Drivers Influencing Customers' Switching Intention: An Empirical Study on Mobile Telecommunication Market.

by

Abdul Majeed

MC-MSBA-267

Supervised by:

Mr. Mohsin Ali Khan

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RESEARCHER'S DECLARATION

The work contained in this thesis has not been previously submitted to meet the requirements for an award at this or any other higher education institution. To the best of my knowledge and belief, the material included in this thesis is original and is an intellectual product of the author of this thesis. Proper citation/ acknowledgment has been made to the work of other authors contained in this thesis.

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Abdul Majeed

29th July 2019

ACKNOWLEDGEMENT

To my parents, whatever I am today, all my success and achievements, are the result of how you nurtured and trained me. Without any doubt, you invested all financial, intellectual and social resources at your disposal on my wellbeing. I can just say, I am nothing without you and it is impossible to express in words my gratitude for all your kindness and sacrifices that shaped my life altogether.

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DEDICATIONS

I hereby dedicate this piece of research to my dearest Parents Mr. & Mrs. Abdul Sattar, whose guidance has always been a key to success for me in my life and whose love and prayer enabled me to do something worthwhile in life. I also dedicate this work to my elder brother Abdul Rasheed who has been an inspiration and motivation for my entire life.

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ABSTRACT

The aim of the today's dynamic telecom companies are to retain and attract customers by value driven strategies. Today we see rivalry amongst the companies to grab the each other's customer and market share by much better improved and innovative services with quality standards, better targeting and positioning strategies. There are lots of influencing factors in the competitive business world that must consider by the organization to have distinctive competitive advantage. Therefore, customers switching in mobile telecom market is a very important phenomenon to understand. Hence, this study is conducted to have an understanding of the drivers like corporate reputation, variety seeking, perceived alternative attractiveness, and customer satisfaction influencing customers to switch from current telecom service provider to another in the context of telecommunication market. So, in this research work, a conceptual frame work is developed to define the relationship between corporate reputation, variety seeking, perceived alternative attractiveness and switching intention while mediated by customer satisfaction.

The customers of four major telecom service providers in Multan were selected as subject of analysis. 470 survey questionnaires were circulated and approximately 435 were collected back. For convenience, the data was gathered directly from the participants at the customer care centers of each telecom service provider. Eventually, 400 were carefully chosen for ensuring adequacy by using quota sampling technique. These questionnaires were considered valid for coding, analyzing and for testing the hypothesis. Collected data were then analyzed using SPSS version 23.0 and AMOS version 20. Structural Equation Modeling technique is used to examine the model fits and hypothesis testing.

The conclusion categorically narrated from the statistical analysis of the conceptual model that corporate reputation, variety seeking, perceived alternative attractiveness and customer satisfaction all are important drivers that influences customers switching intentions. Also, all the variables establishes significant direct and indirect relationship with switching intention. The interpretation of findings suggests that telecom service providers must build positive reputation, endure customer satisfaction, to be innovative being alternative quality service provider, to enhance the portfolio of products/services in order to cater the variety seeking tendency of the customers. This study providers future directions to the organizations and

forced to rethink their strategies and business processes constantly for improvements especially in services sector.

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CHAPTER – 1
INTRODUCTION

This thesis is an empirical study to find out the drivers that influences intention of customers to switch from one service provider to another with the mediating role of the construct customer satisfaction on switching intention in mobile telecommunication market. Therefore, to stay competitive, understanding these drivers are very important which impacts the tendency of customers to switch. The chapter starts with background of study and then underlines the research gap and statement of problem. Also, the objectives of research and questions are set along with research methodology to be used for statistical analysis. At the end, scope and significance is laid down. Hence, overall thesis structure is provided in this first chapter.

1.1 Background of the Study

Telecommunication market has become extraordinary part of today's dynamic & modern world. According to the study shared by Pakistan telecommunication authority that in Pakistan, telecom market is one of the fastest growing markets and is forecasted to reach 159.02 million subscribers by March 2019 and revenue Rs.488.75 billion in the year 2017-18. In 2000, deregulation policy was developed which leads toward the development of the telecom sector. Telecom sector was stated as industry in 2005. In present, after Warid merger with PMCL (Jazz) four major telecom service providers Mobilink, Ufone, Zong and Telenor are working in wide geographical areas of Pakistan including Multan city. Pakistan has seen rapid increase in the number of players, which caused the tariff rates to hit an all-time low with alternative and variety of service offerings. This allowed the players to target the low-income population thereby increasing the market share. The availability of a number of subscribers options for consumers and their cut throat competition with varied tariff rates of each player, lead the customers to switch between service providers.

In telecommunication market, it is found dramatic increase in switching of customers due to so many factors like price, corporate reputations, customer satisfaction, alternative attractiveness, variety seeking tendency, service quality, expectations, and inconvenience etc. Customers switching in the mobile telecommunication market is a very important phenomenon to understand with different aspects causing customers switching. It is seen that if one service providers loses its customers, in the meantime other service provider attain them. Due to these factors it is the matter of serious concerns for the telecom companies in order to sustain their

customers and stop loosing frequently. The companies have to tackle this problem by decreasing the churn rate by building long lasting relationships. The long term association of customers with company enhances the profitability of the company in the long run.

In this research work, the major focus is on key drivers such as corporate reputation, variety seeking, perceived alternative attractiveness and customer satisfaction as mediator of customers switching intention in telecom market. In a modern service-oriented business environment, corporate reputation is found as the bulk of an assets for telecom companies. Reputation is known to be built over time, as people continue to have both negative or positive, direct or indirect messages and experiences of their telecom service provider. Reputation is therefore built on both the reality of what a company is and the messages that are conveyed by and about the company both of which shape the perceptions of its various stakeholders (Kellie, 2009).

Further, in telecom market a customer needs variety in products and services they receive, if current service provider do not meets customers' expectations and from a competitors customers are receiving better products and services. They starts feeling that competitor is offering much better than their current telecom service provider, hence they switch (Roos & Gustafsson, 2007). Hence, variety seeking tendency is the state of consumers' mind where they are not satisfied with a single product or service rather they want a portfolio of different products or services by telecom service provider. Therefore, a telecom service provider must provide a portfolio of different products or services to satisfy their customers with variety seeking tendency. In telecom market, quality of voice, price of packages or internet speed etc may vary company to company and some customers may have the tendency to seek different variety of services by switching between the different telecom services providers. Therefore, pursuit of variety often indulges a customer's not only to switch away from the current telecom service provider, but also from the new telecom service provider the consumer will switch to (Bansal et al., 2005).

Moreover, alternative attractiveness is the level of services expected by consumers from next best alternative of competitor to the current telecom service provider. Alternative attractiveness is related with the concept of service augmentation in the service literature which "involves incorporating 'extras' into the service offer to differentiate it from competing offerings" (Zeithaml, Berry, & Parasuraman, 1996). Therefore, it is similar to the idea of differentiation. In the context of telecom market, differentiated services offered by competitors

may influence customers to abandon their current telecom service provider and switch to the competitors. Bansal et al. (2005) proposed, "The higher the alternative attractiveness of competing service providers, the higher is the likelihood that consumers will tend to switch service providers."

In telecom market there is immense competition and is continuously growing now a days. Due to strong competition, quality of service and customer satisfaction has become and considered the main elements of the company's success. There are variety of telecom related service offering where the consumer had a choice to choose according to their need from very cheap to costly services. Customers of telecom services don't have choice to get back to the company where they have dissatisfied. Now a days, telecom services companies are searching the method and better ways to exceed in expectations of customer by providing unique and variety into their services. They are learning the philosophy of improving and providing value added customer driven services. Ultimate focus is not only to provider valued services, most importantly generating new customers and retaining the old ones (Kandampully et al., 2013). Particularly in service industry like telecommunication, the companies have to keep existing customers and to please them. The satisfaction of customers with the services of the telecom company increases their intentions to repurchase the products or services. This also resolves the intentions of customers to find out variety and alternative services. Hence customer satisfaction is the most common cause impacting the intentions of customer to switch (Fernandes & Santos, 2007). Since, corporate reputation, variety seeking and perceived alternative attractiveness depends on the customer satisfaction if customer will be satisfied then he may feel some sort of psychological or emotional attachments with the telecom service provider which leads towards customers' commitment, loyalty and retention with their telecom service provider. Similarly, customer satisfaction is heavily depending upon corporate reputation, variety seeking and perceived alternative attractiveness. So, based on this reciprocal relationship, customer satisfaction is treated as a mediating variable to switching intention.

In this era of competitive business environment, as long as the telecom companies retains its valued customers, they enhances their revenue and costs will be saved. It took five times more efforts to acquire a new customer rather retaining the old one (Peters, 1987; Mittal & Lassar, 1998). Various studies have shown that when customer switches, it directly effects the share of that telecom company in the market and also have negative impact on its profitability. (Rust & Zahorik, 1993; Anderson (Anderson, Fornell, & Lehmann, 1994), Fornell

& Lehmann, 1994; Reichheld & Sasser, 1990). Although, it remains very important for the telecom companies to find new customers, presently the emphasis of the companies is shifted towards retaining their valued customers and to build long-lasting relationship. Hence, overall, in telecom market it is very difficult to understand the customer's perception, attitude, behaviour about the services they receive, need for variety, and changing perceptions due to alternative and innovative offerings (Roos & Gustafsson, 2007).

Switching intention of customers are measured as the most significant variable in the telecom market. Therefore, services companies are extremely anxious with the factors that drives switching of customers intentions. So in order to attain and retain the customer understanding of phenomenon of switching intentions can help the companies and they can avoid the special effects causing switching of customers (Wan-Ling & Hwang 2006). So far a telecom services industry in Pakistan is concerned, here the case is also the same, and it is found that there is dramatic increase in the log of customers in this sector. Also, the switching tendency of customers from one Telecom Company to another have been found significant (Awan et al., 2016).

Today we see rivalry amongst the companies to grab the each other's customer and market share by much better improved and innovative services with quality standards, better targeting and positioning strategies. However, companies should not stop evaluating and knowing their customers' needs and changing preferences. There are lots of influencing factors in the competitive business world that must consider by the organization to have distinctive competitive advantage. Companies have to mobilize efficient strategies in order to retain their potential customers so that customers should not abandon the relationship with a company. Mobile telecom market first have to identify these factors resulting thereby dissatisfaction and switching of customers. Hence, dissatisfaction results in switching while satisfaction in retention of existing customers (Awan, Nadeem, & Faisal, 2016). The telecom companies losing its valued customer means they are dropping profits in future and the cost of finding new customers starts increasing for those companies. It has been observed that as the time passes away loyal customers build a strong association with the company, they rarely search for alternative services and become less cost and price sensitive (Saeed, Hussain & Riaz 2011).

In order to fulfill customers' expectations and delivering better services with better value and commitment, companies are doing their best to build long-lasting value driven relationships with their customers. But it is very difficult task for the companies and marketer

to cope up with, due to strong competitive rivalry amongst them. Switching is between both, the customers and companies. It creates hurdle for both the parties in making and maintaining long lasting relationships. There may be a chance that breaks existing relationship of the companies. (Zikiene & Bakanauskas, 2006). Likewise, the switching behavior is basically the conduct of consumers in shifting their attitude from one service provider to another (Zikiene & Bakanauskas, 2006).

There have been actual research on explanatory model of customers switching intention (Hayiel & Hino, 2017), However, there still remains a void on customers switching intention explained in the context of developing countries especially where choice of brand is intricate phenomenon driven by economic as well as social bonds and cultural factors seemingly not explained in the extant literature.

Thus, the mobile telecom service providers must recognize the drivers which effects switching intention of their valued customers. As the customer switching phenomenon has become a serious problem, they should stay competitive. The aim of this research study is to evaluate the drivers which effect customers' intention to switch.

1.2 Research Gap

There are certain limitations to few aspects of switching intention, as the number of factors are responsible for consumer changing behavior. So this thesis is augmented to fill the research gap on other drivers such as variety seeking, corporate reputation and perceived alternative attractiveness. This research work is being done in the perspective of mobile telecommunication market of Multan having different type of customers as per different geographical location to fill this research gap. The study also provides different ways to analyze role of mediating variable such as customer satisfaction amongst independent variables (corporate reputations, variety seeking and perceived alternative attractiveness) and dependent variable (switching intention).

1.3 Problem Statement

What are the drivers influencing customers' switching intention which causes relationship dissolution between customers and firm. For companies opinion switching customers is massive problem and also for customers it is a vital decision to stay with existing company or switch to an alternate provider (Anto´n, Camarero, & Carrero, 2007). This research study is highlighting and investigating on the drivers causing relationship dissolution in the

context of mobile telecommunication market. As these drivers can provoke switching intentions of the customers to switch from one telecom service provider to another provider.

1.4 Purpose of the study

This study is conducted to have an understanding of the drivers which ultimately influences customers to switch from current mobile service provider to another in the context of telecommunication market of Multan.

1.5 Research Questions

Switching can provoke the customer's intentions to switch. Hence, It is a complex phenomenon and it attempts to answer the question in the study regarding what influence does corporate reputation, variety seeking and perceived alternative attractiveness have on customers' switching intention in association with the mediating variable customer satisfaction?

1.6 Research Objectives

The main objective of the study is to investigate the drivers/factors influencing switching intention of customers and to identify the impact of mediating variable in the model.

More specific objectives are as under:

- To find out the drivers that influences the customers Switching Intention.
- To examine the influence of Corporate Reputation on customers Switching Intention.
- To examine the influence of customers Variety Seeking on Switching Intention.
- To examine the influence of customers Perceived Alternative Attractiveness on Switching Intention.
- To identify how customer satisfaction will mediate the relationship between corporate reputations, variety seeking, perceived alternative attractiveness (Independent Variables) and switching intention (Dependent Variable).
- To propose recommendations for the telecom market and marketing managers to make strategies that reduces customers' intention to switch.

1.7 Scope and Significance of the study

The study is intended to focus on mobile telecom market of Multan city. The findings of the study will help the mobile telecom market of Multan and marketers to tackle with the

drivers influencing customers switching intention and to make strategies accordingly. This will help the companies in retaining loyal customers and focus on prospect ones. This study will also be helpful for further research and provide the future directions to researcher.

1.8 Outline of Thesis

Outline of this thesis consists of five chapters which is shown by the figure 1.1 below. Following this *chapter 1* provides an introduction about the research work to be carried out, the chapter starts with background of study and then underlines the research gap, statement of problem, objectives of research, questions, purpose, scope and significance. Hence, overall structure of thesis is provided in this first chapter.

Chapter 2: *Literature Review* – In this chapter detailed discussion about the phenomenon of switching intentions is made with reference to previous studies and review of literature by the early researchers. The literature of three indigenous, one mediating and one exogenous variable is made in order to have clear understanding of this phenomenon alongwith the development of study hypothesis and the conceptual model.

Chapter 3: Research Methodology – it provides an overview of the research methodology undertaken in this study. This would start with research design, method of data collection, choosing a sample, to review sampling techniques to be implemented and instrument of data collection in order to address the research questions. In particular, structural equation modeling (SEM) is used for statistical analysis to test the developed hypothesis.

Chapter 4: Data Analysis and Findings – After data analysis and detailed explanations, the results of the SEM are reported in this chapter. Briefly, this chapter outlines the results of EFA, CFA, validity of constructs and path analyses. This also gives final analysis of hypothesis developed under this study.

Chapter 8: Discussion and Conclusion – This chapter concludes the thesis by addressing the research. Drawing on the results of the study, this chapter presents overall discussion of the findings and their implications, limitations and directions for future research in detail at the end of this chapter.

Figure 1.1: Overview of the thesis

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│   DISCUSSION AND CONCLUSION     │
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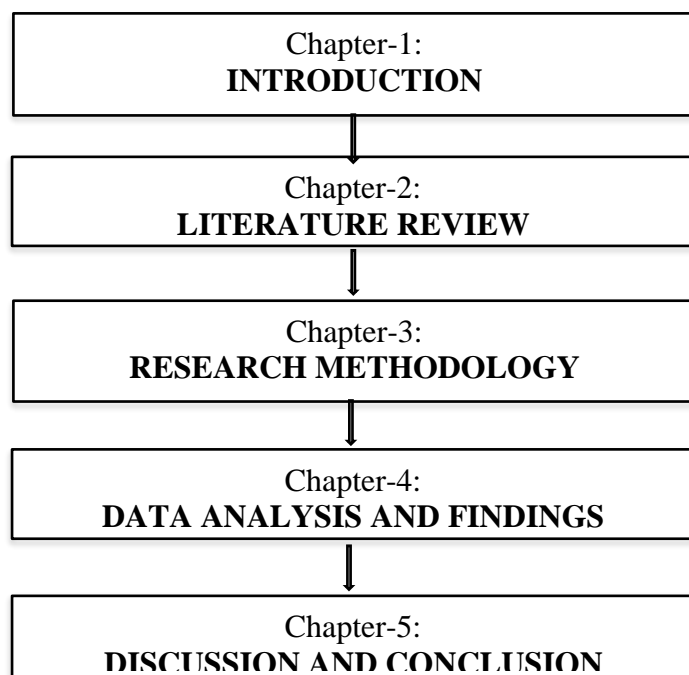
CHAPTER– 2
LITERATURE REVIEW

There are so many drivers affecting the complex phenomenon of switching. Aim of this chapter is to provide an overview of switching intention phenomenon and evaluate the drivers influencing switching intentions of customers in context of mobile telecom market. Moreover, this chapter explains different important concepts like relationship marketing, customer satisfaction, customer loyalty, and retention. Importantly, it focuses on the review of literature about key drivers like corporate reputations, variety seeking, perceived alternative attractiveness and customer satisfaction which tends to influence customers switching intention. Eventually, based on the literature review hypothesis are generated and the conceptual model of the study is presented at the end.

2.1 Systematic Literature Review

In this research study follows systematic literature review as an approach to conduct a literature review. A systematic literature review (SLR) Identifies, selects and critically appraises research in order to answer a clearly formulated research question (Dewey, A. & Drahota, A. 2016). In systematic literature review have certain protocols or plan where the criteria is built before the start of the review. Hence, it is comprehensive search conducted on multiple databases and grey literature that can be replicated and reproduced by the other researchers. More precisely it involves planning a well thought out search strategy which has a specific focus or answers a defined question. The review identifies the type of information searched, critiqued and reported within known timeframes. The search terms, search strategies (names of data bases, platforms, dates of search etc.) and limits all needs to be included in the review. Following table 2.1 shows the summary of literature review that will help the authors towards the current conceptualization of the variables of the study under investigation.

Table 2.1

Summary of Literature Review

Sr.No.	Author/Year	Paper Title	Journal/Source	Keywords	Findings
1.	Xu, X., Li, H., Heikkilä, J., & Liu, Y. (2013)	Exploring Individuals' Switching Behaviour: An Empirical Investigation in Social Network Games in China	Paper presented at the Bled eConference	Social network game, Switching intention, Satisfaction, Alternative attractiveness.	The research model suggests that satisfaction, subjective norm, alternative attractiveness and variety-seeking behaviour have significant effects on individuals' switching intention. If the alternative SNG is more attractive than the current SNG, the players are very likely to switch to the alternative one. Our interpretation is that individual SNG players will have intentions to switch to alternative SNG if their social networks recommend them to switch and the alternative SNG is perceived more attractive.
2.	Mannan, M., Mohiuddin, M. F., Chowdhury, N., & Sarker, P. (2017)	Customer satisfaction, switching intentions, perceived switching costs, and perceived alternative attractiveness in Bangladesh mobile telecommunications market	South Asian Journal of Business Studies	Customer satisfaction, PLS-SEM, Switching intentions, Bangladesh mobile telecommunications market, Perceived alternative attractiveness, Perceived switching costs	Financial, technological, and customer service factors were found to have significant positive effects on customer satisfaction. Customer satisfaction and perceived switching costs were found to have a significant direct effect on switching intentions, and perceived switching costs and perceived alternative attractiveness were found to

					have significant moderating effects on switching intentions through customer satisfaction. However, no significant direct effect of perceived alternative attractiveness on switching intentions was found.
3.	Awan, A. G., Nadeem, N., & Faisal, H. M. A. (2016)	Determinants of Brand Switching in Mobile Service Providers: A Case Study of Mobile Phone Industry in Southern Punjab-Pakistan	European Journal of Business and Management	Brand Switching, Customer Satisfaction, Customer Services, Service Failure, Price, Inconvenience, Customer Behavior, Preference	Results showed that determinants such as customer satisfaction, customer services, price, service failure, and Inconvenience (Independent Variables) have significant impact on brand switching (Dependent variable). Customer satisfaction and customer services have negative but significant relationship with brand switching.
4.	Walsh, G., Dinnie, K., & Wiedmann, K. P. (2006)	How do corporate reputation and customer satisfaction impact customer defection? A study of private energy customers in Germany	Journal of Services Marketing	Corporate image, Customer loyalty, Customer satisfaction, Germany	A non-significant and weak relationship was found between corporate reputation and switching intention. The postulated impact of customer satisfaction on customer switching intention was confirmed. Corporate reputation and customer satisfaction were found to be strongly correlated.
5.	Bansal, H. S., Taylor, S. F., & St. James, Y. (2005).	"Migrating" to New Service Providers: Toward a Unifying Framework of Consumers' Switching Behaviors	Journal of the Academy of Marketing Science.	service provider switching; migration	The PPM model provides a useful tool to assist managers in mapping the competing forces that influence the movement of their customer base factors that

| | | | | | act to push customers away, pull customers to competitors, and facilitate or inhibit switching. The variables examined in this study provide a starting point. More important, this study suggests that service switching is influenced less by customer evaluations of service provider characteristics and service experience (push variables) than by alternative attractiveness (pull variables) as well as personal and social factors (mooring variables). |
| 6. | Malhotra, A., & Kubowicz Malhotra, C. (2013) | Exploring switching behavior of US mobile service customers | Journal of Services Marketing | Mobile services, Service quality, Innovation, Lock-in, Mobile communication systems, Service quality assurance | The paper finds that: mobile service quality (m-SERVQUAL) is a significant detractor of switching intentions of customers – if customers perceive their provider to be innovative, they are less likely to switch to another provider; the perception of being innovative is equally as important as the perception of the service quality delivered by the provider; hard lock-in (unreasonable contract length) leads customers to increase their intention to switch, which is completely counter to its intended purpose; and service quality perceptions and perceptions of the innovativeness of the company positively impact consumers' |

					intent to buy more add-on services.
7.	Vyas, V., & Raitani, S. (2014)	Drivers of customers' switching behaviour in Indian banking industry	International Journal of Bank Marketing	Banking industry, Customer retention, Switching behaviour	Results reported that price, reputation, responses to service failure, customer satisfaction, service quality, service products, competition, customer commitment and involuntary switching have their significant effect on customers' switching behaviour.
8.	Quoquab, F., Mohammad, J., Yasin, N. M., & Abdullah, N. L. (2018)	Antecedents of switching intention in the mobile telecommunications industry: A partial least square approach	Asia Pacific Journal of Marketing and Logistics,	Customer satisfaction, Service quality, Consumer innovativeness, Partial least square, Service switching, Service switching costs	Results reveal that customer satisfaction, service switching cost and CI directly affect SWI. However, no significant relationship was found between SQ and SWI. Again, data supported the mediating effect of customer satisfaction as well as the moderating effect of service switching cost.
9.	Shen & Li, (2010)	From disconfirmation to switching: an empirical investigation of switching intentions after service failure and recovery	The Service Industries Journal	service failure, service recovery, disconfirmation, customer satisfaction, switching intentions	The findings provided support the research model and research hypotheses in regard to the relationships between the constructs. Both the initial and recovery disconfirmations have a significant and positive influence on satisfaction. Good service recovery enhances customer satisfaction. However, initial disconfirmation, as opposed to recovery disconfirmation, has a higher

impact on satisfaction. One possible reason is that automobile repair service consumption is a highly involved service experience and, as such customers are less likely to tolerate service failures. Thus, service providers should strengthen positive initial disconfirmation and avoid possible service failures. Although initial disconfirmation is important, recovery disconfirmation as generated by service recovery still should not be neglected. In addition, we also found that after experiencing a service failure, both customer satisfaction and switching costs have a significant and negative influence on switching intentions. The negative relationship between satisfaction and switching intentions is also weakened by switching costs.

| 10. | Abdel, M., Saleh, M., Althonayan, A., Alhabib, A., Alrasheedi, E., Alqahtani, G., & Hamid Saleh, A. (2015) | Customer Satisfaction and Brand Switching Intention: A Study of Mobile Services in Saudi Arabia | Expert Journal of Marketing | brand, satisfaction, brand switching, service quality, customer service, service price, value-added services | The practical value of this study could be enabling the mobile-service providers in Saudi Arabia to well understand the determinants of the customer satisfaction and its negative relationship with brand switching intention. They may take these findings into account |

when setting marketing strategies to differentiate their brands to satisfy the customer needs and wants, to retain the existing customers and to attract new customers. These strategies have a positive effect on the company's customer satisfaction that deter brand switching intention, hence increase the company's competitiveness, market share and profitability.

