inputs and outcomes. Once this does not occur, it is believed that the relationship is not equal, and this condition will start conflict amongst individuals searching for equity (Balassiano & Salles, 2012).

According to Ellyawati, Purwanto, & Dharmmesta (2012), equity theory states, if the ratio of results to contributions of the person is bigger than referents, consumers will be satisfied. If not, the feeling of inequity builds anger towards the service provider such anger might cause dissatisfaction (Bambauer-Sachse & Rabeson, 2015). Therefore, it can be noted that a positive or negative result might occur based on how equity is perceived. Nguyen and Klaus (2013) mentioned that while positive outcomes include the following: better reputation, re-patronage, and loyalty; negative outcomes include: switching behavior, complaints, dissatisfaction, distrust, negative word of mouth, and consequently damage to the brand.

The theory of equity is associated with the theory of cognitive dissonance, literature also states that in addition, the theory is also associated with social exchange theory. The theory relating to equity is constructed on Homans' social exchange theory and within this theory, social relationships occurred to the front and those dealings are modeled corresponding to cost as well as advantage (Akduman, Hatipoglu, and Yuksekbilgili, 2015).

Therefore, according to Aksoy, Aslantas, & Arslan (2016), the equity theory is built on Homans' Social Exchange Theory and Cognitive Dissonance Theory which was developed by Festinger. The theory of equity, according to Palmer, Beggs, & Keown-McMullan (2000) delineated that there are two criteria based on equity, defined as procedural justice and distributive justice. According to Homans's rule of justice, Distributive equity is, where an individual's compensations in trade should be comparative to his or her shares (Olsen & Johnson, 2003). Homans, distributive justice concentrates on the distribution of rewards between groups or individuals such as perceived justice given during the compensation of the service (Fernandes & Calamote, 2016). On the other hand, Procedural justice examines the impact of basic procedures applied to identify outcomes such as timing and speed when dealing with customer complaints (Xia, Monroe, & Cox, 2004).

Customer Loyalty

Customer loyalty is key to any long-term business (Tran & Le, 2020). A strong bond exists amongst customer loyalty as well as customer satisfaction because one does not exist without the other (Anwar & Louis, 2017). Customers cannot enter into a loyalty set by not trusting a brand (Ahmed, Riswan, Ahamad, and Haq, 2014).

Leninkumar (2017) states that customer loyalty involves two components, behavior and attitude, it is an important aspect that leads to competitive advantage. It allows for the intention of buyers to purchase items over and over whilst building continuous relationships with organizations. Loyalty is an deeply said recruit to buyback as well as to re-patronize a preferred

service or product continually within the forthcoming nevertheless influences grounded on the state along with marketing purposes having the likely to generate switching habits.

Due to this, satisfied and loyal customers will willingly deal with these businesses over time and be eager to obtaining additional services from these organizations and will attract new customers (Gilmore, 2003). Prior research have shown that service quality is considered an element that impact customer loyalty indirectly or directly (Yildiz 2017).

Customer Loyalty is known as the psychological character created after endless customer satisfaction together with an emotional connection with the leading service provider to the state freely and regularly be involved in a relationship with desire, protection with the best quality (Rai and Medha, 2013).

High loyalty comes from a satisfaction level that have been considered high from consumers whenever they would decide on buying a service or product. When deciding to buy or not to buy a product, usually arises after a consumer tries a product or service and dislikes or likes the product or service (Permatasari, Ashari, et al., 2021). Love for a product or service occurs when customers perceive that the product or service they use is of good quality and exceeds or meets their expectations or desires (Sugiarto & Octaviana, 2021).

In previous studies, with all the proposed models of the satisfaction-loyalty chain, the traditional framework cannot clarify why several satisfied customers ultimately switch to competitors, also why temporary dissatisfaction might not affect loyalty (Buell, Campbell, & Frei, 2010). This indicates that a path or simple direct causal relationship between loyalty and

satisfaction might not be enough and that vital components may be excluded from this simple relationship.

The relationships that exist among loyalty, trust, and satisfaction, are constantly deemed sequentially in prior studies; but this path or sequential scenario could not be appropriate and true (Bennett & Rundle-Thiele, 2004). As an alternative, the interdependence or simultaneity methodology might be greater since it enables us to examine the proposition that the relationships among loyalty, trust, and satisfaction, are established simultaneously (Lin and Shao (2000).

Also, to note is that the simultaneous relationships between loyalty and trust, and between loyalty and satisfaction should be considered as it is not correct to presume specific causal relationships for these attitudinal variables (Bennett & Rundle-Thiele, 2004).

According to Griffin (2006), the following are the various characteristics of customers who are loyal: (1) are undertaking redemption frequently, (2) Creation an acquisition of alternative product line of the similar business, (3) Giving endorsement or optimistic situation to others, (4) Viewing the steadiness of the stimulus of competitors or (5) Being not easily exaggerated by convincing competitors.

Customer, loyalty is considered to be first adopters especially when it comes to new services or products coming from one's favorite choice of brands. Hence, organization managers are required to comprehend how they can improve on their customer loyalty so as to become sustainable and thriving (Chen & Lee, 2023; Sani & Febrian, 2023). Customer loyalty is classified

as a product that is classified as services or goods that a company provides (Park & Hur, 2023; Park et al., 2023; Sani & Febrian, 2023).

Customer loyalty is revealed whenever customers are persuaded to repurchase the product or service; or the customer tries to persuade others to purchase the same service or product (Heskett et al., 1994). Duffy (2003) mentioned that customer loyalty is the emotional attachment a customer has towards a brand. According to Mahmood, Rana, & Kanwal, (2018), emotional attachments normally lead customers to repeatedly purchase a brand; this will result in firms receiving financial benefits from customers who are loyal. Usually, banks aim for profit maximization, therefore, they need to expand their business as well as put themselves in a favorable position amongst their competitors. As delineated by Hayes, (2008), Customer loyalty is an instrument used to assist with the expansion of goals, profit-seeking, and positioning. Anderson & Mittal (2000) established a strong connection between customers' loyalty and quality of services and this connection was also proven by other conclusions (Bloemer & De Ruyter, 1999).

Successfully handling service satisfaction of customers along with the enhancement of customer loyalty was adopted by marketing researchers and practitioners (Blut et al., 2015; Kasiri, Cheng, Sambasivan & Sidin, 2017). Several studies according to Yoo et al., (2015) have observed that a superior level of customer satisfaction eventually leads to superior customer loyalty along with the recommendations done via word-of-mouth (Kasiri, Cheng, Sambasivan & Sidin, 2017). There has been an increase in competition when it comes to the marketing of products, which has pushed businesses to come up with differentiating strategies with the intention of retaining and attracting customers (Kasiri et al., 2017). Amongst the differentiation strategies that companies

have utilized is product personalization in meeting the needs that consumers require (Beatty et al., 2015; Kasiri et al., 2017). Researchers mentioned that customization is becoming very popular when compared to standardization since customization enables customers to identify the products that are fitted to their desires (Kasiri et al., 2017; Jin et al., 2012). Jin et al. (2012), explain within their research that how package-tour operators frequently alter trips to suit the personal requirements of travelers (Kasiri et al., 2017). According to Krol et al., (2013), standardization is utilized to enhance the credibility and comparability of economic evaluations as a method to increase productivity as well as to decrease costs.

By tradition, it has been observed that systematizing a service whilst customizing it at the same time seems rather impractical (Almodóvar, 2012; Kasiri et al., 2017). This is due to the fact that customization tries to meet the preferences and the needs of the people whereas standardization tries to meet the preferences and the needs of the masses such as transportation and bus services (Kasiri et al., 2017). According to Kasiri, Cheng, Sambasivan, & Sidin, (2017), the usual planned selections of service design observe setting to be suitable for intent on many customers with no or low interaction, and also customers is confronted with services that are reflected one-size-fits-all. In addition, this conventional strategic choice observes customization to be appropriate for concentrating on the precise characteristics of customers along with rigorous customer communication with knowledge from precise consumers for services that are considered one-of-a-kind (Kasiri, Cheng, Sambasivan, & Sidin, ,2017). This contradiction normally leads to several researchers to think that any effort to advance service quality by amalgamation of standardization and customization is not possible (Kasiri et al., 2017). Nonetheless, this opposition is believed to have been reconcilable in accordance to Grönroos' (1984) Service Quality model,

whereby a probable view to merge equivalence and customization into a single existent basis (Kasiri et al., 2017). Therefore, the extent of customization of products has been high in recent years and is probable to be continuous going forward (Kasiri et al., 2017).

According to Kotler and Keller, (2009), customer satisfaction has made the definition as an person's expressive state of desire or dissatisfaction that outcomes from twinning a product's presentation that was perceived or consequence of his or her expectations (Kasiri et al., 2017). Also, as mentioned by Oliver, (1997), that the definition of customer loyalty is an tremendously thought recruit to repurchase or re-patronize a service also product that they favor frequently in the long-run, regardless of influences of circumstances as well as marketing willpowers to have such viewpoint for making switching behaviors (Kasiri et al., 2017). There is a substantial quantity of writings on service management that has indicated the connection that exists amongst customer satisfaction along with customer loyalty (Kumar et al., 2013). According to Lee et al., (2012), their study suggests that hospitals can enhance their customer satisfaction along with customer loyalty through competent quality of service, operations, and employee engagement (Kasiri et al., 2017). Other results revealed that a high-performance work system within healthcare organizations promotes the reaction of employees as well as the quality of service. Thus, a consumer may retain or raise the frequency and scope of the relationship that exists between the service providers or possibly will propose the service provider to other possible consumers (Kasiri et al., 2017). Bowen and Chen (2015) propose how customer satisfaction has a connection to customer loyalty and loyalty, therefore in return, it is connected to the service organization's performance (Kasiri et al., 2017).

Customer loyalty has been broadly connected to how organizations financially perform (Izogo, 2017; Reichheld and Sasser, 1990) since it partakes in a strategic impact in increasing and maintaining transactions (Hur et al., 2010; Izogo, 2017). Also considered important, is that loyalty aids in attraction to customers as well as the enhancement of profits meanwhile the price of enticing different consumers is at minimum of about five times greater than what is the cost of holding the ones that exist (Izogo, 2017; Edward and Sahadev, 2011). According to Reichheld and Sasser, 1990), if customer loyalty is improved by five (5) percent it will be able to build a stunning rise in making gains of anywhere concerning 25 percent to about 95 percent (Izogo, 2017). In developed markets with well-known competition, it is much better to highlight the retention of customers more than just creating building tactics since the net profit on what they have invested can be far greater for strategies used for retention than for attraction strategies utilised for customers (Izogo, 2017; Zeithaml et al., 1996). Thus, the investigation is done to understand the causes of loyalty chiefly within an extremely competitive marketplace such as the telecommunication industry, which can be a desirable topic that can be used for further research (Izogo, 2017). In mature markets, businesses are presumed to stay competitive by the implementation of strategies for the retention of customers and stopping consumers from swapping to brands that are competing (Izogo, 2017). When it comes to the telecom sector in Nigeria however, the results are not the same and reversed. However, Sweeney and Swait (2008) disagreed that customer switching is a constant problem plaguing the relational services sectors such as telecommunications and retail banking). Studies have established that the Nigerian telecom sector has observed a 40 percent turnover rate of customers (Izogo, 2017; Ogbojafor et al., 2012). One of the plausible rationalizations of such dreadful tendency is due to companies are not adequately directed in ways

to retain customers retention due to inadequate research articles that have been distributed (Izogo, 2017). Also, the majority of the players that exist within the telecom sector seem to have highly depended on so many idea that the switching costs between telecommunication companies tend to be really high. Therefore, they mistakenly made the assumption that consumers are not likely to make the switch between other types of brands. Nevertheless, as it relays to present engagement of amount transferability and decreasing guidelines for rates that have been established by the Communications Commission within Nigeria (Izogo, 2017; Okwuoke, 2014), therefore the cost of switching has been reduced severely and the level of competitiveness is becoming much more noticeable (Izogo, 2017; Lee et al., 2006). In addition, (Izogo, 2013) mentioned that even though the switching of customers lessens as the costs of switching rise, this association is situation-specific (Izogo, 2017). And indicates that increasing barriers to switching might not have been the final tactic in every circumstance (Izogo, 2017). Since it have become possible to examine the development of true sense of loyalty within the observance of the consumers along with building the strategies used for the marketing of businesses around the results of those exercises (Izogo, 2017). Also, according to Izogo, (2017), there seemed to be a crucial requirement to provide guidance to telecommunication corporations as to how and why a basis of loyalty develops within the mind of the customers.

Customer commitment along with service quality is broadly sustained throughout various studies as features affecting the impact when it comes to loyalty of customers (Izogo, 2015a; Izogo, 2017; Izogo and Ogba, 2015). Nevertheless, within existing research, there have been limitations. Firstly, there have been many studies linking the overall service quality perception to the loyalty of customers (Tarus and Rabach, 2013), but very few research has explored the relationship that

exists amongst the distinct service quality dimensions along with loyalty of customers (Izogo, 2015a). Secondly, there is an vast harmony that has not reappeared on the effect of the distinct degrees of fidelity as it relates to loyalty of customers (Evanschitzky et al., 2006; Izogo, 2017). In addition, it has been recognized that no research study has investigated the mediating impacts of several factors of commitment on the connections that exist between customer loyalty and the service quality dimension. According to Izogo, (2017), the account stemmed from experiential study which discovers how the loyalty customer will be nurtured from the base of customer commitment and the service quality dimensions. Moreover, the mediating effects that exist for continuance and affective components of commitment along with the connection existing amongst customer loyalty along with the service quality dimensions that require investigation.

Whenever there is the achievement of customer retention, it actually affects sales growth. Therefore in order to generate customer loyalty it is required that managers create accurate strategies when it comes to marketing as well as the planning of the product or service utilizing regular tools for the attainment of the goals and objectives of the organization and also for the development of competitive advantage that will aid your target market, along with the relevant study (Lee & Kim, 2020; Lim et al., 2023; Nordin & Raval, 2022; Sani & Febrian, 2023))

The clarifications that exist for conceptual are as follows, firstly, there is the guarantee of service that deals with the interpretation and courtesy of workforce and their capacity to motivate trust and certainty (Izogo, 2017; Parasuraman et al., 1988). Thus, assertion fosters in destroying foundations of skepticism (Izogo, 2015a; Izogo, 2017). Secondly, reliability when it comes to

service is the ability of service providers in performing such on oath Q1 services without fail as well as accurately (Izogo, 2017; Parasuraman et al., 1988). In addition to Martinelli and Balboni (2012) decoratively mentioned that the reliability of service includes the commerce's ability to retain what they have assured, do things correctly, and ensure a quick check-out to customers whilst also offering them the right information regarding promotion and prices (Izogo, 2017). Thirdly, affective assurance is the fondness or fervent enhancement to the corporation such that the forcefully devoted distinct person distinguishes, and is tangled with, as well as Total Quality Management appreciating the relationship within the association (Izogo, 2015a; Izogo, 2017). Affective commitment according to Geyskens et al., (1996) has similarly been characterized as the tendency to maintain steady relations within the long run by using societal connections as well as frequent relationships with associates (Izogo, 2017). Hence, customers are known to be affectively devoted to a business once they voluntarily vent their passionate viewpoint regarding such an organization. Fourthly, extension commitment relates further to agreements that are made on the edge, cost of switching, and scarcity of alternatives (Izogo, 2015a; Izogo, 2017). It was also developed via a reasoning evaluation of the losses along with the gains that would have been created if the association of the deal had ended (Geyskens et al., 1996; Izogo, 2017). Therefore, continuation commitment is a reasoning valuation of the losses along with the benefits obtained from the relative valuation when it comes to offerings derived from marketing that compete and the standard considerations of the penalties of termination of the relationship (Izogo, 2017). Fifthly, according to Izogo, (2016a), customer loyalty is regarded as loyalty that is an strongly devotion that clients have to obtain again as well as support again founded on favored service or product regularly going onward. Morgan and Hunt (1994) mentioned that loyalty contrasts with

commitment for the reason that the latter is generally measured in absolutely cognitive terms which provides the measurement of consumer attitudinal bond to a brand.

According to Akmal, Panjaitan, & Ginting (2023), Customer Loyalty is a customer's insistent commitment of a customer to re-purchase or re-subscribe designated services or products dependably in the longrun, although there might be influences based on certain situations along with efforts from marketing which have the potential to impact changes in behavior (Hurriyati, 2010; Adrian et al., 2022; Nasution et al., 2022; Suyono et al., 2022).

Customer loyalty is followed as consumer loyalty to a brand or product. Loyalty links with belief (Huang et al., 2023; Sani & Febrian, 2023).

Loyalty is considered to be percentage of the consumers that conducted purchases within a time frame as well as conducted repurchasing after the initial first-time purchase (Kerr & Franco-Santos, 2023; Muflih, 2021; Sani & Febrian, 2023).

In accordance with Hur et al. (2010) who state that loyalty is the continuous repurchase of or ongoing encouraging performance to a preferred product or service, regardless of extra selections as well as other marketing purposes to inspire switching to the competitor (Izogo, 2017). Such a definition is comparable to the definition that Oliver (1999) has for loyalty because both placed emphasis on the yearning to maintain support within the long-run regardless of the existence of market presents that compete (Izogo, 2017). Researchers describe customer loyalty as the constant repurchase of or continuing supportive behavior concerning a chosen service provider in telecommunication, despite other marketing efforts and or possibilities to encourage customers from switching (Hur et al. (2010). Whenever the loyalty of customers is challenged by rival offerings in regards to what occurred in the telecommunication sector in Nigeria, competently

employed strategies of retention of customer which could be a basis of competitive edge for the company. Companies that have great rates of retention produce what is considered the best rate of return for investors (Izogo, 2017; Reichheld and Schefter, 2000) since customers who are loyal give word-of-mouth that is positive and makes business recommendations to probable customers (Hur et al., 2010) that eventually leads to costs to be reasonably lower. According to Reichheld and Schefter, (2000), organizations that foster customer loyalty latch in numerous relationships that are profitable with their customers at the expense of a sluggish competitor. Therefore, Sweeney and Swait, (2008) mentioned that losing customers is considered as a worry about service providers within the telecom industry do not accept without due consideration (Izogo, 2017). The creation of a body of customers who are loyal is considered a vital strategic approach to staying appropriate within the presently competitive marketplace for telecommunication (Izogo, 2017). When it comes to sectors existing with telecommunication, there have been broad studies pertaining to customer loyalty (Izogo, 2015a; Kaur and Soch, 2012; Tarus and Rabach, 2013). Many aspects of loyalty were distinguished in earlier studies, but there are two perceptions that succeed which are attitudinal as well as behavioral loyalty (Izogo, 2017). An interactive customer who is loyal is keen and found that it was essential for the continuous repurchase when it comes to a specific brand, nonetheless, a loyal customer that is considered attitudinal do not normally display rebuying behavior however would participate when it comes to word-of-mouth initiatives as well as conduct referrals for the business (Rauyruen and Miller, 2007). According to Evanschitzky et al., (2006), a buyback client can switch over but not that of a consumer that is deemed attitudinally faithful. Also, customers committed who have the perception that there are greater benefits when it comes to loyalty and also there are greater risks when it comes to brand

switching. Rauyruen and Miller (2007), stated that the creation of obtain customers that are loyal it is not about only involve retaining many consumers in due course but likewise has to do involves fostering relations with consumers to ensure that they buy in the future as well as their advocacy level. Therefore, considered not enough for service providers in telecommunication in order to charm repeat consumers. Izogo, (2017) mentioned that they should also make sure their consumers are committed passionately to their branding to the degree these consumers do not only repurchase however rather participate in when it comes to making referrals and conducting word of mouth for business. So, a thorough measurement of loyalty should replicate with that of the attitudinal along with the behavioral viewpoints. According to Izogo, (2017) literature, the orthodox methodology within prior studies was assumed, and then loyalty has been theorized to exhibit the measurement as it relates to attitudinal and behavioral.

Customer Commitment

According to Geyskens et al. (1996) definition as it relates to notion as a customer's view to preserve than to dismiss a connection that may create emotional along with functional assistances. On the other hand, according to Morgan and Hunt (1994), their definition of commitment to a customer as an enduring or lasting intent to maintain as well as to build a continuing relationship. Both of these definitions placed emphasis on the need to sustain a market relationship existing already, nonetheless, Geyskens et al.'s (1996) characterization is further appropriate for the reasoning of the research done since it imitates continuance and affective components commitment. Therefore, on the same page as Geyskens et al.'s (1996) conceptualization, commitment makes references as it relates to the belief of customers to sustain

rather than dismiss a connection having the possibility to yield emotional and functional welfare with the telecom service provider. Therefore, it is merely that of yearning to retain a connection with that of a specific service provider in telecommunication. Kaur and Soch, (2012) literature mention two broad components that exist when it comes to commitment these are continuance or calculative commitment and affective commitment, whereby affective commitment replicates that of which degree to the sense of attachment and that a consumer recognizes and feels which is positive to branding. Hence it is considered a tendency for the continuation of transactions that are stable in the long run by using societal bonds along similar associations with that of business (Geyskens et al., 1996). Persistence commitment, on the other hand, replicates the logic of connection coming from the great costs of switching that are perceived, lack of practical choices, along with a perceptive assessment when it comes to the intrinsic costs of absconding with the branding (Davis-Sramek et al., 2009). Continuance commitment, which is referred to as calculative commitment, contains an added mental base and negative, drive that is aptly separate from affective commitment (Sweeney and Swait, 2008). Hence, these two methods of commitment derive from diverse inspirations (Geyskens et al., 1996). However affective commitment tends to be highly positive and is ruled by what is considered free options, as well as continuance commitment is known as an imitative of the psychological and economic aids perceived being in an affiliation (Evanschitzky et al., 2006). So far, both factors of commitment hence having variance effects when it comes to the outcomes of marketing results (Gustafsson et al., 2005). According to Sweeney and Swait, (2008), mixed findings have been found in previous research. Circumstances specific when it comes to the inspection of the features of the relations that exist among the two factors as it relates to marketing outcomes and commitment such as loyalty is consequently

necessary and timely notably. Hur et al. (2010) made the argument about a slight study that had done any examination of the relationships that exist between the constructs of which the level that is sub-dimension. Hur et al., (2010) delineated that commitment is regarded as a basis for a maintainable competitive edge to an organization due to being suggested with a positive word-of-mouth, reduction of cost, and improved profits, including the likelihood of sales at a superior value. Therefore, as a consequence based on how telecommunication services works, customers seem more susceptible to show commitment behavior to the business that comes the close to sustaining what they expected. In some instances, there are telecom firms that provide some excellent structure when it comes to tariffs along with decent credit schemes which in the end create switching barriers for those customers which allows for these customers to be less likely to switch to other offerings (Izogo, 2017). In addition, the emotional signification of the fulfillment that the customers feel when they have the perception of high service quality can prompt passionate care for the company branding and allow the customer not to display rebuying behavior and also the engagement of word of mouth that brings positivity (Izogo, 2017). The implied proposal is due to the fact that business that offers telecommunication services are required to comprehend the creation of commitment which includes the characteristics based on the connection that exist amongst the various mechanisms based on the various construct that have results of marketing such as loyalty.

According to Chomvilailuka and Butcher, (2014), previous studies proved how a direct correlation exists amongst customer loyalty with that of service quality and that Q2 made the measurement that the quality of service is considered of that as a composite construct. These type of approach can be considered as a problem since researchers made the argument that only some

of those common service quality dimensions previously acknowledged within prior research study done by (Parasuraman et al., 1988; Zeithaml et al., 2002) is related to specific as well as different contexts. Outlining the impacts of service quality along with results relating to variables of consumer behavior that comes for the various level of dimension which do not include mechanism that are relevant to the context based on those constructs required for examination, however, it does offer a clear understanding of the mechanisms of the quality of service that are mostly highlighted. According to Izogo, (2017), it has been established for some time now, that there is hardly any impact of the individual dimensions when it comes to the quality of service as it relates to the commitment of customers who were studied. Past literature by Chomvilailuka and Butcher, (2014) studied the relationship that exists amongst two variables that were verified for service quality to be considered a construct considered to be composite. As delineated by the researcher, their study revealed how service quality contains an effect considered to be substantially positive when it comes to the continuance as well as the affective mechanisms as it relates to commitment (Davis-Sramek et al., 2009). Studies showed how service quality creates an extremely robust positive impact when it comes to affective commitment (Chomvilailuka and Butcher, 2014). The perceptions of customers when it comes to service quality in the telecommunication sector are prevalent when it comes to the level of the business. So, consumers that develops a commitment to services provided by the business, then those consumers will have the perception of excellent service reliability and assurance. As highlighted by the researcher, consumers tend to like businesses that conduct reliable services delivery (Ladhari and Leclerc, 2013). As mentioned by Edward and Sahadev, (2011) the main source of data of customers' information for that have been assessed is grounded on choice due to involvements they had or from others, hence consumers

who receive great service from reliability and assurance perception that are probable best to display commitment that is continuance as well as effective.

Chomvilailuka and Butcher, (2014), in their study, have detected within their literature that there tends to be a direct influence when it comes to service quality relating to customer loyalty. Researchers also established that the linear relationship is positive that exists amongst service quality along with two other constructs when it comes to loyalty which is the repurchase intention of customers and their willingness to recommend the business (Chomvilailuka and Butcher, 2014). Nevertheless, the effect pertaining to specific dimensions of service quality when it comes to the loyalty of customer has been hardly investigated.

Differing from the conformist industrial buying behavior supposition is that the majority of decisions to purchase are initiated based on coherent cost-effective choice procedures, the initiation of loyalty becomes an add on value based on emotion as well as commitment that are affective which tends to be one origin that leads to repeatly buying behavior similar to how continuance commitment openly inspires repeat purchasing (Davis-Sramek et al., 2009).

According to researchers, whilst commitment remains a critical precursor of the retention of customers, there is a great agreement that is pending to be developed relating to the effects based on fundamental dimensions relating to loyalty when it comes to commitment as well as service relationships (Evanschitzky et al., 2006). Studies have established how commitment that are considered to be affective does impact positively when it comes to the intention of customers that are trying to form some sort of advocacy (Fullerton, 2003). Researchers have proven that commitments that are considered to be effective has a direct link to customer loyalty but none when it comes to continuance commitment (Davis-Sramek et al., 2009). As an alternative,

commitment considered to be continuance has been linked to loyalty of customer via affective commitment. Research found that the relationship is positive that exists amongst affective along with commitment behavioral along with loyalty that is attitudinal, however, the results suggest how such impact of commitment that is continuance on loyalty that is attitudinal but is rather weak (Evanschitzky et al., 2006). Additionally, Gustafsson et al. (2005) in their study about telecommunication services, revealed that retention is derived from continuance commitment while failures have been detected in affective commitment when it came to the prediction of retention. Contemplating the several fragments of proof confirming how a connection exists amongst these two factors when it comes to customer loyalty along with commitment, an argument can be made since both continuance and affective commitment are positively linked to customer loyalty (Izogo, 2017). According to Izogo, (2017), when it comes to telecommunication services, the cost of switching tends to be relatively high. Therefore, customers have the choice of remaining loyal to being a provider of Q3 since they have been dependent on it and are trapped in the bond although no quality services have been received. Also, with a twist, Izogo, (2017) delineated that passionate committed customers to a service provider normally tend to display behavior that is deemed loyal. Consequently, arguments have been made that affective commitment will have an even superior bearing on loyalty of customer in comparison with commitment considered to be continuance.

Researchers mentioned how continuance commitment should go before affective commitment due to the cognitive nature and over the long run how it tends to progress while affective commitment seems to be a construct that is expressive and the outcomes whenever a consumer displays continuance commitment (Davis-Sramek et al., 2009). Such an argument as

this might hold true for consumers of telecommunication services (Izogo, 2017). According to Burnham et al., 2003), when business the offers services such as telecommunication tends to build connections with consumers over pricing structures that are considered intricate along with the sum of minutes that is available during office hours also on weekends, and geographic zone where they can initiate calls and also accept calls and do not have to sustain extra cost, insurance on the phone, voicemail selections, and so on, the cost of switching costs increases and consumers' calculative commitment increases. According to Izogo, (2017), once customers don't get the feeling that they have been negatively locked in such relationships, they will be willing to show commitment that are considered affective regarding the provider of the service. Therefore, conventional collation recommends that the commitment for continuance must go before commitment that is affective (Izogo, 2017).

According to Gustafsson et al., (2005), the advancement of loyalty is inclined by commitment. This implies that organizations should establish commitment by recognizing the reasons why commitment is influenced before it is believed to have prompt the loyalty of the customer (Hur et al., 2010). Then there is the impact pertaining to service quality on loyalty that affects it directly which being investigated in other perspectives, whereby tests were done to determine whether affective and continuance commitment is known to be a partially mediated (Tarus and Rabach, 2013). Meanwhile, the impacts that affect service reliability along with service assurance together with customer loyalty directly have been hypothesized as well as the proposal; implication for commitment considered affective and continuance commitment which seems to be mediated partially along with various effects when it comes to the reliability of service along with the assurance of the service relating to customer loyalty. Even though some aid exists for the role

of mediation as it relates to commitment and is grounded in this study, going way back as could be determined, no study is known to have inspected the specified connections recommended within this research (Hur et al., 2010).

Competition has developed remarkably in various business realms, particularly the services sector. Therefore, the highlighting of marketing strategies has changed to the retention of customers (Reichheld and Schefter, 2000). The telecommunication markets in various nations are almost overloaded. Thus, providers that foster the loyalty of customers tie in numerous profitable relations at the expense of providers that do not succeed in doing so (Reichheld and Schefter, 2000). According to Izogo, (2017), their study explored the advancement of loyalty of customers utilizing the stance pertaining to customer commitment along with the quality of service. Dimensions that have been interrelated with loyalty have been widened using distinguishing continuance along with dimensions for commitment that are affective, also inclusive are dimensions such as reliability as well as assurance associated with service quality. According to Izogo, (2017), normally there have been hardly any earlier studies that investigated the associated relationships that exist amongst various dimensions when it comes to the quality of service along with two factors that are considered commitment reflected within this research as well as the loyalty of customer. In addition, the role as it pertains to mediation relating to factors of commitment as well as connections amongst customer loyalty and the dimensions of service quality is hardly investigated ever. Therefore, this study tends to fill the gaps by assessing the impacts of mediation when it comes to continuance of commitment that are affective pertaining to connections that exist amongst the constructs of service quality such as reliability along with assurance along with customer loyalty (Izogo, (2017)).

Customer Trust

Patrick (2002) delineated that customer trust can be viewed as emotions, behaviors, thoughts, or feelings shown when customers believe that a provider can be relied upon to act in their best interest when direct control is given. Gul (2014) highlights that trust is a forecaster when it comes to the loyalty of customers, as well as customer loyalty is enhanced by the trust created amongst the provider of service along with the customer. Trust also creates a bond between customers and the brand, therefore deemed as a determining factor of brand loyalty.

According to Esch (2006), Brand trust involves the outcome of the public relationship with the brand. It is defined by Delgado-Ballester & Luis Munuera-Alem'an (2001) as the protection attitude of customers that a brand will be according with its guarantees and utilization expectancies.

Other literature also gives the perception that brand trust guarantees quality (Bel'en del R'io et al. 2001) as well as the risk that is perceived by the consumers (Kwun and Oh, 2004). Many researchers use brand trust to give empirical evidence of the impact on the customer's loyalty to a brand (Sahin et al. 2011) as well as the intentions to repurchase (Hongyoun Hahn et al. 2009).

Customer Trust is when consumers hope that service providers can convincingly and consistently deliver what was promised (Sidershmukh et al., 2002). According to (Hess & Story, 2005), the sustainability of Customer Satisfaction is required in order to create trust itself as a

result of constant satisfaction with individual operations every time. Trust is a pivotal foundation of relationships that exist between buyers and sellers. (Sahadev & Purani, 2008).

