

**BRAND CREDIBILITY, CUSTOMER SATISFACTION
AND THE ROLE OF COMPLAINT HANDLING**

Nashit Zafar¹ Abdul Aziz Khan Niazi¹, Tehmina Fiaz Qazi¹ and Abdul Basit²

¹ Institute of Business & Management (IB&M),
University of Engineering and Technology, Lahore, Pakistan
Email: nashitzafar1990@gmail.com, azizniazi@uet.edu.pk
tehmينا.qazi@gmail.com

² Lahore Institute of Science and Technology, Lahore, Pakistan
Email: abasit_shahbaz@yahoo.com

ABSTRACT

Brand credibility has been a topic of interest for both consumer and service markets for many years. Mobile network service providers lose brand credibility once they fail to provide service. The purpose of this study is to explore that how service quality failure and complaint handling impact on customer satisfaction and brand credibility in the context of service organizations. The study follows a positivist approach as research philosophy. Research design consists of review of literature, data collection and analysis. Self-administered questionnaire was used to collect primary data in Lahore region of Pakistan. Partial Least Square-Structural Equation Modeling (PLS-SEM) technique employed for data analysis. Significant and positive relationship was observed between complaint handling and customer satisfaction with complaint handling. Customer satisfaction significantly correlated with complaint handling and brand credibility. Trust, involvement, perceived value and frequency of transaction were found to moderate the relationship between complaint handling and customer satisfaction with complaint handling. Perceived value was also found to moderate the relationship between magnitude of failure and customer satisfaction with complaint handling. Whereas, overall satisfaction was observed to mediate the relationship between customer satisfaction with complaint handling and brand credibility. It is a seminal research work that examines customer satisfaction and brand credibility in relation to magnitude of service failure, complaint handling, trust, involvement, perceived value and frequency of transaction in Pakistani context. The study is subject to usual limitations of survey research. It helps the managers to implement the effective complaint handling systems that increase customer satisfaction and brand credibility.

KEY WORDS

Complaint handling, customer satisfaction, trust, perceived value, magnitude of failure, brand credibility, Pakistan.

INTRODUCTION

Customers are the most valuable asset for any organization particularly that of satisfied customers. Customer experience is the major driving force to trigger re-purchase behavior. It is a longstanding research area to understand brand influences on

consumer decision making. However, overpromising or unable to deliver the promise and lack of handling customers' complaint directly or indirectly affects the credibility of the brand. Brand is important in service organization due to invisible aspects (i.e. cannot be felt or seen before purchasing) of services to win the trust of the consumers (Berry, 2000). Scholars argued that stiff competition in service sector and inherent intangible/unobservable qualities compel companies to establish strong brands (Morris, 1999; O'Cass and Grace, 2003; Erdem et al., 2006). Over the period of time, the brands have influenced the consumers and their choices determine the brand credibility. Brand credibility gains more importance when consumers need substantial amount of believability to minimize the risk perception to trigger purchase (Brady et al., 2005). Brand credibility refers to perceived believability in brand whether it has ability to address customer-related issues and willingness to keep its promises to customers (Erdem and Swait, 2004). The credibility is a belief about the product information possess with a brands. It is totally dependent on the consumer's perceptions of whether the brand has the ability of acceptance in consumers mind (Jeng, 2016). The consumers pursue the information from different sources about the brands. Yale attitudinal model determines that credibility builds on three factors i.e. source, message and receiver that made any information credible about any product (Chakraborty and Bhat, 2018). The customer satisfaction is an ultimate goal for any services provider organization. The satisfaction in complaint handling provides positive or negative brand credibility. If service failure happened, it is very much important that how consumers being satisfied by the companies. Bougoure and Bennett (2016) concluded that higher in magnitude of failure causes difficulty to satisfy the customers.

Customer-brand relationship is vulnerable while managing service brands and it is a very critical issue of brand credibility which is acknowledged as a potential area of future research in service marketing literature (Hyun Baek and Whitehill King, 2011). Particularly in Asia, brand credibility is established as an important tool to maintain brand value in the era of economic recession (Drewniak and Karaszewski, 2016). Avalanche of research has been published that theoretically and empirically justified the relationships between customers' satisfaction, trust, involvement, perceived value and brand credibility but they fail to account for the role of service failure and complaint handling. This study, therefore, analyzes that how service failure and complaint handling can be managed to enhance customer satisfaction that results into brand credibility. These factors have also been examined under the moderation factors of trust, perceived value, usage frequency, involvement and the mediation factor of overall satisfaction. Hardly any study can be found that cater these variables to examine brand credibility. Rest of the paper is organized as theoretical review, methodology, analysis and conclusion.