11.	Kim et al. (2006)	A study of factors that affect user intentions toward email service switching	Information & Management	Email service, Service switching, Service conversion, User satisfaction, Switching cos	An empirical study based on 1408 survey responses confirmed the importance of user satisfaction for service continuation. The variables attractive alternatives and continuity cost also demonstrated strong association with intention to switch. We found that the variable attractive alternatives mediated the relationship between customer satisfaction and intention to switch, but a moderating effect of switching cost was not found.

| 12. | Berens & Van Riel (2004) | Corporate Associations in the Academic Literature: Three Main Streams of Thought in the Reputation Measurement Literature | Corporate Reputation Review | Reputation, image, identity, brand, stakeholder, communications, intangibles. Philanthropy, advertising, positioning. corporate branding, e-communication | This paper provides an overview of studies that discuss the different types of associations people may hold regarding companies. The conclusion is that there are three main conceptual streams in this literature. The first stream distinguishes different types of associations on the basis of different social expectations that people have regarding companies. The second stream distinguishes associations on the basis of different corporate personality traits that people attribute to companies. Finally, the third stream distinguishes associations on the basis of different reasons that people have to trust or distrust a company. |

2.2 Relationship Marketing

Main goal of marketing is to build long term relations with customers and to deliver value for customer satisfaction. Hence marketing moves away from just delivering satisfying needs and wants towards value creation and laden relationship. In this regard, all the departments of company should work together alongwith marketing as team to their customers that leads to build customers loyalty and commitment with the company (Kotler et. al., 2005).

If efforts are made in order to build relations through customer relationship management (CRM), firms expect increase in revenue by the benefits that firms derive from customer relationships as being able to regain acquisition, further they regain costs (Mitchell, 2002). Many schemes of loyalty are offered to customers, they see the benefits and maintain relationships with their service providers (Dowling, 2002). Colgate and Danaher (2000) it is found that if relationship marketing strategy is badly implemented that results decreasing level of satisfaction to its customers as compared to those who are not having any relationship with their service provider.

There are so many reason that companies want to build a relationship. First they can build knowledge warehouse that assists company and managers to well understand customer needs and wants, their varying standards and interests. It can supports in a wider marketing activities, like developing new products and services, more feasible campaigns, and effective strategies for distributions (Danaher et. al., 2008). Second due to extended relationships results in more revenue for companies as the size and complexity in transaction increases between the customer and the companies. Third a customer have more expectations as he knows the company well that can achieve for its customer and also customers also understands that what kind of information is to be given to company (Bell, Auh, & Smalley, 2005). Fourth, those customers who spent more time, these customers are more valued to the company than others, and company wants to retain these customers because of lifetime customer value (Rust, Lemon, & Narayandas, 2005). Fifth, if this relationship is an extremely valued, he did not show defects and likes to spread more positive word of mouth (Priluck, 2003).

The reasons to build relationship by the firms are very convincing, but why customers counter for the development of relationship (Danaher et. al., 2008). However, there are benefits that customers may receive from building a relationship such as confidence in service provider

by knowing that what to expect from firm, decreasing anxiety; social benefits such as being recognized by firms employees, developing bonds between customers and workforces, and special treatments like receiving discounts, tailored or faster supplementary services (Gwinner, Gremler & Bitner, 1998).

In modern marketing, it is important most important concept. Till now CRM has been defined narrowly as a customer data management activity. By this definition, CRM manages complete information regarding the customers and maximize customer loyalty by managing the sale points. Recently it has gained a broader spectrum where it is defined that process of overall building and maintaining profitable relationship by delivering superior value and satisfaction to its customers. Hence CRM acts as attaining, possessing, and increasing customers (Kotler & Armstrng, 2008).

CRM comprised of sophisticated software and logical tools that incorporate information of customers' altogether sources, deeply analyse it, and results are applied to build more strong relationships with customers. It fit in everything such as sales and services. Marketing teams recognise distinct customers to provide a 360-degree view of the customer relationship. It analyses customer data and various touch points provides easy access to customer information (Kotler et. al., 2005).

2.3 Customer Value, Satisfaction, and Loyalty

The difference between the evaluations of customers all received benefits from products/services and all the costs are called customer perceived value. The Customers overall perceived value comprised of price and the bundle of psychological, economic, and functional benefits that expect customers from the market. Total customer cost is the bundle of costs that expect customers to be incurred in the evaluation, attaining, consuming, and disposing of the products/services. It consist of monetary, time, energy, and psychic costs. The customer gets and what it gives by obtaining the different choices from service provider is actually customer perceived value. Hence customer gets benefits and gives costs. The value of benefits can be increased by the marketers by raising functionality of products/services provided and increasing emotional benefits or can decrease costs of these benefits (Kotler & Keller, 2006).

It has been identified that by achieving the desired level of customer satisfaction is the basic purpose of marketing concept. Depending on this not only, the satisfaction strongly effects customers by creating loyalty, repeat purchases and even increases firms profit (Finn, 2005). Customer satisfaction is determined by on performance of products or services which relative to what customers expects. There are various levels of satisfaction, a customer experiences from the performance of products or services. Various. The customer is dissatisfied if   performance of products or services falls short to meat customers perceived demand and expectations. The customer is satisfied, if performance of products and services matches with that of demands and expectations. It delights the customer if products or service performance surpasses their expectations (Kotler et. al., 2005).

Mihelis, Grogoroudis, Siskos, Politis and Malandrakis (2001) contended on customers changing values, preferences and expectations, hence these effects customer satisfaction which is a dynamic parameter of the business organization. According to Anderson and Sullivan, (1999) it is globally acceptable judgement about customer satisfaction to what extent products or service performance matches the expectations of customers. Oliver, (1997) suggested that satisfaction is fulfilling the customer desire and response. Its judgment regarding features of product or service, or alone product or service, provides a pleasure at level of consumption related fulfilment, customers are at level of under or over fulfilment. Giese and Cote, (2000) finds out three elements common in the definition of customer satisfactions:

1. Customer satisfaction is certain cognitive or emotional a response.
2. The response refers to a specific focus like product, consumption, experience and value expectation.
3. Response take place at a specific time like after product choice, its consumption, after, which added into customer's experience etc.).

Another concept which remains under discussion in conversation every day, when it is studied for meaning it remains tangled. Hence, loyalty is commitment of customer deeply held to regularly buy and utilise a favourite product or service in near future, although there are certain factors or situations that influences customers decision, marketing efforts which causes to impact switching behaviour (Oliver, 1997). According to Jones and Sassers (1995) in their arguments, loyalty is of following two types:

i.   Extended or long term true loyalty

ii.   False loyalty, where customers appear to be loyal till certain benefits they received and exhausted.

2.4 Switching Processes in Customer Relationships

As the act of substituting, exchanging or bartering the present service provider with alternative providers is called service switching. Therefore, marketers are mainly concerned with attracting and retaining new customers. There are numerous causes for this like competition for customer in between business firms and industries, as a result margins have become minor. If there are similar products and services available in the industry and no coherent features to distinguish them, so it makes difficult to attract current customers' attention. Due to this various service providers of their own free will choose to be similar as of competitors in in product or service mix as well as in appearance. Secondly, instead of acquiring new customer, it is more profitable to sell to regular potential customers (Storbacka, Strandvik, & Grönroos, 1994).

In the intense competition, extensive differences have been found in loyalty between satisfied and entirely satisfied customers. Customers with complete satisfaction often seems to have and had a long term relationship with companies (Jones and Sasser 1995). These findings also supports and give suggestion that stable customer base is a decent measure of the customer satisfaction. Service failures has no acceptance in a relationship that builds and sustained over time (Bolton 1998). In other arguments, long term relationships do not allow any failure in service and past relationships turned due to various service failures.

Bolton in her research work argued that customer satisfaction has significance in customers switching behaviour. Further, she pointed out that happening of failures regularly reduces the length of the relationship. Customers still perceive acceptable recovery which means customers wants to apprise their relationships according through process of securing, anchoring and re-adjustments. It is very rare to occurrence of switching intentions amongst those customers perceiving no issue with current service provider. In addition to this, unresolved problems always causes frequent customers switching than resolved. (Zeithaml, Berry & Parasuraman, 1996). Consequently, those customers with long lasting relationship have collectively greater satisfaction and lesser losses. As compared to those with numerous

losses do not find long term relations. Therefore it is suggested by Bolton that learning from customers would be more important before they defect. At least, marketers and firms should well realize its valued customers and factors causing their switching (Bejou & Palmer, 1998).

For customers recovery process it is very important to build up customers trust and commitment. Satisfaction of customers is necessary element and condition for retention of customers. Dissolution of relationship means other factors have influenced in the relationship development. In a relationship, understanding between customers and the firm is called commitment. One may have superior opportunities and is not willing to continue the relationship. It does not mean, relationship dissolution may not cause by the consequence of failure in service, it may looks only. The most important factor is retention of customer in the loyalty (Reichheld, 1996). Certainly, retention itself does not guarantee the success of service provider, they have to do more in finding factors and reasons of switching. Loyal customers are the assets of company.

The customer's outlays have been increased over time because is having more knowledge and familiar with different products ranges. By the retention of customers the annual returns per customer may enhance. Over a time, retention of customer base is compounded. However, it looks that customers express various factors like price or range of services caused switching. Factually, all the switching customers are not dissatisfied for the reason that they definitely need a differentiation and variety in products and services in their behaviour (Roos, 1996). Thus, it is essential for service provider to identify needs and be aware of the consumer behaviour concerning intention of switching. Else, they will not be possible to prevent switching of customer (Roos, 1999).

In the literature concerning relationship marketing switching is defined as process of dissolution (Anto´n et. al., 2007). According to Roos (1999) by using critical incident method after analysing experience of customers found that dissolution process has three determinants.

1. Pushing: These determinants pushes the customers to switch.
2. Pullers: These determinants encourages customers to remain in relationships.
3. Sawyers: Even after switching, customers occasionally came back to old service provider.

Further after arguments in similar lines of context, Halinen and Ta¨htinen (2002) have divided the factors of dissolution into direct factors and moderating factors in the process of switching.

2.5 Variables of the Present Study

Following is the literature of variables used in the present thesis.

2.5.1 Switching Intention.

Switching intention is defined as attitude of one customers towards substituting the current product or service with another product or service (Keaveney, 1995). It was the intent of customer to exit or leave present relationship (Shen & Li, 2010). Primarily, it is of customer purchasing decision to continue with existing service provider or stop buying. Chih et al. (2012) argued that dissatisfaction of services could influence intention of customers from switching and recovery is possible satisfaction. Kim et al. (2006) proposed that intention for switching is influenced by consumer's decision to dismiss their service subscription with current service provider and continue to use alternative service of another company. Shen and Li (2010) Found a negative association concerning switching intention between customers and loyalty. Tendencies of customers to exist from relations and switch to other is termed as switching and exist intentions (Ping, 1994). Brand, repurchase and intention of switching, are all closely related (Bansal & Taylor, 1999).

2.5.2 Corporate Reputation.

2.5.2.1 Defining and Understanding Corporate Reputation

It is defined as "an amalgamation of all expectations, perceptions and opinions of an organization developed over time by customers, employees, suppliers, investors and the public at large in relation to the organization's qualities, characteristics and behaviour, based on personal experience, hearsay or organization's observes past actions" (Bennett & Kottasz, 2000). Company's reputation affects customers selling and buying because it acts as force which has potential to attract customers (Trotta et al., 2011). Hence corporate reputation is an asset for company as it is value driven, distinguishing, challenging to replicate, having no substitute. It's a competitive edge of firm upon its rivals. (Wang et a.l., 2003; Hall, 1993).

The marketers, researchers and scholars have strong belief that it is valuable and intangible resource of the firms due to the subsequent reasons (Gök & Özkaya, 2011; Vidaver-Cohen, 2007).

- It decreases uncertainty regarding future performance of the organization in the eyes of its stakeholders.
- It fortifies company with competitive advantage.
- Creates value and trust in target market, increases ability of company to add value in its corporate image, to offer customized products and services with high value additions.

There are various thoughts of streams or approaches about corporate reputations, these concepts are presented by Berens and Van Riel (2004) and adopted by many others like GONZALEZ, I. (2018), Pires, (2018) and Money, (2006). According to them the corporate reputation is a compound formed through the use of products and services, the influence of others, the reputation of the institution, communicative actions, the collective experiences of consumers, and personal insights translated into impressions, beliefs, and feelings in regard to the organization. Their study identifies three main approaches that other researchers have taken in the measurement of Reputation.

The first is identified as the judgements that people make regarding the Reputation of an organisation in terms of social expectations. Fombrun (2007) had given RQ as an example of such a model, and as such research in this area is clearly within the realm of measuring Corporate Reputation. As such it provides a measure of intangible assets and the beliefs and attitudes of stakeholders.

The second approach identified by Berens and van Riel focuses on researchers who have looked on Reputation in terms of a personality metaphor. The Davies model is one such approach and these models are thus very much in the area of measuring Corporate Reputation, giving an indication of the level of intangible assets in the firm and the beliefs of stakeholders. As with the Davies model, standing alone, these measures of Reputation as personality do not provide a measure to the antecedents or consequences of Reputation at either a strategic or perceptual level. These are personality traits about organizations accredited by the people. It is based on the concept of corporate personality. The organizations personality can be judged and

assessed through identity and image of the organizations, Davies et al. (2003) had made a great contribution to this concept.

The third approach, identified by Berens and van Riel, are those studies that conceptualise Reputation in terms of the trust that stakeholders feel towards an organisation. Trust is associated with the esteem in which an organisation is held and is thus akin to positive or negative attitudes of stakeholders hold towards the firm. As such, these studies sit within the measurement of Corporate Reputation and provide an indication of the intangible assets within the firm. Standing alone these measures do not provide the data to conduct analyses that would allow for the consequences or antecedents of Reputation to be identified. Berens and van Riel, do imply however, that some studies looking at trust may focus on the organisational activities that could foster the development of trust and as such, these aspects may provide potential measures of the antecedents of reputation. In this stream a scale was developed by Newell and Goldsmith (2001) in the name of Corporate Credibility. People in this stream of thought considers concept of reliability, honesty of organization, trust, and goodwill as the major elements portraying corporate credibility.

By analysing the literature on corporate reputation, it can be noticed that more focus is given to the first and second streams of thoughts. Hence, "Corporate reputation has been delineated as a social character and a vital and intangible resource which will clearly contribute to a firm's performance and survival" (Hall, 1993; Rao, 1994; Yoon et al., 1993). Aaker (1996) and Rust et al. (2001) has given detail explanation about name of company is complete or equity and linked the paradigm about belief and firms quality. "A sensible name will enhance client loyalty, particularly within the retail industry, wherever quality can't be evaluated specifically before purchase"

Many academics have discussed that it is perception of customers built over a history about corporate reputations (Rao, 1994; Rindova & Kotha, 2001). It is defined in number of different ways by the writer, scholars. Though definition and meaning of the reputation remained the matter of debate. As compared to different concepts in marketing arena, reputation is perceived as "General views about the company" (Bick, Jacobson & Abratt, 2003). Most importantly, It is viewed as a broad concept which encompasses all aspects related to corporate marketing landscape that includes: - corporate identity, image, branding,

character, relations and corporate communications. Therefore an incorporation of all these concepts altogether creates the corporate reputation.

Corporate reputation sometime described and viewed as the perceptions of external patrons regarding the company. It discusses the relations that external communities have about an organization. Therefore many people ask this question that "What do stakeholders actually think of the organization?" (Brown et al., 2006) which has caused corporate reputations to be defined in fragmented so that misunderstanding about this concept and misappropriation of the words and elements can be drawn and removed from the corporate marketing. Accordingly, it is very essential to define what is meant by corporate reputation and to have a better thoughts and knowledge in order to understand the concept that what it comprised of. These are more or less best and common definitions about the concept of corporate reputation quoted in the literature review:

"A perceptual representation of a company's past actions and future prospects that describes the firm's overall appeal to key constituents compared to other leading rivals." (Fombrun, 1996).

"It is a reflection of stakeholder's views about an organization over time" (Saxton, 1998). "A stakeholder's overall evaluation of a company over time."(Gotsi & Wilson, 2001). "Lasting perception held of an organization by an individual, group or network that forms a collective system of beliefs and opinions that influences people's actions with regards to an organization" (Balmer, 2001).

There is a common component amongst the said definitions that the focus in on specific period of time to whom reputation is related. However, it has been seen and perceived that there is no common definition about corporate reputations which could be accepted most commonly. Hence instigated various definitions for corporate reputation and also observed a wide-ranging differences in meanings about definitions. Therefore, it was vital to look into the overall definition themes by categorizing these definition in order to understand the better meaning of the concept about corporate reputations.

In the next, different clusters about the meanings are discussed that are assigned to the corporate reputations to get an overview. In order to have more consistent and reliable definition, it is essential to find out the clusters in defining the word corporate reputation for

better understanding Barnett et al. (2006) there are three key clusters in which definition about corporate reputation is categorized.

2.5.2.1.1 Reputation as a state of awareness

In this cluster, it is most common used single terminology for defining reputation in corporate context is "perceptions." It is for the definitions which describes corporate reputation as state of awareness. Therefore, this cluster defines the corporate reputations as: "an aggregation of perceptions", "latent perceptions," "net perceptions," "global perceptions," "perceptual representations" and "collective representations." It also adds some references to define it as "representations of knowledge or emotions" subsequently awareness regarding firms is reflected.

2.5.2.1.2 Reputation as an assessment

It is for those definitions who considers that reputation as an assessment, this is commonly used form in defining corporate reputations. As An assessment of firms status with regard to corporate reputation is referred. The references about corporate reputations includes as "judgment," an "estimate," an "evaluation", a "gauge." Different concepts about "opinions", and "beliefs" regarding an organizations also appropriate into cluster as they replicate the particular nature of the reputation.

2.5.2.1.3 Reputation as an asset

For those definitions which considers the reputation as an asset, for firms it is something which is significant and of value. Group that comprised of different references about reputation are "resource" and "intangible, "financial or economic asset." However, those definitions that term reputation as "awareness", or an "assessment" for them reputation of firm is of no value in real for an organizations.

Definition of corporate reputation was made into five different groups by Walker (2010), which are as follows:

1. Perceptual Definitions: this definition mainly focuses on opinions of stakeholders regarding organizations perceptions as a whole together in external as well as internal facets.

2. Aggregate Definitions: It is an aggregate opinion of all the groups of stakeholders regarding the organization.

3. Comparative Definitions: A corporate reputation is equally compared to that of competitors existing in the industry.

4. Positive or Negative Definitions: In these definitions, reputation is considered by means of negative or positive.

5. Temporal Definitions: temporal definitions are those in which it is considered that company repute could be changed with the passage of time. Hence these are time specific.

In view points of the above presented literature about different clusters, it clears the meanings and understanding about the concept of corporate reputations. It highlights the importance of concept towards having integrated thought concerning to corporate reputations.

2.5.2.2. Toward an Integrated View of Corporate Reputation

Different researchers believed as the corporate reputation is combination or sum of concepts that are integrated to each other because of its nature being collective and comprehensive variable. In the view points of Brown et al. (2006) the perceptions of external stakeholders regarding an organization is suggested as corporate reputation. The view point is described in details in figure 2.1 below.

Figure 2.1: Key Organizational Viewpoints
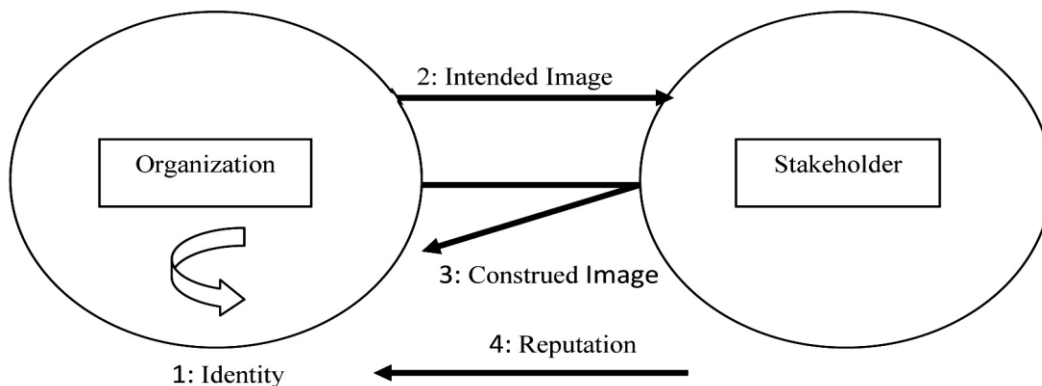
Source: Brown, Tom, Peter Dacin, Michael Pratt and David Whetten (2006).

According to the Fombrun (1996), corporate reputation starts with corporate identity, actually these are perceptions of organization's internal stakeholders for their organization. Hence corporate reputation is viewed as a function of identity and corporate image. Branding and communication strategies form corporate image for external environment like companies

stakeholders groups. These portrays are developed by these different stakeholders like company customers, public, investor, company personnel etc and these developed images form corporate reputations.

Figure 2.2: From Identity to Reputation
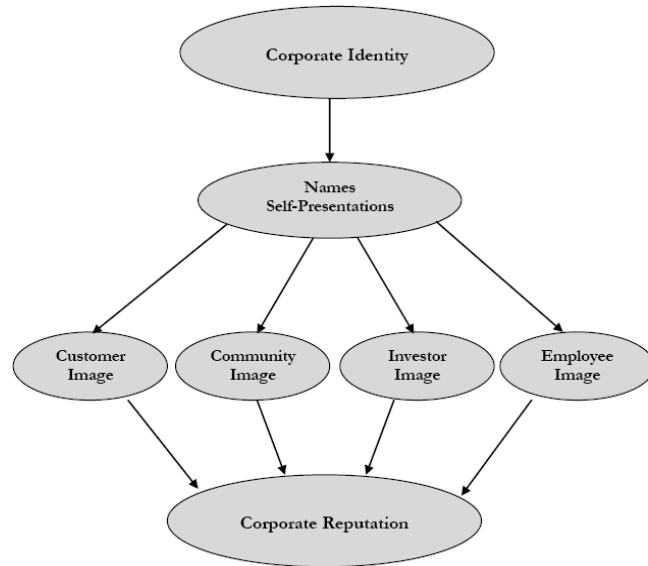
Source: Fombrun (1996).

In order to examine the reputation of company, it is very vital to have focus on external and internal factors. The reputation also depends on these factors and needs consideration. For example customers reputation, market reputations, reputation of competitor and other environmental etc. moreover, others companies in an industry might affect the firm's reputation inside as well as outside the industry. Figure 2.3 illustrate the interdependency of reputation due to various factors

Figure 2.3 Defining Corporate Reputation
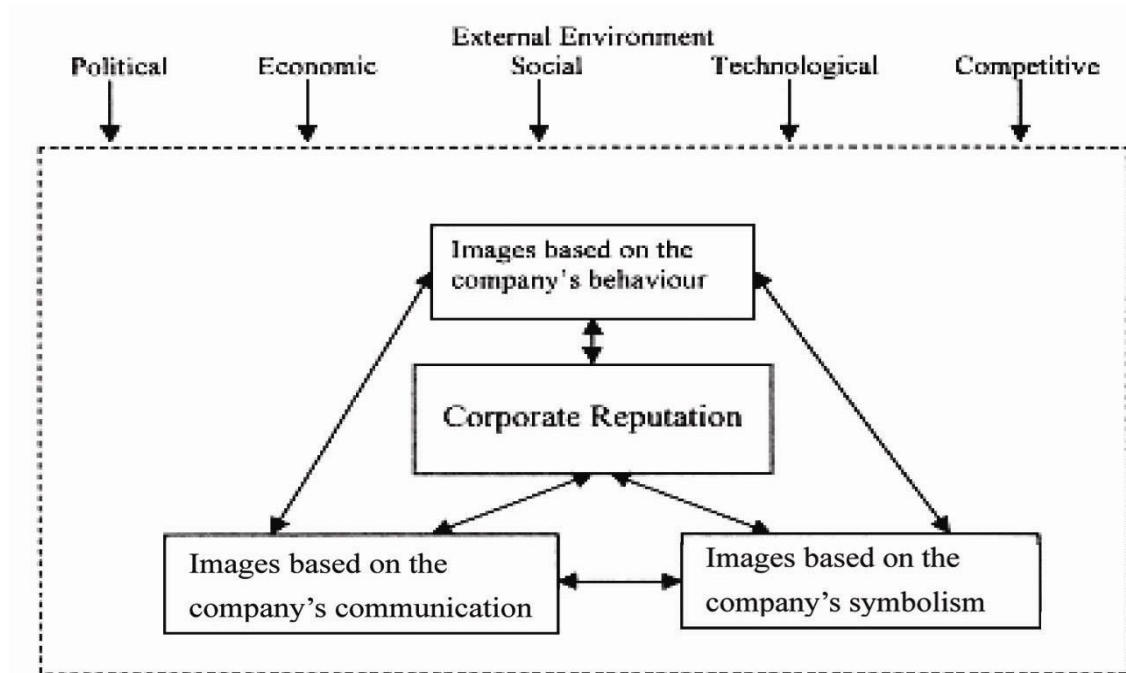
Source: Gotsi and Wilson (2001).

