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Mediating role of employee’s behavior to build customer loyalty through customer satisfaction

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This article basically examines such particular areas of customer satisfaction that create customer loyalty. There are so many questions that have been answered in this article like what are customer loyalty, how it is generated, if it is generated through satisfaction of the customers then how this satisfaction is created. Once if both satisfaction and loyalty is created then is there any third element which can further increase or stimulate this whole construct. In this article customer satisfaction is taken as independent variable and it is determined by the gap of customer expectations and perceived service quality. Customer loyalty is dependent variable in this article and results of this article shows its dependency on satisfaction aspects of customer as 1 unit rise in customer satisfaction brings customer loyalty about .326 units. Whereas employee’s behavior is taken as mediator to know that how productive employee’s behavior can prove to be for the company to make satisfied customers as loyal for the organization. Although employees’ behavior plays a vital role to construct loyalty from satisfaction aspects of the customer but basically grounds provided for loyal attitude of the customer are more dependent on satisfaction’s elements rather than on employees behavior. For Our research purpose we used different users of mobile or telecom services and the sample size is comprised of 105 respondents from different locations of Pakistan that might represent the whole country. In analysis it was found that customer satisfaction contributes to build customer loyalty and partial mediation results were also obtained.

Key Words: Customer satisfaction, customer loyalty, employees behavior, customer expectations, perceived service quality.

INTRODUCTION

One of the purposes of this research article was to find out different antecedents of satisfactions in Pakistan telecom industry and how vibrant these antecedents can be to give satisfaction to users of mobile industry. Satisfaction of mobile users is tested by keeping in view their level of expectation for their concerned mobile telecom industry and through service quality that they get in actual scenario. Accordingly customer loyalty which is dependent variable is tested in two dimensions and these dimensions are behavioral and attitudinal in nature (Back and Parks, 2003). Mediating effect of employee’s behavior is also shown to narrate customer loyalty and how much impact of employees’ behavior would further influence satisfied customers to be loyal. There are many studies that show customer’s loyalty as a useful tool to further enhance profitability, and this loyalty is generated from satisfaction of customer (Cronin and Taylor, 1992). As satisfaction provides basis to build loyalty, so focus is kept on maximization of customer’s satisfaction by providing them better quality of service to meet their expectations in different mobile telecom industries of Pakistan.

For further integration, better quality of service is different for people with different objectives. For some customers price attributes become the basis of satisfaction while for some of people product attributes are highly important and for the rest of the customer care and services becomes major component for satisfaction.

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(Ahmed et al., 2004).

The main purpose of this article is to know how loyalty can be generated among different users of mobiles for mobile companies and to identify pitfalls that what is left in that whole process of loyalty generation which proves to be the obstacle to generate loyalty among customers. There are also three very important aspects like service quality, commitment and cost of that service or product which formulates satisfaction but primarily focused was put on expectations and quality in return.

There are a number of telecommunication companies in today’s time frame and a large competition to obtain a larger share of the market, so that companies aggressively keep introducing different products for their existing and new customers that these customers might get attracted towards them. These products can influence a number of people but there are also a number of other factors which never let customers move quite easily and these factors are interpersonal relationship, commitments, level of satisfaction, trust and quality of service that they perceive.

**Literature review**

An idea about the volume of investment, cost and level of satisfaction and different alternatives that are being found in the market is composed of behavioral and attitudinal loyalty (Li and Petrick, 2008). Survey is conducted in tourism and transport services industry and it was find out that commitment to become loyal to some brand highly depends upon those attitudinal and behavioral aspects which come from the level of satisfaction, poor alternative resources and amount of investment that have been spent. Sometimes the cost of transferring investment is too high that if some non proper and undesirable services are constantly provided by the company even then you make compromise to avoid such heavy cost that you might face when you switch your brand. In his study the key purpose was to find out those elements which can influence the loyalty at most. This loyalty can come out from satisfaction, trust and volume of investment that have been made, whereas non availability and poor alternative tools also keep the customers loyal unless the quality of the brand goes beyond expectations of customers.

