"Research Topic: Building Customer loyalty: A case study of Indian telecom industry from customers' perspective"

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Student Name – Preetham Gangadhar

Supervisor – Dr. Lucia Walsh

Student ID – 10338599

Course – MBA (General)

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Declaration:

I Preetham Gangadhar, declare that this research is my original work and that it has never been presented to any institution or university for award of Degree or Diploma. In addition, I have referred correctly all the literature and sources used in this work and this work is fully compliant with the Dublin Business School's academic honesty policy.

Signed: Preetham Gangadhar
Dated: 22/05/2017

Acknowledgement:

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Abstract:

Purpose –

The purpose of research is to explore the various factors/determinants/variables that influences customer loyalty. Based on the various factors/determinants/variables that influences customer loyalty the most common factors/determinants/variables – value, quality, customer service, customer experience and customer satisfaction are selected to establish relationship with customer loyalty and find out the influence these factors/determinants/variables have on customer loyalty in the context of Indian telecom industry. Once the relationship is established the research aims to build a model of customer loyalty for Indian telecom companies.

Design/ research methodology/approach –

A non-probability purposive sampling technique was employed to conduct survey through in-person questionnaire distribution method among 300 customers of five telecom operators chosen based on the higher market share in Bangalore. A mono quantitative method was adopted to conduct this research.

Findings –

Most of the respondents are not happy with their current telecom operator. The major reasons for those customers not being happy include poor service quality, poor customer service, poor customer experience, poor customer value and poor customer satisfaction. Among all these majority of the respondents replied that poor service quality is the most common reason for being unhappy with present telecom operator. Since the switching cost is zero, 71.38 % of the total participants said they would like to change their telecom operators. In fact, 81.52 % of the participants had already switched to other telecom operators in past one year.

The respondents scored timely response as the most important determinant for customer service. Likewise, for quality service, knowledge of staffs about the products or services was scored the highest determinants. In customer value, polite, friendly and approachable were the most highly scored determinant. For

customer satisfaction, quality of service and value of customers were the most highly scored determinant. For customer experience, value of customers was scored as the highest determinant. The respondents said that better customer service leads to customer loyalty.

The respondents also agreed that value, quality, customer service, customer experience and customer satisfaction are interconnected. All these determinants hugely influence customer loyalty. It is therefore all these factors should be included in building customer loyalty model for Indian telecom industry.

Originality/Value –

The research adds to the previous research on the theory of customer loyalty in Indian telecom industry and proposes value, quality, customer service, customer experience, customer satisfaction and price as the most common and important determinants in building customer loyalty model for Indian telecom industry.

Keywords: *Value, Quality, Customer service, Customer experience, Customer satisfaction, customer loyalty, Price, Indian telecom industry, Customer loyalty model.*

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Chapter 1: Introduction of Research topic

1.1 Research background

Over the past decade, Indian economy has grown very steady despite economic recession in the international economy. In the line with this Indian telecom industry has registered strong growth in the past decade. At present India is the second largest communication market in the world. The Indian mobile company has grown rapidly and hence contributed substantially to India's Gross Domestic product (GDP). The growth trend indicates that it will contribute even more to Indian GDP in near future. The industry at present is more than $ 37 billion market and likely to reach $ 103.9 billion by 2020 at a projected growth rate of 10.3 per cent per annum (IBEF Report, 2017).

However, the liberal and reformist policies brought by Government of India have not only increased strong consumer demand but also high competitiveness in the industry. The deregulation of Foreign Direct Investment (FDI) has attracted the interest of foreign telecom companies like Vodafone, Telenor, Samsung, Oppo, Vivo , Apple etc. to invest in Indian telecom industry. Apart from this, the local companies like Jio (Reliance enterprise), Ortel communications etc. have also invested hugely in Indian telecom market. The increase in competition in this industry has created challenges for all the companies not only to attract customers but also to build customer loyalty.

A key strategy, which has recently been adopted by most of the telecom companies to overcome this challenge, is to provide value for money in its product or services. Apart from this the main focus of these companies is to create a long-term relationships with customers. Building customer loyalty is very important for any business because it not only makes customers stay with that company for a longer period of time but also they involve in repeat purchase of service or products. Companies in this industry are now more focussed on short-term objective of building customer loyalty rather than long-term objective of gaining market share. The reason for adopting short term strategy is

that loyal customers helps in increasing sales by buying more often and also through referral and word of mouth marketing (Srinivasan, S.S., Anderson, R., Ponnavolu, K., 2002a). However, identifying the importance of customer loyalty and examining how customer loyalty is built are two different things. The first one is about knowing the impact customer loyalty can have on the business and the second one is a process to establish customer loyalty to have that desirable impact on the business(Homburg, C., Jozić, D., Kuehnl, C., 2015).

1.2 Justification of Research

Despite of the theoretical research efforts in the areas such as customer engagement, customer satisfaction, consumer behaviour, business strategy, marketing strategy, service management and customer relationship management there are no acceptable theory, which completely explains how customer loyalty can be built as per the perception of customers rather than business(Jain, R., Aagja, J., Bagdare, S., 2017; Jhandir, S.U., 2012).

Some of the past research has identified factors such as quality, value and satisfaction, which are ingredients of customer loyalty building (Akbar, M.M., Parvez, N., 2009). There are other studies, which also found that these are important variables, which impacts customer loyalty (Kandampully, J., Zhang, T., Bilgihan, A., 2015) but these are only partial insight into building customer loyalty. The other alternative variable, which has been identified in customer relationship research, is customer experience (Kuo, Y.-F., Wu, C.-M., Deng, W.-J., 2009). Irrespective of these variable impacts on customer loyalty building there is a need for companies to deliver a " branded customer experience". So the customer loyalty building should be based on customer's experience with a product or service rather than company's viewpoint.

Moreover, in Indian telecom industry there is a need to build customer loyalty as the level of competition among the companies is on the higher side. In order to do so Indian telecom industry has recognised the role of total customer experience in building customer loyalty. A better and satisfied customer

experience is the key strategy for companies to build customer loyalty. Along with this theory there is a new perspective, which suggests that the customer has to interact with the components of a service to make that service "real" (Aydin, S., Özer, G., 2005). It also further adds that the companies which adopts this perspective to customer loyalty building has a differentiated competitive advantages as compared to its competitors (Lai, F., Griffin, M., Babin, B.J., 2009).

In recent times there has been some research on the relationship between loyalty and customer service, which has found that the customer service has significant effect on building customer loyalty (Hallowell, R., 1996). In the context of Indian telecom industry a better customer experience is of primary importance for the sustainability of business as well as in the growth of business.

Based on preceding theory and research, this study broadly investigates customer service and customer loyalty in profundity. The different variables such as quality, value, and satisfaction that have come across in various research and studies in the past are considered by researcher in order to build customer loyalty. The researcher has also added " customer service " as a new dynamic variable in building customer loyalty (Gustafsson, A., Johnson, M.D., Roos, I., 2005).

Moreover the research identifies and investigates three major aspects of customer service namely; functional (core product or service), mechanic clue (physical environment) and humane clue (employee behaviours or interaction). In this research the relationship dynamics of all this three clues and building customer loyalty is explored because they mediate other major variables – quality, value and satisfaction (Kumar, R.K., Srivastava, M., 2013; Kim, M.-K., Park, M.-C., Jeong, D.-H., 2004a; Kenett, R.S., 2014)

1.3 Research Aims and Objectives

The main aim of this research is to identify, and investigate the major variables or factors that are responsible for building customer loyalty but from the

perspective of customer experience. In order to achieve this aim the following objectives are derived from the literature review of the research (Adapted from Donnelly, M., 2009b and modified by author).

a) To explore factors responsible to building customer loyalty.
b) To study the relationship between customer loyalty and customer experience.
c) To identify and explore the current customer experience in reference to functional (core product or service), mechanic clue (physical environment) and humane clue (employee behaviours or interaction).
d) To study the relationship among customer service, quality, value, satisfaction and loyalty of customer.
e) To develop a new loyalty building model for Indian telecom industry

1.4 Research hypothesis

Based on the literature review and research aims and objectives the following hypothesis is considered for this research.

H_{1a}. There is a direct relationship between functional clue and customer service.
H_{2a}. There is a direct relationship between mechanic clue and customer service.
H_{3a}. There is a direct relationship between humane clue and customer service.
H_{4a}. There is a direct relationship between customer service and customer loyalty.
H_{5a}. There is a direct relationship between value and customer loyalty.
H_{6a}. There is a direct relationship between quality and customer loyalty.
H_{7a}. There is a direct relationship between customer satisfaction and customer loyalty.

The following are the null hypothesis:

H_{1o}. There is no direct relationship between functional clue and customer service.

H_{2o}. There is no direct relationship between mechanic clue and customer service.

H_{3o}. There is no direct relationship between humane clue and customer service.

H_{4o}. There is no direct relationship between customer service and customer loyalty.

H_{5o}. There is no direct relationship between value and customer loyalty.

H_{6o}. There is no direct relationship between quality and customer loyalty.

H_{7o}. There is no direct relationship between customer satisfaction and customer loyalty.

(Adapted from Donnelly, M., 2009a. and modified by author)

1.5 Structure of dissertation

The structure of dissertation consists of five chapters; Introduction, Literature review, Research methodology, Data collection, analysis and interpretation, and Discussion and Conclusion.

The first chapter is Introduction. The first chapter explains the need of research and its importance to the business and theory of business loyalty in the telecom business in India. It also justifies the need of brand loyalty especially in Indian telecom business because the number of telecom companies (both domestic and international) is increasing and thus companies need to retain its existing customers in the first place and then attract new customers.

The second chapter is literature review. This chapter explains the various factors such as customer service, customer experience, quality, customer service and value are important for companies to retain its customers. The companies need to build model to increase customer loyalty. It also explain how customer service, customer experience, quality, customer service and value are interconnected and how these factors can help to build model for customer loyalty.

The third chapter is research methodology. It explains about the different types of research methodologies, which include different research philosophies, different research designs, different data collection methods, different sample data collection methods, and different choices of data. It also explains the reasons for selecting specific research philosophy, research design, and data collection method. The selection of specific research philosophy, research design, and data collection method is purely based on relevancy of theme of research and also to the convenience of researcher.

The fourth chapter is data collection, analysis and interpretation. It presents all the data that are collected during this research. It also explains the reasons for getting that kind of data. Once the data is analysed this chapter also explains what the collected data means in the context of the research. In this chapter the findings generated through primary data is presented.

The fifth and the last chapter are Discussion and Conclusion. In the chapter the findings are discussed to see how diverging or converging findings are as compared to data collected in literature review (secondary data). It also concludes by presenting the customer loyalty model for Indian telecom industry based on the conceptual framework presented in literature review. The chapter also includes the limitations and scope for further study with the contribution it has made to the theory of customer loyalty and business of telecom in India.

1.6 Conclusion

Indian economy is growing with an average of 7.5 per cent for last decade. This growth in economy has brought changes in the disposal income of Indian population. This means Indian population has more money to spend. The other aspect of Indian population is that Indian market (customers) has turned out to be the second biggest telecom market in the world. In order to tap this market there is huge competition among the local and international telecom operators. In order to sustain and achieve competitive advantage it is important for telecom companies not only to attract new customers but also retain the existing

customers (Mosley, R.W., 2007). If a company is able to retain customers that means that company is able to add attributes like quality, value, customer service, customer satisfaction and customer experience and hence customer loyalty. It is therefore important for Indian telecom companies to build customer loyalty.

The chapter has explained the aims of doing the research and proposed hypotheses based on which the researcher looks to establish the relationship of quality, value, customer service, customer satisfaction and customer experience in building customer loyalty. It has also explained the reason for doing this research. It also explains the structure of research which consists of six chapters; Introduction, Literature review, Research methodology, Data collection, analysis and interpretation, Findings and Discussion and Conclusion.

Chapter 2: Literature Review

2.1 Introduction

The chapter explains the concepts of factors such as quality, value, customer service, customer satisfaction and customer experience. It also explores and explains the various key factors that can help in building customer loyalty model for Indian telecom companies. It also explains the interconnected relation among quality, value, customer service, customer satisfaction and customer experience and how these factors can help Indian telecom companies in building customer loyalty.

2.2 Concept of Customer Experience

In order to have a successful business there is a need to create profit as well as customers (Balaji, M.S., 2009). So it is important to create happy customer experience so that there is increase in customers' loyalty and at the same time add value to the business. In recent times businesses see improving their customer service as a competitor differentiator rather than just a concept (Blut, M., Beatty, S.E., Evanschitzky, H., Brock, C., 2014a). Customer service cannot make businesses profitable but it is very certain that customer service adds value to the business by increasing the loyalty of customers (Nasermoadeli, A., Ling, K.C., Maghnati, F., 2013; Ng, S., David, M., Dagger, T., Palmer, A., Koenig-Lewis, N., Omneya, Y., 2017). It is therefore important for businesses to have a positive customer experience which acts as an important variable in building loyalty. In order to understand the aspects of customer service it is very important to define customer experience.

2.2.1 Meaning of Customer Experience

Customer experience has emerged as a new concept in recent years but because of its qualitative nature it is difficult to define customer experience in a specific way (Berry, L.L., Carbone, L.P., Haeckel, S.H., 2002; Blut, M., Beatty, S.E.,

Evanschitzky, H., Brock, C., 2014b). It was since 1960 there had been attempts to define customer experience as a term in business but there had not been a uniform definition of customer experience. (Campbell, C.L., 2017) The research over the years clearly suggests that customer experiences can be sensory, feeling, thought, action and in relations to service or product (Bolton, R.N., Drew, J.H., 1991). Customer experience incorporates each and every aspect of company's offering; from customer service to product and services features and usability.

Customer experience is internal and subjective response a customer gets when directly or indirectly involved with a company (Novak, T.P., Hoffman, D.L., Yung, Y.-F., 2000). The direct contact generally occurs when a customer buys or uses a service or product. The main anchor in this type of contact is the customer. Likewise in indirect contact includes unplanned encounters with representations of a company's products, services or even brands and word of mouth promotion (Cetin, G., Dincer, F.I., 2014; Chadha, S.K., Kapoor, D., 2009a).

Irrespective of the definitions of customer service there is a need for customers to engage with a product or service directly or indirectly to have an actual experience about that product or service (Verhoef, P.C., Lemon, K.N., Parasuraman, A., Roggeveen, A., Tsiros, M., Schlesinger, L.A., 2009b). The experience is subjective in nature and thus it can also be described through behavioural dimensions such as customer's use of a product or services, customer's participation with a product or service and customer's social interaction about that product or services (feedback) (Chadha, S.K., Kapoor, D., 2009b; Dodds, D., 2016).

Most of the times customer experience is misunderstood as customer service. There is a huge difference between customer experience and customer service. Customer service results into customer experience (Cheung, C.M., Zheng, X., Lee, M.K., 2014; Gentile, C., Spiller, N., Noci, G., 2007a.). A better customer service means a company is able to provide a positive customer experience whereas lower level of customer service means negative customer experience. The

nature of customer service has direct impact on the customer experience, which in a way can add value to the company or devalue company's brand. So it is important that satisfactorily customer service is provided to the customer so that customer experience acts as a competitive differentiator for the company.