Figure 2.3 demonstrates that organization images are portrayed and depends on behaviour of organization, its symbolism, and corporate communication. It is also pictured that in an environment there are various factors like political, economic, social, technological and rival companies due to that reputation is affected. There are so many definition about corporate reputation which suggest image and identity form together what we call it corporate reputation. Overall, these viewpoints are similar to those others suggested that it is an aggregate measure of identity, image, branding and corporate communication (Wartick, 2002). Therefore it was proposes that:

$$R = f (I + I)$$

R= Reputation

I= Image + Identity

According to Doorley and Garcia (2007) reputation is sum of all the factors concerning to reputation. He defines the reputation as:

R = Sum of corporate Images = (Performance + Behavior) + communication

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Moreover, corporate reputation is disaggregate into different parts. He said that at starting point there is corporate identity reflected by the company's values, character and its internal culture. Therefore, identity is collection of corporate symbols which derives from company laden values and strong beliefs in them. It further forms the corporate image developed via communication, branding and corporate visuals. How it builds firms impressions. Judgment by the observers reflects overall corporate reputation of company. At the end, an intangible and economic asset developed called corporate reputation capital that every firm strives to target (Barnett, Jermier & Lafferty, (2006).

Figure 2.4. Disaggregating Corporate Reputation
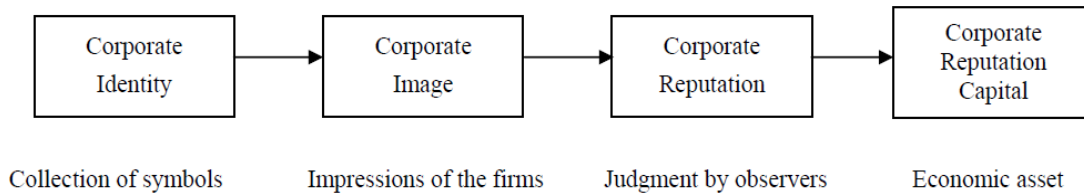
Source: Barnett, Jermier and Lafferty (2006).

2.5.2.3 Factors Affecting Corporate Reputation

It is clear from the review of literature that there are so many factors affecting the corporate reputation (Bromley, 2001; Musteen et al., 2009). Also leaders' reputation, its top management, as well as of owner affects the overall corporate reputation. There are lots of research studies which highlights the significant importance of a leaders repute for an organization that actually determines the reputation for upto 48% of organization's own reputation (Klein, 1999; Grupp & Gaines-Ross, 2002). This was clearly the case for many organizations such as Apple, General Electric. Therefore it is highlighted that reputation of leader should also be considered important and managed in terms such as his credibility, quality of communication and integrity.

Likewise reputation of an industry influences the corporate reputation. Mostly there lots of reasons and cases due to which working conduct of few organizations affected all the organizations within the same industry. Their working conduct provides other organizations lots of benefits that are still not competitive enough, which they gain from reputation of industry (Mahon, 2002). Lastly, it has seen that reputation of organization is also affected by

a reputation of country. It is called effect on corporate reputation by country of origin (Mahon, 2002).

The stakeholder evaluate and validate reputations on their direct experiences and beliefs with other companies, people, objects and other communication forms. Hence, reputations are called validating reputations by self. Moreover, these are developed with the passage of time from the positive or negative image and impressions of the company. (Gray & Balmer, 1997; Alessandri, 2001).

There are many factors that influence reputation of company includes:

- Organizational ethics
- Financial performance
- Shareholder value
- Corporate branding activities
- Marketing mix activities
- Public relations
- Relationships with stakeholders (Le Roux, 2003)

The customer's decision to stay with current brand or company depends on the both concepts of corporate image and reputation. Both effects decision of customer about retention, and it is found that if degree of loyalty is found higher when customers perceive both corporate image and reputation favorable. Therefore, both tests the nature of customer's retention with company (Nguyen & Leblanc, 2001). Furthermore, it has been found from the literature review that firms in competition normally offers range of products and service similar. The purpose is to differentiate company from their competitors to have competitive edge on rivals. In this regard, companies positioning strategies works together and position their valuable products and services, advance resources, uncommon competencies, and unique corporate image to gain and enjoy competitive advantage (Roberts & Dowling, 2002).

Fombrum (1996) pointed out that corporate reputation builds confidence of employees in doing job, investors, would attract new customers and other stakeholders. Ultimately a good corporate reputations enhances the profitability ratio of the organization. It is evident that being competitive and having good reputation successfully differentiate firm from their competitors.

Groenland (2002) pointed out that company with a good reputation is having a positive impact of consumers and build commitment and loyalty in the respective company. Besides the influence of reputation and customer satisfaction on switching intention, there is also a link between reputation and customer satisfaction. Davies et al. (2002) demonstrated the positive impact of corporate reputation on customer satisfaction in the retailing context. It can be assumed that this kind of positive influence will also hold in the telecom market as reputation represents an essential anchor for the perception of satisfaction, in particular in markets in which surrogates are important. Hennig-Thurau et al., (2002) demonstrated that customers who are satisfied with the performance of a company, are more likely to engage in positive word-of-mouth, thus positively reinforcing the company's reputation. The generalizability of the findings of Hennig-Thurau et al. (2002) regarding customer propensity to engage in positive word-of mouth activity must therefore be treated with some caution. Walsh et al., (2006) says, effect of reputation on customers' tendency to switch inhibits because of the mediator customer satisfaction. Hence, we postulate that a positive corporate reputation has a significantly negative influence on customers switching intention. Thus it is hypothesized that:

H1:   Corporate reputation is negatively associated with switching intention.

H1a: Corporate reputation is positively associated with customer satisfaction.

H1b: Corporate reputation is significantly associated with switching intention through mediating role of customer satisfaction.

2.5.3 Variety Seeking

There are mixed views about the customers' tendency of variety seeking. It is said that customer's act of buying new products or services even ones satisfied them. The customers always tried to find other alternative products or services when he feels dissatisfied, bored or wants to try something new or seeks varieties. The inner self of customer is another thing which desire to drive variety seeking tendency of customers. Inner self motivate the customer to seek for different and unfamiliar products or service even it stimulate their hunger for seeking information (Mowen & Minor, 1998).

It is said that a customer seeking variety could not remain loyal. Therefore, it is of utmost importance to understand the customers' behavior about their variety seeking trend. The concept is not new, it is originated from psychology field. But in the landscape of marketing it

has gain much importance and is recently its relevance been observed (Leuba & Hebb, 1955). In various researches it has been founded that customers are motivated to seek variety. Hence seeking variety is prevailing and universal phenomenon which tends the customers to find diversity in their search of choice, commodity, experience new or differentiated products or services (Kahn, 1995; Mcalister, 1982; Ratner, Kahn, & Kahneman, 1999).

Marketing practitioners and researchers both focuses on why and how customers intends to seek variety in their products and services choice. In purchase of commodities, package of services or goods, consumer always rate their variety, it is of their major concerns (Sellars, 1991). In order to satisfy their needs customers show deep concern to have a portfolio of option while selecting the products or services. In an example, rather being loyal and commented to just one in choosing hotels, telecom service provider, in a bank, in financial investments etc. customer would prefer variety of options.

2.5.3.1 Why Consumers Seek Variety

It is a vital question that why customer seek variety. Answer to this is because of customers need for variety is an important consideration in the choices of products and services from a portfolio of options. In fact it is behaviour of customer to seek diversification when chooses goods or services.

2.5.3.2 Classification of Variety Seeking Behaviour

The variety seeking behaviour is classified into either derived or direct by McAlister and Pessemier (1982). First one (Derived) was due to other factors of motivation these are not relevant to the desire for variety. Hence these types occurred due to "multiple needs, multiple users or multiple situations." Second one (Direct) variety seeking behaviour are resultant of customers intrapersonal motives such as need for variety because of customers desire to change, novelty or due to stimulation/satiation with attributes of product. In the recent times, new suggestion i.e preference uncertainty or taste mis-prediction is made about the motivation in desire of variety seeking behaviour. It has further expanded these classifications of variety seeking behaviour. On the basis of above discussion made in the literature, three main elements are identified for variety seeking behaviour (Kahneman & Snell 1990; Simonson, 1990).

2.5.3.2.1 Direct Variety-Seeking - Satiation/Stimulation

It is the first factor because of which customer seek for the need of variety due to his/her internal desire or interpersonal motivational elements. This type is called "motivation for variety-seeking", "Satiation/Stimulation," in short it is a desire causing customer to seek variety. In general, when a customer reaches at desired level of satisfaction because of one attribute, he or she feels satiated/satisfied and on next time might search different attribute desired to consume. As the customers feel satiated or satisfied on attributes of one brand, he or she therefore less motivated to choose the same brand again. It is therefore, in purchasing behaviour customers are less likely to choose those attributes or brands again after they have recently been chosen (Jeuland, 1978; McAlister, 1979). The consumers' satiation with one brand is because he/she finds different portfolio of options or the brand might not fulfill needs as desired. Consumer always needs and desire a brand with bundle of attributes in order to maximize utility. There are other prevailing situations in which consumer is might be happy with current attributes or brand but is looking new or something different for their thrill of it or excitement or fun. Thus they might choose alternate in the same product mix, or switch to new ones for satisfaction of their novelty, complexity in consumption of brands or due to curiosity (Huber & Reibstein 1978).

2.5.3.2.2 Derived Variety-Seeking – External Situations

In the second factor consumer seeks variety because of several external constraints not due to customers internal derive or seeking variety. Resultantly, consumer responses to the changes in external environment if it changes the consumer intends to change his behaviour as the variety seeking shown to occur.

As pointed out in theoretical framework that in the change of situations the consumer always strive for variety in the choice of products or services., there are different number of situational factors for usage of products or service that influence like time of day, weathers, seasons, presence of competitors, holidays, or absence of other desired products, This kind of variety seeking take place mainly due to the changing situations and customers acts to change their likings. The past researches and studies the environment and its effects which ultimately resulting into customers changing and seeking variety. A new idea and work has been focused to find out different ways so that a company's retailer can easily find a solution and strategically

alter changing external environment that may affect variety seeking behaviour. (Laurent 1978; Lattin 1987; McAlister & Pessemier, 1982).

Price Promotions: these are important aspects so for as external environment is concerned. Customers are in desire of choosing something different when they have to choose from different promotions' given by the companies. After a detailed review on this literature it has been observed that price promotions are very frequently used by customers in their decision to choose (Blattberg and Neslin 1990)

External Retail Environment: It is the second way forward, the variety-seeking behaviour can be affected by the outside retail environment. The retailers have to develop their retail environment more stimulating as compared to competitors, add more changes over time customer should display less variety in choosing products to make the retail environment more static with the passage of time. There are changes in the environment to be included that would enhance positive affect, these are: in stores changing location of products or the layout of products. If companies have established a positive effect, there would be an increase in motivation of the customers and it will mitigate the effect (Menon & Kahn (1994).

2.5.3.2.3 Future Preference Uncertainty

As per framework of McAlister and Pessemier (1982), the third motivation does not exist that we name it "Future Preference Uncertainty." In order to evade these future uncertainties the customers seeks variety from the portfolio of options or they protect their interest constantly in their options. Here, Due to uncertainty about the future choices of the customers, the tendency of variety is set in the form of choices not for satisfying the customer's utility.

Major reason to switching is the customers' preferences and desire to buy different products and services. Variety seeking tendency of customer is based on their psychological concept which stimulate the customers' preferences that is based on optimum level of stimulation. Here it is an individual stimulation level which every customer wants to attain. It is observed that if the existing stimulation level is below the desired state the consumer searches for addition services or variety. Inversely if stimulation level exceeded the desired level of state the customer avoids the extra or additional services attribute or variety. Hence it

is observed that higher the optimum stimulation the higher will be the tendency of customers towards the searching of variety.

It is proven phenomenon that the customers with high tendency of seeking variety could easily be affected to switch to alternatives as compared to those with low tendency of seeking variety. The variety seekers tends themselves to be loyal with brand and adopt new products easily. They continuously make repeat transaction with service provider and purchases the brand next time in some future (Leuba's & Hebb's 1955).

Seeking variety is individual's psychosomatic traits that aims to influence customers' tendency of switching (Vázquez-Carrasco & Foxall, 2006). The propensity of customers in variety seeking effects the customer in searching of different products or services, it leads customers to seek unknown choices So consumer shows switching behaviour due to their desire for different or something novel for having thrill or fun (Hoyer & Ridgway, 1984). Steenkamp and Baumgartner (1992) suggest that switching behaviours may occur among satisfied customers due to their attempt to try something novel or different for fun or thrill. In other words, customers may be satisfied with their choices; they may still switch to perceived alternatives to satisfy a desire for novelty or complexity in consumption or because of curiosity, or because of getting bored, fed up, on repetitively doing the same thing (Herrnstein & Prelec, 1991).

Earlier studies have also confirmed that tendency of customers in variety seeking has specific power which they express in their switching intention (Hou et al., 2012). Depending upon that following hypothesis are developed for investigation in this study:

H2:   Variety seeking is positively associated with switching intention.

H2a: Variety seeking positively associated with customer satisfaction.

H2b: Variety seeking is significantly associated with switching intention through mediating role of customer satisfaction.

2.5.4 Perceived Alternative Attractiveness

It is the customer's assessment and perception of getting satisfaction from alternative competing products or services available in market. It can also be define as a customer's estimation of satisfaction in the available alternatives and respective relationship (Bansal et

al., 2005; Ping, 1993). In process of customer decision making these alternative products or services has substantial role. They influence customer to continue using same brand or service or to switch to an alternative one.

Following are the four dimensions of alternative attractiveness:

- How many alternatives are available, number of alternatives?
- What are the differences or amount of differences between alternatives?.
- At What degree or amount is difficult to understand them?
- At what degree or amount they can be compared?

Alternatives have positive images and insights positive customers' satisfaction with the products or services offered by the competitive or substituting brands that may be un-favorable for the existing organization (Bansal et al., 2005; Jones et al., 2011). However it is of the favorable for the organization that the customers are having no perception about the alternative options. Similarly, the lack of awareness of customers favors the firms because the customers decides to remain with their current service provider (Sharma & Patterson, 2000; Patterson & Smith, 2003).

As soon as customers starts feeling that their competitors are offering much better products or service which are of more value than the benefits providing their existing firm, the intention of customer will increase and they switch. Inversely, if alternatives does not provide the same quality than intention to switch from existing will decrease (Keaveney, 1995; Pick & Eisend, 2013).

Rusbult and Farrell (1983) suggested that the intention to continue/switch is a function of the attractiveness of the existing service versus that of alternatives. Users are more likely to migrate to a substitute service if they perceive the new one better, or different, at fairer prices and more enjoyment by expectation (Hou et al., 2011). If client senses that competitors offers are reasonably different and will provide more benefits as compared to current service, intention to switch will be increased (Keaveney,1995). Moreover, the regret theory (Lommes & Robert, 1982) has been applied to study satisfaction and evaluation by considering the performance of alternatives. The regret theory suggests that people feel regret when the evaluation of the outcome of a perceived alternative is better than present choice. In marketing

literature, customers" perceptions of good performance of an alternative will result in a decrease of their post-purchase evaluation, such as satisfaction towards the chosen brand (Inman et al., 1997).

Thus: it is hypothesized that:

H3:   Perceived alternative attractiveness is positively associated with switching intention.

H3a: Perceived alternative attractiveness is negatively associated with customer satisfaction.

H3b: Perceived alternative attractiveness is significantly associated with switching intention through mediating role of customer satisfaction.

2.5.5 Customer Satisfaction

2.5.5.1 Definition

It is the basic element of the research to understand the concept of customer's satisfaction. Philip Kotler in his definition says that "it is predetermined by how the expectations of the customer are met. Customer satisfaction is directly connected to customer's needs." It can be described as process that starts with expectations of customers and stops at experience of customer obtained. Though the expectations of customers are affected by many external and internal factors. If the expectations of customers are high than it will be difficult for firm to satisfy the customers with offerings. (Zeithaml, 2010). Advantages of the satisfied customers to the company are

- High probability of becoming regular customer.
- Company can save time in finding and attracting new customers.
- A satisfied customer always share a positive image of company.

The customer satisfaction process starts when customer set his goal about purchase, than customer seeks relevant information and start comparing the products or services to choose the better one. After selecting, customer develop expectations in his mind about service and the service is compared. Ultimately after consumption perception is formed about service in customers mind. The evaluation made by the customer on image than perception is affected by the external and internal factors. Finally comparison between results and expectations is

formed, the customer is satisfied if expectations are met with otherwise he will be dissatisfied (Szwarc 2005).

2.5.5.2 Aspects of Customer Satisfaction

In literature review previously, it has been discussed earlier in three major aspects related to customer satisfaction. In this section we define all factors composed in the concept of customers' satisfaction. Here, trust will be discussed first, next loyalty and at the end which influences customers satisfaction is going be considered. The combination of all these factors and their measure gives a comprehensive picture of the customer satisfaction (Armstrong, 2011).

2.5.5.2.1 Trust

Customer's confidence in the brand is termed as trust, there is criteria to measure the level of confidence. It includes consumption of product, duration of relationship, previous experience with brand, corporate image, level of information provided and many more. The criteria mentioned have weights for the assessment of trust and overall comparison with that of competitors. Usually, trust is measured after the first interaction of the customer with the firm. Therefore, customers' satisfaction is based on these two or more factors that pull the customers to purchase again and over a time. In the measurement of trust, three important stages are discussed under;

i. *Customer Satisfaction:* it measures ratio of expectations of customer and results after consumption.

ii. *Predictability:* it is the belief of customer that expectations are not mislead. In fact, it is the reliability of product which increases in customer with time.

iii. *Company Competence:* it is the capability of the brand as compared to your competitor's products. Likewise, customers starts to believe that brand is best in the product line or segment. At the same time customers become more loyal to you and permanently fixed with it, having long term relationship.

Trust determines the customer satisfaction and vice versa, hence they are the each other's predecessors but both having different probabilities (Politis, 2009). Foundation of trust builds on Customer satisfaction. If the customer is satisfied with the services they likely to

show more confidence in the actions of the firm. If one party shows positive attitude and convinced with other one which results in profitable relationship, it means trust is formed. So the profitable relationship and result is the outcome to provide basis in fulfilling the customer needs that induces satisfaction.

2.5.5.2.2 Loyalty

The result of customer's feelings, customer's emotions, and customer's thoughts about the idea, person, product, services or company etc. creates loyalty. These the preferences of customers toward goods and services. Therefore, loyalty is formed and it also can be built by the companies. (Hill & Alexander, 2006). In General, loyalty can be formed with help of creating value laden relationships and cooperation's with firm or through consumption of products or services until it becomes the customers' lifestyle value.

2.5.5.2.3 Factors Affecting Customer Satisfaction

It has been found from the literature that there a determinant factors of customer satisfaction. In order to solve customers' problem, company provide additional benefits or value like after sales services or consumption of product. Furthermore, special characteristics of customers influence significantly their perceptions about the services resultantly satisfaction. Following are various factors that effects generosity and satisfaction of customers are as follows:

Specifics of Customers: In the selection process of products or services or a company customer looks for the information search, the sources like personal past exposures, their friends and relatives, colleagues, competitors or other people in contact are that customers heavily relies. The services before being consumed can be assessed, these are called intangible nature of services (Kotler et al., 2013). Therefore, mostly customers of telecom services even consider the price as basic indicator of the service quality.

Quality: In one of its definitions, quality is the satisfaction or dissatisfaction of a customer with the products or services functional features. (Hill et al., 2007). According to Michael Armstrong (2011), quality is the most significant factor that articulate it as heart of matching customers' expectations. In view of customers regarding product, it's perceived quality appears to be negative or positive which forms a view of the consumer about the

product to make repeat transactions or not. It means if perceived quality is high than high will be the customer satisfaction with product and retention.

Value for Money: In return expectations or benefits received from the acquired services or products against paying certain amount of sum. Customers expect more than that or at least hopes to receive what he/she paid have paid. Customers always believe to have reasonable and fair purchase with the seller. If customers decided to pay more they definitely will expect to have more (Taylor 2009). As a result they will be satisfied when they receive value is worth the amount paid.

Perceived Value: It is a trade-off between what you have gained and amount paid. Therefore, customers will be satisfied when total benefits received from products or services matches with the total cost incurred (Gronroos, 2007). It is clear from the figure 2.5 below.

Figure 2.5: Customers Perceived Value
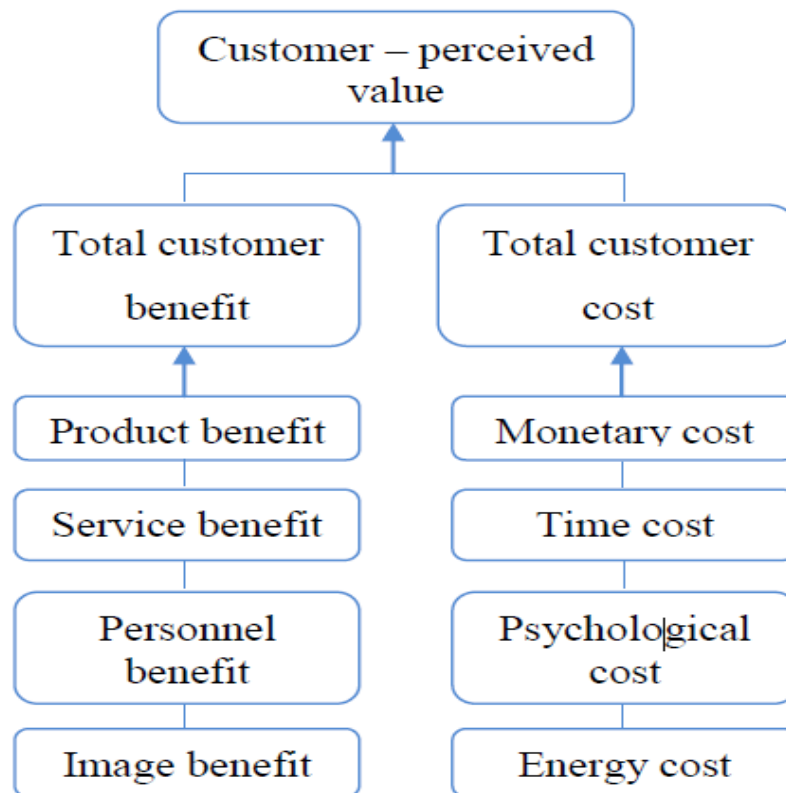
Source: Kotler & Keller (2009).

According to the theory of the perceived value, a company should reduce the costs and increase the value of goods' consumption in the eyes of consumers until its product will have the highest value in comparison with competitors. The perceived value theory suggests that firms should minimize costs by enhancing the value of products or services for their customers as compared to that of competitors. Some scholars also pointed out that if value offered is inferior to competitors, the price of offered value should also be minimized as compared to competitor's price. Marketers should try to find out if offers are added with benefits than how much the customers will pay these additional benefits or advantages (Kotler & Keller 2009, 61).