Switching barriers and nature of relationships that have been created towards some brand are highly important to create hindrance, so that customers might not move towards some other brand (Yanamandram and White, 2009). Element of slight dissatisfaction can be found with customers but even then reluctant behavior is shown in choosing some other brand because when they compares the cost of leaving some certain brand and intend to move towards new brand, then the cost is main hindrance that keeps them to be on to the existing brand. So that if customer compares the cost of leaving brand with the benefits associated towards new brand then they find it good in their interest to not change their brand because of cost elements.

Three main elements have also been defined in this study that even also becomes the basis for customers to stay in same business or brand. These three elements are; limited research that have been done by the users to find out which brand can closely provide the immense pleasure so far as cost comparison factor is concerned, second the nature of the relationship that have been created, and third, the degree of dependence and how much dependency is shown by the customer towards some service or product.

Service quality is strongly supposed to be one major component to provide loyalty; it was postulated that if good service quality have been given repeatedly and over again then it might be the one big factor that becomes the basis for the brand loyalty (Chiou and Droge, 2006). Other than service quality overall satisfaction is related to the loyalty aspects of the brand, satisfaction is the major driving force that encompasses loyalty. Therefore customer satisfaction should also be focused at.

The cost of acquiring new potential customers can be high, in way of minimizing the profit ratio. So that measures should be taken that can create the satisfaction among existing customers, hence loyalty can be achieved which is very good for further projected business activities. Loyalty in simple terms may also be defined as a commitment to repurchase a certain product over and over again. In some instances switching behavior can also be observed before loyalty is established if the alternative resources are good enough and fulfills the requirements that are demanded.

According to this study satisfaction is that key factor which develop behavioral loyalty as well as attitudinal loyalty and bring the investment back to that certain specified business segment that is how repeated sale is observed and concept of sticking to the same brand develops.

Rese (2003) explain customer satisfaction has one of the major components of retaining the customer in organization associated with the business for a longer period of time and then it has its effect on the profitability of the firm. Satisfaction study frame work can be seen as the relation with organization where a number of transactions are being invited. Then again these numbers of transaction which are the symbol of satisfaction shows best available conditions as compared to other offers in the market. From Rese’s research, two parts were discovered; first was the number of transactions and the other is the reason behind said transactions that is, best available service quality.

According to Johnson and Auh (1998), a number of questions arises; what is the benefit which is obtained after sticking to this relationship?, what is the cost of this relation and what would be the cost if some other good
option is chosen?, these comparisons can be done with ultimate end result which is satisfaction factor. Again from satisfaction a mature behavior is developed to look up to the product repeatedly if it is fulfilling the need and has created satisfaction for the purchaser then over a certain period of time it converts into the loyalty which is a wider area of discussion. So, in generic terms satisfaction of the customer can be seen if he is loyal to product. Utility maximization is the tool that is being used to achieve satisfaction of the customer but in some cases little work is supposed to be done to meet these expectations. Little work is done because of low expectations and low requirements of the customers, other reason might be the ignorance of the alternatives available in the market since very little research work on finding alternatives has been conducted. Customer satisfaction in a longer period of time builds customer loyalty, but when they becomes dissatisfied a number of things changes like; they exits or reduces the scale of buying products and another thing that they might do is lodgment of complaint against the brand or service quality. The same thing is not observed in loyal customers because their loyalty took time to develop and one unhappy reason cannot break their trust.

According to the research by Barsky and Nash (2003), hotel services and different segments gave idea about the satisfaction level of the customers that later builds loyalty and ultimately high profits are observed. According to their research and observation, the element of satisfaction was found in most of the industries like Air Line industry, Hotel industry, and automobile industry and even in casinos. The Air Line industry which was slightly below in their performances as compared to all other stated industry right after 9/11 was taking aggressive measures for the satisfaction of the customers and succeeded because limited number of the customers and fewer planes were available at that time.

Likewise satisfaction for customers also improved in the rental car companies and that happened due to better provision of services. This area is neglected before, as it is owned by the manufacturers but renter provided better services for capturing the customer’s and that is done through usage of technology, booking on internet, usage of mobile; these are all better service traits.