THEORETICAL REVIEW

Branding and brand credibility has been received a substantial attention of market practitioners and researchers from many years and it is considered as one of the most significant upshots. Brand credibility develops with the brand experience when consumers utilize the product. It refers to the product positioning in the minds of the consumers to build customers choice (Bougoure and Bennett, 2016). Consumer-based brand credibility in the service context has not been playing its due role despite of research advancement in this direction (He and Li, 2011). Marketing discipline is urged a

fundamental shift from measurement of construct to exploring its causal relationship in the area of service-based brand credibility (Spry et al., 2011). It is very important to retain the customers by the service organizations. In case of *service failures*, customers leave the company's service and move towards the alternate services (Berger and Brock, 2018). The failure happens when expected services do not meet according to customers demand. In fact, service failure is partially controllable and if it happens, company should reestablish the customer satisfaction to retain customers (Lee, 2018). The *complaint handling* has significant positive impact to measure the short and long term performance of the service organization (Yilmaz and Varnali, 2016). Miss managing in complaint handling is a threat for the organization that they might lose existing customers. Similarly, when customers get the recovery against the failure from the service organizations then they experience sense of justice (Ladeira and Santini, 2018). In this connection, social media is being used as an important tool to address complaint and collect reviews of consumers about service (Istanbuluoglu, 2017). The other way around, failure is an opportunity to improve the services. In complaint handling process, organization always learn two things i.e. customer response factor and organizational learning factors. For managerial point of view the marketers can improve forecasting accuracy by using this customer's information that helps them to take better decision making (Horn et al., 2014).

Trustworthiness is a sub-dimension of brand credibility (Spry et al., 2011). Erdem and Swait (2004) proposed trustworthiness as one of the important constituent of credibility. Strong brand credibility has an impact on consumer purchase intention that ultimately enhances perceptions of quality and trust (Hyun Baek and Whitehill King, 2011). Consumers reject brand with weaker brand credibility (Faulkner et al., 2014). Saleem et al. (2017) claimed that brand trust is an important indication to repurchase intentions among customers of service brands. Brand credibility builds on the basis of trustfulness and accurate information that shares between the organizations and the consumers. The trust is generally the belief that consumer feel when organization try to pursue their customers. It comprises on two factors i.e. to identify the complaints in a satisfactory manner and to identify whether or how services being improved (Matzembachera, 2018). Consumers feel more safety and meaningfulness when organization involves them in building a positive relationship (Liu and Lee, 2018).

The customers brand identification and service value influences the customers towards the involvement of the brands. The *involvements* refer to as bridge between the service provider and the customer. It is based on the needs, values and interests that customers induce from the brands (Kim and Lee, 2017). The involvement capability of services helps the organizations to engage with customers and make them to participate towards company products. Anning-Dorson and Hinson (2018) revealed that in service organizations, the involvement and innovativeness manages the company's performance in positive manner. Particularly, customer's involvement is very high in fashion brand because the development of any design is due to in depth involvement to understand the unique needs of the customers (Kim and Park, 2018).

Brand credibility increases along with the *use of a product/usage pattern* which increases higher *perceived value* and improves consumer involvement and perception about brand (Arora and Sandu, 2018; Dwivedia and Nayeema, 2018). Perceived value is

about perceived preference, evaluation of product preferences and product attributes that a company wants to achieve its goal (Stollery and Jun, 2017). Satisfaction of a customer is important in evaluating the customers' loyalty that determines the brand credibility. In this study, responsiveness is to be considered one of the most important evaluator of customer satisfaction to see how complaints and other issue are addressed by the organization. Organization response against *customers' complaint* can have both positive and negative relationship (Nguyen and Nisar, 2018). The positive image of the organization has positive impact on consumers mind (Yilmaz et al., 2018). Organization always try to keep innovate the things that satisfy the consumers (Mahmoud and Hinson, 2018; Roberts-Lombard and Petzer, 2018). Keeping objectives and scope of study in view, research hypotheses are formulated and explained in manner below:

- H₁:** Magnitude of failure has an impact on customer satisfaction with complaint handling.
- H₂:** Complaint handling has an impact on customer satisfaction with complaint handling.
- H₃:** Overall satisfaction mediates between customer satisfaction with complaint handling and brand credibility.
- H₄:** Customer satisfaction with complaint handling has an impact on brand credibility.
- H₅:** Trust moderates the relationship between magnitude of failure and customer satisfaction with complaint handling.
- H_{5a}:** Trust moderates the relationship between complaint handling and customer satisfaction with complaint handling.
- H₆:** Involvement moderates the relationship between magnitude of failure and customer satisfaction with complaint handling.
- H_{6a}:** Involvement moderates the relationship between complaint handling and customer satisfaction with complaint handling.
- H₇:** Perceived value moderates the relationship between magnitude of failure and customer satisfaction with complaint handling.
- H_{7a}:** Perceived value moderates the relationship between complaint handling and customer satisfaction with complaint handling.
- H₈:** Frequency of transaction moderates the relationship between magnitude of failure and customer satisfaction with complaint handling.
- H_{8a}:** Frequency of transaction moderates the relationship between complaint handling and customer satisfaction with complaint handling.

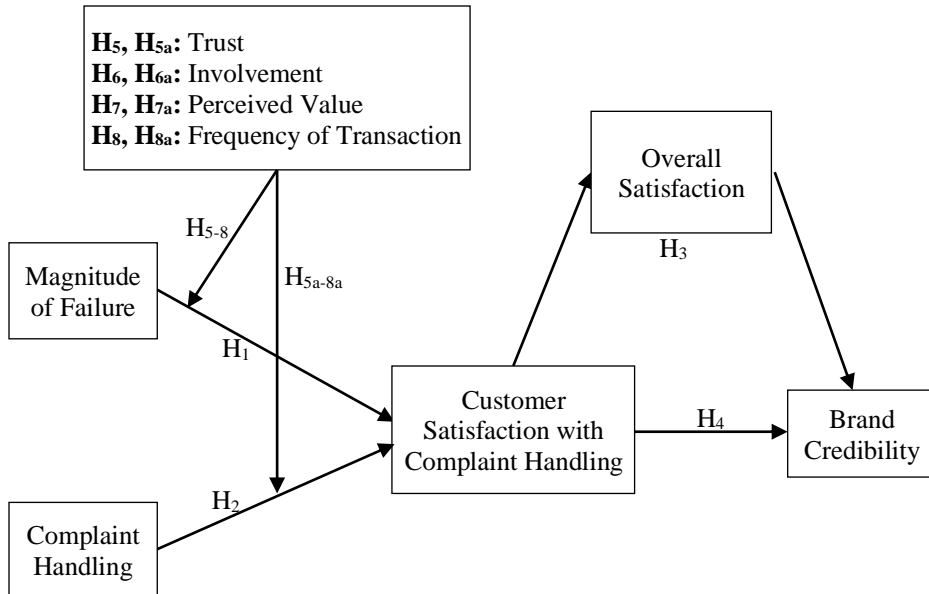


Figure 1: Theoretical Framework

METHODOLOGY AND ANALYSIS

The study consists of literature review, data collection and statistical analyses. Positivist research philosophy with deductive approach has been followed. Population consists of 150 million mobile network users (PTA, 2016). Sample size was 400 respondents, out of which 386 questionnaire were duly filled in all respect. Therefore, the response rate is 97%. Data was taken from different shopping malls and parks (What are they) of Lahore region of Pakistan. Self-administered 5 point Likert scale questionnaire was used to collect primary data comprising of 34 questions related to all variables and are adopted from different researchers shown in Annexure I. Testable statements are analyzed through Partial Least Square (PLS) based Structural Equation Modeling. Composite reliability was used to ensure the reliability of diverse constructs. The appropriate factor loading values for valid constructs should be greater than 0.7 to verify convergent validity (Hair et al., 2014). Convergent validity could be tested by Average Variance Extracted (AVE) value and correlation between the indicators of a construct.

Table 1
Convergent Validity and Reliability

Variable	Items	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Brand Credibility	BCR1	0.782	0.842	0.888	0.615
	BCR2	0.812			
	BCR3	0.821			
	BCR4	0.826			
	BCR5	0.669			
Complaint Handling	CHN1	0.756	0.879	0.908	0.624
	CHN2	0.826			
	CHN3	0.821			
	CHN4	0.810			
	CHN5	0.751			
	CHN6	0.771			
Involvement	INV1	0.888	0.849	0.909	0.768
	INV2	0.889			
	INV3	0.853			
Magnitude of Failure	MOF1	0.695	0.704	0.836	0.632
	MOF2	0.789			
	MOF3	0.889			
Overall Satisfaction	OST1	0.840	0.871	0.921	0.797
	OST2	0.919			
	OST3	0.916			
Perceived Value	PVL1	0.838	0.716	0.873	0.774
	PVL2	0.920			
Satisfaction with Complaint Handling	STC1	0.834	0.847	0.891	0.621
	STC2	0.836			
	STC3	0.779			
	STC4	0.738			
	STC5	0.750			
Trust	TRU1	0.756	0.786	0.874	0.699
	TRU2	0.873			
	TRU3	0.874			
Usage Frequency	UFE1	0.774	0.710	0.837	0.632
	UFE2	0.857			
	UFE3	0.750			