2.5.5.3 Service Quality

Quality of service is the most important success factors for services companies such as hotels, retail outlets, banks, advisory or consultancy services and many others. If the service quality is high it increases the number of loyal customers that also will increase corporate reputation and profits of the companies. By adding more service quality features and benefits companies can appeal new customers towards purchase. However, this can increase the costs. (Zeithaml et al. 2010). Sometimes Customers are ready to pay these increase in costs because of additional services or features offered to them. There are two dimensions of service quality, one is expected quality and other is experienced quality. First one comprised of word of mouth and communication by the marketers. Later on formed with two important questions-what and how does perceive customers as service? Eventually quality service is only formed in the interactive marketing process in maintaining high service quality of standards (Grönroos, 2007).

2.5.5.4 Customers Dissatisfaction

Kotler have defined dissatisfaction as when expectations of customer are betrayed with regards to product or service quality. The firms the present time focusing on the improvements and increasing satisfaction. This strategy may not work all the times. Beyond satisfaction of their customers the goal of purging dissatisfied customers have gained due importance. It has been studied for a long time that the customer who are dissatisfied does make more references than satisfied. Single dissatisfied customer further gives nine to ten recommendations to prospects about his bad experience with the services of firm or products (Lu et al. 2012).

Here a model about quality of services was formed by Berry and two others, which shows the primary and essentials requirements of service quality. They pointed out "service gaps", in that overall change among experience of customer and expectations was assessed as dissatisfaction and reflected as "total gap". The major roots of the dissatisfaction of customer are clarified into five types of smaller gaps. These minor gaps can be filled by effective marketing strategies about advertising and promotion, messages, removing gap between customers and employees, and enhancing the image of company. In continuation to above, the contemporary elucidation was presented by Zeithaml and Bitner (2012) that is reflecting in the figure 2.6 below.

Figure 2.6: Gaps Model of Service Quality
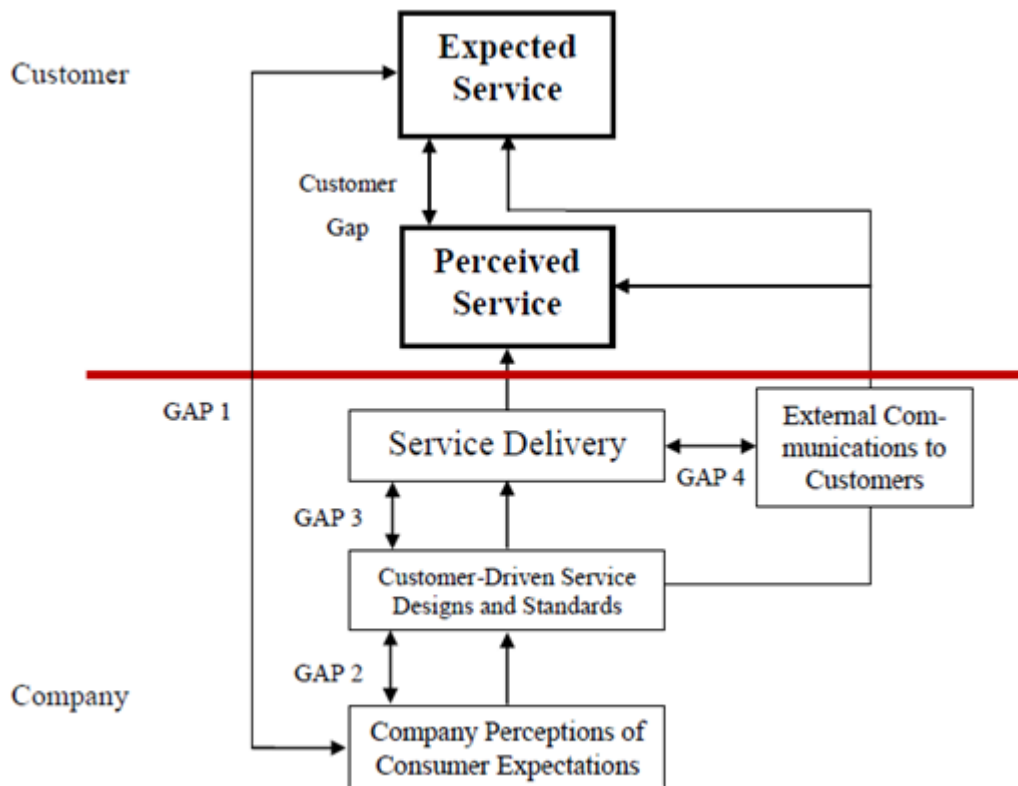
Source: Zeithaml and Bitner (2012)

The said model have divided into two basic part, one is customer gap and later is process having four gap altogether created between customer and service provider.

1. This gap is among company's perceptions of management about consumers' expectations and expected service quality. The management of a company could understand in a wrong way what consumers want and how they evaluate the components of the service. For example, restaurant administrators may believe that customers judge the quality of service provided by the quality of food, while actually they are more interested in the quality of service.

2. Second gap is between customer driven design standards and company's perceptions of management about consumers' expectations. The service companies are not having specific quality standards as required or given are ambiguous. These cannot be clearly defined and executed until and unless top management does not take into account essential steps for the maintenance of expected and required level service quality.

3. The gap shown in the figure above is amongst customer driven design standards and overall service quality. Various factors are there to effects that could produce this gap. Such factors are lack of training to employees, over work burdened, lacking motivation and leadership to build determinations and enthusiasm like so many others. There may be a gap due to not having coordination and cooperation between the departments. For instance if functional department needs are in need of standardized services while the marketing department does not consider it any more.

4. Fourth gap is among external communication to customers or stakeholders and service quality. Hence lack of information provided to stakeholders' or customers can cause decrease in customers and corporate reputation. For example, execution of advertisement may cause damaging customers loyalty or bad experience of customer. It causes to dissatisfaction of customers.

5. Finally, a gap of expected services and perceived service quality that created because of increase in the former four gaps appear. Hence, the customers' dissatisfaction increases widely showing different types of reactions. These reactions ultimately puts company into damages of any kind either directly or indirectly. Directly means decrees in sales and indirectly may affect the trust, commitment or loyalty. At the end it causes "destructions of valued customers."

Generally, satisfaction of customers is level of happiness of customers and happiness on expectations while making decision of choosing and consuming products or service by apprehending benefits received based on the criteria set by them (Oliver, 1997). It has been found that satisfaction is determined as important element of customers' loyalty. Hence the main focus of the telecom service provider is to succeed and increase satisfaction at any costs. Eventually, it is evident that satisfaction of customers do not cause loyalty of customer and also customer defection does not every time influences customers switching. (Egan, 2004; Jones et al., 2000).

So many earlier research studies have found a significant but negative relationship among customer satisfaction and switching intentions. (Antón et al., 2007; Bansal & Taylor, 1999; Hennig-Thurau et al., 2002; Hsu, 2014; McDougall & Levesque, 2000; Mittal & Lassar, 1998). It has also been studied by many scholars and researchers that satisfaction is the basic determinant of customers switching intention in the mobile telecommunication market (Chuang, 2011). Hou et al. (2011) concluded that comparing with satisfied users; unsatisfied users usually have a stronger intention to switch to a substitute. Dissatisfied users are more likely to switch to alternatives instead of continuing using the current one. Thus, it is reasonable to assume that customers with high satisfaction of current telecom service provider would have a lower intention to switch to a substitute, thus the following hypothesis is proposed:

H4:   Customer Satisfaction is negatively associated with switching intention.

2.6 Conceptual Framework

2.6.1 Theory behind Conceptual Framework

The rationale behind the conceptual framework this research study is that the researcher after gone through the extensive literature review found certain limitation to the few antecedents of switching aspects. Mannan, M., Mohiuddin, M. F., Chowdhury, N., & Sarker, P. (2017) in their study have taken the variable customer satisfaction as mediating variable to the switching intention and in this study the researcher have used the same but with three different independent variables taken from other research works ((Bansal et al., 2005; Xu, X et al., 2013; Walsh et al., 2006) to have a unique combination of factors affecting switching intention in the different context of mobile telecom market with different geographical

location. Moreover, from above stated study, the researcher have taken the variable perceived alternative attractiveness as one of the independent variables of the study which was used as moderator.

Prior studies have attempted to explore drivers or factors determining customers switching intention in various contexts mainly by integrating theories from other disciplines (Bhattacherjee et al., 2012; Hou et al., 2011; Kim et al., 2006; Zhang et al., 2012). However, Bhattacherjee et al., (2012) argued that "despite the increased incidence and relevance of such switching phenomenon, our understanding of it has remained scant". Therefore, there is a need for research on customers switching intention with other factors which can help to explain the switching phenomenon in the different context. Hence, based on the gap identified, this study proposes a conceptual model to examine the customers switching intention of telecom users by integrating the key determinants of switching intention from the existing theories, literature and relevant concepts from marketing discipline.

2.6.2 Proposed Conceptual Model

The base of this study is lays down in conceptual framework. It provides a comprehensive mechanism that helps to delineate the constructs being used in this research work. These constructs supports to develop significant relationships between each other (Miles, 1994). On the basis of discussion in the summary of literature made above and hypothesis generated from it respectively, a diagrammatical representation of conceptual framework is given in figure 2.7. Arrows are denoting to display the existing relationship between variables of the study. Arrows with head or one-dimensional are indicating from predictors to criterion variable. These are used to show that in which direction the relationships are formed. While, direct relation is indicated with simple lines and indirect uses the spotted lines amongst the constructs of the study.

Figure 2.7: Proposed Conceptual Model
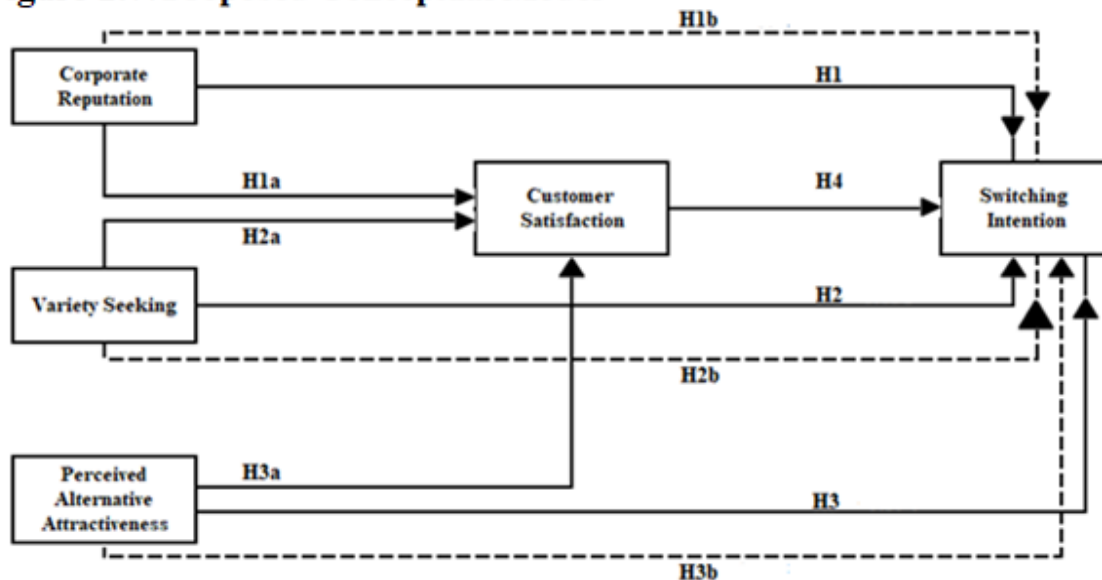
Figure 2.7:Diagrammatical representation of relationship between variables of the study (Conceptual Model)

_____(Direct Path)

...............(Indirect Path)

2.6 Summary

In literature review different concepts like relationship marketing, customer satisfaction, customer loyalty, and retention. Importantly, it focuses on the review of literature about key drivers like corporate reputations, variety seeking, perceived alternative attractiveness and customer satisfaction which tends to influence customers switching intention. Switching Intention is the intent of customer to exit or leave present relationship (Shen & Li, 2010). Corporate Reputation is defined as "an amalgamation of all expectations, perceptions and opinions of an organization developed over time by customers, employees, suppliers, investors and the public at large in relation to the organization's qualities, characteristics and behaviour, based on personal experience, hearsay or organization's observes past actions" (Bennett & Kottasz, 2000). Company's reputation affects customers selling and buying because it acts as force which has potential to attract customers (Trotta et al., 2011). Walsh et al., (2004) says, effect of reputation on customers' tendency to switch inhibits because of the mediator customer satisfaction. The propensity of customers in variety seeking effects the customer in searching of different products or services, it leads customers to seek unknown choices So consumer shows switching behaviour due to their desire for

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different or something novel for having thrill or fun (Hoyer & Ridgway, 1984). Users are more likely to migrate to a substitute service if they perceive the new one better, or different, at fairer prices and more enjoyment by expectation (Hou et al., 2011). Moreover, customer satisfaction refers to an individual's evaluation and affective response to his or her overall experience with service or product (Oliver, 1980). It has been found that there is a significant but negative relationship among customer satisfaction and switching intentions. (Antón et al., 2007; Bansal & Taylor, 1999; Hennig-Thurau et al., 2002; Hsu, 2014; McDougall & Levesque, 2000; Mittal & Lassar, 1998). Finally, based on the literature review hypothesis were generated and the conceptual model of the study was developed at the end.

The next chapter will focus on the general view of this research point and the method used for this study. This will review research designs, sample techniques, data collection methods, variable survey tools and data analysis methods.

CHAPTER – 3
RESEARCH METHODOLOGY

3.1 Introduction

In general, this chapter focuses on the information about methods of research in order to test the developed hypothesis. This would start with study setting, research design, methods of data collection, choosing a sample, to review sampling techniques to be implemented and instrument of data collection in order to address the research questions. Finally after setting the research design and collected data, the foremost step in quantitative research is statistical analysis of that data with some statistical techniques and processing tools. The structural equation modelling (SEM) is used as statistical analysis technique for the assessment of results regarding developed hypothesis.

3.2 Study Setting

This study is intended to focus on mobile telecom market of Multan city. At the beginning Pakistan had four mobile telecom operators namely Ufone, Paktel, Instaphone, and Moblink were doing telcom operations. The competition between these operators increased over the time and also two new entrants came in the name of Telenor and Warid. Currently, following four major mobile service companies are working in Multan city as well all over Pakistan.

3.2.1 Mobilink.

Mobilink being the first GSM service provider of Pakistan had started in business in the year 1994. Currently it has an investment of worth 3.9 billion US dollars, with huge customers log of 38.1 million. It has also strong network of 65000 kilometers of fiber optics with 9000 cell sites, and international roaming in 140 countries. Moreover, having largest market share of 36.93% before moblink-warid merger. After merger they claim that they have largest network with more 50 Million customer.

3.2.2 U-Fone.

Ufone has started its business in Pakistan from January 2001 with Pakistan Telecommunications Limited. After the process of privatization of Pakistan Telecommunications Limited it has become the part of Etisalat Group in the year 2006. The network is extended of ten thousand locations in Pakistan alongwith international roaming in more than 160 countries having 288 live streaming. It has subscriber base of over 24 Million with 14.05% market share.

3.2.3 Zong.

In the year 2008 a subsidiary of China CMPAK in the entered in Pakistan has started functioning as telecom service provider. It has obtained the license of 4GLTE services from the Government of Pakistan. It has a network of handling 700 million text messages every day and 250 million calls in every hour. They have of over 32 Million customers with 21.56% market share.

3.2.4 Telenor.

Telenor Pakistan started operating mobile telecom services in March 2005. Its country of origin is Norway and is sixth mobile operator of the world. It has subscribes strength of 192 million with thirteen markets in the world. Since its launch in Pakistan, Telenor has fastest in the growth of network die to strong advertisement and aggressive marketing campaign. In Pakistan They claim over 44 Million subscriber base with 27.46% market share.

3.3 The Research Design

According to the Saunders et al. (2016) many people plan their research in relation to a question that needs to be answered or a problem that needs to be solved. They then think about what data they need and the techniques they use to collect them. Early on in research the researcher is unusual whether considers to use a questionnaire or undertake an interviews for this purposes. However, collection of data belongs in the center of the research 'onion' the diagram is used to depict the issues underlying the choice of data collection techniques and analysis procedures in Figure 3.1. Hence, the research onion provides a guide for research design plan.

Considering the research objectives, the *positivist* philosophy is used which assumes 'reality is real and apprehensible' (Guba & Lincoln, 1994, p. 108) and involves theory/model testing with the help of quantitative data (Perry, Riege, & Brown, 1999; Sobh & Perry, 2006). Epistemologically, the focus is on discovering observable and measurable facts and regularities, and only phenomena that you can observe and measure would lead to the production of credible and meaningful data (Crotty 1998).

In *epistemology* the universal rules and laws to help you to explain and predict behaviour and events in organizations. This systematic approach proposes to develop the causal relationship between agents of events through testing of hypothesis, a collection of verifiable facts to test these relationships, execution of the phenomenon in the most economical way and systematic generalization of findings to the population at large (Dash, 2005). Hence, in this study the phenomenon of customers switching intention is being observed. One of the merits of a positivist approach is that the role of the researcher is limited and objective. The findings thereby obtained are free from bias, are observable and can be quantified (Hersh & Tucker, 2005; Keuth, 2015).

While, in positivist philosophical paradigm the *Ontology* believes in what reality is, here in this research study the reality is of customers' intentions to switches to an alternative products or services. This study aims at validating models/literature/hypothesis, which have established constructs and their relationships, so *deductive approach* is more appropriate (Neuman, 2004). Here, quantitative research design follows a deductive approach as the focus remains on a data-driven test of the established conceptual model and hypothesis.

In overall research plan of this thesis, the design of the study is *quantitative* in order to verify the developed hypothesis. The logic behind adopting quantitative design is that the data is collected from the subscribers of four major telecom providers in Multan city so as to validate the existing literature on the switching phenomenon and established conceptual model. While *mono quantitative method* is used to implement a quantitative research plan and for data collection the personal *survey* method is adopted in this research study. The survey involves direct interaction of the researcher with the respondents by employing standardized self-administered questionnaires because this approach is easy to administer, simple and caries reliable information to provide coding and ease in analysis at the later stages (McDaniel &

Gates, 2014). This study adopted the *Cross-Sectional* study, due to time constraints, the data is collected in a given snap shot (of time).

Figure 3.1: The Research Onion
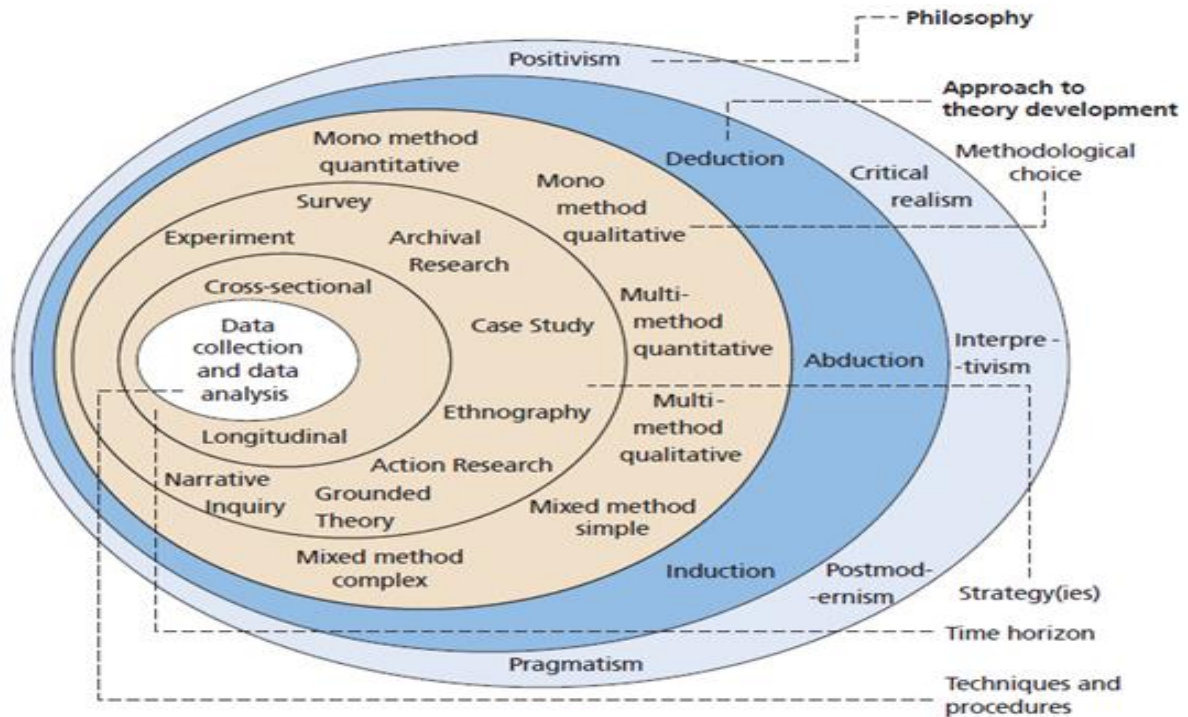
Source: Saunders, Philip Lewis and Adrian Thornhill

Research design in a comprehensive way develop a strategy for hypothesis testing and attempt to answer the important questions raised in the process of research. It is overall an optimal structural rational decision marking guidance for getting accurate and reliable results of the data. Eventually, it covers the decision about methods used for data collection, measurement of data and constructs their scale development process, selection of valid and reliable instruments, sampling and at the end choice of analysis techniques. Most importantly it is suggested that data collected should be highly relevant to the research studies being conducted (Cavana et al., 2001).

Conferring to Sekaran (2003) in order to address the research problem and answer to question, research design providers complete understanding about collection of data, its interpretation and analysis. Hence research design structured on following six key elements are listed below:

1. Purpose of study
2. Kinds of Investigation
3. Unit of analysis
4. Background of study
5. to what extent researcher interference
6. Time frame

This study investigated an opinion of customers of the switching phenomenon, for the purpose survey strategy permits to collect sufficient volume of data from population under consideration of the research through a self-administered questionnaire. Survey questionnaire was circulated among 470 customers of four major mobile telecom service providers of Multan city. For the researchers as well as respondents convenience, the data was gathered directly from the participants at the customer care centers of each telecom service provider. Questionnaire comprising of 28 close ended questions was used on five point Likert scale was used to collect data from the sample of respondents relevant to research. .

Further, this study is descriptive and quantitative, where first part we developed a deep understanding and descriptions of the witching phenomenon and all the antecedents of customer switching whereas later part pictured the measurement and data analysis by applying statistical, mathematical or computational techniques. This may yields an unbiased results which are generalized in the study. The study addresses demographic characteristics of the population such as gender with an adequate sample size and multistage sampling technique is used in the current study. Employed various methods of statistic for the data analysis through SPSS software which includes descriptive statistics (mean and standard deviation) and SEM Analysis (structural equations modeling) to examine the fitness of conceptual model developed as well as testing of hypothesis under this study.

3.4 Data Collection Methods

The collection of primary data is the basic requirement of any research study. However, the required data should be an adequate because it laid significant effects on the final statistical results. Hence it is always important that what kind of data is to be used in the research work. So, here in this study, primary data is collected to answer the research questions. Hence, for the research purposes, directly gathered data from the subjects of interests in study setting is

called primary data. In this thesis primary data is quantitative as well as cross sectional because it is gathered once at a specific point of time.

Therefore, in descriptive types of studies for the collection of primary data about the phenomenon with regards to any industry or research settings questionnaire is supposed to be a best strategy. This method is widely adopted by the researchers (Saunders, Lewis, Thornhill, & Bristow, 2015). In another words it is said that a questionnaire is the way for gathering useful data from the subjects under study in way to respond in the context of study and presented questions (De Vaus, 2014). For the data collection in this study, questionnaire is determined as the best suitable mechanism.

Survey questionnaires were circulated among 470 customers of four major mobile telecom service providers of Multan city. For the researchers as well as respondents convenience, the data was gathered directly from the participants at the customer care centers of each telecom service provider. The respondents of the study were ensured about the confidentiality and secrecy of their personal data and responses. It is also ensured that there should be voluntary participation of respondents. Out of 470 questionnaires, approximately 435 were collected back from the respondents with overall response rate of almost 92%. In the interest of accuracy, consistency, validity and reliability of results out of that 400 were carefully chosen by taking proportions of each subgroup sample after rejections of 35 questionnaires because of various unjustifiable causes like.

- Questionnaires having filled incomplete or missing information provided by the respondents.
- Respondents either give neutral opinion across the questionnaire or they rate all the questions on same selection like "strongly disagree" or "strongly agree".

Researcher collected the data related to the customers of relevant mobile service provider who have at least one year of experience and keeping the criteria laid down in quota sampling technique. Further, researcher personally contacted with the customers at the main customer care centers of each telecom service provider and they were explained about the nature, objectives and importance of this study and assuring them the confidentiality of the data. They were also presented the scenario for responding in the context of switching phenomenon.