In context of hotel industry; to obtain satisfaction ratings from guests is very important and powerful technique because these satisfied customers become the loyal customers for the business after some certain time and enhance credibility and profitability. So simply loyal customers of some industry give long run benefits but the same is not observed where customers are not satisfied and loyal.

Satisfaction from particular thing of the organization can determine overall satisfaction, and if there is a strong relation between the satisfaction and overall satisfaction then retention of the customers can be made (Malthouse et al., 2004). There might be a number of factors associated to the product or service like price level, customer service, product attributes and combination of these factors. So, different people find satisfaction in different aspects which can be further translating overall satisfaction for the customers if we discuss organization as a whole.

According to Johnson and Auh (1998), a number of questions arises that; what could be the benefit after sticking to some relationship? what is the cost of this relation and what would be the cost if some other good option is chosen? Then loyalty comes to operate once satisfaction has been built after complying all these questions. Loyalty takes time to develop and it is a wider area of discussion on how it develops and then conversely the satisfaction of the customer can be seen if he/she is loyal to the product. Utility maximization is the tool that is being used to achieve satisfaction of the customer but in some cases little work is supposed to be done when the expectations and the requirements are not too high and are not very complicated in nature or the other reason may be ignorance towards alternatives available in the market, as very low research work on finding alternatives has been done. Customer satisfaction for a longer period of time builds customer loyalty towards that particular brand, but when he becomes dissatisfied a number of thing are changed, like he exits or reduce the scale of buying the products and another thing that customer do is lodgment of complaint against the brand or service quality, as far as loyal customers are concerned their trend to leave the product or reduction in purchase is quite low comparatively.

Based on Lien and Kao (2008), customer satisfaction that is later converted into loyalty is based on service quality. Later in his research article, quality services were categorized into two dimensions, these are utilitarian and functional. Utilitarian quality is something towards technical approach of study and if we discuss some banking sector then this utilitarian quality is focused at because technical services are required there in complex situations. As employees have to deal with finance, so highly technical work and approach is required which can build customer satisfaction. Functional quality is defined as how a products function and their hedonic traits, for example buffets, where it is allowed to eat as much as one desires, it is something that shows the functional, hedonic and pleasurable aspects.

Brand loyalty is dependent on the quality of product and quality of alternative product as well. In comparison if the quality of the alternative product is better in some other organization then trend of people to become loyal to the existing organization for their products is diminished but if satisfaction element is there for quality, and favorable price (cost) for investment is taken into consideration then normal trend of being loyal towards existing organization increases (Li and Petrick, 2008).

Service quality is linked with satisfaction of customer and it was further explored that it is relatively important
for different service-quality dimensions (Yang et al., 2008).

From the research by Anderson and Sullivan (1993), satisfaction falls under three things: expectations, perceived service quality and disconfirmation. Expectation alone cannot create satisfaction among customers for some service or brand unless its service quality is not compared with such expectations. Two particular points are noted in his article like if expectation of some service or brand is higher than its actual service quality then attitude of the customers is more vibrant rather than if expectations are little less as compared to services that one gets. So that service quality should be as that one expects from the organization. If quality is up to the mark then disconfirmations is also one factor that is observed and can be treated as antecedent of the satisfaction among customer for services or brand. Another thought that have been examined is that variance of satisfied attitude should be very much smaller so that can further lead the behavior of the customers to become loyal. If the gap between expectation and perceived quality of a product is higher, then the effect of assimilation does not occur; customer with precise expectations will be less sensitive to defects. Customers with good experiences will be more forgiving and will not adjust their expectations as quick as new customers will do.