Trust symbolizes the reputation along with the competence based on a customer's perception of a business (De Wulf et al., 2001), also connected are desires that involve the dealings in spite of what exists of consequences known (Stathopoulou and Balabanis, 2016). What has been considered is the driving force for the commitment of customers. In addition, researchers have demonstrated that trust has a significant as well as a positive impact when it comes to the relations of commitment relations that are required for agreements with customers on a long-term basis (Kassim and Asiah Abdullah, 2010). Researchers asserted how trust happens whenever there is faith with one individual whenever they are handling international and joining relations (Morgan and Hunt (1994). Centered around the theory relating to expectation disconfirmation, according to Rimawan et al. (2017), it was confirmed how expectations, quality perceptions, and perceptions of service influence when it comes to satisfaction of consumers whenever evaluation is conducted on a product as well as a service (Kim et al., 2003). A study utilized the mediator being that of trust within their research on the connections with tourists that visits China, whereby such service is deemed as a forecaster (Su et al., 2017). Ali et al., 2017, in their study, found that mixed mediation, which includes no mediation, partial mediation, along with having full mediation. Likewise, researchers embraced the construct of trust does mediate when reviewing the link that exists amongst online shopping behavior as well as the marketing mix, additionally it also establishes that such construct to be an intervening variable or a strong mediator (Moriuchi and Takahashi (2016). The research proposed how trust is considered a full mediator in addition to

being a partial mediator. Researchers have observed that the trust in which customer has is considered an impact mediated within their research when it comes to the life insurance policy in the Malaysian service sector (Panigrahi et al. (2018). In Korea, as delineated by Kim and Shim, (2019), that trust has been observed to have a mediating influence when it comes to the study of restaurant businesses. Researcher observed an indirect bond that exists amongst customer loyalty along with service quality along with trust as a mediator Roostika, (2011). Kim et al. (2021) in their study on previously owned fashion retailing utilized the model of SERVQUAL to observe those outcome of perceived value from the customer when it comes to satisfaction from that customer when it pertains to purchases done online using the home delivery service and have revealed how trust plays a role that mediates. Countless research proves that service quality positively impacts trust (Aydin and Ozer, 2005). Studies have attained how the quality perceived when it comes to branding maintains a high favorable influence when it comes to trustworthiness (Aurier and de Lanauze, 2011). Likewise, researchers learned how trust partakes in substantial role of mediation when it comes to research conducted cargo companies that operates within Turkey (Yildiz (2017).

These days, newfound scope and movements of business involve a broad range of customers in investigating customer satisfaction along with trust. Which means that consumers have been extremely critical and essential when it comes to the field of business. It is recognized that every business space is obliged to execute its job correctly in order to build trust involving its products and customers' trust, since it leads to product success and soared usefulness (Ali, et.al, 2021). Numerous researchers argue how a robust or good connection that exists amongst consumer trust

along with service quality (Ali & Anwar, 2021). Customer satisfaction is one more significant concern for the increase in profitability of the business's products, in addition, customer satisfaction and customer trust are similar to each other. Researchers acknowledged that both service quality along with satisfaction remains two divergent but interconnected ideas. Similarly, customer satisfaction can also reduce and increase the profit of the products which is known as fluctuation, since a good quality product yields the customer to select it with a superior level of satisfaction. Since, customer satisfaction is contemplated as a significant sign of the performance of the business (Ali & Anwar, 2021).

Brand Image will now be discussed in the next section.

Brand Image

According to Arslan & Zaman (2015), a positive link exists amongst brand image as well as service quality when it comes to customer purchase intention. Image is considered as the brand's imaginary and real qualities in a consumer's mind. Brand image happens through advertising and media. Consumers purchase a brand that other people usually like and have a good image. Once a brand image is enhanced, it would increase buyers' purchase intention.

Brand Image is an image that comes from a series of brand involvements that a consumer has in their mind. (Aaker & Joachimsthaler, 2009). Brand image is important to all businesses; therefore, it needs to be well-positioned. Customers' emotions toward the brand are based on their identification with those brand images. Images from brands usually differentiate the brands from that of their competitors. The creation of the image is important for customer' retention and

attraction. The impact of a customer's behaviors and attitudes is based on how favourable is the image that customers perceive in regards to that organization (Sen and Bhattacharya, 2001).

Definitions, as it relates to a corporate image in the earlier stage, are rather blurred and confusing; some researchers do not agree with the operationalization and the definition of the term (Balmer, 2001; Gioia *et al.*, 2000). However, studying such conception is crucial due to the fact that the corporate image is considered an asset that is valuable in any company is a valuable asset which requires management (Abratt and Mofokeng, 2001). The instant conceptual portrait a person has of any organization is called corporate image. Due to it having a significantly impact an individual's behavior as well as affect how individuals associate with an organization (Balmer *et al.*, 2011; Karaosmanoglu *et al.*, 2011).

Service Quality assesses how service delivery conforms to that of customers' expectations. When companies provide good service quality, customer satisfaction is increased along with purchase intention of its products and service also increase (Jiang, Sun & Shie, 2011). Malik, Ghafoor & Hafiz (2012) state how a positive impact exists relating to brand image when it comes to customer commitment and loyalty, based on market offerings. Brand image is important in creating customer satisfaction as well.

Brand image is the perceptions about a brand as displayed by the brand relationships that exist with the memory of the consumer. According to Roy and Banerjee (2008), Brand image is

the opinion and suspicions that customers reckon about a brand and regularly operate as loving of the brand or as the frame of mind of the customers about the brand (Liu et al. 2010).

Comparative studies assess the dimensions of brand image (Bel'en del R'io et al. 2001), and the impact it has on the customers' satisfaction (Dennis et al. 2007), on customer loyalty (Tu et al. 2012), and customer intention to repurchase a brand (Yu et al. 2013) along with how a company financially perform (Foroudi, 2012; Kim et al. 2003).

The next section states the meaning of corporate reputation and also states the conceptual difference that exists between corporate reputation and corporate image.

Customer Reputation

Customer reputation is correlated to that of corporate image, thus providing businesses the opportunity to differentiate themselves and improve their profits, retain customers and attract new ones (Abd-El-Salam, Shawk & El-Nahas, 2013).

Other research has considered both branding and corporate image along with corporate reputation which states that corporate reputation is an active concept that is build as well as managed over a period of time (Foroudi, 2012; Gotsi and Wilson, 2001). According to Balmer (2001), corporate image does not normally impact the corporate reputation. Corporate reputation according to Gotsi and Wilson (2001) is: the whole assessment from shareholder's viewpoint of a corporation through a time duration. Such assessment derives from what shareholder's

involvement straight from those businesses, so any type of communiqué and descriptions where information is delivered in regards to the act of commerce which associates those act with that of highest acting competitors (Foroudi, 2012,2014).

It is known that corporate reputation does have a positive impact when it comes to the profitability of a business (Chun, 2005; Foroudi, 2012) and has been tied to those whole retention pertaining to customers. Corporate reputation tends to capture good stakeholders and employees, and it depends fully on corporate reputation as it relates to decision-making on investment along with the selection of products and (Fombrun *et al.*, 2000; Foroudi, 2012) since an organization's reputation is often impacted by how the business performs. Additionally, quality is considered a vital factor which improves these execution, and productivity, along with the reputation of the company (Al Shibli & Al-Dhahri, 2021).

Relevant literature states that corporate reputation is defined based on many investigations from various construct coming from several corrective viewpoints (Barnett *et al.*, 2006; Foroudi, 2012; Gotsi and Wilson, 2001). Such example comes about based on viewpoints of the policymakers, where it stipulates that reputations are deemed as actions of a compilation of companies' history that involve stakeholders, exchanges that indicate how customers mean to these companies (Foroudi, 2012). From an Accounting perspective, researchers define reputation as a significant intangible asset. From a management perspective, previous studies indicate that corporate reputation is identical to an image (Schultz, 2002). A variety of perspectives needs a prospective researcher in that arena: in showing a high number of perspicacity from just not the

lodging from many ideas that have been applied as well as using unadorned observation of the assessment grounded on what is known built on those clue (Foroudi, 2012; Balmer, 2001).

Fombrun *et al.*, (2000) delineated that a corporate reputation standardizes a business's comparative position on the inside with that of a business's stakeholders on the outside (Foroudi, 2012). Such assessment has been established on features namely, legitimacy, trustworthiness, obligation, along with honesty suggested based on the individual's corporate image (Dowling, 2002; Foroudi, 2012).

Corporate reputation was explored by Van den Bosch *et al.* (2006) applying the five dimensions of reputation which are authenticity, visibility, transparency, consistency, and distinctiveness done by (Fombrun and Van Riel, 2004; Foroudi, 2012). Visibility measures the significance of the company or company that is in the customer's mind (Fombrun and Van Riel, 2004; Foroudi, 2012). Whereby, distinctiveness has been described as a place that is different for a corporation inside shareholders thoughts along with the achievement by means of expressively goodlooking structures along with strategic configuration, where enticing devotion by the usage of a memo that is reflected encouraging (Fombrun and Van Riel, 2004; Foroudi, 2012). Therefore as is stated, authenticity has been classified as being reliable, factual, trustworthy, sincere, and precise characteristics of these business (Foroudi, 2012). Lastly, there is transparency, which was established based on corporate identity, where previous studies indicate once organizations remain transparent, it will surely lead to stakeholders relying on such discoveries (Foroudi, 2012; Van den Bosch *et al.*, 2005) along with an increase in trust.

Based on such above squabble, based on this research, the definition of corporate reputation has been based on the following: Company reputation given grounded on what persons declare along with a business total valuation over a time duration (Foroudi, 2012; Gotsi and Wilson, 2001).

Value Creation

Value creation along with customer satisfaction is pivotal in maintaining business sustainability. People have values based on their societal values, but in societies, they modify their values based on groups, situations, or personalities. Such values are important and require a recognition stage for consumer decision-making (Akob, Yantahin, Ilyas, Hala, & Putra, 2021). When it comes to value for consumers, values are different when examining total value for the customer and total cost. Hence the need for marketing in order to create customer value.

Customer value is the perception and basically how the customer feels and evaluation of the product performance and attributes. Customer value is very strategic when it comes to customer retention and attraction and is important to the success of any service provider (Klongthong, Thavorn, Watcharadamrongkun, & Ngamkroeckjoti, 2020).

Purchase/Behavioral Intentions

When evaluating the future and the current purchases of a customer, we examine the future and current customers' behavior as it relates to the purchase of the brand. Pragmatic studies often

state various metrics such as customer's future or current behavioral or purchase intention (Kwun and Oh, 2004).

As delineated by Amalia (2022) the selection decisions have been based on the activities of one person which are absolutely absorbed in the making of decisions in order to conduct purchases of products that have been proposed by the sellers (Aras, Persada, & Nabella, 2023).

Purchase intention is used by researchers to examine how it is influenced by brand image (Yu et al. 2013), by the satisfaction of consumers, by brand trust (Zboja and Voorhees 2006), by the brand or service country of origin (Ahmed et al. 2002), by the store, name, brand name, and product price, or by the brand, product price, and risk (Kwun and Oh, 2004).

Key Players

All major players within the Telecom Industry are governed under the Belize Telecommunication Act Number 16 of 2002. This liberalized telecommunication Act falls under the purview of the regulatory body known as the Public Utilities Commission (PUC). The Public Utilities Commission is a statutory body that falls under the portfolio of the Ministry of Public Utilities, Energy, Logistics and E-Governance. The Public Utilities Commission goes through the consultation process with all prospective players within the Telecom Industry on the various license term and condition that is required for new entrants as well as dealing with price controls, inter-connection between players that sets the stage and allow for necessary competition. The conditions that are set and obligations that need to be adhered to legally require all license holders to act in a non-discriminatory and fair manner, it also provides a cost-oriented service so the

competitors can abstain from exploitation of their governing position with other anti-competitive practices or predatory.

The sector of the Public Utilities Commission also falls with the responsibility for Regulatory framework both regionally and internationally in union with various recommendations stipulated by the International Telecommunication Union (ITU), Inter-American Telecommunication Commission (CITEL) and Caribbean Telecommunication Union (CTU) (Public Utilities Commission, 2024).

In recent years, Belize has been considered amongst the fastest-growing telecom markets within the Caribbean. Belize has also seen a spike in teledensity along with a great decline when it comes to tariffs for many services within the telecom sector, which contributes greatly to the growth of Belize's economy. Information, Communication and Technology (ICT) along with Telecommunication has accelerated tremendously allowing for growth of economic and social development of Belize's economy.

Belize is considered one of the smaller countries that is located within Central America. We are bordered by two Spanish-speaking countries namely Mexico and Guatemala. Belize has closer similarities with English speaking countries of the Caribbean than our immediate neighbours.

Belize have remained lower than average within the Caribbean region when it comes to fixed-line teledensity and mobile penetration. This is due to its legacy networks and insufficient completion in the market along with not enough investment in the telecom services (Lancaster, 2024).

In Belize, there are twenty-seven (27) companies that have given licenses for the provision of internet services in Belize. However, Belize Telemedia Limited remains the largest Internet Service Provider. There are Belizeans that still uses satellite services so that they can connect to

the internet, even though the speed is much slower when compared to other internet services. This is specifically in remote areas such as villages where there is no access to the internet.

When it comes to Mobile Network Operators (MNOs), Belize is very much covered when it comes to cellular service. The cellular services cover majority of the country along assured marine areas that is closed to major coastal areas that center the population. The major telecommunication company in Belize is Belize Telemedia Limited of which the Government of Belize is a majority shareholder. The remaining shares are owned by 908 small shareholders. The second largest company that serves as a mobile operator is Smart Belize. Belize Telemedia Limited used the Digicell brand in promoting its cellular service, which is considered a digital service utilizing the GSM dual band 850/1900 MHz technology. The plans that are being offered for cellular services are segmented into two segments which are considered Postpaid and Prepaid Services. The majority of Belizeans used either SMART or Digicell prepaid services since this cellular service does not requires any forms to sign or to venture into any contractual agreement.

According to the Public Utilities Commission (2024), the main activities that should be covered under the Telecommunication sector are the following: (1) endorse dependable and reasonable telecommunication services; (2) substitute augmented dependance on market forces for the delivery of telecommunication services; (3) inspire investment and modernization within the telecommunication sector; (4) control new and convergent technologies; (5) well-organized Planning, Administration, Licensing and Management of our National Frequency Spectrum; (6) accountable for Regulatory Framework both internationally and regionally in aggregation with commendations laid out by the International Telecommunication Union (ITU), Caribbean Telecommunications Union (CTU) and Inter-American Telecommunication Commission

(CITEL); (7) progress and articulate policies as it tells to the Frequency Spectrum Management, Interconnection, Infrastructure Sharing, and other related events.

The Mandates that the Public Utilities Commission is governed to uphold is to the Telecommunications Sector is obligated to encourage dependable and reasonable telecommunication services, substitute amplified dependance on market forces for the delivery of telecommunication services, and to inspire investment and origination in the telecommunication sector (Public Utilities Commission, 2024).

The only interconnection agreement that currently exist within the telecom industry in Belize is signed by the two key players Belize Telemedia Limited and Smart Belize Limited (Speednet Communication Limited).

Belize Telemedia Limited

Belize Telemedia Limited (BTL), recently branded under the name Digi Our National Telecom, have the most extensive and the largest telecommunications network in Belize with services such as mobile, fixed telephony, business solutions as well as broad band services. The detail service that they provide to residential and business customers that are considered turnkey solutions are : (1) Mobile voice, SMS, and Data Services via ta 4G LTE advance mobile network; (2) International voice, text and data roaming services; (3) Residential and Business Fixed Line Telephony and voice over Broadband (VoBB) services; (4) Residential and Business Broadband services via Fiber to the Home (FTTH) Network; (5) National and International Data Network; (6)

Financial Technology (FinTech) Services through its digital mobile payment platform (7) and most recently DigiTV and on demand media streaming service.

BTL recently made history in Belize to be the only Telecom Company that offers Quad Play services. The maintenance of BTL infrastructure to improve its operations and delivery on its purpose and strategy are executed through its five hundred (500) skilled and specialized employees. They have built a state-of-the-art network had have been investing in its engineering aspects to expand on its core products and services. BTL's ultimate aim is to provide World class communications and over-the-top (OTT) services, offering our customers countrywide access and reliability.

Belize Telemedia Limited originally established in 1972, has recently deployed over 2,000 km of fiber across Belize. Some key developments at Belize Telemedia Limited includes \$93 million investment for the provision of broadband services to 80% of homes countrywide and connection to over 34,000 fiber customers. The mobile services amount to over 90% of mobile subscribers. In collaboration with the Ministry of Education, Belize Telemedia Limited distributed 15,500 tablets to students who are in primary and secondary schools as a part of e-learning initiatives. The launch of DigiLean online learning solution in the COVID pandemic was also delivered by Belize Telemedia Limited to assist students in transitioning from in class to virtual classroom environment.

Belize Telemedia Limited has recently adopted a strategy to reform the way they conduct business. In August 2018, Belize Telemedia conveyed their rebranding efforts in the aim to transform at all levels to become an effectively competitive telecom operator that will be more commercially oriented and focus on better pricing and to retain their customers. Belize Telemedia Limited has

invested heavily in their infrastructure and in late 2016 successfully launched LTE services, along with the completion of a submarine cable in Ambergris Caye in the middle of 2017. This submarine connection allowed for the launch of Fiber to the Home (FttP) in San Pedro.

BTL is managed by a Board of Directors and headed by a Chief Executive Officer, it is currently owned by the Government of Belize. According to Macha-Huamán et al., (2023), the management of local government normally shows a great variation between country to country, along with their capability in the provision of service quality which is inadequate. Hence, an organization's service quality is a crucial success factor when it comes to various public organizations as well as companies within municipalities nowadays (Romero-Carazas et al., 2023).

Their core objective is to deliver a strong financial performance and lead the digital transformation in Belize. They have recently started to decommission their entire legacy copper system to improve the cost of optimization and towards digital transformation.

Speednet Communication (SMART Belize)

SMART Belize previously known as Speednet Communication in August 2003 was granted licenses to become a full telecom service provider in Belize. They were the first competitor to the National Giant BTL which was the monopoly within the Telecom Industry.

In March 2005, Speednet Communication launched its cellular brand Smart. Their objective is to offer the finest wireless communication services in Belize at the excellent charges.

To date, the company has over 110,000 customers from when it started with 5000 customers. The company is known for its unbeatable coverage, innovative products, and services, their superior customer care along with their competitive rates.

In December of 2015, the company was the first to launch the countrywide 4G LTE Network, and in February 2020, they expanded their roaming coverage to most of the countries. Their services are SMS, Mobile Data, Broadband Services, dedicated Internet, Corporate pan VOIP technology, Corporate Calling Plans, Private Lines, Business Development, Devices, Prepaid and Postpaid Mobile services, and Roaming services. Currently, the company operates with over 160 employees unlike BTL, who have over 500 employees.

Competition is always good for business, especially within the telecom industry. Competition means competing for a better rate. Since Smart Belize operated over fiber their services were easier to roll out into rural and urban areas. Unlike BTL, which mostly operated over a legacy copper network. Since the change over of Fiber to the Homes, BTL has been making strides in reaching these underserved communities with their services. In certain areas within Belize, Smart Belize has increased its customer base due to having services within these communities.

Summary

Numerous scholars have recognized the need for understanding service quality along with how it affects an organization. Understanding the various service quality dimensions as well as how it impact customer satisfaction along with customer loyalty is of utmost importance. Service

quality surely affects customer retention and affects a business's profitability. Numerous literature exists surrounding these areas.

When looking at previous researchers pertaining to quality of service, customer satisfaction, customer loyalty, along with the value that customer perceives, there are a few underpinning theories that are mentioned. Oh, & Kim (2017) state that customer satisfaction applies the expectancy disconfirmation theory for assessing those direct functions of disconfirmation on satisfaction in most research as a theoretical basis (Bigné et al., 2005; Hui et al., 2007).

Other researchers used equity theory to apply to Customer satisfaction. SERVQUAL is the main framework used in measuring the concept of service quality. Most theories are applied when it comes to customer satisfaction, hardly any theoretical investigation is done when looking at service quality and customer perceived value.

This chapter identified the various dimensions and constructs of Service Quality that lead to customers' behavioral intentions. All the dimensions relate to the Servqual model. Oliver's satisfaction and service quality model concerns service quality when comparing ideals and perceptions of performance about quality dimensions within research. The three-component level centers on technical quality and functional quality and its connection to service quality. Customer satisfaction places significance on the survival and continuity of stakeholder communication. The expectancy disconfirmation theory measures customer satisfaction based on customer perceived value. The equity theory looks at the cost that have been perceived for what is being offered, and

whether consumers perceive it to be fair or right. The Brand Image is the image a customer has in mind about an organization. Brand Reputation is the overall evaluation a customer perceives about an organization. Customer Loyalty looks at customers' behavior and attitude and how it leads to creating, Customer Trust. Value Creation is what customer perceives about the evaluation of the product performance and attributes.

CHAPTER 3: RESEARCH METHODS AND DATA COLLECTION

Introduction

The chapter before has discussed the research questions along with the conceptual framework; therefore, this chapter is going to justify and explain the research methodology as well as the data collection used in Chapter III. A comprehensive explanation of how to carry out this research and why the procedures were chosen is required. This study has been developed based on a conceptual approach along with the literature review, as discussed previously. The topic for my research is the Effect of Service Quality on Customer Satisfaction and Behavioral Intention in the Telecom Industry in Belize: A Study of Belize Telemedia Limited.

In order for addressing these research questions and validate that of the researcher's conceptual framework, variables have been established as they relate to dependent and independent variables. For the selection of the approach to use in the methodology, the researcher used a stance of philosophy for justifying their approach used. Such justification will explain the methods adopted.

After the introduction, this chapter's research approach and design will be discussed in Section 3.2. The population and sample of the research study will be explained in Section 3.3.

Instrumentation of the Research tools will be outlined in Section 3.4. The operational definition of variables will be discussed in Section 3.5. Study procedures and ethical assurances will be presented in Section 3.6. And lastly, the data collection process will be discussed in Section 3.7.

Research Approach and Design

The approach and methodology for analyzing and collecting data will be justified in this chapter. For the researcher to develop the research and select a method that will be used for collection and analysis, they must first consider what methods or methods, or methodologies will be used within the research, and also the justification will occur on the choice of methods used. The methodology paradigm is a technique that is used to collect and validate experimental evidence (Creswell, 2003).

A research design is necessary when designing this kind of investigation for a research. According to Yin (2009), a research design is known to be a logical sequence connecting the empirical data to one's research questions along with the conclusion. Lee and Lings (2008) state that it is all up to the researcher who tries to see what method best suits to address the research questions.

According to social research, there are two main assumptions idealism, positivism, interpretivism, and phenomenology (Corbetta, 2003). When it comes to the presentation of philosophical assumptions, it involves having to identify a plan to outline the various procedures and methods that will be used to collect and analyze data (Burns and Brush, 2003).

According to Saunders et al, (2007), research is considered an orderly discovery process that will enhance understanding grounded on rational relations. The research procedure will clarify the various methodology of collecting and analyzing information for answering objectives and questions within a research.

The best research approach considered suited for this topic is quantitative methods. According to Neuman (2006), quantitative research begins with a topic of personal or professional interest selected by a researcher, which is later narrowed down by research questions. This is normally done by literature reviews and the creation of a hypothesis that derives from social theory. It uses standardized questionnaires analyzed through a method of sampling, and the results are correlated with given outcomes and variables. The researcher will be using an existing conceptual framework from SERVQUAL that measures service quality, it will require a quantitative approach. Numerous empirical studies were done regarding the Servqual model, so many literature reviews exist that can show correlations using numerical information. Firestone (1987), in addition, states that quantitative methods are usually supported by objective facts known as the positivist paradigm. Therefore, biases and errors are eliminated when using the instrument and design used in this approach. Creswell (2003), also defining quantitative research states that this method explains phenomena into numerical data that are then mathematically analyzed using statistics. Mostly considered empirical research is associated with a human problem and tested by the way of theory whereby variables are measured numerically, and, in the end, these theories are explained from the statistics to predict the event.

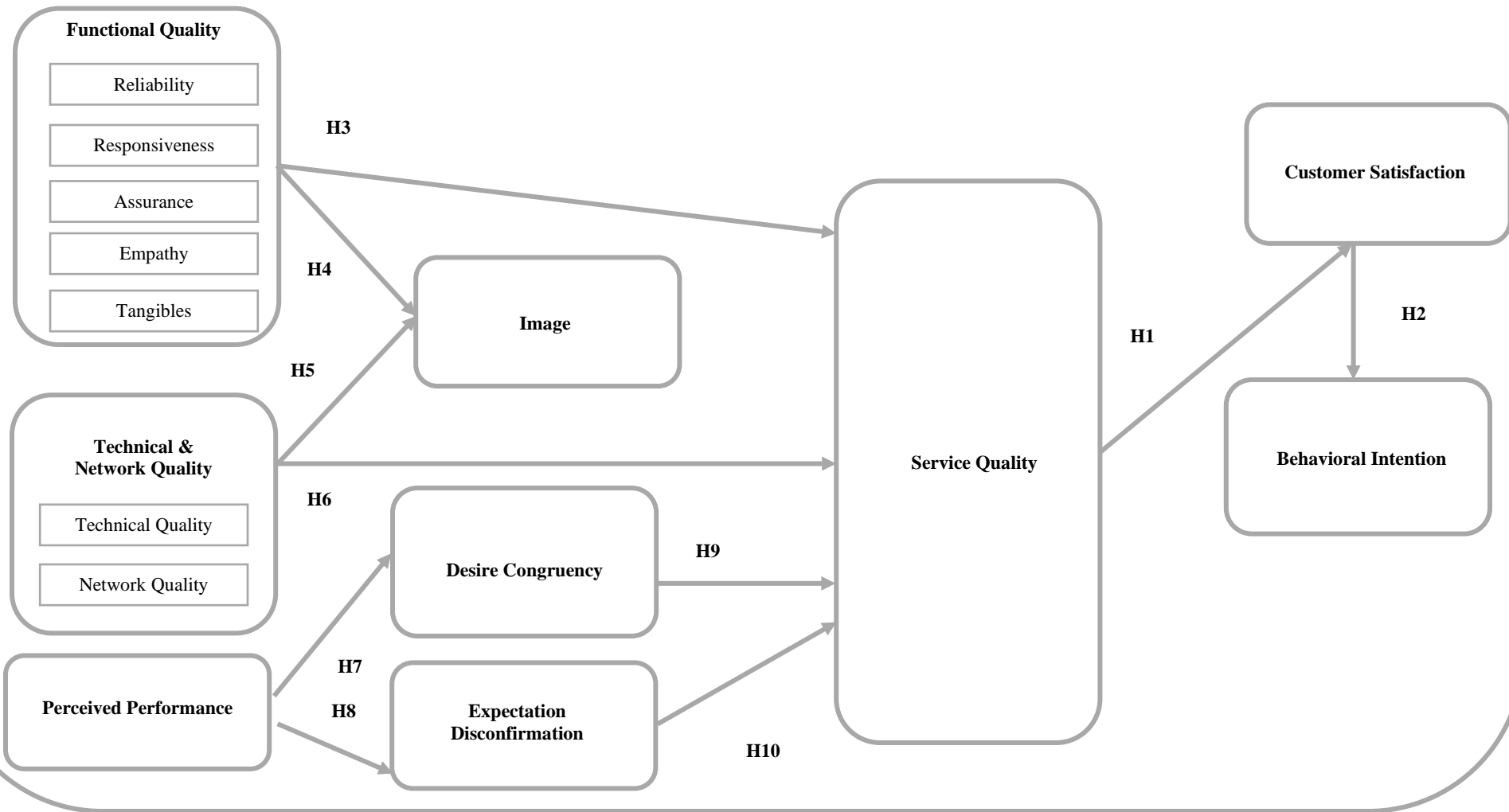
My paper of interest will be verifying certain variables using quantitative tools and I will be distributing survey questionnaires. Unicaf University Zambia (2020) highlights that research design can be either descriptive or experimental, and my paper of interest will be more descriptive measuring subjects once. A methodology of a case study is likely to be used for the main purpose of an in-depth analysis as my paper will be focusing on specific organizations within specific

industries. Taylor & Bogdan (1984) describes two differences, firstly as it relates to the world, the quantitative approach uses the philosophy of positivism whereby this approach states that social facts are objective reality separate from individual beliefs. Quantitative is an objectivist epistemology that explains general laws of behaviors measured using statistics for a constant reality. It is measured by variables from a logical framework based on past theories. And since social phenomena are objective realities, the researcher and the subjects are separate and unbiased. The quantitative approach means testing theories along with the deductive approach.

And for my research, I will be distributing survey questionnaires. Creswell (2014) states that the survey tends to give a quantitative depiction of the views or trends of a population, so you can sample and study that population. The use of quantitative methods is done by using numbers and closed-ended questions.

The researcher has chosen Quantitative over qualitative data solely because many empirical studies exist on the researcher's topic using the Servqual conceptual frameworks and past theories that are associated with quantitative research. In both cases, as it relates to the topic of the effect of service quality on customer satisfaction and behavioral intentions in the Telecom Industry, it will not be focusing on a small group for in-depth analysis, nor will it be focusing on developing any new theories. Gay and Airasian (2000), state that qualitative methods are epistemological that relate to social phenomena, and due to their complexity, they cannot be confined to variables. And the research topic of service quality will be examining many variables from the Servqual model.

Figure 2
Conceptual Hypothesis



Note. Developed by the researcher

The relations that exist within this model depict the hypotheses that will be used for this research as shown in Figure 2 above will be discussed further within this chapter. In section 3.3 shows the population and sample of the research study Section 3.4 presents the managerial instrumentation of the research study. The operational definition of variables is going to be discussed within Section 3.5. Section 3.6 demonstrates all study procedures and ethical assurances. Section 3.7 describes the data collection procedures. Lastly, Section 3.8 provides a summary of the chapter.

Population and Sample of the Research Study

The survey will focus on Belizeans over 18 years of age, who reside in Belize City and are subscribers of the Telecom service provider, Belize Telemedia Limited (BTL). Each participant will respond based on their recent transaction received from the telecom provider. They currently have over 30,000 Broadband customers and over 100,000 mobile subscribers. The researcher will be using the entire population of Belize which is approximately 441,471 (Statistical Institute of Belize, 2022). The researcher will further use the University of Belize as part of the sampling population since the majority of students enrolled at the University are workers who are part-time students and subscribers of the Telecom providers.

The subdivision of the population which has been selected for scrutiny was categorized employing a sample size (Bryman and Bell, 2007; Foroudi, 2012). In order to ensure appropriateness, the sample size must be selected within the framework of the population and must make certain how the sample has a representation regarding that entire population that has been targeted (Churchill, 1999). A population has been considered as the cosmos of elements from

which the investigator will choose its sample. The terms of 'units' has been utilised due to groups not fundamentally being managed as samples as well as investigators deciding to choose samples established on a ether of corporations, nations, localities, municipalities, etc (Foroudi, 2012). Hence, 'population' is counted a larger consequence as a replacement for the day by day application of such terms, because that appears to have a relation with full population of a country (Bryman and Bell, 2007; Foroudi, 2012).

Existing are two kinds of sampling methodology, these are known as probability sampling and non-probability sampling (Foroudi, 2012). Probability sampling speak of to a selected sample using collection randomly to guarantee that each unit in that population has a universal probability to be selected (Foroudi, 2012). Hence, there occur ordinary assumption observing a account of the sample which can be further or less the findings when these kind of selection happens when a population is applied (Foroudi, 2012). Such point as it pertains to probability sampling will be for the preservation of any mistake acted via sampling to that of bare minimum (Foroudi, 2012). Though non-probability sample has been observed as a sampling method that was not selected using the method of random selection. Essentially, give rise to selected units in that population with the likelihood of being selected as an alternative of something else (Bryman and Bell, 2007; Foroudi, 2012).

The sampling methodology to be used is non-random sampling, specifically, convenience sampling also known as accidental or haphazard sampling (Etikan, Musa, & Alkassim, 2016). This sampling method usually serves as the basis when using SERVQUAL analysis. This sampling method focuses on participants from a target population due to accessibility, geographic location, availability, and time availability. Convenience sampling is easy and affordable. According to

Etikan, Musa, & Alkassim (2016), a convenience sample tends to be biased and should not be used as a representation of the population. However, according to Ferber (1977), convenience sampling declares that an essential essence of social science is grounded on convenience sampling. And although the samples experience lots of flaws, they have confirmed to investigate psychological theories through countless topics. The purpose of choosing convenience sampling techniques is data of subscribers are not publicly available, and the study is to comprehend the perceived value of customers along with loyalty of customers within the Telecom Sector.

The population included in this research are subscribers within the Telecom Industry in Belize. This study focuses on service quality within the telecom industry and its impact on customers' behavioral intentions and customer satisfaction from September 12th to October 10th, 2022. Data was collected using a questionnaire to target 750 participants countrywide in Belize using convenience sampling for easy accessibility. A survey hardly ever receives feedback from every initial contact (Denscombe, 2007). The questionnaires and their link (option for the questionnaire to be completed online) were emailed and texted in the second week of September 2022, the deadline to return was mid-October 2022. 120 of 630 questionnaires were not completed, and 20 questionnaires were answered face to face. 100 questionnaires were posted to the neighbors of the researcher; however, post-office questionnaires have a meagre rate of reply, also the space that exists amongst participants as well as the researcher has a low validity (Denscombe, 2007). In addition, the Telecom provider assisted in random distribution of the questionnaire to some of their subscribers.