3.4.1 Data Collection Instrument

For the purpose of this study, survey strategy permits to collect sufficient volume of data from sizeable population under consideration of the research through a self-administered questionnaire. The questionnaire can a good instrument under this research for being descriptive in order to obtain views of the respondents for the investigation of certain phenomenon like customer switching intention. Thus, in this research work, a self-administered questionnaire is adapted as an instrument for the collection of primary data which conveyed the thorough and comprehensive information without any biasness. Conceptual model framed under this study adapted the following five variables for measurement:

(i)   Switching Intention (SWINT)

(ii)   Corporate Reputation (CORPREP)

(iii)   Variety Seeking (VARSEEK)

(iv)   Perceived Alternative Attractiveness (PARALTATT)

(v)   Customer Satisfaction (CUSTSAT)

3.4.2 Instrument Validation

According to Sekaran and Bougie (2010), the tests of reliability tells that how truly an instrument measures the construct or does it measure what it intends to measure. Moreover, with reliability not only, the research instrument should have consistency in its measurement. The present study aims to apply the measurement scales that are previously developed and validly tested and verified. It has been proposed that already developed and adapted scales are already used in so many areas of previous studies hence are reliable and valid instruments to measure the same conceptual model (Hair et al., 2013). For example, in order to measure the different responses of respondents, the Cronbatch's value of alpha defines the correlation of items used in the constructs of an instrument that proves its internal consistency and dependability (Santos, 1999). Therefore, if Cronbach's value of alpha fell within acceptable range which confirms the reliability of analysis (Nunnally, 1978).

3.4.3 Data Collection Biasness:

There has never been so much data available for making decisions. According to EMC ('Digital Universe' report from 2014), the quantity of data is going to see a tenfold increase

between 2013 and 2020. As such, decisions are considered to be based on insights, supported by adequate data, analytics and research methods & techniques. This is a positive development, but at the same time it brings with it a number of pitfalls. It is important to remember that decisions are not necessarily guaranteed to be successful just because they are based on data. Results from data and analysis can be deliberately or unwittingly misinterpreted. This can lead to the outcome of analysis being mistakenly treated as truth. Decisions made on the basis of such truth can subsequently turn out to have been incorrect.

The chief cause of making the wrong decisions is what we call 'bias'. Bias is taken to mean interference in the outcomes of research by predetermined ideas, prejudice or influence in a certain direction. Data can be biased but so can the people who analyse the data. When data is biased, we mean that the sample is not representative of the entire population.

It is crucial to unequivocally confirm that the conclusion from the outcomes of research and analysis is not influenced by bias. This is not solely the responsibility of the analyst in question. It is the shared responsibility of everyone directly involved (including the marketeer and the analyst) to reach a valid verdict on the basis of the correct data. In a world of marketing where data and analysis are playing an increasingly large part, you need to be able to rely on the correct facts. A fact is not a fact until it has been adequately proven. Or, as we hear often (or too often): "There are three sorts of lies: lies, outright lies, and statistics."

Research bias, also called experimenter bias, is a process where the scientists performing the research influence the results, in order to portray a certain outcome. The description of a concept response bias indicates to the different circumstances and biases which may impact the responses of survey. Survey data evolve into limited use because it is somehow unreliable. The quality of data became dictated in this sense and to avoid bias is essential indeed if the meaningful responses of survey are required.

3.4.3.1 Types of Biasness

There are many types of biasness, some of them are addressed in this research which are as follows

3.4.3.1.1 Confirmation Bias

Occurs when the person performing the data analysis wants to prove a predetermined assumption. They then keep looking in the data until this assumption can be proven. For example, intentionally excluding particular variables from the analysis. This often occurs when data analysts are briefed in advance to support a particular conclusion. So this bias is avoided by conducting or testing the presumed hypotheses in a targeted way.

3.4.3.1.2 Selection Bias

This occurs when data is selected subjectively. As a result, the sample used is not a good reflection of the population. This error is often made in surveys. Frequently, there is also selection bias in customer panels. For many businesses the dominant tool is survey because it determines the capability to collect data and assessments from actual member of the target population. Here in this research following precautions have been taken to minimize the biasness.

- Questions are asked in neutral words.
- It is made sure that the options of answers are not leading.
- The survey was taken anonymously.
- No brand name was used to get wishful answers from respondents.

3.4.3.1.3 Outliers

An outlier is an extreme data value. E.g. a customer with an age of 110 years. Or a consumer with €10 million in their savings account. You can spot outliers by inspecting the data closely, and particularly at the distribution of values. Values that are much higher, or much lower, than the region of almost all the other values. Outliers can make it a dangerous business to base a decision on the "average".

3.4.3.1.4 Overfitting en underfitting

Underfitting means when a model gives an over simplistic picture of reality. Overfitting is the opposite: i.e. when the model is overcomplicated. Overfitting risks causing a certain assumption to be treated as the truth whereas in practice it is actually not the case. Always ask the data analyst what he or she has done to validate the model. If the analyst looks at you with a rather glazed expression, there is a good chance that the outcomes of the analysis have not

been validated and therefore might not apply to the whole database of customers. Always ask the data analyst whether they have done a training or test sample. If the answer is no, it is highly likely that the outcomes of the analysis will not be applicable for all customers.

3.4.3.1.5 Confounding variabelen

A confounding variable is a variable that is outside the scope of the existing analytical model but that does influence both the explanatory variable and the dependent. For an example, if the research results show that when more ice creams are sold more people drown, ask whether they have checked for what are known as confounding variables. In this case, the confounding variable will be the temperature. If the weather is hotter, people will eat more ice cream and more people will go swimming. This is likely to result in more drownings than on a cold day.

3.4.3.1.6 Speed-line Bias

The collected data must be rigor and should provide efficient result. The time of completion of a questionnaire is important and determines the speed of understanding the questions and responding to it accordingly. Too low speed or too high speed of responding may lead to bias. So to cater this an average of time is calculated and which is about 22 minutes, in this way the speed-line bias is handled.

3.4.4 Measurement of Variables in the Study

3.4.4.1 Reflective and Formative framework of measurement

An observable, reflective indicator can be seen as a function of a latent variable (or construct), whereby changes in the latent variable are reflected in changes in observable indicators. However, in formative cases, changes in indicators determine changes in the value of the latent variable (construct). Reflective indicators are typical of classical test theory and factor analysis models; they are invoked in an attempt to account for observed variances or covariances. Formative indicators, in contrast, are not designed to account for observed variables.

Technically, the difference is that reflective measures are expected to have high inter-correlations. This is what one usually tests with exploratory or confirmatory factor analysis.

Also, the very common Cronbach's alpha measures unidimensionality of a scale by inter-correlations. The measure scan literally be said to "reflect" the latent variable. Most personality scales are constructed as reflective.

Formative measures are not expected to correlate. They can be thought of having "formed" the latent property in the past. As a purely fictional example: development of mathematical skills depends on the analytical thinking and reading abilities. But, the two preconditions are not causally related, such that we would not expect a strong correlation between the two. The concepts are most common in path modelling using the partial least square approach (Christophersen & Konradt, 2012).

One approach for judging the appropriateness of reflective and formative modes is based on confirmatory tetrad analysis for PLS-SEM (CTA-PLS; Gudergan, Ringle, Wende, & Will, 2008). This test allows testing the null hypothesis that the construct measures are reflective in nature. Consequently, if the null hypothesis is rejected, this means that formative measurement should be used for construct operationalization. Nevertheless, a purely data-driven perspective needs to be supplemented with additional theoretical and empirical considerations (Bollen & Ting, 2000; Gudergan et al., 2008; Hair et al., 2014; Jarvis et al., 2003). In this study, the measurement of construct is reflective in nature.

Depending on the developed conceptual model of the study, a questionnaire was developed by dividing into two sections. In the first section was consists of respondents demographics and includes questions related to their age, gender, education, income and length of experience with telecom service provider. Whereas in second section, a method of nominal scale is used for the measurement of constructs. The valid measurement of responses was carried out by using Likert scale with range from 1 for strongly disagree to 5 for strongly agree. This section for measurement of constructs comprises questions on (a) switching intention adapted from the work of Malhotra & Kubowicz Malhotra (b) corporate reputation adapted from the work of Walsh et al. (2006); (c) variety seeking adapted from the study of Bansal et al. (2005). (d) Perceived alternative attractiveness variable is adapted from the work of Sharma, (2000); and (e) customer satisfaction is adapted from the work of Walsh et al. (2006). Details are illustrated in the table 3.1.

Table 3.1:

Measurement of Variables in this Study

Variable	No. of items	Measurement
Switching Intention (SWINT)	5	Likert scale on five points by Malhotra, (2013)
Corporate Reputation (CORPREP)	7	Likert scale on five points by Walsh et al. (2006)
Variety Seeking (VARSEEK)	3	Likert scale on five points by Bansal et al. (2005)
Perceived Alternative Attractiveness (PARALTATT)	5	Likert scale on five points by Sharma, (2000)
Customer Satisfaction (CUSTSAT)	8	Likert scale on five points by Walsh et al. (2006)

3.4.4.2 Switching Intention (SWINT)

'Customer switching intention is a decision of customer end relationship with firm by stopping purchases or services with your company and switched to other'.

Five items (from Question No.1-5) of questionnaire are measuring SWINT (as shown in Appendix B) which were adapted from the work of Malhotra, Kubowicz & Malhotra, (2013). Likert scale with range from 1 for strongly disagree to 5 for strongly agree was used for measuring the switching intention. Sample items to measure the SWINT are as follows:

- I do not expect to stay with my current telecom service provider for long.
- When my contract with my telecom service provider runs out, I am likely to switch to another provider.

Switching intention (SWINT) scale reflects decent Cronbach's value ($\alpha = 0.860$) of alpha showing good reliability level of measuring construct.

3.4.4.3 Corporate Reputation (CORPREP)

'Attributes of combination some features of firms forms the corporate reputation. Likewise, it is a trust of market participants about a company'.

Corporate reputation was measured on seven items (from Question No.6-12) adapted from the work of Walsh et al., (2006). Likert scale with range from 1 for strongly disagree to 5 for strongly agree was used for measuring this construct. CORPREP scale also reflects decent Cronbach's value ($\alpha = 0.908$) of alpha showing good reliability level. Following are the sample items for the measurement of CORPREP.

- I consider my telecom service provider to be progressive and innovative.
- My telecom service provider is customer oriented.
- In my opinion, my telecom service provider is respectable and trustworthy.

3.4.4.4 Variety Seeking (VARSEEK)

'Customers are often motivated to choose variety and change hunters could easily be convinced choose alternative products or service or switch from one service provider to another."

Questions from thirteen to fifteen (Appendix-B) were used to evaluate an impact of VARSEEK (variety seeking) on switching intentions. For this purpose three items scale (Question No. 13-15) of Bansal et al., (2005) was adapted from his study and used in this research being valid and reliable. All these items were measured on Likert scale with range from 1 for strongly disagree to 5 for strongly agree for this construct. Hence, the scale measuring VARSEEK indicates a Cronbach's value ($\alpha = 0.743$) of alpha with fair level of reliability of this construct. The sample items for measuring the construct of VARSEEK are as under.

- If I like my current telecom service provider, I rarely switch from it just to try something different.
- I am very cautious about trying out new and different telecom service providers.

3.4.4.5 Perceived Alternative Attractiveness (PARALTATT)

'These are evaluations and assessment of customers searching for more benefits about the products or services of other rival firms in competition in an industry.'

Five is items (from Question No.16-20) for the construct perceived alternative attractiveness were adapted from the work of Sharma (2000) to measure on Likert scale with

range from 1 for strongly disagree to 5 for strongly agree for the construct PARALTATT. Which reflects good Cronbach's value (α = 0.846) of alpha showing good reliability level of measuring construct. Following sample items are adapted for measuring the PARALTATT.

- All in all, another telecom service provider would be less costly than the present provider is.
- A new telecom service provider would provide a full range of services.
- I would feel more satisfied with the services of a new telecom service provider than I am with my current telecom service provider.

3.4.4.6 Customer Satisfaction (CUSTSAT)

'A company's efforts about meeting of exceeding the expectations set by the customer by providing value added products or services'

For measuring CUSTSAT (satisfaction of customer) eight items (from Question No.21-28) were used which adapted from the work of Walsh et al. (2006). These all items were assessed to measure on Likert scale with range from 1 for strongly disagree to 5 for strongly agree for the construct CUSTSAT. This construct shows good Cronbach's value (α = 0.829) of alpha showing good reliability level of measuring construct. These are few sample items adapted in order to measure CUSTSAT.

- I would recommend my current telecom service provider to friends and acquaintances.
- If I had the choice, I would again decide in favour of my current telecom service provider.
- If I had the option, if I moved to another area I would remain with my current telecom service provider.
- I am satisfied with the price and performance ratio of my current telecom service provider.

3.4.5 Questionnaire Design

The questionnaire for this research work consists of two parts. In the first part researcher wishes to collect respondents personal information. The closed ended questions are

given in this part that are related to age of respondent, gender, education level, their marital status, income, occupation and experience as length of relationship with telecom service provider.

While in the part second which comprised of an arranging the items of the constructs under consideration for measurement which were consistent and reliable with the scales adapted. These constructs were SWINT (Switching Intention) as dependent variable, CORPREP (Corporate Reputation), VARSEEK (Variety Seeking), PARALTATT (Perceived Alternative Attractiveness) are as independent variables and CUSTSAT (Customer Satisfaction) that has mediating effect. Eventually, the respondents of the study were requested to choose their appropriate answer to a relevant question on five point Likert scale with range from 1 for strongly disagree to 5 for strongly agree in all variables and items therein.

3.5 Sample and Sampling.

Sample is a small selected portion in the population wherein statistical analysis is carried out (Plessis, 2010). Similarly, the selection or choosing a sub set of population is called a sample. Purposely, a sample and sampling finds out characteristics of population in any study environment.

3.5.1 Population

A large collection of respondents, individuals, objects of items having common characteristics and considered for investigation in any research settings. This research work has a population comprised of all customers having four major telecom service providers namely Moblink, Ufone, Zong & Telenor in Multan City.

3.5.2 Unit of Analysis

It is an entity used in the research studies intended to be analysed. These may be individuals, firms or interest groups etc. (Trochim, 2006). In this thesis, unit of analysis is customers of four major telecom service providers' in Multan city.

3.5.3 Sampling Technique

The increasing costs and the declining response rates for administering probability sampling technique have led various researchers to search for one of the non-probability

sampling techniques as a substitute to probability sampling. In the past few decades, the researchers have found two most important complications in following the procedure of probability sampling. One is rise in costs of using probability sampling techniques. So many other researchers' argues that the cost is considered foremost important factor probably which drives the researcher in searching new methods or sampling techniques (Brick, 2011), referring to new techniques means non-probability sampling techniques.

The decline in the response rate is the second problem, and there had been found large literature on this issue. Certainly, in the probability sampling techniques even spending the large amount of money, time and investing the other resources, the decline in the response rates have led some researchers in claiming that probability sampling with low response rates are no better than volunteering samples. Whereas the method of probability sampling provides an edge to the researcher for drawing inferences from the sample to the population. However, it fulfil all its requirements strictly but could bring some serious difficulties to the practice of conducting a sample survey. There are following two most commonly faced difficulties: the unknown or infinite population size like frame of selecting a sample could be more costly and not accessible. Hence, for the researchers these are some practical constraints or feasibility not only the fundamental logic of probability sampling which allows the researchers to find out new or alternatives methods or techniques to probability samples that are cost effective and having satisfactory level of representativeness (Yang & Banamah, 2014).

So, Quota Sampling is our focus of attention here, as this method is non-probabilistic where some researchers found claiming that this technique is competent to produce equivalent results to ones produced by the probabilistic sampling. The entire population in Quota Sampling is divided into relevant subgroup or strata like as age, gender, class, income, economy factor etc. Hence, these subgroups or strata are usually called 'Quota Controls' and they are chosen accordingly based on the relevance to the topic or the study under investigation. In short, quota sampling might be an acceptable alternative or 'second best' when it is impossible to achieve high response rate in probability sampling (Yang & Banamah, 2014).

Hence for this study, Quota Sampling Technique is considered suitable because it is easy to carry out, performed quickly, cost effective, takes into account the proportions of

population if desired, and can be used if the probability sampling techniques are not possible to administer.

3.5.4 Criteria of the Sample

So far as the requirements of the conceptual framework of this research work is concerned. The pre-requisites or criteria for subjects of interest was built that customers who are using services of one of the four major telecom service providers from at least one year and belongs to Multan city were considered. As this study was conducted to observe those factors which influence customers switching intention in mobile telecom market of Multan. So, it was essential to use Quota Sampling Technique as it is suitable because it is easy to carry out, performed quickly, cost effective, takes into account the proportions of population if desired, and can be used if the probability sampling techniques are not possible to administer.

3.5.5 Sampling Design

This study was conducted to observe those drivers which influence customers switching intention in mobile telecom market. So, it was essential to use quota sampling technique in such research framework because each telecom company possessed infinite or inaccessible portions of customers. As per PTA 2019, the market share of Mobilink is 36.93%, Ufone has 14.05%, Zong 21.56% and Telenor having 27.46% all over Pakistan. According to AC-Neilsen report 2018 by Telenor Regional Office Multan the market share of Mobilink is 55%, Ufone has 7%, Zong 29% and Telenor having 9% in Multan city. Hence, first of all the population is exclusively divided into subgroups or strata by type of market share having each telecom service provider in Multan city. Secondly, the proportion of each subgroup of population is figured out as per market share of each telecom service provider respectively. Thirdly, an adequate sample of 400 customers/subscribers of telecom service provider was selected for the consistency of better results. Subsequently, as per market share of 55%, Moblink has subgroup sample 55% of the total sample of 400 which is 220 respondents, Ufone at 7% market share have 28 respondents, Zong at 29% share has 116 respondents and Telenor with 9% market share has 36 respondents sample respectively. Lastly, the respondents were chosen carefully by taking proportions of each subgroup sample and for researchers as well as respondents convenience, the data was gathered directly from the participants at the customer

care centers of each telecom service provider. Table 3.2 below shows the design of recruitment of respondents in this study.

Table 3.2

Design of Recruitment of Respondents

Target Population
Customers of four major telecom service providers (Moblink, Ufone, Zong & Telenor) from Multan city.
Total Sample Size Required:400

Telecom Provider	Location	Actual No. of Respondents Taken	Proportion of Telecom Service Providers	No. of Respondents Taken as per Proportion
Moblink	LMQ Road	259	55%	220
Ufone	Ketchery Road	33	7%	28
Zong	Ketchery Road	136	29%	116
Telenor	Qalma Chowk	42	9%	36
Total		**470**	**100%**	**400**

3.5.6 Sample Size

In the view of Sekran (2003), statistical data of sample would be significant and reliable well enough to represent population characteristic and parameters so close that there would not remain even slight margin of error. According to Green (1991) in order to find out least numbers of subjects are compulsory to conduct various statistical analysis. For this purpose he suggested a rule of thumb i.e $N \geq 50+8K$ for determination of required sample size because a suitable size of sample always guarantee valid and reliable statistical results. As per suggestions at least 274 subjects are essential for research study. Accordingly for this study, out of 470 questionnaires distributed, approximately 435 were collected back from the respondents and sample of 400 were carefully chosen by taking proportions of each subgroup sample after rejecting 35 questionnaires which had missing values or otherwise causes. It was adequate for consistency of better results.

3.6 Data Analysis and Processing Tools

Finally after collection of primary data the foremost step in quantitative research is statistical analysis of that data. The data form complete and satisfactory accepted questionnaire is entered and coded into different application softwares for examination, checking, and finally

for processing in order to obtain the analysis results of the study. Here in this study for the purpose of various statistical analysis such as multiple regression, confirmatory factor and SEM analysis, the application of SPSS – Statistical Package for Social Sciences (Version 23) and AMOS-Analysis of a Moment Structures (Version 20) were used and executed. Eventually, for the testing of hypothesis developed and fitness of the conceptual model, SEM was applied.

3.7 Structural Equation Modeling (SEM)

The analysis technique which determines structural and complex relations between the constructs. In statistical analysis SEM is basically multivariate and cross sectional technique that form these relationships. It is also well known in the name of causal modeling because it measures the cause and effect relationships amongst the variables hypothesized in the study. In a broader context, at meantime this technique also execute the factors analysis and multiple regression that addresses to find out the structural relations among the independent and dependent variables.

There are unobserved variables in current study, the conceptual model of this study was examined through AMOS in order to find out the direct as well as indirect influence of such variables so that these can be eliminated and restricted for entrance. Thus SEM analysis finds out the errors of latent constructs and suggest the relationships amongst the study variables.

First of all, the proposed model is tested to find out whether there is a true representations of the latent constructs by the observed constructs or not. In this method, complete conceptual model was tested and regression path analysis is done. In step two, actual complete model of the study is analyzed statistically in order to make confirmation that the data values were well defined in the model or not. Hence, the data acquired and the values of goodness of fit indices from propped model analysis were compared and tested. At the third and last stage, a process of change or modification is carried out in steps to bring improvements in the model by necessary changes until the indices reaches their values to represent good fit model by specifying a meaningful hypothesized relationship amongst the constructs of the study.

CHAPTER – 4
DATA ANALYSIS AND FINDINGS

In this chapter statistical analysis is carried out on primary data for acquiring the results of the study. The chapter divided into three sections. These sections comprehensively describes the preparation of data for analysis, description of demographical information about the respondents, descriptive analysis of variables, validity and reliability of the measures, use of inferential statistics, factors analysis, measurement model assessment, analysis of structural model, and at the end the test results with regards to research hypotheses are then drawn in this chapter. Finally, chapter ends with a summary drawing conclusion of this chapter and overall finding of the statistically analyzed data. Following table 4.1 comprising three sections shows stepwise detail of data analysis procedures and what are they targeted at.

Table 4.1

Section Wise Detail

Section	Description
Section 1	Data Screening and Demographics of Sample
Section 2	Data Assumptions and Descriptive Statistics of Variables
Section 3	Testing of Relationships and Hypotheses

4.1 Section-1: Data Screening

In this section, the collected data is checked for its missing values and outliers for accuracy. Further, the demographics of samples are demonstrated comparatively in detail for well composed participation of respondents.

4.1.1 Analysis of Missing Values and outliers

In quantitative type of research, the data accuracy is important, so it is significant to examine and correct possible errors rests in the data like missing values and other discrepancies and inconsistency (Hair, Anderson, Tatham, & William, 1998). The data collection process was instigated by distributing 470 questionnaires amongst the customers of four major mobile telecom service providers of Multan city and taken back approximately 435 questionnaires. Ultimately, 400 suitable questionnaires were selected for analysis after scrutiny. Hence the response rate was almost 92%.

In order to get well improved and adequate results, approximately 35 questionnaires were neglected and omitted from the data sets which were having some unjustified reasons and did not fulfil the criteria of screening. Such questionnaires were not considered in the study and rejected. Hence, there might be the impact on the results of the study. Resultantly, the data of questionnaires selected was coded in SPSS for statistical analysis. There were no missing elements in the coded data and also no errors were found. It was checked in SPSS and found that there no outliers which can influence the data.

4.1.2 Sample Demographics

The survey used for the present study carries the response of 400 customers of four major telecom service providers. The total number of respondents are included 356 males (89%) and 44 females (11%). The female ratio in the sample is much lower than the male representation due to obstacles in data collection from females in Pakistan's traditional society. However, the ratio is identical to the gender distribution of Pakistan. Respondents' age wise group representation percentage were: from 18 to 25 years (39.75%), between 26 to 35 years (36%), between 36 to 45 years (20%), between 46 to 55 years (3.75%), between 66 to 75 years (0.5%) and 0% of respondents were above 66 Years. The sample was skewed towards respondents having age in between 18 to 45 years because this group has more divergence towards the use of different services like calling, SMS, internet and importantly the use of social media.

Hence, the data above demonstrates comparatively well composed participation of respondents in their age groups. These groups also has five diverse education levels: 20.25% High School or Less, 21% are 12 Years/Diploma, 36.25% Bachelor's degree, 19.25% Master's/Postgraduate degree, 3.25% Above Master degree or "other" with having different certificates and qualifications like Charted Accountants (CA), FCPS, ACMA Etc. Here also well-educated and young adults have participated well enough in respondent towards the survey.