Composite reliability and Cronbach's Alpha value has been used to show reliability of constructs. Its value should be greater than 0.7 (Hair et al., 2014). Internal consistency and reliability of the measures checked with Cronbach alpha's coefficient (Straub et al., 2004) and by composite reliability in for each of the construct of the model. AVE is also a measure to support the convergent validity. It is a degree which represents the reality of convergent validity. According to (Hair et al., 2014) AVE value for each construct should be higher than 0.5 which shows the goodness of convergent validity. Values are in range of (0.615 - 0.797) which shows all the values are up to mark.

Discriminant validity shows distinct concepts of items and their constructs, it is the square root of AVE (Surienty et al., 2013). To measure this, Fornell-Larcker Criterion and cross loading have been used. Discriminant validity discriminates different variables or questions existing in the theoretical model. The difference can be verified by outer loading. The correlation between the construct is comparatively high than correlation with the indicators of other constructs, so that construct is discriminately valid. The cross loading values should be maximum with its own constructs and less with other constructs.

Table 2
Fornell-Larcker Criterion

	BCR	CHN	INV	MOF	OST	PVL	STC	TRU	UFE
BCR	0.784								
CHN	-0.828	0.790							
INV	0.699	0.167	0.876						
MOF	0.477	0.351	0.402	0.795					
OST	0.863	0.498	0.566	0.665	0.893				
PVL	0.227	0.591	0.465	0.597	0.614	0.880			
STC	0.845	0.110	0.353	0.655	0.477	0.584	0.788		
TRU	0.121	0.265	0.251	0.706	0.155	0.117	0.251	0.836	
UFE	0.314	0.322	0.429	0.349	0.327	0.422	0.370	0.387	0.795

The value of Fornell-Larcker should be greater than 0.7 of all variables and should be lesser with others. So values which are greater than 0.7 shows valid results. Table 2 shows the Fornell-larker criterion of research. All the values met the threshold criteria so all are good enough. Cross loading is used to support discriminant validity, by showing the factor loading value of one indicator with its own construct and comparatively with other constructs. The value of all indicators should be maximum with its own construct and lesser with other constructs or variables (Hair et al., 2014). Annexure II shows that values of indicators are up to the mark with its own construct and lesser with others which support our analysis. Standardized Root Mean Square Residual (SRMSR) is "the difference between the observed correlation and predicted correlation of the variables or

constructs of the model run. For this, value of data should be less than 0.10 (Hair et al., 2014). Value for SRMSR (i.e. 0.0778) shows that data met criteria. R Square indicates that how well the partial least square regression model predicts the data set (Surienty et al., 2013). This analysis shows the value of inner model endogenous variables. Its value should be greater than 0.3. In this study, the values of Customer satisfaction with complaint handling, Overall satisfaction and Brand credibility are 0.709, 0.768 and 0.769 respectively. It reveals that values met the threshold criteria (Hair et al., 2014).