Korean mobile telecommunication industry is entering into new advanced technology and new services are being introduced as well so they are very keen to retain existing clients by converting satisfied client into loyal clients and that have been done by identifying the factors of the interest that have been developed for the satisfaction of the customers (Kim et al., 2004). Switching barriers was another area of working for them. Customer loyalty according to this article falls under three constructs; behavioral approach, attitudinal approach and integrated approach. Integrated loyalty approach was taken in this article most particularly that is the combination of behavioral and attitudinal approach. Customer satisfaction that builds loyalty over a certain period of time is not sufficient alone, so that another factor in addition to customer satisfaction is taken that can build loyalty is switching barriers, with the combination of these two customer’s behavior to repurchase can be determined. In other words if it is said that customer satisfaction is identical then the volume of repurchase or customer loyalty can be changed due to third variable and that is switching barrier. Likewise customer satisfaction basis on a number of things and these are low service prices, better quality, strong advertising strategy, less operating costs but the most important is customer’s expectations which he builds in his mind due to all stated factors and further thinks that his expectations will get fulfilled. Switching barrier is something that tends customers to buy even if they are somehow dissatisfied for some offer that have been offered in the market. These barriers might be higher cost, time factor, psychological burden, social burden or better employees’ behavior of that organization; these are the factors that further force the customers to repurchase rather than to switch on some alternate service offered in the market and thus how loyalty can be achieved.

This particular study shows how customer’s satisfaction, effect of quality and conceptualizing consumers needs can help to build his behavioral aspects, these somehow have very direct effect on the behavior of the consumer to lead him towards loyalty (Cronin et al., 2000). Service quality is that one thing which stimulates the behavior of the customer a lot. It has also been argued that customer satisfaction is the mere result of perceived quality where one compares perceived service quality with the price that he has given for such service and then if on comparison of these two he feel that he is getting much rather than what is he paying then he gets satisfied. So 1st construct of satisfaction would be perceived quality and 2nd would be price that he pays to get that service. If for longer period of time customer remains satisfied then this behavior can be seen into his positive word of mouth, repurchase intention, price premiums and his loyal behavior towards some service or brand. The point which has been focused in this article is that service quality is the key construct to develop behavioral intentions but that should come with the satisfaction and reliance in that service quality that leads towards loyalty. Although relation between perceived service quality and behavioral intention is of utmost importance but it is indirect in nature as well. Therefore service quality has to create satisfaction at its initial phase that would further lead towards behavioral intentions and then loyalty would be achieved accordingly.

Satisfaction is emotion based reaction in return of some service offered because after using some service or product customer emotionally thinks whether to remain to that service or to switch somewhere else (Cronin et al., 2000). Likewise, behavioral intentions are final set of thoughts that builds due to low defection rate in services and through consistent satisfaction and the result of which can be seen in positive word of mouth, repurchase behavior, more time with the company and their loyal attitude towards company for its services.

According to Back and Parks (2003), relationship of customer satisfaction with behavioral aspects of loyalty highly depends on attitudinal aspects of loyalty. Once it has been developed then customers pay their intention to repurchase and say positive words about it. Simply both attitudinal and behavioral approaches are used accordingly to narrate the impact of customer satisfaction over these two measures. There is a positive relationship between customer satisfaction and customer loyalty as per the findings of Back and Parks (2003). In relation, customer satisfaction and customer loyalty are indirectly linked whereas mediating effect is put by perceived
quality. Whereas in some cases that positive relation is not been observed and that is even very rare. If we discuss some casino or shoe maker then their satisfaction do not get considered to convert into loyalty. Three major dimensions of loyalty can be defined as cognitive, effective and connotative, like initially if customer get its believe that product would perform or he will get satisfied then it is his cognitive believe, at second stage affective loyal aspects are considered like fulfillment of his needs and desires that he think to get and in the end connotative dimensions of the loyalty are observed accordingly like showing specific certain commitment towards brand.

In the study by Samuel and Chipunza (2009), construct of satisfaction are seen according to application in the banking sector, bank tellers are seen in this study that how they deal with the customers to create their satisfaction and then customers can be categorized into satisfied switchers and dissatisfied switchers that's how in future they become as loyal customer for the bank. Satisfied switchers are those who are satisfied but switch somewhere else to make proper judgment and to check flavor of the market, dissatisfied switchers are those who are in the current organization due to some bad experience that they have faced from previous organization. Another category is of stayers, in this category those customers are nominated which do not move from the organization at all and live satisfied with the services that they are getting. Another step ahead to enjoy high profits is to gain loyalty which is next step to satisfaction. Many organizations have shown that expenditure on retaining loyal customers is little less as compare to expenditure that have been occurred on new customers to make them loyal. Moreover to retain loyal customers is not only little less in cost but also some certain positive benefits are associated with them.