2.3 Indian telecom industry

Despite of economic instability in international market India has been able to grow at an average growth rate of 7.5 % in last 10 years (PricewaterhouseCoopers, n.d). The robustness in Indian economy has provided a boost to Indian telecom industry as well. In the telecom industry Indian market has witnessed increasing pressure in profitability, hyper-competition, spectrum trading, and most essentially favourable merger and acquisition policies by Government of India (PTI, 2016). All these factors demand better customer service and better customer experience.

Earlier Indian telecom industry had been voice driven but in recent times there are more avenues attached to Indian telecom industry. With the innovation of low cost smart phones, India has already emerged as world's largest smartphone market in the world in terms of volume (ETTelecom.com, n.d; Staff, E., 2016. India Mobile Stats Feb 2016). The increase in usage of smartphone has also increased average data consumption. In addition to this recent demonetisation in country and digital India movement have promoted the digital payment ecosystem in the country (ETTelecom.com, n.d.). All these improvements in Indian telecom market are the reasons for rapid development of Indian telecom industry.

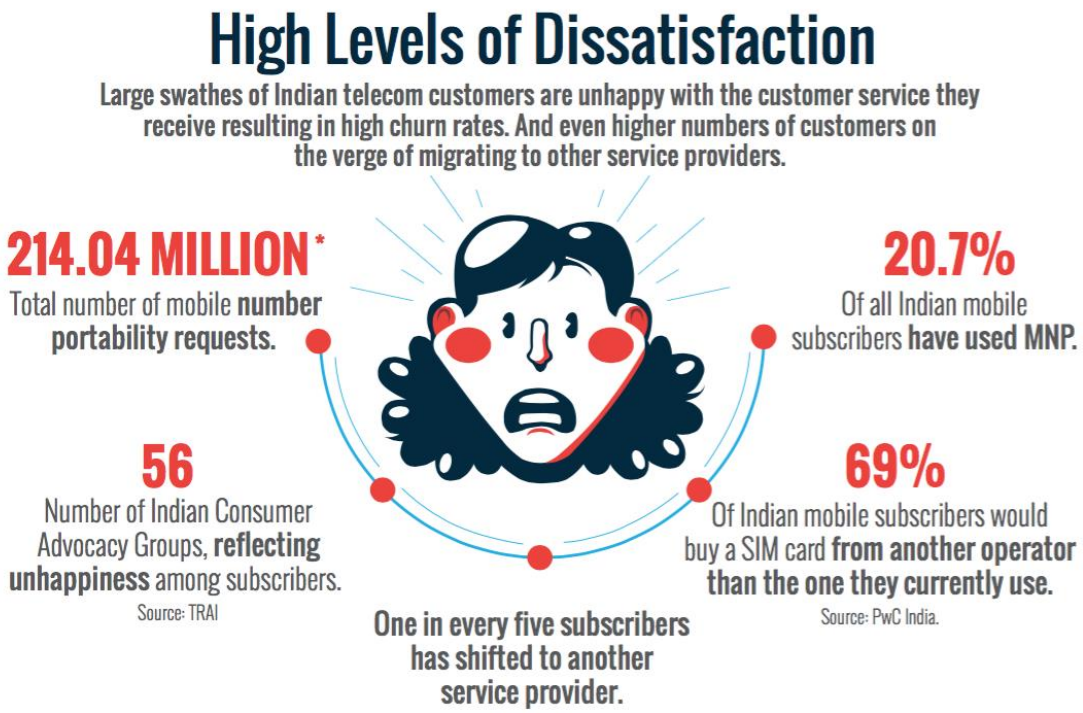
Government policies of 100 per cent FDI (foreign direct investment) in telecom industry has driven disruptive entry of both domestic and international operators in market. It is because of disruptive entry the industry has witnessed innovative tariff plans to attract customers (ETTelecom.com, n.d.). The hyper competition in market has urged businesses the need for not just to attract customers but also to provide better customer service. A better customer service

can result into better customer experience, which many businesses believe can provide competitive advantage to their business. So it is important to know the customer experience in Indian telecom industry.

2.4 Customer Experience in Indian telecom industry

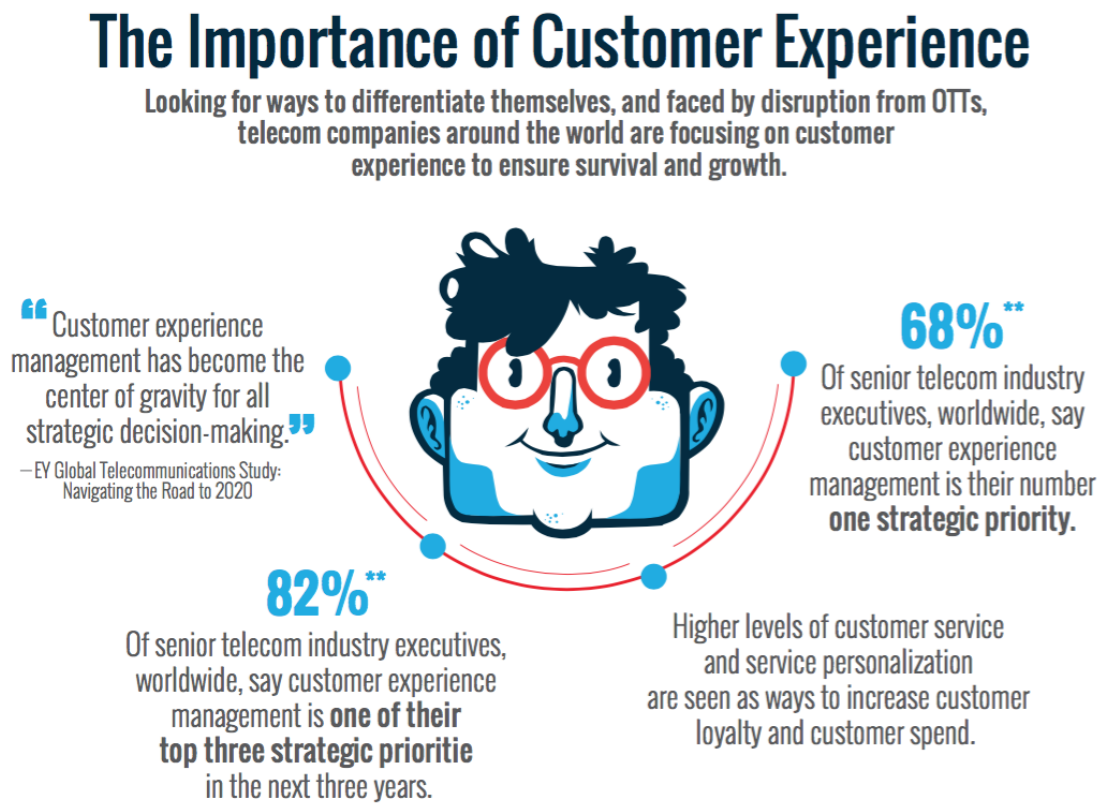
The rapid of growth in India telecom, hyper competition in market, emergence of digital payment ecosystem and futuristic developments such as mobile advertising and other digital experience like mobile entertainment indicate that Indian telecom industry will grow in leaps and bounds in coming years (ETTelecom.com, n.d.). All these factors are favourable for growth of Indian telecom industry but as a business all these factors has brought an immediate impact in an increase in customer mix. The prices of all the telecom operators are very competitive but there is challenge for these operators to retain customers. For these operators retaining customers and increasing revenue per usage (ARPU) nothing but creating an exceptional Customer experience (Domb, M., Sujata, J., Sanjay, B., Arindam, R., Jypti, S., 2016a).

Customer experience is totally dependent on customer service and customer satisfaction (Hollebeek, L., 2011). As per the survey below indicates that very high number of Indian telecom customers is unhappy with the customer services provided by the Indian telecom operators. This is the main reason these customer are not loyal to a particular telecom operator. They prefer to switch to other telecom operators more frequently (Domb, M., Sujata, J., Sanjay, B., Arindam, R., Jypti, S., 2016b).



(Source: PWC India, and TRAI)

Customers nowadays prefer to research and get information about products/services before making decision to buy because they are aware of their needs and prefer to choose product or service, which meets those needs and requirements. They are not only looking for a relevant product or service as per their needs and requirements but they also what to examine and know how and when the product or service will be delivered. All these changes in customers behaviour has empowered the customers importance and hence telecom operators are now much interested in setting the base for " Customer Managed Experience" (Wang, Y., Lo, H.-P., 2002; Kuusik, A., 2007; Leventhal, R.C., Mascarenhas, O.A., Kesavan, R., Bernacchi, M., 2006a).



(Source: EY Global Telecommunication Study)

The info graphics above suggests that the importance of customer experience is on focus for each and every business. Customer experience not just influence on strategic decision-making but most of the business executive consider customer experience as differentiator which can help companies to add value to the company as well as provide competitive advantage (Puccinelli, N.M., Goodstein, R.C., Grewal, D., Price, R., Raghubir, P., Stewart, D., 2009). Customer experience is even seen as vital strategic priority, which can help them in their survival and growth.

2.5 Management of customer Experience in Indian Telecom industry

In the context of Indian telecom industry the industry had a very successful "customer first" management approach over last decade but as per rapid changes in customers' needs and sentiments there is need or operators to take technological leaps to improve customer experience (Palmer, A., 2010).

In order to improve customer experience telecom operators need to focus on three business areas; fulfilment, service assurance and billing and revenue (Donnelly, M., 2009e; Peppers, D., Rogers, M., 2016a). All these are also called experience clues and referred as functional, humanic and mechanic clues respectively.

A business can provide customer service experience through its functional, mechanical (operations) and humanism (customer service) clues (Donnelly, M., 2009d; Peppers, D., Rogers, M., 2016b). Functional clue is referred as rational perception of customers while mechanic and humanic are considered as emotional perceptions.

2.5. 1 Functional Clues

It is important that a product or service fulfils the needs and requirements of customers. Only if the needs and requirements of customers are met they buy that product or service (Peppers, D., Rogers, M., 2016c). In the context of telecom business fulfilment of whatever is promised by operator is key whether that customer will stay with that operator or not. If an operator fails to deliver what have been promised that is every chance that customer could switch to its competitor (Edward, M., Sahadev, S., 2011; Gentile, C., Spiller, N., Noci, G., 2007b). It is therefore streamlining real time prioritization of customer needs should be on high on agenda for telecom operators (Rahman, Z., 2006). The functional clues in telecom industry include combing and analysing customer data, service requests, defining service parameters, improving network capacity, quick billing, quick and permanent support availability, better management strategies and most importantly mapping all of these clues to Indian telecom rules and regulations (Eshghi, A., Roy, S.K., Ganguli, S., 2008).

2.5.2 Mechanic Clues

Mechanic clues include setting up physical environment, marketing policies, service environment and customer specific channels. It is important to make

customers convenient at the first place so that companies can provide its services.

Customer expectations are growing. In the context of Indian telecom industry Indian customers want voice, text, data, TV on mobile, hosted services, applications, digital payment mechanism, flexible tariff plans, and quick connectively to customer service (Deng, Z., Lu, Y., Wei, K.K., Zhang, J., 2010). They want diversified services and thus there can be diverse problems. It is most of the times seen that customer service is not able to understand customer queries and thus cannot resolve them. The main reason for this is practice of unified response to every customer. So it is important to upgrade technologies and platforms to have better customer relationship management. There is need to develop a reliable understanding about customers and serve them as per their needs and requirements. Indian telecom operators have not made enough investments in technology to understand customers through real time analytics. It is mainly about developing mechanic arrangements to provide quality service to the customers.

2.5.3 Humanic Clue

It is mainly related to employees' behaviour and performance at work place. It can include how employees talk to customers, how they deal with them, how presentable they are in person or over virtual calls. There is a direct impact of how employees treat customers' queries. The customer service provided can create a gap between the expectation and perception of the customers. A better service quality closes the gap between customer's expectation and perception and hence develops a better customer service. A better customer service makes better customer experience and hence develop loyalty for the operator(Lai, T.L., 2004).

On the contrast, if employees' interaction with customers does not go well then there is an opportunity lost for operators to not only to serve better but also to provide better experience to the customer. It also further worsens when

operator miss the opportunity to develop loyalty among their customers. It also impacts the creditability of brand.

2.6 Concept of Customer Loyalty

Customer loyalty is very closely interlinked with customer experience and customer satisfaction. All of these characteristics in a business makes it profitable and also helps in growth in future. Like customer satisfaction and customer experience, customer loyalty is also explained as a differentiator for business, which can help in better growth, achieve competitive advantage and create value for business (Uncles, M.D., Dowling, G.R., Hammond, K., 2003). It nature of customer can be emotional, behavioural, or even attitudinal (Rauyruen, P., Miller, K.E., 2007). The emotional loyalty can be sometimes irrational but because of "love" for the product or service or even brand or anything related to the business customers are bound to visit the same brand more often. The behavioural loyalty is mainly focussed on customer's preference of a brand, customer's repeat purchase loyalty, or even personal convenience in using a specific brand. It is also more often irrational because it is more about finding something convenient, preferential rather than value. Attitudinal loyalty is also mostly influenced by preferences and intentions of customers. Strong positive attitude is required for a customer to choose the same brand for years (Richardson, A., 2010).

The authors and researchers see customer loyalty as a key strategic customer relationship management aspect, which not only helps to attract new customers through word of mouth marketing but also retain the existing customers(Lee, H.S., 2015). Loyal customers are long term customers who not only buy products or services now but will also buy in future. They have even the power to influence the buying decision of new customers by spreading positivity about the product or service.

But some of the definitions of customer loyalty indicates customer loyalty as " customer's commitment to a brand" (Schmitt, B.H., 2010); "attachment to a

brand" (Zhang, S.S., van Doorn, J., Leeflang, P.S., 2014); " satisfied customers" (Toufaily, E., Ricard, L., Perrien, J., 2013). Irrespective of the definitions the main purpose of seeking customer loyalty is to increase sales and profit of a business. But on the perspective of customer loyalty means quality products or service, product or service value, satisfied customer service, and satisfied customer experience.

Customer loyalty is not achieved by introducing customer loyalty scheme or program but only by satisfying customers' expectation. It is therefore important for business to look for ingredients or factors that are responsible for customer loyalty.

2.7 Factors responsible for Customer Loyalty

There have been various researches about factors that affect or influence customer service. Based on the business and industry the nature of factors differ but influence of customer satisfaction, customer experience, quality, price, value and brand image have been commonly referred in most of the studies (Tata Company Report, n.d). Among all these factors customer satisfaction is the most referred and popular factor, which has direct connection with customer loyalty. As per ACSI (American Customer Satisfaction Index) there are three antecedents in customer satisfaction; perceived quality, perceived value and customer expectations (Samuelsen, B.M., Sandvik, K., 1997; Leventhal, R.C., Mascarenhas, O.A., Kesavan, R., Bernacchi, M., 2006b). So indirectly all these factors also impact customer loyalty.

In the context of telecom industry network quality, customer support, and pricing structure are the main service quality that impacts customer satisfaction and thus have indirect impact on customer loyalty (Zins, A.H., 2001). Stum, D.L., Thiry, A., (1991) on the other hand suggest that price , service quality, brand image, and trends have direct impact on the customer loyalty in telecom industry.

In the context of India, socio demographic variables that impacts customer loyalty are education, residence type, family size (Mishra, S., Prasad, S., 2014; Kumar, V., Shah, D., 2004). All of these factors have significant correlation with customer loyalty. All these factors can be categorized as emotional, behaviour and attitudinal loyalty.