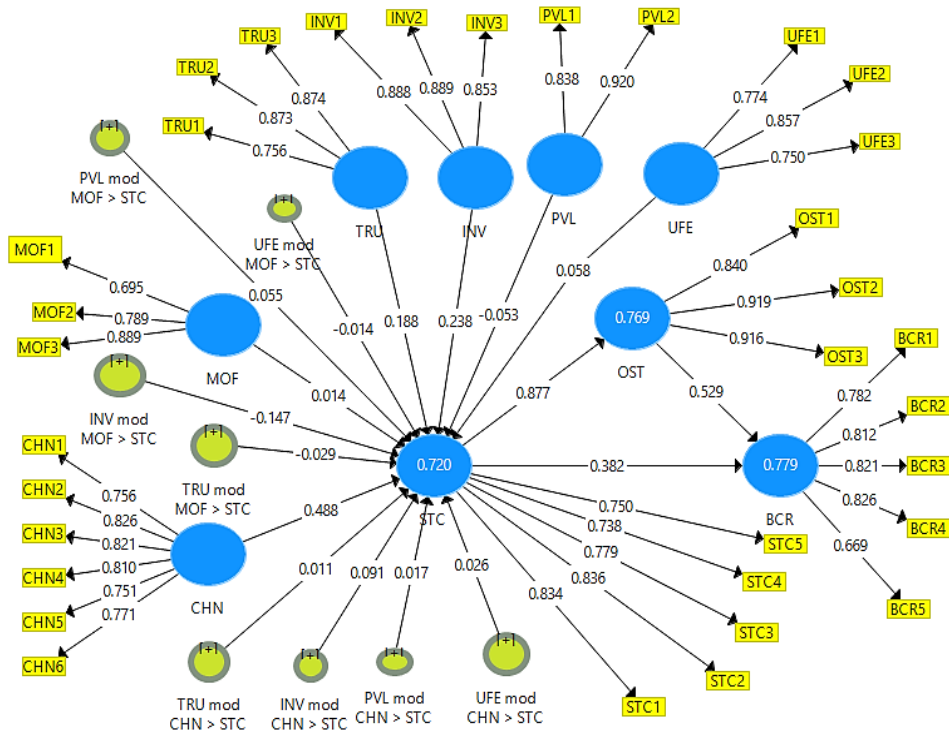


Figure 2: PLS-SEM Structural Model

Figure 2 shows the inner and outer model. Outer model represents factor loading values which should be greater than 0.7 (Hair et al., 2014). Model shows loading values of those elements which met the criteria and other questions are excluded. Starting from impact of MOF on STC shows positive impact by path coefficient value 0.014 which shows 1.4% impact of MOF on STC. In other words it shows that by 100% increase in MOF, STC will increase by 1.4%. The model shows that complaint handling has 48.8% effect on customer satisfaction with complaint handling. The customer satisfaction with complaint handling has 38.2% effect on brand credibility. The overall satisfaction mediates the relationship between brand credibility and customer satisfaction with complaint handling by 46.39%.

The moderating effect of factors including trust, involvement, perceived value and frequency of transaction on the relationship of magnitude of failure and complaint handling with customer satisfaction with complaint handling. Starting from trust as moderator between MOF and STC path coefficient value shows that trust weakens the relationship by 2.9%. The involvement as moderator between MOF and STC path coefficient value shows that it weakens the relationship by 14.7%. The moderator perceived value strengthens the relationship of MOF and STC by 5.5%. The moderator of frequency of transaction weakens the relationship between STC and MOF by 1.4 %, 1.7% and 2.6% respectively. Now the CHN and STC the moderator of trust, involvement, and perceived value and frequency of transaction have strengthened 1.1%, 9.1%, 1.7 and 2.6 % respectively.

Bootstrapping analysis is to be done for measuring the inner model’s significance. This concept provides us T and P values which used for accepting or rejecting the research hypotheses. T value should be greater than 1.96 whereas P value should be less than 0.05, both of the values should also met the criteria for acceptance of hypothesis. Figure 3 shows only T values of each path existing in the model but didn’t shows the result of mediation test. For that, further test was supposed to be conducted.