Some customers are supposed to be potential ones which do not have positive attitude towards organization but genuine loyal customers do have. These partial loyal customers are the result of some accidental phenomenon that does not actually fall under the category of loyalty but can be supposed as partial loyal attitude.

It has also been elaborated that disconfirmation should have to be included as intervening variable or it is something that already been covered into expectations of customer that have been further linked with perceived quality service (Churchill and Surprenant, 1982). Satisfaction do have very practical and comprehensive approach as it is started from pre purchase measure and further goes on to build the taste in which its quality is being tested and later on confirmation with expectations it is get converted into loyalty but that process have certain phases like continuous quality over a longer period of time which should never fall below expected values. In addition to expectations and service quality traits, there are some more determinants that might affect customer satisfaction and these are rewards that have been compared with price of the product or service.

Customer satisfaction is composed based on Servqual’s model built for the services industries to further find out the contribution of each aspect separately on how will the combination of these aspects influence the satisfaction of the customers (Ho and Wu, 1999). It is also concluded that the in the article of Ho and Wu (1999), their research was based on these aspects and covered banks, credit cards companies, security companies and product maintenance companies. In their findings, the hypotheses were: “the higher the logistical support, the higher the satisfaction would be”, “the better the technological facilities installed, the higher the satisfaction would be”, “the better and reliable the information is, the higher the satisfaction would be and “the better the presentations at stores and at cyber shopping stores, the higher would be the satisfaction”.

Satisfaction is also supposed to be the way repeat purchase or repeat business is observed, that is, how in long term customer loyalty is created (Becker, 2009). Sometimes at some certain stages, weak interaction between satisfaction and loyalty is measured. This happens due to some unfavorable environmental factors which cause existing customers of the company to switch towards new business organization. Switching strategy is not only lengthy process but also at the business’ end we lose sources to further convert them into loyalty circle that is the one reason due to which a number of research and resources have been invested because no one wish to lose his clientage and referential circle. Initially to invest at person who would take time to get satisfied and will take cost in means of your investment and advertisement is lengthy process, so that high recommendations are there that existing satisfied customers should be focused at and more capital and investment should be done to create that particular circle out which no one would easily move. There are some certain barriers which are proved to be the biggest hurdle for customers, so in future some strategies should be developed to further strengthen such barriers.

Based on the literature review and to support the objective of this research paper, the following model have been developed that examines how different antecedents are attached to the satisfaction level of the customer, this study is applied in telecommunication industry to clearly know the applicability of different antecedents and on satisfaction that with the passage of time gets into loyalty which is a wider scope and generates more profit and reference groups but that loyalty comes with consistent quality of the product once satisfaction have been created (Figure 1).

**Hypotheses**

There are a number of hypotheses which are developed on this model to further elaborate the study and its
findings:

**H1**: Customer satisfaction has positive and strong relationship with customer loyalty.

**H2**: To increase loyalty among customers they should be kept more satisfied (if customer satisfaction is increased then customer loyalty is also increased).

**H3**: Employees behavior have positive and strong relationship with customer's loyalty.

**H4**: If employee's behavior is more towards problem solving issues of customer with high frequency then more loyal customers in that organization can be observed (if employees behavior is for the betterment of customer is high then customers loyalty is also at higher side).

**H5**: If employee's behavior is not good with satisfied customers then satisfied customers are not being converted into loyal category customers (satisfied customers can be converted into loyal customers with the support of positive behavior of the employees of that organization).

**RESEARCH METHODOLOGY**

It is causal course grain study that has been applied on broader spectrum in telecommunication industry to know what make consumers loyal once they have attained state of satisfaction. Industry that has been chosen for this research is telecommunication industry. This research is applied to find out how customers get satisfied and what are the key antecedents of satisfaction in the telecommunication industry. Then customer loyalty in telecom industry is seen that how it is developed from customer's satisfaction and what important role does employee's behavior play to develop loyalty.