Meyer, C., Schwager, A., (2007) suggests that the determinants of customer loyalty in the mobile commerce context are perceived value, trust, habit, and customer satisfaction where customer satisfaction is considered as the most important determinant which have an important intervening role in the relationship of perceived value and trust to loyalty.

Paulrajan, R., Rajkumar, H., (2011a) In the context of Turkish telecom industry found out that switching cost factors directly affects customer loyalty. It also plays intervening role in impacting customer satisfaction and trust.

All these research suggest that in telecom industry customer experience, quality, Value and customer satisfaction are main factors that impact customer loyalty. But it is important to know interrelationship among these in the context of achieving customer loyalty in Indian telecom sector.

2.8 Interrelations among Quality, Value and Customer Satisfaction

In general, quality provides value and value leads to satisfaction among customers (Grewal, D., Levy, M., Kumar, V., 2009; Lemke, F., Clark, M., Wilson, H., 2011). It is a sequential reaction in the order presented in the figure below. It cannot work in reverse order as customer satisfaction is the outcome of this process.

(Source: Author; Paulrajan, R., Rajkumar, H., 2011b; Kim, M.-K., Park, M.-C., Jeong, D.-H., 2004b.)

Most of the studies have found that service quality impacts behavioural intention of customer, which is indirectly influenced by value and satisfaction (Beerli, A., Martin, J.D., Quintana, A., 2004). In the context of telecom industry, (Srivastava, M., Kaul, D., 2016; Srivastava, M., Kaul, D., 2014) in their research found out that the five-service quality dimension (reliability, assurance, tangibles, empathy and responsiveness) positively influenced customer service in terms of loyalty and value. Srinivasan, S.S., Anderson, R., Ponnavolu, K., (2002) in a research in Pakistani telecom industry found that quality service and low cost services are key determinants in predicting customer loyalty. In a similar study in the context of Indian telecom industry revealed that Indian customer wants quality service from telecom operator at a competitive cost (value) (Verhoef, P.C., Lemon, K.N., Parasuraman, A., Roggeveen, A., Tsiros, M., Schlesinger, L.A., 2009a; Wang, Y., Lo, H.-P., Yang, Y., 2004). This means quality service and value for money results into customer satisfaction for Indian telecom customers.

Since quality, value and satisfaction are interconnected and highly intervened in attaining customer loyalty these are considered as important blocks for building a model for customer loyalty (Dick, A.S., Basu, K., 1997; Selnes, F., 1993).

2.9 Model of building customer loyalty (Conceptual Framework)

Based on all the literature review the following conceptual framework is developed which is also model of building customer loyalty. As per the research

theme, the customer experience has been centralised in this model and through its three channels (functional, mechanic and humanic clues) the major determinants of customer loyalty; quality, value and satisfaction are combined to develop a model of customer loyalty for Indian telecom industry (Chen, S.-C., 2015; Siddiqi, K.O., 2011).

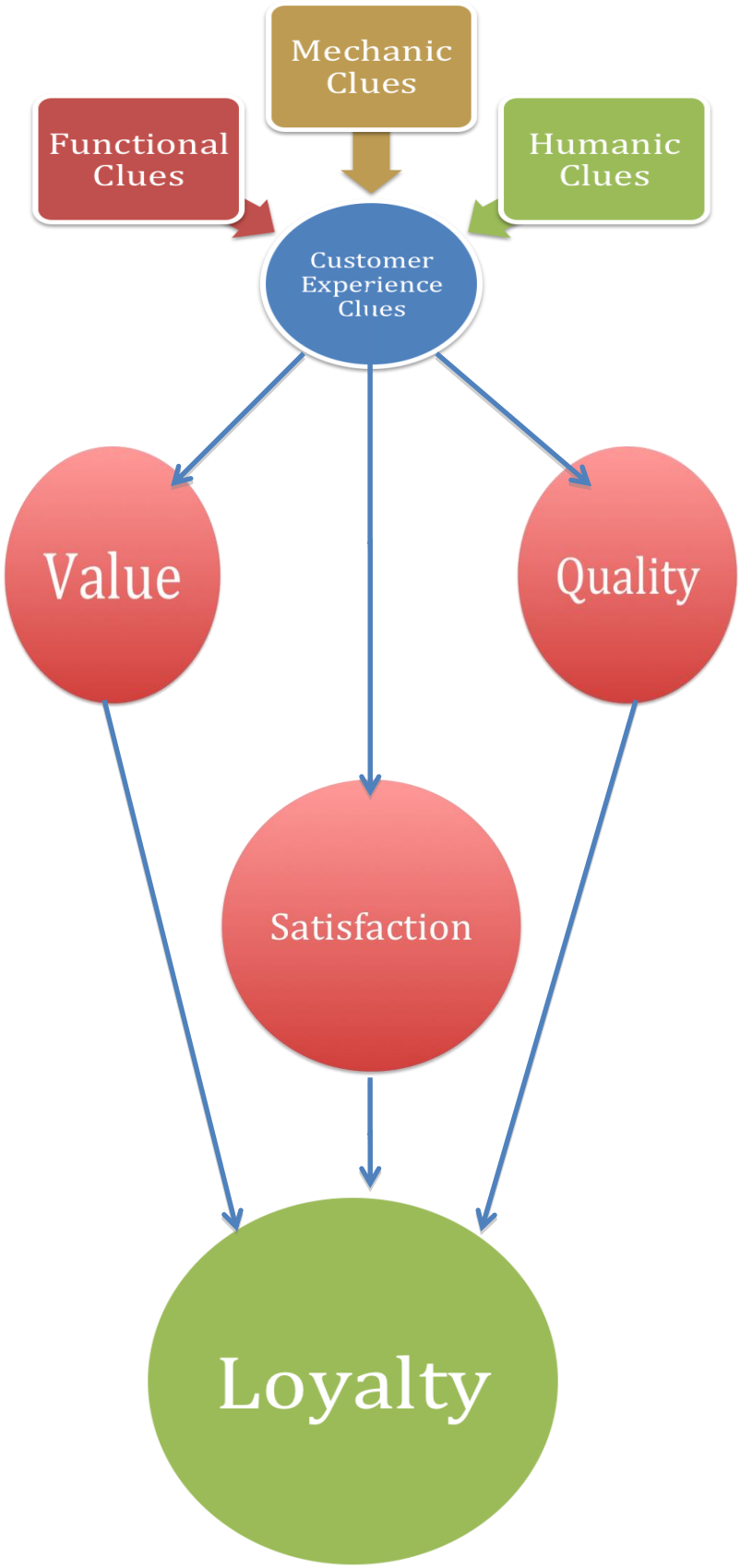


Fig. 1 Customer Loyalty Building model (Conceptual Framework)

(Source: Adapted from Donnelly, M., 2009c.; Verhoef, P.C., Lemon, K.N., Parasuraman, A., Roggeveen, A., Tsiros, M., Schlesinger, L.A., 2009b; Osterwalder, A., Pigneur, Y., 2010)

Chapter 3: Research Methodology

3.1 Introduction

The research required two pre requisites; first know if there was any telecom industry in India and second if there were any customers for Indian telecom industry. Both of these pre requisites were met so that the research work started. Once the research was started there was a need to develop an appropriate research methodology so that the research objectives were met during the research.

So this chapter explains the appropriate research methodology selected for this research. It also explains the reasons behind selecting that specific research methodology for this research. This chapter covers details on research philosophy, research strategy, research choice, methods of data collection, and research ethics chosen for this research. It also further provides the direction to the research in data collection and justifies the choice made in each stage of research methodology.

3.2 Research Philosophy

Research philosophy indicates development of knowledge and the nature of knowledge (Baskerville, R.L., Wood-Harper, A.T., 2016). Both development of knowledge and nature of knowledge are important in a research work. The nature of this research is falls under social theory (Manheim, H.L., 1977). There are four paradigms, which can be used for the analysis of social theory; radical humanists, radial structuralist, interpretive and functionalists. These four paradigms for analysis of social theory are further divided into subjective and objective dichotomy (Marschan-Piekkari, R., Welch, C., 2004). There are other research philosophies such as realism, pragmatism, epistemology that could be considered for this research (Blumberg, B.F., Cooper, D.R., Schindler, P.S., 2014).

The research also includes research of customer perspective so this type of research is generally characterised by positivism and phenomenological (Saunders, M.N., 2011). Positivism is an objectivist approach, which is mostly

common in a quantitative based research (Schindler, P.S., Cooper, P.S., 2005). The research has proposed hypothesis for testing. This indicates that research is driven towards quantitative research. The research includes objectivist approach in its study so positivism is chosen for this research. Apart from that the research also suggests the role of customers and their perception about brand loyalty is important aspect of research. Customers here are the social factors. So the research also has phenomenology and symbolic interactionism, which suggests adopting interpretivism philosophy as well (Veal, A.J., 2005). So positivism and interpretivism philosophies are selected for this research.

3.3 Research Methodology

Since the research theme very specifically explains that customer perspective is important for research there is a need to get information from maximum number of customers. This is possible through polls, questionnaire, and surveys. All these data collection method falls under quantitative method so the research has adopted quantitative research method (Mugenda, O.M., 1999; Bryman, A., Bell, E., 2015).

The alternative for this could be qualitative but because of cross sectional time horizon it is not possible to collect data from a large sample of customers under this research method (Punch, K.F., 2013). Apart from this there are other disadvantages associated with qualitative research method in the context of this research. Some of the disadvantages are explained below (O'neill, R., 2006):

a) Sample size is small – The collection of qualitative data is generally more time consuming than that of quantitative data collection because of which researcher has to select a small sample size for research (Cooper, D.R., Schindler, P.S., Sun, J., 2003).

b) Generation of results not easy – Since the sample size under this research method is less the findings cannot be generalised to the whole population of research sample (Greener, S., 2008).

c) Dependents on interviewees for relevant information and researcher's skills for collecting information - In interviews sometime the interviewees do not want to answer a particular question or do not answer the question properly. In this case the quality of information collected for research is affected. In the same way, the skills of research while interviewing also adds to the validity and reliability of the information or data collected. An observation of the body poster while interview, the reactions of interviewees helps researcher if the interviewees are interested in answering research questions or not. The positive reactions suggest that interviewees are interested in answering the questions and thus add to the quality of the information or data for the research. If the interviewees are not interested in answering the questions that means research is not able to get the relevant information. This deteriorates the quality of data and information collected for research.

On the contrast, adoption of quantitative research method creates following advantages to the researcher (Webb, C., 1989).

a) More reliable and objective – Since the nature of questions in quantitative research method is very specific the data collected is more reliable and objective in nature while in qualitative research method because of its subjective nature the reliability is always questionable (Hair, J.F., 2007).

b) Generalisation of findings easier – The quantitative research method allows to collect data from a larger sample. This allows researcher to have a broader study about the research matter and hence helps in enhancing in the generalisation of findings.

c) Personal bias can be avoided – In quantitative research method there is always surety that researcher can avoid personal bias. The researcher can keep a distance from participating subjects and employing subjects which are unknown to them (Saunders, M.N., Lewis, P., 2014).

d) Tests hypotheses – The study requires to test hypotheses developed to achieve the aims and objectives of the research. So for this, quantitative research is appropriate as this research method allows summarizing vast resources of information and simplifies comparisons across various variables defined for the research (Newman, I., Benz, C.R., 1998).

e) Adds to validity and reliability of data analysis – Quantitative research method allows greater objectivity and accuracy of findings in a research. It facilitates summaries of data that support generalisation of findings. Since this method allows using less variables and more cases and at the same time uses prescribed procedures, it helps to add to validity and reliability of data and data analysis (Creswell, J.W., 2013).

3.4 Research Design

The researcher has collected both primary and secondary data for this research. For secondary data the information and data was collected through various researches of similar research theme, articles which has relevant information for the research, companies websites to know different types of problems in customer service, archival database, literature review and companies product quality reviews/feedbacks through various online and offline reliable sources (Crossan, F., 2003).

The research design has actually been employed for collecting primary data. It is because of quantitative nature of research questionnaire has been selected as resign design. There are other alternatives like observation, focus group, and panels, which could be considered for this quantitative research. The operational aspect of study, which is descriptive in nature, made questionnaire as an appropriate research design. The research aims to derive relationship among customer experience, customer service, quality, value and loyalty. The relationship is derived from the hypotheses, which also supports to the decision to design questionnaire for this research.

The questionnaire was designed based on the five main variables responsible to build customer loyalty. Those variables are customer experience (three clues; mechanic, functional and humanic), value, quality, customer experience and satisfaction. The statements for quality factor were adapted from Parasuraman Zeithaml and Berry (1988) 's 22 statements but modified as per the objectives of the research. The statements of all these variables are based on five dimensions proposed by Parasuraman Zeithaml and Berry (1988) in their research. They are tangible dimension (physical environment), reliability dimension (accuracy, promptness and timely service), responsiveness dimension (commitment of timely and effective and efficient service), assurance dimension (competency, courtesy and security) and empathy (human nature and care)(Jung, Y., others, 2015).

The final version of questionnaire has five statements for each variable. Each of the statement was scaled in a five-point scale where; 1 indicates " Strongly Disagree"; 2 indicates " Disagree"; 3 indicates " Neutral"; 4 indicates " Agree" and 5 indicates " Strongly Agree" (Lin, H.-H., Wang, Y.-S., 2006). The original SERVQUAL model has 22 statements and they are seven-point scale for scoring. The reason for reducing the scale from seven point score to five point score and 22 statements to 20 statements is to make it simple and also short for respondents to answer.

The four variables namely customer experience (three clues; mechanic, functional and humanic), value, quality and satisfaction were shortlisted from literature review based on the fact that these factors help to build customer loyalty.

Questionnaire as a resign design for primary data collection provides a number of benefits to the researcher. This research design is practical in nature and thus helps to connect well with this social research. It helped to collect a large sample population for research. Apart from that the results generated through questionnaire can help research to quantify easily and quickly applying

statistical and mathematical tools. The quantification of findings adds to the objectivity of the research and also helps to test the hypotheses proposed for this research.

3.5 Research sample

For this research Bangalore (India) is selected as a research area. The reason for selecting Bangalore city is because of easy availability of customers who use telecom services. Apart from that Bangalore city is the home city of researcher, which make it even easier for researcher to collect data quickly and efficiently.
Once the location was decided there was a need to look for telecom companies, which are mostly used by most of the customers in Bangalore. In order to shortlist telecom companies the researcher selected top five telecom operators as per their market share in India. As per the graph below Bharti Airtel, Vodafone, Reliance, Idea and Bharat Sanchar Nigam Limited (BSNL) were selected for this research and customers from only these companies were invited to take part in this questionnaire.

