

ANTECEDENTS AND OUTCOMES OF CUSTOMER SATISFACTION IN USING PREPAID CELLULAR SERVICE IN PAKISTAN

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This study is focused on estimating and comparing the perceived expectation and the actual satisfaction level of prepaid cellular service users in Pakistan. In this study 235 prepaid cellular service users were investigated randomly. Perceived quality, perceived value and perceived expectations are leading variables for customer satisfaction: while repurchase likelihood, customer complaints and price tolerance are dependent on actual satisfaction. Findings suggest that customers have high expectations that are fulfilled by the cellular service providers to some extent.

Keywords: perceived quality, perceived value, perceived expectations, customer satisfaction, price tolerance, customer complaints, repurchase likelihood.

Introduction:

Cellular service has become a necessity of this era for every individual in order to remain in contact either with relatives, family or with business. A lot of cellular service providers are active in Pakistan with both prepaid and postpaid packages. This research is basically conducted in order to measure the customer satisfaction of prepaid cellular service users in Pakistan. Customer satisfaction in prepaid cellular service varies with the needs and requirements of customers as well as the availability of services accordingly. In Pakistan most of the customers are using cellular services in order to remain in contact with other people, some people make use of calls, sms, mms or some of them only for connectivity to web.

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Customer satisfaction generally regarded as customer reaction to the state of fulfillment and customer judgment of the fulfilled state (Oliver, 1997). Customer satisfaction is totally concerned with the services provided to and perceived by the customers, if there is high matching between perceived and provided services than customer satisfaction level is very high that directly leads to high customer loyalty for cellular service provider (CSP) and vice versa. There are many benefits for a company from a high customer satisfaction level, they capture a high market share and able to maintain and sustain it: a basic and core policy of every business that heightens customer loyalty and prevents customer switching behavior, increases customer price tolerance, reduces marketing cost (Fornell, 1992). How a company could create a high level of customer satisfaction? There are many determinants, like price, call quality, perceptions, values, network coverage and network availability are the core determinants of customer satisfaction. All the mentioned determinants are secondary but the main factor determining customer satisfaction is the customer's own perceptions (Zeithamal & Bitner, 1996).

This study is focused on the perceptions of the customers, their actual experience and the after effects. If a cellular service provider is capable of fulfilling his promises with customers and provides services according to customer perception than customer satisfaction level will be high that leads to high customer loyalty. That will increase profitability, good brand image, advertising cost reduction as well as customer complaints, high market share. In Pakistan different companies are providing different service packages and value-added services for their customers according to their requirements in order to increase their satisfaction level that ultimately increases the customer loyalty to entire service. This study will reveal the actual satisfaction level of prepaid cellular service users in Pakistan according to their perception.

Review of Literature:

Perceived quality:

Perceived quality depends upon the blend of past experience, word of mouth and the future anticipation of quality of the cellular service. Every cellular user requires best quality accordingly. Since companies are going on continuous improvement in quality through latest technology, installing costly equipments, trying to improve call clarity and coverage, according to customer perception (Kim et al, 2004). But still there are lots of differences between perceived quality and actual quality provided by the cellular service provider because of some technical issues or lack of knowledge about area, people or customer requirements. For users as well as cellular service providers (CSP) it is necessary to know the relationships between objective and subjective application quality of service and network quality in order to identify technical reasons for user-perceived quality problems (Information Society Technologies (IST), 2005). As both players of the

game get familiar with the limitations and obstacles of the cellular services, it is easy to build a strong relationship between them that compels customers to be loyal with the entire service. Improved quality of service can lead to improved customer perceptions of the brand's quality (Zhao & Hu, 2002). Palkar (2004) proposed that perceived quality is the important factor that has greater influence on the customer satisfaction.

H₁: - *Perceived quality has positive correlation with customer satisfaction.*

Perceived value

Perceived value is related to the price dimensions of cellular services. Since all the businesses in the world are done for profit so investment in cellular industry is also for some benefit in terms of profits. In order to fulfill the basic and expected customer value companies do not have to put so much effort into what they are doing (Gunnar & Malin, 2006). Since CSPs are investing a lot but still there are mismatching in the actual and perceived value of the customers, latest survey by Barnhoorn (2006) revealed that although there is progress but still perceived value from the telecom players has the lowest score, this is risen from 71% in 2005 to 76% in 2006. But how and to which extent CSPs are charging their customers and give the value to the customers. CSPs have to increase the switching cost in order to increase lifetime customer value and customer retention by implementing relationship-oriented marketing strategies (Hankel et al, 2006). Since everyone in the world is seeking his/her benefits so customers are also expecting benefits in terms of values. An intention to adopt or reject a cellular service appears to be determined to a greater extent by perceived benefits than by perceived barriers (Ancker et al, 2003). As the companies give high value to customers in terms of charges than satisfaction level gets high that leads to customer loyalty.

H₂: - *Perceived value has positive correlation with customer satisfaction.*

Perceived Expectations

Perceived expectations are the desired factors of services accordingly. All CSPs are striving to capture maximum market share and do not want to lose. The cellular service users expect CSPs will meet their requirements accurately (Turel & Serenko, 2004). Since in Pakistan new cellular services are coming into action in market as well as existing companies are introducing different packages, so customers have high level of expectations either with new services or packages. New mobile services are seldom perceived as superior to existing alternatives (Heinonen & Andersson, 2003). If customer expectations are low with CSPs than customers may be inclined to consider switching more frequently (Lin, 2002). There must be market research and building relationship strategies to meet high level of customer expectations. It is needed to concentrate on building trust in mobile sites with structural assurance (Yon et al, 2002). Since latest technologies are being utilized by the CSPs but there is still need for improvement in

order to handle and meet with the high level of customer expectations that directly leads to high customer satisfaction. If companies handle service, complaints, and value with the customers in focus, their expectations can be exceeded (Gunnar & Malin, 2006).

H₃: - *Perceived expectations have positive correlation with customer satisfaction.*

Customer satisfaction

Customer satisfaction is the degree of fulfillment of perceived expectations and the actual services provided by the CSPs. Heavy investments are made to maximize level of customer satisfaction but only increasing the resources alone cannot lead to increased levels of customer satisfaction (Karthik et al, 2006). Thus there must be other factors leading to improve customer satisfaction as pointed by Gunnar and Malin (2006) that customer satisfaction is achieved through good qualitative and quantitative services. These qualitative and quantitative services must meet and satisfy the customer requirements in order to maximize the level of customer satisfaction that leads to customer loyalty. Sendekka (2006) found that more customized, specific or better-tailored services that meet customer's needs and expectations would lead to high level of customer satisfaction. Value-added services offered by CSPs can increase both customer satisfaction and total usage which in turn reduce churn rate, increase revenue and repurchase of entire service in future (Henkel et al, 2006). Another study suggests that call quality, value added services and customer support play a significant role in building customer satisfaction for cellular service subscribers and they tend to keep using current service as the level of the customer satisfaction is high that leads to customer loyalty (Kim et al, 2004). Now further in this study we will see how the customer satisfaction affects the customer loyalty in terms of repurchase likelihood and price tolerance.

Price tolerance

Price tolerance is the degree to which a customer can bear the price of using cellular service according to level of satisfaction. Since there is huge investment in cellular industry so there must be some charges for using cellular services. Cellular service charges depend on many factors like technology, services, maintenance and taxes etc; users are willing to pay certain amount of money for using cellular services, and service providers want a profit from their share (Koivu, 2000). In order to increase the share, the call rate and connection fee should be reduced (Parvez, 2005) or should be put adjusted according to customer mental accounts terms (Pirc, 2005). As the customers are satisfied with their current service so they are willing to pay substantial charges to CSP but customers tend to switch not only because the price is high, but also when price increase is deemed unfair (Sindhu, 2002).

H₄: - *customer satisfaction has positive correlation with price tolerance.*

Customer complaints

As every service department cannot meet exactly with the expectations of each and every customer's perceptions or could be some technical limitations but Total Quality Management (TQM) suggests that there will be continuous improvement in each and every step in order to remove faults and flaws. For cellular industry in the area of customer support, CSPs must strive to minimize customer's inconvenience by speedily processing customer's complaints through a variety of systems and channels (Kim et al, 2004). Palkar (2004) determined that the service support appeared to be an important quality element of cellular service to improve customer satisfaction. As network dependability, reliability and survivability are the main determinants of customer satisfaction (Snow et al, 2000) so there must be specific arrangements to control these factors in order to reduce customer complaints. In managing relationships with customers, organizations should consider perceptions of justice to improve customer satisfaction; especially after service failures occur (Smith et al, 1999). So in short as the number of complaints is high than the customer satisfaction level will be low that leads to customer switch.

H₅: - *customer satisfaction has negative correlation with customer complaints.*

Repurchase likelihood

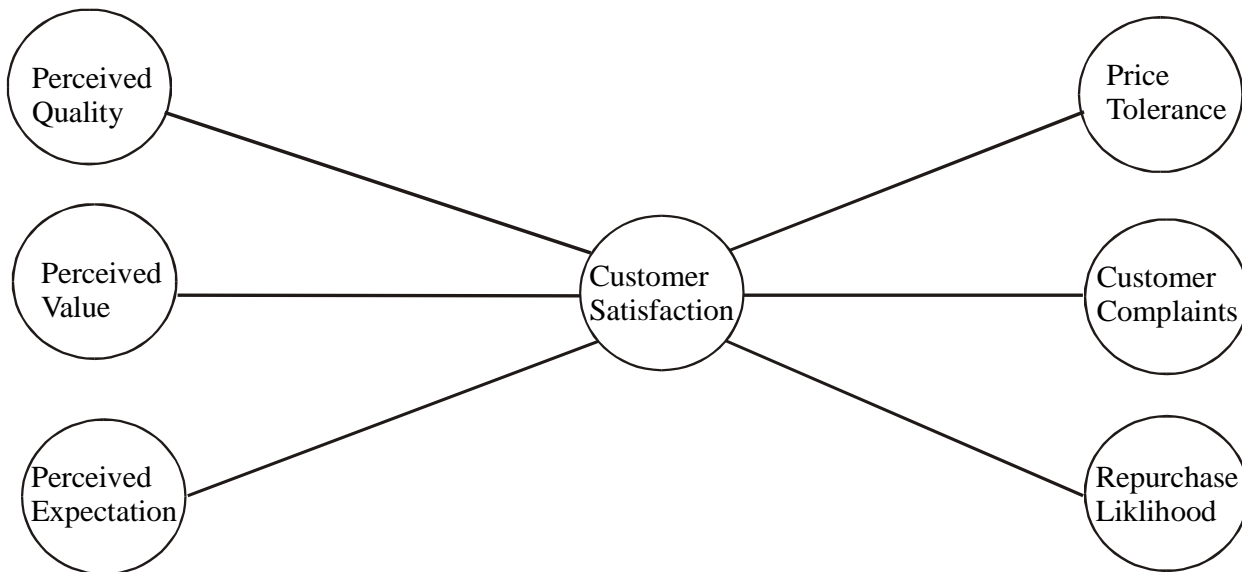
Repurchase likelihood refers to the intention of customer to purchase the same services again and again as per required. Since a highly satisfied customer is best marketing tool for any organization so highly satisfied customers result in more positive word of mouth and repurchase intentions (Wangenheim & Bayón, 2001). High customer satisfaction level increases the repurchase likelihood of the customer and reduces the customer churn (Henkel et al, 2006. Turel & Serenko, 2004).

H₆: - *customer satisfaction has positive correlation with repurchase likelihood.*

Theoretical Framework:

Our research model is based on American Customer Satisfaction Model (ACSM) that reveals the relation between customer perceived expectations, actual experience and after effects. Perceived quality depends upon the blend of past experience, word of mouth and the future anticipation of quality of the cellular service. If a customer expecting the higher quality of service and the actual experience is matching or crossing the expectations positively than customer satisfaction level will be high and vice versa that reveals the direct correlation between perceived quality and the customer satisfaction. For using cellular services everyone has to pay, every individual has his own mind set and

financial limitations to acquire services. Customers are expecting higher values with relatively low expenses.



A company offering higher values to customers in terms of price than customer satisfaction is high that reflects the direct correlation between perceived value and customer satisfaction. Perceived expectations are the desired factors of services accordingly. Customers expect more than for which they are paying. A CSP providing value to his customers more than their perception in all aspects and respects, customer satisfaction level will be high. Customer satisfaction is the degree of fulfillment of perceived expectations and the actual services provided by the CSPs. As level of high customer satisfaction directly leads to customer loyalty so highly satisfied customers will pay deliberately for using the entire service and his/her repurchase likelihood will be high. As the subscribers are increasing in number so it is difficult for systems to manage abundant calls and sms. Some times customers have to face the problems and if the number of problems continuously and consistently goes on increasing that reduces the satisfaction level of the customer. Which proves that customer complaints and customer satisfaction has negative correlation.

Methodology:

This questionnaire is borrowed from a research article “**User Satisfaction with Mobile Services in Canada**” by Turel and Serenko (2004). They constructed the research instrument with consultation of industry practitioners, academics and mobile phone users. Overall it was believed that this questionnaire with help to collect reliable and valid data related to entire research.

A likert scale of 5 was used to estimate the perceptions and the actual experiences of respondents. To check out the entire hypothesis of this research, 500 questionnaires were distributed in four cities of Pakistan (Rawalpindi, Islamabad, Lahore and Sahiwal). Distribution of research instrument was random among different cellular services users related to different fields and industries of Pakistan. Only 260 were returned and 25 were rejected due to fake data. Now sample size for the entire research consists of only 235 respondents.

Findings:

After the collection of data and analysis following are the results

1: Table of percentage contribution of different cellular services users.

Ufone	53	22.55%
Telenor	57	24.25%
Mobilink	61	26%
Instaphone	0	0%
Warid	58	24.68%
Paktel	6	2.55%
Total	235	100%

Table 1 is representing the percentage of respondents using cellular services of companies available in Pakistan.

2: Table of duration of respondents using cellular services

Duration (years)	Less than 2	2-3	3-4	4-5	5 and greater
Percentage	57.45%	20.85%	9.79%	7.40%	4.51%

Table 2 is highlighting the percentage of duration of respondents using the cellular services. 53% of all respondents are using the same services while 47% switched from other to entire service. 60.38% respondents are using services for personal use, 24.30% for work/business, 9.36% are using only for emergencies and 7.66% are using for all purposes (personal, work, emergencies).

3: table of percentage usage of value added services by the respondents.

Value added service	Number of respondents	Percentage
Text Messages	210	89.36%
Picture messaging	101	42.98%
Voice mail	70	29.79%
Download ring tones	97	41.28%
Voice activated dialing	28	11.91%
Wireless Internet	34	14.47%
Roaming	24	10.21%
Information services	74	31.48
All	3	1.28

Table 3 represents the percentage of value added services used by the respondents.

4: Table representing daily usage of cellular services

	Number of Outgoing calls	Number of Incoming calls	Number of Sent SMS	Number of Received SMS	Talking Time (minutes)
Less than 10	62.55%	49.79%	37%	33.2%	25.53%
11-20	20%	24.68%	27.66%	27.83%	27.66%
21-30	10.64%	14.89%	11.69%	11.91%	19.57%
31-40	4.26%	6.81%	11.36%	12.17%	10.21%
More than 40	2.55%	3.83%	12.30%	14.89%	17.03%

Table 4 reflecting the percentage usage of cellular services in terms of incoming/outgoing calls, SMS sent/received and total usage of cellular service in terms of calls per day. 10.64% of entire sample consume Rs. 100 in one month for cellular services, 20.43% respondents spend Rs. 200 per month while 69% respondents spend Rs. 300 and above per month in using cellular services. 17.69% of entire sample would like to switch over their entire prepaid cellular services to postpaid cellular services while rest of respondents would like to sustain entire services. 27% of entire sample has made calls or visit the customer service centers for complaints and 87% out of them got quick response.

5: Table of correlation results.

	Mean	Standard Deviation	ACS	PE	PQ	PV	RL	PT	CC
ACS	3.726	0.300	1						
PE	3.675	0.332	0.585**	1					
PQ	3.579	0.351	0.567**	0.515**	1				
PV	3.524	0.288	0.517**	0.469**	0.517**	1			
RL	3.556	0.320	0.482**	0.541**	0.499**	0.579**	1		
PT	3.401	0.222	0.497**	0.432**	0.453**	0.436**	0.509**	1	
CC	2.512	0.575	-0.102	-0.004	-0.034	-0.030	0.041	0.004	1

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

Regarding to first three hypothesis of the entire study, the results proves that actual customer satisfaction has significant correlation with perceived expectation (0.585**, $p < 0.01$), perceived quality (0.567**, $p < 0.01$) and perceived value (0.517**, $p < 0.01$). Repurchase likelihood is significantly correlated with customer satisfaction (0.482**, $p < 0.01$). Price tolerance is significantly correlated with customer satisfaction (0.497**, $p < 0.01$). Customer complaints are negatively correlated with customer satisfaction (-0.102).

6: Tables of regression results.

	Beta	t-value	p-value	Significance
Constant	0.958	4.766	3.33E-06	0.000
PE	0.307	5.815	2.02E-08	0.000
PQ	0.242	4.696	4.56E-06	0.000
PV	0.219	3.595	0.0004	0.000

$R^2 = 0.468$ $F = 67.286$ Standard error of the estimate = 0.220 Dependent Variable: Customer Satisfaction	Adjusted $R^2 = 0.461$ Sig. = 0.000
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	Beta	t-value	p-value	Significance
Constant	1.640	7.133	1.25E-11	0.000
RL	0.514	8.366	5.69E-15	0.000

$R^2 = 0.233$ $F = 69.985$ Standard error of the estimate = 0.281 Dependent Variable: Repurchase likelihood	Adjusted $R^2 = 0.229$ Sig. = 0.000
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	Beta	t-value	p-value	Significance
Constant	2.086	13.163	6.73E-30	0.000
PT	0.369	8.705	6.12E-16	0.000

$R^2 = 0.247$ $F = 75.778$ Standard error of the estimate = 0.194 Dependent Variable: Price Tolerance	Adjusted $R^2 = 0.244$ Sig. = 0.000
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	Beta	t-value	p-value	Significance
Constant	3.236	6.907	4.76E-11	0.000
CC	-0.195	-1.552	0.1221	0.122

R ² = 0.010	Adjusted R ² =0.006
F=2.408	Sig.=0.122
Standard error of the estimate= 0.5734	
Dependent Variable: Customer Complaints	

Discussion and conclusion:

In Pakistan 48,289,136 people are using cellular services of different companies (CIA - The World Factbook -- Pakistan). In Pakistan majority of the whole population using the cellular services for different purposes; personal use, for business, emergencies, personal relations or all. Pakistan contains 32.5% urban and 67.5% rural population (Population Census Organization, Government of Pakistan). Pakistan has literacy rate of about 49.9% (CIA - The World Factbook -- Pakistan) so there must be difference between perceptions, opinions and remarks of educated and uneducated person regarding to cellular services because of experience and knowledge.

The findings conclude that customers have high level of perceived expectations (0.585**, p<0.01) with CSP in Pakistan. Different cellular service users make use of services for different purposes according to their requirements and want to be fulfilled their requirements accordingly. Customers having substantial level of perceived expectations are satisfied easily by the CSP. Turel and Serenko (2004) found in Canada that perceived expectations are correlated with customer satisfaction (0.035).

Cellular service users also have high level of perceived quality (0.567**, p<0.01) in Pakistan. As 67.5% of the Pakistani population lives in the rural areas i.e. far away from the cities so they require high quality services as well as best network coverage in order to meet their requirements accordingly. So they perceive the best network coverage with high quality services. Turel and Serenko (2004) found in Canada the correlation of PQ with customer satisfaction (0.344***, p<0.01). Since Europe is leading in technological aspects but still customers have high level of perceived quality.

Pakistani economy is regarded as price conscious economy so they also have high level of perceived value (0.517**, p<0.01) in terms of money. In Canada people also perceive high value (0.576***, p<0.01) by the CSP (Turel and Serenko, 2004). Since Europe has high per capita income as compare to Pakistan but still people require high values in terms of price.

Turel & Serenko (2004) suggested that perceived expectation and perceived quality but a slightly difference in perceived value in both prepaid and postpaid cellular service users. It is in Pakistan, people using postpaid services cater high values as compare to prepaid services users because it is conceived that postpaid customers are more loyal to company as compared to prepaid services users. Moreover postpaid customers are more satisfied with their services as compared to prepaid service users because of some technological constraints like some times cards or easy load is not available or service does not reply for recharging.

Highly satisfied customers would like to repurchase the same cellular services (0.482**, $p < 0.01$) as the satisfaction level increases. Turel and Serenko (2004) found highly satisfied customers have high level of repurchase likelihood (0.740***, $p < 0.01$). Highly satisfied customer would like to repurchase the entire service as he gets the chance or opportunity either at home for relatives or in organization for subordinates.

Highly satisfied customers are willing to pay (0.497**, $p < 0.01$) more to sustain the entire service in Pakistan. Turel and Serenko (2004) found in Canada, customer satisfaction has significant correlation with price tolerance (0.330***, $p < 0.01$). Customers who are satisfied with their entire service, they are paying to retain the entire services and have no intention to switch over another service that leads to customer loyalty to entire CSP.

Customer complaints are negatively correlated with customer satisfaction (-0.102), which reveals that as the customer is highly satisfied so he will less used to complain to entire CSP. Turel and Serenko (2004) found in Canada that customer complaints are negatively correlated with customer satisfaction (-0.246**, $p < 0.05$).

Implications:

Now a day's cellular industry in Pakistan has grown well. This study reveals the perceptions of Pakistani prepaid cellular service users in context of value, quality and overall expectation and at the same time the effectiveness of customer satisfaction on price tolerance, customer complaints and repurchases likelihood. CSPs can be benefited with this study to realize the perceptions and satisfaction level that leads to high customer loyalty.

Limitations and Future research:

This study cannot be generalized even in Pakistan because sample size is very small (N=235) as compared to whole population. Furthermore sample is chosen randomly only from four cities of Pakistan (Islamabad, Rawalpindi, Lahore and Sahiwal). For future study it is suggested to choose a big sample size covering almost all areas of Pakistan in order to generalize the results.

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