A precise statistical data sampling analysis usually involves more than 300 participants. Altogether in total 610 questionnaires have been collected as well as 32 were omitted because

much data was missing. Therefore, to have a high response rate, the researcher had 578 completed questionnaires that were usable and ready to be analyzed. This questionnaire had fourteen pages which included the cover page stating the agreement and recommendations (Dillman, 2000).

Managerial/Instrumentation of the Research Tools

Bartlett's test as well as the Kaiser Meyer Olkin (KMO) test will be utilised for measuring of convenient sampling to measure its adequacy (Barrett and Morgan Jr, 2005). The sampling size that will be used is dependent on the variables used in this study. The survey instrument will be done in 2 sections and include 73 questions from past literature, 26 questions relating to the service quality dimensions such as reliability, tangibility, assurance, responsiveness, and empathy (Parasuraman, Zeithaml, and Berry 1988; Jiang, Jun & Yang, 2016; Loke, Taiwo, Salim, Downe & Petronas, 2011; Al-Aali, Khurshid, Nasir & Al-Aali, 2011; Iberahim, Taufik, Adzmir, & Saharuddin, 2016; Pitt, Watson, & Kavan, 1995); 4 questions for technical quality (Kang, 2006; Nimako, Azumah, Donkor & Adu-Brobbey, 2012); 1 question for desire confirmation (Sattari, 2007); 2 question for perceived performance (Sattari, 2007); 1 question for expectation disconfirmation (Sattari, 2007); 15 questions for network quality developed by (Nimako et al., 2012; Wang, Lo & Yang, 2004); Rahhal, 2015; Nimako, 2012; Al-Aali, Khurshid, Nasir & Al-Aali, 2011; 4 questions on image quality (Kotler and Keller, 2006; Nimako, 2012); 7 questions on customer satisfaction (Kotler and Keller, 2006; Nimako, 2012); and 4 questions on behavioral intentions adopted from (Wang, Lo & Yang, 2004). These questions are derived from an existing conceptual framework. Corresponding to Hallowell (1996), assertions are dependable and

convincing as they are motivated by study that already occurred. Nunnally (1978), states that an instrument with 31 questions normally requires an approximate sample size of three hundred and ten (310) participants; usually 10 times the number of questions that are being asked. Also, Hair, Anderson, Tatham, and Black (1995), state that sample size that is above four hundred (400) participants, the goodness of fit can be considered poor since any difference can be detected.

Four rules exist for finding a suitable sample size. Firstly, the amount of participants used within a study must be above 30 but below 500. Secondly, if the scholars use over one group, they should have more than thirty (30) participants per group. Thirdly, when using multivariate analyses, there must be a sample size of at least ten (10) times or should be above the count of variables that will be utilised when conducting such study (Foroudi, 2012; Roscoe, 1975).

To determine the quality of the research, the researcher looked at the reliability and validity factors. Researchers delineated that, no validity with no reliability, alongside with look when it comes to prior validity is adequate in deciding the concluding reliability (Foroudi, 2012; Lincoln and Guba, 1985). Patton, (2002) delineated that reliability is the viewpoint to which assessments are viable and reliable. On the further hand, validity is deemed correctness when it comes to assessment that terms the extent of such data. Lincoln and Guba (1985) also stated that in order to confirm reliability within a research, there must be an assessment of its 'being trustworthy'. Such an idea of finding out the facts using methods of validity and reliability is corroborated by the viewpoint of credibility.

A quantitative method was used to gather all these data and results. A web-based survey was used due to time limitations and minimal cost to collect the data. According to Descombe

(2014), there is a low level of personal contact between the respondent and researcher increases the chances of impartial answers.

The research proposal according to Creswell (2003), answers four (4) questions. These are: firstly, that which is evidence or epistemology beside with confidence based on individuals' knowledge about something as well as the connection amid phenomenon studied and the scholar (subjectivism, objectivism); secondly, 'in what way do they discern it?', epistemology; thirdly, 'whatever principles go keen on it' which is axiology as well as which point of view they are looking at philosophically or a theoretical perspective is drawn from the methods that are being question (critical theory, interpretivism, positivism along with post-positivism)?; fourthly, 'what methodology or action pan connecting the methodology to results or strategy that manages one's choice along with the utilization of those methodologies based on the procedures for cramming it, such as research done for experiment and survey research)?; fifthly 'which methodology' such as procedure as well as techniques) will the scholar recommend (such as focus group, interview, questionnaire)?; and lastly 'how the researcher writes about it' (rhetoric).

Type (Applied – Pure), according to Kothari (2004), Applied Research is used to answer specific questions related to a direct claim that solves a problem, whilst basic or pure research is based solely on the desire to expand one's knowledge. *Since the purpose of this study is to examine service quality, **pure** research was adopted for this study. Pure research is usually conducted by students in universities with flexible timescales.*

Purpose (Descriptive – Explorative – Explanatory); Kothari (2004), states that Descriptive research shows the individualisms of a specific circumstances. Saunders (2009) states that explorative research is to obtain new understanding about study and learning out what is occurring. *Therefore, the **exploratory** approach was used for this research as we will be gaining new understandings based on customers' feedback as it relates to the Telecom Industry in Belize.*

Philosophies (Positivism – Realism – Interpretivism); Saunders (2009), states that Realism philosophy shows that reality happens despite of what the view displays but instead what is the fact. While positivism is affected with law-like reasoning which bases and influences. It is deemed the eldest and most applied method. Corresponding to Creswell, 2003, the positivist view is like the approach of scientific rational to do quantitative and observed study. To finish, there is Interpretivism (idealism), it is the learning of social episodes in their actual conditions. It is reached by means of the inductive theory method utilizing the qualitative paradigm. *For the purpose of this study **Positivism**, the approach was used. Since we will be testing research questions based on an existing conceptual framework. The perspective of these epistemologies looks at the philosophical differences as it relates to research and the presentation of the research outcome in Table 1.*

Table 2*Features of Paradigm*

Issues	Positivism	Interpretivism
Paradigm names (Alternate)	Quantitative	Qualitative
	Objectivist	Subjectivist
	Experimentalist	Phenomenological
	Scientific	Humanistic
Research and respondent (relationship)	Independent of each other	Interacting with each other
Values	Value-free = unbiased	Value-laden = biased
Research design	Cause and effect	Multiple influences
	Prediction and control	Understanding and insight
	Reliability and validity	Perceptive decision-making
	Representative survey	Theoretical sampling
	Experimental design	Case studies
	Deductive	Inductive
Preferred Methods	Focus on facts	Focus on meanings
	Looks for fundamental laws and causality	Understand what is happening
	Formulate hypothesis and test them	Develop ideas via induction from data
	Taking large samples	Small samples used

Note: Adapted from Linking corporate logo, corporate image, and reputation: An examination of consumer perceptions in the financial setting by Foroudi, 2012, 2014.

Approach (Deductive – Inductive-Abductive); Creswell (2014), states that the Inductive approach is performing back and forward involving selected data sets to guarantee that there is a full set of data. The deductive approach is when you imply back to data sets from other data to recognize if the data is sufficient. Saunders (2009) stated that the Abductive approach is when you are discovering solutions to discover or justify models and want to foster or make amendments to the existing theory. *The deductive approach will be used for this research in order to examine findings done from past research and how it relate back to results from this existing research.*

Strategies (Case Study – Survey – Case Survey-Archival – Experiment-Grounded Theory); Creswell (2014), Case Study contains a notified account of the people, ensued by an investigation of the records or problems. The survey offers a quantitative depiction of opinions or tendencies of a population by analyzing a sample of that population. *We will be using **Survey** for this research since we will be conducting quantitative research.*

Choices (Quantitative – Qualitative - Mixed); Creswell (2014). Quantitative method is utilizing numbers, close-ended questions. Whilst Qualitative approach is connected to interviews done by acquiring one's opinions, approaches, and insights employing open-ended questions. Mixed Method requires both qualitative and quantitative study using two types of data. *This*

research will use the **Quantitative** method since we will be dealing with numerical data and conducting statistical analysis. The samples will be used as a representative of the population.

Table 3

Quantitative and Qualitative Comparison

Item	Quantitative	Qualitative
Purpose	Deductive: - Interface from sample to population Establishing relationships between variables	Inductive: - Discovering unanticipated events, conditions, and influences Process
Research questions	Correlation Hypothesis testing	Hypotheses as part of conceptual framework
	Research Methods	
Sampling	Probability sampling	Purposeful sampling
Data Collection	Measures tend to be objective Prior development of instruments	Measures tend to be subjective Inductive development of strategies
Data analysis	Numerical descriptive analysis (statistics, correlation) Estimation of population variables Conversion of textual data into numbers or categories	Textual analysis (coding, memos, connecting) Narrative approaches
Reliability/Validity	Reliable technology as instrument	Valid self as instrument

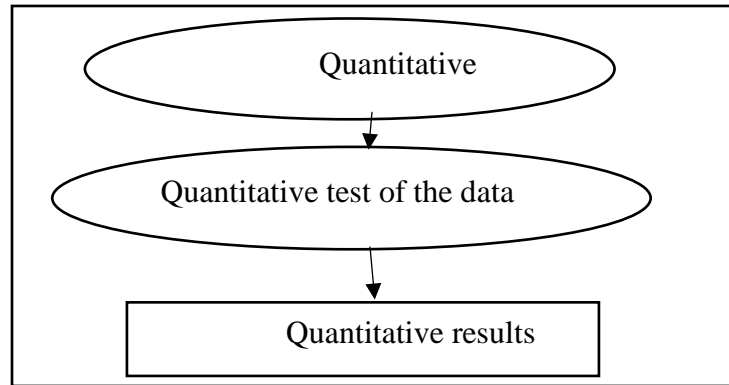
Note. Adapted from *Linking corporate logo, corporate image, and reputation: An examination of consumer perceptions in the financial setting* by Foroudi, 2012, 2014.

Time Horizon (Cross-sectional – Longitudinal); Creswell (2014), Cross-sectional declares whether the survey with the information will be poised at one moment in time and longitudinal

data will be gathered over a point of time. *We will use a cross-sectional approach since this study reflects only a short period of time.*

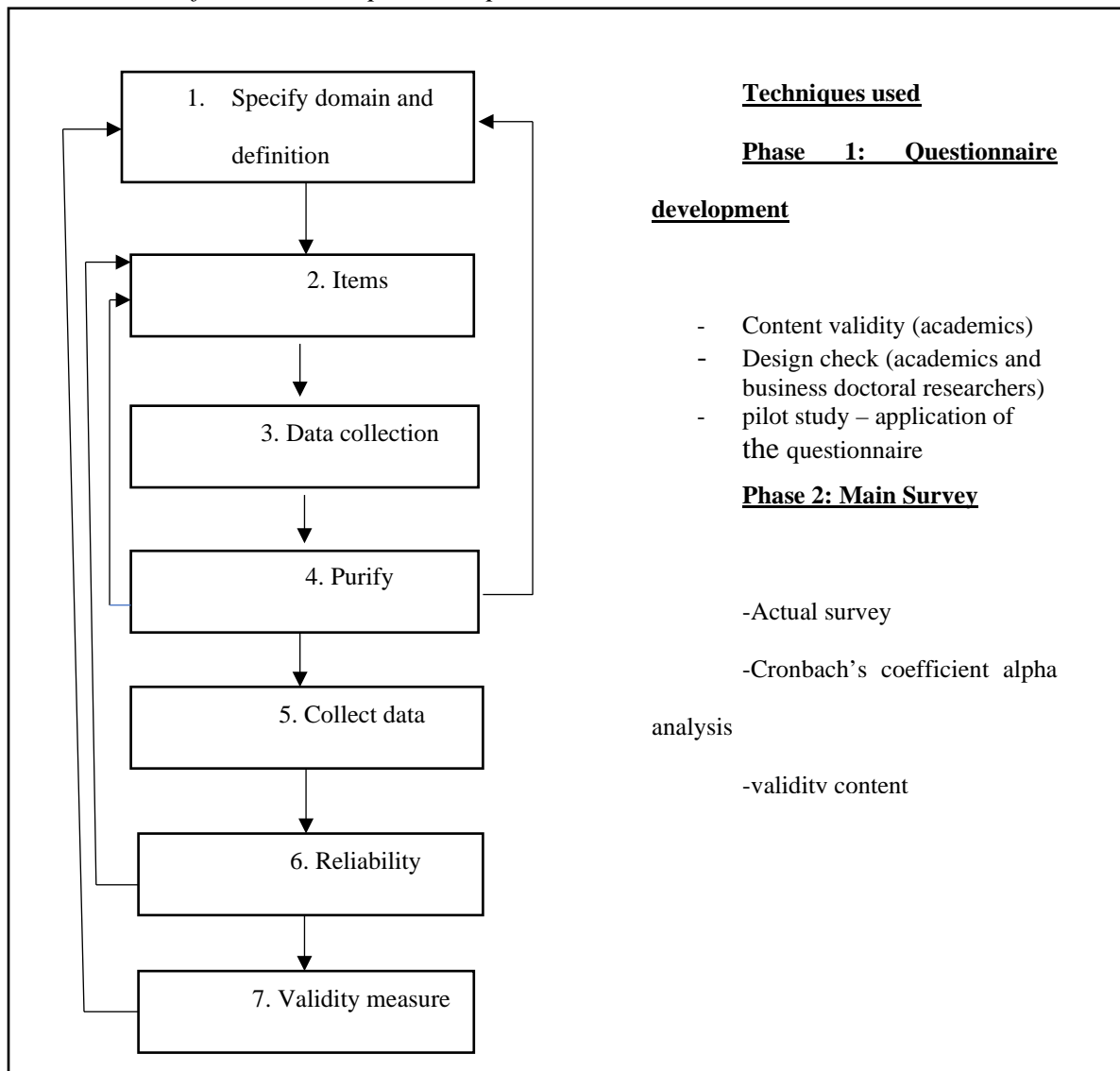
Data Collection (Questionnaires, Interviews, Focus Groups); According to Saunders (2009), a questionnaire is a programmed of questions that are employed for acquiring private or statistically suitable data from people. Interviews as termed by Creswell (2014), is a qualitative investigation process that involves establishing demanding personal discussions with a reserved sum of respondents to probe their opinions on a specific condition, intention, or setup. Focus group is a cluster containing of six (6) to twelve (12) persons from alike practice or surroundings where information is composed throughvia a semi-structured group interview procedure to converse a precise theme of awareness according to (Creswell 2014). *For the purpose of this research, we will be using **questionnaires** that are based on an existing conceptual framework in order to gather statistical information from customers in the Telecom Industry.*

Data Analysis (Statistics – Mind Maps/Content Analysis); Statistics as termed by Creswell (2014), is a set of mathematical methods that foster to examine and display information. Mind Maps is a map that is treated to visually arrange data. *For the purpose of this research, we will be using **Statistics** to gather numerical data for analysis and to conclude our findings.*

Figure 3*Quantitative Procedures*

Note. Adapted from *Linking corporate logo, corporate image, and reputation: An examination of consumer perceptions in the financial setting* by Foroudi, 2014.

This study had developed a survey questionnaire (Churchill, 1979). It covers all the constructs within Servqual and other units of measures looking at service performance, behavioural intentions, and customer satisfaction. Figure 4 shows the steps proposed to measure the scale developed for servqual constructs.

Figure 4*Measurement of Scale Development Steps*

Note. Adapted from Linking corporate logo, corporate image, and reputation: An examination of consumer perceptions in the financial setting by Foroudi, 2014.

Operational Definition of Variables

Unicaf University of Zambia (2020), states that quantitative researchers seek to identify different variables associated with the framework in the study. For this research paper, customer satisfaction and behavioral intention will be the dependent variable within this study and the service quality dimensions is going to be the independent variable. Since those philosophies will be of a positivist nature, the researcher will be testing research questions based on an existing conceptual framework. The researcher will then want to answer the research questions by generating data (Field 2013). This can be done through correlational research, which gives a normal view of the questions that will be researched since it is not influencing what occurs and the measurement is not biased.

The relationship existing between the constructs has been hypothesized using supporting information from the literature, using the conceptual model depicting the relationships service quality as well as customer satisfaction, and behavioral intention, the link amongst functional quality, technical quality, image, and service quality, the affiliation amongst perceived performance, desired congruency, expectation disconfirmation, and service quality.

Study Procedures and Ethical Assurances

The researcher has received approval from the University of Zambia UREC before proceeding with the collection of the data. The researcher also will be using ethical considerations when conducting the research (University of Zambia 2020). A consent form will be submitted along with the questionnaire upon distribution. The consent form is to ensure that the participants are aware of the purpose of the study, and they are free to withdraw from completing the

questionnaire at any point. Before submitting questionnaires, participants will be briefed about the privacy and confidentiality of the data collected. The researcher will also debrief the participants only to inform them of the overall results of the research. And also, the Telecom provider will be debriefed on the findings. Since the participants will remain anonymous, then their identity will be protected; Participants will not be deceived. The researcher will ensure to highlight the confidentiality of the participants. And that they can withdraw from completing the questionnaire.

Quality of Research (Reliability, Validity & Ethical Considerations); a consent form was submitted in the questionnaire before distribution. The purpose of the consent form was to ensure that the participants are aware of what the study is about, and they can withdraw from completing the survey if they so choose to. And for them to understand that the collection of the data is for research purposes only.

Data Collection

Systematic along with precise collection of data is important. The purpose of conducting such a research will be to understand the impact of functional as well as technical quality (the main construct) with its relationship to service quality (the antecedent) on customer satisfaction (as an outcome). This section will highlight the various components relating to data collection used within this research: firstly, sample size; secondly, methodology for collection of data which will be quantitative; thirdly, the procedure for the collection of data. It will further discuss the quantitative study executed in the first stage, then revision of the preliminary research question and model; afterward it will look into the questionnaire and its measurement; lastly it will look at

the findings and their validity to the accuracy of the conclusion (Bakers, 1994; Saunders et al., 2007).

For data to be collect, the researcher distributed face-to-face questionnaires to 20 staff members of Belize Telemedia Limited. The researcher then received a listing of all subscribers, contacted 730, and requested their consent to partake in the survey (Ritchie et al., 2003). The questionnaire included 73 questions, and it took 15 minutes to complete each survey questionnaire.

In terms of the various analysis that will be used in the research, the researcher will be using Statistics, Excel, SPSS (Statistical Package for Social Science), and SPSS AMOS. Cronbach's Alpha, AVE, Confirmatory Analysis, Composite Reliability (CR), and Fronell Larcker Discriminant Validity, test will be conducted for examination of the validity as well as the reliability of each construct within those five dimensions tested along with the customer-perceived value. The researcher will also be calculating the confidence interval to identify the sample population. A Pearson correlation will be done using SPSS to determine if there will be a positive or negative relationship or any statistical significance between the variables. For the research question testing, using SPSS, regression analysis will be done to identify the impact of key dimensions pertaining to service quality on the perceived value of customers and customer loyalty to see if there is any strong or negative correlation between all variables. The researcher will be using Smart PLS for Structural Equation Modeling (SEM) model (Ringle, Wende & Will 2005) to predict models and evaluate the effect and the correlation amongst the dependent as well as the independent variables along with the research constructs.

Table 4*The Main Constructs and Their Definition*

Constructs	Definition	Measurement	
Reliability	the ability to perform the promised	<i>Strongly</i>	<i>disagree</i>
	service dependably and accurately	<i>Disagree</i>	<i>Agree</i>
	(El Saghier,2015)	<i>Strongly agree</i>	
Responsiveness	willingness to help customers and	<i>Strongly</i>	
	provide prompt service (El	<i>disagree</i>	<i>Disagree</i>
	Saghier,2015, p.3	<i>Agree Strongly agree</i>	
Assurance	knowledge and courtesy of	<i>Strongly</i>	<i>disagree</i>
	employees and their ability to	<i>Disagree</i>	<i>Agree</i>
	convey trust and confidence (El	<i>Strongly agree</i>	
Empathy	Saghier,2015)		
	caring, individualized attention	<i>Strongly</i>	<i>disagree</i>
	provided to the customer (El	<i>Disagree</i>	<i>Agree</i>
Tangibles	Saghier,2015)	<i>Strongly agree</i>	
	the appearance of physical	<i>Strongly</i>	<i>disagree</i>
	facilities, equipment, the	<i>Disagree</i>	<i>Agree</i>
	appearance of personnel, and	<i>Strongly agree</i>	
	communication materials (El		
	Saghier,2015)		

Technical quality	what the consumer receives as a result of his interactions with a service firm (Grönroos, 1984)	<i>Strongly disagree</i> <i>Disagree</i> <i>Agree</i> <i>Strongly agree</i>
Images	brand, product, or company level a consumer may associate with a service provider (Kang & James, 2004)	<i>Strongly disagree</i> <i>Disagree</i> <i>Agree</i> <i>Strongly agree</i>
Desires congruency	level of service the student wants to receive (Spreng & Mackoy, 1996)	<i>much worse than desired (1), worse than desired (2), better than desired (4), and much better than desired (5</i>
Perceived Performance	one's perception of one advising experience (Spreng & Mackoy, 1996)	1-Very far from Ideal, 2-Far from Ideal, 4-Close to ideal, and 5-Very close to ideal
Expectations	difference between what one anticipated they would receive and what they actually received, and then evaluate this difference (Spreng & Mackoy, 1996)	1- Much Worse, 2- Worse than expectation, 4-Equal to expectation, and 5-Better than expectation

Service Environment	physical or built environment on customer service evaluations (Brady & Cronin Jr, 2001)	<i>Strongly disagree</i> <i>Disagree</i> <i>Strongly agree</i>
Customer Satisfaction	direct measure of overall service quality that serves as a better predictor of behavioral intentions than a value of service quality computed from measured dimensions. (Dabholkar, Shepherd & Thorpe, 2000)	<i>Very dissatisfied, 2-dissatisfied, 4-Satisfied, and 5-Very Satisfied</i>
Behavioral Intention	Intentions are self-instructions to perform particular behaviors or to obtain certain outcomes (Triandis, 1980) and are usually measured by endorsement of items such as I intend to do X! (Webb & Sheeran, 2005)	Definitely No 1 Definitely Yes

Note. Developed by the researcher

The list of items has been compiled via various systematic reviews of works from several studies conducted empirically. A scale was developed by the researcher to avoid lengthy items, uncertain pronoun references, and double-barreled items (DeVillis, 2003).

The researcher used a scale that is multi-item for every construct (Churchill, 1979). There were 65 items generated: 4 items about reliability, 4 items about responsiveness, 6 items about assurance, 8 items about empathy, 4 items for tangibles, 4 items for technical quality, 4 items for image quality, 1 item for desires congruency, 2 items for perceived performance, 1 item for expectations congruency, 16 items for network quality (service environment), 7 items about customer satisfaction as well as 4 items for behavioral intentions.

Table 4 illustrates the constructs along with the amount of initial items. Also, Table 5 demonstrates the primary constructs along with how they are measured based on the study.

Table 5*The Constructs and the number of Initial Items*

Constructs	No. of initial items
Reliability	4
Responsiveness	4
Assurance	6
Empathy	8
Tangibles	4
Technical Quality	4
Network Quality	15
Images	4
Perceived Performance	2
Customer Satisfaction	7
Behavioral Intention	4

Note. Adapted from *Linking corporate logo, corporate image, and reputation: An examination of consumer perceptions in the financial setting* by Foroudi, 2014.

Table 6*Constructs and Sourced Authors*

Construct	Items	Major references
Reliability	<p>When the service provider promises to do something by a certain time, services such as SMS, Voice, Data, and other services of the network are delivered as promised.</p> <p>When I face problems, the service provider staff is sympathetic and reassuring.</p> <p>The service provider staff is dependable. Dependable and consistent network in solving customers' complaints.</p> <p>The service provider staff keeps the transaction records accurately.</p>	<p>Jiang, Jun & Yang, 2016; Loke, Taiwo, Salim, Downe & Petronas, 2011; Al-Aali, Khurshid, Nasir & Al-Aali, 2011.</p>
Responsiveness	<p>The service provider staff tells the customer exactly when services will be performed.</p> <p>I received prompt service from the service provider staff.</p> <p>Service provider staff is always willing to help the customers.</p> <p>Service provider staff does not appear to be too busy in responding to customer requests.</p>	<p>Iberahim, Taufik, Adzmir, & Saharuddin, 2016; Loke, Taiwo, Salim, Downe & Petronas, 2011; Al-Aali, Khurshid, Nasir & Al-Aali, 2011</p>
Assurance	<p>I can trust the service provider staff.</p> <p>I feel safe when conducting business with the service provider staff.</p> <p>The customer service staff is polite.</p>	<p>Pitt, Watson, & Kavan, 1995; Loke, Taiwo, Salim, Downe & Petronas, 2011; Al-Aali, Khurshid, Nasir & Al-Aali, 2011</p>

Customer service staff seems to have received adequate support from the service provider to do their job well.

Sincerity and patience in resolving customers' complaints/problems.

Ability to provide a variety of value-added services- Music, internet access, SMS, etc.

Empathy

The service provider staff gives me individual attention.

The service provider staff knows what I actually want. I have an interest in the services provided by the service provider.

The service provider operates according to the business hours that are convenient to most of the customers.

The service provider has convenient periods & terms for activation, recharge, and accounts suspension, free call times.

The service provider has a sound loyalty program to recognize you as a frequent customer.

The service provider has the customer's best interest at heart.

The service provider apologizes for the inconvenience caused to customers.

Pitt, Watson, & Kavan, 1995; Loke, Taiwo, Salim, Downe & Petronas, 2011; Al-Aali, Khurshid, Nasir & Al-Aali, 2011

Tangibles

Customer service counter is well-equipped with up-to-date facilities e.g., reload/top-up machine, SIM card (chip), and free WIFI.

Physical layout of equipment and furniture is comfortable for customers interacting with staff.

Staff are well-dressed and appear neat.

Material and information associated with the service (e.g., promotional brochure) are visually appealing at the customer service counter.

Parasuraman et al, 1988; Loke, Taiwo, Salim, Downe & Petronas, 2011

Technical Quality	<p>Successful in completion of calls, SMS, Internet, line activation, credit reloading, etc.</p> <p>Employees have technological knowledge and skills in solving customer problems.</p> <p>Network clarity and speed for calls and other services.</p> <p>Network innovativeness – ability to use the current technology to improve services.</p>	<p>Kang, 2006;</p> <p>Nimako, Azumah, Donkor & Adu-Brobby, 2012</p>
Desire Disconfirmation	<p>Overall, the offerings provided by the service provider have been _____ than I desired.</p>	Sattari, 2007
Perceived Performance	<p>Overall, the service provider is a good company to do business with.</p> <p>Overall, the offering provided by my service provider has been _____.</p>	Sattari, 2007
Expectations Disconfirmation	<p>Overall, the offerings provided by the service provider have been _____ than I expected.</p>	Sattari, 2007
Network Quality	<p>The quality of the specific chosen network is always good.</p> <p>The call quality of the specific chosen network is always good</p> <p>The coverage of this cellular network is strong on all the highways.</p> <p>The signal is strong even inside the buildings including the basement.</p> <p>All parts of the city including suburbs are reasonably covered by this network.</p> <p>Service network maintains excellent voice quality without interruption.</p> <p>You are able to make calls at peak hours.</p> <p>Your call gets connected to the called person during the first attempt most of the time.</p> <p>Sending / Receiving SMS is fast. E.g., Downloading (ringtones, photos, songs.....etc.) is fast.</p> <p>Receiving Traffic information is accurate.</p> <p>The service provider has a strong and wide range of network</p> <p>The call quality of the specific chosen network is always good</p> <p>The voice quality of the calls is acceptable</p> <p>I am reachable by my service provider SIM card most of the time</p> <p>I don't have problems making international calls with my service provider</p> <p>The network quality is acceptable</p>	<p>Nimako et al., 2012;</p> <p>Wang, Lo & Yang, 2004;</p> <p>Rahhal, 2015;</p> <p>Nimako, 2012;</p> <p>Al-Aali, Khurshid, Nasir & Al-Aali, 2011</p>

Image Quality	<p>Success of mobile network company.</p> <p>Reputation of mobile network.</p> <p>Brand image of mobile network.</p> <p>Socially responsible mobile network.</p>	Kotler and Keller, 2006; Nimako, 2012
Customer Satisfaction	<p>I am completely satisfied with the services delivered by the service provider.</p> <p>I feel very pleased with the delivered services</p> <p>I feel absolutely delighted</p> <p>Compared to other telecom service providers you have done business with the present telecom is better</p> <p>Based on all your experiences, how satisfied overall are you.</p> <p>I am happy with the telephone company.</p> <p>My choice to deal with this telephone company is a wise one</p>	Wang, Lo & Yang, 2004; Nimako, 2012
Behavioral Intention	<p>I would like to repurchase the offerings from the service provider</p> <p>I would like to recommend the mobile communication service to others</p> <p>I would like to keep close relationship with the service provider</p> <p>Do you have any intention to switch to use the services of a better network?</p>	Wang, Lo & Yang, 2004

Note. Developed by the researcher

Table 7*Constructs with Items and Code*

Construct	Items	Item Codes
Reliability	When the service provider promises to do something by a certain time, services such as SMS, Voice, Data, and other services of the network are delivered as promised.	RL_1
	When I face problems, the service provider staff is sympathetic and reassuring.	RL_2
	The service provider staff is dependable. Dependable and consistent network in solving customers' complaints.	RL_3
	The service provider staff keeps the transaction records accurately.	RL_4
Responsiveness	The service provider staff tells the customer exactly when services will be performed.	RS_1
	I received prompt service from the service provider staff.	RS_2
	Service provider staff is always willing to help the customers.	RS_3
	Service provider staff does not appear to be too busy in responding to customer requests.	RS_4
Assurance	I can trust the service provider staff.	AS_1
	I feel safe when conducting business with the service provider staff.	AS_2
	The customer service staff is polite.	AS_3

Customer service staff seems to have received adequate support from the service provider to do their job well. AS_4

Sincerity and patience in resolving customers' complaints/problems. AS_5

Ability to provide a variety of value-added services- Music, internet access, SMS, etc. AS_6

Empathy

The service provider staff gives me individual attention. EM_1

The service provider staff knows what I actually want. EM_2
I have an interest in the services provided by the service provider. EM_3

The service provider operates according to the business hours that are convenient to most of the customers. EM_4

The service provider has convenient periods & terms for activation, recharge, and accounts suspension, free call times. EM_5

The service provider has a sound loyalty program to recognize you as a frequent customer. EM_6

The service provider has the customer's best interest at heart. EM_7

The service provider apologizes for the inconvenience caused to customers. EM_8

Tangibles

Customer service counter is well-equipped with up-to-date facilities e.g., reload/top-up machine, SIM card (chip), and free WIFI. TG_1

Physical layout of equipment and furniture is comfortable for customers interacting with staff. TG_2

Staff are well-dressed and appear neat. TG_3

Material and information associated with the service (e.g., promotional brochure) are visually appealing at the customer service counter. TG_4

Technical Quality	Successful in completion of calls, SMS, Internet, line activation, credit reloading, etc.	TQ_1
	Employees have technological knowledge and skills in solving customer problems.	TQ_2
	Network clarity and speed for calls and other services.	TQ_3
	Network innovativeness – ability to use the current technology to improve services.	TQ_4
Desire Disconfirmation	Overall, the offerings provided by the service provider have been _____ than I desired.	DD_1
Perceived Performance	I am happy with my decision to use my service provider services	PP_1
	Overall, the service provider is a good company to do business with.	PP_2
	Overall, the offering provided by my service provider has been _____.	PP_3
Expectations Disconfirmation	Overall, the offerings provided by the service provider have been _____ than I expected.	ED_1
Network Quality	The quality of the specific chosen network is always good.	NQ_1
	The coverage of this cellular network is strong on all the highways.	NQ_2
	The signal is strong even inside the buildings including the basement.	NQ_3
	All parts of the city including suburbs are reasonably covered by this network.	NQ_4
	Service network maintains excellent voice quality without interruption.	NQ_5
	You are able to make calls at peak hours.	NQ_6
	Your call gets connected to the called person during the first attempt most of the time.	NQ_7
	Sending / Receiving SMS is fast. E.g., Downloading (ringtones, photos, songs.....etc.) is fast.	NQ_8
	Receiving Traffic information is accurate.	NQ_9
	The service provider has a strong and wide range of network	NQ_10
	The call quality of the specific chosen network is always good	NQ_11
	The voice quality of the calls is acceptable	NQ_12
	I am reachable by my service provider SIM card most of the time	NQ_13
	I don't have problems making international calls with my service provider	NQ_14
	The network quality is acceptable	NQ_15

Image Quality	Success of mobile network company.	IQ_1
	Reputation of mobile network.	IQ_2
	Brand image of mobile network.	IQ_3
	Socially responsible mobile network.	IQ_4
Customer Satisfaction	I am completely satisfied with the services delivered by the service provider.	CS_1
	I feel very pleased with the delivered services	CS_2
	I feel absolutely delighted	CS_3
	Compared to other telecom service providers you have done business with the present telecom is better	CS_4
	Based on all your experiences, how satisfied overall are you.	CS_5
	I am happy with the telephone company.	CS_6
	My choice to deal with this telephone company is a wise one	CS_7
Behavioral Intention	I would like to repurchase the offerings from the service provider	BI_1
	I would like to recommend the mobile communication service to others	BI_2
	I would like to keep close relationship with the service provider	BI_3
	Do you have any intention to switch to use the services of a better network?	BI_4

Note. Developed by the researcher

The main constructs along with its measurement from the literature for this quantitative study are shown in table 6.