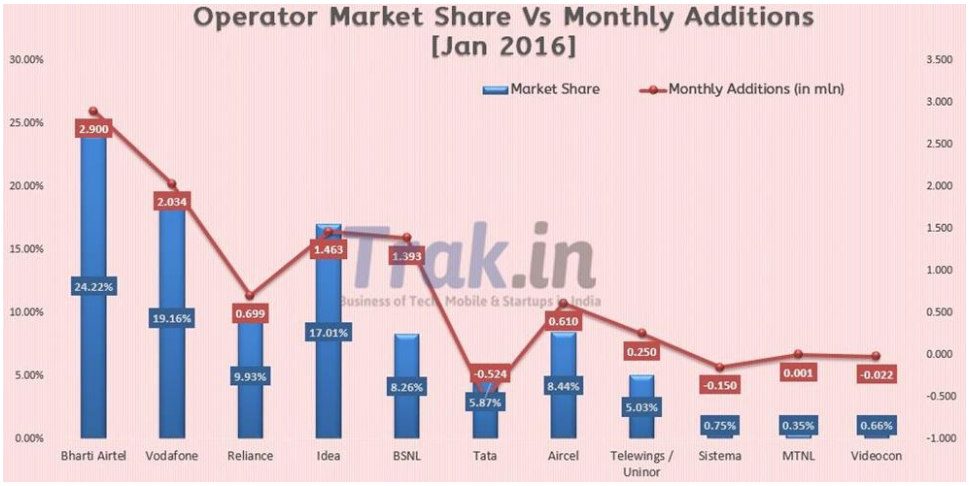


Fig 2: Operator's market share

(Source: Five major telecom companies optimum for Indian market: Telecom Secy JS Deepak [WWW Document], n.d.; Business of Tech Mobile and Startup India)

The population is defined for the research, as only the customers of Bharti Airtel, Vodafone, Reliance, Idea and Bharat Sanchar Nigam Limited (BSNL) are included in the research population.

3.6 Data Collection

Once the companies for research was selected the researcher and research population was defined there was a need to collect data. In order to collect data non-probability purposive sampling technique was used. The researcher visited to each retail store of these five telecom companies in Bangalore with a purpose to get valid and reliable information from the customers. Since it is evident that the customers are genuine it adds to the reliability of data.

A total of 300 questionnaires were distributed equally to each telecom retail store. The questionnaires were distributed in person by the researcher in all these stores in 3 days. The questionnaires were printed to 300 copies and distributed. The reason for self-distribution and collection method allowed research to be there at the time responding was answering the questionnaire. In case of any doubt the research was there to clear it. This method of data collection not only helped in clearing of doubts of respondents but also helped in increasing the respondents' rate.

Since the research was available at the time of survey he made sure that maximum number of the questionnaire were answered. As a result of this out of 300 questionnaires the researcher was able to collect 276 questionnaires with complete responses and 24 were not received.

There could have been other method of data collection; online and offline surveys such as online survey, postal survey, telephonic survey or Skype survey etc. but the research chose delivery and collection method for data collection because it allowed research to define its sample population. It also helped to add to the quality of data, as the researcher was there to answer any doubt or query of customers so that customers responding as in the same sense in which

researcher had developed the entire questionnaire. In the case of other sources of data collection methods these advantages could not have been received. Apart from that it could also affect the response rate as customers had choice to complete ignore the questionnaire. In personal delivery and collection method researcher 's request has resulted into more than 91 per cent response rate.

3.7 Data Quality Analysis

Data Quality is defined as, " fitness for use" of data (Vaziri, R., Mohsenzadeh, M., 2012a). Accuracy, Completeness, Consistency, Timeliness, Uniqueness and Validity are the main characteristics of quality data (Vaziri, R., Mohsenzadeh, M., 2012b).

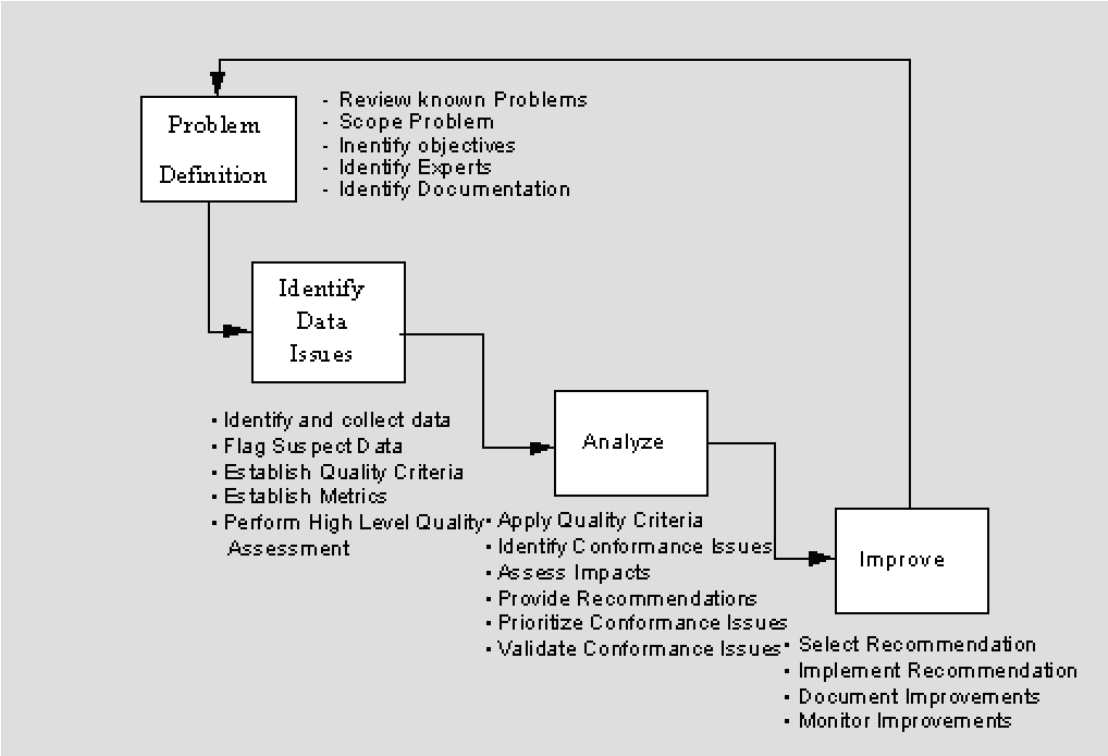


Fig 3. Outline of Data Quality Analysis Strategy.

(Source: Zikmund, W.G., Babin, B.J., Carr, J.C., Griffin, M., 2013)

The researcher has followed the above data quality analysis strategy for this research.

a) Problem definition – The primary source of data collection for this research is questionnaire. So it is important that questionnaire has all the questions that can help researcher to collect data required for this research. So the questionnaire was defined as a problem in collecting valid and reliable data.

b) Identification of Issues – In order to find out if there were any issues in questionnaire, pre-test of the questionnaire was done. It was disturbed among six Dublin Business School (DBS) classmates in a pilot group. The first draft of questionnaire was lengthy as researcher had included all the 22 statements proposed by Parasuraman Zeithaml and Berry (1988) just for testing quality factor. Apart from that the group also identified that there was no need to have details on ethnicity, as this was not relevant to data collection. Please refer to questionnaire 1.

c) Analysis – Based on the feedback by pilot group the researcher believed that there was no need to include all the 22 statements of Parasuraman Zeithaml and Berry (1988) . This research is not solely based on customer service and service quality but there are more aspects attached. So inclusion of just service quality and customer service had not much relevancy in terms of data for the research.

d) Improvement – So researcher reduced 22 statements of quality to just 5 statements each under the theme of customer service, value, quality, and customer experience and customer satisfaction. Since these are the five parameters to develop a customer loyalty the statements were developed only for these parameters. Apart from that the researcher also removed questions on income as these details are not important to derive the relationship of customer service, value, quality, and customer experience and customer satisfaction in developing customer loyalty for a company or brand. Please refer to modified questionnaire at appendix 2.

After analysing the data and making required correction the quality of data collected for this research is enhanced. There can be an argument that collecting just 300 customers cannot generalise the perception of the entire telecom customer in Bangalore but considering the nature of research (academic) the sample justifies the purpose of research. Apart from this the researcher is able to achieve a response rate of more than 91% suggests that the questionnaire is simple to understand and respondents are happy to answer them. This adds to the quality of data.

3.8 Ethical Issues in research

In general, the major ethical issues in conducting a research include informed consent, beneficence – Do not harm, respect for anonymity and confidentiality and respect for privacy (Marianna, M., 2011). In the context of this research there was needed to explain the reason for conducting this research. The researcher had explained in detail about the purpose of conducting this research on the questionnaire sheet.

The research is a social research looking to find out the perception of customer about customer loyalty based on the four factors quality, service, experience and value. The subject matter of research does not fall into any of these categories of controversial/contentious/sensitive/embarrassing/upsetting (Holden, M.T., Lynch, P., 2004). It is therefore there is no ethical issue in the research theme. The research required voluntary participation. It is therefore purposive sampling was used by researcher so that people were not coerced into participating in this research. Apart from that there is an informed consent about the process and procedures of collecting data and also the purpose of collecting data. The researcher has not included any questions, which can reveal identity of participants. Even though researcher has promised to keep everything confident about the participants. The participants were free to answer the questionnaire as per their understanding and hence there was no conflict of interest developed in the process of conducting this research. The participants were requested to answer the questionnaire as a generous favour in successfully completing this

research. Apart from that the researcher was very strict in avoiding confidentiality issues. Thus there was no covert observation of participants and there were no personal questions like income, education, and phone number, email etc. on the questionnaire. The participants were kept anonymous.

3.9 Research Methodology Limitation

The main limitation of using questionnaire as a method of data collection results in poor response rate but in this research because of in person distribution of printed questionnaire and collection of the same has provided an amazing response rate of more than 91 per cent. The researcher is able to get an excellent response rate but there are possibilities of incorrect or illegal filled out questionnaire, which directly impacts the data quality, and also influence the findings of the results. In order to address this challenge the researcher had tried to clarify the queries of some of the participants but there is still possibility that some respondents had randomly filled the questionnaire. A mixed or multi method of research methodology could have enhanced the quality of data by comparing and contrasting data collected from each source. It is because of time limitation only mono quantitative method was selected for the research.

The other limitation for questionnaire as a method of data collection is that the findings presents the trend or attitudes of the customers towards Indian telecom operator but it cannot explain the trend or attribute generated in findings of the research. In order to explain those trend and attributes there is a need to refer to secondary data in the form of literature review.

The questionnaire does not provide an opportunity to explain the question in the same sense it is proposed in questionnaire. The difference in understanding among respondents would not provide the same information what the researcher expected from the questionnaire. It is because of this the outcome might be slightly biased or sometimes misleading.

Chapter 4: Data Analysis and findings

4.1 Introduction:

The chapter presents the primary data collected through survey in the form of questionnaire distribution. The chapter also analyse the data collected and based on the analysis findings are generated for the research.

4.2 Data Collection:

A total of 276 customers participated in the research. A total of 300 questionnaires were distributed to five major telecom operators in Bangalore (A city in India) (Please refer to appendix 5 for detail)
The data is collected through questionnaire, which has two sets of data. The first set of data includes personal information about the customers or participants. They are also called demographic data. The second set of data is generated based on the research theme on the interconnection among customer service, customer experience, and customer satisfaction, value and quality and their role in building loyalty model for Indian telecom operators.

4.2.1 Demographic or participants' personal information.

The personal information as per the questionnaire includes customers from Bharti Airtel, Vodafone, Reliance, Idea and Bharat Sanchar Nigam. The questionnaire also included questions on employment status of the respondents, income of customers, gender details, age group of customers, satisfaction level of customers, any thought about changing present telecom operator and reason for changing and also how many they have already changed in last 1 year (Please refer to appendix 5 for more details)

4.2.2 Hypotheses based questions.

The hypotheses based questions were presented in statements. The research has five factors namely customer service, customer experience, and customer satisfaction, value and quality which can help to build loyalty model for Indian telecom operators. Customers scored five statements under each factor from the scale of 1-5. After the all the statements under each factor were scored the total score (N) was calculating by adding each score by each customers for each statement. After the total score was calculated the total score was divided by the number of participants (n =276) to get Mean (M) for each statement under each factor (Please refer appendix 3 for more details).

The statements were confusing while calculating the total score and mean so the statements were coded to the easy code as below.

Statements	
	Code
Customer Service	**CS**
It is important that telecom operator provides the response timely.	CS1
It is important that telecom operator provides services as requested by customers	CS2
It is important telecom operator provides reliable service.	CS3
It is important telecom operator provides quality service.	CS4
It is important telecom operator provides satisfied service.	CS5
Quality	**CQ**
The staffs provide service with ease and without fumbling.	CQ1
The staffs provide up to date information about services or products.	CQ2
The staffs are efficient in using technology to quicken customer service.	CQ3
The staffs know what they are doing.	CQ4

The staffs lack problem-solving skills.	CQ5
Value	**CV**
The customer service department provides quick and relevant answers to queries.	CV1
The staffs are polite, friendly and approachable.	CV2
The staffs are well aware of value of clients	CV2
The staffs have pleasant demeanour	CV4
The staffs act busy when customers have queries	CV5
Customer Satisfaction	**CF**
A better customer service results into better customer satisfaction.	CF1
Customers are satisfied only when they get they are valued.	CF2
Customers are satisfied only when they get quality service from telecom operators	CF3
Customers are satisfied only when customer service provide empathy	CF4
Customers are satisfied only when customer service, quality of service and value of customers are provided by telecom operators.	CF5
Customer Experience	**CE**
Better customer service results into better customer experience	CE1
Telecom operation should provide better quality service for better customer experience.	CE2
The value of customers provides better customer experience.	CE3
Satisfied customers have positive customer experience	CE4
Ignorance of customers lead to negative customer experience	CE5

Customer Loyalty	CL
Better customer service leads to customer loyalty	CL1
Better value of customer leads to customer loyalty	CL2
Better quality of service leads to customer loyalty	CL3
Better customer satisfaction leads to customer loyalty	CL4
Better customer experience leads to customer loyalty	CL5

Table 1: Statement Code

Once the calculation was done the code were decoded as below

	Statements
Code	**Decode**
CS	**Customer Service**
CS1	It is important that telecom operator provides the response timely.
CS2	It is important that telecom operator provides services as requested by customers
CS3	It is important telecom operator provides reliable service.
CS4	It is important telecom operator provides quality service.
CS5	It is important telecom operator provides satisfied service.
CQ	**Quality**
CQ1	The staffs provide service with ease and without fumbling.
CQ2	The staffs provide up to date information about services or products.
CQ3	The staffs are efficient in using technology to quicken customer service.
CQ4	The staffs know what they are doing.
CQ5	The staffs lack problem-solving skills.