The population that has been chosen in this article for further research is based on telecom services users of Pakistan. The sample size for this research is composed of 105 participants inclusive of male and female, (Male = 89 and Female = 16), some other demographic measures are also taken which are educational background, telecommunication service experience and age group. Age of the participants is categorized into different groups (15 to 25 years = 73, 26 to 36 years = 26, 37 to 47 years = 5 and 48 to 58 years = 1), accordingly educational statistics are also mentioned (Metric/O Levels = 31, Intermediate/A Levels = 22, Graduate = 34, Masters = 16, MS = 1 and PhD = 1), whereas users of different mobiles are invited in this survey as well (U-Fone = 17, Warid = 31, Mobilink = 41, Telenore = 9 and Zong = 7).

Customer satisfaction is taken as independent variable and 12 questions are asked accumulatively, 6 each for expectations and service quality measures. Cronbach's Alpha is applied then and total reliability of construct is obtained as 0.783, which shows high reliability and understanding by the consumers for satisfaction construct (Table 1).

Dependent variable in this article is customer’s loyalty and 8 questions are included into questionnaire to know loyalty aspects of the customers for telecom services which they are using. Cronbach’s Alpha is applied to know construct validity of loyalty construct. The obtained value is 0.872, which shows high reliability of the construct for better understanding of the consumers is shown in Table 2.

Employees behavior is taken as mediating variable and questions in questionnaire that portray effect of employees behavior on consumers are 8 in numbers and result after applying Cronbach’s Alpha for construct validity showed result as 0.852, that is good enough to indicate better understanding and reliability by the consumers (Table 3).

After collection of data with respect to the aforementioned details, different analysis are run to know the effect of the independent, dependent and mediating variable with each other.

**ANALYSIS**

Analysis based on data collected from population that have been earlier described are appended in Table 4. Questionnaire used in this survey represent depended, independent and mediating variables respectively. Table 4 shows the mean and standard deviation of each variable respectively. Customer satisfaction is an independent variable and its results are extracted by taking
the difference of customer satisfaction and perceived service quality. In this study, customer satisfaction has a mean value of -0.279 with standard deviation of 0.815. Customer loyalty which is a dependent variable has a mean value of 5.12 and standard deviation 1.13. Employee’s behavior is a mediating variable between customer satisfaction and customer loyalty with mean 4.93 and standard deviation 1.06.

Table 4 also shows correlation between different variables and how strongly these are linked with each other, correlation between customer satisfaction and customer loyalty is positive with value 0.234 and it is significant as well, so H1 is accepted here as there is a relation between customer satisfaction and customer loyalty which is positive in nature. Customer satisfaction (independent variable) and employee behavior (mediating variable) are also having positive (but not very strong) relationship and the value of correlation is 0.096 and it is highly significant.

Correlation of customer loyalty and employee’s behavior is also positive in nature and strong as well with a value of 0.560; this relationship is also highly significant, so that here our H3 is also accepted as there is a strong and positive relationship between employees’ behavior and customer’s loyalty.

**Regression analysis**

Values that have been obtained after regression analysis indicate that customer satisfaction shows its positive impact on customer loyalty. It has been identified that if we raise customer satisfaction by one unit the customer loyalty will go up 0.326 units which is the value of beta and it is significant in nature with value 0.016. Whereas to further elaborate, change in R square which is 0.326 and shows the proportion of independent variable into depended variable is discussed.

From these analysis our H2 is also accepted which says that if we increase satisfaction between customers then their loyalty can also be increased.

From Table 6 we can interpret that one unit change in employee’s behavior (positive behavior toward customers) will bring 0.577 unit change in customer loyalty, which is the value of beta and highly significant in nature; whereas, the value of change in R square is 0.798 which shows the contribution of employee’s behavior in total loyalty construct. So here, our H4 is accepted: if employee’s behavior towards problem solving issues of customer is high, then there will be observed high loyalty in customers.

If we compare the value of customer satisfaction (independent variable) in Table 4 with that of Table 5 for their beta values, then it is decreasing (0.326 to 0.254), whereas significant values remain significant but change from 0.016 to 0.026, as it is run after mediation process. So, it is proved that there is mediation but it is partial in nature. Whereas in Table 5, change in R square (having value: 0.033) present the value of contribution of independent variable to customer loyalty after running mediation process. So here H5 is partially accepted as employee’s behavior is playing a mediating role but it is not a strong mediator.