For a clearer measure of scale, the researcher conducted a pilot study to ensure reliability and validity (Malhotra and Birks, 2000). The reason for conducting a pilot study was to ensure the effectiveness of the questionnaire being utilized in ensuring participants will not encounter any sort of problems when answering (Foroudi, 2014; Saunders et al., 2007). Validity is known to be

the degree to which examiners can recognize what they would examine, and they obtained that real measurement (Foroudi, 2014; McDaniel and Gates, 2006).

Therefore, to ensure validity, the researcher invited 8 academics, having been acquainted with the topic chosen, to help evaluate the items being measured, and to indicate whether they find such measurement as being logically valid or invalid (Bearden et al., 1993; Foroudi, 2014). They were asked to determine whether the items seemed suitable and if the wording was clear (Foroudi, 2014; Lichtenstein et al., 1990). Based on the feedback, the items were revised and were again scrutinized for face validity. For face validity to be established, the researcher requested feedback from academics who completed the questionnaire and made comments on the layout, ease of completion, and wording. The experts were in agreement that the items used in this study were deemed appropriate for the measurement of the constructs. These summaries including the limitations and benefits of the analysis of the content are shown in Table 1.3.

Once amendments were made, 2 academic lecturers then examined the questionnaire to confirm if such items measured that of which they were to measure (Foroudi, 2014). They were tasked to fill the questionnaires out and mention if they measured the intended layout, wording, ease of completing, questions difficulty, questionnaire completion time, sequence, and constructs (Foroudi, 2014).

The last edition of the survey instrument was finalized via a pilot study done for enhancing the reliability, items being measurement along with the construct validity and. Majority of the constructs utilised scales that are interval which has been measured using the type of scale that is Likert as well as seven-point whereby (1 equals to strongly disagree as well as 5 equalling to strongly agree). Researchers have mentioned that such Likert-type scales have been often utilised

within research methodologies pertaining to marketing being considered satisfactory as it is related to the primary dispersal of survey replies (Bagozzi, 1994).

The purpose behind such pilot test was a pre-test done to eradicate any flaws or weaknesses within the initial survey questionnaire draft (Foroudi, 2014). This pilot study is commonly used within research surrounding marketing as well as business, to ensure validity and reliability. Denscombe, (2007) stated that the pilot study assesses the requirements that are important throughout the purification of the survey instrument. For the survey questionnaire to be finalized, the study gives a primary evaluation and also enhancement of the measurement (Zikmund, 2003).

The questionnaires were available to participants in September 2022. At the end of the cut-off date, 68 questionnaires have been collected, in addition 11 questionnaires have also been removed since many data were missing and response quality were poor.

Table 8*Demographic of Customers Sampling*

Profile	N	%
Male	22	39.30%
Female	33	58.9%
Prefer not to say	1	1.80%
Full-time student	1	1.80%
Private Sector	27	48.2%
Public Sector	23	41.1%
Retired	1	1.80%
Self-employed	4	7.10%

Note. Develop by the researcher for current research

This process of purification of the instrument involved the collection and assessment of 56 questionnaires. It assessed both validity and reliability to ensure that the measurements were error-free and results were consistent. This reliability was measured using Siegle-Reliability Cronbach's alpha to assess the variables (Cronbach, 1951). It is important to conduct testing before distribution of a main survey (Melewar, 2001). The result of the Cronbach's alpha revealed a scale indicating a high degree of reliability of 0.942457. A coefficient alpha that exceeds 0.70 is considered highly suitable for research (Hair et al., 2006).

Table 9*Cronbach's Alpha Sampling*

Cronbach's Alpha	0.972456799
Split-Half (odd-even) Correlation	0.972031997
Split-Half with Spearman-Brown Adjustment	0.985817673
Mean for Test	228.1428571
Standard Deviation for Test	32.39071106
KR21 (use only 0 and 1 to enter data for this)	1.569936644
KR20 (use only 0 and 1 to enter data for this)	1.597855881

Note. Developed by researcher for current research

Summary

The primary aim of this chapter is to talk about all methods utilised to test the research questions along with the operational model that is described in Chapter 3. This chapter also looked at the research design within every aspect of the study to identify how the survey questionnaire of the study has been executed. Whereby, described within such chapter the matters with the collection of data along with its units of analysis. It also indicates that quantitative research was done as the primary research tool to carry out this study in understanding such impact of service quality within the Telecom Industry in Belize.

For a measurement scale to be developed, the researcher used the procedures of development measurement proposed by Churchill (1979) to construct its model.

Hence the following chapter will highlight those results derived using quantitative data from this present study and therefore presented along with being explained.

CHAPTER 4: FINDINGS

Introduction

The aim behind this research chapter is for justifying as well as explaining such various methods along with the designs that were utilized to test the research questions and the model that was developed in the previous chapter being Chapter 3. For the research questions to be answered, and to validate the model that was proposed, the following chapter is designed as follows: the first section discusses the research design and the trustworthiness of such information. The second section looks at the examination of data. The next section discusses missing data. The following section examines the reliability and validity of that data looking at the exploratory fieldwork along with sampling methodology for survey and questionnaire design. It explains the various techniques used for data analysis as well as the statistical software used in this research. The next section looks at the results and the last section looks at the summary. This chapter looks at the hypothesis, scale validation and their causal relationship.

This chapter also looks at the results from the quantitative study. The main findings that came from this phase that showed support to the conceptual framework from this study. It included statistical techniques along with the output from the data collected. The results that were assessed using the exploratory factor analysis (EFA), as well as the structural equation modelling technique (SEM) to identify and assess any associations with the hypothesis and the constructs from the conceptual framework within the research.

Trustworthiness of Data

According to Lincoln and Guba, 1985, the concept of understanding the truth via the measurement of validity as well as reliability is corroborated with that of observation when it comes to trustworthiness. Trustworthiness, when it comes to a study report usually falls within the forefront of matters commonly conferred being reliability as well as validity (Foroudi, 2014; Seale, 1999).

It is stated that validity is non-existent lacking reliability, since the countenance of previous validity is enough grounds for the verification that reliability also exists (Foroudi, 2014; Lincoln and Guba, 1985). Validity refers to being well-grounded, and reliability is being sustainable in defining the power of such information (Foroudi, 2010). Researcher states that reliability is the accuracy of the data produced using techniques and research methods, which in the end affects the validity of the study (Patton, 2002).

The methodology used in this chapter is important to understand the choices used. According to Bryman (2004), a cluster of beliefs, known as a paradigm, is what scientists use for disciplines that influence research, the interpretation of the results, and the execution of the research.

The techniques and questions implored to collect and then validate empirical studies are known as the methodology paradigm, which discovers reality (Gupta *et al.*, 2011).

In order to select the paradigm that would provide an accurate analysis, the research objectives and questions need to be taken into consideration.

Data examination

The examination of data is important to confirm if the underlying data to be analyzed meets the techniques used for data analysis (Hair et al., 2010). Examination of the information is vital, in order to understand deeper, the characteristics existing in the dataset, and will provide confidence to the researcher, knowing that the main analysis done is honest, resulting in valid conclusions drawn (Tabachnick and Fidell, 2007). In ensuring that the information was inputted as well as logged accurately and that the variables were distributed normally, the researcher in this research screened the data to detect if there were any outliers and normality along with any missing data (Foroudi, 2014).

These testing were done utilising SPSS 20, along with using SMART PLS,

Treatment of Data Missing

As delineated by Fidell (2007), one of the most universal matters in data analysis is values that are missing, along with the patterns and not the amount of missing data. Missing data happens when one or more items are not answered by a respondent when completing a survey instrument. This missing data becomes problematic when it is time to statistically analyze the information. And if the size of the sample is reduced due to missing data, it tends to also reduce the statistical power of the research, which then makes implication how the estimates that were calculated have been considered extremely biased for taking a broad view (Corderio et al., 2010).

Leaving data out can also affect the researcher's results and be, which forms a part of the missing data when conducting initial analysis (Foroudi, 2014; Hair et al. (2006). As outlined by

researchers, there are four stages to treat information that is missing (Hair et al., 2006). Firstly, the inspection of the kind of information that is misplaced; secondly probing the notch of information that are missing; thirdly the inspection of the doubt of the information that are missing; and lastly, to the request of the preparation of such as the practice of assertion. The information pattern from those missing data will determine the seriousness based on, how much of those missing data, along with why the data have been missing (Foroudi, 2014; Tabachnick and Fidell, 2007).

Missing data can be categorized either as ‘ignorable’ or nonignorable (Hair et al., 2006). Ignorable is considered as missing data that is random and does not need any sort of remedy to fix it. Whilst missing data that are considered non-ignorable is when the result is derived from the procedures of the researcher when processing data or the respondents simply do not answer certain questions posed within the survey questionnaire (Hair et al., 2006). The research must go on to the next step and assess how missing data can impact this research.

Reliability and validity of data

For a clearer measure of scale, the researcher conducted a pilot study to ensure reliability and validity (Malhotra and Birks, 2000). The reason for conducting this pilot study was due to ensuring that such questionnaire was effective and participants will not encounter any sort of problems when answering (Foroudi, 2014; Saunders et al., 2007). Validity implies the magnitude that a researcher intends to examine something that had the real magnitude (Foroudi, 2014; McDaniel and Gates, 2006).

Therefore, to ensure validity, the researcher invited 8 academics, that are acquainted about the subject, to help evaluate the items being measured, and to indicate whenever they find the measurement seems to become logically valid or invalid (Foroudi, 2014). They were asked to determine whether the items seemed suitable and if the wording was clear (Lichtenstein et al., 1990). Based on the feedback, the items were revised and were again scrutinized for face validity. For face validity to be established, the researcher requested feedback from academics who completed the questionnaire and made comments on the layout, ease of completion, and wording. The experts were in agreement that the items used in the research were suitable for the measurement of the constructs.

Once amendments were made, 2 academic lecturers then examined the questionnaire to confirm if the items that were measured did what it was projected to measure. They were then tasked to fill out the questionnaires along with mentioning if they measured the intended layout, wording, ease of completing, questions difficulty, questionnaire completion time, sequence, and constructs.

The last edition of the survey instrument was finalized via a pilot study done for enhancement for measuring items along with validity as well as reliability constructs. Table 10 above highlights all constructs along with the questions and how each question was coded. Most of the constructs utilised scales that are intervals that use the measurement of the scale being Likert that is seven-point whereby 1 represents strongly disagree along with 5 meaning strongly agree. According to researchers, a scale such as Likert-type has often been utilised within methodologies

of the kind of research pertaining to marketing and is suitable as it relates for distributing primary responses of survey (Bagozzi, 1994).

Such purpose behind the pilot test was a pre-test done to eradicate any flaws or weaknesses within the initial survey questionnaire draft (Foroudi, 2014). This pilot test is commonly used within research surrounding marketing as well as corporations, to ensure validity and reliability. Denscombe (2007) stated that the pilot study assesses the requirements that are important throughout the purification of the survey instrument. For the survey questionnaire to be finalized, the study gives a primary evaluation and also enhancement of the measurement (Zikmund, 2003).

The questionnaires were available to participants in September 2022. At the end of the cut-off period, 68 questionnaires were then collected, and 11 questionnaires were removed since many data were missing and response quality were poor. Table 11 below shows the demographics of the participants.

Table 10*Demographic of customers sample (N=57)*

Profile	N	%
Male	22	39.30%
Female	33	58.9%
Prefer not to say	1	1.80%
Full-time student	1	1.80%
Private Sector	27	48.2%
Public Sector	23	41.1%
Retired	1	1.80%
Self-employed	4	7.10%

Note. Developed by researcher

This process of purification of the instrument involved the collection and assessment of 56 questionnaires. It assessed both validity and reliability to make sure that the measurements were free of errors and results were consistent. This reliability was calculated using Siegle-Reliability Cronbach's alpha to evaluate the variables (Cronbach, 1951). It is important to conduct testing before the distribution of a main survey (Melewar, 2001). The result of the Cronbach's alpha revealed a scale indicating a high degree of reliability of 0.9724568 in Table 3. According to researchers, the coefficient alpha which exceeds 0.70 has been considered highly suitable for research (Hair et al., 2006).

Table 10*Cronbach's Alpha Reliability Test*

Cronbach's Alpha	0.972456799
Split-Half (odd-even) Correlation	0.972031997
Split-Half with Spearman-Brown Adjustment	0.985817673
Mean for Test	228.1428571
Standard Deviation for Test	32.39071106
KR21 (use only 0 and 1 to enter data for this)	1.569936644
KR20 (use only 0 and 1 to enter data for this)	1.597855881

Note. Developed by the researcher

The aim of this section is developing reliable as well as a valid measurement as it relates to theoretical constructs by combining understandings from both existing literature and quantitative study.

In terms of the various analysis that will be used in the research, the researcher will be using Statistics, Excel, SPSS (Statistical Package for Social Science), and SPSS AMOS. Cronbach's Alpha, AVE test, Confirmatory Analysis, and Composite Reliability (CR) will be conducted for the examination of validity as well as reliability for each construct within those five dimensions tested along with the customer-perceived value. The researcher will also be calculating the confidence interval to identify the sample population. A Pearson correlation will be done using SPSS to determine if there will be a positive or negative relationship or any statistical significance between the variables. For the research question testing, using SPSS, regression analysis will be

done to identify the impact of key service quality dimensions on perceived value of customers along with customer loyalty to see if there is any strong or negative correlation between all variables. The researcher will be using Smart PLS for Structural Equation Modeling (SEM) model (Ringle, Wende & Will 2005) to predict models and evaluate the effect and the correlation amongst variables that are dependent as well as independent within the research constructs.

Table 11

Constructs, Definition and Measurement

Constructs	Definition	Measurement
Reliability	the ability to perform the promised service dependably and accurately (El Saghier,2015)	<i>Strongly disagree Disagree Agree Strongly agree</i>
Responsiveness	willingness to help customers and provide prompt service (El Saghier,2015, p.3)	<i>Strongly disagree Disagree Agree Strongly agree</i>
Assurance	knowledge and courtesy of employees and their ability to convey trust and confidence (El Saghier,2015)	<i>Strongly disagree Disagree Agree Strongly agree</i>

Empathy	caring, individualized attention provided to the customer (El Saghier,2015)	<i>Strongly disagree</i> <i>Disagree</i> <i>Agree</i> <i>Strongly agree</i>
Tangibles	the appearance of physical facilities, equipment, the appearance of personnel, and communication materials (El Saghier,2015)	<i>Strongly disagree</i> <i>Disagree</i> <i>Agree</i> <i>Strongly agree</i>
Technical quality	what the consumer receives as a result of his interactions with a service firm (Grönroos,1984	<i>Strongly disagree</i> <i>Disagree</i> <i>Agree</i> <i>Strongly agree</i>
Images	brand, product, or company level a consumer may associate with a service provider (Kang & James, 2004)	<i>Strongly disagree</i> <i>Disagree</i> <i>Agree</i> <i>Strongly agree</i>
Desires congruency	level of service the student wants to receive (Spreng & Mackoy, 1996)	<i>much worse than desired</i> <i>(1), worse than desired (2),</i> <i>better than desired (4), and</i> <i>much better than desired (5</i>
Perceived Performance	one's perception of one advising experience (Spreng & Mackoy,1996)	1-Very far from Ideal, 2- Far from Ideal, 4- Close to

		ideal, and 5- Very close to ideal
Expectations	difference between what one anticipated they would receive and what they actually received, and then evaluate this difference (Spreng & Mackoy, 1996)	1- Much Worse, 2-Worse than expectation, 4-Equal to expectation, and 5-Better than expectation
Service Environment	physical or built environment on customer service evaluations (Brady & Cronin Jr, 2001)	<i>Strongly disagree Disagree Agree Strongly agree</i>
Customer Satisfaction	direct measure of overall service quality that serves as a better predictor of behavioral intentions than a value of service quality computed from measured dimensions. (Dabholkar, Shepherd & Thorpe, 2000)	<i>Very dissatisfied, 2-dissatisfied, 4-Satisfied, and 5-Very Satisfied</i>
Behavioral Intention		Definitely No 1 Definitely Yes

Note. Developed by the researcher

The list of items that has been compiled over various reviews of systematic works from several studies conducted empirically. A scale was developed by the researcher to avoid lengthy items, uncertain pronoun references, and double-barreled items (DeVillis, 2003).

The researcher used a scale that is considered multi-item on every construct (Foroudi, 2014). There were 65 items generated: 4 items for reliability, 4 items representing responsiveness, 6 items representing assurance, 8 items representing empathy, 4 items for tangibles, 4 items for technical quality, 4 items for image quality, 1 item for desires congruency, 2 items for perceived performance, 1 item for expectations congruency, 16 items for network quality (service environment), 7 items representing customer satisfaction as well as 4 items for behavioral intentions.

Table 14 illustrates all constructs as well as the amount of the items posted initially. Table 13 demonstrates the constructs considered to be primary as well as how they measure from the various works studies.

Table 12*The constructs and the number of initial items*

Constructs	No. of initial items
Reliability	4
Responsiveness	4
Assurance	6
Empathy	8
Tangibles	4
Technical Quality	4
Network Quality	15
Images	4
Perceived Performance	2
Customer Satisfaction	7
Behavioral Intention	4

Note. Developed by the researcher

The main constructs along with the amount of questions that were placed on the survey questionnaire from the literature for this quantitative study are shown in table 14.

Assessment of factor structure and reliability

To test the measurement of the items that were used within this study, the researcher used Factor analysis (FA). This was used to comprehend what was the underlying structure. It is used to assess and develop subsets of variables and research studies that are normally independent of each other (Foroudi, 2014).

A three-step methodology has been utilised for analysis within this study. Firstly, the relevance and content scales were refined using quantitative data (exploratory factor analysis (EFA)). Secondly, validation of the scales was done based on the sample population (confirmatory factor analysis (CFA)). Also lastly, structural equation modeling (SEM) was utilised for examining such a model. Hence explanation of these approaches is stated below:

- i. Exploratory Factor Analysis (EFA) – recognizes the volume of factors which are probable to utilise for the depiction of data. It examines the scale of measurement from a factorial form in both the pilot as well as the primary study. Along with the coefficient α of Cronbach's alpha utilised for verification of the reliability of measuring the scale and the instrument's internal consistency (Foroudi, 2014; Tabachnick and Fidell, 2007).
- ii. Confirmatory Factor Analysis (CFA) – assesses the validity and the current scales measured within this research; as well as confirms the latent variables theory (Foroudi, 2014).
- iii. Structure Equation Modelling (SEM) – examines the research questions and hypothesis as well as validates the conceptual framework (Foroudi, 2014).

The Statistical Package for Social Sciences, also known as SPSS is employed through numerous researchers to conduct various statistical analyses. This includes missing data treatment, editing, linearity and outliers, standard deviation, mean, frequency, and central tendency of variables. Therefore, the researcher used descriptive statistics for the main study using the SPSS model. This was done for the reliability test to assess the validity and reliability of this research (Tabachnick and Fidell, 2007).

The below section looks at the basis for using the methods selected above.

Exploratory Factor analysis (EFA) and coefficient alpha

According to Hair et al., (2006), exploratory factor analysis makes sure that each factor is accounted for the differences from a minimal of one distinct variable (Foroudi, 2014). It is an analytical procedure for gathering data for structural equation modeling (Steenkamp and Trijp, 1991).

According to researchers, the principal component analysis (PCA) was employed in this study since it is common and is a default within the SPSS program (Foroudi, 2014). Such method of varimax rotation has been employed in ensuring that such right explanation regarding those features along with the analysis of the orthogonal factors will cause an increase in the difference from the factor load in ensuring that low loadings are lower as well as the high amounts are higher as it relates to every factor, all the loadings which goes higher than 0.50 are referred to as significant). And to recognize the number of factors extracted, the researcher used Eigenvalues, to define the latent root criterion which is (eigenvalue >1.00) (Foroudi, 2014).

Structural equation modeling (SEM)

According to Bagozzi (1984), Structural equation modeling (SEM) referred to as path analysis has latent variables, tests causal relationships that exist between constructs as well as validates the theoretical model by utilizing the Analysis of Moment Structure (Amos) (Steenkamp and Baumgartner, 2000).

According to Hair et al. (2006), Structural equation modeling provides the best estimation techniques for multiple regression equations. It was used as a part of this study to first, to analysis the simultaneous dependent relationship that exists between latent indicators and observable variables from the research phenomena and tests the multiple regression equations other than using the SPSS that only test one relationship. Secondly, it is more confirmatory than exploratory. Thirdly, it independently analyses the validity and reliability of the various constructs. Fourthly, it gives specific measurement errors. Lastly, it involves multiple regression analysis and provides a goodness-of-fit test.

Composite reliability assessment

Composite reliability is a calculation that forms part of confirmatory factor analysis. Also known as construct reliability and it is used to assess the reliability of the model used to measure each latent variable (Hair et al., 2006). It measures the internal and reliable consistency of each variable within the construct. If the measurement is 0.70, this means it consistently measures all similar latent constructs.

A Cronbach's Alpha, Composite Reliability (CR) test was achieved to assess the reliability of every construct within the eleven dimensions tested along with customer satisfaction and behavioral intentions. Table 16 below, revealed that for the Cronbach's Alpha test, all constructs are greater than the standard reliability mark of 0.70 which is considered high. Corresponding to Babbie (1992), the value of Cronbach Alpha is classed grounded on the reliability index category whereby 0.90 to 1.00 is very high, 0.70 to 0.89 is high, 0.30 to 0.69 is moderate, and 0.00 to 0.30 is low. The Composite Reliability (CR) which measures the reliability of the constructs should be greater than 0.70 to be reliable. Most of the construct measures were above 0.70 in Table 16 below.

Table 13*Reliability and Validity*

Reliability and Validity Measures			
Constructs and scale items		Cronbach's	CR
1.	Reliability	0.97	0.96
2.	Responsiveness	0.97	0.82
3.	Assurance	0.97	0.96
4.	Empathy	0.97	0.95
5.	Tangibles	0.97	0.91
6.	Technical Quality	0.97	0.91
7.	Network Quality	0.97	0.99
8.	Images	0.97	0.91
9.	Perceived Performance	0.97	0.92
10.	Customer Satisfaction	0.97	0.93
11.	Behavioral Intention	0.97	0.92

Note. Developed by the researcher

Table 14*Case Responses*

Case Processing Summary			
		N	%
Cases	Valid	535	87.3
	Excluded ^a	78	12.7
	Total	613	100.0

a. Listwise deletion based on all variables in the procedure.

Note. Developed by the researcher

As it relates to the case processing in Table 17 above, 613 participants responded to this research survey. Of which 87.3% were deemed valid due to respondents responding to most questions.

Table 15*Cronbach's Alpha*

Reliability Statistics	
Cronbach's Alpha	N of Items
.952	65

Note. Developed by the researcher

All results of Cronbach's alpha from Table 18 above revealed a high degree of reliability of 0.952 for 65 items. A coefficient alpha that exceeds 0.70 is considered highly suitable for research (Hair et al., 2006). Table 17 shows that there were 613 overall participants, however, only 535 respondents were valid.

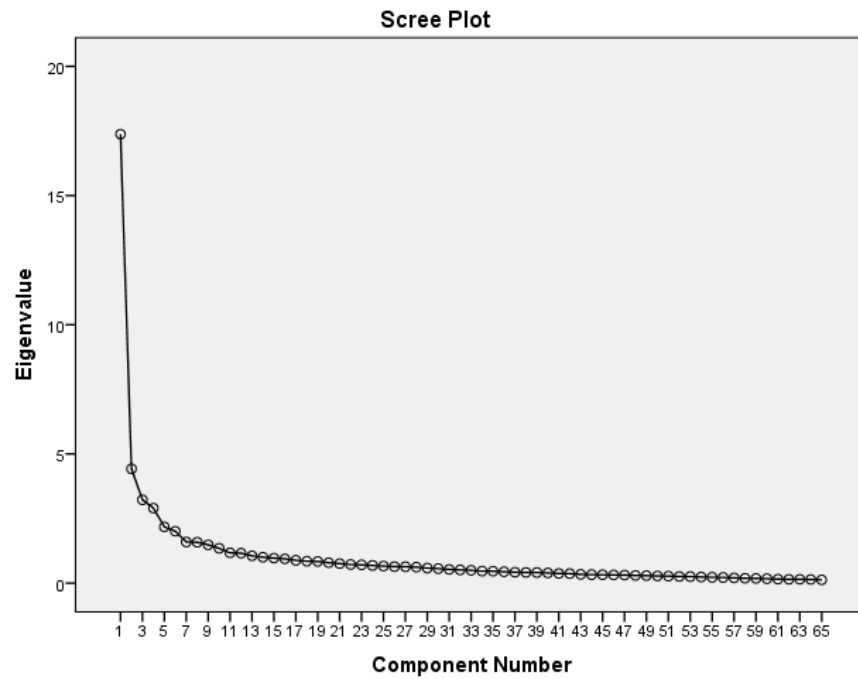
Table 16*KMO and Bartlett's*

KMO and Bartlett's Test		
<hr/>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.913
	Approx. Chi-Square	20109.366
Bartlett's Test of Sphericity	Df	2080
	Sig.	.000
<hr/>		

Note. Developed by researcher

These results of Kaiser-Meyer-Olkin from Table 19 above revealed a high degree of reliability of 0.913. A coefficient that exceeds 0.50 is considered acceptable but above 0.60 is preferred for research (Hair et al., 2006). The P value is .000 on Bartlett's test of Sphericity, that is less than .001, which is considered statistically significant, which is a value below .05.

Figure 5
Scree Plot



Note. Developed by the researcher

The above figure 5, indicates that 1 factor was above the Eigenvalue of 1, and all the other potential factors were below that, hence not extracted.

Table 17*Rotated Component Matrix*

Rotated Component Matrix^a		
	Component	
	1	2
Reliability	.646	
Responsiveness	.796	
Assurance	.801	
Empathy	.790	
Tangibles	.731	
Technical Quality	.663	
Desire Disconfirmation		.543
Perceived Performance		.715
Expectations Disconfirmation		.761
Network Quality	.726	
Image Quality	.577	
Customer Satisfaction		.652
Behavioral Intention		.574

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

Note. Developed by the researcher

Table 20, Cross Loading resulted in an overlap of questions that were used in the survey instrument. The overlaps meant that most respondents answered the questions in the same pattern, meaning that the questions were all closely related.

Table 21, Factor Loading was done to verify the reliability of the survey instruments that must be measured < 0.5 . All bold notes represent the factor for each key dimension. Reliability was 0.387, Responsiveness was 0.419, Assurance was 0.518, Empathy was 0.515, Tangibles was 0.461, Technical Quality was 0.525, Desire Disconfirmation was 0.325, Perceived Performance was

0.469, Expectation Congruency was 0.374, Network Quality was 0.426, Image Quality was 0.414, Customer Satisfaction was 0.480 and Behavioral was 0.225. Technical Quality measured the highest and Behavioral Intentions measured the least.

Table 18**Factor Loading Correlation Matrix**

<i>Inter-Item Correlation Matrix</i>													
	<i>Reliability</i>	<i>Responsiveness</i>	<i>Assurance</i>	<i>Empathy</i>	<i>Tangibles</i>	<i>Technical Quality</i>	<i>Desire Disconfirmation</i>	<i>Perceived Performance</i>	<i>Expectations Disconfirmation</i>	<i>Network Quality</i>	<i>Image Quality</i>	<i>Customer Satisfaction</i>	<i>Behavioral Intention</i>
<i>Reliability</i>	0.387												
<i>Responsiveness</i>	.510	0.419											
<i>Assurance</i>	.564	.593	0.518										
<i>Empathy</i>	.495	.581	.693	0.515									
<i>Tangibles</i>	.361	.447	.599	.636	0.461								
<i>Technical Quality</i>	.435	.452	.693	.641	.679	0.525							
<i>Desire Disconfirmation</i>	.258	.267	.286	.369	.311	.398	0.325						
<i>Perceived Performance</i>	.387	.342	.508	.490	.478	.625	.460	0.469					
<i>Expectations Disconfirmation</i>	.279	.272	.381	.328	.343	.499	.362	.549	0.374				
<i>Network Quality</i>	.400	.567	.590	.640	.643	.634	.454	.493	.412	0.426			
<i>Image Quality</i>	.349	.466	.495	.479	.444	.439	.265	.450	.329	.523	0.414		
<i>Customer Satisfaction</i>	.382	.362	.568	.546	.455	.583	.378	.581	.453	.576	.502	0.480	
<i>Behavioral Intention</i>	.226	.167	.248	.285	.129	.220	.094	.264	.281	.178	.224	.379	0.225

Note. Developed by the researcher

Results

There were three stages used in conducting data analysis. The first stage looks at the questions and scales used for quantitative data collection. Secondly, the validation of the scales

for these data that have been collected from this primary survey. The final as well as the third states were testing the model. The quantitative research was deemed appropriate for this research because (i) to gain additional comprehension regarding the research topic, (ii) to analyze better the model of the research along with the research questions, (iii) to understand deeper the service quality relationship with its various constructs within the Telecom Industry in Belize.

Section A: Personal Information

Table 19

Demographics Profile of Respondents

Gender	# of respondents	%
Male	274	46.4
Female	310	52.5
Prefer not to say	7	1.2
No answer	22	
Age		
16-22	105	17.9
23-30	152	25.8
31-39	225	38.2
40-59	104	17.8
60-above	1	0.2
No answer	26	
Primary Service Provider		
Belize Telemedia Limited	538	92.9
SMART Belize	27	4.7
Both	14	2.4
No answer	34	
Occupation		
Private Sector Employees	316	51.5
Public Sector Employees	190	31.0
Self Employed	36	5.9
Unemployed	47	7.7
Retired	8	1.3
Student	13	2.2
Non-Government Organization	3	0.50
Weekly Income		
<\$200.00	45	8.1
\$201.00 - \$350.00	97	17.4

\$351.00 - \$500.00	121	21.8
\$501.00 - \$650.00	212	38.1
>\$651.00	81	14.6
No answer	57	
Service duration		
< 1 Year	10	1.7
1 – 5 Years	137	23.2
6 – 10 Years	51	8.6
< 10 Years	68	11.5
Only had BTL	320	54.2
Only had SMART	4	0.70
No answer	23	
Billing		
Prepaid only	165	28.0
Postpaid only	122	20.7
Broadband only	23	3.9
Prepaid & Postpaid	73	12.4
Prepaid and Broadband Internet	43	7.3
Postpaid and Broadband	164	27.8
Internet	23	
No answer		

Note. Developed by the researcher.

The demographic profile of respondents compared with the population figures (N=613)

The above results indicate that 51.5% of the respondents were from the Private Sector. It also revealed that 92.9% of the respondents were subscribers of Belize Telemedia Limited and that 54.2% of respondents only had BTL services of which 28% had prepaid services only.

Table 20
Age Range

	Age			
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	16	1	.2	.2
	18	15	2.4	2.7
	19	16	2.6	5.5
	20	12	2.0	7.5
	21	25	4.1	11.8
	22	36	5.9	17.9
	23	11	1.8	19.8
	24	16	2.6	22.5
	25	44	7.2	30.0
	26	22	3.6	33.7
	27	10	1.6	35.4
	28	26	4.2	39.9
	29	4	.7	40.5
	30	19	3.1	43.8
	31	23	3.8	47.7
	32	15	2.4	50.3
	33	49	8.0	58.6
	34	73	11.9	71.0
	35	12	2.0	73.1
	36	27	4.4	77.7
	37	7	1.1	78.9
	38	10	1.6	80.6
	39	9	1.5	82.1
	40	15	2.4	84.7
	41	7	1.1	85.9
	42	2	.3	86.2
	43	4	.7	86.9
	44	10	1.6	88.6

	45	5	.8	.9	89.4
	46	18	2.9	3.1	92.5
	47	5	.8	.9	93.4
	48	2	.3	.3	93.7
	49	21	3.4	3.6	97.3
	51	1	.2	.2	97.4
	52	1	.2	.2	97.6
	53	2	.3	.3	98.0
	54	3	.5	.5	98.5
	55	2	.3	.3	98.8
	56	2	.3	.3	99.1
	57	1	.2	.2	99.3
	58	3	.5	.5	99.8
	68	1	.2	.2	100.0
	Total	587	95.8	100.0	
Missing	System	26	4.2		
Total		613	100.0		

Note. Developed by the researcher

Table 23 depicts the age of participants that participated within this research. The majority of respondents were aged 36, followed by age 33 which means that these participants have their families and have been subscribers for some time.