CV	**Value**
CV1	The customer service department provides quick and relevant answers to queries.
CV2	The staffs are polite, friendly and approachable.
CV2	The staffs are well aware of value of clients
CV4	The staffs have pleasant demeanour
CV5	The staffs act busy when customers have queries
CF	**Customer Satisfaction**
CF1	A better customer service results into better customer satisfaction.
CF2	Customers are satisfied only when they get they are valued.
CF3	Customers are satisfied only when they get quality service from telecom operators
CF4	Customers are satisfied only when customer service provide empathy
CF5	Customers are satisfied only when customer service, quality of service and value of customers are provided by telecom operators.
CE	**Customer Experience**
CE1	Better customer service results into better customer experience
CE2	Telecom operation should provide better quality service for better customer experience.
CE3	The value of customers provides better customer experience.
CE4	Satisfied customers have positive customer experience
CE5	Ignorance of customers lead to negative customer experience
CL	**Customer Loyalty**

CL1	Better customer service leads to customer loyalty
CL2	Better value of customer leads to customer loyalty
CL3	Better quality of service leads to customer loyalty
CL4	Better customer satisfaction leads to customer loyalty
CL5	Better customer experience leads to customer loyalty

Table 2: Statement decode

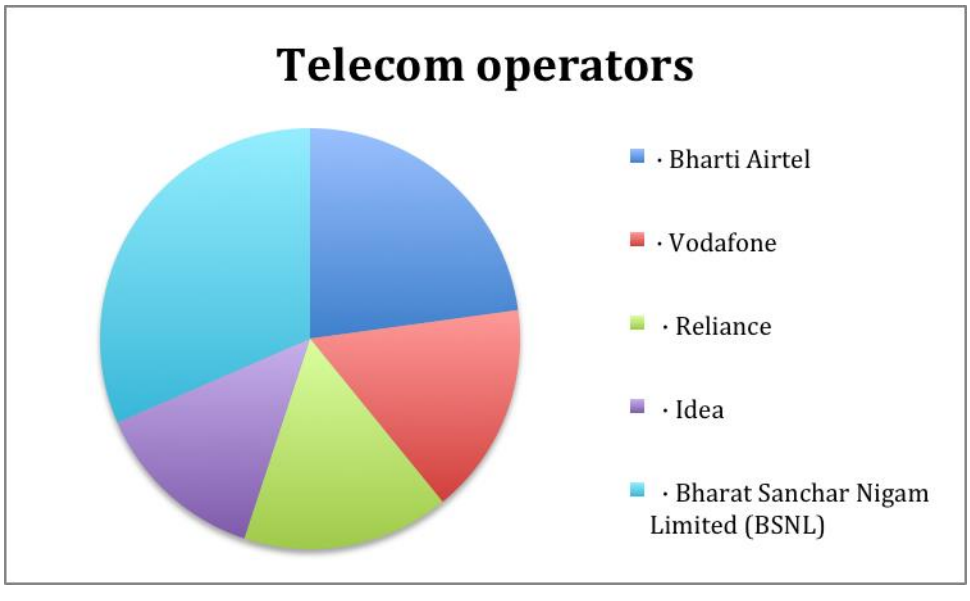
4.3 Data Analysis and Findings:

There are two types of data collected; participant's personal data and data based on hypotheses.

4.3.1 Findings from Participant's personal data

1) Do you use services of any of the telecom operators listed below? (Please tick on the box as appropriate)	Number of participants	Percentage of participants
· Bharti Airtel	63	22.83
· Vodafone	45	16.3
· Reliance	44	15.94
· Idea	37	13.41
· Bharat Sanchar Nigam Limited (BSNL)	87	31.52

Table 3: Service providers

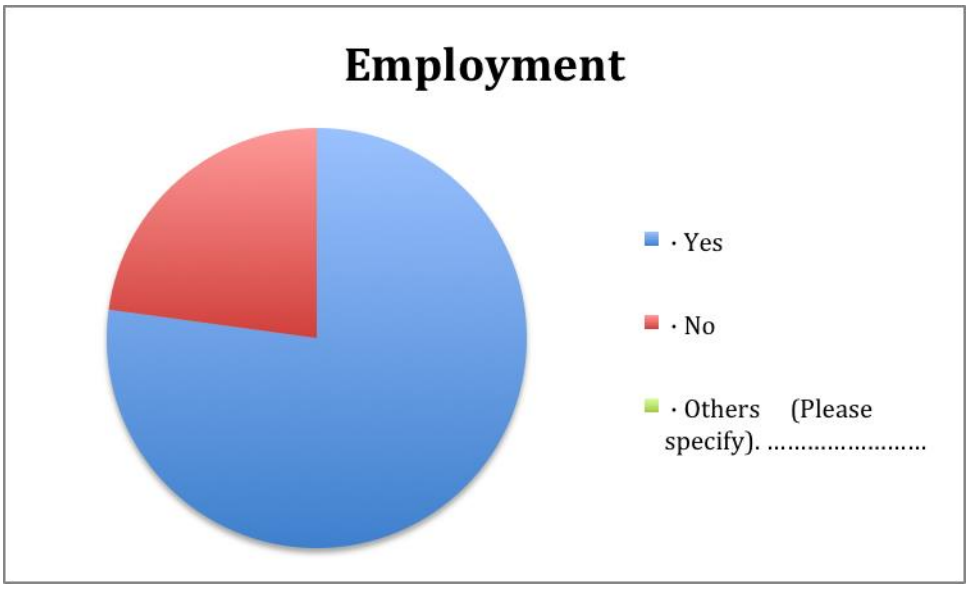


Graph 1 : Percentage of customer as per telecom operators

31.52 per cent of the total resondents said that they use Bharat Sanchar Nigam Limited(BSNL). The reason for this is that it has bigger market share as compared to other telecom operators. With 13.41 per cent Idea was the least used telecom operator among all the five telecom operators in Banaglore. The reason for this is that Idea has least market share as compared to other four operators .

2) Are you employed?		
· Yes	213	77.17
· No	63	22.83
· Others (Please specify). ……	0	0

Table 4: Employment details



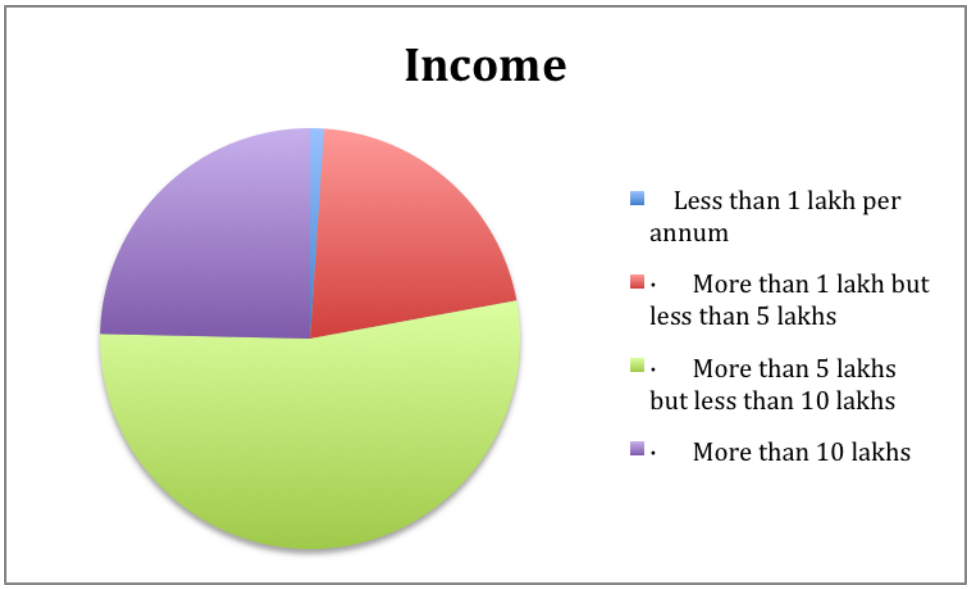
Graph 2: Employment details

A majority of participants said that they are employed. 77. 17 per cent of participants in the survey are employed. The reason for this is most of the people from around India come to Bangalore for either studies or jobs. Bangalore is considered as Information Technology (IT) hub of India. The remaining 22.83

per cent are not employed which means they are either students or self employed businessmen or businesswomen

3) Please indicate your income range		
Less than 1 lakh per annum	3	1.09
· More than 1 lakh but less than 5 lakhs	58	21.01
· More than 5 lakhs but less than 10 lakhs	147	53.26
· More than 10 lakhs	68	24.64

Table 5: Income detail

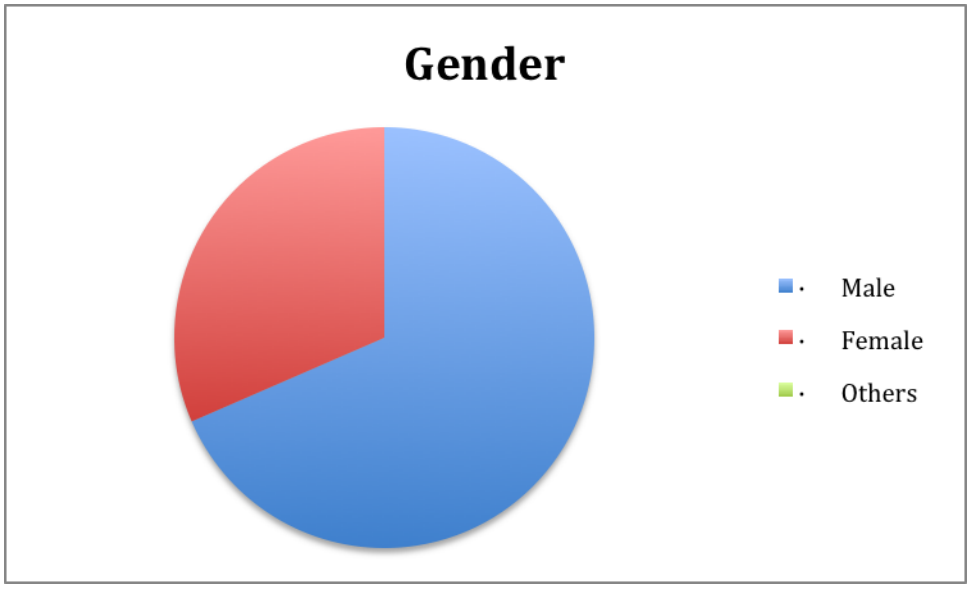


Graph 3: Income details (Note – 1 lakh = €1378.42 @ 72.55)

More tha 53 per cent of respondents earn more than 5 lakhs and but less than 10 lakhs per annum. Bangalore is an IT city and thus most of the people work in IT company. In Bangalore the minimum yearly salary package is more than 4 lakhs per annum. So it make sense that more than 53 per cent have salary in betwwen 5 to 10 laks per annum. Since cost of living is more than 1 lakh per annum there are only 1.09 per cent participants that earn less than 1 lakh.

4) Please indicate your gender		
· Male	189	68.48
· Female	87	31.52
· Others	0	0

Table 6: Gender detail

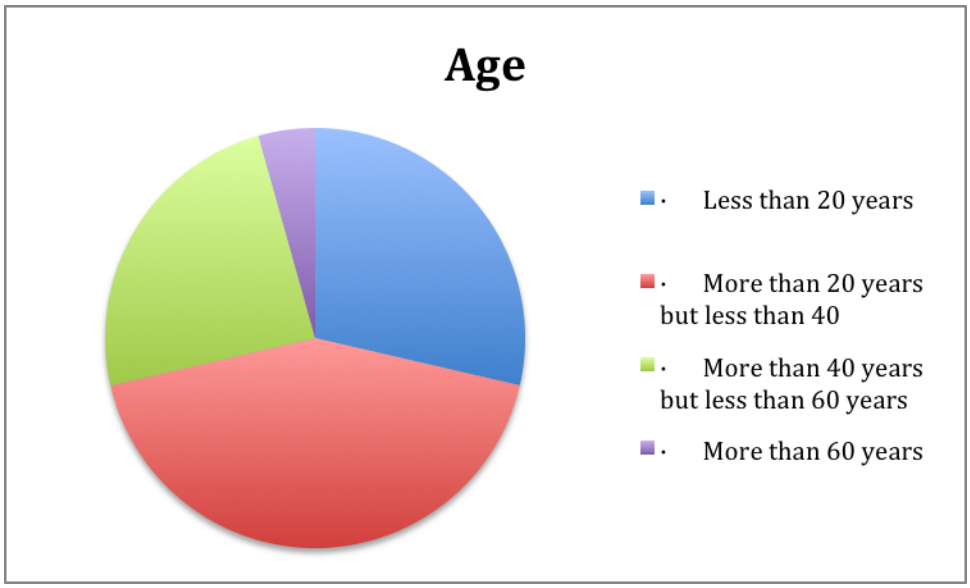


Graph 4: Gender

India is a country where even now majority of the women prefer to be housewives after having kids. Based on this theory the participants having 68.48% of male and only 31.52 per cent of female is not surprising. In the work force also there are more men than women. So this is justifying data in the context of research.

5) What is your age?		
· Less than 20 years	79	28.62
· More than 20 years but less than 40	118	42.75
· More than 40 years but less than 60 years	67	24.28
· More than 60 years	12	4.35

Table 7 : Age details

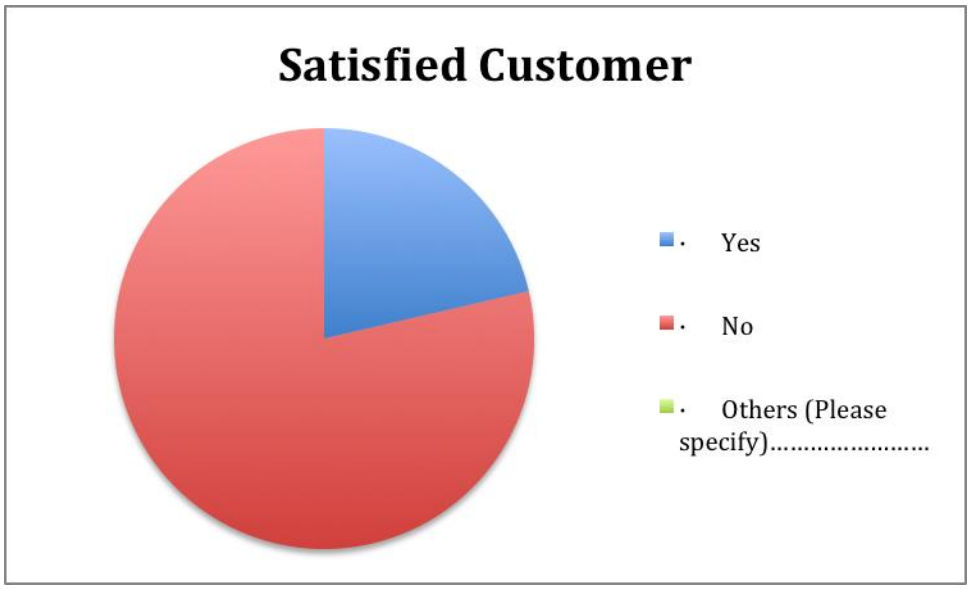


Graph 5: Age details

The age group between 20 to 60 years is considered as working age group in India apart from that most of the people come to study in Bangalore are less than 20 or in early 20s.The survey found out that 42.75 per cent of respondents are aged in between 20 to 40 while 24. 28 per cent are aged between 40 to 60 years. Apart 28.62 per cent of respondents are below 20 years of age. The data collected converges with the demographic statistics of Bangalore.

6) Are you happy with your telecom service provider?		
· Yes	59	21.38
· No	217	78.62
· Others (Please specify)……	0	0

Table 8 : Satisfied Customers

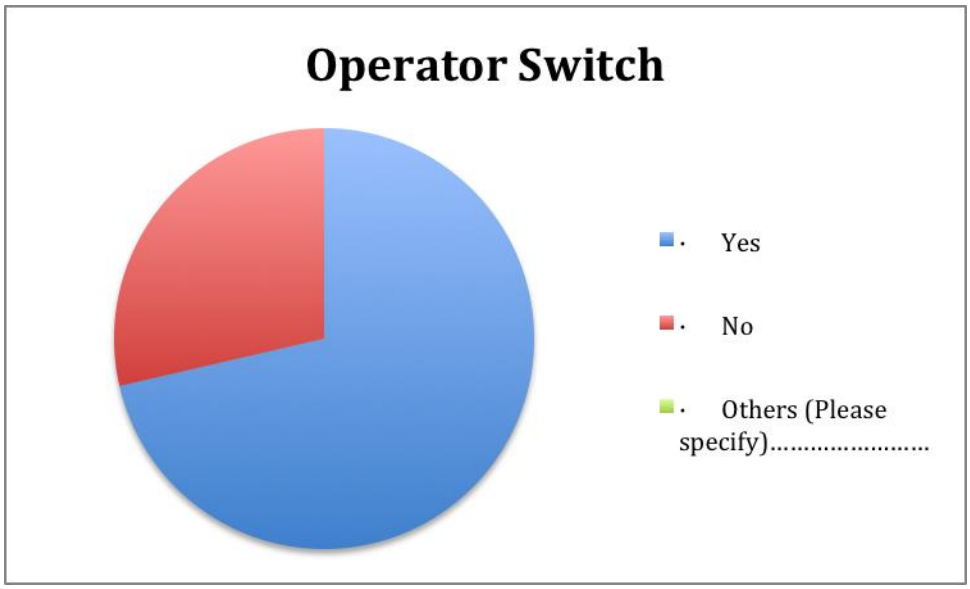


Graph 6: Satisfied Customers

In response to "Are you happy with your telecom service provider?" 78.62 per cent of the respondents said they are not happy with their current telecom operators. It means the telecom operators are not able to meet the requirements of the customers and hence not been able to serve them properly.