In order to choose the desired sample from population of interest that had an experience with telecom service provider in past: 13% have minimum 1 year of experience, 7.5% have 1-3 years of experience, 23.2 % have 3-5 years of experience, 38% have 5-10 years of experience, and 18 % have more than 10 years of experience. It shows that the respondents were having

extensive experience with the service provider and responses were understood and well answered.

Table 4.2 shows the descriptive statistics of all 400 valid cases (N) and their frequencies of participation in demographic variables.

Table 4.2

Demographic Profile of Respondents

Sample Characteristics	Sample Classifications	No. of Valid Cases.(N)	Valid Percentage (%)	Cumulative Percentage (%)
Gender	Male	356	89	89
	Female	44	11	100
Age	18-25 Years Old	159	39.75	39.75
	26-35 Years Old	136	36	75.75
	36-45 Years Old	80	20	95.75
	46-55 Years Old	15	3.75	99.5
	56-65 Years Old	2	0.5	100
	66-75 Years Old	0	0.0	100
	76 and Above	0	0.0	100
Education Level	High School or Less	81	20.25	20.25
	12Years/Diploma	84	21.0	41.25
	Bachelor's Degree	145	36.25	77.5
	Postgraduate	77	19.25	96.75
	Others	13	3.25	100
Experience	Min-1Year	54	13.0	13.0
	1-3 Years	31	7.75	20.75
	3-5 Years	93	23.2	43.95
	5-10 Years	152	38.0	81.95
	More than 10 Years	72	18.0	100

4.2 Section-2: Data Assumptions

4.2.1 Multivariate Normality

The purpose of these type of normality tests were to find out that there were no deviation at the extreme level which could misrepresent or bring biasness in the results of analysis. There is a test of skewness and kurtosis to check the normality of data, as these tests are looks better and appropriate in the case of most psychometric usages. Typically; there is a commonality of understanding about the significantly skewed distribution that has the values

in a range of less than -1 and greater than +1 and for kurtosis values less than 3. Hence value of kurtosis near to 3 shows symmetrical distribution while less than 1 shows too flat distribution (Hair et al., 2013). In the analyses of this study it is determined that there were no skewed neither kurtosis values that were situated outside the range of normality acceptable. Subsequently, it was certainly assumed that the available data is normally distributed for statistical analysis.

Table 4.3:

Frequencies

		SWINT	CORPREP	VARSEEK	PARALTATT	CUSTSAT
N	Valid	400	400	400	400	400
	Missing	0	0	0	0	0
Skewness		-.933	.441	-.907	-.117	-.606
Std. Error of Skewness		.117	.122	.122	.122	.122
Kurtosis		1.023	-.650	1.038	.090	-.259
Std. Error of Kurtosis		.233	.243	.243	.243	.243

4.2.2 Multi-collinearity

In a model of multiple regression, multi- collinearity is the predictive power of a one outcome or a response variable that predict linearly by some other predictor with a considerable amount of accuracy (O'Sullivan, Berner, Taliaferro, & Rassel, 2016). Furthermore, in a multiple regression model it can also be defined that a highly correlation amongst the two or so many predictors variables. Multicolinearity is meant by the existence of one perfect or precise linear relationship between all or one of the description variables of a regression model. When there is an exact (or nearly exact) linear relation between two or more variables then this situation is referred as multicolinearity (Hawking, 1983). And this exact relation(s) normally appear by lack of understanding or mistake.

A common method for the measurement multi-collinearity is by the way of variance inflation factor. If the predictor variables are highly correlated than VIF measures the amount of increase in variance of an estimated coefficient of regression. If the resultant value of VIF lies in between 5 to 10 than it can be problematic and signify the high correlation. Hence, such

collinearity amongst two or so many predictor variables that would create misunderstandings and leads to some misleading results.

In a table 4.4 it can be noticed that amongst two or so many predictors to outcome variable, the values of variance inflation factor (VIF) predictors are less than 10, and also the tolerance level is below 1. Hence, the problem of multicolinearity does not exist in the data and it is free from anomalies.

Table 4.4:

Multi-collinearity Statistics

Model		Collinearity Statistics Tolerance	Statistics VIF
1	(Constant)		
	CORPREP	.404	2.477
	VARSEEK	.747	1.339
	PARALTATT	.871	1.148
	CUSTSAT	.425	2.352

4.2.3 Descriptive Statistics

This study is instigated with taking 400 respondents and five latent constructs. For labelling the distribution these variables, a descriptive statistics summary of these five constructs is provided in the Table 4.5. The table contains description of values about mean, standard deviation, and variance for attaining normality of latent constructs. Which are discussed in detail and comprehensively illustrated the descriptive statistics of the study variables as under.

Table 4.5:
Descriptive Statistics

	N Statistics	Minimum Statistics	Maximum Statistics	Mean Statistics	Std. Deviation Statistics	Variance Statistics
SWINT	400	1.00	4.80	2.7480	.85611	.733
CORPREP	400	1.43	5.00	3.7318	.72240	.522
VARSEEK	400	1.67	5.00	3.7458	.65708	.432
PARALTATT	400	1.40	5.00	3.9231	.77615	.602
CUSTSAT	400	1.63	5.00	3.6166	.67906	.461
Valid N (listwise)	400					

All responses were calculated using a renowned statistical application SPSS version 23. For measuring customers switching intention in telecommunication market of Multan, the results shows that five items were used for measuring SWINT (Switching Intention) that has 2.7480 mean and 0.85611 standard deviation value. It shows the attained responses that were taken by means of items about switching intention sub-scale direction giving are significantly varying from one another. Standard deviation value is highest amongst others.

Similarly, seven items were used for measuring CORPREP (Corporate Reputation). Descriptive statistics illustrate that CORPREP has a biggest mean value 3.7318 and 0.72240 value of standard deviation. That shows the attained responses which were taken by means of items about Corporate Reputation sub-scale direction giving are also significantly varying from one another.

Furthermore, three items were taken for measuring consumers' variety seeking tendency of customers towards their intentions of switching from one telecom firm to another. The statistics shows that the VARSEEK has 3.7458 mean and 0.65708 lowest standard deviation amongst all which are significantly varying.

The tendency of PARALTATT (Perceived alternative attractiveness) of the respondents were measured using five items. The figures illustrate that PARALTATT has 3.9231 mean and 0.77615 standard deviation. Mean value of PARALTATT is highest among others.

Eventually, for measuring CUSTSAT (Customer satisfaction), eight items were used to get the opinion of the respondents. The final analysis about the collected responses demonstrates that CUSTSAT as a variable has mean value 3.6166 with standard deviation value of 0.67906. Therefore, it exemplifies that the attained responses that were taken by using items of construct CUSTSAT (Customer Satisfaction) sub-scale direction giving are significantly varying from each other.

4.3 Section-3: Testing of Relationships and Hypothesis

In this section, exploratory factor analysis is conducted using SPSS v. 20. Later on for the confirmation of EFA, the confirmatory factor analysis (CFA) is conducted using AMOS v. 23 with maximum likelihood estimation. The goal of this analysis was to assess the fit of the measurement model identified by the exploratory factor analysis. The confirmatory factor analyses gives the more complex model fitting. Model identification and model fit were assessed using criteria described in the subsequent section titled "Structural Equation Modelling" and "Measurement Model Assessment".

The Structural Equational Modeling (SEM) is used in order to test the developed hypothesis. Hence, few assumptions are developed to find out whether the variables of study fits to execute the analysis on those or not.

4.3.1 Exploratory Factor Analysis (EFA)

. Factor analysis runs on a pattern that is quantifiable and noticeable variables could be reduced to a small number of dormant variables that share frequent variance and are not able to be observed, it is also known as decreasing dimensionality (Bartholomew, Knott, & Moustaki, 2011). These factors which are not able to be observed, are not quantified without deviation but are necessarily hypothetical constructs that are used to show variables (Cattell, 1973). A significant instrument which is used in development, scales, and measures, refinement, and evaluation of tests is known as Factor Analysis (Williams, Brown 2010).

When a researcher wants to find the number of factors that have an effect on variables and to analyze which variables 'go together', then Exploratory Factor Analysis (EFA) is used (DeCoster, 1998). The EFA (Exploratory Factor Analysis) is a statistical method that focus to lessen the massive figure of variables in to some of smaller ones that are known as factors and to inquire unrevealed theoretical structure between variables (Byrne, 2001).

Before conducting EFA, it would be better to determine the correlation between the variables of the study and KMO and Bartlett's tests in order to measure and confirm the selected sample adequacy with respect to each variable of the model in this study. Whether, It would be satisfactory for conducting factor analysis or not.

4.3.1.1 Correlation

This is a technique that is usually implemented to examine the correlation amongst the variables of the study is recognized as Pearson correlation. Therefore, this technique measures the path and the relationship strength amongst two variables. A sign of correlation coefficient postulates a trend whether it is positive either negative in existing relationship. A value ($0 < r < 1$) of correlation defines the power of shared relationship amongst these constructs.

For measuring the Pearson's correlation, the values in Correlation Matrix (Table 4.6) demonstrates the correlations are bivariate between study variables. Hence, with values showing ** means, the correlation among two constructs is significant in two tailed test at point 0.01 and values showing* means correlation among two construct is significant in two tailed test at a point 0.05.

Table 4.6:

Correlations Matrix

MODEL		CORPREP	VARSEEK	PARALTATT	CUSTSAT	SWINT
CORPREP	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	400				
VARSEEK	Pearson Correlation	-.394**	1			
	Sig. (2-tailed)	.000				
	N	400	400			
PARALTATT	Pearson Correlation	-.106*	.351**	1		
	Sig. (2-tailed)	.034	.000			
	N	400	400	400		
CUSTSAT	Pearson Correlation	.691**	-.334**	-.135**	1	
	Sig. (2-tailed)	.000	.000	.007		
	N	400	400	400	400	
SWINT	Pearson Correlation	-.687**	.473**	.158**	-.592**	1
	Sig. (2-tailed)	.000	.000	.002	.000	
	N	400	400	400	400	400

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

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

From this table we can see that most of the variables have some correlation with each other ranging from **r = −0.687** for variable SWINT and to **r = 0.691** for variable CUSTSAT and CORPREP at significant level 0.01(2-tailed). Moreover, the value r = - 0.106 for PARALTATT and CORPREP is significant at level 0.05(2-tailed). Due to relatively high correlations among the variables, this would be a good candidate for factor analysis. Recall that the goal of factor analysis is to model the interrelationships between the variables with fewer (latent) variables.

4.3.1.2 KMO's and Bartlett's Test of Sphericity

In further statistical analysis (Factor Analysis), the KMO and Bartlett's test authenticate the adequacy and suitability of the data. The test of Kaiser-Meyer-Olkin (KMO) is a statistical tool used to measure and confirm the selected sample adequacy with respect to each variable of the model in this study. It gives the percentage of variance between the variables under investigation. Hence, it's a thumb rule if values lies in between the defined range from 0 to 1 in KMO. However, it is highly suggested that the value should be more than 0.50 because it is an acceptable range of index but a value of 0.7 and greater is more satisfactory for conducting factor analysis.

Table 4.7

KMO and Bartlett's Tests of Sphericity

KMO and Bartlett's Test	SWINT	CORPREP	VARSEEK	PARALTATT	CUSTSAT	Overall
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.852	.911	.673	.813	.916	.925
Bartlett's Test of Sphericity Apporx. Chi-Square	858.7	1713.9	292.1	872.6	2057.68	7177.26
Df	10	21	3	10	28	378
Sig.	.000	.000	.000	.000	.000	.000

The table 4.6 below explains the values of KMO and Bartlett's which are significant as well as indicating the acceptable range. Eventually, it determines that EFA can be conducted.

4.3.1.3 Exploratory Factor Analysis of Variables of the Study

The results shown that the data has no anomalies in the data and EFA can be run on this data. Therefore the exploratory factor analysis of each variable of the study is conducted.

The Corporate Reputation (CORPREP) had 5 items to measure it, after running the factor analysis for Corporate Reputation (CORPREP) it results into one underlying factor which caused almost 59% of change in the construct and others have 41% effect together. The table of total variance explained for Corporate Reputation (CORPREP) is shown in the Appendix A1.

The results of Factor analysis of variable Variety Seeking (VARSEEK) which had initially had 3 items to measure, after applying the factor analysis technique gives 1 underlying factor which caused almost 51% of change in the construct and all others have 49% effect all together. The table of total variance explained for Variety Seeking (VARSEEK) is shown in the Appendix A2.

A variable Perceived Alternative Attractiveness (PARALTATT) had 5 items to describe it, when the factor analysis was conducted, it also results only 1 underlying factor which had effect of 54% in the construct and all others have 46% of effect collectively. The table of total variance explained for Perceived Alternative Attractiveness (PARALTATT is shown in the Appendix A3.

Factor analysis of Customer Satisfaction (CUSTSAT) which has 8 items initially to describe it, after the running the factor analysis on it, it results into 1 underlying factors, this factor has an effect of almost 58% variance. The remaining 7 items collectively have an effect of 42% in the construct. The table of total variance explained for Customer Satisfaction (CUSTSAT) is shown in the Appendix A4.

Finally, factor analysis of the variable Switching Intention (SWINT) which has 5 items to describe it, after running the factor analysis technique on it, it also gives the result of 1 underlying factors with 56% variance, and 44% effect is of all remaining collectively. The table of total variance explained for Switching Intention (SWINT) is shown in the Appendix A5.

When factor analysis is run collectively on the model having 28 items in total to describe the 5 different variables including independent variables, dependent variable and also a mediator, the result of factor analysis generated 5 underlying factors with a cumulative percentage of 59.2% variance. The results are shown in the following table 4.8.

Table 4.8:

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	10.633	37.975	37.975	10.266	36.663	36.663	8.697
2	3.333	11.905	49.880	2.937	10.488	47.152	8.671
3	1.944	6.942	56.823	1.487	5.312	52.464	7.714
4	1.601	5.717	62.540	1.141	4.073	56.537	3.087
5	1.115	3.983	66.523	.748	2.671	59.208	1.790
6	.847	3.023	69.546				
7	.768	2.744	72.290				
8	.661	2.362	74.652				
9	.625	2.231	76.883				
10	.594	2.120	79.002				
11	.553	1.976	80.978				
12	.525	1.874	82.852				
13	.498	1.780	84.632				
14	.441	1.574	86.206				
15	.436	1.555	87.761				
16	.386	1.377	89.139				
17	.365	1.303	90.442				
18	.353	1.259	91.701				
19	.321	1.146	92.847				
20	.298	1.064	93.912				
21	.265	.945	94.857				
22	.256	.914	95.771				
23	.240	.856	96.627				
24	.221	.791	97.418				
25	.211	.753	98.171				
26	.190	.679	98.850				
27	.169	.605	99.455				
28	.153	.545	100.000				

Extraction Method: Principal Axis Factoring.
a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

As it is discussed that for the confirmation of EFA, the confirmatory factor analysis (CFA) is conducted with maximum likelihood estimation. In other words, each technique (EFA, Multiple Regression etc) in multivariate analysis is either classified as interdependence or dependence technique. SEM is the unique combination of both types of techniques because it estimates the multiple and interrelated dependence relationship, it has ability to represent

unobserved concepts in these relationships and account for measurement error in the estimation process and finally defines a model to explain the entire set of relationships. Hence, the confirmatory factor analyses gives the more complex model fitting.

4.3.2 Structural Equation Modeling (SEM)

The analysis technique which determines structural and complex relations between the constructs. Hence, for researcher it allows find out integrated chain of the dependent associations between set of variables (scales), while finding out measurement error (Byrne, 2001). There are few other available methods such as choice modeling and PLS (Partial Least Square). But, in order to measure and find out complex relationships the structural equational modeling (SEM) is fancy and impressive technique. For the following reasons the SEM is used in this study.

- For the measurement of complex relationships between the variables of study it is most common used method in the research of management sciences.
- This technique permits direct as well as indirect relationships between the variables.
- It is applied for estimating simultaneously in measuring structural relationship models

4.3.1.1 SEM Analysis

There are unobserved variables in current study, the conceptual model of this study was examined through AMOS in order to find out the direct as well as indirect influence of such variables so that these can be eliminated and restricted for entrance. Thus SEM analysis finds out the errors of latent constructs and suggest the relationships amongst the study variables.

First of all, the proposed model is tested to find out whether there is a true representations of the latent constructs by the observed constructs or not. In this method, complete conceptual model was tested and regression path analysis is done. In step two, actual complete model of the study is analyzed statistically in order to make confirmation that the data values were well defined in the model or not. Hence, the data acquired and the values of goodness of fit indices from proposed model analysis were compared and tested. At the third and last stage, a process of change or modification is carried out in steps to bring improvements

in the model by necessary changes until the indices reaches their values to represent good fit model by specifying a meaningful hypothesized relationship amongst the constructs of the study. Before applying the SEM on data, it is compulsory for analysis that few assumptions must be considered and fulfilled.

4.3.2.2 SEM Assumptions

Prior applying SEM technique on the data, there are few assumptions that must be considered and fulfilled. These are as under:

- Data must be distributed normally.
- There should be no unrelated variables in the model having significant relationships.
- Consistency in the measurement must be met.

4.3.2.3 Confirmatory Factor Analysis

In structural Equational Modeling the variables are explained theoretically by a pretest for the estimation of items of the variables. So on data of a sample is executed a confirmatory test by the CFA. The linkages are drawn in between the latent and observed variables via measurement model. In order to explain validity and reliability of the observed variables of the constructs confirmatory factor analysis is done within structural equation modeling. Further, linkages of scores of instrument measuring and concepts that were supposed to measure CFA. Eventually, CFA is rigorous and vigorous technique of statistics which consists of following footsteps.

- Model Specification.
- Model Identification.
- Model Estimation.
- Model Assessment.
- Model Re-specification.

Therefore, SEM is having two essential parts for the purpose of supporting theory that means how independent variables are related to the latent variables. First part is measurement model that support the theory by linking observed and latent variables. Second is structural

model which affirms theory by representing how variables of the study are related to another variable. Here, latent variables are linked to each other.

4.3.2.3.1 Measurement Model

The identified and unidentified variables were determined by the measurement model after evaluation. The scores and concepts are liked to develop and understanding of measurement so by the confirmatory factor analysis. It is believed that CFA (Confirmatory Factor Analysis) is a powerful and accurate statistical method which is used in SEM to verify the validity and reliability of observed variables of the model constructs. The assessed conceptual model is tested validly by checking discriminant and convergent validity.

The validity of the variable is find out through a process of validation of variables. In this process the structural validity and reliability of the constructs is measured and achieved. So by using confirmatory factor analysis structural validity is tested. Further, this validity evaluates discriminant as well as convergent validity. To evaluate the scales reliability of latent constructs test of reliability was conducted while keeping in mind the assumptions.

According to (Sekaran & Bougie, 2010) reliability tests of variables ensures that how a variable systematically, consistently and efficiently measures the latent variables. It better explains the acquired results consistency via some measuring instrument. There is common method of Cronbach's alpha to be used the values obtained so give better explain the internal consistency of survey questionnaire or for its dependability an average correlation of items in the questionnaire or instrument (Santos, 1999). These reliabilities could be tests by determining the internal as well as composite reliability.

4.3.2.3.1.1 Convergent Validity

In Convergent validity it is defined that to what amount dimensions of the parallel concept are linked by each other. Thus, the items that are measuring similar concept would be merged otherwise these items of the constructs might shows a significant level of constant variance. Various processes can be applied in order to check the relative significance between items.

As suggested by Hair et al., (2010) for the assessment of convergent validity, the factor loading, composite reliability (CR) and average variance extracted (AVE) are applied.

If the value of factor loading is ≥ 0.5 and preferably ≥0.70, it means there is high convergent validity. Therefore, factor loading values falling ≤0.50 must be removed in order to get improve the average variance extracted. Moreover, for the assessment of internal consistency the estimates of composite reliability must be ≥0.70 level which reflects the ample convergence. For latent variables total variance is measured by AVE value which is acceptable at greater than equal to 0.50. Therefore, required values of factor loadings, CR and AVE are above the suggested level for this study and validly tests the items of the instrument which describes the concept accurately.

Table 4.9:

Measurement Model Result Summary

Component	Item	Main Loading	AVE	Composite Reliability (CR)	Cronbach's Alpha
SWINT	SI1	.772	.558	0.86	0.860
	SI2	.764			
	SI3	.741			
	SI4	.678			
	SI5	.772			
CORPREP	CR6	.714	0.59	0.91	0.908
	CR7	.843			
	CR8	.865			
	CR9	.838			
	CR10	.695			
	CR11	.786			
	CR12	.620			
VARSEEK	VS13	.604	0.51	0.76	0.743
	VS14	.824			
	VS15	.705			
PARALTATT	PAA16	.763	0.54	0.85	0.846
	PAA17	.834			
	PAA18	.558			
	PAA19	.843			
	PAA20	.648			
CUSTSAT	CS21	.809	0.64	0.93	0.829
	CS22	.843			
	CS23	.884			
	CS24	.835			
	CS25	.665			
	CS26	.772			
	CS27	.792			

For this study after assessment of the factor loadings it is found that there is only one item CS28 having loading ≥0.50 that lowered the value of average variance extracted (AVE) also. Hence, this item was extracted from the model and results improved the level of AVE ranging from 0.51 to 0.64. Also, the values of CR ranges from 0.76 to 0.93 which lies over the propped level. Resultantly, the data illustrated in table 4.9 confirms that convergent validity was attained.

4.3.2.3.1.2 Discriminant Validity

It is a difference between once concept to other concept, the discriminant validity evaluates this difference in actual. If researcher finds out significant level of discriminant validity in a construct that shows the concept is extra precise and also determining the effects which were ignored in the measures. The root square of values in correlation matrix at a lower left diagonal describes AVE that demonstrate the discriminant validity.

For evaluating the discriminant validity, a criterion is given by (Fornell & Larcker, 1981) that if the square root value of AVEs at diagonal elements are greater than off diagonal elements in a correlational matrix of Table 4.9. In this study, the values of AVE exceeds from coefficients of factors. Hence all of them satisfies discriminant validity and also confirms the constructs were significantly discriminating each other.

4.3.2.3.1.3 Internal Reliability

As suggested by Santos (1999) the internal consistency could be measured through values of Cronbach's alpha. Whereas, dependability is tested by using measurement scale of average correlation between the items. In this study, the measures of scale adapted were not changed due to fact that previously these measurement scale had been used in the studies conducted earlier in similar context. Hence, for variables under this study and adapted scales there under, Cronbach's alpha was taken to calculate reliability of these items for multiple scale items. These values reflects that how the responses of respondents were consistent with each other to all the items in the measures.

Hence, value of Cronbach's alpha lies between zero and one, whereas the acceptable value is ≥0.70. Various researchers (Lehman, C. D., et al. (2005); Wells & Wollack, 2003 (Wells & Wollack, 2003); Nunnally, 1994) had used and suggested this as an acceptable value for measure of reliability of constructs. For instance, if value is close to 1 than the reliability

of its measure will be higher alongwith internal consistency. In a table 4.10, the values of Cronbach's alpha ranges from 0.743 to 0.908 which confirms the reliability of all the items in a survey instrument with mean and standard deviation (S.D). Hence, confirmed internal consistency of scales and reliability at satisfactory level for all the five constructs used under this study.

Table 4.10:

Reliability of Measures

Component	No. of Items	Mean	SD	Cronbach's Alpha
SWINT	5	2.7480	.85611	.860
CORPREP	7	3.7318	.72240	.908
VARSEEK	3	3.7458	.65708	.743
PARALTATT	5	3.9231	.77615	.846
CUSTSAT	8	3.6166	.67906	.829

4.3.2.3.1.4 Composite Reliability

It explains the power of internal consistency and reliability of latent variables. For this purpose value should be ≥0.70. In this current study, values of five latent constructs lies above the recommended level as shown in table 4.9. Therefore, composite reliability was also attained.

4.3.2.3.2 Path Analysis

The possible relationships amongst the independent and dependent variables are anticipated in the measurement model. This is also termed and known as path analysis which is extension of regression model. Relationship paths are shown by the arrows. For instance, one way relationship between predictor and criterion variable is indicated by the uni-dimensional single headed arrows. Purpose of this is to possess uni-dimensionality of this measurement model. Moreover, it is the only cause of criterion (latent) variable that measured variable are effected and within these measured variables the error term is uncorrelated.

The path analysis describes the path diagram also as "A diagram which consists of measured, intermediate, and latent constructs". Simultaneously, from the correlation matrix more than one causal models are compared because of an ability of path analysis. Likewise,

Path model exhibits regression weight directly and indirectly for both the routes. Therefore, in order to judge model fits, the statistics of goodness of fit model was measured. A single headed (uni-dimensional) arrow epitomizes the cause for IV (measured), mediator (intermediate) and DV (latent) while double headed (bi-dimensional) arrows represents the covariance amongst the study variables.