Table 21*Gender*

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	274	44.7	46.4	46.4
	Female	310	50.6	52.5	98.8
	Prefer not to say	7	1.1	1.2	100.0
	Total	591	96.4	100.0	
Missing	System	22	3.6		
Total		613	100.0		

Note. Developed by the researcher

Table 24 highlights the Gender that participated within this research. Of which 274 or 45% are male and 51% are female participants.

Table 22*Service Provider Count*

		Primary Service Provider			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Belize Telemedia Limited	538	87.8	92.9	92.9
	SMART Belize	27	4.4	4.7	97.6
	Both	14	2.3	2.4	100.0
	Total	579	94.5	100.0	
Missing	System	34	5.5		
Total		613	100.0		

Note. Developed by the researcher

Table 25 highlights what count of participants and who are their service providers that participated within this research. Of which 538 or 88% are subscribers of Belize Telemedia

Limited (BTL), 27, or 4% are subscribers of SMART Belize Limited and 14 or 2% were subscribers of both service providers.

Table 23

Occupation

Occupation				
	Frequency	Percent	Valid Percent	Cumulative Percent
	27	4.4	4.4	4.4
Private Sector Employee	282	46.0	46.0	50.4
Public Sector Employee	187	30.5	30.5	80.9
Self Employed	36	5.9	5.9	86.8
Unemployed	46	7.5	7.5	94.3
Call center	2	.3	.3	94.6
Call Center Agent	3	.5	.5	95.1
Civil Society	1	.2	.2	95.3
Full time student	1	.2	.2	95.4
Full time wasteman	1	.2	.2	95.6
Full-time student	9	1.5	1.5	97.1
Ngo	1	.2	.2	97.2
Ngo	2	.3	.3	97.6
Retired	8	1.3	1.3	98.9
Student	3	.5	.5	99.3
Teacher	2	.3	.3	99.7
Tour guide	2	.3	.3	100.0
Total	613	100.0	100.0	

Note. Developed by the researcher

Table 26 highlights what count of participants and what is their occupations that participated within this research. Of which 282 or 46% are subscribers that were employed in the Private Sector, 187, or 31% are subscribers that were employed by the Public Sector.

Table 24

Income

		Weekly Income			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than \$200.00	45	7.3	8.1	8.1
	\$201.00 to \$350.00	97	15.8	17.4	25.5
	\$351.00 to \$500.00	121	19.7	21.8	47.3
	\$501.00 to \$650.00	212	34.6	38.1	85.4
	\$651.00 and above	81	13.2	14.6	100.0
	Total	556	90.7	100.0	
Missing	System	57	9.3		
Total		613	100.0		

Note. Developed by the researcher

Table 27 highlights what count of participants and what is their income that participated within this research. Of which 212 or 35% are subscribers with weekly income of over \$501.00, 121, or 20% are subscribers with weekly income between \$351.00 to \$500.00.

Table 25*Service Duration*

		Service duration			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 Year	10	1.6	1.7	1.7
	1 to 5 Years	137	22.3	23.2	24.9
	6 to 10 Years	51	8.3	8.6	33.6
	Over 10 Years	68	11.1	11.5	45.1
	I have only had BTL	320	52.2	54.2	99.3
	I have only had SMART	4	.7	.7	100.0
Total		590	96.2	100.0	
Missing	System	23	3.8		
Total		613	100.0		

Note. Developed by the researcher

Table 28 highlights what count of participants and how long have they been subscribers to the service providers that participated within this research. Of which 320 or 52% have had service with Belize Telemedia Limited; 137 or 22% are subscribers between 1 to 5 years; 68, or 11% are subscribers over 10 years.

Table 26*Billing*

		Billing			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Prepaid only	165	26.9	28.0	28.0
	Postpaid only	122	19.9	20.7	48.6
	Broadband Internet only	23	3.8	3.9	52.5
	Prepaid & Postpaid	73	11.9	12.4	64.9
	Prepaid and Broadband Internet	43	7.0	7.3	72.2
	Postpaid and Broadband Internet	164	26.8	27.8	100.0
	Total	590	96.2	100.0	
Missing	System	23	3.8		
Total		613	100.0		

Note. Developed by the researcher

Table 29 highlights what count of participants and what type of service they used that participated within this research. Of which 165 or 27% are subscribers with prepaid services only; 164, or 27% are subscribers with internet services only.

Table 27*Survey Distribution Type*

Online vs Hand Delivered					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Online	274	44.7	45.7	45.7
	Hand Delivered	326	53.2	54.3	100.0
	Total	600	97.9	100.0	
Missing	System	13	2.1		
Total		613	100.0		

Note. Developed by the researcher

From Section A, Tables 21, 22 23, 24, and Table 25, regarding personal information only 587 people responded to age, 579 to gender, and 591 responded to the service provider. The highest responses were from customers who made a weekly income between \$501.00 to \$650.00 which represents 34.6%, followed by customers with a weekly income of \$350.00 to \$500.00 which is 19.7%. Mostly females responded to this survey which is 50.6% and males 44.7%. 46% of the respondents were private sector employees, 30.5% were public sector employees, and 7.5% were unemployed. Most respondent service providers were BTL 87.8% followed by SMART 4.4%.

Section B: RELIABILITY

The reliability dimension ensures that transaction information is accurate, correct performance and proper results are accomplished.

Table 28

Reliability on Customer Satisfaction

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1553.129 ^a	336	.000
Likelihood Ratio	561.370	336	.000
Linear-by-Linear Association	86.534	1	.000
N of Valid Cases	588		

a. 346 cells (92.3%) have expected count less than 5. The minimum expected count is .00.

Note. Developed by the researcher

In Table 31, results revealed how a statistical significance among reliability dimensions in service quality when compared to customer satisfaction because the p-value is less than 0.05.

Table 29*Reliability 2 -Reliability on Behavioral Intention*

Chi-Square Tests			
	Value	f	Asymp. Sig. (2-sided)
Pearson Chi-Square	235.438 ^a	6	.000
Likelihood Ratio	178.476	6	.000
Linear-by-Linear Association	29.776		.000
N of Valid Cases	584		

a. 53 cells (70.7%) have expected count less than 5. The minimum expected count is .03.

Note. Developed by the researcher

In Table 32, results revealed how a statistical significance among reliability dimensions in service quality when compared to behavioral intention because the p-value is less than 0.05.

From Section B, Table 31 to Table 32, the reliability dimension has four (4) constructs that deal with service providers' promises, being sympathetic, reassuring, and dependable. It also deals with the capability to be consistent and provide accuracy to those customers.

Reliability results were derived from when asked if the company promises to do something by a certain time, services such as SMS, Voice, Data, and other services of the network are delivered as promised, when asked when faced with problems, the service provider staff is sympathetic and reassuring, when asked if the service provider staff was dependable and consistent network in

solving customers' complaints and when asked if the service provider staff keeps the transaction records accurately.

Section C: RESPONSIVENESS

The responsiveness dimension is the service provider's inclination to aid consumers and deliver prompt service.

Table 30

Responsiveness on Customer Satisfaction

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1312.177 ^a	360	.000
Likelihood Ratio	613.851	360	.000
Linear-by-Linear Association	78.393	1	.000
N of Valid Cases	588		

a. 364 cells (91.0%) have expected count less than 5. The minimum expected count is .00.

Note. Developed by the researcher

In Table 33, results revealed how a statistical significance among responsiveness dimensions in service quality when compared to customer satisfaction because the p-value is less than 0.05.

Table 31*Responsiveness on Behavioral Intention*

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	371.108 ^a	60	.000
Likelihood Ratio	202.630	60	.000
Linear-by-Linear Association	16.195	1	.000
N of Valid Cases	584		

a. 59 cells (73.8%) have expected count less than 5. The minimum expected count is .03.

Note. Developed by the researcher

In Table 34, results revealed how a statistical significance among responsiveness dimensions in service quality when compared to behavioral intention/ since the p-value is less than 0.05.

Section D: ASSURANCE

The assurance dimension is the service provider's awareness and courteousness of its workers and their capability to convey trust and self-assurance.

Table 32:
Assurance and Customer Satisfaction

	Chi-Square Tests		
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1475.083 ^a	432	.000
Likelihood Ratio	840.539	432	.000
Linear-by-Linear Association	187.321	1	.000
N of Valid Cases	588		

a. 448 cells (94.3%) have expected count less than 5. The minimum expected count is .01.

Note. Developed by the researcher

In Table 35, results revealed how a statistical significance among assurance dimensions in service quality when compared to customer satisfaction because the p-value is less than 0.05.

Table 33*Assurance and Behavioral Intention*

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	254.473 ^a	72	.000
Likelihood Ratio	208.899	72	.000
Linear-by-Linear Association	35.671	1	.000
N of Valid Cases	584		

a. 72 cells (75.8%) have expected count less than 5. The minimum expected count is .10.

Note. Developed by the researcher

In Table 36, results revealed how a statistical significance among assurance dimensions in service quality when compared to behavioral intention because the p-value is less than 0.05.

Section E: EMPATHY

The empathy dimension deals with caring, individualized attention provided to the customer.

Table 34

Empathy on Behavioral Intention

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	412.927 ^a	104	.000
Likelihood Ratio	249.049	104	.000
Linear-by-Linear Association	47.154	1	.000
N of Valid Cases	584		

a. 108 cells (80.0%) have expected count less than 5. The minimum expected count is .03.

Note. Developed by the researcher

In Table 37, results revealed how a statistical significance between empathy dimensions in service quality when compared to behavioral intention because the p-value is less than 0.05.

Section F: TANGIBLE

The tangible dimension deals with the look of physical amenities, tools, the look of workers, and communication supplies. Responses to questions under this dimension are shown below in Table 38 to Table 41.

Table 35*Tangibles on Customer Satisfaction*

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	889.632 ^a	288	.000
Likelihood Ratio	639.335	288	.000
Linear-by-Linear Association	116.889	1	.000
N of Valid Cases	588		

a. 298 cells (91.7%) have expected count less than 5. The minimum expected count is .00.

Note. Developed by the researcher

In Table 38, results revealed how a statistical significance between tangible dimensions in service quality when compared to customer satisfaction because the p-value is less than 0.05.

Table 36*Tangibles on Behavioral Intention*

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	220.634 ^a	48	.000
Likelihood Ratio	191.822	48	.000
Linear-by-Linear Association	9.431	1	.002
N of Valid Cases	584		

a. 44 cells (67.7%) have expected count less than 5. The minimum expected count is .03.

Note. Developed by the researcher

In Table 39, results revealed how a statistical significance amongst tangibles dimensions in service quality when compared to behavioral intention because the p-value is less than 0.05.

Section G: TECHNICAL QUALITY

This section examines the technical quality dimensions that the consumer receives because of their interactions with a service firm.

Table 37

Technical Quality on Customer Satisfaction

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1372.440 ^a	312	.000
Likelihood Ratio	705.894	312	.000
Linear-by-Linear Association	198.043	1	.000
N of Valid Cases	588		

a. 324 cells (92.6%) have expected count less than 5. The minimum expected count is .00.

Note. Developed by the researcher

In Table 40, results revealed how a statistical significance amongst technical quality dimensions in service quality when compared to customer satisfaction because the p-value is less than 0.05.

Table 38*Technical Quality on Behavioral Intention*

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	306.478 ^a	52	.000
Likelihood Ratio	233.664	52	.000
Linear-by-Linear Association	28.106	1	.000
N of Valid Cases	584		

a. 49 cells (70.0%) have expected count less than 5. The minimum expected count is .03.

Note. Developed by the researcher

In Table 41, results revealed how a statistical significance linking technical quality dimensions in service quality when compared to behavioral intention because the p-value is less than 0.05.

Section H: DESIRE CONGRUENCY

The Desire disconfirmation dimension examines the level of service the customer wants to receive. Responses to questions under this dimension are shown below in Table 42.

Table 39

Desire on Customer Satisfaction

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	423.392 ^a	72	.000
Likelihood Ratio	229.928	72	.000
Linear-by-Linear Association	79.860	1	.000
N of Valid Cases	588		

a. 74 cells (74.0%) have expected count less than 5. The minimum expected count is .00.

Note. Developed by the researcher

In Table 42, results revealed how a statistical significance connecting desire dimensions in service quality when compared to customer satisfaction because the p-value is less than 0.05.

Table 40*Desire Disconfirmation on Behavioral Intention*

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	99.269 ^a	12	.000
Likelihood Ratio	55.086	12	.000
Linear-by-Linear Association	5.145	1	.023
N of Valid Cases	584		

a. 9 cells (45.0%) have expected count less than 5. The minimum expected count is .03.

Note. Developed by the researcher

In Table 43, results revealed that there is a statistical significance between desire dimensions when compared to behavioral intention since the p-value is less than 0.05.

Section I: PERCEIVED PERFORMANCE

The perceived performance dimensions deal with one's perception of one advising experience. Responses to questions under this dimension are shown below in Table 44 to Table 45.

Table 41*Perceived Performance on Customer Satisfaction*

	Chi-Square Tests		
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1687.815 ^a	264	.000
Likelihood Ratio	617.090	264	.000
Linear-by-Linear Association	190.364	1	.000
N of Valid Cases	588		

a. 270 cells (90.0%) have expected count less than 5. The minimum expected count is .00.

Note. Developed by the researcher

In Table 44, results revealed how a statistical significance involving perceived performance dimensions in service quality when compared to customer satisfaction because the p-value is less than 0.05.

Table 42*Perceived Performance on Behavioral Intention*

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	244.640 ^a	44	.000
Likelihood Ratio	164.781	44	.000
Linear-by-Linear Association	40.586	1	.000
N of Valid Cases	584		

a. 41 cells (68.3%) have expected count less than 5. The minimum expected count is .05.

Note. Developed by the researcher

In Table 45, results revealed how a statistical significance between perceived performance dimensions in service quality when compared to behavioral intention because the p-value is less than 0.05.

Section J: EXPECTATION

The expectation dimension is the difference between what one anticipated they would receive and what they received, and then evaluate the difference.

Table 43*Expectation and Customer Satisfaction*

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	303.440 ^a	72	.000
Likelihood Ratio	273.859	72	.000
Linear-by-Linear Association	122.828	1	.000
N of Valid Cases	587		

a. 73 cells (73.0%) have expected count less than 5. The minimum expected count is .00.

Note. Developed by the researcher

In Table 46, results revealed how a statistical significance involving expectation dimensions in service quality when compared to customer satisfaction because the p-value is less than 0.05.

Table 44*Expectation and Behavioral Intention*

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	64.428 ^a	12	.000
Likelihood Ratio	52.966	12	.000
Linear-by-Linear Association	45.801	1	.000
N of Valid Cases	583		

a. 9 cells (45.0%) have expected count less than 5. The minimum expected count is .03.

Note. Developed by the researcher

In Table 47, results revealed how a statistical significance involving expectation dimensions in service quality when compared to behavioral intention because the p-value is less than 0.05.

Section K: NETWORK QUALITY

The Network Quality dimension examines those qualities provided by the service provider network. Responses for questions under this dimension can be seen below within Table 48 to Table 49.

Table 45

Network Quality on Customer Satisfaction

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2582.081 ^a	1032	.000
Likelihood Ratio	1074.667	1032	.173
Linear-by-Linear Association	194.343	1	.000
N of Valid Cases	588		

a. 1082 cells (98.4%) have expected count less than 5. The minimum expected count is .00.

Note. Developed by the researcher

In Table 48, results revealed how a statistical significance connecting network quality dimensions in service quality when compared to customer satisfaction because the p-value is less than 0.05.

Table 46*Network Quality on Behavioral Intention*

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	432.519 ^a	172	.000
Likelihood Ratio	330.280	172	.000
Linear-by-Linear Association	18.394	1	.000
N of Valid Cases	584		

a. 196 cells (89.1%) have expected count less than 5. The minimum expected count is .03.

Note. Developed by the researcher

In Table 49, results revealed how a statistical significance connecting network quality dimensions in service quality when compared to behavioral intention because the p-value is less than 0.05.

Section L: IMAGE QUALITY

The Image Quality dimensions examine the brand, product, or company level a consumer may associate with a service provider.

Table 47

Image Quality on Customer Satisfaction

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1211.632 ^a	288	.000
Likelihood Ratio	578.688	288	.000
Linear-by-Linear Association	145.719	1	.000
N of Valid Cases	588		

a. 300 cells (92.3%) have expected count less than 5. The minimum expected count is .00.

Note. Developed by the researcher

In Table 50, results revealed how a statistical significance relating image quality dimensions in service quality when compared to customer satisfaction because the p-value is less than 0.05.

Table 48*Test of Normality*

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Stati	df		Stati	df	
	stic		ig.	stic		ig.
RL1 service provider promises	.392	535	000	.755	535	000
RL2 sympathetic and reassuring	.387	535	000	.717	535	000
RL3 dependable and consistent network	.394	535	000	.718	535	000
RL4 transaction records accurate	.403	535	000	.728	535	000
RS1 tells when services will be performed	.354	535	000	.725	535	000
RS2 prompt service	.346	535	000	.795	535	000
RS3 always willing to help	.398	535	000	.733	535	000
RS4 not busy in responding	.315	535	000	.811	535	000
AS1 trust	.431	535	000	.679	535	000
AS2 safe conducting business	.408	535	000	.720	535	000
AS3 polite	.408	535	000	.703	535	000
AS4 adequate support	.459	535	000	.610	535	000
AS5 sincerity and patience	.395	535	000	.729	535	000
AS6 ability to provide valueadded service	.402	535	000	.719	535	000
EM1 individual attention	.359	535	000	.759	535	000
EM2 knows what I want	.400	535	000	.726	535	000

EM3 interest in the services	.416	535	000	.718	535	000
EM4 hours convenient	.337	535	000	.792	535	000
EM5 convenient periods & terms	.377	535	000	.774	535	000
EM6 loyalty program	.328	535	000	.797	535	000
EM7 customer best interest	.357	535	000	.735	535	000
EM8 apologizes	.377	535	000	.770	535	000
TG1 counter is well-equipped	.378	535	000	.773	535	000
TG2 Physical layout is comfortable	.418	535	000	.713	535	000
TG3 well dressed and neat	.341	535	000	.767	535	000
TG4 Material and information appealing	.418	535	000	.710	535	000
TQ1 successful in completion	.380	535	000	.744	535	000
TQ2 technological knowledge and skills	.438	535	000	.675	535	000
TQ3 speed in services and quality	.397	535	000	.749	535	000
TQ4 network innovativeness use technology	.436	535	000	.678	535	000
DD1 offerings I desired	.362	535	000	.715	535	000
PP1 I am happy	.374	535	000	.750	535	000
PP2 good company	.383	535	000	.763	535	000
PP3 offering provided has been	.421	535	000	.694	535	000

ED1 offerings have been than expected	.415	535	000	.693	535	000
NQ1 quality is always good	.412	535	000	.702	535	000
NQ2 coverage strong on all the highways	.324	535	000	.787	535	000
NQ3 signal is strong inside buildings	.342	535	000	.722	535	000
NQ4 All parts of the city covered	.330	535	000	.741	535	000
NQ5 network maintains excellent voice quality	.388	535	000	.735	535	000
NQ6 make calls at peak hours	.415	535	000	.690	535	000
NQ7 call gets connected first attempt	.421	535	000	.676	535	000
NQ8 Sending Receiving SMS is fast	.388	535	000	.738	535	000
NQ9 Traffic information on bill is accurate	.417	535	000	.681	535	000
NQ10 strong and wide range of networks	.439	535	000	.649	535	000
NQ11 call quality is always good	.396	535	000	.711	535	000
NQ12 voice quality is acceptable	.444	535	000	.631	535	000
NQ13 reachable by SIM card	.432	535	000	.631	535	000
NQ14 no problems making international calls	.444	535	000	.660	535	000
NQ15 quality is acceptable	.415	535	000	.682	535	000
IQ1 The image causes success	.455	535	000	.619	535	000
IQ2 Reputation is good	.457	535	000	.614	535	000

IQ3 Brand image is good	.451	535	000	.585	535	000
IQ4 socially responsible	.446	535	000	.653	535	000
CS1 completely satisfied	.391	535	000	.739	535	000
CS2 I feel pleased	.396	535	000	.737	535	000
CS3 feel delighted	.335	535	000	.786	535	000
CS4 Compared to 4 telecom the present telecom is better	.297	535	000	.748	535	000
CS5 how satisfied are you	.408	535	000	.736	535	000
CS6 I am happy	.416	535	000	.717	535	000
CS7 My choice is a wise one	.526	535	000	.296	535	000
BI1 like to repurchase	.496	535	000	.477	535	000
B12 recommend to 4s	.538	535	000	.270	535	000
BI3 keep close relationship	.531	535	000	.337	535	000
BI4 any intention to switch	.523	535	000	.385	535	000

a. Lilliefors Significance Correction

Note. Developed by the researcher

Within this study, the analysis of the above table demonstrates that there are a couple of variables that fall within the value of skewness and Kurtosis (less than or equal to 3) that are considered to be in an acceptable range (Hair et al., 2006). Both the positive and negative values that reflected skewness and kurtosis are based on the primary nature of all the constructs that are being used for

measurement (Pallant, 2007), in addition, it does not serve as a representation of any problem posed unless they fall within the range that is considered normal.

Hence as per Tabachnik and Fidel (2001), the results means that the deviation that was derived from the normality and might not make a difference that is considered substantive in deeper analysis.

Table 49*Key Dimension Mean and Standard Deviation*

Reliability and Validity Measures					
#	Constructs and scale items	Sample Size	# Questions	Mean	Std. Deviation
1.	Reliability	588	4	3.53	0.82
2.	Responsiveness	588	4	3.29	0.92
3.	Assurance	588	6	3.67	0.75
4.	Empathy	588	8	3.43	0.89
5.	Tangibles	588	4	3.68	0.87
6.	Technical Quality	588	4	3.68	0.82
7.	Network Quality	589	15	3.46	0.78
8.	Images	588	4	3.49	0.72
9.	Desires	588	1	3.27	0.67
10.	Perceived Performance Expectations	588	2	3.70	0.84
11.	Congruency	587	1	3.68	0.74
12.	Customer Satisfaction	588	7	3.33	0.81
13.	Behavioral Intention	585	4	1.69	0.32

Note. Developed by the researcher

In Table 52, the mean values for all dimensions were below 4 which is less than the average mean indicating that customers are not satisfied with the service quality provided in the Telecom Industry. The Standard deviations simply mean that the data provided is not much deviated from the mean.

In Table 53 and Table 54, the correlation matrix reveals that there is no difference nor correlation with service providers such as BTL or SMART in the Telecom Industry.

[illegible]

		Sig. (2- tailed)	.000	.000	.000	.000	.000	.000					
	N		537	537	537	537	537	537					
<hr/>													
Perceive d Perform ance	Pears on Corre lation		.415 [*]	.356 ^{**}	.526 [*]	.514 ^{**}	.513 [*]	.649 [*]	.456 ^{**}	1			
		Sig. (2- tailed)	.000	.000	.000	.000	.000	.000	.000				
	N		537	537	537	537	537	537	537				
Expectat ions Disconfi rmation	Pears on Corre lation		.259 [*]	.238 ^{**}	.366 [*]	.310 ^{**}	.373 [*]	.498 [*]	.358 ^{**}	.569 ^{**}	1		
		Sig. (2- tailed)	.000	.000	.000	.000	.000	.000	.000	.000			
	N		536	536	536	536	536	536	536	536			
Network Quality	Pears on Corre lation		.409 [*]	.596 ^{**}	.590 [*]	.651 ^{**}	.654 [*]	.634 [*]	.445 ^{**}	.508 ^{**}	.415 ^{**}	1	
		Sig. (2- tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		
	N		537	537	537	537	537	537	537	537	536	537	
Image Quality	Pears on		.370 [*]	.487 ^{**}	.504 [*]	.496 ^{**}	.470 [*]	.453 [*]	.291 ^{**}	.457 ^{**}	.326 ^{**}	.537 ^{**}	1

	Corre lation													
	Sig. (2- tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000			
	N	537	537	537	537	537	537	537	537	536	537	537		
Custom er Satisfact ion	Pears on Corre lation	.411 [*]	.381 ^{**}	.579 [*]	.559 ^{**}	.474 [*]	.595 [*]	.389 ^{**}	.605 ^{**}	.455 ^{**}	.588 ^{**}	.503 ^{**}	1	
	Sig. (2- tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		
	N	537	537	537	537	537	537	537	537	536	537	537	537	
Behavio ral Intentio n	Pears on Corre lation	.279 [*]	.185 ^{**}	.265 [*]	.323 ^{**}	.117 [*]	.218 [*]	.100 [*]	.296 ^{**}	.325 ^{**}	.196 ^{**}	.266 ^{**}	.396 ^{**}	1
	Sig. (2- tailed)	.000	.000	.000	.000	.007	.000	.021	.000	.000	.000	.000	.000	
	N	534	534	534	534	534	534	534	534	534	533	534	534	534

**, Correlation is significant at the 0.01 level (2-tailed).

*, Correlation is significant at the 0.05 level (2-tailed).

a. Primary Service Provider = Belize Telemedia Limited

Note. Developed by the researcher

Table 53 reveals that a correlation exists for BTL amongst the variables.

Table 51
SMART correlation

Correlations ^a															
		Reli abilit y	Res pon sive ness	Assu ranc e	Em pat hy	Tan gible s	Tech nical Qual ity	Desir e Disc onfir matio n	Perceive d Perform ance	Expectatio ns Disconfir mation	Netw ork Quali ty	Ima ge Qua lity	Custom er Satisfac tion	Behavi oral Intenti on	
Reliabilit y	Pearson Cor rela tion	1	.627 **	.487*	.53 9**	.400 *	.415 *	.298	.251	.364	.146	.288	-.080	-.388	
	Sig. (2- tail ed)		.000	.010	.00 5	.043	.035	.139	.217	.067	.477	.154	.699	.055	
	N	27	27	27	26	26	26	26	26	26	26	26	26	25	
Responsi veness	Pearson Cor rela tion		.627* *	1	.528* *	.51 5**	.404 *	.211	.073	.146	.107	.071	.264	-.201	-.149
	Sig. (2- tail ed)		.000		.005	.00 7	.041	.301	.725	.475	.602	.730	.193	.324	.476
	N	27	27	27	26	26	26	26	26	26	26	26	26	26	25
Assuranc e	Pearson Cor rela tion		.487* **	.528 **	1	.76 8**	.827 **	.710 **	.390* *	.390* *	.414* *	.719* *	.759 **	.297	-.068

		Sig. (2- tail ed)	.010	.005		.00 0	.000	.000	.049	.049	.036	.000	.000	.140	.748
	N		27	27	27	26	26	26	26	26	26	26	26	26	25
Empathy	Pea rso n Cor rela tion		.539* *	.515 **	.768* *	1	.711 **	.701 **	.428* *	.544** **	.522** **	.400* *	.634 **	.385	-.082
		Sig. (2- tail ed)	.005	.007	.000		.000	.000	.029	.004	.006	.043	.000	.052	.697
	N		26	26	26	26	26	26	26	26	26	26	26	26	25
Tangibles	Pea rso n Cor rela tion		.400* *	.404 *	.827* *	.71 1**	1	.725 **	.262	.320	.312	.696* *	.767 **	.242	-.072
		Sig. (2- tail ed)	.043	.041	.000	.00 0		.000	.196	.111	.121	.000	.000	.234	.732
	N		26	26	26	26	26	26	26	26	26	26	26	26	25
Technical Quality	Pea rso n Cor rela tion		.415* *	.211	.710* *	.70 1**	.725 **	1	.458* *	.539** **	.549** **	.562* *	.694 **	.308	.126
		Sig. (2- tail ed)	.035	.301	.000	.00 0	.000		.019	.004	.004	.003	.000	.126	.548

	N	26	26	26	26	26	26	26	26	26	26	26	26	25
Desire Disconfir mation	Pea rso n Cor rela tion	.298	.073	.390*	.428*	.262	.458*	1	.739**	.615**	.304	.302	.113	.195
	Sig. (2- tail ed)	.139	.725	.049	.029	.196	.019		.000	.001	.131	.134	.584	.350
	N	26	26	26	26	26	26	26	26	26	26	26	26	25
Perceived Performa nce	Pea rso n Cor rela tion	.251	.146	.390*	.544**	.320	.539**	.739*	1	.411*	.322	.341	.135	.252
	Sig. (2- tail ed)	.217	.475	.049	.004	.111	.004	.000		.037	.109	.089	.510	.225
	N	26	26	26	26	26	26	26	26	26	26	26	26	25
Expectati ons Disconfir mation	Pea rso n Cor rela tion	.364	.107	.414*	.522**	.312	.549**	.615*	.411*	1	.284	.512**	.361	.121
	Sig. (2- tail ed)	.067	.602	.036	.006	.121	.004	.001	.037		.160	.007	.070	.565
	N	26	26	26	26	26	26	26	26	26	26	26	26	25
Network Quality	Pea rso n Cor	.146	.071	.719*	.400*	.696**	.562**	.304	.322	.284	1	.869**	.401*	-.057

	relation													
	Sig. (2-tailed)	.477	.730	.000	.043	.000	.003	.131	.109	.160		.000	.043	.785
	N	26	26	26	26	26	26	26	26	26	26	26	26	25
Image Quality	Pearson Correlation	.288	.264	.759*	.634**	.767**	.694**	.302	.341	.512**	.869*	1	.451*	-.162
	Sig. (2-tailed)	.154	.193	.000	.000	.000	.000	.134	.089	.007	.000		.021	.438
	N	26	26	26	26	26	26	26	26	26	26	26	26	25
Customer Satisfaction	Pearson Correlation	-.080	-.201	.297	.385	.242	.308	.113	.135	.361	.401*	.451*	1	.158
	Sig. (2-tailed)	.699	.324	.140	.052	.234	.126	.584	.510	.070	.043	.021		.452
	N	26	26	26	26	26	26	26	26	26	26	26	26	25
Behavioral Intention	Pearson Correlation	-.388	-.149	-.068	-.082	-.072	.126	.195	.252	.121	-.057	-.162	.158	1
	Sig. (2-tailed)	.055	.476	.748	.697	.732	.548	.350	.225	.565	.785	.438	.452	

tail ed)														
N	25	25	25	25	25	25	25	25	25	25	25	25	25	25

**. Correlation is significant at the 0.01 level (2-tailed).

*, Correlation is significant at the 0.05 level (2-tailed).

a. Primary Service Provider = SMART Belize

Note. Developed by the researcher

In Table 54, no correlations existed for SMART and various dimensions.

Table 52

Key dimensions correlation

[illegible]

		Sig. (2- tail ed)	.000	.000			
	N		589	589	590		
<hr/>							
Empathy	Pea rso n Cor rela tion		.497*	.582**	.693**	1	
	Sig. (2- tail ed)		.000	.000	.000		
	N		588	588	588	588	
<hr/>							
Tangibles	Pea rso n Cor rela tion		.358*	.444**	.597**	.633**	1
	Sig. (2- tail ed)		.000	.000	.000	.000	
	N		588	588	588	588	588
<hr/>							
Technical Quality	Pea rso n Cor rela tion		.436*	.454**	.692**	.641**	.673**
	Sig. (2- tail ed)		.000	.000	.000	.000	.000

	N	588	588	588	588	588	588			
						8	8			
Desire Disconfir mation	Pea rso n Cor rela tion	.256 [*]	.260 ^{**}	.285 ^{**}	.367 ^{**}	.311 ^{**}	.393 ^{**}	1		
	Sig. (2- tail ed)	.000	.000	.000	.000	.000	.000			
	N	588	588	588	588	588	588	588		
						8	8			
Perceived Performa nce	Pea rso n Cor rela tion	.386 [*]	.340 ^{**}	.507 ^{**}	.489 ^{**}	.475 ^{**}	.623 ^{**}	.460 ^{**}	1	
	Sig. (2- tail ed)	.000	.000	.000	.000	.000	.000	.000		
	N	588	588	588	588	588	588	588	588	
						8	8			
Expectati ons Disconfir mation	Pea rso n Cor rela tion	.281 [*]	.272 ^{**}	.380 ^{**}	.329 ^{**}	.344 ^{**}	.497 ^{**}	.362 ^{**}	.544 ^{**}	1
	Sig. (2- tail ed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	587	587	587	587	587	587	587	587	587
						7	7			

Network Quality	Pearson Correlation	.401*	.569**	.592**	.639**	.637**	.635**	.447**	.490**	.408**	1			
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000				
	N	588	588	588	588	588	588	588	588	587	589			
Image Quality	Pearson Correlation	.348*	.463**	.494**	.479**	.445**	.438**	.266**	.449**	.332**	.519*	1		
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000			
	N	588	588	588	588	588	588	588	588	587	588	588		
Customer Satisfaction	Pearson Correlation	.384*	.365**	.565**	.543**	.446**	.581**	.369**	.569**	.458**	.575*	.498**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		
	N	588	588	588	588	588	588	588	588	587	588	588	588	
	Pearson Correlation	.226*	.167**	.247**	.284**	.127**	.220**	.094*	.264**	.281**	.178*	.224**	.379**	1

Behavioral Intention	relation													
	Sig. (2-tailed)	.000	.000	.000	.000	.002	.000	.023	.000	.000	.000	.000	.000	.000
N		584	584	584	584	584	584	584	584	583	584	584	584	585

**, Correlation is significant at the 0.01 level (2-tailed).

*, Correlation is significant at the 0.05 level (2-tailed).