7) Do you want to change your telecom service provider?		
· Yes	197	71.38
· No	79	28.62
· Others (Please specify)……	0	0

Table 9: Switching on telecom operator

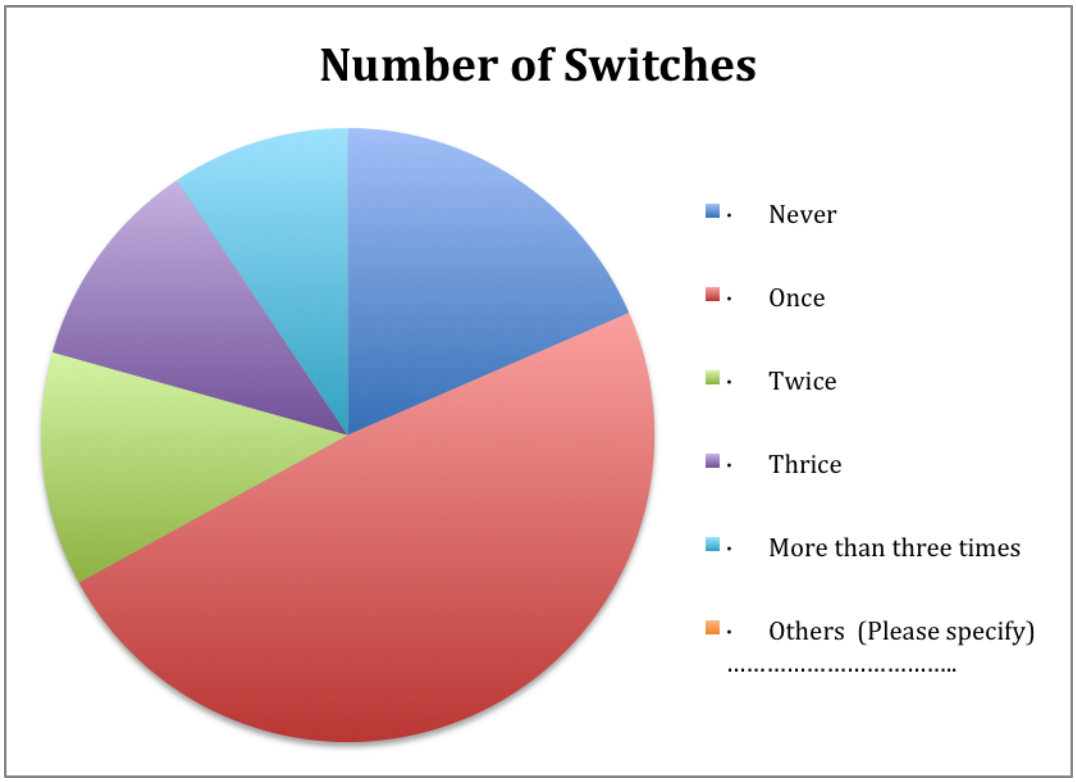


Graph 7: Operator Switch

In response to whether the customers what to switch their current telecom operator 71.38 per cent said "yes" they want to switch to some other telecom operator. In the response to "Are you happy with your telecom service provider?" 78.62 per cent of the respondents said they are not happy with their current telecom operators. This means that more than 90 per cent (71.38/78.62*100) of unhappy customers wants to switch to new telecom operator.

8) How many times you have changed your telecom service provider in last 1 year?		
· Never	51	18.48
· Once	134	48.55
· Twice	34	12.32
· Thrice	31	11.23
· More than three times	26	9.42
· Others (Please specify)……..	0	0

Table 10: Number of Switches

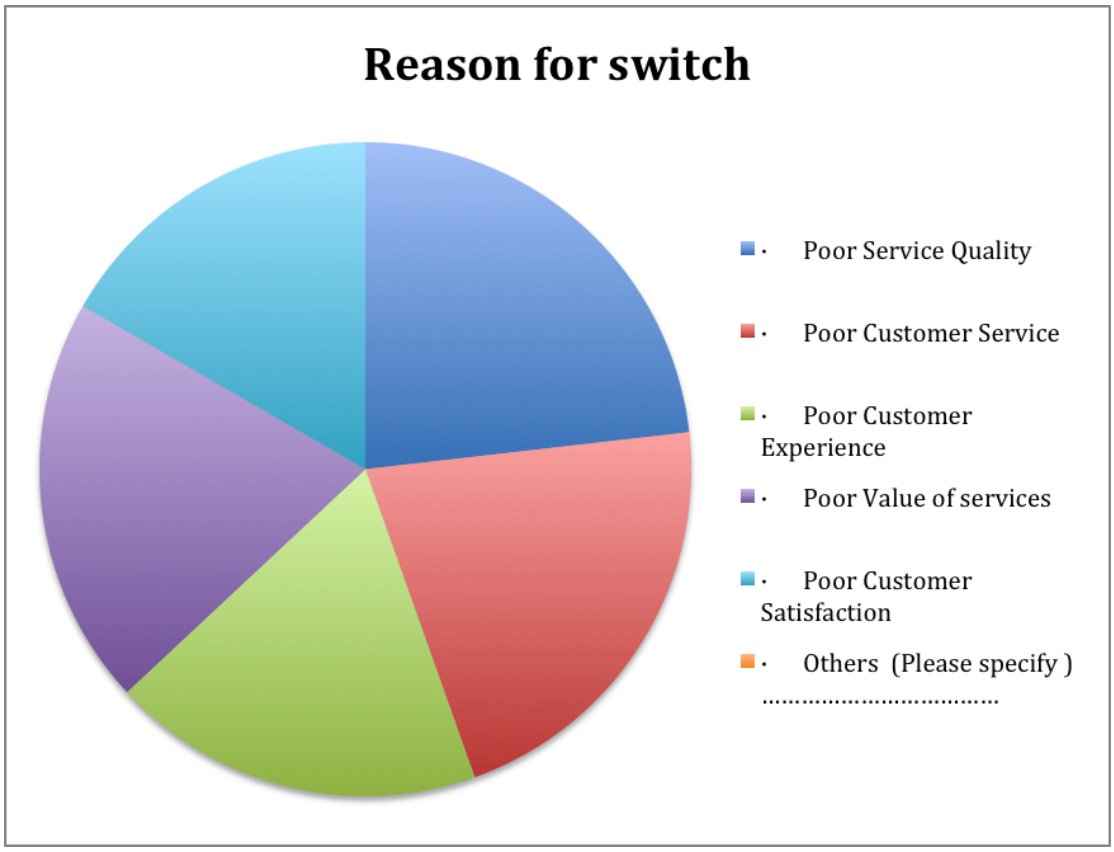


Graph 8: Number of Switches

In response to the number of switches in last year 81.52 per cent of the respondents said that they have switched for once and more than once while only 18. 48 per cent did not switch. The once time switcher consists of 48. 55 per cent.

9) What would be the reason for changing your telecom provider?		
· Poor Service Quality	64	23.19
· Poor Customer Service	59	21.38
· Poor Customer Experience	51	18.48
· Poor Value of services	56	20.29
· Poor Customer Satisfaction	46	16.67
· Others (Please specify)……	0	0

Table 11: Reason for switch



Graph 9: Reason for switch

Most of the respondents are unhappy with their respective telecom operators. They have various reasons for being unhappy. In the response to various reasons for being unhappy 23.19 per cent are not happy because of poor service quality. Poor customer service, poor value of service, and poor customer experience got

21.38 per cent, 20.29 per cent and 18.48 per cent respectively. Only 16.67 per cent believe that they are unhappy because of poor customer services.

4.3.2 Findings from hypotheses

Code	Mean (M =N/n)
CS	
CS1	4.87
CS2	3.64
CS3	4.51
CS4	4.79
CS5	4.42

Table 12: Customer Service data

The respondents believe timely response is the most important component of better customer service. It is therefore timely response has got the highest mean score of 4.87. Apart from timely response the respondents also think that reliable, satisfied and quality service in equally important in customer service. The respondents believe that the service requested by customers are least important compared to other components such as timely response, quality service, reliable service, and satisfied service.

Code	Mean (M =N/n)
CQ	
CQ1	4.07
CQ2	4.31
CQ3	4.70
CQ4	4.82
CQ5	4.63

Table 13 : Quality data

In the context of quality the respondents believe that knowledge of staffs about product and services or even information enhances the quality of service. It is because of this the knowledge of staffs has scored highest mean score of 4.82. Likewise update information about product or service, efficient use of technology to quicken customer service and staffs 's problem solving skills adds to the quality customer service. The ability of staffs to convey information with ease without fumbling is not so much important factor for enhancing customer service quality and hence it has least mean score of 4.07.

Code	Mean (M =N/n)
CV	
CV1	4.49
CV2	4.95
CV2	3.98
CV4	4.58
CV5	4.63

Table 14 : Value data

The respondents have given staffs' friendly, polite and approachable as the most important factor in creating value. The mean score for staffs' friendly, polite and approachable is 4.95. The respondents also believe that pleasant demeanour, staffs that provide relevant and quick information also helps in creating value for customers. The staffs that are aware about customer value but act busy have scored the least mean score of 3.98.

Code	Mean (M =N/n)
CF	
CF1	4.70
CF2	4.67
CF3	4.68
CF4	4.23
CF5	4.82

Table 15: customer satisfaction data

Most of the respondents believe that Customers are satisfied only when customer service, quality of service and value of customers are provided by telecom operators. It is for this reason this aspect of customer satisfaction has got the highest mean score of 4.82. They also believe better customer service also leads to customer satisfaction. Customer satisfaction is achieved when customers are valued, when customers get quality services, and when empathy is attached to customer service.

Code	Mean (M =N/n)
CE	
CE1	4.70
CE2	4.91
CE3	4.99
CE4	3.79
CE5	4.72

Table 16 : Customer Experience data

The respondents believe that value for customers provide better customer experience hence they have scored value of customers with the highest mean score of 4.99. The respondents also believe that better customer service; quality service and satisfied customers lead to better customer experience. The respondents also believe that ignorance of customers lead to negative customer experience.

Code	Mean (M =N/n)
CL	
CL1	4.87
CL2	4.79
CL3	4.59
CL4	3.94
CL5	4.59

Table 17: customer loyalty data

Most of the respondents believe that better customer service leads to customer loyalty and hence it got the highest mean score of 4.87. The other factors value of customers, quality of service, customer satisfaction and customer experience also help to build customer loyalty. The factor, which is least responsible for building loyalty, is customer satisfaction. The score for customer satisfaction is 3.94.

Chapter 5: Discussion and Conclusion

5.1 Introduction:

The chapter discusses about the findings that are generated through primary research. The chapter also revisits research objectives and finds out if the research has achieved its research objectives or not. It also looks into research hypotheses to find out if they are true or not. Apart from all these, this chapter also highlights the research contribution by this research and scope for further research. The chapter completes by providing conclusion on the research.

5.2 Objectives revisited:

a) To explore factors responsible to building customer loyalty.

   The literature review found that there are various factors that affect or influence customer service. Based on the business and industry the nature of factors differ but influence of customer satisfaction, customer experience, quality, price, value and brand image have been commonly referred in most of the studies (Tata Company Report, n.d). Among all these factors customer satisfaction is the most referred and popular factor, which has direct connection with customer loyalty. As per ACSI (American Customer Satisfaction Index) there are three antecedents in customer satisfaction; perceived quality, perceived value and customer expectations. So indirectly all these factors also impact customer loyalty. But in the context of telecom industry price, customer service, quality of service and value of customer are more important.

   In the primary research most of the respondents believe that quality, customer service, customer experience, value and customer satisfaction are important attributes that build customer loyalty. Majority of the respondents believe that each of these factors contribute to customer loyalty and hence could be building blocks for loyalty. The survey also

reveals that most of the respondents want their service providers to be empathetic, value customers' queries and provide quick and timely service. So both primary and secondary data shares the same factors, which can be building blocks for customer loyalty.

b) To study the relationship between customer loyalty and customer experience.

Customer experience is internal and subjective response a customer gets when directly or indirectly involved with a company (Novak, T.P., Hoffman, D.L., Yung, Y.-F., 2000). The direct contact generally occurs when a customer buys or uses a service or product while customer loyalty is very closely interlinked with customer experience and customer satisfaction. All of these characteristics in a business makes it profitable and also helps in growth in future. Like customer satisfaction and customer experience, customer loyalty is also explained as a differentiator for business, which can help in better growth, achieve competitive advantage and create value for business.

The primary also suggests that a better customer experience results into customer loyalty. A better customer experience means the customer is happy to use the services or buy products from a specific operator. The customer finds that specific operator reliable and easy to connect. Once a connection is developed that helps to build customer loyalty over a period of time.

c) To identify and explore the current customer experience in reference to functional (core product or service), mechanic clue (physical environment) and humane clue (employee behaviours or interaction).

Most of the times customer service is referred as staffs behaviour or staffs attitude in handling customers through online or offline medium. The literature suggests that there are other aspects in customer service, which

are equally responsible for providing better customer service. They are functional and mechanic clues. In the context of telecom business the importance of functional and mechanic clues is equally important as humanic clue.

In the survey also the respondents have strongly agreed that apart from staffs polite, friendly and approachable nature, staffs pleasant demeanour there is also need that staffs are efficient in using technology to quicken customer service. Apart from technology the quick and relevant information as per the queries of customers adds to customer service and customer experience.

d) To study the relationship among customer service, quality, value, satisfaction and loyalty of customer

The literature review suggests that customer service; quality, value, satisfaction and loyalty of customer are interrelated and interconnected. Each of these factors is responsible in building customer loyalty. If a telecom operator value customer it will lead to better customer service; if a telecom provides better quality products it will lead to customer satisfaction and both customer service and customer satisfaction results into loyal customers building.

In the survey as well the respondents believe customer loyalty is an end product of customer service, quality, value, satisfaction and these factors have high influence on customer loyalty.

e) To develop a new loyalty building model for Indian telecom industry

The literature review suggests that customer service, quality, value, satisfaction, customer experience are the most common factors that influence customer loyalty. In the context of telecom industry network quality, customer support, and pricing structure are the main service

quality that impacts customer satisfaction and thus have indirect impact on customer loyalty (Zins, A.H., 2001).

Based on the literature there is a need to add more variable like pricing structure to other five variables to build customer loyalty in Indian telecom industry. The new loyalty-building model for Indian telecom industry is represented below.