A direct effect of observed variable on the response variable is represented by the path coefficients which is also known as standardized regression coefficients (β). Whereas, residual error reflects the unexplained variance or error. The main advantage of path model is representing direct and indirect both paths by arrows. Hence the total effect can be assessed by adding them. Moreover, there may be a possibility of a variable not having effect indirectly on dependent variable via mediation. However, it has direct effect or conversely.

Hence, in path analysis reflects the chain of relations amongst the variables of the study, therefore, path analysis is considered as the main component of the structural equation modeling. For example, X influences Y and Y in reaction puts on Z. Here, Y acts as DV due to the effect of X. At the same time, Y is also IV because it predicts and put influence on Z. there are few other names or terms for path analysis like causal modeling, latent variable model or covariance structure analysis etc. in addition to this, it is observed that path analysis have one distinguishing element from that of SEM, as it only resolves or address the defined dependencies between variables and just comprises of predictors. Differentiating to SEM it has much obstructive set of assumptions and measures the variables of the model without any error.

A key discerning element that differentiates Path and SEM analysis, it comprised of just having predictor variables and only addresses the defined dependencies between these constructs. Variables are measured in the model without error. Moreover, where SEM in order to explain the extent of measurement error undertakes the latent constructs with considerable assumptions. A direction of relationship between model variables are shown by direct or indirect paths in Path analysis. These types are shown by β-coefficients and e-variance in figure 4.1.

Figure 4.1: Path Analysis via SEM
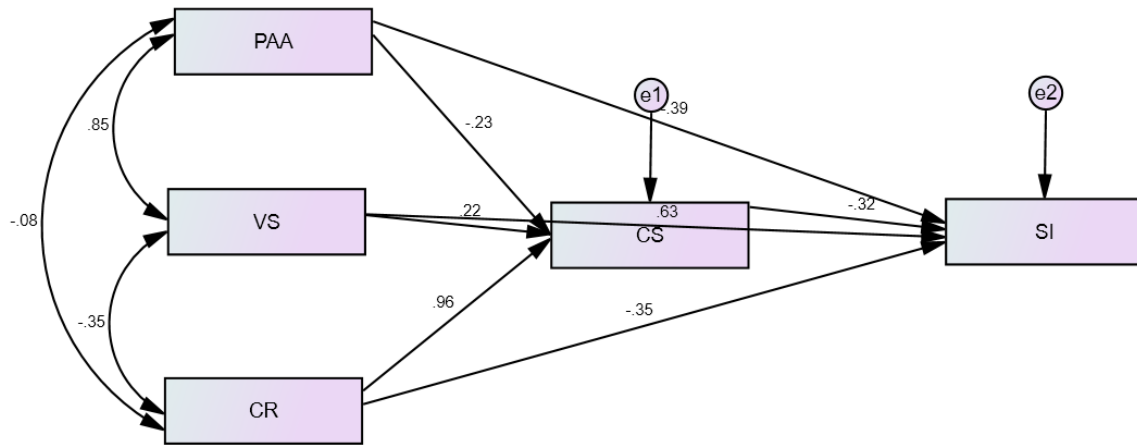
4.3.2.3.3 Measurement Model Assessment

Model specification is the primary and most essential step of model assessment in which each variable is specified in the model individually and later on collectively. Likely, the latent constructs with indicator variables are also specified and their error terms are labeled. Next, it is identified that how much information the conceptual model possess. It requires sufficient pieces of information to produce distinctive estimates of parameters which are unknown. Hence, over identified models are required by the CFA that have probable value to better asses the model fits.

In next step of measurement model assessment, we identify our model that how much pieces of information our hypothesized model have. It is necessary to have enough pieces of information in an equation to produce unique estimates of unknown parameters. CFA must require over-identified models that harvest a likelihood value which can be used to assess model fit.

In an equation below few non-redundant parameters are denoted by the term [1/2 S(S+1)], whereas t denotes the unknown parameters. Hence, non-redundant must be greater in numbers than unknown parameters. In this equation S are the number of predictors.

$$\text{Eq.} \quad t > 1/2 \; S(S+1)$$

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Consequently, it is found that all the variables (latent) of this study have enough pieces of information. Therefore, models were over identified.

Subsequently, when the model is identified, various model fit statistics are calculated for estimating the parameters of hypothesized model. For example, GFI (Goodness of Fit Index), AGFI (Adjusted Goodness of Fit Index), CFI (Comparative Fit Index), TLI (Tucker Lewis Index), and RAMSEA. In order to find out degree of exactitude of model, a value of x^2 (Chi-square) or some other indices are also applied. So as per Bagozzi & Yi, (1988), the value of Chi-square (x^2) is good for larger sample size i.e. N>200 and for this study sample size is 400 was adequate and suitable, hence chi-square was exerted. When chi-square/*df* value is less than 3 than other different model fit indices like GFI, AGFI, CFI, and RAMSEA are used as thumb rule to explain the fitness of the model. These statistical model fit indices are described below before the estimation of model in current study.

The path coefficients are calculated through AMOS (Versio-20). SEM is used for the assessment of these coefficient. Hence the AMOS execute the model fit indices and establishes the significance and the goodness of model fit.

(i)   *Value of Chi-square:* CMIN (chi-square statistics (x^2) value (i.e. CMIN/*df* < 3), shows that all the latent variables are different from each other. The value of chi square validates the fitness of good model alongwith significance. Though it is necessary to check for one incremental fit index with AFI.

(ii) *Absolute fit index:* For explaining absolute fit index value should be <0.07 level and confidence interval having 95% for RMSEA.

(iii) *Incremental fit indices:* for achieving goodness of fit model, the values of incremental indices like GFI, AGFI, CFI, and TLI must be ≥ 0.90 level.

(iv) *Modification indices (MI):* for getting improvements in the model during the process of modification. MI are applied to add in the selection of parameters by adding arrows in the model.

At the end, if the acquired values of indices does not counterpart with the threshold values than model is a poor fit. So the model is required to be re-specified. For this purpose, by co-varying the error terms those brought a larger impact in overall value of chi-square. In figure 4.2 indicating all the covariance between the error terms of the indicating variables

which helped out to achieve the desired threshold value. Eventually, the process will yields to goodness of fit model and confirms the model.

In table 4.11 a value of CMIN/*df* demonstrate the minimum discrepant value between study sample and fitted covariance matrices. This value authenticate that the latent variables are significantly distributed from each other. The incremental values (GFI, AGFI, and CFI&TLI) are above 0.90. Hence the model is overall good fit model.

Moreover, in order to measure the adequacy of hypothesized model, the population discrepancy function was suggested by Steiger & Lind, (1980). For the purpose of good fit model, the population moments are considered instead of sample moments. So RMSEA is commonly used that is population root mean square error of approximation. Its value $\leq .07$ indicates a good fit model with degrees of freedom (Arbuckle, 2005).

Ultimately, step by step individual assessment of the study models, the RMSEA values of SWINT with 0.05, PARALTATT having value 0.033 and CUSTSAT 0.048 showing (Appendix C) the good fit of the model. Then comes CORPREP with 0.081 value, which shows model is closely fitted. At the end VARSEEK value (0.493) shows a bit reasonable error of approximation. The values of statistical incremental indices (GFI, AGFI, CFI & TLI) for SWINT, CORPREP, VARSEEK, PARALTATT, and CUSTSAT were closer to 1 that shows goodness of the model fit. Significantly, the value of all five latent constructs for chi-squar is less than 3 which also shows the level of discrepancy that is a strong indicator of goodness of fit model. Resultantly, all the values acquired shows the model is over identified because the known values are greater than unknown values of the parameters. Consequently, individual model fit statistics (Table 4.11) points out an overall good model fit by confirming that conceptualized model fits the data.

Table 4.11:

Model Fit Summary

Model	Items	CMIN/*df*	*Df*	GFI	AGFI	CFI	TLI	RMSEA
Original Model	28	2.719	330	0.861	0.829	0.919	0.907	0.066
Revised Model	27	2.635	303	0.918	0.872	0.928	0.916	0.064

In table 4.11 illustrates the summaries of overall model fit, where all five latent variables are taken and quantified alongwith dependent variable and mediator. Few assumptions were also considered for these constructs that in factor loading there was no inequality.

In current study the measurement results of overall actual model where (N = 400), $p <$ 0.001, χ^2/df = 2.719, GFI = 0.861, AGFI = 0.829, CFI = 0.919, TLI = 0.907 and RMSEA = 0.066 confirmed an average fit of the hypothesized model (Byrne, 2013; Hooper et al., 2008). However, results in Table 4.10 shows that the model needs re-specification.

4.3.2.3.3.1 Model Re-specification

In this process, model is specified after few changes established on assessing factor loadings. The values lying under 0.50 were removed form 28 items of the instrument. The model was revised into estimated model which is shown Figure 4.2. Hence, the item CS28 was removed from the construct (CUSTSAT) as it had weak factor loading. Finally, the hypothesized model after some amendments reaches to accepted level of values proposed in factor loadings. Eventually, the results of the measurement model highlighted excellent model fit indices (N = 400, $p <$0.001, χ^2/df = 2.635, GFI = 0.918, AGFI = 0.872, CFI = 0.928, TLI = 0.916 and RMSEA = 0.064) and adequate measure loadings (Byrne, 2013; Hooper et al., 2008)

Thus, it is established through testing process of the measurement model that includes scale validity, reliability (internal consistency) and statistical indices of overall model fits that measures of model are sound and significantly explains the components theoretically. Therefore, the measurement model is accurately proved and permits to measure the developed hypothesis of the study further in the structural model.

Figure: 4.2 Estimated Model Diagram

4.3.2.3.4 Structural Model

In the structural model the path coefficients are calculated for measuring significance of the concepts of the hypothesized model and also predicts the powers of associations of variables. It is recommended by Urbach & Ahlemann, (2010) that the value of R square would be sufficiently high to the minimum level of explanatory power. Within model the values of path coefficients should be greater than 0.1 level. Otherwise, it should be at 0.05 significant level atleast.

Lastly, in order to test the developed study hypothesis, 2000 resamples bootstrap value is used to measure the standardized path coefficients. The two types of relationships either positive or negative are anticipated in the current study, therefore, two tailed significance was considered the best.

4.3.2.3.4.1 Structural Model Assessment

By taking into account the structure of every distinct model of this study, measured model was re-specified for observing the good fit of the hypothesized model (Figure 4.2). Results in detail are given in Appendix C. While the proposed structural parameters briefed

summary of results are provide in Table 4.11. It was found that results were improved as compared to the previous results acquired in the mediation analysis stage.

The study model hypothesized shows a good fit model with the statistical results of data illustrated sample size N=400, p<0.001, χ^2/df = 2.635, GFI = 0.918, AGFI = 0.872, CFI = 928, TLI = 0916 and value of RMSEA = 0.064. The statistics are overall good fit, hence the model hypothesized is considered to be a fairly good fit because of indicating meaningful paths and its significance (Figure 4.2). Further, the analysis and adequacy of individual results of parameters have confirmed that revised model fits the present data and parameters estimated were statistically significant as shown in Table 4.12.

The constructs CORPREP, VARSEEK and PARALTATT generated direct effects on SWINT. They have indirect effect also through mediating role of CUSTSAT at level of significant $p < 0.01$. The data analysis results confirmed the authenticity and adequacy of the projected path structure. Table 4.12 exhibit the summary of hypothesis testing results and explains the direct, indirect, and the total effects vis a vis path coefficients and p-values of the study variables.

Table 4.12:

Hypothesis Testing Results Summary

Hypothesis	Relationships	Path Coefficients	P-Value	Confidence Interval
H1	CORPREP→ SWINT	-.347	.001	-.477 -.210
H1a	CORPREP → CUSTSAT	.959	.001	.927 .921
H1b	CORPREP → CUSTSAT → SWINT	-.311	.001	-.430 -.215
H2	VARSEEK → SWINT	.631	.001	.513 .764
H2a	VARSEEK → CUSTSAT	.221	.003	.094 - .354
H2b	VARSEEK → CUSTSAT→ SWINT	-.072	.002	-.120 -.031
H3	PARALTATT → SWINT	-.394	.001	-.525 -.275
H3a	PARALTATT → CUSTSAT	-.234	.001	-.339 -.126
H3b	PARALTATT → CUSTSAT→ SWINT	.076	.001	.040 -.131
H4	CUSTSAT → SWINT	-.325	.001	-.445 -.223

Hypotheses testing results shown in Table 4.13, giving support for all of ten hypothesis. The table contains direct and indirect relationships of predictor variables with the mediator and the dependent variable of the study. It summarizes the results and hence confirms, either these hypothesized relationships are established or not with respect to their path coefficients.

Table 4.13:

Hypotheses Testing Results

	HYPOTHESIS	Path Coefficients	RESULTS
H1	Corporate reputation is negatively associated with switching intention.	-.347***	Supported
H1a	Corporate reputation is positively associated with customer satisfaction.	.959***	Supported
H1b	Corporate reputation is significantly associated with switching intention through mediating role of customer satisfaction.	-.311***	Supported
H2	Variety seeking is positively associated with switching intention.	.631***	Supported
H2a	Variety seeking is positively associated with customer satisfaction.	.221**	Supported
H2b	Variety seeking significantly associated with switching intention through mediating role of customer satisfaction.	-.072**	Supported
H3	Perceived alternative attractiveness is positively associated with switching intention.	-.394***	Supported
H3a	Perceived alternative attractiveness is negatively associated with customer satisfaction.	-.234***	Supported
H3b	Perceived alternative attractiveness is significantly associated with switching intention through mediating role of customer satisfaction.	.076***	Supported
H4	Customer Satisfaction is negatively associated with switching intention.	-.325***	Supported

* mean significant at level P<0.05, ** mean significant at level P<0.01, *** mean significant at level P<0.001

4.3.3 Hypotheses Testing Results

Hypothesis H1 and H1b proposed that corporate reputation (CORPREP) is having negative direct and indirect relationship with switching intention (SWINT). Which is referring that bad corporate reputation of telecom service provider results in customers switching intentions to leave the service provider. SEM results exhibited proper support for the hypothesis (H1 & H1b) with value of ($\beta = -0.347$, $p < .001$) and ($\beta = -0.311$, $p < .001$)

respectively. The results suggested that customer satisfaction significantly mediates the association of corporate reputation (CORPREP) and switching intention (SWINT). Hence it confirmed that corporate reputation tend to affect customers switching intention (SWINT) and have significant negative direct & indirect relationship with SWINT.

Hypothesis H1a proposed a positive relationship between corporate reputation (CORPREP) and customer satisfaction (CUSTSAT). The results also supports this relationship significantly ($\beta = 0.959$, $p < .01$). Study findings confirmed that the corporate reputation (CORPREP) is an indicator of building customer satisfaction (CUSTSAT) towards the services provided by the current telecom service provider. Hence, hypothesis H1a is supported and shows significant positive relationship between CORPREP and CUSTSAT.

Statistics are demonstrating VARSEEK's positive direct relationship with dependent variable switching intention (SWINT) and Customer Satisfaction (CUSTSAT) as these were proposed by hypothesis H2 and H2a. Study results also endorsed this significant positive relationship with resultant values ($\beta = 0.631$, $p < .001$) and ($\beta = 0.221$, $p < .01$) respectively. Results show that variety seeking (VARSEEK) is indicator of customers switching intention (SWINT) and customer satisfaction (CUSTSAT) in the context of mobile telecom market. Which demonstrates that customers seeking variety of products/services tends to affect the switching intention as well as being satisfied with variety of products/services provided by the current telecom service provider or a competitor.

Hypothesis H2b proposed a relationship that VARSEEK has indirect effect on switching intention (SWINT) through mediator (CUSTSAT). These results allow support for hypothesis H2b that customer satisfaction mediates the association of relationship between VARSEEK and SWINT. Analysis results endorsed this significantly negative relationship with the values ($\beta=-0.072$, $p < .01$) and revealed that variety seeking (VARSEEK) is an essential indicator for building intentions to switch from one telecom service provider to other.

Hypotheses H3 and H3a postulated that there exists a direct negative relationships of perceived alternative attractiveness (PARALTATT) between SWINT and the mediator CUSTSAT. Results support the hypothesis and confirmed these significant but negative relationships as ($\beta = -0.394$, $p < .01$) and ($\beta = -0.234$, $p < .01$) respectively. It also reveals that

customers' interest in alternative services is resulted in transforming their intentions for switching between one service provider to another.

Study hypothesis H3a demonstrate that there is a positive relationship between PARALTATT and SWINT via (mediator) customer satisfaction (CUSTSAT). Results established this significant positive indirect effect as ($\beta = 0.076, p < .01$). The results suggested that customer satisfaction (CUSTSAT) mediates the association of perceived altnernative attractiveness (PARALTATT) and switching intention (SWINT) as the indirect estimates were significant but weak. Therefor it can be established that due to mediating role of customer satisfaction the customers prefer to rests with existing services or alternative provided by the current telecom service provider. Hence for customers alternatives may be less important and they are satisfied with the services of current provider.

Finally, hypothesis H4 postulated a relationship that exists between CUSTSAT and SWINT. Results of the study hypothesis supports that customer satisfaction (CUSTSAT) has a significant direct effect on switching intention (SWINT) with the values ($\beta = -0.325, p < .01$). CUSTSAT also effectively explains the relationship and act as a mediator between IVs (CORPREP, VARSEEK, & PARALTATT) and the DV (SWINT) of the study.

Moreover, the results of the study support the hypothesis. The coefficients show that the direct effect of CORPREP on the CUSTSAT was significant and relatively stronger ($\beta = 0.959, p < 0.001$) followed by the effect of VARSEEK on customer SWINT ($\beta = 0.631, p < .001$), the direct effect of PARALTATT on customer SWINT ($\beta = -0.394, p < .01$) and effect of CORPREP on the SWINT ($\beta = -0.347, p < .001$). The impact of variety seeking (VARSEEK) on customer satisfaction (CUSTSAT) is significant but the weakest of all the above-cited direct relations ($\beta = 0.221, p < 0.01$).

The coefficients of the indirect effect reported in table 4.12 hypothesis H1b, H2b and H3b presents indirect paths. The value of coefficient shows that the indirect effect of CORPREP on the SWINT through mediator customer satisfaction (CUSTSAT) was significant and relatively stronger ($\beta = -.311, p < 0.001$). However, the indirect effect of variety seeking (VARSEEK) on switching intention (SWINT) though mediator customer satisfaction (CUSTSAT) is significant but weak relation ($\beta = -.072, p < 0.01$) followed by the PARALTATT ($\beta = .076, p < 0.001$).

4.4 Summary

This chapter starts with organized data collection process and on that data a compressive statistical analyses was carried out. In this study, self-administrative questionnaire was used as an instrument for the collection of primary data that is provides a comprehensive and complete information without any biasedness. So, several statistical analysis such as EFA, CFA and SEM etc. The analysis confirmed the authenticity of results. All five scales of constructs under this study were adapted from the previous studies in the conducted somehow in the same context. Hence these scales were tested already and used after verification of their accuracy, relevancy and reliability. However, in current study reliability of these scales were confirmed which found internally consistent and reliable for measurement of the concepts. The characteristics of the data is represented in the descriptive statistics, it provides the summaries of a sample or whole population and its measures. In order to find out correlation between the variables of the study the Pearson correlation was used. Whereas the values of coefficients of correlation shows the strength of relationship between the variables alongwith the direction of these relationships.

The chapter have possessed those techniques and statistics which are used to confirm the suitability of all five measurement variable used in this research work. For checking validity of constructs and their dimensionality factor analysis and KMO & Bartlett's tests were conducted. However, in assessment of measurement model and then structural model, the convergent and discriminant validities were used to confirm the overall adequacy of models.

The final statistical results supported all the hypotheses of the study. Whereas the link between CORPREP and CUSTSAT (H1a), also VARSEEK and SWINT (H2) demonstrated a strong significant relationship. These values indicates that these were significantly determinant of customers' intention to switch from one service provider to other. The study shows direct and indirect either positive or negative relationships of predictor variables with the mediator and the dependent variable of the study. Hence, ten out of ten hypotheses are supported by results. Finally, the relationship of CORPREP, VARSEEK and PARALTATT with the mediator (CUSTSAT) and then dependent variable (SWINT) has found significant. As the CORPREP (H1b) has highly significant negative indirect effect on SWINT. VARSEEK (H2b) had a significant negative effect while PARALTATT (Perceived alternative attractiveness) had

significant positive effect on SWINT (H3b) through mediating role of customer satisfaction (CUSTSAT).

In the next chapter, thorough discussions about the finding of this research study is made alongwith theoretical and practical contributions. Finally, recommendations for the future research are also submitted in the chapter.

CHAPTER – 5
DISCUSSION AND CONCLUSION

This final chapter consists of discussion and conclusion about the phenomenon of customers switching based on the analysis of data and findings from previous chapter. The literature of this study also gives the researchers a literature contribution as well as practical contribution. Furthermore, it has some implications and future directions for other researchers to use this research as baseline for future research. There has been found various researches and studies in a literature which addresses antecedents of customers' switching intention. However, to fill the obvious research gap, in this research work the combination of distinctive variables was made. Hence it provide an assistance to future researchers to use it as base study to probe into this diverse phenomenon or similar to this context.

5.1 Discussion and conclusion

5.1.1 Discussion

Statistical results showed that all the hypotheses were given support and they are significant and the relationships between the constructs were exist. H1 proved that the corporate reputation is negatively associated with switching intention. H1a proved that corporate reputation is more strongly associated with customer satisfaction as compared to other constructs. H1b showed that the impact of corporate reputation on switching tendency is fully mediated by customer satisfaction. H2 confirmed that customers variety seeking established a more strong relationship with switching intention. H2a exhibit that variety seeking is the good predictor of customers' satisfaction. H2b showed that variety seeking is significantly associated with switching intention through mediating role of customer satisfaction. H3 proved the results of perceived alternative attractiveness are contrary to our expectations and are inconsistent that perceived alternative attractiveness is negatively associated with switching intention. The reason for inconsistency can be the customers are less likely to migrate to alternate telecom service provider if they perceive the old one better, or different, at fair prices and get more than expectations. H3a showed that perceived alternative attractiveness has a negative effect on customer satisfaction. H3b showed that the impact of perceived alternative attractiveness on switching tendency is mediated by customer satisfaction. it reflects the weak relationship which means the satisfaction of customer to the

current telecom service provider has not decreased yet, however there may be a family or social network who recommends the customer to switch to an alternate telecom service provider. H4 proved that the customer satisfaction is negatively associated with switching intention.

5.1.2 Conclusion

One of the major objectives of conducting this thesis was to provide an insight of the drivers namely corporate reputations, perceived alternative attractiveness, variety seeking and customer satisfaction that can provoke the customers switching intention to shift from one telecom service provider to another.

It is clear from the statistical analysis of the conceptual model that corporate reputation, variety seeking, perceived alternative attractiveness and customer satisfaction all are significantly important drivers that influences switching intention. Surprisingly, corporate reputation is more strongly associated with customer satisfaction as compared to that of variety seeking and perceived alternative attractiveness. Moreover, variety seeking also established a more strong relationship with switching intention as compared to that of corporate reputation, perceived alternative attractiveness. While corporate reputation is the good predictor of customer satisfaction and switching intention. Davies et al., 2002 demonstrated the positive impact of corporate reputation on customer satisfaction in the retailing context. In the telecom market it is also established link that this kind of positive influence is upheld in the telecom market as reputation represents as an essential anchor for the perception of the satisfaction, in particular in telecom markets where surrogates are important. It is also evident that customers are satisfied with the performance of their telecom service provider and they are more likely to engage in positive word of mouth, thus positively reinforcing the company's reputation. The results are consistent with the existing literature (Henning-Thurau et al.,2002; Walsh, Dinnie, & Wiedmann, 2006). It is seen that corporate reputation is linked with customer satisfaction. Though, it can also be a reciprocal relationship that is not astonishing: "Reputation and customer satisfaction have been seen as interlinked" (Davies et al., 2002; Anderson & Fornell, 1994).