Note. Developed by the researcher

Table 55 results proved how a positive relationship exists within all key dimensions. All 13 constructs have a correlation with each other.

Evaluation of findings

The Statistical Package of the Social Sciences (SPSS) (Version 22) has been utilized for conducting this analysis. Such regression analysis has been done to identify the influence based on those five important service quality dimensions on Customer-perceived value along with Customer Loyalty.

1. Does the service quality dimension have a great and positive impact on Customer-satisfaction and behavioral intentions in Belize's Telecom Industry?
2. Does customer satisfaction have a great and positive impact on customer behavioral intentions?

3. Does the service quality dimension received from the service provider have a great and positive impact on customer satisfaction in Belize's Telecom Industry?

Regression analysis using the multivariate test in Table 56 below illustrates that the sig value is 0.00, and this means how is a correlation exists concerning service quality dimensions along with Customer Satisfaction and Behavioral Intention.

Table 53*Question 1 Model summary*

Multivariate Tests ^a						
Effect		Value	F	Hypothesis df	Error df	Sig.
Intercept	Pillai's Trace	.536	240.288 ^b	2.000	416.000	.000
	Wilks' Lambda	.464	240.288 ^b	2.000	416.000	.000
	Hotelling's Trace	1.155	240.288 ^b	2.000	416.000	.000
	Roy's Largest Root	1.155	240.288 ^b	2.000	416.000	.000
Reliability	Pillai's Trace	.095	1.487	28.000	834.000	.051
	Wilks' Lambda	.907	1.485 ^b	28.000	832.000	.051
	Hotelling's Trace	.100	1.482	28.000	830.000	.052
	Roy's Largest Root	.058	1.741 ^c	14.000	417.000	.046
Responsiveness	Pillai's Trace	.308	5.056	30.000	834.000	.000
	Wilks' Lambda	.712	5.131 ^b	30.000	832.000	.000
	Hotelling's Trace	.376	5.206	30.000	830.000	.000
	Roy's Largest Root	.275	7.633 ^c	15.000	417.000	.000
Assurance	Pillai's Trace	.210	2.713	36.000	834.000	.000
	Wilks' Lambda	.798	2.754 ^b	36.000	832.000	.000
	Hotelling's Trace	.242	2.795	36.000	830.000	.000
	Roy's Largest Root	.189	4.385 ^c	18.000	417.000	.000
Empathy	Pillai's Trace	.199	1.838	50.000	834.000	.000
	Wilks' Lambda	.811	1.839 ^b	50.000	832.000	.000
	Hotelling's Trace	.222	1.840	50.000	830.000	.000
	Roy's Largest Root	.138	2.297 ^c	25.000	417.000	.000
Tangibles	Pillai's Trace	.156	3.199	22.000	834.000	.000
	Wilks' Lambda	.850	3.198 ^b	22.000	832.000	.000
	Hotelling's Trace	.169	3.196	22.000	830.000	.000
	Roy's Largest Root	.104	3.947 ^c	11.000	417.000	.000
Technical Quality	Pillai's Trace	.136	2.531	24.000	834.000	.000
	Wilks' Lambda	.868	2.535 ^b	24.000	832.000	.000
	Hotelling's Trace	.147	2.538	24.000	830.000	.000
	Roy's Largest Root	.098	3.400 ^c	12.000	417.000	.000
Desire Congruency	Pillai's Trace	.012	1.259	4.000	834.000	.285
	Wilks' Lambda	.988	1.259 ^b	4.000	832.000	.285
	Hotelling's Trace	.012	1.258	4.000	830.000	.285
	Roy's Largest Root	.011	2.336 ^c	2.000	417.000	.098

Perceived Performance	Pillai's Trace	.177	3.680	22.000	834.000	.000
	Wilks' Lambda	.830	3.689 ^b	22.000	832.000	.000
	Hotelling's Trace	.196	3.697	22.000	830.000	.000
	Roy's Largest Root	.130	4.927 ^c	11.000	417.000	.000
Expectations Disconfirmation	Pillai's Trace	.077	5.535	6.000	834.000	.000
	Wilks' Lambda	.925	5.524 ^b	6.000	832.000	.000
	Hotelling's Trace	.080	5.513	6.000	830.000	.000
	Roy's Largest Root	.046	6.326 ^c	3.000	417.000	.000
Network Quality	Pillai's Trace	.323	2.007	80.000	834.000	.000
	Wilks' Lambda	.701	2.021 ^b	80.000	832.000	.000
	Hotelling's Trace	.392	2.035	80.000	830.000	.000
	Roy's Largest Root	.262	2.733 ^c	40.000	417.000	.000
Image Quality	Pillai's Trace	.129	2.613	22.000	834.000	.000
	Wilks' Lambda	.874	2.642 ^b	22.000	832.000	.000
	Hotelling's Trace	.142	2.670	22.000	830.000	.000
	Roy's Largest Root	.115	4.367 ^c	11.000	417.000	.000

a. Design: Intercept + Reliability + Responsiveness + Assurance + Empathy + Tangibles + TechnicalQuality + DesireDisconfirmation + PerceivedPerformance + ExpectationsDisconfirmation + NetworkQuality + ImageQuality

b. Exact statistic

c. The statistic is an upper bound on F that yields a lower bound on the significance level.

Note. Developed by the researcher

In Table 56, the Manova does not want it to be statistically significant because covariance matrixes amongst the dependent variables are going to be the same. If it is not the same, then the significance value (sig) will be less than 0.05, which means the response will be a rejection. Therefore, the p-value is less than 0.05 and therefore considered to be statistically significant for Responsiveness, Assurance, Empathy, Tangibles, Technical Quality, Perceived Performance, Expectation Disconfirmation, Network Quality, and Image Quality which Wilk's Lambda p value was 0.0000. Except for Reliability and Desire Congruency whose p-value was 0.51 and 0.285 respectively and were considered to be not statistically significant.

Table 54*Test between subjects*

Tests of Between-Subjects Effects						
Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	Customer Satisfaction	11774.004 ^a	165	71.358	12.307	.000
	Behavioral Intention	203.191 ^b	165	1.231	3.883	.000
Intercept	Customer Satisfaction	986.616	1	986.616	170.163	.000
	Behavioral Intention	115.710	1	115.710	364.859	.000
Reliability	Customer Satisfaction	101.729	14	7.266	1.253	.234
	Behavioral Intention	7.723	14	.552	1.739	.046
Responsiveness	Customer Satisfaction	427.662	15	28.511	4.917	.000
	Behavioral Intention	29.057	15	1.937	6.108	.000
Assurance	Customer Satisfaction	445.585	18	24.755	4.269	.000
	Behavioral Intention	8.748	18	.486	1.532	.075
Empathy	Customer Satisfaction	256.078	25	10.243	1.767	.014
	Behavioral Intention	16.136	25	.645	2.035	.003
Tangibles	Customer Satisfaction	185.169	11	16.834	2.903	.001
	Behavioral Intention	12.809	11	1.164	3.672	.000
Technical Quality	Customer Satisfaction	209.531	12	17.461	3.012	.000
	Behavioral Intention	7.350	12	.613	1.931	.029
Desire Congruency	Customer Satisfaction	9.156	2	4.578	.790	.455
	Behavioral Intention	.948	2	.474	1.494	.226
Perceived Performance	Customer Satisfaction	280.793	11	25.527	4.403	.000
	Behavioral Intention	11.470	11	1.043	3.288	.000
Expectations Disconfirmation	Customer Satisfaction	90.136	3	30.045	5.182	.002
	Behavioral Intention	5.761	3	1.920	6.055	.000
Network Quality	Customer Satisfaction	622.940	40	15.573	2.686	.000
	Behavioral Intention	18.803	40	.470	1.482	.033
Image Quality	Customer Satisfaction	277.786	11	25.253	4.355	.000
	Behavioral Intention	3.861	11	.351	1.107	.354
Error	Customer Satisfaction	2417.787	417	5.798		
	Behavioral Intention	132.246	417	.317		
Total	Customer Satisfaction	340090.000	583			
	Behavioral Intention	26895.000	583			
Corrected Total	Customer Satisfaction	14191.791	582			

Behavioral Intention	335.437	582
----------------------	---------	-----

a. R Squared = .830 (Adjusted R Squared = .762)

b. R Squared = .606 (Adjusted R Squared = .450)

Note. Developed by the researcher

Table 57 highlights the correlation between each construct with that of customer satisfaction along with behavioral intention of which most were statistically significant with a P value of 0.000.

Table 55:*Question 2 Model Summary*

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.379 ^a	.144	.142	.70250

a. Predictors: (Constant), CustomerSatisfaction

Note. Developed by the researcher

Regression analysis in Table 58 exhibits that the correlation value R is 0.379, meaning that there is a strong correlation among Customer Satisfaction along with Behavioral Intention. The value R Square is 0.144 indicating that the model explains only 14.2% of variables and there may be other parameters of Behavioral Intention.

Table 56*Question 2 ANOVA*

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.278	1	48.278	97.826	.000 ^b
	Residual	287.222	582	.494		
	Total	335.500	583			

a. Dependent Variable: Behavioral Intention

b. Predictors: (Constant), Customer Satisfaction

Note. Developed by the researcher

In Table 59, Customer Satisfaction had a substantial impact when it comes to Behavioral Intention as F (calculated value) (97.826) is greater than F (table value) (2.184), additionally, the p-value (significant value) is 0.000 which is less than 0.02 significance level. Thus, the research question is proven.

Table 57*Question 2 Coefficients*

Coefficients ^a							
Model	Unstandardized		Standardized	t	Sig.	95.0% Confidence	
	Coefficients		Coefficients			Interval for B	
	B	Std. Error	Beta			Lower	Upper
						Bound	Bound
(Constant)	5.371	.142		37.715	.000	5.091	5.651
1 CustomerSatisfac							
tion	.058	.006	.379	9.891	.000	.047	.070

a. Dependent Variable: BehavioralIntention

Note. Developed by the researcher

In Table 60, the construct Customer Satisfaction holds a significant impact on Behavioral Intention with p-values of 0.000 and a T-value of 9.891. To test the significance done by Martinez-Ruiz and Aluja-Banet (2009) which states that the t-value > 1.65 is significant at the 0.05 level.

The beta coefficient for significant Customer Satisfaction is .058. This means that if performance is increased by 0.058 units, Behavioral Intention will be increased by 1 unit.

Table 58*Question 3 Model Summary*

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.720 ^a	.518	.509	3.50009

a. Predictors: (Constant), ImageQuality, DesireDisconfirmation, Reliability, ExpectationsDisconfirmation, Tangibles, Responsiveness, PerceivedPerformance, Empathy, NetworkQuality, Assurance, TechnicalQuality

Note. Developed by the researcher

Regression analysis in Table 61 exhibits how the correlation value R is 0.720, meaning that a strong correlation among Service Quality dimensions along with Customer Satisfaction. The value R Square is 0.518 indicates that the model explains only 50.1% of variables and there may be other parameters of Customer Satisfaction.

Table 59*Question 3 ANOVA*

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7568.779	11	688.071	56.166	.000 ^b
	Residual	7044.128	575	12.251		
	Total	14612.906	586			

a. Dependent Variable: CustomerSatisfaction

b. Predictors: (Constant), ImageQuality, DesireDisconfirmation, Reliability, ExpectationsDisconfirmation, Tangibles, Responsiveness, PerceivedPerformance, Empathy, NetworkQuality, Assurance, TechnicalQuality

Note. Developed by the researcher

In Table 62, service quality holds a substantial effect on Customer Satisfaction as F (calculated value) (56.166) is greater than F (table value) (2.184), additionally, the p-value (significant value) is 0.000 which is less than 0.02 significance level. Thus, the research question is proven.

Table 60*Question 3 Coefficients*

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized	T	Sig.	95.0% Confidence Interval for	
			Coefficients			B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	-.950	1.083		-.877	.381	-3.078	1.178
Reliability	.047	.068	.025	.690	.491	-.087	.180
Responsiveness	-.197	.063	-.126	-3.115	.002	-.322	-.073
Assurance	.214	.061	.173	3.515	.000	.095	.334
Empathy	.124	.045	.131	2.771	.006	.036	.212
Tangibles	-.188	.072	-.114	-2.600	.010	-.329	-.046
1 TechnicalQuality	.186	.087	.108	2.142	.033	.015	.357
DesireDisconfirmation	.110	.166	.023	.664	.507	-.216	.436
PerceivedPerformance	.380	.086	.186	4.442	.000	.212	.549
ExpectationsDisconfirmation	.575	.195	.106	2.943	.003	.191	.958
NetworkQuality	.130	.027	.227	4.902	.000	.078	.182
ImageQuality	.315	.072	.160	4.387	.000	.174	.456

a. Dependent Variable: CustomerSatisfaction

Note. Developed by the researcher

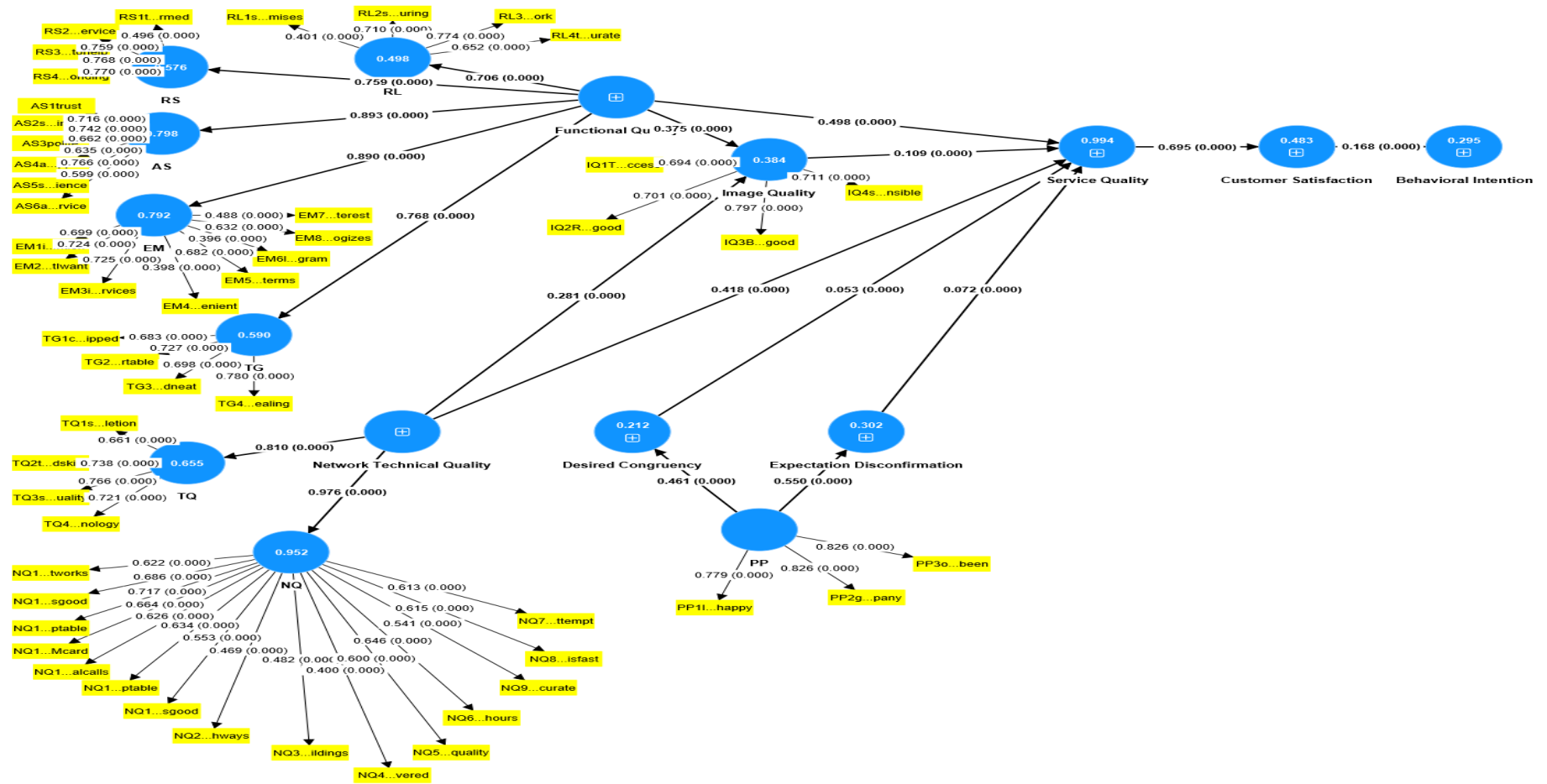
In Table 63, of all the key Service Quality dimensions, only four dimensions which were Responsiveness, Assurance, Perceived Performance, Network Quality, along with Image holds a substantial impact on Customer Satisfaction with p values of 0.002, 0.000, 0.000, 0.000, and 0.000 and a T-value of -3.115, 3.515, 4.442, 4.902 and 4.387 respectively. To test the significance done by Martinez-Ruiz and Aluja-Banet (2009) which states that the t-value > 1.65 is significant at the 0.05 level.

The beta coefficients for significant key dimensions of Service Quality, that is Expected Disconfirmation and Perceived Performance are .575 and .380 respectively. This means that if performance is increased by 0.575 units, Customer Satisfaction will be increased by 1 unit and if Perceived Performance is increased by 0.380 units, then Customer Satisfaction will be increased by 1 unit.

Hypothesis Testing

After validating the reliability of the measurement outer model, the results from the hypothesis testing can be seen the Figure 6 and Tables 64 and 65.

Figure 6

Structural Model Service Quality

Note. Developed by the researcher

In total, the research tested ten hypotheses along with the implications of each result which is discussed in detail in Chapter 5. Figure 6 highlights the relationship that exists within the structural model connecting service quality dimensions to Customer Service and Behavioral Intentions. The results from the standardized path coefficients, p-value, and hypothesis show that the findings correspond with the hypothesized SEM paths presented in Table 64. The standardized regression path for Service Quality on Customer Satisfaction (H1), Customer Satisfaction (CS) on Behavioral Intention (BI) (H2), Functional Quality on Service Quality (H3), and Functional Quality on Image Quality (H4) is statistically significant with p-values of less than 0.05.

Reliability (RL) on Image (I), Customer Satisfaction and Behavioral Intention ($p=0.363$) (H4b), Empathy(EM) on Image, Customer Satisfaction and Behavioral Intention ($p=0.283$) (H4e), Tangible (TG) on Image, Customer Satisfaction and Behavioral Intention ($p=0.254$) (H4f), and Technical Quality (TQ) on Image, Customer Satisfaction and Behavioral Intention ($p=0.178$) (H4g), are not supported and is not statistically significant with p-values of more than 0.05.

Responsiveness (RS) on Image, Customer Satisfaction and Behavioral Intention ($p=0.002$) (H4c), Assurance (AS) on Image, Customer Satisfaction and Behavioral Intention ($p=0.047$) (H4d), Network Technical Quality (NQ) on Image Quality (H5), Network Technical Quality on Image Quality (H6), is statistically significant with p-values of less than 0.05.

H7 looks at Perceived Performance (PP) on Desire Congruency, Perceived Performance on Expectation Disconfirmation (H8), Desire Congruency (D) on Service Quality (H9), Expectations

Disconfirmation (ED) on Service Quality is statistically significant, which p-value is 0.000, 0.000, and 0.000 meaning it is statistically significant.

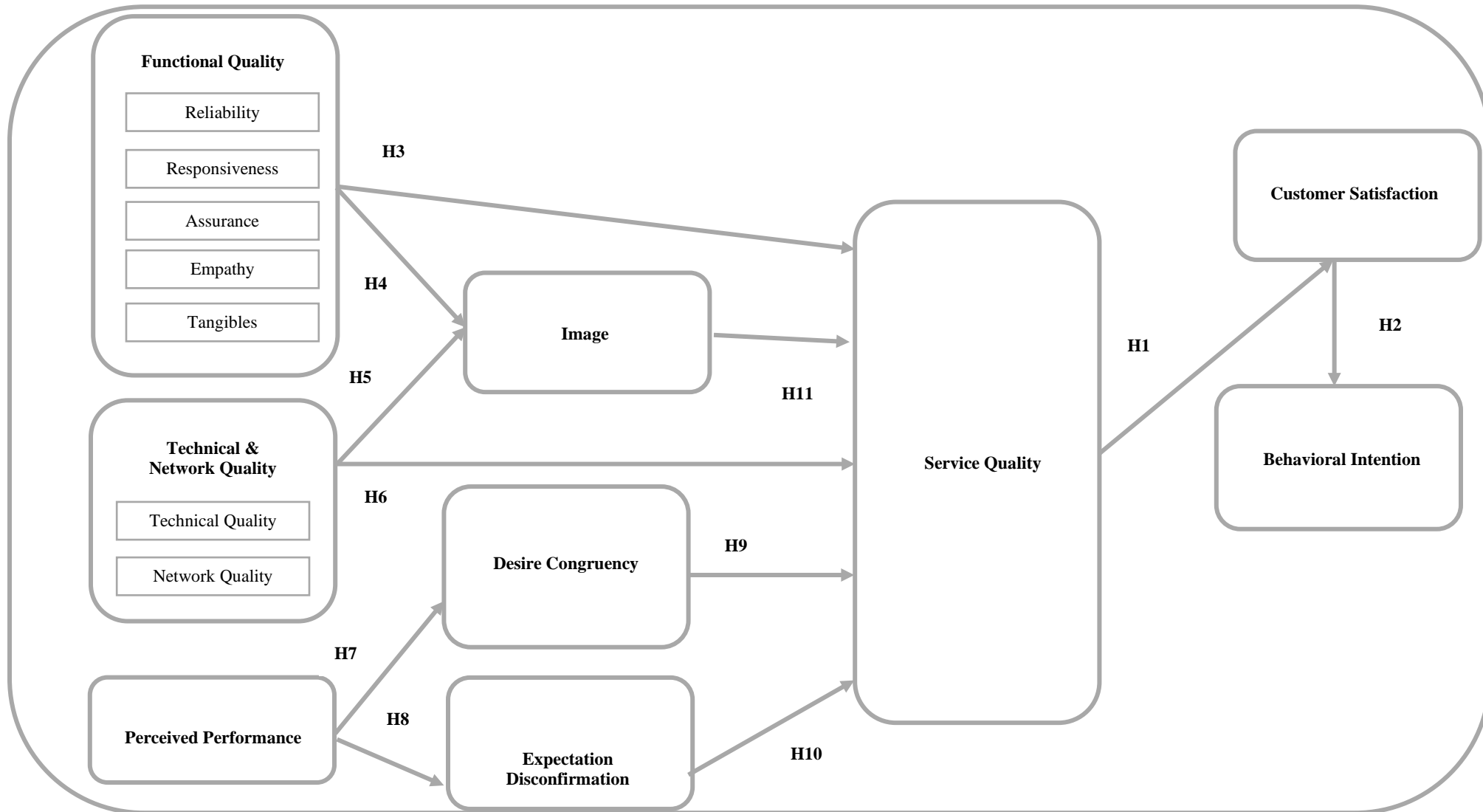
Table 61*Hypothesis Testing Link**Note.* Developed by the researcher

Table 62*Hypothesis Testing*

Standardized regression paths		Hypothesis	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Hypothesis Results
H1	Service Quality -> Customer Satisfaction	Service Quality has a positive relationship with Customer Satisfaction.	0.695	0.02	35.238	0	Supported
H2	Customer Satisfaction -> Behavioral Intention	Customer Satisfaction has a positive relationship on Behavioral Intention.	0.168	0.018	9.403	0	Supported
H3	Functional Quality -> Service Quality	Functional Quality has a positive relationship with Service Quality.	0.498	0.014	36.054	0	Supported
H4a	Functional Quality -> Image Quality	Functional Quality has a positive relationship with Image Quality.	0.375	0.059	6.369	0	Supported

H4b	Reliability -> Image -> Customer Satisfaction -> Behavioral Intention	Reliability positively mediates Image, Customer Satisfaction, and Behavioral Intention.	0.002	0.002	0.909	0.363	Not Supported
H4c	Responsiveness -> Image -> Customer Satisfaction -> Behavioral Intention	Responsiveness positively mediates Image, Customer Satisfaction, and Behavioral Intention.	0.008	0.003	3.139	0.002	Supported
H4d	Assurance -> Image -> Customer Satisfaction -> Behavioral Intention	Assurance positively mediates Image, Customer Satisfaction, and Behavioral Intention.	0.007	0.003	1.989	0.047	Supported
H4e	Empathy-> Image -> Customer Satisfaction -> Behavioral Intention	Empathy positively mediates Image, Customer Satisfaction, and Behavioral Intention.	0.003	0.003	1.073	0.283	Not Supported
H4f	Tangible -> Image -> Customer Satisfaction -> Behavioral Intention	Tangibles positively mediate Image, Customer Satisfaction, and Behavioral Intention.	0.003	0.003	1.141	0.254	Not Supported

H4g	Technical Quality -> Image -> Customer Satisfaction -> Behavioral Intention	Technical Quality positively mediates Image, Customer Satisfaction, and Behavioral Intention.	0.005	0.003	1.348	0.178	Not Supported
H5	Network Technical Quality -> Image Quality	Network Technical Quality positively mediates Image.	0.281	0.059	4.728	0	Supported
H6	Network Technical Quality -> Service Quality	Network Quality positively mediates Image and Service Quality.	0.418	0.013	32.929	0	Supported
H7	Perceived Performance -> Desired Congruency	Perceived Performance has a positive relationship with Desire Congruency.	0.461	0.033	14.072	0	Supported
H8	Perceived Performance -> Expectation Disconfirmation	Perceived Performance has a positive relationship with Expectation Disconfirmation.	0.55	0.031	17.546	0	Supported

H9	Desired Congruency -> Service Quality	Desire Congruency has a positive relationship with Service Quality.	0.053	0.005	10.707	0	Supported
H10	Expectation Disconfirmation -> Service Quality	Expectation Disconfirmation has a positive relationship with Service Quality.	0.072	0.006	12.285	0	Supported
H11	Image Quality - > Service Quality	Image Quality has a positive relationship with Service Quality.	0.109	0.007	15.043	0	Supported

Note. Developed by the researcher

Table 63*Results from Supported Hypothesis*

Hypothesis		Results
RQ1: To what extent does the service quality dimension have a great and positive impact on customer satisfaction and behavioral intention in Belize's Telecom Industry?		
H1	Service Quality has a positive relationship with Customer Satisfaction.	Supported
H3	Functional Quality has a positive relationship with Service Quality.	Supported
H4a	Functional Quality has a positive relationship with Image Quality.	Supported
H4b	Reliability positively mediates Image, Customer Satisfaction, and Behavioral Intention.	Not Supported
H4c	Responsiveness positively mediates Image, Customer Satisfaction, and Behavioral Intention.	Supported
H4d	Assurance positively mediates Image, Customer Satisfaction, and Behavioral Intention.	Supported
H4e	Empathy positively mediates Image, Customer Satisfaction, and Behavioral Intention.	Not Supported
H4f	Tangibles positively mediate Image, Customer Satisfaction, and Behavioral Intention.	Not Supported
H4g	Technical Quality positively mediates Image, Customer Satisfaction, and Behavioral Intention.	Not Supported
H5	Network Technical Quality positively mediates Image.	Supported
H6	Network Quality positively mediates Image and Service Quality.	Supported
H11	Image Quality has a positive relationship with Service Quality.	Supported
RQ2: To what extent does customer satisfaction have a great and positive impact on customer behavioral intention?		
H2	Customer Satisfaction has a positive relationship on Behavioral Intention.	Supported
RQ3: To what extent does the service quality dimension received from the service provider has a great and positive impact on customer satisfaction in the Telecom Industry?		
H7	Perceived Performance has a positive relationship with Desire Congruency.	Supported
H8	Perceived Performance has a positive relationship with Expectation Disconfirmation.	Supported
H9	Desire Congruency has a positive relationship with Service Quality.	Supported
H10	Expectation Disconfirmation has a positive relationship with Service Quality.	Supported

Note. Developed by the researcher

Summary

This chapter gives an overview and detailed findings from a quantitative research that aligns with the research objectives using subscribers from the telecom industry in Belize. This research placed focus on a real-life perspective within a contemporary phenomenon. The study discussed and explored the outcomes of the research based on the relationships that exist concerning service quality, customer satisfaction, along with behavioral intention using these quantitative research method. Data were gathered using a survey questionnaire compiled from existing literature. Service quality dimensions (reliability, responsiveness, empathy, assurance, tangibles, technical quality, perceived performance, expectation disconfirmation, desire congruency, network quality, and image quality) along with customer satisfaction as well as behavioral intention were discussed. All these thirteen constructs were examined using various literature. The research model that was charted in Chapter 3 was deliberated along with those confirmation of the relationship between the various constructs. In addition, this chapter provided the findings of the three research questions along with the measurement scales development. With the utilisation of statistical measurement by means of the Statistical Package of the Social Science (SPSS) and SmartPLS, usually performed in a quantitative study, the results retrieved from the testing support the relationship that exists between most of the service quality dimensions along with customer satisfaction, also highlighted was these relationship that existed between customer satisfaction and behavioral intention.

Such study has been conducted in order to scrutinize service quality within the Telecom Industry. The study thoroughly examined several key dimensions of service quality utilizing the

conceptual framework of the ESQUAL model from (Parasuraman, Zeithaml, & Berry, 1988; Kang & James, 2004; El Saghier, 2015; Amin & Isa, 2008; Brady & Cronin Jr, 2001; Dabholkar, Shepherd & Thorpe, 2000; Agus, Barker & Kandampully, 2007; Lassar, Manolis & Winsor, 2000).

The first step that was taken was the evaluation of both these reliability along with the validity of each construct. This was done using Cronbach's alpha and composite reliability. All these constructs were examined and classified as being reliable. All 10 pathways were deemed significant, and the hypothesis was supported within the model which the test proves to have hypothesized the relationship that exist between the constructs of significance.

This research draws on the expectation disconfirmation theory and focuses on contemporary phenomena using the context of real life. Therefore, this research revealed three empirical insights; (1) service quality dimensions have a great and positive impact on customer satisfaction and behavioral intention in Belize's telecom industry; (2) customer satisfaction has a great and positive impact on behavioral intentions; (3) and service quality dimensions have a great and positive impact on customer satisfaction in Belize's Telecom Industry.

This outline discusses the details of the findings that answer the research questions that were outlined in Chapter I of this study. This research utilised a survey approach that involved quantitative study in the first phase of the redevelopment of the measurement scales was later examined hypotheses. The theory that was presented within the literature review along with the questionnaires distributed to participants being subscribers of the telecom companies, with research objectives were used to support the discussion of the findings. All the constructs within this research have been tested for validity as well as reliability, therefore those results proved how

all the scales were accepted and satisfied with the reliability of 0.9724. This chapter proves that the proposed framework was supported by 11 out of 11 hypothesis that was presented.

The aim is for interpretation of the findings using great detail and conform to the objectives of the research that answer the research question along with testing the relationship existing between the conceptual frameworks that were proposed. This section looks at the correlation connecting the service quality dimension along with customer satisfaction. Then the next section looked at the connection concerning functional quality dimensions along with service quality. The section after looked at the correlation involving technical quality dimensions along with service quality. The next section will discuss the link connecting network quality dimensions as well as service quality. And the other section discusses those relationships connecting service quality dimensions along with Image. Such a relationship between perceived performance and desire congruency was discussed in the next section. The affiliation concerning perceived performance along with expectation disconfirmation in a following section. Then the following section looks at the connection relating desire congruency along with service quality. The correlation among expectation disconfirmation as it pertains to service quality is demonstrated in another segment. As well as the relationship between customer satisfaction and behavioral intention is discussed within the last section.