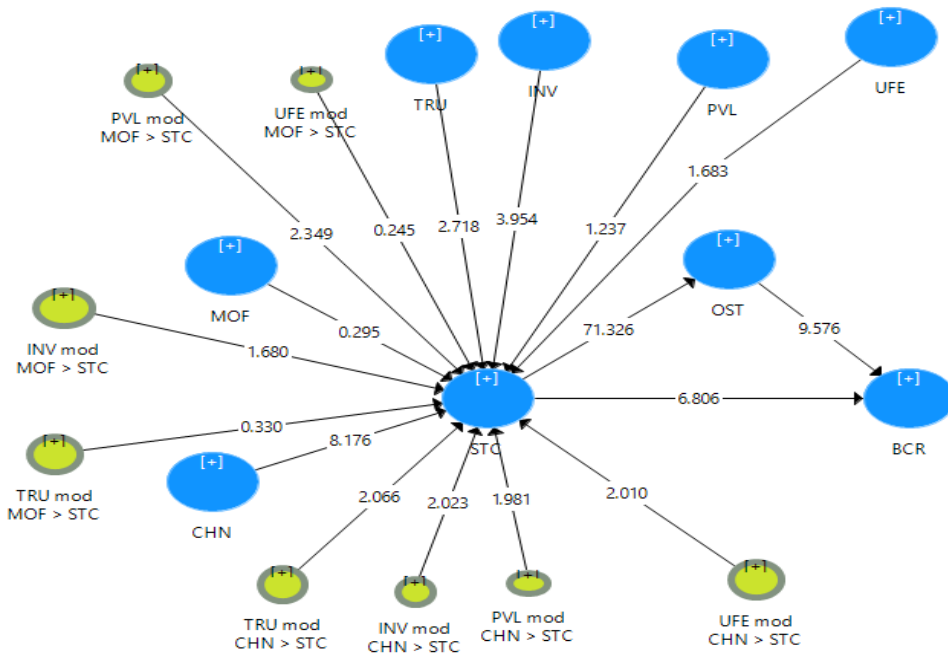


Figure 3: Bootstrap Analysis

Bootstrap test was conducted which further provides two criteria used for testing the hypothesis. Starting from H_1 , path coefficient shows positive impact of magnitude of failure on customer satisfaction by 1.4% whereas its T value is 0.288 and P value is 0.773, both of the values are not good enough for accepting the research hypothesis.

H₂: Complaint handling shows positive impact of 48.8% on customer satisfaction with complaint handling. The T value is 8.622 and P value is 0.000 which are good enough to accept the hypothesis. H₃: Overall satisfaction mediates between customer satisfaction with complaint handling and brand credibility has 46.3 % path coefficient value. The T value (5.559) and P value (0.000) are good enough to accept the hypothesis.

H₄: Customer satisfaction with complaint handling shows positive impact on brand credibility by 38.2%. The T value is 7.140 and P value is 0.000 both values are good enough for acceptance of hypothesis. H₅: Moderating of trust between magnitude of failure and customer satisfaction with complaint handling, coefficient shows that trust weaken the relationship by 2.9% this didn't support the theory as well as its T and P values also didn't met the criteria so H₅ will be rejected. H_{5a}: Moderation of trust between complaint handling and customer satisfaction with complaint handling, path coefficient shows that trust strengthens the relationship, its T and P values are also good for accepting the hypothesis. H₆: Moderation of trust which found to be insignificant between magnitude of failure and customer satisfaction with complaint handling, while on other hand H_{6a} moderation of trust between complaint handling and customer satisfaction with complaint handling coefficient shows that involvement strengthens the relationship by 9.1%, its T and P values are also meeting the criteria so H_{6a} will be accepted. H₇: Perceived value as moderator between magnitude of failure and customer satisfaction with complaint handling, coefficient shows that it strengthens the relationship by 5.5% whereas H_{7a} shows moderation between complaint handling and customer satisfaction with complaint handling shows that involvement strengthens the relationship by 1.7% for both hypotheses, T and P values are good enough for accepting. H₈: Frequency of transaction as moderator between magnitude of failure and customer satisfaction with complaint handling is insignificant and therefore rejected, whereas, H_{8a}: Frequency of transaction as moderator between complaint handling and customer satisfaction with complaint handling was found significant and accepted (Table 3).

Table 3
Hypotheses Testing

Hypotheses	Path Coefficient	T Statistics	P Values	Findings
H₁ : Magnitude of Failure has an impact on Customer Satisfaction	0.014	0.288	0.773	Not Accepted
H₂ : Complaint Handling has an impact on Customer Satisfaction with Complaint handling.	0.488	8.622	0.000	Accepted
H₃ : Overall Satisfaction mediates between Customer Satisfaction with Complaint handling and Brand Credibility.	0.463	5.559	0.000	Accepted
H₄ : Customer Satisfaction with Complaint handling has an impact on Brand Credibility.	0.382	7.140	0.000	Accepted
H₅ : Trust moderates the relationship between Magnitude of Failure and Customer Satisfaction with Complaint handling.	-0.029	0.334	0.739	Not Accepted
H_{5a} : Trust moderates the relationship between Complaint Handling and Customer Satisfaction with Complaint handling.	0.011	2.067	0.007	Accepted
H₆ : Involvement moderates the relationship between Magnitude of Failure and Customer Satisfaction with Complaint handling.	-0.147	1.705	0.089	Not Accepted
H_{6a} : Involvement moderates the relationship between Complaint Handling and Customer Satisfaction with Complaint handling.	0.091	2.024	0.004	Accepted
H₇ : Perceived Value moderates the relationship between Magnitude of Failure and Customer Satisfaction with Complaint handling.	0.055	2.350	0.003	Accepted
H_{7a} : Perceived Value moderates the relationship between Complaint Handling and Customer Satisfaction with Complaint handling.	0.017	1.982	0.046	Accepted
H₈ : Frequency of Transaction moderates the relationship between Magnitude of Failure and Customer Satisfaction with Complaint handling.	-0.014	0.257	0.798	Not Accepted
H_{8a} : Frequency of Transaction moderates the relationship between Complaint Handling and Customer Satisfaction with Complaint handling.	0.026	2.010	0.020	Accepted