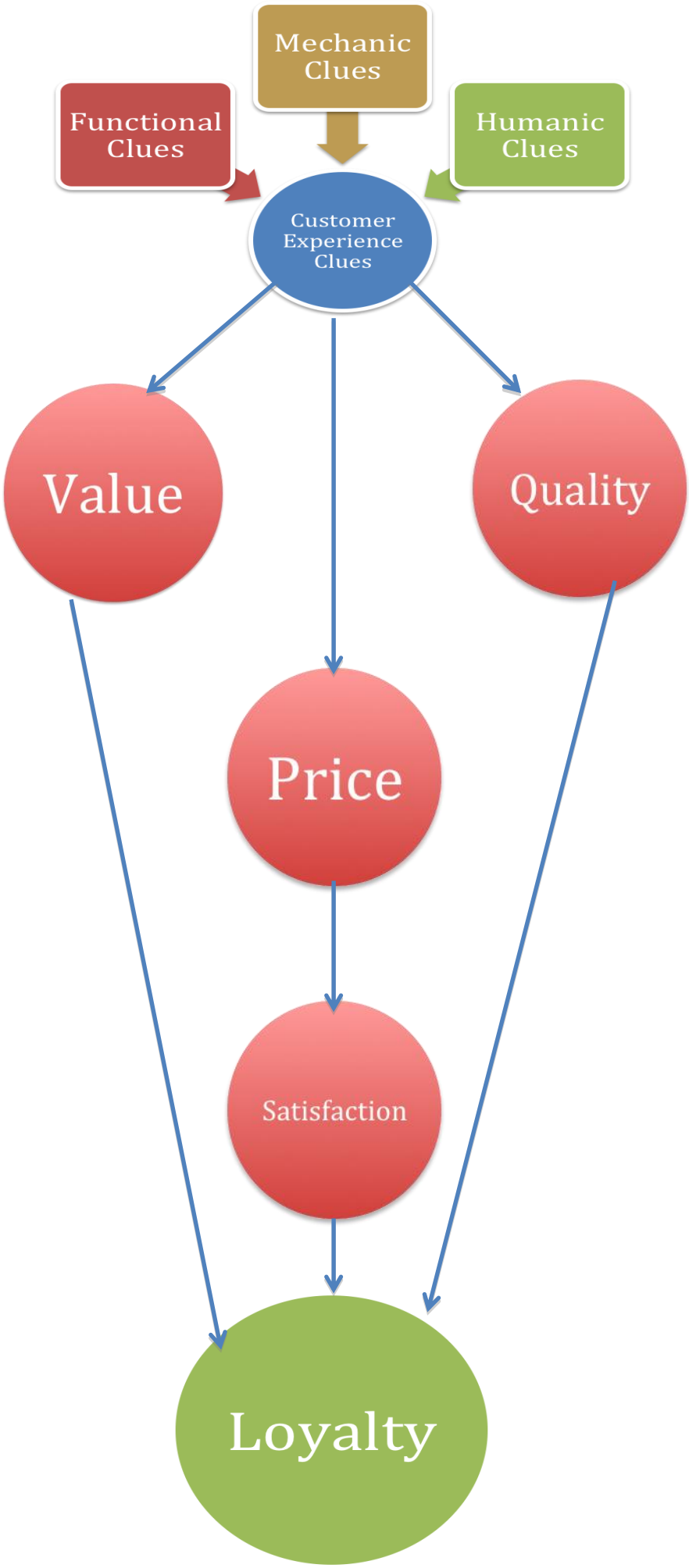

Mechanic Clues
Functional Clues
Humanic Clues
Customer Experience Clues
Value
Quality
Price
Satisfaction
Loyalty

Fig 4 : Loyalty building model for Indian telecom industry

5.3 Research Contribution:

The research makes contribution in developing a loyalty model for Indian telecom industry, which is the need for most of the telecom companies in India. The detailed research contribution can be explained under following headings:

5.3.1 Theoretical Contribution

In this research the relationship among quality, customer service, customer experience, value, and customer satisfaction is established and also explained how these are important for building customer loyalty.
Apart from that in the context of Indian telecom industry influence of price on customer loyalty in included in the model of building customer loyalty. Please refer to the above model of loyalty building model for Indian telecom industry.

5.3.2 Managerial Contribution

In the context of managerial contribution the research explains the managers the factors that influence customer loyalty. So based on this information managers can develop their quality, customer service, customer experience, value, price and customer satisfaction so that they can build customer loyalty in this competitive Indian telecom market.
Apart from that the research also develops a model, which has highlighted the factors, which can help companies to build customer loyalty for their companies.

5.4 Research Limitations:

The most evident limitation for this research was time. It is because of the magnitude of sample population of 300 customers the data collected are complex and time consuming to analyse and interpret.

Apart from that there was research methodology limitation, which made researcher choose mono quantitative research method for data collection. The limitation to use mono data collection method has affected the quality of data yet because of researcher's effort the quality of data is enhanced.

It was labour intensive to stay for 10 hours each in five different telecom retail shops for three days. It is because of physical limitation and also time limitations the researcher could not adopt mixed or multi method of data collection.

The research aimed to develop customer loyalty model for Indian telecom companies but because of influence of various variables the model develop cannot accurately help companies build customer loyalty but it can certainly help companies to analyse customer loyalty based on the identified determinants (variables) quality, customer service, customer experience, value, price and customer satisfaction

5.5 Scope for further research:

The research can be done based on mixed or multi method of data collection to have quality data to provide an explanation for trend or attribute that has been generated through questionnaire. The study of relationship of customer loyalty with one determinant in single research at a time will help to understand the influence of that factor better. The relationship of customer loyalty with various determinants makes research complicated. The mini study with each determinant at a time will help to understand its influence on customer loyalty in more detail and thus the aggregate of all the mini research can help to develop more comprehensive customer loyalty model for Indian telecom industry.

5.6 Conclusion:

The research is able to achieve its research objectives as primary research and secondary research (literature review) converge to establish generation for the research. The findings of the research indicate that quality, customer service, customer experience, value, price and customer satisfaction are directly related to customer loyalty. These factors hugely influence customer loyalty but these are not the only determinants that influence customer loyalty. So it is easy to understand the relationship of customer loyalty with each of these determinants but it is difficult to develop a model based on the determinants of customer loyalty. The reason for this is other unknown determinants, which could influence customer loyalty. It is very difficult to define a set of determinants that influence in building customer loyalty and develop a model on building customer loyalty. Hence the determinants shortlisted in this research don't fully cover the determinants that have huge impact on customer loyalty building.

Even though the research could not develop model of building customer loyalty it has highlighted and explain the relationship among the most common factors that influence customer loyalty.

Reflection On Learning:

The experience at Dublin Business School (DBS) during my MBA studies ahs been very different from Indian education system. In Indian education system the emphasis is more on learning theory while the Irish education system rather the teaching methodology in DBS is more into real time business case studies where students need to understand the concepts and theory and implement those theories and concepts to those case studies to get analytical, or strategically influenced solutions to the real time business problems presented in those case studies. So in DBS the emphasis is more on learning about understanding business problems and coming up with logical and sustainable solutions and recommendations for those problems.

So for me, MBA course in DBS is more like developing skills to analyse things more strategically and view things from different perspective. An MBA course has me learn about looking companies and business from different perspective and analyse situation of company as per requirement.

In the context of dissertation writing, it has helped me explore my potential as a student and researcher. Dissertation writing is the last step towards completion of my MBA degree. It took almost 3 months to complete my dissertation. The dissertation writing include conceive the research topic to find out the reasons to justify the topic, to designing appropriate research methodology, collection of data, analysis of data, and then generate the findings of the research. After completion of dissertation writing there was need to edit it and format as per the DBS guidelines.

The self-reflection of learning while writing dissertation has a purpose to analyse my improvement and development as a researcher by honing different skills during this period of dissertation writing.

Dissertation writing process:

The research process was a daunting task, which required lots of patience, motivation, and hard work, dedication. The findings of the research converged with the secondary research but the research could not helped to develop a model for customer loyalty. There are many determinants, which have direct impact to the customer loyalty. The determinants chosen for this research are common determinants, which influence customer loyalty, but these determinants are not enough to derive a model of customer loyalty.

According to Honey and Mumford learning styles there are four types of learners; Activist, Reflector, Theorist, Activist and Pragmatist. Before coming to Ireland I was more Theorist because I always wanted to understand the theory behind each and every action in the surrounding .It is after studying MBA I have

become Pragmatist. Now I am able to put the learning into practice in the real world. I now put ideas to make things easier for me.

Personal development

It is after my studies at DBS I am able to understand myself better and thus been able to access my strengths and weaknesses. As a real pragmatist I am now working on my weaknesses at the same time select work as per my strengths so that I can perform better in that work.

During the research writing these are some of the skills that I have developed.

Research skills

In this research I have developed skills to choose relevant information from authentic sources for secondary research. I learned the skills to skim through the journals and articles to non-relevant articles and journals to save time while writing literature review.

As a part for my primary research I learned to design questionnaire both online and offline. I also learned about different research philosophies and research methodologies to choose appropriate research method as per the nature of research. I also learned about various data collection methods to collect quantitative and qualitative data.

Time management skills

As an international student it is my necessity to work part time to pay for my monthly expenses and also save money to pay my tuition fees. During one year of MBA I have managed to use time effectively so that I can go for part time work

as well as attend my colleges. But during dissertation it was a bit difficult because dissertation requires free mind and enough time to think, read and then write. Luckily during my dissertation I was in India where I don't need to work part time but just to concentrate on my dissertation.

Motivational skills

Dissertation writing is a lengthy process, which includes continues motivation so that I never feel bored about it. I managed to motivate my working regular in bits and pieces rather than working on accumulated tasks. I motived myself to write at least 100o words and read at least 2 journals and articles during dissertation writing period. Now I have developed this skill to do any monotonous job with any problem.

Skills to meet deadlines

Apart from motivation I have also developed skills to meet deadlines by working smartly and being punctual about my schedule during my dissertation-writing period.

Future goals

Since I want to make career in Marketing after completion of my MBA at DBS I purposefully chose to look into perception of customers towards customer loyalty in the context of Indian telecom industry. It was during my research module I got an idea to develop research topic, which is feasible and narrow. Based on my knowledge I decided chose **"Building Customer loyalty: A case study of Indian telecom industry from customers' perspective"** as my research topic.

In this research I got the opportunity to learn about Indian telecom market and also develop network with the retail managers of each telecom operators in

Bangalore. At present the Indian telecom industry is growing in leaps and bounds and thus there are job opportunities in this sector. It is because of high competition among local and international telecom companies there is a need for companies not only to attract new customers but also retain the existing customers. The switching cost for customers is nearly zero and hence there are more likely an unhappy customer will switch to some other telecom operators. In order to stop this switching there is a need that company provide better customer service, value customers, provide better quality services, create opportunities for better customer experience so that customers can become loyal and not switch to other company. So there is a need for management of telecom companies to understand the determinants that influence customer loyalty. In order to understand that there was a need to conduct a research so I personally started to research about this topic.

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Appendix:

Appendix 1: Draft Questionnaire

Research Topic: "Building Customer loyalty: A case study of Indian telecom industry from customers' perspective".

(Please note the data is collected for academic research and all the details of participants will be kept confidential)

Dear Participants,

This is a research survey on factors that can help to build customer loyalty for telecom operators in India. Since this is based on customer perspective your participation is very important to conduct this research.

I will be very much thankful if you can answer the following questions:

I. General Information:

1) Do you use services of any of the telecom operators listed below? (Please tick on the box as appropriate)
   - Bharti Airtel ☐
   - Vodafone ☐
   - Reliance ☐
   - Idea ☐
   - Bharat Sanchar Nigam Limited (BSNL) ☐

   (If " Yes" please proceed to question no. 2; if " No" please return the questionnaire to the researcher).

2) Are you employed?
   - Yes ☐
   - No ☐
   - Others ☐ (Please specify) ……..

3) Please indicate your income range
   - Less than 1 lakh per annum ☐
   - More than 1 lakh but less than 5 lakhs ☐
   - More than 5 lakhs but less than 10 lakhs ☐
   - More than 10 lakhs ☐

4) Please indicate your gender
    - Male ☐
    - Female ☐
    - Others ☐
5) What is your ethnicity?
    - North Indian ☐
    - South Indian ☐
    - Others ☐ Please specify ……..
6) What is your age?
    - Less than 20 years ☐
    - More than 20 years but less than 40 ☐
    - More than 40 years but less than 60 years ☐
    - More than 60 years ☐
7) Are you happy with your telecom service provider?
    - Yes ☐
    - No ☐
    - Others ☐ Please specify……
8) Do you want to change your telecom service provider?
    - Yes ☐
    - No ☐
    - Others ☐ Please specify……
9) How many times you have changed your telecom service provider in last 1 year?
    - Never ☐
    - Once ☐
    - Twice ☐
    - Thrice ☐
    - More than three times ☐
    - Others ☐ Please specify ……..
10) What would be the reason for changing your telecom provider?
    - Poor Service Quality ☐

- Poor Customer Service ☐
- Poor Customer Experience ☐
- Poor Value of services ☐
- Poor Customer Satisfaction ☐
- Others ☐ Please specify ……

II. Hypotheses based questions (Based in Parasuraman Zeithaml and Berry (1988):

(Please score the following from score of 1-5 where 1 – Strongly disagree; 2- Disagree; 3- Neutral (Neither agree or disagree); 4 – Agree and 5- Strongly agree)