The motivation existing behind this dissertation was the gain a deeper understanding of the dimensions of service quality having an effect on customer satisfaction and customers' behavioral intentions within the telecom industry in Belize. The research also brought to light the various antecedents when it comes to service quality along with such influence placed on behavior intentions by customers in Belize. This subject is considered important because there have been a

vast amount of outcries from customers on Social media about complaints from their service providers. According to Caruana (2002), the assessment of Service quality normally begins with the establishment of the expectations of the customers; nonetheless, customer satisfaction is known to be assessed only after post-delivery of service provided. Hence, the measurement of service quality is based on ratings from satisfaction which tends to be biased since customers might receive good service, yet still might be unsatisfied with the quality of care provided or vice versa.

According to Parasuraman, Berry, & Zeithaml (1991), SERVQUAL which utilizes the gap score between customer's perception and expectations when it comes to the performance of service that is being delivered, as well as SERVPERF (Cronin & Taylor, 1994) which deals with performance that are only measured are extensively used as tools for measuring and the evaluation of service quality. The integral capability of SERVQUAL to compute the gap existing between the preconceptions as well as the expectations of the service delivered based on the five (5) dimensions permits the overseer the opportunity to identify the area where the gap tends to be high. Additional, SERVQUAL permits the assignment of weight to numerous dimensions based on the perception of the customers. But, it does not provide how these gaps can be closed, therefore it is left up to the competencies of management. Besides adding more dimensions that seem relevant or specific to the service settings that fall within the SERVQUAL model, the majority of the studies conducted did not seems to measure the perceived, adequate, and desired service as termed by the creators of SERVQUAL (Parasuraman et al., 1994). Therefore, when it comes to the literature that is available, effort has been made for the inclusion of majority the studies relating to service quality in telecom, along with its techniques of measurement and various dimensions. There are numerous studies in existence as it relates to service quality, which have been piloted by

institutions that they would use internally to improve their services. Therefore, this study may be deemed rewarding in order to get understandings about various conceptualizations as it relates to service quality within the telecom industry as observed in other orthodox services.

For the research questions could have been answered, this research has been grounded on a single case study that utilized the research concepts based on past literature for the improvement of the scales of measurement within the research (Churchill, 1979). This research also used a quantitative approach for the theoretical model development which is robust and explains the link between service quality, customer satisfaction along with behavioral intention. So, within the first phase, a questionnaire was designed according to the related literature review. A content validity was done for the measurement of the scales and during such assessment some items were eliminated or amended. Thereafter, the operationalization of the theoretical model was applied within this phase.

The next phase that happened was for the development of the questionnaire done through the purification process within the pilot study. In this process, the scale was developed that was later examined through the utilization of statistical techniques. Within the main survey, the quantitative data was examined and analyzed using SPSS and Smart PLS and the results for reliability and validity examination means that measuring the research constructs (service quality dimension, image, perceived performance, desire congruency, expectation disconfirmation, customer satisfaction, and behavioral intention) was satisfied. When conducting the testing of the hypothesized model, most of the relationships that were proposed between each of the constructs were confirmed statistically, with the exception of four sub-links between Reliability (RL), Image, Customer Satisfaction (CS), and Behavioral Intention (BI) (H4b), Empathy (EM), Image,

Customer Satisfaction (CS) and Behavioral Intention (BI) (H4e), Tangibles (TG), Image, Customer Satisfaction (CS) and Behavioral Intention (BI) (H4f), and Technical Quality (TQ), Image, Customer Satisfaction (CS) and Behavioral Intention (BI) (H4g). Lastly, overall, the structural model is being assessed along with a discussion about the results that have been defined in the next upcoming sections.

The conceptual model development has been grounded on those relationships existing between service quality dimensions (functional and technical), image, perceived performance, desire congruency, expectation disconfirmation, customer satisfaction, and behavioral intention.

Discussion of the Hypotheses Tests

In the examination of the findings for the research hypotheses was discussed within this section of this research in order to address three goals within your research objectives: first, it looks at the notion of service quality along with its various dimensions. Second, it looks at the notion of service quality as it relates to function and technical quality. Third, it looks at service quality on image quality. Fourth, it looks at Perceived performance when it comes to desired congruency and expectation disconfirmation. Finally, it helps to identify customer satisfaction and behavioral intention. Therefore, these research objectives when it comes to this current research, objectives is to answer three of the research questions looking at the context in the Belize setting: Research Question 1: Does the service quality dimension have a good and positive impact on customer satisfaction and behavioral intention in Belize's Telecom Industry?, Research Question 2: Does customer satisfaction have a good and positive impact on customer behavioral intention? Research

Question 3: Does the service quality dimension received from the service provider has a great and positive impact in the Telecom Industry?

After the examination of the service quality dimension as a focal construct, the conversation continues as it relates to the intention of finding the relationship that exists between the service quality dimension, image, perceived performance, desired congruency, expectations disconfirmation, customer satisfaction along with behavioral intention. The findings of the hypotheses that were examined are discussed in order to support as it relates to prior research literature along with the results from the quantitative statistical analysis conducted.

Within the conceptual framework, there were a total of 18 hypotheses in which 11 were direct paths and 7 indirect path which represented the relation that exists. Based on the hypothesis test conducted, all of the direct paths were supported, and 4 of the 7 indirect paths were not supported. The exploratory factor analysis supported the validity that exist with the constructs and was consistent with what was theoretically suggested.

The findings indicated majority of the research hypothesis (H1, H2, H3, H4a, H4c, H4d, H5, H6, H7, H8, H9, H10, and H11) were supported. Even though results that were unexpected were found and H4b, H4e, H4f, and H4g were not supported. The results from the current research revealed that reliability does not have any relationship to image, customer satisfaction, and behavioral intention. Also, there were unexpected outcomes which indicates that certain functional quality such as empathy, tangibles along with technical quality are not related to image, customer satisfaction and behavioral intention. Additional details when it comes to these unexpected results have been discussed in the following chapter.

The findings of the various hypothesis that were tested is going to be discussed in the next sections using supporting literature along with literature from past research conducted.

The relationship between service quality dimensions and customer satisfaction

The findings provided answers to the question does the service quality dimension has a positive impact on customer satisfaction and behavioral intention in Belize's Telecom Industry within research question 1. In the model projected within Figure 17, it has been determined that the direct correlation that exists linking service quality, customer satisfaction, and behavioral intention has been confirmed.

Past literature indicates that a close relationship exists amongst service quality along with customer satisfaction, and if there is a level of high service quality, then this will result in a high level of customer satisfaction (Kant & Jaiswal, 2017; Elnan & Andersen, 1999; Mittal & Lassar, 1998). According to Spreng & Mackoy 1996, the existing framework indicates how perceived quality is a precursor when it comes to customer satisfaction. This indicates how service quality was evaluated by the SERVQUAL model which results in satisfaction of customers. Studies particularly in the Telecom Industry have shown that there is a positive relationship that exists between the service quality dimension and customer satisfaction (Ojo, 2010; Cooke, 2008; Oyeniyi & Abiodun, 2008). Practitioners have stated how service quality as well as customer satisfaction have been considered as interchangeable relationships (Bukhari & Iqbal, 2011). Other studies within different service sectors have also shown that a positive correlation exists among the service quality dimension as well as the customer satisfaction (Raza, Jawaid, and Hassan (2015). As well

as many other studies done to understand the dimensions of service quality along with customer satisfaction (Pantouvakis, 2013). Previous studies also indicate how service quality has been measured against customer satisfaction (Levesque & McDougall, 1996a). Since many empirical studies have proposed causal links existing connecting service quality along with customer satisfaction as both were viewed to be on a global level (Bitner, 1990). As well as Romdonny and Rosmadi (2019) in their studies found how a positive correlation exists concerning service quality as well as customer satisfaction.

It has also been discussed how service quality along with customer satisfaction have been separate entities, however have a very close connectivity when it comes to the service industry. Fornell et al, (1996) also argued how the quality perceived which serves as an evaluation in the market when it comes to the consumption experience, does hold a positive and direct influence on customer satisfaction. It was also argued by researchers, how customer satisfaction has been dependent on such experience the service provider has (Howard and Sheth, 1969). This was also confirmed by Taylor and Baker (1994). Other scholars believe how the service quality is inconclusive whether the dimension of service quality is the precursor of customer satisfaction or if customer satisfaction has been the antecedent of service quality (Anderson & Sullivan, 1993).

As it pertains to service quality there is both technical quality and functional quality. The functional quality consists of reliability, responsiveness, tangible, empathy, and assurance. According to Parasuraman et al., 1991, reliability is considered as the core aspect within the service quality dimension and more connected concerning the service outcomes; whilst the other dimensions such as responsiveness, tangibles, assurance, and empathy look at the process aspects

and are associated with the deliverance of service. The technical quality looks at both technical and network quality.

The reliability dimensions of the service quality construct, past researchers have shown that this dimension shows a positive correlation concerning customer satisfaction.

Reliability is the extent of how customers rely on the services that were promised by an organization (Ennew et al, 2013). It is the capability to perform as well as conduct the services required from customers that they promise, and they are accurate and dependable, and that they deal with problems that these customers face. Performing services, the correct way from the onset, and actually solving problems is vital for organizations. Maintaining error-free records is considered as reliability when it comes to service quality and surely impacts customer satisfaction (Parasuraman et al, 1988).

Reliability is the capability of organizations to tool up their service both independently and dependently (Parasuraman et al, 1988). It assesses the capability in performing the service that was promised correctly and dependably.

Responsiveness dimension within the service quality construct is the ability and being willing to assist others and deliver rapid and timely service within an organization (Parasuraman et al, 1985). Providing services at any time without any sort of troublesomeness will impact customer satisfaction (Parasuraman et al, 1988). Responsiveness includes individual devotion that will increase customer satisfaction, especially the attention that these employees provide to the customer when they are facing problems allows for a radical shift in satisfying these customers.

Assurance dimension within the service quality construct deals with courtesy, building trust, knowledge, and competency with customers (Parasuraman, 1985). Assurance is the ability to inspire knowledge and trust, employees using their knowledge to strongly influence customer satisfaction.

A positive relationship exists when assessing assurance and customer satisfaction Krishnamurthy, SivaKumar, Sellamuthu, 2010). As delineated by Kant &Jaiswal (2017), assurance is good manners, courtesy, and knowledge of employees.

Empathy dimension within the service quality construct is being attentive when it comes to situation that needs to be communicated, being friendly, understanding the needs of customers, and individually assisting the needs of the customers (Ennew et al, 2013). Empathy as defined by Navaratnaseel & Periyathampy (2014), is the ability to give customers individual attention and take care of them, especially when it comes to service provision.

Tangibility dimension within the service quality construct refers to the appearance of the equipment. Communication material, personnel, and physical facilities (Parasuraman et al, 1985). In the telecom industry, tangibility is intrinsic when it comes to the quality of service, and the tangible aspects of services are the visual appeal, equipment, and physical facilities. Tangibility has a huge influence when it comes to satisfaction. It provides clear visibility of the management team and professional employees' appearance, resources required to provide customer service, booklets, and brochures that affect customer satisfaction (Munusamy, Chelliah, Mun, 2010).

According to Hadi Aslam & Gulzar (2019), customer satisfaction has been utilized as a mediator variable when it comes to analyzing the mediation of link that exists between customer loyalty as well the quality of service. It has been found that service quality does have an impact on the loyalty from a both direct and indirect manner through satisfaction (Irfan et al. (2016). Which resulted with sustainable service quality having a positive relationship with customer satisfaction. In addition, Kaisri et al. (2017), also resulted with service quality (technical and functional) having a higher impact on customer satisfaction.

The next section looks at a sub-relation looking at the reliability dimension with customer satisfaction.

The relationship between technical quality dimensions and service quality

It is believed that customers would not have been able to know the technical quality when it came to services with accuracy therefore technical quality has been reasonably disregarded. The focus was placed on other measures of quality such as the service delivery process known as functional quality. The use of a technical quality strategy can become successful if companies use what is considered technical solution that their competition would not be able to emulate. But this is a rare situation since most businesses can normally provide the same outcome quality in the provision of their services. Also, the creation of any technical advantage will be rather difficult because competitors within these sectors can also provide other solutions that is similar very quickly into the market (Groenroos, 1990). What is important is even though it will be difficult for businesses to be first in the deliver of a perfect technical service outcome which can be called first

movers, customers' will only deem it acceptable if the solution offered is not considered to be of inferior quality. In addition, even if the solution provided is an excellent one, businesses can be deemed unsuccessful if the excellence in technical quality is refuted by buyer-seller interaction that is poorly managed and considered unsatisfactory when it comes to the quality of the process (Groenroos, 1990). And this study has revealed that there is a statistical significance between technical quality dimensions in service quality when compared to behavioral intention since the p-value is 0.000.

The relationship between Service quality dimensions and Image

This research proves how a statistical significance exists connecting the dimensions of image quality in service quality when compared to customer satisfaction since the p-value is .000. According to Firmansyah & Ali (2019), brand image poses a positive as well as a substantial influence on customer satisfaction. Past literature from Brata et al., (2017), also resulted in brand image having a positive along with a major influence on customer satisfaction. Along with Ali & Mappesona (2016) who delineated that within their study, brand image highlights a positive as well as a considerable influence on customer satisfaction. Yu et al (2013) also resulted in their study stating that brand image holds a positive along with a considerable influence on a customer's decision to purchase.

Analyzing all three research questions, we can say there is a positive impact as it relates to the key dimensions of Service Quality in the Telecom Industry and its link to customer satisfaction along with behavioral intentions. There is also a correlation linking customer satisfaction to behavioral intentions. Most of the respondents responded positively to their opinions of each

question with a few who responded negatively in each dimension of the questionnaire. Most of the 613 respondents considered themselves to be satisfied with the company and based on responses from each question the respondents were mostly positive for the assurance sections.

As it relates to specific companies in the Telecom Industry such as BTL and SMART, there was no correlation between these two service providers to prove their service quality since there were a few statistically significant choosing those companies as dependent variables.

This study examines the relationship that exists between service quality dimensions and the impact it has on the Telecom Industry in Belize, especially when it comes to customer satisfaction and customers' behavioral intentions.

Chapter V discusses the implications for both the theory and practices; it also highlights the recommendations along with the limitations of this research; it also illustrates further direction of other future research along with the conclusion to this study.

CHAPTER 5: IMPLICATIONS, RECOMMENDATIONS, AND CONCLUSIONS

Introduction

In Belize, there are two key players within the Telecom industry, Belize Telemedia Limited and SMART Belize amongst other small players that only provide internet services. There have been constant complaints on the radio and social media platforms of several issues faced by disgruntled customers. Therefore, this research examined service quality in the Telecom Industry using the service quality dimensions from multiple existing conceptual frameworks. These outcomes were derived in conjunction with a survey questionnaire distributed in the exploratory stage, with support of the various theories presented in the Literature Review.

This chapter highlights the conceptual framework of the study and how it responded to the contribution to the study investigating Reliability, Responsiveness, Assurance, Empathy, Tangibles, Technical Quality, Desire Disconfirmation, Perceived Performance, Expectation Disconfirmation, Network Quality, Image Quality which are all independent variable, along with Customer Satisfaction and Behavioral Intention as the dependent variable This research has filled gaps in research by providing insights into service quality dimensions to aid in the improvement of service quality.

The discussion based on the findings received derived around the quantitative research reviews 13 constructs that were contributed within the research findings. This survey-based study was done using a quantitative study, involving the regeneration of scales of measurement as well as the examination of the hypothesis. The existing theory that was presented earlier within the literature

review along with the research objectives are used in supporting the discussion. Chapter IV highlighted the items that were adopted for the measurement scales, and what was adjusted to come up with an acceptable measurement scale. Reliability and validity were tested on all constructs to indicate that the scales were widely accepted. The proposed conceptual framework was fully supported by all 11 hypotheses.

Grounded around the three research questions listed such as:

1. Does the service quality dimension have a positive impact on Customer-satisfaction and behavioral intentions in Belize's Telecom Industry?
2. Does customer satisfaction have a positive impact on customer behavioral intentions?
3. Does the service quality dimension received from the service provider have a positive impact on customer satisfaction in Belize's Telecom Industry?

The motivation for conducting this study was for corporate companies to fully understand their customers. It has been far too long since you have seen countless amounts of disgruntled customers complaining on social media, at public and private events, and on the airwaves. Therefore, clarity was needed to see customers' views of the service quality that they are getting and their perception to better understand customer satisfaction and behavioral intention. Recently you have seen much more investment in infrastructure for these Telecom companies. These companies are now creating flagship offices to make it more attractive and corporate-friendly to their customers.

For this study, a questionnaire was designed using literature reviews, along with content validity using Cronbach's alpha on the measurement scales (Churchill, 1979). The operationalization of such a model theoretically was also done within this phase.

A purification process was conducted after the development of the questionnaire using a pilot study that examined using statistical techniques of data. Statistical procedures like confirmatory factor analysis (CFA); and exploratory factor analysis (EFA) within the main study. These quantitative data were analyzed using Statistical Package of Social Science (SPSS) and SmartPls to measure reliability as well as the validity of the research constructs which were measured (functional quality, technical quality, image, perceived performance, desire congruency, expectation disconfirmation, customer satisfaction, as well as behavioral intention).

The limitations of this study and implications are presented in the first section, along with recommendations for application in the next section and the recommendations for future research that were derived from this study have been suggested in following section. Lastly, some conclusions have been outlined in the final section.

Implications

The findings in this research showed various tendencies from six hundred and thirteen participants during online and face-to-face survey questionnaires.

The conceptual framework was used to address the research questions below:

Research Question 1: Does the service quality dimension have a positive impact on Customer-satisfaction and behavioral intentions in Belize's Telecom Industry?

Yes, to a good extent, and there was a positive impact. The impact of all the dimension of service quality when it comes to customer satisfaction along with its link to behavioral intention was

mostly positive. The correlation had a mean of 0.118 and p-value of 0.000, which is considered a great and positive impact since it is statistically significant.

Research Question 2: Does customer satisfaction have a positive impact on customer behavioral intentions?

Constructed on the findings Customer Satisfaction outcomes were to a good extent positive and therefore had a positive impact when it comes to customer behavioral intentions which was deemed as important. There is a correlation between customer satisfaction and behavioral intention. The survey responses showed a correlation and that customers agreed with both dependent variables.

Research Question 3: Does the service quality dimension received from the service provider have a positive impact on customer satisfaction in Belize's Telecom Industry?

All service quality dimensions had a good extent and positive impact on customer satisfaction. According to survey responses, respondents were mostly positive about the service quality of services supplied by Telecom service providers, hence affecting their satisfaction for not wanting to switch to other service providers.

The theoretical implication of service quality's nine key dimensions such as Responsiveness, Assurance, Empathy, Tangibles, Technical quality, Perceived Performance, Expectation Disconfirmation, Network Quality, and Image Quality are considered vital to customer satisfaction as well as behavioral intentions. Other research captures those structure

pertaining to service quality factors such as Personal Attention, Comfort, Competence, Access, Communication, Understanding, Service Product, Service Delivery, and Service Environment in the conceptual model which might lead to another important emphasis on the thesis.

The service quality key dimensions were developed to be an effective tool that assesses service quality which includes network quality, image quality, technical quality, as well as customer service, also determining its important influence when it comes to customer satisfaction as well as behavioral intentions.

The findings clearly indicate those dimensions of Service Quality that those service providers would require paying attention for provisioning of better service quality.

This research paper also used a compilation of several existing constructs to formulate this one survey instrument for service quality measurement within the telecommunication industry, therefore it might not be deemed applicable to all cultural contexts.

With respondents placing less than expected results when it comes to network quality being provided by these service providers, Industry Regulators, and Policymakers need to pay keen attention. The Ministry of Public Utilities, Energy, Logistics, and E-Governance, through their statutory body the Public Utilities Commission is mandated to ensure quality of service is granted by all license holders in the telecommunication sector. This implies that these authorities need to be awakened based on this empirical statistic as well as taking steps that are considered pragmatic in ensuring that these telecom providers in Belize improve on the network qualities when providing telecommunication services that exceed and meets the demands and expectations of their customers.

Network Quality speak of The quality relating to a precise chosen network is constantly decent, The call quality for that precise selected network is constantly decent, The reporting of this cellular network is robust on all the roads, The signal is robust even within the structures comprising the underground room, All areas of the city comprising outskirts are sensibly protected by this network, Service network upholds outstanding voice quality without disruption, You can make calls at peak periods, Your call gets linked to the called person in the initial try majority of the time, Sending or Receiving SMS is prompt. E.g., Downloading (ringtones, photos, songs.....etc.) is prompt, Getting Traffic data is correct, The service provider has a robust and extensive choice of network, The call quality of the precise selected network is constantly decent, The voice quality of the calls is adequate, I am accessible by my service provider SIM card majority of the period, I don't have complications conducting international calls with my service provider, The network quality is suitable.

These regulators can ensure this is accomplished by encouraging and sensitizing with these telecm providers to place more attention on the quality of their network and placing more resources that will be important to these service quality dimensions. According to Kotler & Kelvin (2007), there is a need for organizations to place more focus on important services attributes and products that customer's rate as important and what is considered very important.

Additionally, responsiveness within the service quality dimension was extremely poor. Management needs to devise strategies that will improve in this construct. Responsiveness is the aptitude to provide quick customer service, aptitude to send to clients precisely when services will

be performed, and relaxed contact and friendliness of employees, member of staff being eager to support customers in grave scenarios, and focus to clients' requirements or complications.

Furthermore, attention must be given to the empathy dimension of the servqual model. Empathy looks at The service provider employees delivers me distinct dedication, The service provider employees recognizes what I really need, I have an attention in the services delivered by the service provider, The service provider functions rendering to the corporate hours that are suitable to majority of the clients, The service provider has suitable periods & standings for free call times, recharge, activation, and accounts suspension, The service provider has a thorough loyalty package to identify you as a recurrent client, The service provider has the client's greatest concentration at heart, and The service provider make an apology for the troublesomeness triggered to clients.

The Telecom Service Providers must be notified of the findings of this study. This will allow for management team must consider customer dissatisfaction when it comes to their service quality as well as placing more concentration on developing effective strategies geared towards improvement of these problems. Management of both Belize Telemedia Limited and SMART Belize Limited need to understand that customer satisfaction was not better than expected and is only equal, and they must work towards achieving what expectations was desired of their service quality from their customers.

We conclude that there is a consistent result from the previous study which implies that the service quality dimension positively impacts customer satisfaction.

The Outcome of Service Quality Dimension

According to the findings, from most of the key dimensions, the respondents lean towards a more agreeable opinion for all Service Dimensions. Perceived Performance had the highest positive impact and was most important, followed equally by Tangibles, Technical Quality, and Expectations Disconfirmation with the second highest portion. Respondents disagreed mostly in their response when it came to certain questions posed about service quality such as Network Quality. Here is the ranking of all constructs from the most important to the least within Belize's Telecom Industry specifically BTL and SMART.

1. Perceived Performance
2. Tangibles
3. Technical Quality
4. Expectation Disconfirmation
5. Assurance
6. Reliability
7. Image Quality
8. Network Quality
9. Empathy
10. Customer Satisfaction
11. Responsiveness
12. Desires Disconfirmation
13. Behavioral Intention

We can conclude that customers' perception of the performance of a business is the main reason customers conduct business.

We recommend that the Telecom Industry improves in desires disconfirmation and responsiveness dimension by trying to better understand customer needs and resolving their issues. Also, in order to improve in the empathy dimension, we recommend that the companies empathize more with their customers since according to Coetzee et al, (2013), empathy ensures that the customers feel honored just to be a customer of that service provider. For Network Quality, we recommend that the companies create better coverage, especially on the highways or in their homes.

Improving on all these service quality dimensions will surely improve the customer-satisfaction and in return leads to customer behavioral intention. The SERVQUAL model states that the difference between the company's performance and customers' expectations when it comes to service providers is all based on their perception of the quality of service (Parasuraman et al, 1988)

Limitation

This research provides a preliminary look into service quality with 11 dimensions. Aside from the support it provides to the research theoretical framework, it shows that there are limitations to this study. It is limited because its sole focus is on only the stakeholders in one industry. The following section will idea some limitations the researcher faced that will allow researchers to get the best understanding of the service quality dimensions. Due to the resources that were available, there were limitations that prevented the extended scope of this research. The limitations, however, do not take away from the importance of the results of this study.

The researcher combined several constructs from past literature that used the service quality model. Even though it was valuable in its contribution to the Telecom Industry, it requires more work. The following section will look at two limitations, firstly sampling and analysis and secondly survey instrument. Since the researcher used random sampling to conduct this study, it was difficult to capture different types of participants. Belize is 8,867 square miles that are classified into 6 districts namely Belize, Orange Walk, Corozal, Cayo, Stann Creek, and Toledo. With many natural resources, since we are widespread it was difficult to reach all district locations. Even with online distributions, there are a lot of people in underserved communities without access to the Internet to participate.

Since the researcher combined 13 constructs into the survey instrument, it became extremely lengthy with itemized questions of 65 items apart from personal information. This allowed for a longer time to complete the questionnaire and allowed for participants to become bored and just rush to complete the entire process, some stopped before the survey was completed. Further research should minimize the questions and use more comprehensive questions that touch points instead of a lengthy questionnaire.

There was only 1 question that covered the constructs of Desire Confirmation and Expectations Disconfirmation. More questions could have provided a better analysis of those constructs based on participants' responses.

Access to important information has limited our studies and limited responses from participants whose service provider is SMART. Additionally, no previous studies or background related to conducting service quality transactions exist in Belize.

Another limitation of this study is that it was confined to only the City of Belize and cannot be compared to the Caribbean or Central America. Lastly, the present study only focuses on the Telcom Service industry.

The final limitation will be to include Governmental Technology as a variable within the framework for future studies. Especially since the major key player is majority-owned by the Government of Belize, this could have impacted the research.

Recommendations for application

The Servqual model and instrument are generic and can be adapted within any environment that is service oriented. The instrument used dimensions compiled from several constructs from past researchers such as Parasuraman, Zeithaml, & Berry (1988); Kang & James (2004); El Saghier (2015); Amin & Isa (2008); Brady & Cronin Jr (2001); Dabholkar, Shepherd & Thorpe (2000); Agus, Barker & Kandampully (2007); and Lassar, Manolis & Winsor (2000). The questions derived from each construct were suited to align with the Telecom Industry.

Most of the items on the survey instrument were worded positively, even though researchers tend to mix negative and positive statements. According to Shaik, Lowe, & Pinegar (2006), it does not matter if these worded statements were mixed negatively or positively. However, the mixing of statements can cause confusion among respondents (Lowndes, 2000).

The items included in the service quality instrument were developed using past literature, mostly those used in the Telecom Industry. Thirteen items were identified including customer satisfaction and behavioral intentions, to test and understand what affects customers' views as important when it comes to service quality and being able to keep them satisfied. Also included

was desire congruency and expectation disconfirmation along with perceived performance. These are based on one's desire, and what one perceives will lead to either desire congruency or expectation disconfirmation. Now this forms a part of the Expectancy Disconfirmation Theory, which in the end measures customer satisfaction. The Expectancy Disconfirmation Theory (EDT) is a theory that have a measurement of customer satisfaction built on perceived quality of services or products. The constructs from this construct were rather difficult to institute within the survey instrument, especially to apply a Likert scale to the questionnaire. Statistical Package of Social Science (SPSS) and Smart PLS has been utilised to analyze those data in order to test the relationship amongst variables, reliability, and validity.

While the outcomes which will be gathered from the instrument will be used mainly to evaluate service quality from a customer's perspective, it also serves as an implication to Managers within the Telecom Industry. Therefore, the use of the evaluation from the service quality instrument will foster a better relationship between Service providers and consumers.

The findings of this research will allow policy makers and decision makers within the Telecom industry to be better aware of what can improve service quality for both internal and external stakeholders. As mentioned earlier, information on service quality provided by service providers is important and helpful and granted as a priority to satisfy customer needs as well as expectations. The service quality dimension takes into consideration the physical setting including its aesthetic aspect in looking at tangibles, along with corporate image.

Recommendations for future research

This research study recognizes its limitations and clearly sees the need for future research to scrutinize additional variables along with the current variables that have been investigated within this study. The following section will identify future studies that will allow researchers to get a better understanding of the service quality model.

The sampling method will be good for future research, to identify customers from wider communities that did not participate. This will allow customers in underserved communities to know their position as it relates to service quality. This will then provide a larger sample as a means to increase statistical power in order for a more robust study.

Also, to include other factors in the conceptual framework to clearly understand customers' satisfaction and why they remain a customer with their specific service provider within the Telecom Industry. Additional constructs such as customer loyalty could be included. Also, a future study can be done utilizing the SERVQUAL model to identify customer retention within the Telecom Industry.

Other key dimensions can be used to measure the actual system performance of the network for both of these Telecom Industries, as to the system reliability and efficiencies to measure customer satisfaction and behavioral intentions. This will have to be done in focus groups to be done with the employees employed by the service providers, to understand the system and problems from their perspective.

In addition, understanding directly the switching cost of customers would be good to be included in future research in Belize. Especially when the switching of service providers is an issue common

within the Telecom industry. So to see what strategies can be formulated by marketers, managers, and policy makers to prevent their customers from switching from one service provider to the next.

Conclusions

This current research will contribute significantly to the problem statement that was identified in Chapter 1. This research did an in-depth investigation of the connection that exists among service quality dimensions (reliability, responsiveness, empathy, assurance, tangibles, technical quality, desire congruency, expectation disconfirmation, perceived performance, network quality, image quality) that leads to customer satisfaction along with behavioral intention based on the disconfirmation theory as well as the gap theory.

This research was done using a survey questionnaire distributed to subscribers within the Telecom Industry in Belize. The dissertation draws on the disconfirmation theory. This focuses on when customers make a comparison of their performance from a service received based on what they expected of such service and when satisfaction happens if the performance that was perceived meets or surpasses expectations. Such outcomes along with support from theories that were presented within the Literature Review obtained in conjunction with the survey questionnaire that occurred during the exploratory stage.

This research identified the top five service quality dimensions that are deemed important to customers for empirical insight: (i) Perceived Performance, (ii) Tangibles, (iii) Technical Quality, (iv) Expectation Disconfirmation, and (v) Assurance.

Since this research is the first study to include other service quality constructs along with expectations disconfirmation, network quality, and image quality, there are no theoretical justifications that are available from studies done in the past. The relationship that exists between service quality dimensions, customer satisfaction, and behavioral intentions is very important within our telecom industry, especially Belize Telemedia Limited and SMART Belize, and has significant implications for service providers and managers. This study revealed that these Telecom companies need to recruit more competent staff to assist with critical areas that affect the quality of service within this Industry. The results revealed how a positive correlation existing concerning the dimension of service quality and customer satisfaction. Having customer satisfaction was dependent on making sure that businesses sustain a great level of service quality. Ensuring that quality mechanisms are put in place poses a major influence when it comes to customer satisfaction. Hence a reason why the hypothesis was supported and substantiated. These service quality dimensions are reliability, responsiveness, tangible, empathy, as well as assurance which are considered functional qualities along with the technical qualities. For managers within the Telecom industry, the findings are important to the corporate image. Therefore, service quality dimensions as well as perceived performance are important, especially to telecom companies for improving customer service by providing consumers with what they require and when. Satisfying and identifying these customer needs can improve network quality.

Even with all the limitations that exist, this research provides great contributions in the provision of a platform for the encouragement of future work on the causal relationship as well as measurement. This research along with future research will not exceed one another but should serve as a complement and give their contribution.

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APPENDICES

Appendix A: Survey Questionnaire

Service Quality in the Telecom Industry in Belize: A Study of Belize Telemedia Limited

Dear Sir/Madam

I am a doctoral student at Unicaf University Zambia. As part of my degree, I am carrying out a study on "Service Quality in the Telecom Industry in Belize: A Study of Belize Telemedia Limited".

I am requesting your participation, which will involve answering a few questions and opinions about your preference for this service.

Subject to approval by the Unicaf Research Ethics Committee (UREC) this study will be using survey questionnaires to active subscribers of Belize Telemedia Limited (BTL), and members of staff in technical departments of BTL.

The significance of this proposed research study is to gain a deeper understanding of customer satisfaction and behavioral intention based on the service quality provided by Belize Telemedia Limited (BTL), which will allow the company to strategize, and provide better service performance and know their customers on a deeper level. So, for BTL to understand what the determining factors are, the customer requires them to remain loyal to the company. If you have any questions concerning the research study, please contact my dissertation supervisor Dr. Pantea Foroudi at p.foroudi@unicaf.org.