CONCLUSION

In service organizations, service failure impacts on brand credibility and customer satisfaction. The service failure and its complaint handling build positive or negative relationship between organization and the customers. This paper has attempted to provide some empirical evidence with the help of Partial Least Square-Structural Equation Modeling (PLS-SEM) technique to evaluate service quality failure and complaint handling impact on customer satisfaction and brand credibility in the context of service organizations. Established researches can be found where brand credibility is used to examine customer branding issues (Sweeney and Swait, 2008; Hyun Baek and Whitehill King, 2011; Bougoure et al., 2016; Shams et al., 2017). Despite of that, the studies wherein the constructs (i.e. trust, involvement, perceived value and frequency of transaction) are positioned as moderating variables and the construct (i.e. overall satisfaction) is positioned as mediating variable are limited. Therefore, this study incorporated aforementioned constructs to attempt to bridge this gap and reached on following conclusions:

Significant and positive relationship was observed between complaint handling and customer satisfaction with complaint handling. Customer satisfaction also significantly correlated with complaint handling and brand credibility. Trust, involvement, perceived value and frequency of transaction were found to moderate the relationship between complaint handling and customer satisfaction with complaint handling. Perceived value was also found to moderate the relationship between magnitude of failure and customer satisfaction with complaint handling. Whereas, overall satisfaction was observed to mediate the relationship between customer satisfaction with complaint handling and brand credibility. To summarize it, eight hypotheses (i.e. H₂, H₃, H₄, H_{5(a)}, H_{6(a)}, H₇, H_{7(a)} and H_{8(a)}) are accepted, however, the results of this study do not support four hypotheses (i.e. H₁, H₅, H₆ and H₈). The research has few limitations that provides further research avenue. Data is collected from shopping malls and parks of Lahore city of Pakistan, therefore, the study cannot be generalized on other cities/service industries in Pakistan. However, it is recommended to incorporate other cities and sectors to enrich the findings. This study helps management to focus those factors that affect brand credibility while dealing with service failure. It also helps marketing managers to implement effective complaint handling systems that increase brand credibility.

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Annexure I:**INSTRUMENT**

Variable	Element	Statement	Reference
Complaint Handling	CHN1	Were you pleased with the processing time of your complaint?	(Analytics, 2018)
	CHN2	How satisfied are you with the result of your complaint?	
	CHN3	How would you rate the quality of the contact regarding the friendliness of the employee?	
	CHN4	How would you rate the quality of the contact regarding the competence and consulting service?	
	CHN5	How would you rate the quality of the contact regarding the service orientation?	
	CHN6	Overall, how satisfied are you with the handling of your complaint?	
Brand Credibility	BCR1	The service provider delivers what it promises.	(Erdem and Swait, 2004)
	BCR2	The service provider service claims are believable.	
	BCR3	The service provider has a name you can trust.	
	BCR4	The service provider reminds of someone who's competent and knows what he/she is doing.	
	BCR5	The service provider pretends to be something it isn't.	
Magnitude of Failure	MOF1	In your opinion, this service failure is.	(Varela-Neira et al., 2010)
	MOF2	In your opinion, this service failure is.	
	MOF3	In your opinion, this service failure is.	
Overall Satisfaction	OST1	I am satisfied with my overall experience with this service provider.	(Bitner, 1990; Maxham III & Netemeyer, 2002)
	OST2	As a whole, I am not satisfied with this service provider.	
	OST3	How satisfied are you overall with the quality of service provider's service?	

