

# From Service Quality to E-WOM: Exploring the Roles of Customer Satisfaction and Loyalty in Mobile Telecom Services

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## Abstract—

**Purpose:** The purpose of this paper is to determine the role of service assurance, service reliability, and price fairness in forming customer satisfaction and customer loyalty (CL). It further identifies whether satisfaction and loyalty in customers lead to positive word of mouth (WOM) or not.

**Design/methodology** A measurement model was created based on valid 410 responses from Indian telecom users for SQ, price fairness, satisfaction, loyalty and E-WOM with the help of AMOS. The conceptual model for the study uses price fairness in addition to dimensions from SERVQUAL to identify customer satisfaction and loyalty and finally their influence on E-WOM.

**Findings:** The study revealed that only price fairness had a substantial impact on customer loyalty, although all three aspects (assurance, reliability, and price fairness) had a significant impact on satisfaction. Furthermore, where consumer satisfaction was insignificant, customer loyalty significantly increases E-WOM in customers.

**Originality/Novelty** this study contributes in understanding antecedents of customer satisfaction and loyalty and also the impact of satisfaction and loyalty in creating positive E-WOM.

**Keywords—** Service quality, Loyalty, Satisfaction, E-WOM, Telecom, AMOS

## I. INTRODUCTION

The service sector now plays a crucial role in all economies, and global markets have shifted toward becoming service-oriented. Because of the fierce competition in the global service sector, successful businesses now depend more on an in-depth knowledge of the behavior of the people they serve (Hosseini & Saravi-Moghadam, 2017). As a result of the unusual pandemic crisis, the years 2020–21 have been exceedingly difficult for the nation's total economic activity in general and the

telecommunication services sector in particular. Nevertheless, despite these difficult times, the telecommunications industry has maintained to offer seamless connectivity for the efficient operation of several tasks and services like "Work from Home/Work from anywhere/Study from Home," banking, education, entertainment, etc. The pandemic has compelled firms to adjust in order to satisfy evolving client demands (Naz et al., 2021). The authorities' classification of telecom services as "fundamental services" and permitting telecom businesses to continue providing services without interruption throughout the COVID-19 epidemic (Jain, 2020) has increased reliance on the telecom sector and raised expectations among customers.

In terms of subscribers, India's telecom sector is the world's second largest. The sector has grown at an exponential rate in recent years as a result of numerous factors such as low rates, increased service availability, the rollout of new facilities and services like as 3G and 4G, changing subscriber preferences, and a favourable regulatory environment. The customer base stood at 1201.20 million at the end of March 2021, with 1180.96 million being mobile data customers. During the year 2020-21 a total of 89.33 million users submitted porting requests for Mobile Number Portability (MNP). As a result, the total number of MNP requests increased from 487.33 million in March 2020 to 576.66 million in March 2021, demonstrating that customers are exercising their service provider choices (TRAI, 2021). The data mentioned implies unsatisfied telecom users. Service quality in telecom is one of the main factors responsible for satisfaction and loyalty (Kalia, et al., 2021). Customer value and service quality (SQ) must be managed to preserve customer loyalty (CL). Perceived credibility serves as a crucial factor when customers decide to engage (Yadav, et al., 2025). Companies in the telecom sector should prioritise CL, customer satisfaction, and SQ. In the

telecommunications business, client loyalty is critical for long-term market survival (Slack et al., 2020a; Slack and Singh, 2020).

The current study aims at investigating the role of service assurance, service reliability and price fairness on customer satisfaction and customer loyalty and lastly the impact of customer satisfaction and loyalty on E-WOM. The study is novel as no other study has measured E-WOM using these constructs specifically in India Telecom context.

According to a survey of the existing literature, little effort has been done in analysing the total input of telecom users. We believe that improving customer satisfaction and loyalty may be accomplished by using customer perceptions of service quality constructs to evaluate their service feedback as WOM. As a result, the current study is guided by the research questions listed below.

RQ1: What are the various dimensions affecting WOM in telecom industry?

RQ2: What impact service quality and price perception has on customer satisfaction and customer loyalty?

In this paper 2 dimensions of service quality: service assurance and reliability as given by (Parasuraman *et al.*, 1988) are taken in integration with perceived price fairness to evaluate the satisfaction and loyalty and ultimately WOM. Other dimensions such as service empathy, tangibility and responsiveness are not included (Izogo, 2017) found these dimensions of little use particularly in context of telecom services. Keeping in mind the changing preferences and increasing expectations of customers from their service providers, this study intends to contribute to service quality measurement and benchmarking for telecom users. The remainder of the paper is structured as follows. Section 2 provides a thorough assessment of the literature as well as the theoretical underpinnings of the research. Section 3 describes the research methodology, while Section 4 discusses the results in detail. Finally, section 5 discusses the results, contributions, consequences, limits, and future research prospects.

## II. REVIEW OF LITERATURE AND HYPOTHESES DEVELOPMENT

### 2.1 Service quality

Customer input is critical in gauging service quality because service is an intangible and transient product. Service quality is a multidimensional term that may be used as a strategic tool to achieve operational efficiency and improve corporate success (Mehta et al., 2000). Service quality is a crucial driver of customer happiness, and delivering higher levels of service quality can help a service organisation position itself more effectively in the market (Saha and Theingi, 2009). Several studies (such as Alshibly and Chiong, 2015; Lopes et al., 2019) present empirical evidence of enhanced customer satisfaction with services, which generates spontaneous word-of-mouth advertising and aids in the reduction of eventually marketing expenses (Luo and Homburg, 2007). As factors influencing customer loyalty, service quality and customer commitment are generally supported in the literature (e.g., Izogo, 2015a; Izogo and Ogba, 2015; Ladhari and Leclerc, 2013; Davis-Sramek et al., 2009; Gustafsson et al., 2005). The research that has already been done has some drawbacks, though. First, while many studies have examined the relationship between overall perceived service quality and customer loyalty (e.g. Tarus and Rabach, 2013; Chen and Cheng, 2012; Kim et al., 2004), only a small amount of research has examined the relationship between specific service quality dimensions and customer loyalty (e.g. Izogo, 2015a; Ladhari and Leclerc, 2013). Secondly, customer loyalty can further be studied in evaluating e-wom in context of telecom. The present study takes service assurance and service reliability constructs of SERVQUAL model Parasuraman et al. (1988). Hence, we formulate following hypotheses:

H1a: Service assurance has a significant impact on customer satisfaction.

H1b Service assurance has a significant influence on customer loyalty.

H1c Service reliability has a significant impact on customer satisfaction.

H1d Service reliability has a significant influence on customer loyalty.

## 2.2 Price fairness

According to Zeithaml (1988, p. 10), pricing can be characterised as "what is given up or sacrificed in order to acquire a product." Consumers typically use price as an external indicator to gauge the quality of a good or service. Price has been demonstrated in past studies to affect individuals' purchase choices (Chua et al., 2015). Customers tend to be pleased when they think that prices are equitable (Bei and Chiao, 2001). The phrase "a consumer's evaluation and related feelings regarding whether the difference (or lack thereof) between a seller's price and the price of a similar other party is adequate, appropriate, or justifiable" is used by Xia et al. (2004) to define fairness in pricing (Xia et al., 2004). By "a consumer's personal perception of a price being considered accurate, just, or authentic as opposed to incorrect, unjust, or dishonest" Campbell (2007) characterizes price fairness. As customers view pricing as a factor for evaluating the services offered, price fairness is essential in determining the level of customer satisfaction gained from a service (Severt et al., 2020). According to Malik et al. (2020), customers' happiness with hotels and perceived pricing fairness are positively correlated. Consumer satisfaction would suffer as a result of pricing inequality (Fernandes and Calamote, 2016). According to Jeaheng et al. (2020), a perceived transparent price increases customers' propensity to return (i.e. loyalty to the service provider) and has a beneficial impact on tourism industry. In a study by Hidayat et al. (2019) on the impact of pricing on restaurant patron loyalty in Indonesia, a positive association between consumer loyalty and a fair price was found. In a survey of Kenyan restaurant clients, Githiri (2018) also found a strong correlation between customer loyalty and price fairness. In order to better understand consumer behaviour, Opata et al. (2019) investigated the auto business. They came to the conclusion that because buying a car is regarded as a big purchasing choice for people, the impression of price fairness is a significant factor of customer happiness and loyalty.

The following hypotheses are put forth as a result:

H2a Price fairness has a significant impact on customer satisfaction.

H2b Price fairness has a significant impact on customer loyalty.

## 2.3 Customer satisfaction, Loyalty and E-WOM

The degree to which a consumer has an emotional, favourable, and subjective assessment in terms of positive influence is referred to as customer satisfaction. The consumer's attitude towards their purchasing behaviour determines whether they are satisfied (Oliver, 1981). According to Hollyway et al. (2005) and its related constructs of consumers' positive behavioural intentions, such as purchasing again and loyalty, which includes positive word of mouth (WOM) communication (Gee et al., 2008), satisfaction is a leading indicator of consumer beliefs and intentions concerning consumer behaviour. In the expectation-confirmation theory of satisfaction, Word of mouth intention is a key behavior-related result (Oliver, 1996). Consumers spreading the word about a product from person to person is how interaction with WOM was initially characterised (Sen and Lerman, 2007; Chatterjee, 2001). Due to the internet's rapid expansion, a new kind of WOM called e-WOM that is less private but more common has evolved Luong et al. (2021). E-WOM, which is defined by Hennig-Thurau et al. (2004, p. 39) as "any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via Internet," is gaining ground on WOM (Hennig-Thurau et al., 2004). WOM is another crucial factor that affects consumers' choices, and earlier research suggested a connection between eWOM and trust in establishing social influence in terms of intellectual and interpersonal resources (Nahapiet and Ghoshal, 1998), where consumers of platforms interact to develop stronger bonds because they have common interests and a common dialect (Gvili and Levy, 2018). However, there is little existing research on the effect of customer satisfaction and customer loyalty on e-WOM in the context of the telecom industry therefore, we propose following hypotheses:

H3a Customer satisfaction has a significant impact on E-WOM.

H3b Customer loyalty has a significant impact on E-WOM

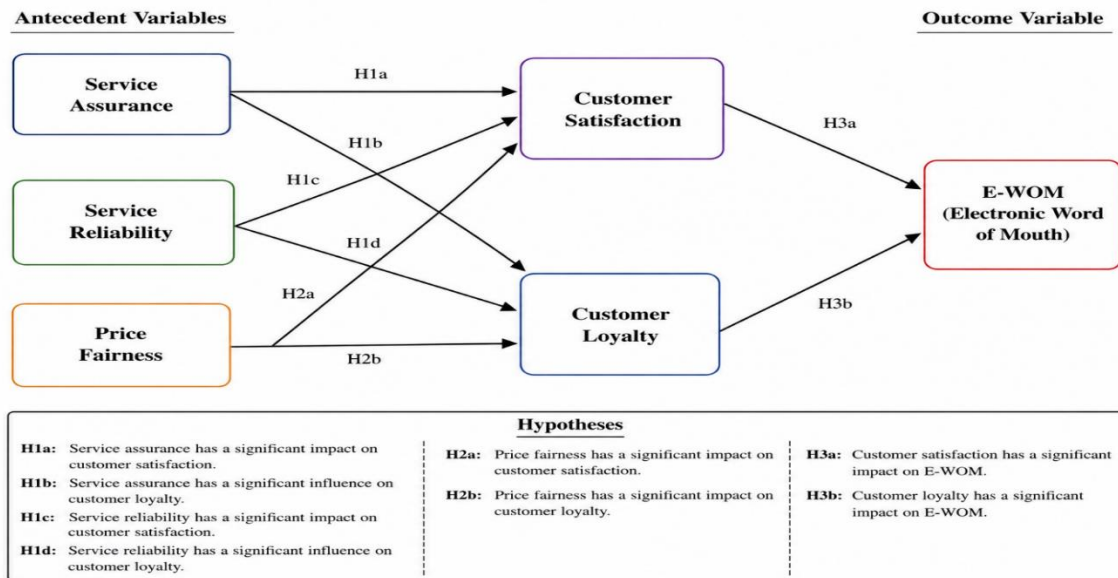


Fig 1. Conceptual model

Source: Author's

### III. METHODOLOGY

#### 3.1 Data collection and sample size

We used a structured Google forms questionnaire to obtain survey data from telecom subscribers using the structured questionnaire. We completed the draft survey instrument with 50 responses as a pre-test to see if the questions were appropriate for the study before we started collecting formal data. There were 500 individuals who received the questionnaire, and

410 of their responses were deemed appropriate for analysis and further interpretation. Male respondents made up 46.6% of the sample, while female respondents made up 53.4%. 49.5% of respondents said they had completed their undergraduate degrees, 39.5% said they had completed their postgraduate degrees, and 11.2% said they had completed their M.Phil / PhD degrees. Table 1 shows the socio demographic characteristics of 410 respondents.

Table 1: Demographic profile of respondents

Gender	Frequency rate	Frequency percentage
Male	191	46.6
Female	219	53.4
Education		
Under graduate	203	49.5
Post graduate	162	39.5
PhD/ M.phil	45	11.2
Occupation		
Government employee	25	6.1
Self employed	14	3.4
Students	347	84.6
Professional	22	5.4
Others	2	.5
Monthly income		

Below 10000	96	23.4
10000-25000	96	23.4
25000-50000	93	22.7
50000 and above	125	30.5

### 3.2 Measurement scales

The model includes 20 statements, including assurance (4), dependability (4), pricing fairness (3), contentment (2), loyalty (4), and word-of-mouth (3). The scales used to measure service assurance and dependability were developed from the SERVQUAL model dimension of Parasuraman et al., 1985 and Izogo 2017. We added three statements derived from Herrmann et al. (2007) to investigate pricing fairness, and the notion of loyalty was examined using items established by Zeithaml et al., 1996; Henning-Thurgau, 2004. Two statements from (Gustafsson 2005) were used to assess satisfaction. Finally, three

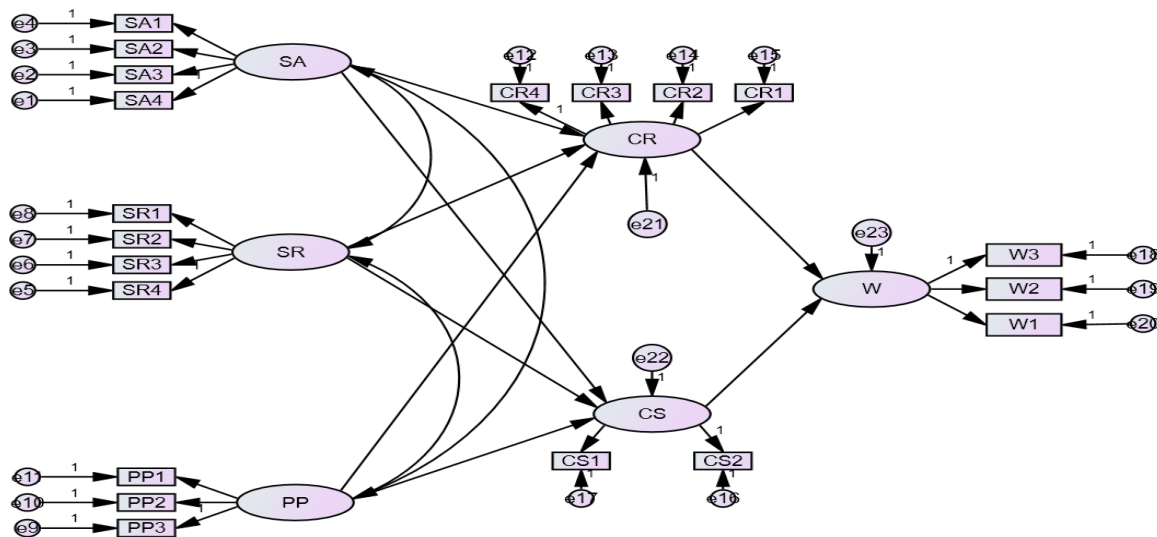
statements from Zhang et al., 2019 were used to calculate WOM.

### IV. DATA ANALYSIS AND FINDINGS

#### 4.1 Measurement model

The measurement attributes in the final measurement model were calculated using the multi-item reflective constructs in the hypothesised framework. The factor loadings of the indicator were greater than 0.5 (Hair et al., 2006). The measure's reliability became apparent once the Cronbach's alpha for all constructs exceeded 0.7. This demonstrates that all of the research constructs used have good internal consistency (Nunnally, 1978).

Fig2: Structural model



Item	Construct	Factor Loading	Composite reliability(CR)	Average Variance Extracted(AVE)
CL1	CR	0.838	0.903	0.700
CL2		0.858		
CL3		0.841		
CL4		0.808		

CS1	<---	CS	0.887	0.864	0.761
CS2	<---		0.857		
PF1	<---	PF	0.848	0.889	0.727
PF2	<---		0.857		
PF3	<---		0.853		
SA1	<---	SA	0.939	0.955	0.842
SA2	<---		0.923		
SA3	<---		0.910		
SA4	<---		0.898		
SR1	<---	SR	0.917	0.954	0.839
SR2	<---		0.886		
SR3	<---		0.924		
SR4	<---		0.936		
W1	<---	W	0.719	0.768	0.527
W2	<---		0.813		
W3	<---		0.636		

Table 3: Results of discriminant measures

	CS	SA	SR	PF	CR	E-WOM
CS	0.872					
SA	0.364	0.918				
SR	0.509	0.064	0.916			
PF	0.412	0.087	0.243	0.853		
CL	0.387	0.121	0.139	0.293	0.836	
E-WOM	0.263	0.186	0.057	0.095	0.127	0.725

4.2 After receiving satisfactory results from the measurement model, the structural model was assessed using a variety of fit indices, and then hypotheses were tested. Based on the recommendations of Hair et al., (2015), the overall model fit was determined to be adequate (chi-

square/df = 1.651, GFI = 0.944, AGFI = 0.924, IFI = 0.984, NFI = 0.960, CFI = 0.984, RMSEA = 0.040). Additionally, the suggested model and hypotheses were assessed for direct effects using AMOS. Table3 presents the values of model fit test along with the standard values.

Table4: Results of the model value

Indicators	Norm	Results	Judgment
Chi square/df	<4	1.651	YES
GFI	>0.9	0.944	YES
AGFI	>0.9	0.924	YES
IFI	>0.9	0.984	YES
NFI	>0.9	0.960	YES
CFI	>0.9	0.984	YES
RMSEA	<0.08	0.040	YES

4.3 Results of structural equation modelling (SEM) and hypotheses testing

Table presents the results of hypotheses testing concerning to direct paths in the model. The results indicated that all the hypothesized relationships were highly significant, while the direct path of SA → CS (H1a;  $\beta = 0.23^*$ ) was least significant. However, the direct relationships between SA → CL (H1b;  $\beta = 0.054, p > 0.05$ ), SR → CL (H1d;  $\beta = 0.019, p > 0.05$ )

and CS → E-WOM (H3a ;  $\beta = 0.085, p > 0.05$ ) were not significant in the integrative model. Table 3 revealed that the direct relationships between SA, SR, and PF with CS were highly positive and significant. In addition, the results also pointed that the direct path between PF → CL was found to be significant. At last the direct relationship between CL → E-WOM (H3b;  $\beta = 0.153, p > 0.05$ ) was significant.

Path			Estimate	S.E.	C.R.	P	Results
CS	<---	SA	0.23	0.033	6.954	***	S
CL	<---	SA	0.054	0.028	1.93	0.054	NS
CS	<---	SR	0.283	0.032	8.848	***	S
CL	<---	SR	0.035	0.027	1.312	0.19	NS
CS	<---	PF	0.331	0.055	6.03	***	S
CL	<---	PF	0.235	0.048	4.944	***	S
E-WOM	<---	CL	0.153	0.039	3.868	***	S
E-WOM	<---	CS	0.085	0.029	2.917	0.004	NS

Note(s): \*\*p < 0.01; \*p < 0.05, ns = not significant

V. DISCUSSION CONCLUSION AND LIMITATION

5.1 Discussion

The data was collected from Indian telecom users regarding their perception on services related factors. This section depicts the results of the structural equation model (SEM) examining the relationships among all the constructs. The findings reveal that service assurance has a significant positive impact on customer satisfaction (H1a:  $\beta = 0.23, p < 0.001$ ), indicating that customers become more satisfied when telecom service providers ensure trust, security, and confidence in service delivery. However, service assurance does not significantly influence customer loyalty (H1b:  $\beta = 0.054, p = 0.054$ ). Similarly, service reliability significantly affects customer satisfaction (H1c:  $\beta = 0.283, p < 0.001$ ), suggesting that consistent and dependable service performance enhances satisfaction levels. Nevertheless, its effect on customer loyalty is insignificant (H1d:  $\beta = 0.035, p = 0.19$ ). Further, price fairness significantly influences both customer satisfaction ( $\beta = 0.331, p < 0.001$ ) and customer loyalty ( $\beta = 0.235, p < 0.001$ ), highlighting the importance of reasonable and transparent pricing in retaining telecom customers. The results also show that customer loyalty has a significant positive impact on e-WOM ( $\beta = 0.153, p < 0.001$ ), implying that loyal customers are more

likely to share favorable experiences. Although customer satisfaction positively influences e-WOM, the relationship is comparatively weaker.

5.2 Conclusion

The study concludes with findings that service related factors and perceptions of consumers shape their behaviors affecting customer satisfaction and loyalty which in turn effects their intention to disseminate positive WOM online about the company. The findings show SA and SR improves CS, hence operators must focus on creating positive perception towards these dimensions. Secondly both of these dimensions are not a significant predictor of CL, indicating that there may be more factors determining loyalty of customers, only these two dimensions directly cannot be determining loyalty intentions. Next, price fairness is a significant determinant of CS and CL highlighting the role of fair prices in determining both satisfaction and retention of a customer. Customer's perception of fair prices is very important factor for an operator, if they feel they are being overcharged for the same services they might switch to another operator. Lastly the role of CS and CL on e-WOM intention were see, which reveals an interesting relation as per the results a satisfied customer may not bother to spread good information about a service provider but a loyal customer definitely does that. This implies even though the

services may be satisfying in the perception of customer but only a loyal customer will act as a representative for a company.

### 5.3 Limitation

Although the authors tried to cover all the important factors affecting e-WOM intention but the study still have a few limitations which future scholar must keep in mind. First this study was conducted using a survey questionnaire hence is a cross-sectional study, to predict more accurate results longitudinal study may be conducted. Next, future researchers may also take mediation and moderation relation into consideration to make the model more complex and explanatory. Finally, future studies can add more constructs such as commitment, corporate image perception perceives corporate social responsibility and similar others.

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