(Please score the following from score of 1-5 as appropriate)						
	Relationship among customer service, value, quality, satisfaction and loyalty?	SD 1	D 2	N 3	A 4	SA 5
	Reliability – Dependable and Accurate Service					
a.	The telecom operator provides the response timely.	☐	☐	☐	☐	☐
b.	The telecom operator provides services as requested by customers	☐	☐	☐	☐	☐
c.	The telecom operator provides reliable service.	☐	☐	☐	☐	☐
d.	The telecom operator provides quality service.	☐	☐	☐	☐	☐
e.	The telecom operator provides satisfied service.	☐	☐	☐	☐	☐
	Assurance – Skills and knowledge to perform service					
f.	The staffs provide service with ease and without fumbling.	☐	☐	☐	☐	☐

g.	The staffs provide up to date information about services or products.	☐ ☐ ☐ ☐ ☐
h.	The staffs are efficient in using technology to quicken customer service.	☐ ☐ ☐ ☐ ☐
i.	The staffs know what they are doing.	☐ ☐ ☐ ☐ ☐
j.	The staffs lack problem-solving skills.	☐ ☐ ☐ ☐ ☐
	Trustworthiness – Honest service	
k.	The telecom providers have good customer service	☐ ☐ ☐ ☐ ☐
l.	The staffs refrain from pressurising customers to buy or use a specify service	☐ ☐ ☐ ☐ ☐
m.	The responses provided by staffs are genuine and reliable.	☐ ☐ ☐ ☐ ☐
n.	The telecom operator provides quality service	☐ ☐ ☐ ☐ ☐
o.	The telecom operator solves customers' problems for once and all.	☐ ☐ ☐ ☐ ☐
	Security – Freedom from risk, doubt or even danger.	
p.	The telecom operator provides safe environment for customers.	☐ ☐ ☐ ☐ ☐
q.	The details of customers are saved safe.	☐ ☐ ☐ ☐ ☐
r.	The details of customers are not misused.	☐ ☐ ☐ ☐ ☐
s.	Customers can feel secure that their documents and information are safe.	☐ ☐ ☐ ☐ ☐
t.	The telecom operator provides surety that all of customers' information is safe.	☐ ☐ ☐ ☐ ☐
	Tangible – Physical facilities, equipment, technology etc.	
u.	The facilities provided to customers at the store are attractive	☐ ☐ ☐ ☐ ☐
v.	The staffs are professional.	☐ ☐ ☐ ☐ ☐
w.	The information booklets and leaflets are easy to understand	☐ ☐ ☐ ☐ ☐

x.	The telecom operator has latest technology.	☐ ☐ ☐ ☐ ☐
y.	The customer service department is well organised.	☐ ☐ ☐ ☐ ☐
	Empathy – Company's effort to understand customer's needs	
z.	The customer service department provides quick and relevant answers to queries.	☐ ☐ ☐ ☐ ☐
aa.	The staffs are polite, friendly and approachable.	☐ ☐ ☐ ☐ ☐
bb.	The staffs are well aware of value of clients	☐ ☐ ☐ ☐ ☐
cc.	The staffs have pleasant demeanour	☐ ☐ ☐ ☐ ☐
dd.	The staffs act busy when customers have queries	☐ ☐ ☐ ☐ ☐
	Responsiveness – Prompt Service	
ee.	Quick and prompt responses are important in customer service in telecom	☐ ☐ ☐ ☐ ☐
ff.	The staffs handle customer's queries with interest and willingness.	☐ ☐ ☐ ☐ ☐
gg.	The staffs take care of customer's concern seriously.	☐ ☐ ☐ ☐ ☐
hh.	It is important that each customer is treated equally.	☐ ☐ ☐ ☐ ☐
ii.	It is important to provide enough time to customer to explain his or her problems.	☐ ☐ ☐ ☐ ☐
	Access: Approachability or easy access to contact	
jj.	It is easy to reach to customer service staff.	☐ ☐ ☐ ☐ ☐
kk.	It is easy to get problem resolved through phone call or email.	☐ ☐ ☐ ☐ ☐
ll.	The telecom operation has service access points conveniently located.	☐ ☐ ☐ ☐ ☐

mm	It is important for telecom operators to have automated update in case of service unavailability	☐ ☐ ☐ ☐ ☐
nn.	It is important that telecom operators have customer 24/7.	☐ ☐ ☐ ☐ ☐

Thank you for your time. I really appreciate your kindness and generosity in answering these questions. I will again like to assure that all your details are used for academic research and will be kept confidential and destroyed after completion of this thesis.

Appendix 2: Final (Modified) Questionnaire

Research Topic: "Building Customer loyalty: A case study of Indian telecom industry from customers' perspective".

(Please note the data is collected for academic research and all the details of participants will be kept confidential)

Dear Participants,

This is a research survey on factors that can help to build customer loyalty for telecom operators in India. Since this is based on customer perspective your participation is very important to conduct this research.

I will be very much thankful if you can answer the following questions:

I. General Information:

1) Do you use services of any of the telecom operators listed below? (Please tick on the box as appropriate)
   - Bharti Airtel ☐
   - Vodafone ☐
   - Reliance ☐
   - Idea ☐
   - Bharat Sanchar Nigam Limited (BSNL) ☐

   (If " Yes" please proceed to question no. 2; if " No" please return the questionnaire to the researcher).
2) Are you employed?
   - Yes ☐
   - No ☐
   - Others ☐ (Please specify) ……..
3) Please indicate your income range
   - Less than 1 lakh per annum ☐
   - More than 1 lakh but less than 5 lakhs ☐
   - More than 5 lakhs but less than 10 lakhs ☐
   - More than 10 lakhs ☐
4) Please indicate your gender
   - Male ☐

- Female ☐
- Others ☐

5) What is your age?
   - Less than 20 years ☐
   - More than 20 years but less than 40 ☐
   - More than 40 years but less than 60 years ☐
   - More than 60 years ☐
6) Are you happy with your telecom service provider?
   - Yes ☐
   - No ☐
   - Others ☐ Please specify……
7) Do you want to change your telecom service provider?
   - Yes ☐
   - No ☐
   - Others ☐ Please specify……
8) How many times you have changed your telecom service provider in last 1 year?
   - Never ☐
   - Once ☐
   - Twice ☐
   - Thrice ☐
   - More than three times ☐
   - Others ☐ Please specify ……..
9) What would be the reason for changing your telecom provider?
   - Poor Service Quality ☐
   - Poor Customer Service ☐
   - Poor Customer Experience ☐
   - Poor Value of services ☐
   - Poor Customer Satisfaction ☐
   - Others ☐ Please specify ……

II. Hypotheses based questions (Based in Parasuraman Zeithaml and Berry (1988):

(Please score the following from score of 1-5 where 1 – Strongly disagree; 2- Disagree; 3- Neutral (Neither agree or disagree); 4 – Agree and 5- Strongly agree)

(Please score the following from score of 1-5 as appropriate)						
	Relationship among customer service, value, quality, satisfaction and loyalty?	SD 1	D 2	N 3	A 4	SA 5
	Customer Service					
a.	It is important that telecom operator provides the response timely.	☐	☐	☐	☐	☐
b.	It is important that telecom operator provides services as requested by customers	☐	☐	☐	☐	☐
c.	It is important telecom operator provides reliable service.	☐	☐	☐	☐	☐
d.	It is important telecom operator provides quality service.	☐	☐	☐	☐	☐
e.	It is important telecom operator provides satisfied service.	☐	☐	☐	☐	☐
	Quality					
f.	The staffs provide service with ease and without fumbling.	☐	☐	☐	☐	☐
g.	The staffs provide up to date information about services or products.	☐	☐	☐	☐	☐
h.	The staffs are efficient in using technology to quicken customer service.	☐	☐	☐	☐	☐
i.	The staffs know what they are doing.	☐	☐	☐	☐	☐
j.	The staffs lack problem-solving skills.	☐	☐	☐	☐	☐

	Value	
k.	The customer service department provides quick and relevant answers to queries.	☐ ☐ ☐ ☐ ☐
l.	The staffs are polite, friendly and approachable.	☐ ☐ ☐ ☐ ☐
m.	The staffs are well aware of value of clients	☐ ☐ ☐ ☐ ☐
n.	The staffs have pleasant demeanour	☐ ☐ ☐ ☐ ☐
o.	The staffs act busy when customers have queries	☐ ☐ ☐ ☐ ☐
	Customer Satisfaction	
p.	A better customer service results into better customer satisfaction.	☐ ☐ ☐ ☐ ☐
q.	Customers are satisfied only when they get they are valued.	☐ ☐ ☐ ☐ ☐
r.	Customers are satisfied only when they get quality service from telecom operators	☐ ☐ ☐ ☐ ☐
s.	Customers are satisfied only when customer service provide empathy	☐ ☐ ☐ ☐ ☐
t.	Customers are satisfied only when customer service, quality of service and value of customers are provided by telecom operators.	☐ ☐ ☐ ☐ ☐
	Customer Experience	
u.	Better customer service results into better customer experience	☐ ☐ ☐ ☐ ☐
v.	Telecom operation should provide better quality service for better customer experience.	☐ ☐ ☐ ☐ ☐
w.	The value of customers provides better customer experience.	☐ ☐ ☐ ☐ ☐
x.	Satisfied customers have positive customer experience	☐ ☐ ☐ ☐ ☐
y.	Ignorance of customers lead to negative customer experience	☐ ☐ ☐ ☐ ☐

	Customer Loyalty	
z.	Better customer service leads to customer loyalty	☐ ☐ ☐ ☐ ☐
aa.	Better value of customer leads to customer loyalty	☐ ☐ ☐ ☐ ☐
bb.	Better quality of service leads to customer loyalty	☐ ☐ ☐ ☐ ☐
cc.	Better customer satisfaction leads to customer loyalty	☐ ☐ ☐ ☐ ☐
dd.	Better customer experience leads to customer loyalty	☐ ☐ ☐ ☐ ☐

Thank you for your time. I really appreciate your kindness and generosity in answering these questions. I will again like to assure that all your details are used for academic research and will be kept confidential and destroyed after completion of this thesis.

Appendix 3: Calculation of total score and mean of each statement (N=Total score and n- number of respondents (276).

Statements			
	Code	**Total Score (N)**	**Mean (M =N/n)**
Customer Service	**CS**		
It is important that telecom operator provides the response timely.	CS1	1345	4.87
It is important that telecom operator provides services as requested by customers	CS2	1005	3.64
It is important telecom operator provides reliable service.	CS3	1245	4.51
It is important telecom operator provides quality service.	CS4	1321	4.79
It is important telecom operator provides satisfied service.	CS5	1221	4.42
Quality	**CQ**		
The staffs provide service with ease and without fumbling.	CQ1	1122	4.07
The staffs provide up to date information about services or products.	CQ2	1189	4.31
The staffs are efficient in using technology to quicken customer service.	CQ3	1298	4.70
The staffs know what they are doing.	CQ4	1331	4.82
The staffs lack problem-solving skills.	CQ5	1278	4.63
Value	**CV**		
The customer service department provides quick and	CV1	1239	4.49

relevant answers to queries.			
The staffs are polite, friendly and approachable.	CV2	1367	4.95
The staffs are well aware of value of clients	CV2	1099	3.98
The staffs have pleasant demeanour	CV4	1265	4.58
The staffs act busy when customers have queries	CV5	1277	4.63
Customer Satisfaction	**CF**		
A better customer service results into better customer satisfaction.	CF1	1298	4.70
Customers are satisfied only when they get they are valued.	CF2	1288	4.67
Customers are satisfied only when they get quality service from telecom operators	CF3	1293	4.68
Customers are satisfied only when customer service provide empathy	CF4	1167	4.23
Customers are satisfied only when customer service, quality of service and value of customers are provided by telecom operators.	CF5	1330	4.82
Customer Experience	**CE**		
Better customer service results into better customer experience	CE1	1298	4.70
Telecom operation should provide better quality service for better customer experience.	CE2	1356	4.91
The value of customers provides better customer experience.	CE3	1377	4.99
Satisfied customers have positive customer experience	CE4	1045	3.79
Ignorance of customers lead to negative customer experience	CE5	1302	4.72
Customer Loyalty	**CL**		

Better customer service leads to customer loyalty	CL1	1345	4.87
Better value of customer leads to customer loyalty	CL2	1321	4.79
Better quality of service leads to customer loyalty	CL3	1267	4.59
Better customer satisfaction leads to customer loyalty	CL4	1087	3.94
Better customer experience leads to customer loyalty	CL5	1267	4.59

Appendix 4 : Calculation of total score for each statement and percentage along with mean for each statement.

Statements				
	Code	**Total Score (N)**	**Mean (M =N/n)**	**Percentage**
Customer Service	**CS**			
It is important that telecom operator provides the response timely.	CS1	1345	4.87	97.46
It is important that telecom operator provides services as requested by customers	CS2	1005	3.64	72.83
It is important telecom operator provides reliable service.	CS3	1245	4.51	90.22
It is important telecom operator provides quality service.	CS4	1321	4.79	95.72
It is important telecom operator provides satisfied service.	CS5	1221	4.42	88.48
Quality	**CQ**			
The staffs provide service with ease and without fumbling.	CQ1	1122	4.07	81.30
The staffs provide up to date information about services or products.	CQ2	1189	4.31	86.16
The staffs are efficient in using technology to quicken customer service.	CQ3	1298	4.70	94.06
The staffs know what they are doing.	CQ4	1331	4.82	96.45
The staffs lack problem-solving skills.	CQ5	1278	4.63	92.61

Value	**CV**			
The customer service department provides quick and relevant answers to queries.	CV1	1239	4.49	89.78
The staffs are polite, friendly and approachable.	CV2	1367	4.95	99.06
The staffs are well aware of value of clients	CV2	1099	3.98	79.64
The staffs have pleasant demeanour	CV4	1265	4.58	91.67
The staffs act busy when customers have queries	CV5	1277	4.63	92.54
Customer Satisfaction	**CF**			
A better customer service results into better customer satisfaction.	CF1	1298	4.70	94.06
Customers are satisfied only when they get they are valued.	CF2	1288	4.67	93.33
Customers are satisfied only when they get quality service from telecom operators	CF3	1293	4.68	93.70
Customers are satisfied only when customer service provide empathy	CF4	1167	4.23	84.57
Customers are satisfied only when customer service, quality of service and value of customers are provided by telecom operators.	CF5	1330	4.82	96.38
Customer Experience	**CE**			
Better customer service results into better customer experience	CE1	1298	4.70	94.06
Telecom operation should provide better quality service for better customer experience.	CE2	1356	4.91	98.26
The value of customers provides better customer experience.	CE3	1377	4.99	99.78

Satisfied customers have positive customer experience	CE4	1045	3.79	75.72
Ignorance of customers lead to negative customer experience	CE5	1302	4.72	94.35
Customer Loyalty	**CL**			
Better customer service leads to customer loyalty	CL1	1345	4.87	97.46
Better value of customer leads to customer loyalty	CL2	1321	4.79	95.72
Better quality of service leads to customer loyalty	CL3	1267	4.59	91.81
Better customer satisfaction leads to customer loyalty	CL4	1087	3.94	78.77
Better customer experience leads to customer loyalty	CL5	1267	4.59	91.81

Appendix 5: Personal details about the respondents (Total number 300 questionnaire distributed but only 276 participants completed the questionnaire)

1) Do you use services of any of the telecom operators listed below? (Please tick on the box as appropriate)	Number of participants	Percentage of participants
· Bharti Airtel	63	22.83
· Vodafone	45	16.30
· Reliance	44	15.94
· Idea	37	13.41
· Bharat Sanchar Nigam Limited (BSNL)	87	31.52
(If " Yes" please proceed to question no. 2; if " No" please return the questionnaire to the researcher).		
2) Are you employed?		
· Yes	213	77.17
· No	63	22.83
· Others (Please specify). ……	0	0.00
3) Please indicate your income range		
Less than 1 lakh per annum	3	1.09
· More than 1 lakh but less than 5 lakhs	58	21.01
· More than 5 lakhs but less than 10 lakhs	147	53.26
· More than 10 lakhs	68	24.64
4) Please indicate your gender		
· Male	189	68.48
· Female	87	31.52
· Others	0	0.00
5) What is your age?		
· Less than 20 years	79	28.62
· More than 20 years but less than 40	118	42.75
· More than 40 years but less than 60 years	67	24.28
· More than 60 years	12	4.35
6) Are you happy with your telecom service provider?		

· Yes	59	21.38
· No	217	78.62
· Others (Please specify)……	0	0.00
7) Do you want to change your telecom service provider?		
· Yes	197	71.38
· No	79	28.62
· Others (Please specify)……	0	0.00
8) How many times you have changed your telecom service provider in last 1 year?		
· Never	51	18.48
· Once	134	48.55
· Twice	34	12.32
· Thrice	31	11.23
· More than three times	26	9.42
· Others (Please specify)……..	0	0.00
9) What would be the reason for changing your telecom provider?		
· Poor Service Quality	64	23.19
· Poor Customer Service	59	21.38
· Poor Customer Experience	51	18.48
· Poor Value of services	56	20.29
· Poor Customer Satisfaction	46	16.67
· Others (Please specify)……	0	0.00