Variable	Element	Statement	Reference
Satisfaction with Complaint Handling	STC1	I am satisfied with the way my complaint was dealt with and resolved.	(Vázquez-Casielles et al., 2010)
	STC2	I am happy with the way my complaint was resolved.	
	STC3	I am satisfied with the treatment from the airlines employees involved in resolving my complaint.	
	STC4	I am satisfied with the produce (way of working) and the resources used to resolve my complaint.	
	STC5	In my opinion the firm provided a satisfactory solution to resolve my complaint.	
Trust	TRU1	Before I had contact with this company, I believed this company was honest.	(Sirdeshmukh et al., 2002; Chen et al., 2016)
	TRU2	Before I had contact with this company, I believed this company was dependable.	
	TRU3	Before I had contact with this company, I believed this company was reliable.	
Involvement	INV1	While developing new products/services, the company sees customers as co-designer, and they develop products or services together.	(Chien and Chen, 2010)
	INV2	The Company allows customers to become involved in the process of design and in the evaluation of new products/Services.	
	INV3	The Company tries to earn the trust of its customers and to maintain an effective relationship with them.	
Perceived value	PVL1	The service provider experience has satisfied my wants	(Gallarza and Saura, 2006)
	PVL2	Overall, the value of the service provider experiences is high.	
	PVL3	Compared to what I gave up, what I received from service provider was high.	
Usage Frequency	UFE1	Frequency of calls	(Thomé et al., 2011)
	UFE2	Frequency of SMS messages	
	UFE3	Mobile phone use	

Annexure II:

CROSS LOADING

	BCR	CHN	INV	MOF	OST	PVL	STC	TRU	UFE
BCR1	0.782	0.650	0.597	0.464	0.702	0.431	0.655	0.595	0.179
BCR2	0.812	0.660	0.591	0.510	0.762	0.443	0.717	0.594	0.195
BCR3	0.821	0.737	0.773	0.669	0.733	0.624	0.738	0.780	0.429
BCR4	0.826	0.651	0.672	0.597	0.648	0.573	0.651	0.687	0.270
BCR5	0.669	0.528	0.468	0.388	0.500	0.364	0.523	0.554	0.126
CHN1	0.586	0.756	0.539	0.628	0.567	0.456	0.576	0.551	0.216
CHN2	0.671	0.826	0.622	0.657	0.626	0.520	0.641	0.661	0.251
CHN3	0.682	0.821	0.612	0.594	0.634	0.427	0.625	0.612	0.228
CHN4	0.684	0.810	0.678	0.605	0.672	0.517	0.691	0.678	0.353
CHN5	0.603	0.751	0.551	0.502	0.610	0.410	0.587	0.534	0.195
CHN6	0.685	0.771	0.615	0.570	0.660	0.461	0.700	0.577	0.267
INV1	0.707	0.704	0.888	0.670	0.675	0.655	0.639	0.744	0.357
INV2	0.741	0.688	0.889	0.610	0.711	0.700	0.718	0.821	0.448
INV3	0.646	0.622	0.853	0.566	0.621	0.654	0.615	0.663	0.311
MOF1	0.457	0.535	0.515	0.695	0.486	0.451	0.435	0.536	0.127
MOF2	0.562	0.585	0.574	0.789	0.547	0.490	0.553	0.563	0.345
MOF3	0.585	0.664	0.583	0.889	0.550	0.483	0.563	0.586	0.331
OST1	0.738	0.750	0.728	0.619	0.840	0.617	0.774	0.735	0.369
OST2	0.789	0.690	0.656	0.598	0.919	0.510	0.785	0.630	0.283
OST3	0.783	0.698	0.668	0.564	0.916	0.520	0.788	0.659	0.227
PVL1	0.486	0.493	0.632	0.475	0.484	0.838	0.421	0.541	0.292
PVL2	0.604	0.545	0.710	0.568	0.587	0.920	0.586	0.702	0.433
STC1	0.722	0.684	0.591	0.540	0.784	0.441	0.834	0.609	0.236
STC2	0.745	0.712	0.700	0.578	0.750	0.608	0.836	0.710	0.398
STC3	0.666	0.605	0.514	0.499	0.705	0.384	0.779	0.527	0.239
STC4	0.564	0.568	0.514	0.457	0.558	0.432	0.738	0.541	0.352
STC5	0.614	0.611	0.637	0.498	0.634	0.421	0.750	0.556	0.238
TRU1	0.596	0.576	0.601	0.528	0.502	0.490	0.501	0.756	0.257
TRU2	0.728	0.674	0.767	0.605	0.697	0.661	0.712	0.873	0.404
TRU3	0.724	0.664	0.751	0.634	0.671	0.628	0.645	0.874	0.294
UFE1	0.189	0.189	0.281	0.209	0.186	0.311	0.242	0.278	0.774
UFE2	0.259	0.240	0.351	0.278	0.269	0.341	0.300	0.337	0.857
UFE3	0.285	0.321	0.374	0.327	0.305	0.348	0.327	0.302	0.750