**DISCUSSION**

Overall if we have a look towards above mentioned tables of correlation and regression then we can surely say that our 1st and 3rd hypothesis are selected on the basis of table number 4 (correlation table), whereas our 2nd and 4th hypothesis are selected on the basis of table number 5 (Regression table). Lastly our 5th hypothesis is partially accepted on the basis of table number 6 (Regression table).

From acceptance of our 1st hypothesis it have been shown that customer satisfaction has a positive relationship with customer loyalty but strength of relation is not very strong as correlation value is .234, which is good but didn’t show strong inclination towards loyalty. In 2nd
Table 5. Regression analysis for impact of CS(Customer Satisfaction) over CL(Customer Loyalty).

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized coefficient B</th>
<th>Std. error</th>
<th>Change R square</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>CS</td>
<td>0.326</td>
<td>0.133</td>
<td>0.326</td>
<td>0.016</td>
</tr>
</tbody>
</table>

Table 6. Regression analysis for impact of CS(Customer Satisfaction) over CL(Customer Loyalty) through EB(Employee’s Behavior)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized coefficients β</th>
<th>Std. Error</th>
<th>Change R square</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>EB</td>
<td>0.577</td>
<td>0.086</td>
<td>0.798</td>
<td>0.000</td>
</tr>
<tr>
<td>CS</td>
<td>0.254</td>
<td>0.112</td>
<td>0.033</td>
<td>0.026</td>
</tr>
</tbody>
</table>

Hypothesis adding to customer satisfaction will ultimately add up to customer loyalty as we have got significant beta value with value .326 that shows the more satisfied customer greater would be the size of loyal customers in return.

In hypothesis number three as stated that employee’s behavior is having a strong relationship with customer loyalty is proved as per their correlation values which are .560. This acceptance shows that customer loyalty is also very much dependent on employee’s behavior. From better behavior of employees customer loyalty can also be observed among customers. Likewise in the 4th hypothesis which narrates that if we raise employee’s behavior for problem solving issues of customer then customer’s loyalty will be increase is also accepted. Acceptance is primarily made on beta values which is significant nature and is 0.577 (Table 6).

In the last hypothesis where effect of employee’s behavior is taken as a mediation is partially accepted, so we can say that customer satisfaction is not primarily dependent on employees behavior of the organization to build customer loyalty there are also a number of elements (unexplained variables) which can become the basis to build customer loyalty other than employees behavior.

LIMITATIONS AND FUTURE IMPLEMENTATIONS

The scope of this study was kept on satisfaction and its associated antecedents like customer expectations and perceived service quality. In future other antecedents like favorable price levels, network and smooth operations can be used, so that out of these antecedents further findings which factor have more ratio towards satisfaction can be discovered. Mediating factor that is employee’s behavior and for which our hypothesis number 5 partially accepted, can be replaced with physical environment and dependent variable that is customer loyalty can be seen into dimensions other than behavioral and attitudinal loyalty, like connative and cognitive dimensions can be focused at to further elaborate this study.

Sample size can be enhanced from 105 to 250 and contribution of female can be raised in the process of data collection like more questionnaire can be get filled through females and such sort of research can be done with the customers having at least 10 years of experience with same telecommunication company.

Conclusion

From application of this research it has been analyzed that customer’s satisfaction is the result of the expectations that customers have with the products, and accordingly, the quality of service that they perceive in return actually determine how strong satisfaction one have with its brand or telecom service company, because based on the past experiences and advertising strategies which create some certain type of expectations in the mind of a customer and in return it is supposed that he should have the same type of services in return. That is how his perception determines his satisfaction aspects but if the quality of service that he gets is less as presumed then a negative impact might be observed such that satisfaction turn into dissatisfaction. Satisfaction is something that is directly related to build loyalty of the customer but another factor that is taken as mediating factor (employees’ behavior) has partial impact on the behavior of the customer to further transform into loyalty.

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