Further analysis of direct relationship between corporate reputation and switching intention reveals that the corporate reputation is negatively associated with switching intention which is consistent to our developed hypothesis and literature (Walsh, Dinnie, & Wiedmann,

2006). But the previous study was having non-significant and weak relationship between corporate reputation and switching intention. It is may be due to the different context of the study, change of sample taken and change of environment for that study. A significant negative relationship among corporate reputation and switching intention may be due to the fact that current telecom service provider had existed from many years. Consequently, it has developed a strong corporate reputation. A positive corporate reputation has, for instance, a positive influence on consumer trust, loyalty commitment and build strong relationship with the respective telecom service provider. Hence a positive corporate reputation has negative influence on customers switching intention, therefore the customers tends to stay with the current telecom service provider. Telecom service provider in particular are companies whose core services – telecom in the form of internet and calling – can hardly be distinguished by consumers due to the nearly perfect homogeneity of the products or services. The value of telecom products must be taken on trust that is built on being progressive, innovative, respectable, trustworthy, customer oriented and economically sound. Brand and corporate reputations are important surrogates. Brands play a subordinate role due to product homogeneity in the telecom market, whereas corporate reputations are highly relevant. If a company's reputation is positive, then it can be assumed that its services will also be perceived positively by its customers, which should have an immediate effect on customer willingness to switch telecom service provider (Groenland, 2002; Walsh, Dinnie, & Wiedmann, 2006).

Moreover, the impact of corporate reputation on switching tendency is fully mediated by customer satisfaction, indicating that corporate reputation appears to inhibit switching tendency indirectly via customer satisfaction. For the marketing strategies of telecom service providers, knowledge about these relationships could be a helpful supplement to existing customer-related information.

As discussed earlier that variety seeking also established a more strong relationship with switching intention. In other words, variety seeking is the prime determinant of the switching intention. This predictability was consistent with numerous previous studies (Aydin et al., 2005; Burnham, Frels, & Mahajan 2003; Chebat et al., 2011; Jones et al., 2000; Lam et al., 2004; Lee et al., 2001; Pick & Eisend, 2014; Wathne et al., 2001). The growing competition, change in technology in telecom market, the more differentiated products and

services offerings from the competitors with high sales promotion and advertising activity, and more innovative technologies have provided to consumers to have more choices and lead them to make switching from one telecom service provider to another. Our results have also reinforced the research of Raju (1980) stating that the need for variety seeking is a behaviour that is not always caused by discontent alone, but also it is seen as a manifestation of the desire of consumers to conduct exploration in purchasing behaviour. Therefore, consumers, who are not satisfied and have a low level of need to seek the variety, will make the brand-switching decisions; meanwhile, the satisfied ones with a high need to seek the variation could equally important make the brand-switching decisions. Results of this study are in line with the previous studies (Steenkamp & Baumgartner, 1992) and confirms the predictive power of the customers need for variety seeking in explaining switching intention that customers switching may also occur among the satisfied customers due to their attempt to try something novel or different just for fun or thrill. In other words, customers are satisfied with their choices, they may still switch to perceived alternatives to satisfy their desire because of curiosity, because of getting bored, fed-up on repeat purchases. Therefore, we could speculate that service provider switching intentions are positively related to consumers past switching behaviours and his or her propensity to seek variety in service experiences. This is in line with recent research suggesting that consumer's past switching behaviours influences their subsequent behavioural intentions (Ganesh, Arnold, & Reynold 2000). Pursuit of variety often indulges a consumer not only to switch away from the recently consumed brand, but also from the brand(s) the consumer will switch to (Bansal et al., 2005).

However, the research result related to perceived alternative attractiveness are contrary to our expectations. Results showed are inconsistent to our literature that perceived alternative attractiveness is negatively associated with switching intention. In previous studies the results showed that perceived alternative attractiveness is the prime determinant of switching intention (Xu, Li, Heikkilä, & Liu, 2013). Customers are less likely to migrate to alternate telecom service provider if they perceive the old one better, or different, at fair prices and get more than expectations. Results reveal that current telecom service provider is offering best internet speed, signals connectivity and best bundles of packages to offer. If the current telecom service provider is more attractive and continuously focusing the needs of their customers by providing

best alternatives as compared to the alternate telecom service provider. Resultantly, customers switching to alternative service providers is found very rare.

The people of the Multan city are very less adoptive to change and they prefer to stay with the current service provider, as the social network, family patterns and culture creates hurdles for the switching of customer to an alternate service providers. Most of the people have been seen by using the same services of the same telecom service because their family or social network compelled them not to switch to an alternate.

From the results it is found that in the availability of highly competitive substitutes, if customers perceive a better quality and customer services provided by the alternatives, the satisfaction towards current telecom service provider will decrease. The findings are also consistent with prior studies which pointed out that customer in situation of higher alternatives attractions continues the relationship did not abandon using the services of their current provider if their satisfaction with current provider is higher. These suggestions are consistent with the findings of Sharma and Patterson (2000). Hence, intentions of customers' switching in the context of telecom market is a concern for not only current telecom provider itself, moreover, it is very alarming for the alternate telecom service providers.

The research results implies that customer satisfaction has significant direct negative effect on the customers switching intention which is in line with the previous studies on the phenomenon of switching intention (Mannan, Mohiuddin, Chowdhury, & Sarker, 2017; Xu, Li, Heikkilä, & Liu, 2013; Walsh, Dinnie, & Wiedmann, 2006). The customers in the mobile telecom market of Multan are less likely to switch to another service provider when they are satisfied with the services provided by their current service provider. This outcome is a sign that, so far as the essential services are concerned, the telecom companies should focus on the provision of high quality in delivering their services, so that they could satisfy their potential customers and restrain them from switching. It is also established that satisfaction has a contingent effect on the customers that what actually they think or perceive with regard to expectations of products or services they purchase. This study confirmed that customers' overall satisfaction in mobile telecom market of Multan is based on their perceptions of corporate reputation, variety seeking tendency, perceived alternative attractiveness and other benefits from their telecom service provider. This is similar to other studies concluding (Antón

et al., 2007; Bansal & Taylor, 1999; Hennig-Thurau et al., 2002; Hsu, 2014; McDougall & Levesque, 2000; Mittal & Lassar, 1998; Picón et al., 2013). Customer's confidence in the telecom service providers is termed as trust. The level of confidence built over a time by using of telecom services, length of relationship, previous experience with the telecom service provider, corporate reputation, level of information provided by the telecom company, differentiated and innovative telecom related services and many more. If the customer is satisfied with the services they likely to show more confidence in the actions of the telecom company. It is found that loyalty and customer satisfaction have resilient correlation amongst each other. Loyalty is the result of customer's feelings, customer's emotions, and customer's thoughts about the product, services or company etc. The result of customer's feelings, customer's emotions, and customer's thoughts about the idea, person, product, services or company etc. creates loyalty. Emergence of loyalty based on the doctrine of customer satisfaction that causes and curtail interrelationship with customer (Zairi 2000). Therefore, the telecom providers try to maintain relationship with their customers by continuously monitoring customer satisfaction and the need for variety.

Hence, it is ascertain that switching intention is influenced by three of its drivers i.e. corporate reputation, perceived alternative attractiveness and variety seeking through mediating variable customer satisfaction.

5.2 Contributions of the Study

This research work has both Literature and practical contributions in a perspective to know what this research study is contended for.

5.2.1 Literature Contributions

Various studies had been conducted by the researchers to evaluate the impact of several factors affecting customers switching intention in the context of numerous services areas. This study further contributes in explaining the impact of other drivers like corporate reputation, perceived alternative attractiveness, variety seeking and customer satisfaction of the switching phenomenon in the context of mobile telecommunication market. These factors have not been used in previous studies of similar service context. So, it will add some theoretical contribution in existing literature. By having unique combination of factors affecting switching intention

this study is first to investigate the impact of these drivers in context of telecom market with different geographical location. In addition, this study provides three determinants of customer satisfaction that can be applied in any services industry or market based on their characteristics. As this confirms that findings from one market or industry cannot be completely generalized to another market or industry, here also some of the findings differ from those of earlier studies.

In this research study, besides the influence of corporate reputation on customer satisfaction and switching intention. There is also a link between corporate reputation and customer satisfaction which is called reputation-satisfaction link (Davies et al., 2002; Anderson & Fornell, 1994). In the context of telecom market this link also extend the literature and it supports that corporate reputation is more strongly associated with customer satisfaction. The corporate reputation is essential element anchoring the customers perception of satisfaction. The customers satisfied with the performance of telecom service provider are most likely to engage in positive word of mouth, thus positively reinforcing the corporate reputation. The results are consistent with the existing literature (Henning-Thurau et al.,2002; Walsh, Dinnie, & Wiedmann, 2006).

In the previous study literature (Walsh, Dinnie, & Wiedmann, 2006) the corporate reputation and switching intention formed non-significant negative and weak relationship. Here in this study, a significant negative and moderate relationship between corporate reputation and customer satisfaction this will add to the growing body of knowledge to the research. Reason can be the different context of the study, change of sample and environment (Multan-Pakistan) for the study. Further, research can be done in the other contexts in order to find out that why the relationship in other studies remain insignificant and weak.

The results of this study related to perceived alternative attractiveness are inconsistent and contrary to our expectations. In previous literature it is proved that perceived alternative attractiveness is the prime determinant of switching but in this study the case is opposite. However, this will contribute towards the existing literature that customers are less likely to switch to an alternate telecom service provider because they perceive the old one better, or different, at fair price and get more than their expectations. The current telecom service provider is more attractive and found continuously focusing on the needs of customers by providing best alternatives as compared to their competitors. Hence, it provides are guideline

for future researchers to find out that why the results are contrary and inconsistent in the same context and geographical area or the other.

5.2.2 Practical Contributions

This thesis will give a valuable and deep insight understanding about the complex phenomenon of switching intentions and its factor influencing the customers to switch from one service provider to another in telecom market. Which when aligned strategically can yield maximum benefits to the telecom market, different other organizational sectors and its employees. As in case of telecom market studied or the others facing such issues related to switching phenomenon can avail benefits from the findings of this research. This study assists the marketing managers in identifying and eradicating the potential drivers affecting customers switching intentions so that they can transform, implement and grasp their strategies in order to tackle them accordingly.

Business processes are at the heart of what makes the business successful and differentiate from the competitors that all the firms, manufacturing or services have to realize that costs, challenging timelines, cutthroat competitions and innovations are the factors propelling change. Hence this study providers future directions to the organizations and forced to rethink their strategies and business processes constantly for improvements especially in services sector.

A telecommunication Market should put continuous focus on the drivers influencing customer switching intention. For the purpose of enhancing satisfaction of customers, the telecom service providers must put emphasize on factors corporate reputation, attractiveness of alternatives perceived and variety seeking tendency of its customers. The telecom service providers must keep building and managing positive reputations as the satisfied customer engages in positive word of mouth by turning up the satisfied customers to advocates, thus positively reinforcing company's reputations. The telecom service provider must form marketing strategies in order to build trust, loyalty, commitment and strong relationship.

Variety seeking tendency is the state of consumers' mind where they are not satisfied with a single product/service rather they want a portfolio of different products/services. Therefore, telecom service providers must provide a portfolio of different products/services to

satisfy customers. The rapid technological change in telecom market, the innovative, new and differentiated offerings from the competitors with high sales promotion and advertising activity, and more innovative technologies have provided to consumers to have more choices and lead them to make switching from one telecom service provider to another. Therefore, the service providers have to offer bundles and packages of telecom services according to the varying needs of the customers by time to time. Huge competition keep the telecom service providers trying to get better than other and the competition keeps on getting neck to neck every day. The telecom service provider has to increase cellular subscribers, improve their networks for the strength of signals, provider best 3G/4G internet speed services and best packages to offer by popping up every day. Today's customers are using two or more networks because of different options and offerings in variety of services like some offers better call connectivity, some better internet speed etc. In addition to this their family or social network recommends them to use other networks for better variety of offerings.

Perceived alternative attractiveness was found to have key role in switching process, telecom service providers should have to perceive low the attractiveness of alternative by their existing customers. In order to cater, they must offer regular discounts, promotional benefits, constantly reminding the valued customers by appealing greater benefits through messages of promotion comparing that of alternative service providers. As the mobile telecom services market continues to grow, the service quality and innovation will also continue to have an immense impact on the bottom line. Improved service quality, innovations and differentiations in alternatives products and services positively influence the customers to remain loyal with the firms which are integral part of their success. Being innovative in providing new services in addition to existing services has a bigger impact than pursuing either of these paths alone. In order to this, marketing managers must maintain long term innovation focus while maintaining the existing service quality on a day to day basis.

It is very important for the telecom service providers to regularly measure the customer satisfaction in order to be able to take suitable steps against drop in customer satisfaction. A reliable analysis about customer satisfaction is prerequisite for identifying defection tendency of customers. Those telecom service providers having sufficient knowledge about customer satisfaction can only have the ability to identify the dissatisfied customer and take necessary

measures in order to create loyalty and to raise their commitment level. For this purpose telecom service provider must convey a positive image about network improvement and installation of transmission stations by using advertisement, public relations and messages to its valued customers. An increase in the number of customer care centers in convenient locations, and providing appropriate trainings to customer service personnel regarding efficient ways of communicating, assisting, and managing customers will help to enhance customer service aspects, which in turn will increase overall customer satisfaction.

5.3 Limitations and Future Research

This study adds to the growing body of knowledge with particular emphasis on the phenomenon of switching intention. But like any other studies, this study has also with certain limitations. The first is the geographic location of the respondents as this research was conducted in Multan city only. Further research can also be carried out countrywide such as Islamabad, Lahore and Karachi etc. where there is a broader avenue.

Second, the present study is also limited to few antecedents of switching aspect like corporate reputation, variety seeking and perceived alternative attractiveness. The future researcher might augment other drivers such as customers' buying characteristics including price, convenience, subjective norms, service quality, length of relationship etc.

Third, this study only investigated mediation effects of customer satisfaction on switching intention. Further research can be done to study the mediation effect of other variables like loyalty, perceived alternative attractiveness and switching cost etc or future studies may investigate whether these aspects play any moderating role in customer satisfaction – switching intention link.

Fourth, the service context of this study (Telecom Market in Multan) also limits the generalizing ability of the findings. Future study can also be conducted on other service areas especially interactive services or more tangible services such as Hospitality, Restaurants, Insurance, Banks, Airline Services and Hairdressing etc.

Fifth, this research is limited to switching intentions. Further research can also be conducted to observe the impact of these drivers on actual switching behavior.

At the end, the options given to the respondents (e.g "strongly disagree" and "strongly agree") used are bipolar, some artifactual variance may also occur which result in the respondents may tend to agree with the statements regardless of understanding actual content (Podsakoff et al., 2003: Winkler et al., 1982). While conducting this study, it was assumed that the respondents very clearly understood the meaning of the questions in the survey and that they have provided honest replies. A guarantee of anonymity and confidentiality was also given to them. But, even then there is a slight possibility of respondent bias which affects the internal validity of research.

5.5 Summary

In line to the former research, this study explains that the drivers under investigation also having contingent effect on customers switching intention in the different service context of mobile telecommunications market of Multan. This study might provide further theoretical contribution in explaining the impact of other drivers like perceived alternative attractiveness, variety seeking and corporate reputations. These drivers have not been used in previous studies in similar service context. So, it will add some theoretical contribution in existing literature. This study further guides the researcher, managers and its telecom companies to put focus on the drivers influencing customer switching intention, to regularly measure the customer satisfaction by taking necessary actions for customers defections or drop in tendency rate could be minimized, must keep building and managing positive reputations, must maintain long term innovation focus though sustaining the existing service quality. Similar to others, this study also has some weak points which need to cater. Further, it also conveys the guidance for future research can be done in different geographic location, other drivers can be augmented, to study the moderating role or customer satisfaction or mediation effect of other variables, in the new service context to observe the impact on actual switching behavior.

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APPENDIX – A

Exploratory Factor Analysis

APPENDIX – A1: Total Variance Explained of Corporate Reputation (CORPREP)

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.545	64.930	64.930	4.164	59.487	59.487
2	.738	10.547	75.477			
3	.508	7.258	82.735			
4	.374	5.341	88.076			
5	.344	4.914	92.989			
6	.257	3.673	96.662			
7	.234	3.338	100.000			

Extraction Method: Principal Axis Factoring.

APPENDIX – A2: Total Variance Explained of Variety Seeking (VARSEEK)

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.007	66.900	66.900	1.541	51.353	51.353
2	.584	19.475	86.375			
3	.409	13.625	100.000			

Extraction Method: Principal Axis Factoring.

APPENDIX – A3: Total Variance Explained of Perceived Alternative Attractiveness (PARALTATT)

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.132	62.633	62.633	2.702	54.048	54.048
2	.717	14.347	76.981			
3	.554	11.075	88.056			
4	.312	6.237	94.293			
5	.285	5.707	100.000			

Extraction Method: Principal Axis Factoring.

APPENDIX – A4: Total Variance Explained of Customer Satisfaction (CUSTSAT)

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.007	62.590	62.590	4.651	58.133	58.133
2	.903	11.294	73.884			
3	.562	7.025	80.909			
4	.472	5.906	86.815			
5	.301	3.758	90.574			
6	.297	3.714	94.287			
7	.259	3.242	97.529			
8	.198	2.471	100.000			

Extraction Method: Principal Axis Factoring.

APPENDIX – A5: Total Variance Explained of Switching Intention (SWINT)

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.220	64.394	64.394	2.782	55.642	55.642
2	.593	11.857	76.251			
3	.459	9.182	85.433			
4	.407	8.132	93.565			
5	.322	6.435	100.000			

Extraction Method: Principal Axis Factoring.

Questionnaire.

This questionnaire is designed for the academic research purpose. This survey is going to be conducted to investigate **"Drivers Influencing Customers' Switching Intention: An Empirical Study on Mobile Telecommunications Market."** The information you will provide will be kept confidential and only be used for research purpose. Kindly provide your thoughtful and honest answers to all the questions as it is important to the research. Your support in completing this questionnaire will be highly appreciated.

Part-I:

The questions below relate to personal data. Please TICK the most appropriate Box.

1. What is your gender?

   Male ☐   Female ☐

2. Which is your age group?

   18-25 ☐   26-35   36-45 ☐   46-55 ☐   56-65

   66-75   76+ ☐   ☐   ☐

3. Which is the highest level of education you have completed?

   High school and Less ☐ 12Years/Diploma ☐

   Bachelor's Degree ☐   Postgraduate ☐ Other ☐

5. What is your occupation?

   Employed ☐   Businessman ☐   Student ☐

   Professional ☐ Worker ☐ Unemployed ☐

   Other ☐

6. What is your personal monthly Income?

   Less than 20,000 ☐   21,000-30,000 ☐

   31,000-40,000 ☐   41,000-50,000 ☐

   51,000-60,000 ☐   More than 60,000 ☐

7. What is your experience with telecom service provider?

   Min-1 Yrs. ☐ 1-3 Yrs ☐ 3-5 Yrs . ☐ 5-10 Yrs. ☐ More than 10 Yrs. ☐

Part-II:-

Indicate (✔) your level of agreement with the following statements.

Please give your opinion on a Scale of 1-5 (where 1=strongly Disagree 2=Disagree 3=Neutral 4=Agree and 5=strongly Agree.

Switching Intention:–

No.	Item/Statement	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
1.	I do not expect to stay with my current telecom service provider for long.					
2.	When my contract with my telecom service provider runs out, I am likely to switch to another provider.					
3.	I have often considered changing my current telecom service provider.					
4.	I am likely to switch my telecom service provider to one that offers better services.					
5.	I have often had problems with my current telecom service provider, which makes me want to switch another service provider.					

Corporate Reputation:–

No.	Item/Statement	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
6.	I consider my telecom service provider to be progressive and innovative.					
7.	I believe that my telecom service provider is flexible.					
8.	My telecom service provider is customer oriented.					
9.	I consider my telecom service provider to be a pleasant company.					
10.	I believe that my telecom service provider is involved in the region.					
11.	In my opinion, my telecom service provider is respectable and trustworthy.					
12.	I believe that my telecom service provider is economically sound.					

Variety Seeking:–

No.	Item/Statement	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
13.	I would rather stick with current telecom service provider other than try another provider I am not very sure of.					
14.	If I like my current telecom service provider, I rarely switch from it just to try something different.					
15.	I am very cautious about trying out new and different telecom service providers.					

Perceived Alternative Attractiveness:–

No.	Item/Statement					
16.	All in all, another telecom service provider would be less costly than the present provider is.					
17.	A new telecom service provider would provide a full range of services					
18.	A new telecom service provider is located closer to me as compared to the current provider.					
19.	A new telecom service provider would benefit me more than my current provider in achieving my goals					
20.	I would feel more satisfied with the services of a new telecom service provider than I am with my current telecom service provider.					

Customer Satisfaction – Mediating Variable

No.	Item/Statement	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
21.	I would recommend my current telecom service provider to friends and acquaintances.					
22.	If I had the choice, I would again decide in favour of my current telecom service provider.					
23.	In my view, my current telecom service provider is customer-oriented.					

24.	On the whole, I am satisfied with my current telecom service provider.					
25.	If I had the option, if I moved to another area I would remain with my current telecom service provider.					
26.	I am satisfied with the price and performance ratio of my current telecom service provider.					
27.	The contacts at my current telecom service provider are friendly.					
28.	I once had a problem or a negative experience with my current telecom service provider.					

Your participation in this survey is greatly appreciated. Thank you for your time and if you have further comments about Customers Switching Behaviour, please feel free to comment in the space provided below. Once again, we assure you that identity will remain STRICTLY CONFIDENTIAL.

APPENDIX – C

MODEL ASSESSMENT (AMOS RESULTS)

Model(s) Fit Summary (SEM)

Model	Items	CMIN/*df*	*Df*	GFI	AGFI	CFI	TLI	RMSEA
CORPREP	7	3.644	10	0.974	0.927	0.985	0.967	0.081
VARSEEK	3	0.348	1	0.999	0.990	1.000	1.000	0.000
PARALTATT	5	1.423	3	0.996	0.979	0.999	0.995	0.033
CUSTSAT	8	1.922	18	0.979	0.958	0.992	0.987	0.048
SWINT	5	1.982	3	0.994	0.970	0.997	0.989	0.050
Original Model	28	2.719	330	0.861	0.829	0.919	0.907	0.066
Revised Model	27	2.635	303	0.918	0.872	0.928	0.916	0.064

Maximum Likelihood Estimates (Scalar Estimates)

Regression Weights

			Estimate	S.E.	C.R.	P	Label
CS	<---	PAA	-.224	.042	-5.271	***	
CS	<---	VS	.436	.093	4.674	***	
CS	<---	CR	1.136	.030	37.823	***	
SI	<---	CR	-.400	.067	-5.962	***	
SI	<---	PAA	-.366	.046	-7.990	***	
SI	<---	CS	-.316	.052	-6.043	***	
SI	<---	VS	1.207	.100	12.087	***	

Standardized Regression Weights

			Estimate
CS	<---	PAA	-.234
CS	<---	VS	.221
CS	<---	CR	.959
SI	<---	CR	-.347
SI	<---	PAA	-.394
SI	<---	CS	-.325
SI	<---	VS	.631

Covariances

			Estimate	S.E.	C.R.	P	Label
VS	<-->	CR	-.083	.013	-6.639	***	
PAA	<-->	VS	.248	.019	12.899	***	
PAA	<-->	CR	-.037	.024	-1.521	.128	

Correlations

			Estimate
VS	<-->	CR	-.352
PAA	<-->	VS	.846
PAA	<-->	CR	-.076

Variances

	Estimate	S.E.	C.R.	P	Label
PAA	.604	.043	14.124	***	
VS	.142	.010	14.124	***	
CR	.392	.028	14.124	***	
e1	.099	.007	14.124	***	
e2	.108	.008	14.124	***	

Matrices and Two Tailed Significance
Standardized Total Effects

	CR	VS	PAA	CS
CS	.959	.221	-.234	.000
SI	-.658	.559	-.318	-.325

Standardized Direct Effects

	CR	VS	PAA	CS
CS	.959	.221	-.234	.000
SI	-.347	.631	-.394	-.325

Standardized Indirect Effects

	CR	VS	PAA	CS
CS	.000	.000	.000	.000
SI	-.311	-.072	.076	.000

Standardized Total Effects - Two Tailed Significance (BC)

	CR	VS	PAA	CS
CS	.001	.003	.001	...
SI	.001	.001	.001	.001

Standardized Direct Effects - Two Tailed Significance (BC)

	CR	VS	PAA	CS
CS	.001	.003	.001	...
SI	.001	.001	.001	.001

Standardized Indirect Effects - Two Tailed Significance (BC)

	CR	VS	PAA	CS
CS	...	...	...	...
SI	.001	.002	.001	...