Your participation in this study is voluntary. If you choose not to participate or to withdraw from the study at any time, there will be no penalty. If at any time you discontinue the survey, your results are discarded. The results of the research study will be published, but your name will not be used.

There are no risks of this study, and the potential benefit of the study includes establishing the impact of service quality in the Telecom Industry in Belize: A focus on Belize Telemedia Limited

You must be 18 or older to participate. The questionnaire will take you approximately 10 minutes to complete. Return of the questionnaire will be considered your consent to participate.

Thank you.

Sincerely,

Marsha Price
Marsha.castillo2003@gmail.com
Belize City, 501-610-1520

Dr. Pantea Foroudi
Dissertation Supervisor
P.foroudi@unicaf.org

*Required

Information

1. Take me to the survey*

Yes ☐ No ☐

A. Personal Information

2. Age _____

3. Gender

☐ Female☐ Male☐ Prefer not to Say

4. Occupation

☐ Private Sector Employee☐ Public Sector Employee☐ Other☐ Self-employed/Business Owner☐ Student☐ Unemployed Pensioner/Retired☐ Unemployed

5. Income – Weekly

☐ < \$200.00☐ \$201.00-\$350.00☐ \$351.00 - \$500.00☐ \$501.00- \$650.00☐ > \$651

.00

6. Primary Service Provider

☐ Belize Telemedia Limited☐ SMART☐ Both☐ Other:

7. Duration of Service

☐ < 1 Year☐ 1 – 5 Years☐ 6 – 10 Years☐ > 11

Years

8. Billing

☐ Prepaid Only☐ Postpaid Only☐ Broadband Internet Only

- ☐ Prepaid & Postpaid
☐ Prepaid and Broadband Internet
☐ Postpaid and Broadband Internet

B. Reliability

“Reliability relates to accurate transactions, accurate records, correct performance, and fulfillment of promises” (Jiang, L., Jun, M., & Yang, Z., 2016).

Please indicate the extent of your agreement from ‘strongly disagree’ to ‘strongly agree’.

	Strongly disagree	Disagree	Agree	Strongly agree
9. When the service provider promises to do something by a certain time, services such as SMS, Voice, Data, and other services of the network are delivered as promised.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. When I face problems, the service provider staff is sympathetic and reassuring.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. The service provider staff is dependable. Dependable and consistent network in solving customers' complaints.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12. The service provider staff keeps the transaction records accurately.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C. Responsiveness

“Responsiveness relates to the ability to respond to customers requirement timely and flexibly” (Iberahim, Taufik, Adzmir, & Saharuddin, 2016).

Please indicate the extent of your agreement from ‘strongly disagree’ to ‘strongly agree’.

	Strongly disagree	Disagree	Agree	Strongly agree
13. The service provider staff tells the customer exactly when services will be performed. .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I received prompt service from the service provider staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Service provider staff is always willing to help the customers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Service provider staff does not appear to be too busy in responding to customer requests	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

D. Assurance

“Assurance relates to the courtesy and knowledge of employees and their ability to inspire confidence and trust” (Pitt, Watson, & Kavan, 1995)

Please indicate the extent of your agreement from 'strongly disagree' to 'strongly agree'.

	Strongly disagree	Disagree	Agree	Strongly agree
17. I can trust the service provider staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. I feel safe when conducting business with the service provider staff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. The customer service staff is polite.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Customer service staff seems to have received adequate support from the service provider to do their job well.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. The service provider provides sincerity and patience in resolving customers' complaints/problems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. The service provider has the ability to provide a variety of value-added services- Music, internet access, SMS, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

E. Empathy

"Empathy relates to caring, individualized attention the service provider gives its customers" (Pitt, Watson, & Kavan, 1995).

Please indicate the extent of your agreement from 'strongly disagree' to 'strongly agree'.

Strongly disagree	Disagree	Agree	Strongly agree

23. The service provider staff gives me individual attention.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. The service provider staff knows what I actually want.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. I have an interest in the services provided by the service provider.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. The service provider operates according to the business hours that are convenient to most of the customers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. The service provider has convenient periods & terms for activation, recharge, and accounts suspension, free call times.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. The service provider has a sound loyalty program to recognize you as a frequent customer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. The service provider has the customer's best interest at heart.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. The service provider apologizes for the inconvenience caused to	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

customers.			
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F. Tangibles

“Tangibles are the visible appearances that represent the service provider such as materials, uniforms, physical facilities, etc.” (Parasuraman et al, 1988)

Please indicate the extent of your agreement from ‘strongly disagree’ to ‘strongly agree’.

	Strongly disagree	Disagree	Agree	Strongly agree
31. Customer service counter is well-equipped with up-to-date facilities e.g., reload/top-up machine, SIM card (chip), and free WIFI.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32. Physical layout of equipment and furniture is comfortable for customers interacting with staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33. Staff are well-dressed and appear neat.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34. Material and information associated with the service (e.g., promotional brochure) are visually appealing at the customer service counter.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

G. Technical Quality

“Technical quality focuses on “what” and considers such issues as the end result of service provision. It involves what a customer actually receives from a service or a service encounter” (Kang, 2006).

Please indicate the extent of your agreement from ‘strongly disagree’ to ‘strongly agree’.

	Strongly disagree	Disagree	Agree	Strongly agree
35. Successful in completion of calls, SMS, Internet, line activation, credit reloading, etc..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
36. Employees have technological knowledge and skills in solving customer problems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
37. There is speed in calls and other services and the network quality is clear.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
38. There is network innovativeness the ability to use the current technology to improve services.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

H. Desire Congruency

level of service the student wants to receive (Spreng & Mackoy, 1996)

much worse than desired (1), worse than desired (2) better than desired (3), and much better than desired (4).

Please indicate the extent of your agreement from ‘much worse than desired’ to ‘much better than desired’.

Much worse than desired	Worse than desired	Better than desired	Much better than desired

39. Overall, the offerings provided by the service provider have been _____ than I desired.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
---	--------------------------	--------------------------	--------------------------	--------------------------

I. Perceived Performance

“one's perception of one advising experience (Spreng & Mackoy, 1996)

Please indicate the extent of your agreement from ‘very far from ideal’ to ‘very close to ideal’.

	Very far from Ideal	Far from Ideal	Close to Ideal	Very close to Ideal
40. I am happy with my decision to use my service provider services.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
41. Overall, the service provider is a good company to do business with.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
42. Overall, the offering provided by my service provider has been _____.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

J. Expectations Disconfirmation

“Responsiveness relates to the ability to respond to customers requirement timely and flexibly” (Iberahim, Taufik, Adzmir, & Saharuddin, 2016).

Please indicate the extent of your agreement from ‘strongly disagree’ to ‘strongly agree’.

	Much worse	Worse than expectation	AEqual to expectation	Better than expectation
43. Overall, the offerings provided by the service provider have been _____ than I expected.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

K. Network Quality

Network quality is a technical quality that represents the core service of a telecom provider. It looks at the network services and the quality of the services based on customers' spending (Nimako et al., 2012).

Please indicate the extent of your agreement from 'strongly disagree' to 'strongly agree'.

	Strongly disagree	Disagree	Agree	Strongly agree
44. The quality of the specific chosen network is always good.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
45. The coverage of this cellular network is strong on all the highways.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
46. The signal is strong even inside the buildings including the basement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
47. All parts of the city including suburbs are reasonably covered by this network.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
48. Service network maintains excellent voice quality without interruption.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
49. You are	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

able to make calls at peak hours.				
50. Your call gets connected to the called person during the first attempt most of the time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
51. Sending / Receiving SMS is fast. E.g., Downloading (ringtones, photos, songs.....etc.) is fast.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
52. Receiving Traffic information is accurate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
53. The service provider has a strong and wide range of networks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
54. The call quality of the specifically chosen network is always good	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
55. The voice quality of the calls is acceptable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
56. I am reachable by my service provider SIM card most of the time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
57. I don't have problems making international calls with my service provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

58. The network quality is acceptable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

L. Image Quality

“The image involves a company’s good corporate reputation, brand name, and social responsibility in the eyes of the public and its customers” (Kotler and Keller, 2006).

Please indicate the extent of your agreement from ‘strongly disagree’ to ‘strongly agree’.

	Strongly disagree	Disagree	Agree	Strongly agree
59. The image of your mobile network company causes them to be successful.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
60. Reputation of your mobile network is good.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
61. Brand image of your mobile network is good.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
62. Your network provider has a socially responsible mobile network.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

M. Customer Satisfaction

“The direct measure of overall service quality that serves as a better predictor of behavioral intentions than a value of service quality computed from measured dimensions. (Dabholkar, Shepherd & Thorpe, 2000).

Please indicate the extent of your agreement from ‘strongly disagree’ to ‘strongly agree’.

	Strongly disagree	Disagree	Agree	Strongly agree

63. I am completely satisfied with the services delivered by the service provider.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
64. I feel very pleased with the delivered services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
65. I feel absolutely delighted	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
66. Compared to other telecom service providers you have done business with the present telecom is better	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
67. Based on all your experiences, how satisfied overall are you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
68. I am happy with the telephone company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
69. My choice to deal with this telephone company is a wise one	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

N. Behavioral Intention

“Responsiveness relates to the ability to respond to customers requirement timely and flexibly” (Iberahim, Taufik, Adzmir, & Saharuddin, 2016).

Please indicate the extent of your agreement from ‘definitely no’ to ‘definitely yes’.

Definitely No	Definitely Yes
------------------	-------------------

70. I would like to repurchase the offerings from the service provider	<input type="checkbox"/>	<input type="checkbox"/>
71. I would like to recommend the mobile communication service to others	<input type="checkbox"/>	<input type="checkbox"/>
72. I would like to keep a close relationship with the service provider	<input type="checkbox"/>	<input type="checkbox"/>
73. Do you have any intention to switch to use the services of a better network?	<input type="checkbox"/>	<input type="checkbox"/>

Appendix B: Missing data examination at item-level

Univariate Statistics							
		M	Std. Deviation	Missing		No. of Extremes ^{a,b}	
				C ount	P ercent	L ow	Hi gh
es ing ntnetwork rate eperformed	RL1serviceproviderpromis	3.	1.077	2	3.		
		69		3	8	.	.
	RL2sympatheticandreassur	3.	1.046	2	3.	0	0
		36		3	8		
s	RL3dependableandconsiste	3.	1.031	2	3.	0	0
		40		3	8		
	RL4transactionrecordsaccu	3.	1.053	2	3.	0	0
		50		3	8		
s	RS1tellswhenserviceswillb	3.	1.067	2	4.	0	0
		19		6	2		
	RS2promptservice	3.	1.176	2	4.	0	0
		25		6	2		
s	RS3alwayswillingtohelp	3.	1.009	2	4.	0	0
		61		5	1		
	RS4notbusyinresponding	3.	1.250	2	4.	0	0
		06		6	2		
s	AS1trust	3.	1.025	2	4.	0	0
		48		5	1		
	AS2safeconductingbusines	3.	.981	2	3.	.	.
		67		4	9		
s	AS3polite	3.	.945	2	4.	.	.
		74		5	1		
	AS4adequatesupport	3.	.893	2	4.	.	.
		64		7	4		
ddedservice	AS5sincerityandpatience	3.	1.030	2	3.	0	0
		59		4	9		
	AS6abilitytoprovidevaluea	3.	.982	2	3.	.	.
		76		4	9		
	EM1individualattention	3.	1.075	2	4.	0	0
		53		5	1		

	EM2knowswhatIwant	88	3. 59	1.019	2 5	4. 1	0	0
	EM3interestintheservices	86	3. 69	1.018	2 7	4. 4	.	.
	EM4hoursconvenient	85	3. 57	1.143	2 8	4. 6	0	0
terms	EM5convenientperiodsamping	87	3. 56	1.098	2 6	4. 2	0	0
	EM6loyaltyprogram	88	2. 89	1.190	2 5	4. 1	0	0
	EM7customerbestinterest	87	3. 20	1.090	2 6	4. 2	0	0
	EM8apologizes	88	3. 36	1.157	2 5	4. 1	0	0
	TG1counteriswellequipped	88	3. 53	1.125	2 5	4. 1	0	0
rtable	TG2Physicallayoutiscomfor	88	3. 63	1.011	2 5	4. 1	.	.
	TG3wellldressedandneat	87	3. 73	1.090	2 6	4. 2	0	0
nappealing	TG4Materialandinformation	88	3. 69	1.015	2 5	4. 1	.	.
n	TQ1successfulincompletion	88	3. 71	1.003	2 5	4. 1	.	.
geandskills	TQ2technologicalknowledgeandskills	88	3. 63	.976	2 5	4. 1	.	.
lity	TQ3speedinservicesandquality	88	3. 65	1.076	2 5	4. 1	.	.
usetechology	TQ4networkinnovativeness	88	3. 70	.966	2 5	4. 1	.	.
	DD1offeringsIdesired	88	3. 30	1.040	2 5	4. 1	0	0
	PP1Iamhappy	88	3. 76	1.015	2 5	4. 1	.	.
	PP2goodcompany	88	3. 70	1.080	2 5	4. 1	.	.
n	PP3offeringprovidedhasbeen	88	3. 76	.918	2 5	4. 1	.	.

ED1offeringshavebeenthan		3.		2	4.		
expected	87	74	.924	6	2	.	.
NQ1qualityisalwaysgood	87	60	.985	2	4.	.	.
NQ2coveragestrongonallth		2.		2	4.		
ehighways	87	89	1.171	6	2	0	0
NQ3signalisstronginsidebu		2.		2	3.		
ildings	89	98	1.090	4	9	0	0
NQ4Allpartsofthecitycover		3.		2	4.		
ed	86	01	1.103	7	4	0	0
NQ5networkmaintainsexce		3.		2	4.		
llentvoicequality	87	33	1.082	6	2	0	0
NQ6makecallsatpeakhours	88	84	.921	2	4.	.	.
NQ7callgetsconnectedfirsta		3.		2	4.		
ttempt	88	82	.892	5	1	.	.
NQ8SendingReceivingSM		3.		2	4.		
Sisfast	87	67	1.013	6	2	.	.
NQ9Trafficinformationonb		3.		2	4.		
illisaccurate	88	51	.984	5	1	0	0
NQ10strongandwiderangeo		3.		2	4.		
fnetworks	86	55	.961	7	4	.	.
NQ11callqualityisalwaysgo		3.		2	4.		
od	88	51	1.024	5	1	0	0
NQ12voicequalityisaccepta		3.		2	4.		
ble	88	79	.845	5	1	.	.
NQ13reachablebySIMcard	87	89	.800	2	4.	.	.
NQ14noproblemsmakingin		3.		2	4.		
ternationalcalls	88	69	.977	5	1	.	.
NQ15qualityisacceptable	88	85	.921	2	4.	.	.
IQ1Theimagecausessucces		3.		3	5.		
s	77	67	.862	6	9	.	.
IQ2Reputationisgood	88	74	.848	2	4.	.	.
IQ3Brandimageisgood		3.		2	4.		
	88	89	.744	5	1	.	.

IQ4sociallyresponsible	84	3. 75	.937	2 9	4. 7	.	.
CS1completelysatisfied	87	3. 51	1.049	2 6	4. 2	0	0
CS2Ifeelpleased	87	3. 53	1.039	2 6	4. 2	0	0
CS3feeldelighted	86	3. 31	1.151	2 7	4. 4	0	0
CS4Comparedto4telecomth epresenttelecomisbetter	86	4. 94	1.442	2 7	4. 4	1 9	0
CS5showsatisfiedareyou	87	3. 62	1.074	2 6	4. 2	.	.
CS6Iamhappy	87	3. 67	1.013	2 6	4. 2	.	.
CS7Mychoiceisawiseone	86	1. 05	.249	2 7	4. 4	.	.
BI1liketorepurchase	80	1. 82	.385	3 3	5. 4	.	.
BI2recommendto4s	84	1. 92	.267	2 9	4. 7	.	.
BI3keepcloserelationship	85	1. 89	.312	2 8	4. 6	.	.
BI4anyintentiontoswitch	85	1. 13	.336	2 8	4. 6	.	.

a. Number of cases outside the range ($Q1 - 1.5 \cdot IQR$, $Q3 + 1.5 \cdot IQR$).

b. . indicates that the inter-quartile range (IQR) is zero.

Appendix C: Some of the key definitions of Service Quality

Authors	Definitions
Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985).	Service quality is a measure of how well the service level delivered matches customer expectations. Delivering quality service means conforming to customer expectations on a consistent basis (p.2)
Akbaba, A. (2006).	definitions of service quality proposed by researchers revolve around the idea that it is the result of the comparison customers make between their expectations about a service and their perceptions of the way the service has been performed (p.2)
Jun, M., & Cai, S. (2001).	Differences between customer's expectations of service provider's performance and their evaluation of the services they received (p.2)
Lassar, W. M., Manolis, C., & Winsor, R. D. (2000).	Service quality is commonly noted as a critical prerequisite for establishing and sustaining satisfying relationships with valued customers (p.2).
Lee, H., Lee, Y., & Yoo, D. (2000).	A global judgment, or attitude, relating to the superiority of the service (p.2).
Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1994).	defined service quality as the degree of discrepancy between customers' normative expectations for the service and their perceptions of the service performance (p.2).
Kassim, N., & Abdullah, N. A. (2010).	defined service quality as the customers' overall impression of the relative inferiority/superiority of a service provider and its services and is often considered similar to the customer's overall attitude towards the company (p.3).
Boshoff, C., & Gray, B. (2004).	Service quality can be defined as the consumer's overall impression of the relative inferiority/superiority of the organisation and its services or as the customer's assessment of the overall excellence or superiority of the service (p.2).
Lassar, W. M., Manolis, C., & Winsor, R. D. (2000).	They defined service quality as the gap between customers' expectations of service and their perceptions of the service experience, ultimately deriving the now-standard SERVQUAL multiple-item survey instrument (p.3).
Kang, G. D., & James, J. (2004).	defined service quality in terms of physical quality, interactive quality and corporate (image) quality. Physical quality relates to the tangible aspects of the service. Interactive quality involves the interactive nature of services and refers to the two-way flow that occurs between the customer and the service provider, or his/her representative, including both automated and animated interactions. Corporate quality refers to the image attributed to a service provider by its current and potential customers, as well as other publics.
Panda, S., Pandey, S. C., Bennett, A., & Tian, X. (2019).	Service quality is defined as the customer's assessment of the overall excellence or superiority of the service.

Lemy, D., Goh, E., & Ferry, J. (2019).	Given the highlighted visibility and tangibility of service quality, customers associate service quality as a foundation to examine the overall quality of the service provider (Hamzah et al., 2017). During service encounters, contact service personnel performs a key role during the service delivery process to satisfy the customers (Lin and Lin, 2017).
Suhartanto, D., Gan, C., Sarah, I. S., & Setiawan, S. (2019).	Perceived service quality denotes the consumers' overall assessment of the service performance (Zeithaml et al., 1996).
Ojo, T. K. (2019).	Service quality is defined as the difference between the expectations of the passengers about the service performance and the perceptions of them about the service performed (Mercangöz, Paksoy, and Karagülle 2012).
Pakurár, M., Haddad, H., Nagy, J., Popp, J., & Oláh, J. (2019).	<p>There is no agreed definition, but the quality of service can be understood as a comprehensive customer evaluation of a particular service and the extent to which it meets their expectations and provides satisfaction. Service quality is briefly defined as how</p> <p>companies meet or exceed customer expectations. Researchers agree on the definition of service quality, saying that service delivery can coordinate with, match, or override the desires of shoppers. Service quality improves customer satisfaction and cost management increases profit.</p>
Zietsman, M. L., Mostert, P., & Svensson, G. (2019).	service quality perceptions are generally defined as customers' global judgments or attitudes about a service's overall superiority that are formed subjectively at the time of use (Kang, 2006; Zeithaml, 1988). This judgment is based on the disconfirmation-of-expectations paradigm, which suggests that service quality results from a comparison of expectations with perceived performance (Bolton and Drew, 1991; Parasuraman et al., 1985; Grönroos, 1984).

Appendix D: Normality Test

	Tests of Normality					
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	S	df	S	S	d	S
	tatistic		ig.	tatistic	f	ig.
RL1 service provider promises	.392	5	.000	.755	5	.000
RL2 sympathetic and reassuring	.387	5	.000	.717	5	.000
RL3 dependable and consistent network	.394	5	.000	.718	5	.000
RL4 transaction records accurate	.403	5	.000	.728	5	.000
RS1 tells when services will be performed	.354	5	.000	.725	5	.000
RS2 prompt service	.346	5	.000	.795	5	.000
RS3 always willing to help	.398	5	.000	.733	5	.000
RS4 not busy in responding	.315	5	.000	.811	5	.000
AS1 trust	.431	5	.000	.679	5	.000
AS2 safe conducting business	.408	5	.000	.720	5	.000
AS3 polite	.408	5	.000	.703	5	.000
AS4 adequate support	.459	5	.000	.610	5	.000
AS5 sincerity and patience	.395	5	.000	.729	5	.000
AS6 ability to provide valueadded service	.402	5	.000	.719	5	.000
EM1 individual attention	.359	5	.000	.759	5	.000
EM2 knows what I want	.400	5	.000	.726	5	.000

EM3 interest in the services	.4	5	.0	.7	5	.0
	16	35	00	18	35	00
EM4 hours convenient	.3	5	.0	.7	5	.0
	37	35	00	92	35	00
EM5 convenient periods & terms	.3	5	.0	.7	5	.0
	77	35	00	74	35	00
EM6 loyalty program	.3	5	.0	.7	5	.0
	28	35	00	97	35	00
EM7 customer best interest	.3	5	.0	.7	5	.0
	57	35	00	35	35	00
EM8 apologizes	.3	5	.0	.7	5	.0
	77	35	00	70	35	00
TG1 counter is well-equipped	.3	5	.0	.7	5	.0
	78	35	00	73	35	00
TG2 Physical layout is comfortable	.4	5	.0	.7	5	.0
	18	35	00	13	35	00
TG3 well dressed and neat	.3	5	.0	.7	5	.0
	41	35	00	67	35	00
TG4 Material and information appealing	.4	5	.0	.7	5	.0
	18	35	00	10	35	00
TQ1 successful in completion	.3	5	.0	.7	5	.0
	80	35	00	44	35	00
TQ2 technological knowledge and skills	.4	5	.0	.6	5	.0
	38	35	00	75	35	00
TQ3 speed in services and quality	.3	5	.0	.7	5	.0
	97	35	00	49	35	00
TQ4 network innovativeness use technology	.4	5	.0	.6	5	.0
	36	35	00	78	35	00
DD1 offerings I desired	.3	5	.0	.7	5	.0
	62	35	00	15	35	00
PP1 I am happy	.3	5	.0	.7	5	.0
	74	35	00	50	35	00
PP2 good company	.3	5	.0	.7	5	.0
	83	35	00	63	35	00
PP3 offering provided has been	.4	5	.0	.6	5	.0
	21	35	00	94	35	00
ED1 offerings have been than expected	.4	5	.0	.6	5	.0
	15	35	00	93	35	00

NQ1 quality is	.4	5	.0	.7	5	.0
always good	12	35	00	02	35	00
NQ2 coverage strong	.3	5	.0	.7	5	.0
on all the highways	24	35	00	87	35	00
NQ3 signal is strong	.3	5	.0	.7	5	.0
inside buildings	42	35	00	22	35	00
NQ4 All parts of the	.3	5	.0	.7	5	.0
city covered	30	35	00	41	35	00
NQ5 network	.3	5	.0	.7	5	.0
maintains excellent voice	88	35	00	35	35	00
quality						
NQ6 make calls at	.4	5	.0	.6	5	.0
peak hours	15	35	00	90	35	00
NQ7 call gets	.4	5	.0	.6	5	.0
connected first attempt	21	35	00	76	35	00
NQ8 Sending	.3	5	.0	.7	5	.0
Receiving SMS is fast	88	35	00	38	35	00
NQ9 Traffic	.4	5	.0	.6	5	.0
information on bill is accurate	17	35	00	81	35	00
NQ10 strong and	.4	5	.0	.6	5	.0
wide range of networks	39	35	00	49	35	00
NQ11 call quality is	.3	5	.0	.7	5	.0
always good	96	35	00	11	35	00
NQ12 voice quality	.4	5	.0	.6	5	.0
is acceptable	44	35	00	31	35	00
NQ13 reachable by	.4	5	.0	.6	5	.0
SIM card	32	35	00	31	35	00
NQ14 no problems	.4	5	.0	.6	5	.0
making international calls	44	35	00	60	35	00
NQ15 quality is	.4	5	.0	.6	5	.0
acceptable	15	35	00	82	35	00
IQ1 The image	.4	5	.0	.6	5	.0
causes success	55	35	00	19	35	00
IQ2 Reputation is	.4	5	.0	.6	5	.0
good	57	35	00	14	35	00
IQ3 Brand image is	.4	5	.0	.5	5	.0
good	51	35	00	85	35	00

IQ4 socially responsible	.4	5	.0	.6	5	.0
	46	35	00	53	35	00
CS1 completely satisfied	.3	5	.0	.7	5	.0
	91	35	00	39	35	00
CS2 I feel pleased	.3	5	.0	.7	5	.0
	96	35	00	37	35	00
CS3 feel delighted	.3	5	.0	.7	5	.0
	35	35	00	86	35	00
CS4 Compared to 4 telecom the present telecom is better	.2	5	.0	.7	5	.0
	97	35	00	48	35	00
CS5 how satisfied are you	.4	5	.0	.7	5	.0
	08	35	00	36	35	00
CS6 I am happy	.4	5	.0	.7	5	.0
	16	35	00	17	35	00
CS7 My choice is a wise one	.5	5	.0	.2	5	.0
	26	35	00	96	35	00
BI1 like to repurchase	.4	5	.0	.4	5	.0
	96	35	00	77	35	00
B12 recommend to 4s	.5	5	.0	.2	5	.0
	38	35	00	70	35	00
BI3 keep close relationship	.5	5	.0	.3	5	.0
	31	35	00	37	35	00
BI4 any intention to switch	.5	5	.0	.3	5	.0
	23	35	00	85	35	00

a. Lilliefors Significance Correction

Appendix E: UREC Approval



UREC Decision, Version 2.0

**Unicaf University Research Ethics Committee
Decision****Student's Name:** Marsha Price**Student's ID #:** R1906D8712729**Supervisor's Name:** Dr. Pantea Foroudi**Program of Study:** UUZ: DBA Doctoral of Business Administration**Offer ID /Group ID:** O36605G38227**Dissertation Stage:** 3**Research Project Title:** The Impact on Service Quality in the Telecom Industry: A focus on Belize Telemedia Limited**Comments:** No comments**Decision*:** A. Approved without revision or comments**Date:** 13-Sep-2022



UREC Decision, Version 2.0



Unicaf University Research Ethics Committee Decision

Student's Name: Marsha Tanecia Price

Student's ID #: R1906D8712729

Supervisor's Name: Dr Pantea Foroudi

Program of Study: UU-DBA-900-1-ZM

Offer ID /Group ID: O23327G23509

Dissertation Stage: 1

Research Project Title: A Study on Service Quality in the Telecom Industry in Belize

THE IMPACT OF SERVICE QUALITY IN THE TELECOM INDUSTRY
IN BELIZE: A STUDY OF BELIZE TELEMEDIA LIMITED (submitted)


Comments:

3a: Please tick experimental study (primary research), since your research involves the recruitment of participants and collection of primary data.
b - Disabilities - only include the participants who can provide informed consent for themselves, therefore, people with mental disabilities should not take part in the research. Please add this information to the section.
c - 'They will be identified and approached by the researcher, students from the University along with friends and families of the researcher' - All research activities should be performed by the researcher himself (no other people should be involved in data collection - no Data collectors, enumerators, friends, family members, etc).

Decision*: B. Provisionally approved with comments for minor revision

Date: 24-Jun-2024

Appendix F: Gatekeeper Letter


UU_GL - Version 2.0

Gatekeeper letter

Address: 1 St Thomas Street, Belize City, Belize

Date: 16-May-2021

Subject: Permission for Participation in Research

Dear Mr. Tesucum,

I am a doctoral student at Unicaf University in Zambia.

As part of my degree I am carrying out a study on "The Effect of Service Quality in the Telecom Industry in Belize: A Study of Belize Telemedia Limited".

I am writing to enquire whether Belize Telemedia Limited would be interested in participation in this research.

Subject to approval by Unicaf Research Ethics Committee (UREC) this study will be using survey questionnaires to active subscribers and the staff members of Belize Telemedia Limited.

The significance of this proposed research study is to gain a deeper understanding of customer satisfaction and behavioral intention based on the service quality provided by Belize Telemedia Limited (BTL), which will allow the company to strategize, and provide better service performance and know their customers on a deeper level. If you have any questions concerning the research study, please contact my dissertation supervisor Dr. Pantea Foroudi at p.foroudi@unicaf.org.

I am seeking your assistance with the dissemination of survey questionnaire to subscribers within your network after participants have consented. The survey questionnaire will only take approximately 10 minutes to complete.

Thank you in advance for your time and for your consideration of this project. Kindly please let me know if you require any further information or need any further clarifications.

Yours Sincerely,

M.Price

Student's Name: Marsha Price

Student's E-mail: marsha.castillo2003@gmail.com

Student's Address and Telephone: 250 Maxboro Sahnhill, Belize 5016101520

Supervisor's Title and Name: Dr. Pantea Foroudi

Supervisor's Position: Dissertation Supervisor

Supervisor's E-mail: p.foroudi@unicaf.org

Belize Telemedia Limited
Esquivel Telecom Centre
#1 St. Thomas Street
P.O.Box 603
Belize City, Belize

Appendix G: Informed Consent



UU_IC - Version 2.1



Informed Consent Form

Part 1: Debriefing of Participants

Student's Name:	Marsha Price
Student's E-mail Address:	marsha.castillo2003@gmail.com
Student ID #:	R1906D8712729
Supervisor's Name:	Dr. Pantea Foroudi
University Campus:	Unicaf University Zambia (UUZ) <input type="button" value="v"/>
Program of Study:	UM: DBA - Doctorate of Business Administration
Research Project Title:	THE IMPACT OF SERVICE QUALITY IN THE TELECOM INDUSTRY IN BELIZE: A STUDY OF BELIZE TELEMEDIA LIMITED

Date: 14-May-2022

Provide a short description (purpose, aim and significance) of the research project, and explain why and how you have chosen this person to participate in this research (maximum 150 words).

The purpose of this proposed research project will be to investigate the relationships between variables from Servqual and identify the current conditions to know what are the impacts, influences, and outcomes within the Telecom Industry. The significance of this proposed research study is to gain a deeper understanding of the impact on service quality provided by Belize Telemedia Limited (BTL) to its customers, which will allow the company to strategize better and know their customers on a deeper level to attain competitive advantage in the Telecom Industry. BTL needs to understand what the customers perceived from the service quality they received in order to make improvements. And also for them to know if the service quality received, based on customer satisfaction, in the end will be impacted by customer behavioral intention from their service performance. The participants are randomly selected active subscribers of BTL's network.

The above named Student is committed in ensuring participant's voluntarily participation in the research project and guaranteeing there are no potential risks and/or harms to the participants.

Participants have the right to withdraw at any stage (prior or post the completion) of the research without any consequences and without providing any explanation. In these cases, data collected will be deleted.

All data and information collected will be coded and will not be accessible to anyone outside this research. Data described and included in dissemination activities will only refer to coded information ensuring beyond the bounds of possibility participant identification.

I, , ensure that all information stated above is true and that all conditions have been met.

Student's Signature:

1



UU_IC - Version 2.1

Informed Consent Form

Part 2: Certificate of Consent

This section is mandatory and should to be signed by the participant(s)

Student's Name:

Student's E-mail Address:

Student ID #:

Supervisor's Name:

University Campus:

Program of Study:

Research Project Title:

I have read the foregoing information about this study, or it has been read to me. I have had the opportunity to ask questions and discuss about it. I have received satisfactory answers to all my questions and I have received enough information about this study. I understand that I am free to withdraw from this study at any time without giving a reason for withdrawing and without negative consequences. I consent to the use of multimedia (e.g. audio recordings, video recordings) for the purposes of my participation to this study. I understand that my data will remain anonymous and confidential, unless stated otherwise. I consent voluntarily to be a participant in this study.

Participant's Print name:

Participant's Signature:

Date:

If the Participant is illiterate:

I have witnessed the accurate reading of the consent form to the potential participant, and the individual has had an opportunity to ask questions. I confirm that the aforementioned individual has given consent freely.

Witness's Print name:

Witness's Signature:

Date: