

**CUSTOMER SATISFACTION IN NEPALESE
TELECOMMUNICATION SECTOR**

**A Dissertation Submitted to the Office of the Dean, Faculty of Management in
Partial Fulfillment of the Requirements for the Master's Degree (MBS)**

By:

Saraswoti Parajuli

Shanker Dev Campus

Exam Roll No: 14017/19

Class Roll No: 3740/075

T.U. Reg. No: 7-2-278-766-2011

Kathmandu, Nepal

November, 2024

Certificate of Authorship

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “**Customer Satisfaction in Nepalese Telecommunication Sector**”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor it has been proposed and presented as part of requirements for any other academic purposes. The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

.....

Saraswoti Parajuli

Shanker Dev Campus

Exam Roll No: 14017/19

Class Roll No: 3740/075

T.U. Reg. No: 7-2-278-766-2011

REPORT OF RESEARCH COMMITTEE

Ms. Saraswoti Parajuli has defended research proposal entitled “**Customer Satisfaction in Nepalese Telecommunication Sector**” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestion and guidance of supervisor Asso. Prof. Dr. Kapil Khanal submit the thesis for evaluation and vice-voce examination.

.....
Asso. Prof. Dr. Kapil Khanal
Dissertation Supervisor

Dissertation Proposal Defended Date:

Dissertation Proposal Defended Date:

.....
Asso. Prof. Dr. Sajeeb Kumar Shrestha
Head of Research Department

Dissertation Viva Voce Date:

APPROVAL SHEET

We have examined the dissertation entitled “**Customer Satisfaction in Nepalese Telecommunication Sector**” presented by Saraswoti Parajuli for the degree of Master of Business Studies (MBS Semester). We hereby certify that the dissertation acceptable for the award of degree.

.....
Asso. Prof. Dr. Kapil Khanal
Dissertation Supervisor

.....
Internal Examiner

.....
Internal Expert

.....
External Expert

.....
Asso. Prof. Dr. Sajeeb Kumar Shrestha
Chairperson Research Committee

.....
Jogender Goet
Acting Campus Chief

ACKNOWLEDGEMENTS

First of all, I would like to thank Tribhuvan University for giving chance to prepare the dissertation for a partial requirement to the fulfillment of Master Degree of Business Studies program held under Tribhuvan University. After many months of hard work and sincere effort from my side, this research has been conducted. I would like to acknowledge the following notable personalities who have contributed their valuable efforts in different ways in creation of this research. I would express my profound gratitude to my dissertation supervisor Asso. Prof. Dr. Kapil Khanal of Shanker Dev Campus for his valuable guidance and kind support to me all the way through this thesis his co-operation in the revision of this thesis has precisely helped me to groom and bring it in this form. I also owe deep gratitude to all reputed authors whose writings have provided me the necessary guidance and invaluable materials for the enrichment of my research papers in all possible ways. My special appreciation goes to my colleague and to all my family members, teachers and friends for their continuous encouragement and help to complete this work directly or indirectly. Perfection is anything can hardly be thought of knowing the universal fact "Human is Error", I Have taken utmost care to avoid errors, but I know they are inescapable, so I shall be obliged if they are forgiven.

Saraswoti Parajuli

November, 2024

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ABBREVIATIONS

B.S.	Bikram Sambat
C.E.	Capital Employed
DFL	Degree of Financial Leverage
DPS	Dividend Per Share
EBIT	Earning Before Interest and Tax
EBT	Earning Before Tax
EPS	Earning Per Share
FY	Fiscal Year
LTD	Long Term Debt
NEPSE	Nepal Stock Exchange
NI	Net Income
NOI	Net Operating Income
ROA	Return on Assets
ROE	Return on Equity
ROSHE	Return on Shareholders' Equity
Rs	Rupees
WACC	Weighted Average Cost of Capital

ABSTRACTS

The study is titled “Customer satisfaction in the telecommunication sector of Nepal”. The objective of this study is to evaluate the impact of service quality on customer satisfaction provided by Nepal Telecom and customer satisfaction regarding security and privacy risks of Nepal Telecom, and at the same time Analyze customer satisfaction based on the level of reliability provided and the perceived value for customer satisfaction in telecommunications in Nepal. The study was conducted based on descriptive and causal research design. To generate primary data, a survey research design was adopted in the study. This study is based on actual sampling of different sections of society for the study with reference to actual sampling techniques taking into account gender, age groups and addressing the main factor by selecting few at least 400 samples among telecommunication service users. Among them, 384 people responded (inside Kathmandu valley) to the questionnaire. The results also show that all factors have a close relationship with customer satisfaction. Relationships with colleagues, workload pressure and the role of ambiguity showed stronger effects and support than the management dimension in particular customer satisfaction. This in no way diminishes the importance of transformational leadership as a contributor to customer satisfaction. The present study found no support for the relationship between relationships with co-workers, workload pressure, and the role of ambiguity and employee customer satisfaction. This result is not surprising, because it is reasonable to assume that employees will feel dissatisfied when leaders focus only on failures and neglect to quickly solve their problems. Senior management in the telecommunications sector can use this knowledge to continue to motivate and encourage employees, thereby helping to improve customer satisfaction within the organization.

Key Words: Customer Satisfaction, Service Quality, Security and Privacy Risk, Trust, Perceived Value, Others variables, Responsiveness, Reliability, Empathy, Assurance

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Consumer satisfaction is defined as an experience-based assessment by the consumers themselves, derived from a comparison of the actual and expected levels of service. Due to differences in their wants, goals, and prior experiences that affect their expectations, it is not a universal occurrence. Individuals do not have the same service experience when consuming a good, service, or idea (Sharly &Wooju, 2017).

The company's specific solutions, connections, and services should better meet the needs of its clients than those of its rivals (Anand & Maheth, 2017). For any firm and owner, achieving and maintaining success by customer satisfaction in today's highly competitive marketplace is the ultimate challenge, particularly in service industries like mobile telecommunication services. Although Nepal's mobile network market remains a young one, it is expanding far more quickly than other sectors of the economy. In the foreseeable future, the operators hope to further enhance customer satisfaction by offering high-quality services. They all strive to attract clients by offering a variety of services in response to client requests. Markets have become increasingly global, dynamic, and focused on the needs of the consumer. Consumers want greater choice, higher caliber goods and services, as well as expedited delivery and consistency. Organizations should search for aspects that will draw in, keep, and satisfy consumers. Managers of telecom firms benefit from creative leadership techniques in their organizations to stay innovative and provide services at acceptable levels, in response to continuous changes in the cellular network industry's operating environment (Upadhyay, 2020). A satisfied consumer has a positive effect on the profitability of the business as they are more likely to purchase the product (share of wallet) and expects higher quality products.

One of the most crucial elements influencing business is customer service. Since a competitive advantage that lasts over time is customer happiness, business organizations today are more customers-focused than ever (Schnaars, 1991). The business organizations to create healthy customer relationships should always focus on listening to customers' expectations, requirements, complaints and needs. Making polite suggestions, delivering promises and taking extra effort such as building an

efficient customer service team are the right practices to retain them for a long period. Satisfied customers mean a long-term profitable business since they stay loyal to the business (Gumesson, 2002).

In light of this situation, the National Communication Policy of 1992 envisioned the idea of promoting private sector involvement in the provision of telecommunication services to the general public and providing assistance, as needed, in a readily available, easy to understand, and well-planned manner for the growth, expansion, and operation of this sector within the nation of Nepal and overseas (Upadhyay, 2020).

The topic is of significant significance due to the exclusivity of the small telecom companies, the curiosity and aptitude of the Nepalese people towards telecom services, and a fresh and inventive topic in the field of marketing. Regular communication and collaboration among teams in research projects facilitate the growth of interest. Nepal has recently chosen to pursue economic development through liberalization in order to boost the country's economy. A country's economic development has an important effect on its entire development. As a result, quick economic growth should be the main objective of any country, including Nepal, in order to advance overall national and individual welfare. As a result, numerous public and private firms have been organized for the nation's general growth, and they are all operating independently (Dahal, 2018).

Customer satisfaction is a crucial component, and a corporate organization's management should always be truthful. The marketing plan of an organization is largely responsible for its success or failure. As a result, the marketing staff needs to promptly review the approach. Its focus is on examining the many marketing strategies and plans that are employed for the company's goods and services. We'll reveal the true marketing performance picture only after carefully examining these tools and action plans.

1.2 Problem Statement

Governmental organizations that provide telecommunication services across the country are in operation. Because high hills and snow-capped mountains make up 77% of the entire area and the terai is only 23% flat land (Upadhyay, 2020), the challenge of providing basic telecommunication facilities has become more

challenging due to the region's harsh topography and inadequate infrastructure. The communication company's primary objective is to offer the public fundamental services at a reasonable price, while also meeting the current demand from customers for new and improved services. While urban residents anticipate the new service to arrive at their door, people in the countryside yearn for services to be provided in their villages. The demand for telephones in both cities and rural areas has risen dramatically in recent years due to urbanization. Telecom To become the first nation in South Asia, plans are in place to introduce 5G mobile internet service by mid-July offer the public fundamental services at a reasonable price, while also meeting the current demand from customers for new and improved services. While urban residents anticipate the new service to arrive at their door, people in the countryside yearn for services to be provided in their villages. The demand for telephones in both cities and rural areas has risen dramatically in recent years due to urbanization. Telecoms to become the first nation in South Asia, plans are in place to introduce 5G mobile internet service by mid-July.

Nepal is not an exception to the norm that the modern world uses cutting-edge technologies in the sphere of communication services. Due to widespread urbanization and their status as the Centre of all economic activity, inhabitants of a select few cities, particularly Kathmandu, Biratnagar, Birgunj, Pokhara, etc., have been seeking sophisticated communication facilities in recent years. To meet these needs, Ncell introduced "Mobile Service" as a private sector offering in Nepal. It is quite challenging to figure out the extent to which telecommunications is providing high-quality services. Up until now, this has been a nuisance and a confusing issue. The goal of this study is to ascertain the truth about these issues and problems. They are taking together the key points of this study.

1. What are the factors affecting customer satisfaction in telecommunication sector?
2. What is the relationship between the factors and customer satisfaction in telecommunication sector?
3. How does factor impact on customer satisfaction in telecommunication sector?

1.3 Objectives of the Study

This study's main goals are to evaluate the expectations and areas of customer satisfaction for telecom users. The following are the specific objectives of this study:

1. To assess the factors affecting on customer satisfaction in telecommunication sector.
2. To examine the relationship between the factors and customer satisfaction in telecommunication sector.
3. To analyze the impact of service quality, security and privacy risk, trust and perceived value on customer satisfaction.

1.4 Hypothesis of the Study

H1: There is a significant relationship between Customer Satisfaction benefits and Service quality recognition.

H2: The Customer Satisfaction benefits have an important Security and Privacy Risk and Effective communication channels.

H3: Providing training for customer satisfaction does not yield any Trust impact on the employees in Nepal Telecommunication.

H4: There is no significant evidence of Customer Satisfaction that makes employee motivation Perceived value performance at work.

1.5 Rationale of the Study

The significance of mobile phones is constantly rising since their users have access to more amenities than those of regular telephone subscribers. The number of people using telecommunication has increased significantly in such a short period. Investor interest in these regions is being drawn by the growing popularity and demand for mobile phones.

An essential step in a commercial enterprise's decision-making process is the analysis of its marketing position. Ineffective management hurts an organization's profitability. A major national concern is the telecommunications industry. Therefore, the objective of this study is to assess the marketing position of telecommunication. The business of telecommunications is focused on providing services. To grow its services, implement novel technologies, and maintain and update its offerings, it must therefore both produce a profit and offer better services. Owing to the shifting political landscape and economic circumstances, private-sector businesses are urged to maintain efficient operations. As a result, telecom is successfully carrying out its tasks in delivering fresh communication services to meet the increasing demands.

1.6 Limitations of the Study

The completion of this research is required to partially meet the requirements for a master's in management. Due to the researcher's limited time and resources as a student, there are several limits to this research project. A research study is an extensive and thorough inquiry aimed at resolving issues. It requires a full-time staff, sufficient funding, and reliable information. As a result, it is projected that these variables will limit the scope of this investigation. The following are some additional restrictions that are taken into consideration when doing research:

1. Although the fact those telecom service users' clients vary around the nation, the Kathmandu Valley is the exclusive source for customer profiles, market response, and customer opinions.
2. The study's only focus is on users of telecommunication companies' mobile phone services.
3. Since this study involves both primary and secondary data, there may be issues with the latter.
4. Customers of service users don't know the all services provided by telecommunication.

CHAPTER II

LITERATURE REVIEW

The primary goal of the literature research conducted for this study is to enhance telecom services and products promptly to increase consumer satisfaction in the telecom sector. To do this, the full literature evaluation procedure will be carried out from a minimum of three angles, as follows:

1. Theoretical Review
2. Empirical Review

2.1 Theoretical Review

A crucial component of the evaluation stage is satisfaction. When a consumer feels sufficiently compensated for the sacrifices they have made in a purchasing situation, they are said to be satisfied. When real prior purchase and consumption experiences are compared to the expected reward from the brand in terms of its predicted potential to meet the consumer's motives, the outcome is adequate satisfaction (Loudon & Bitta, 2022).

Customers typically feel either satisfied or dissatisfied with a product or service after using it or obtaining it. According to Loudon and Bitta (2022), the classic definition of consumer satisfaction is the assessment that the experience was at least as excellent as expected.

This description was created using the most common model for post-purchase explanation (Mowen, 2019).

2.1.1 Concept of Customer Satisfaction

Users of goods and services are known as customers. They buy products and services from the company or vendor. The consumer is king in the marketplace. Consumers are an organization's most important source of success. When a buyer feels sufficiently rewarded for their purchase decision, they are said to be satisfied (Mowen, 1990). As a result, one kind of consumer attitude is satisfaction. Consumers expect certain things from a product or service before they make a purchase. They assess how well the good or service performs in comparison to their earlier assumptions. They are happy when the performance meets or exceeds their expectations; they are not happy when the performance falls short of their

expectations (Anand & Maheta, 2017). The main factor in developing expectations is advertising when they employ or (Upadhyay, 2020).

A customer obtains more than they anticipated positive confirmation results. A feeling of emotional fulfillment or joy is known as positive confirmation. Less than what the buyer expected is delivered, which can cause negative disconfirmation or discontent. In the advance purchases evaluation process, the result of a customer's net experience with a product serves as feedback. Several studies have shown several correlations between contentment and discontent.

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2.1.2 Methods to Assess Customer Satisfaction

The study showed that customer affective states had a direct impact on CS/D measurements. There is an association between the purchase and emotive responses, which then result in CS/D feelings. Thus, the emotions surrounding the post-acquisition process seem to impact the satisfaction with a product in addition to the cognitive knowing that expectations were not met (Mowen, 1990).

You can use a few of the following techniques to measure client happiness.

A. Complaint and Suggestion System

The organization can utilize the complaint and suggestion system to gauge client satisfaction. Forms for patrons to indicate their tastes, dislikes, and suggestions are available at restaurants and hotels (Simon et al., 2015). Many companies construct customer hotlines with toll-free numbers so that clients can send suggestions, complaints, or inquiries. Companies like P&G, General Electric, Whirlpool, etc. are customer-focused. They set up hotlines with numbers that don't require tools. Emails and websites are also used by businesses for prompt, two-way communication. They help businesses in coming up with innovative ideas for better goods and services (Simon et al., 2015).

B. Customer Satisfaction Surveys

By regularly conducting surveys, the Companies can obtain firsthand measurements of client satisfaction. To learn what clients think of the company's goods, services, and performance, companies can contact clients or send them surveys. Research indicates that even while one in four transactions are not satisfactory to the client, less than five per cent of them will file a complaint (Simon et al, 2015). Most clients will reduce their purchases or move providers. Respondent businesses use period surveys to gather firsthand data on client satisfaction. Inquiring further about repurchase intention and the likelihood or desire to refer the business and brand to others helps collect information on consumer satisfaction (Kotler, 2007).

C. Ghost Shopping

By regularly conducting surveys, the Companies can obtain firsthand measurements of client satisfaction. To learn what clients think of the company's goods, services, and performance, companies can contact clients or send them surveys. Research indicates that even while one in four transactions are not satisfactory to the client, less than five per cent of them will file a complaint (Simon et al, 2015). Most clients will reduce their purchases or move providers. Respondent businesses use period surveys to gather firsthand data on client satisfaction. Inquiring further about repurchase intention and the likelihood or desire to refer the business and brand to others helps collect information on consumer satisfaction (Kotler, 2007).

D. Lost Customer Analysis

Reaching out to consumers who have become disengaged or switched to a competitor and finding out why they did so is another helpful method of gauging customer happiness. Athanussopoulos et al. (2014) indicate that an organization can effectively regain a substantial number of its lost consumers by reaching out to them, attentively considering their complaints, and genuine efforts to address the issue.

2.1.3 Symptoms of a Satisfied Customer

A happy client could exhibit the following signs:

1. Develop a longer-lasting commitment to the firm and its products and services.
2. Makes larger purchases when the business releases new goods.
3. Make positive remarks about the business and its offering.

4. Ignores the branding and commercials of rival companies.
5. Lessens sensitivity to offers and prices from rivals.
6. Gives the marketer suggestions on how to make the product and its offers better.
7. Become less expensive than taking on a new client.

2.1.4 Total Customer Satisfaction

Depending on how well the offer performs in comparison to the customer's expectations, the buyer may or may not be satisfied with performance falls purchase. According to Simon et al. (2015), satisfaction is generally defined as an individual's feelings of happiness or dissatisfaction as a result of evaluating a product's perceived performance (or outcome) in light of their expectations.

The customer is not satisfied if the performance does not live up to their expectations. The customer is satisfied if the performance lives up to their expectations. When a performance surpasses the customer's expectations, they are extremely happy or satisfied (Mowen, 1990). While achieving high customer satisfaction is a goal of the customer-centered organization, it is not its ultimate objective. If a business raises customer happiness at the expense of reduced earnings, it may be able to boost profitability by strategies other than greater

2.2 Empirical Review

Fida et al.'s (2022) study examined the connection between customer satisfaction and loyalty in Islamic banks in the Sultanate of Oman. Using the Servqual model, this study looks at how the quality of service affects customer satisfaction and loyalty for four major Islamic banks in the Sultanate of Oman. This study, which is quantitative in nature, collected data from 120 clients of Islamic banks in Oman using a structured, self-administered questionnaire based on a convenience sample technique. Using SPSS, the research data were examined, and the reliability coefficient (Cronbach's alpha) was determined. The study variables' significant links were investigated by correlation analysis. Through regression analysis, the effects of service quality factors on consumer happiness were determined.

Dotulong et. al. (2021) conducted research on how customer loyalty to Lion Air Indonesia is influenced by factors such as pricing, service quality, customer satisfaction, and image. The purpose of this research project is to ascertain and

evaluate the impact of cost, level of service, customer happiness, and brand on customer loyalty with regard to the research object, Lion Air Indonesia. Five variables are used in this type of basic research: price, service quality, customer satisfaction, image, and customer loyalty. Online questionnaires are used to collect primary data for this investigation. 250 responders made up the study's sample. In contrast, the data processing approach in this work performs model tests (measurement models and structural models) and hypothesis testing using IBM SPSS and AMOS 22.0 software. The findings of this investigation show Dahal (2021), which examined Chaudhry Group's performance evaluation for customer happiness with instant noodles, has made impressive efforts to assess Chaudhary Group's customer satisfaction with instant noodles. To choose the produce based on consumer demand and testing, as well as ways to make money in a cutthroat industry. Client pleasure, particularly about Chaudhary Group noodles. The author of the study concentrated on stating in his paper that the client is the king of the market, that products should be made in line with customer needs and wants, and that only then can a business succeed in a cutthroat market. Products must be made by the aforementioned specifications, after-sale support must be offered, and customer comments regarding the items sold must be addressed. The business should prioritize its customers.

Joshi (2021) studied how Nepal's banking industry's customers felt about the perceived quality of their services. The main objective of this study was to look at the relationship between banking service quality characteristics and customer satisfaction in Nepal's banking industry. 327 depositor clients of the three commercial banks that operate in the Kailali district Rastriya Banijya Bank, Nabil Bank, and Global IME Bank were surveyed using a standardized five-point Linker scale questionnaire. To serve as a sample, these banks were chosen. Data was gathered using online and in-person surveys of customers at pertinent banks, businesses, and government and non-government offices in Kailali. SPSS version 20 includes the consumer desire and Pearson's correlation test and multiple regression analysis have been employed in the data analysis process. The results of this study showed that customer happiness and service quality are positively correlated. Except for tangibility, all service quality parameters positively affect customer satisfaction in a statistically meaningful way. It implies that improved service caliber contributes to greater client happiness. The findings of this study will assist bank managers in concentrating on customer

satisfaction to get a competitive edge in the banking sector. Researchers in the future can concentrate their research on the mediating role that customer happiness plays in service quality and customer loyalty. More research can be done to look at the moderating function of demographic variables as the study did not address the impact of demographic characteristics on satisfaction. In their 2021 study, Maharsi and Njotoprajitno examined the relationship between purchase intention and customer satisfaction, and service quality through an Indonesian case study. The purpose of this study is to look into and assess how customer satisfaction when it comes to Maranatha Christian University instructors making purchases at Pertamina-affiliated gas stations in Bandung, affects their inclination to buy gas. We accomplish this by developing and accessing four relevant hypotheses. Furthermore, samples were collected using basic random sampling, and the Slovin method was used to calculate the sample size. By using the online survey to collect the responses, you will be able to achieve a 53.54% success rate. Noranee et al. (2021) analyzed the impact of product and after-sales service quality on customer satisfaction.

The purpose of this study is to ascertain how the quality of the products and after-sales services offered affects customer satisfaction among Subang Jaya residents who drive Proton vehicles. Over time, there has been a decline in both the overall industry volume and the overall output volume within the Malaysian automotive sector. The car industry was unable to achieve the necessary degree of customer satisfaction due to several factors, including the caliber of the products and after-sales services. Thus, the objectives of this study are to evaluate the relationship between customer satisfaction and the quality of the after-sales service; and evaluate the relationship between customer satisfaction and the components of the product quality. Factor analysis, reliability analysis, and hierarchical regression were used in the analysis and interpretation of the data.

Measuring the Relationship between Service Quality and Customer Satisfaction in the Hotel Industry is explained by Saeed et al. (2021). Since they are necessary for increased customer loyalty and profitability, service quality and customer happiness have emerged as the primary strategies for obtaining a competitive edge in the hotel industry. In order to assess the relationship between service quality and customer satisfaction based on the opinions of hotel guests in Changsha, Yuelu District, this study is based on the SERVQUAL scale. 200 respondents were given the

questionnaire across 6 hotels using a convenience sampling technique. Still, information was gathered from 167 surveys that were filled out. Smart PLS and the Statistical Package for Social Sciences (SPSS) version 25 was used to analyze the data. Validities and dependability of latent between an endogenous variable, customer satisfaction, and five exogenous characteristics, namely tangibility, reliability, responsiveness, assurance, and empathy. The results showed that customer satisfaction and all five service quality criteria are positively correlated. Additionally, it demonstrated that certainty is the most important factor to hotel patrons. After empathy and responsiveness, two aspects of service quality that have no discernible effect on client happiness are tangibility and reliability. Our knowledge of the connection between customer happiness and service quality in the hotel business is improved by this study. Hotel managers can benefit from knowing how providing excellent service can increase client happiness, which in turn boosts hotel revenue.

Shava (2021) researched the connection between customer happiness and service quality in the mobile network telecommunications sector in South Africa. In South Africa, the mobile network telecommunications industry is expanding quickly, but studies that concentrate on consumer happiness and service are falling behind. Customer loyalty, market share growth, and brand protection all depend on satisfied customers. To determine the critical elements that influence customer happiness, research is required. Once consumer variables like age, sex, and education level are taken into account, the study looks into whether the dimensions of service quality tangibility, reliability, responsiveness, empathy, and assurance can still be used to predict customer happiness. There were 1451 mobile network users in the sample. Self-administered questionnaires were utilized to gather primary data. After doing a hierarchical regression analysis, the findings show that education and age

The research suggests that demographic considerations are important in ensuring that customer service efforts succeed in the desired outcomes, which makes the findings crucial for mobile network operators' market segmentation practices. A web of science assessment of research on service quality and consumer happiness in hospitality, leisure, sports, and tourism was conducted by Shyju et al. in 2021. Over the past 20 years, one of the most talked-about topics in tourism and hospitality research has been service quality and customer satisfaction (SQCS). Later researchers added a few more aspects, and the field was expanded to include related and ancillary

tourism and hospitality sectors. The goal of the current study is to conduct a scientific analysis of the developing themes and trends in SQCS research in tourism.

Supriyanto et al. (2021) looked at how bank customers' loyalty was affected by customer satisfaction and service quality. Customer happiness and service quality are two elements that affect how loyal customers are to bank services. Both must be met to win over customers' loyalty, which ultimately ensures the long-term existence of the business. The purpose of this study is to investigate the relationship between customer happiness and loyalty to the bank, as well as the impact of both factors simultaneously on customer loyalty and service quality. Respondents were purposefully chosen from a population of Indonesian bank organizations using a survey research design. Path analysis and One-Way Analysis of Variance were used to analyze the data.

Suroso and Wahjudi (2021) examine the elements influencing Pt. Bank XYZ digital loan customers' loyalty and level of satisfaction. One way to process data is through digital loans, which process loan documents and information online over wireless, internet, and other communications networks, allowing credit customers to apply for credit without physically visiting bank locations. In Indonesia, Pt Bank Xyz is a banking company. One of the goals of PT Bank XYZ, a developing financial institution with over 400 branches across Indonesia, is to increase competition among Indonesian banks by growing the office network for market penetration and financing in the consumer, SME, and corporate sectors of the economy.

The researcher in this study employed a modified version of the Technology Acceptance Model (TAM) to examine the variables that impact customer satisfaction and loyalty to digital loans at PT Bank XYZ. Research of this kind is quantitative. At PT Bank XYZ, 100 questionnaires were effectively gathered from clients utilizing the Digital Loan Application. The author uses Partial Least Squares (PLS-SEM) to analyze the data that was gathered. The study aims to investigate the following factors: perceived ease of use, perceived usefulness, perceived risk, perceived service quality, perceived functional quality, perceived customer experience, perceived brand image, and perceived digital innovation. The research will also determine the degree to which these factors impact customer satisfaction and loyalty when it comes to applying for digital loans at PT Bank XYZ. It is anticipated that this research will

assist PT Bank XYZ in innovating and enhancing its digital loan offerings, as well as in improving existing services to ensure ongoing client happiness and loyalty.

Dhingra et al. (2020) investigated the relationship between consumer happiness, purchase intention, and the quality of service provided by e-commerce websites. This research aims to examine how customer happiness and purchase intention are affected by the online service quality provided by e-commerce websites. Based on the literature analysis, the study determines the following characteristics of e-service quality: website design, trust, responsiveness, personalization, and reliability. To validate the model, a survey of 278 devoted users of three well-known websites was conducted. The measurement model was utilized to assess the validity and reliability of the questionnaire, and the structural equation model was employed to validate the correlation between the dimensions. The outcome demonstrates that the only aspect of e-service quality that has a substantial impact on overall service quality is trust. The statistical analysis revealed a statistically significant correlation between total e-service quality and customer satisfaction, as well as between customer contentment and purchase intention.

Lin et al. (2020) used SEM to measure the return behavior of online shoppers in their chin. This paper aims to investigate the possible effects of different factors on product return behaviors following internet buying. Prior research on consumer behavior has mostly focused on returns on old goods and other model components connected to product quality. The purpose of this study is to specifically investigate the variables associated to customer intention and logistics services for general products in the context of e-commerce. For this study, structured questionnaire data were gathered in China's two southeast cities (162 valid responses). The study employed structural equation modeling to investigate the latent variables. The findings demonstrated that the intention to return goods had the biggest influence on online shopping returns.

The intention to return products has the biggest impact on online shopping returns, as indicated by the data, which show a direct effect of 0.63 for products and a direct effect of 0.49 for flexibility in return. By taking product returns into account to increase customer satisfaction, this model not only broadens the theoretical understanding of customer behaviour studies but also provides online retailers and platforms with a new perspective on supply chain design and a quantitative benchmark.

Mishra (2020) researched how customer satisfaction in commercial banks is affected by aspects of service quality. Customers' ever-changing behaviour has allowed banks and other financial institutions to take a serious look at the quality of their services. Maintaining competitiveness and simultaneously raising client satisfaction levels are ensured by offering high-quality services. The effect of Service Quality Dimensions on customer satisfaction is investigated in this paper. This study looks at how customer satisfaction in Biratnagar banks is affected by tangibility, responsiveness, reliability, assurance, and empathy. Using SPSS 26.0, data was analyzed on a randomly selected sample of 127 account holders. The SERVQUAL model's effect on satisfaction was assessed using multiple regression analysis, factor analysis, and descriptive statistics.

According to the paper's findings, tangibility has no significant association and a negative relationship with satisfaction, whereas assurance and empathy have the greatest impact on satisfaction, followed by responsiveness and reliability. Sembiring (2020) explains demonstrating academic pleasure and excellence. This study examined how academic achievement within an open-distance learning (ODL) framework predicted graduates' perseverance, loyalty, and future careers. Its goal was to evaluate academic brilliance as the source of happiness influences and how those connected aspects interacted with behaviors. They were using exploratory design to investigate. The first qualitative recognition of satisfaction in academic excellence perspectives was found in the areas of orientation, counseling, learning resources, tutorials, assessment, feedback, and referral methods.

These seven key elements directly impacted future professional prospects, loyalty, and perseverance. Academic excellence was measured quantitatively using seven components, where the latter were independent and dependent variables that intervened. After delivering 550 questionnaires to University Terbuka graduates at the Bogor Regional Office, respondents were chosen at random to gather data through a survey; 211 of the questionnaires were ultimately completed. The customer satisfaction index (CSI) and importance-performance analysis (IPA) were used together to gauge the degree of importance and the degree of satisfaction. Ten hypotheses were evaluated, and using previously acquired qualitative results as a guide, the structural equation model (SEM) was utilized to capture the degree and interrelation power among elements engaged. Ultimately, the analysis provided

statistical validation for six hypotheses. Additionally, it was implied that among the seven most important characteristics, academic achievement did not include counseling, learning resources, feedback, or referral programs.

Sengupta (2020) investigated how culture affects consumers' assessments when they complain online: evidence from India and Germany. It looks into how consumers' cultural orientation affects how they rate the quality of their service when they use social media to voice complaints. Two distinct scenario-based experimental investigations were carried out with non-student samples from India and Germany, two culturally diverse nations. Individualists judge justice more highly when causal explanations for service failure are provided, according to a study with participants from Germany and India. Research from India demonstrates that high uncertainty avoidance seekers who receive cognitive control through regular updates during service recovery exhibit better levels of felt fairness. Furthermore, it was inferred that academic accomplishment did not include counseling, learning resources, feedback, or referral programs among the seven most crucial qualities.

Sengupta (2020) examined the impact of culture on consumers' evaluations when they file complaints online using data from Germany and India. It investigates how, while using social media to voice grievances, customers' cultural orientation influences how highly they rank the quality of their service. Two separate scenario-based experimental studies were conducted using non-student samples from Germany and India, two culturally different countries. A study including individuals from Germany and India found that when causal explanations for service failure are given, individualists evaluate justice more highly. High uncertainty avoidance seekers who get cognitive control through consistent updates during service recovery, according to Indian research,

Furthermore, it was suggested that Internet banking can be considered as having value among the seven most significant Bazher (2019) studies on e-service quality. This study examines the relationship between perceived value and e-service quality in online banking and customer happiness, which in turn affects customer loyalty. This study uses quantitative methods. The primary data used in this study comes from the sample, which consists of BNI Syariah Bank internet banking users. A Likert scale technique is used to measure the variables, and the scale ranges from 1 to 5. Path

analysis is used in this study's hypothesis testing. In the meantime, the SPSS 25.0 program was being used for data processing.

The study's findings show that the following factors have a significant impact on satisfaction: e-service quality, perceived value, and loyalty. Additionally, the satisfaction variable has a significant impact on loyalty. These factors also show that there is an indirect relationship between e-service quality and loyalty through satisfaction.

In 2019, TKarim conducted research on the impact of service quality using a PLS approach on customer satisfaction and loyalty in Bangladesh's private banking industry. Delivering high-quality services to clients is essential for every business organization to succeed and survive in the current cutthroat business environment since it improves the organization's bottom-line performance. To satisfy and keep their customers, banks, being a financial institution, are always launching new products and services at regular intervals. As a result, maintaining excellent service standards is one way to do this. Consequently, the purpose of this study is to ascertain how Service Quality affects Customer Satisfaction and Customer Loyalty in the Private Banking Sector of

This study is based on the five characteristics of the servqual model, which include tangibility, reliability, responsiveness, empathy, and assurance (Parasuraman, Zeithaml, and Berry, 1985). To collect the data for this investigation, a survey using a 5-point Likert scale was employed in a standardized questionnaire. A convenient sample size of 100 was used. PLS 3.0 have been utilized for data analysis. Additionally, the data was presented demographically using the SPSS software package (version 20). The findings indicate that whilst certainty, responsiveness, and dependability have no discernible impact on customer happiness, tangibility and empathy do. Additionally, there is a large direct correlation between customer pleasure and loyalty. Lastly, a few recommendations were made by this study for the managerial implication.

To evaluate the commercial bank's performance in terms of customer satisfaction, gauge the level of satisfaction, and examine the causes of customers' contentment or discontent, Gautam (2019) examined customer satisfaction in Nepalese commercial banks. Customers expressed greater satisfaction with the joint-venture banks of the

second generation, the study discovered. To be more precise, clients reported feeling satisfied with those banks because they didn't have to wait as long and the staff behaved well. Therefore, it can be said that second-generation banks outperform first-generation and non-joint venture banks in terms of client satisfaction.

In their 2019 study, Masturoh and Djumahir examined the mediational role that customer happiness, switching costs, and consumer experience of trust had on customer loyalty and commitment. Customer happiness, switching costs, and consumer confidence in boosting client loyalty through commitment were the main topics of this study. Customers who have made two or more purchases at the Tokopedia Online Shop in Malang make up the sample. This falls under the concept of snowball sampling, in which a small number of respondents gradually increases in length. Although there are thirty members, only 122 questionnaires could be completed. Descriptive analysis and partial least squares (PLS) utilizing the clever PLS software program are the analytical techniques employed.

The findings show that customer loyalty and commitment are significantly impacted by customer satisfaction. Customer commitment appears to play a partial mediating role in the relationship between customer happiness and customer loyalty, according to mediation variables. Customer commitment is significantly impacted by switching costs, but customer loyalty is not significantly affected. Customer commitment plays the role of full mediation on the relationship between switching costs and customer loyalty, according to the mediation testing. Customer loyalty and commitment are significantly impacted by the level of trust that a consumer experiences. As a result, the findings of the mediation test also showed that customer commitment plays a partially mediating function in the relationship between the impact of a customer's sense of trust and loyalty.

The impact of e-service quality and customer satisfaction on online purchase behaviour was investigated by Rita et al. (2019). Building on previous research on e-service quality in online buying, the goal of this project is to create new information to better understand the key facets of e-service quality that affect customer happiness, customer trust, and customer behaviour. The four e-service quality model dimensions that are more accurate at predicting consumer behavior are the main focus of this study. It assesses the influence of customer trust in addition to the relationship between customer satisfaction and behaviors including word-of-mouth marketing

repurchase intention, and site revisits. It is anticipated that the outcome will increase understanding of various national cultures concerning the various importance of e-service quality criteria.

Rita et al.'s 2019 study examined the relationship between e-service quality and structural equation modeling was utilized to test the study model utilizing data from an online survey of 355 Indonesian internet users. The analytical findings demonstrated that three factors impacting overall e-service quality are website design, security/privacy, and fulfillment. Customer service, however, has little bearing on the general quality of e-services. Customer behaviour and overall e-service quality are statistically highly correlated. To ensure that the measurement is similarly effective across a range of product categories and/or industries, future studies should take these factors into account. It can be necessary to modify the measurement in a different industry scenario. Future studies may potentially include other techniques like focus groups and interviews.

RV Akulenko et al.'s 2019 study examined the mediating function of last-mile delivery in the relationship between online retail experience and consumer satisfaction. The explosive rise of e-commerce in recent years has characterized many businesses globally. Retailers can access a wider audience, extend their reach further in the supply chain, and maximize their resources thanks to the Internet. Customer experience is now a source of competitive advantage in the modern economy. The purpose of this study is to examine how last-mile deliveries affect consumers' online shopping experiences. The study employed a quantitative methodology that involved measuring individuals' most recent e-retail experience using a survey administered in Sweden. These findings support e-retailers in raising customer satisfaction levels and lay the foundation for more in-depth research on the function of last-mile delivery in the context of e-commerce.

Manandhar (2018) examined the attitudes of customers regarding Nepal Bangladesh Bank. The study's primary goal is to investigate how customers feel about the banking environment. Clients have deposited money into the bank and borrowed funds to make investments in the company. To look at the bank's deposit, loan, and advance trends; to look at the bank's key performance indicators; and to assess what current general consumers expect from the bank. The public's perception of NB Bank is not particularly favorable. The bank has a greater position of liquidity. As a result, NB

Bank needs to look for fresh investment opportunities to cut its excess cash balance. She concluded that those with current and savings accounts were more satisfied than those with fixed deposit accounts after analyzing total deposits and their constituent parts. She has concluded that creative marketing techniques are necessary to draw in and keep customers. NB needs to come up with a competitive plan. NB needs to be aware of their position in a competitive marketplace. The bank needs to inspire its employees. Staff members ought to communicate well with one another. Every employee in a bank should be familiar with new schemes and technologies. The bank's primary focus should be on the attitudes and desires of its customers to facilitate

In a study on customer satisfaction with Ncell services, Gothe (2017) emphasized the following goals and results to evaluate the services that Ncell offers. The survey aims to examine consumer satisfaction concerning the services rendered by Ncell and assess customer satisfaction regarding the conduct of Ncell staff. Due to increasing tariff rates, the majority of respondents said they might move to a competitor. The Ncell staff members are helpful. The majority of participants expressed satisfaction with the Ncell network's call clarity statement. Throughout the study, Ncell's total client base has been growing quickly.

The market for phone customers is in widespread poor shape as a result of increased demand and a comparatively low supply of service facilities. This trend is detrimental from the perspective of Ncell maximization as well. When it comes to Ncell phones, there is a negative correlation between rising phone rates and declining service quality. When the phone tariff reaches its maximum, which is during the day, the quality of service reaches its lowest point. This indicates that during specific hours of the day, the system is getting close to reaching its maximum capacity. As of right now, Ncell's arrival offers more Ncell services for both local and foreign users.

Haemoon and Kim (2017) researched consumer value, service quality, and satisfaction. Reviewing studies on customer satisfaction (CS), service quality (SQ), and customer value (CV) that have been published in several reputable hospitality and tourist magazines over the previous 15–16 years is the goal of this work. To illustrate similarities in research patterns between the two distinct but closely linked fields of study, a parallel review of studies on the same subjects published in several prestigious marketing journals is also carried out. In doing so, this study seeks to

synthesize key findings from earlier studies and offer recommendations for additional research on the subjects within the hospitality and tourism field. 242 publications published on CS, SQ, and CV in six specific hospitality and tourist journals and 71 articles published in four business journals between 2000 and 2015 were reviewed for this study. A thorough coding system was created to classify every study according to over 50 factors. In the hospitality and tourism industry, research on these subjects has increased steadily over the years, but in the general business discipline, it has decreased. Research on hospitality and tourism mostly used survey methods to collect cross-sectional data, while studies on business more often employed experimental designs. While interest and output in CS research have remained high, research in SQ and CV has declined over time.

Even while CS studies tended to be more theory-embedded, another noteworthy conclusion is that most investigations are not based on strong ideas. For academics studying hospitality and tourism in particular, this study offers a wealth of insightful information about research practices, relevant research trends, and recommendations for future investigations. This research offers a previously unheard-of, thorough analysis of the theories, approaches, areas of contention, consequences, restrictions, and findings of studies on CS, SQ, and CV that have been published in a few hospitality and tourism journals during the previous fifteen years.

Alwie (2016) conducted research on e-service quality, e-customer satisfaction, and sales promotion. This study aims to examine the relationship between repurchase intention and sales promotion and e-service quality when e-customer satisfaction acts as an intervening variable. Data was gathered by sending a 25-item questionnaire to 100 respondents who had used the Shopee application to access the Shopee Pay e-wallet. With a significance threshold of 5% and a Path analysis data analysis technique utilising SPSS 26 software, the study's findings indicate that e-service quality and sales promotion have a direct impact on e-customer satisfaction. E-service quality and sales promotion both have an impact on e-customer satisfaction at the same time. The promotion of sales has a direct impact. Regarding repurchase intentions, sales promotion, e-service quality, and e-customer contentment all have an impact concurrently. E-quality also has a direct effect on repurchase intentions. E-customer satisfaction also has a direct effect on repurchase intentions. In his study, "Customer Satisfaction: A General Guide to Nepalese Business,"

Pradhan (2016) outlined the following goals and conclusions to pinpoint the key areas of expertise in customer satisfaction as well as other instruments that complement company mechanisms. Its objectives are to evaluate and investigate the benefits and drawbacks of customer satisfaction and its application, as well as to pinpoint the present state of customer satisfaction and its influence on Nepalese businesses. Descriptive statistics like mean, frequencies, percentages, etc. are employed in this study. Inferential tests, such as null hypothesis testing for tenability or non-tenability, are also employed. The chi-square test is also used in it. When compared to worldwide standards, Nepal's customer satisfaction rate is below par. CRM is essential for all Nepali commercial organizations. In addition to being viewed as a success instrument, customer satisfaction needs to be seen as a business strategy to adapt to the ever-changing business landscape. Consequently, the potential

In the Yemeni mobile service market, Akroush et al. (2015) conducted research on customer happiness, loyalty, and service quality. This study aims to investigate the impact of service quality dimensions on customer satisfaction and loyalty in Yemen's mobile service market by revealing them from the viewpoints of the customers. A structured questionnaire was used to deliver 1400 surveys to consumers, of which 999 were found to be valid and suitable for data analysis. By using structural equation modeling, it was discovered that, as opposed to the five dimensions suggested by the initial hypothesized model, servqual is a four-dimensional construct made up of tangibles, responsiveness, empathy and assurance, and reliability. Customer satisfaction was positively and dramatically impacted by tangibles such as certainty, empathy, and reliability. Customer loyalty was also positively and strongly impacted by customer satisfaction.

The findings have important managerial ramifications for Yemeni mobile service carriers' CEOs and managers about the aspects of service quality and the crucial role they play in guaranteeing customer loyalty and satisfaction. After conducting a study on customer relationship management at Nabil Bank Limited, Bajracharya (2015) concluded that CRM is the most important set of tools and procedures that should be used in every kind of business. To research the history of Nabil Bank Limited's CRM. The success and issues with CRM must be examined, as well as the role CRM has played in the bank's economic growth. Customer relationship management trends

typically have a favorable scenario. CRM is regarded as one of the most important management instruments to be used in an

CRM results in higher productivity. The number of NABIL Bank customers has increased during the last ten years or so, in line with the overall amount of expressed demand. However, compared to the overall expressed demand, the exchange capacity has expanded more slowly. Validating student happiness concerning perseverance, academic achievement, retention, and professional advancement from an ODL perspective was examined by Sembiring (2015). This investigation looked at student satisfaction with perseverance, academic performance, retention, and its connections to career advancement. Its goal was to gauge the level of service quality, which is the basis for how satisfied students are with Universities Terbuka Indonesia. It was also interesting to demonstrate how and in what ways each variable interacted with the service quality framework.

The research was carried out using mixed methods (explanatory design; quantitative and qualitative data were collected initially). Data were gathered proportionately and purposefully through a questionnaire survey. After that, they were gathered once again through focus groups and unified in-depth interviews. There were 1,814 students living abroad in the population; 350 questionnaires were distributed, and 169 of them (9.21%) were filled out. The characteristics of service quality tangible, assurance, responsiveness, empathy, and reliability were examined in order to gauge customer satisfaction. The customer satisfaction index (CSI) and importance performance analysis (IPA) were used concurrently to gauge customer satisfaction and its significance.

The influencing characteristics of the variables under investigation were then validated using a structural equation model (SEM). The analysis significantly validated each of the nine proposed assumptions. It was acknowledged that elements of tangibles, certainty, responsiveness, empathy, and dependability correlated progressively with satisfaction. Satisfaction has beneficial effects on academic performance, persistence, career progress, and retention, in that order. Similarly, the subsequent qualitative investigation was mostly consistent with the earlier quantitative results, exhibiting only small variations.

Table 1
Summary of Empirical Review

Name	Objective	Methodology	Findings
Fida et al. (2022)	To examine the impact of service quality on customer loyalty and customer satisfaction using the Servqual model for four main Islamic banks in the Sultanate of Oman.	<p>Research design</p> <p>This is a quantitative nature of a study, which involved a structured, self-administered</p> <p>Nature and Sources of Data Collection</p> <p>To collect primary data, self-administered questionnaires were used.</p> <p>Population and sample</p> <p>Questionnaire based on a convenience sampling method gathering data from 120 customers of Islamic banks in Oman</p> <p>Data Collection</p> <p>The study data were analyzed using SPSS, and the reliability coefficient (Cronbach's alpha) was established.</p> <p>Dependent variables are customer satisfaction whereas tangibles, responsiveness, reliability, assurance, and empathy are independent variables.</p>	<p>The correlation results depicted a significant relationship between the three variables: service quality, customer satisfaction, and customer loyalty. Similarly, regression results demonstrated that empathy and responsiveness dimensions have a significant positive impact on customer satisfaction. It is, therefore, recommended that banks should focus more on empathy and responsiveness considering the significant relationship of these two variables on customer satisfaction.</p>
Alvin and	To investigate	Research design	The results prove

Winston (2021)	the influence of electronic service quality towards consumer satisfaction using GOPAY electronic wallet on a daily transactions	<p>The populations were customers who had used GOPAY electronic wallets for transactions.</p> <p>Nature and Sources of Data Collection</p> <p>To collect primary data, self-administered questionnaires were used</p> <p>Population and sample</p> <p>The total of collected respondents was 204 respondents and the researchers had successfully analyzed 152 respondents as a sample.</p> <p>Data Collection</p> <p>The data was collected through survey methods and questionnaires. In this study, the independent variables were application design, reliability, security/privacy, and customer service, while the dependent variables were customer satisfaction, and customer loyalty.</p>	that the quality of electronic services have a significant influence on customer satisfaction. This study also finds that customer satisfaction has a positive effect towards customer loyalty.
Dotulong et al. (2021)	To determine and analyze the effects of price, service quality, customer	<p>Research design</p> <p>This study uses primary data by distributing questionnaires online.</p> <p>Nature and Sources of</p>	The results of this study indicate that price and service quality have a positive and

satisfaction, and image on customer loyalty	<p>Data Collection</p> <p>To collect primary data, self-administered questionnaires were used. In this study customer satisfaction is dependent variables whereas performance, quality, goods, selling quantities are independent variables</p> <p>Population and sample</p> <p>The sample used in this study was 250 respondents.</p>	<p>significant effect on customer satisfaction. Customer satisfaction has a positive and significant effect on the image. Meanwhile, customer satisfaction and image have no effect on customer loyalty and service quality has a positive and significant effect on customer loyalty.</p>	
Dahal (2021)	<p>To find out the produce according to test and want of customer, to find</p>	<p>Research design</p> <p>The descriptive and analytical research design was used.</p> <p>Nature and Sources of</p>	<p>In this study found that customer is the king of market, product is produced according to test</p>

	out the earn profit in competitive market.	Data Collection To collect primary data, self-administered questionnaires were used. In this study customer satisfaction is dependent variables whereas performance, quality, goods, selling quantities are independent variables. Population and sample In this study, the sample size was 319 respondents by using convenient sampling taken as sample and 327 Data Collection Questionnaire, SPSS version 20, Pearson's correlation and multiple regression analysis have been used to analyze the data.	and want of customer, and then only company can earn profit in competitive market. Goods should be produced as per above provision and after sale service should be provided and lastly the customers feedback about the sold products should be responded. The company should focus on customer test and satisfaction rather than prizes and schemes, expand its new market area and expand its product line with the test and want of customer.
Joshi (2021)	To examine the relationship between banking service quality dimensions and customer	Research design Three commercial banks operating in Kailali district (Rastriya Banijya Bank, Nabil Bank and Global IME bank)	This study revealed that there is positive relationship between service quality and

satisfaction in Nepalese banking industry.	<p>Nature and Sources of Data Collection</p> <p>Data was collected via online and field survey by visiting the customers at related banks, business organizations and government and non government offices of Kailali</p> <p>Population and sample</p> <p>In this study, the sample size was 319 respondents by using convenient sampling</p> <p>aken as sample and 327 depositor customers of these banks were surveyed using structured five point Linker scale</p> <p>Data Collection</p> <p>Questionnaire. SPSS version 20, Pearson's correlation and multiple regression analysis have been used to analyze the data.</p>	<p>customer satisfaction. All the service quality dimensions have statistically significant positive impact on customer satisfaction except tangibility. It means higher service quality helps increase customer satisfaction. The results of this study will help bank managers to focus on their customer's satisfaction in order to compete favorably in banking Industry.</p>	
Maharsi and Njotoprajitno (2021)	<p>To examine and analyze the service quality effect on petrol buying intention through</p>	<p>Research design</p> <p>To attain this goal, it was develop four relevant hypotheses to be tested.</p> <p>Furthermore, there was use simple random sampling to</p>	<p>Service quality does not affect purchasing intention, but customer satisfaction</p>

satisfaction	<p>acquire samples by denoting a sample size set by the Slovin formula.</p> <p>Nature and Sources of Data Collection</p> <p>To collect the responses, we use the online survey and fruitfully yield a 53.54% rate with a total of 106 lecturers participating in completing the distributed questionnaire link.</p> <p>Population and sample</p> <p>In this study, the sample size was 319 respondents by using convenient sampling technique.</p> <p>Dependent variable is customer satisfaction whereas the independent variables are service quality, product quality.</p> <p>Data Collection</p> <p>The data were analyzed by Statistical Package for Social Sciences (SPSS) version 25 and Smart PLS</p> <p>This number is near 100; hence, we employ a structural equation model with a variance basis to analyze them. Dependent</p>	<p>positively does.</p> <p>Service quality has a positive impact on customer satisfaction.</p> <p>Consumer satisfaction successfully mediates the effect of service quality on the intention to buy. This paper finds the superior service to the petrol buyers is the key driver for the gas stations under Pertamina control to effectively compete with their rivals in the marketplace, especially in Bandung.</p>
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		variables is customer satisfaction whereas service quality, product are independent variables.	
Noranee et al. (2021)	To identify the influence of after-sales service quality and product quality on customers' satisfaction among customers who are using Proton cars in Subang Jaya.	<p>Research design</p> <p>Factor analysis, reliability analysis, and hierarchical regression were used to analyze and interpret the data. All data were generated by using SPSS.</p> <p>Nature and Sources of Data Collection</p> <p>The data source of this research is primary data that comes and Secondary Data collection</p> <p>Population and sample</p> <p>In this study, the sample size was 319 respondents by using convenient sampling technique.</p> <p>Dependent variable is customer satisfaction whereas the independent variables are service quality, product quality.</p> <p>Data Collection</p> <p>The data were analyzed by Statistical Package for Social Sciences (SPSS) version 25 and Smart PLS</p> <p>3. In this study, structural</p>	<p>The results show that customers are focusing much more on product quality instead of after-sales service quality. This study would assist other researchers to gain ideas for new research and the national carmakers such as Proton, to give them an idea on how to improve their after-sales service quality and product quality in the future.</p>

		equation modeling (SEM) was used.	
Saeed et al. (2021)	To examine the Relationship between Service Quality and Customer Satisfaction in the Hotel Industry	<p>Research design</p> <p>This study is based on SERVQUAL scale to measure the relationship between service quality and customer satisfaction from the perception of hotel guests in Changsha city, Yuelu District.</p> <p>Nature and Sources of Data Collection</p> <p>The data source of this research is primary data that comes and Secondary Data collection</p> <p>Population and sample</p> <p>By using a convenience sampling method, the questionnaire was distributed to 200 respondents in 6 hotels. However, data was collected from 167 completed questionnaires.</p> <p>Data Collection Methods</p> <p>The data were analyzed by Statistical Package for Social Sciences (SPSS) version 25 and Smart PLS 3. In this study, structural equation modeling (SEM)</p>	<p>The findings revealed that all five dimensions of service quality have a positive relationship with customer satisfaction. It also showed that assurance has the most significant factor by hotel customers. This was followed by empathy and then responsiveness while tangibility and reliability as two service quality dimensions have no significant impact on customer satisfaction.</p>

		was used. Independent variables are tangibility, reliability, responsiveness, assurance, and empathy whereas the customer satisfaction is the dependent variables.	
Suroso and Wahjudi (2021)	To determine the influence of factors, namely Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Perceived Service Quality, Perceived Functional Quality, Perceived Customer Experience, Brand Image and Digital Innovation on customer satisfaction and loyalty	<p>Research design</p> <p>The researcher used a modified model of the Technology Acceptance Model (TAM).</p> <p>Nature and Sources of Data Collection</p> <p>Descriptive statistics, Factor analysis and multiple regression</p> <p>Analysis</p> <p>Population and sample</p> <p>A survey of 278 avid users of three popular websites was taken to validate the model. The reliability and validity of the questionnaire were checked through the measurement model</p> <p>Population and sample</p> <p>This type of research is quantitative research. 100 questionnaires were successfully collected from customers using the Digital</p>	<p>The expected results of this research are factors, namely Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Perceived Service Quality, Perceived Functional Quality, Perceived Customer Experience, Brand Image and Digital Innovation whether it affects customer satisfaction and loyalty and how much influence to satisfaction towards customer loyalty in applying for digital loans at PT Bank XYZ. This research is expected to help</p>

		<p>Loan Application at PT Bank XYZ. The author analyzes the data collected using Partial Least Squares (PLS-SEM). PLS was chosen as the methodology for this study. The dependent variables are customer satisfaction and loyalty where as Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Perceived Service Quality, Perceived Functional Quality, Perceived Customer Experience, Brand Image and Digital Innovation are independent variables.</p> <p>Data Collection Method Data Collection Questionnaire Data Analysis Tool descriptive analysis, correlation analysis, regression Analysis</p>	<p>PT Bank XYZ to improve & innovate services in the field of digital loans and make better service improvements so that customer satisfaction and loyalty can always increase.</p>
Supriyanto et al. (2021)	<p>To examine how service quality influenced customer loyalty; how customers' satisfaction</p>	<p>Research design This study used a survey research design, and respondents were selected purposively from a population of Bank organization in Indonesia.</p>	<p>Results indicate that service quality did not have significant effects on customer loyalty, but it provided significant</p>

	influenced their loyalty to the bank; and examine simultaneous effects of service quality and customer satisfaction on customer loyalty.	Nature and Sources of Data Collection Data were analyzed employing path analysis and One-Way Analysis of Variance. Dependent variable is customer satisfaction whereas service quality, customer loyalty are independent variables. Population and sample A survey of 278 avid users of three popular websites was taken to validate the model. The reliability and validity of the questionnaire were checked through the measurement model Data Collection Method Data Collection Questionnaire Data Analysis Tool descriptive analysis, correlation analysis, regression Analysis	effects on customer satisfaction followed by influencing customer loyalty. Service quality had indirect effects on customer loyalty through customer satisfaction.
Shyju et al. (2021)	To analyses emerging themes and trends scientifically in SQCS research in tourism and	Research design This study used a survey research design, and respondents were selected purposively from a population.	The results reveal a steady growth in SQCS research during the study period, especially in the hospitality

hospitality and explore future research directions.	Nature and Sources of Data Collection Dependent variable is customer satisfaction whereas the destination loyalty, customer value, customer experience, and emotional labor are independent variables.	sector and that “customer satisfaction” and “satisfaction” as the two major themes of SQCS research. Thematic net-work analysis of the SQCS publications revealed destination loyalty, customer value, customer experience, and emotional labor as important themes covered in SQCS research in tourism and hospitality.
Shava (2021) To identify the key aspects that contributes to customer satisfaction.	Research design “Satisfaction” as the two major themes of SQCS research. Thematic net-work analysis of the SQCS publications revealed destination The collection or the aggregate of objects or the set of results of an operation is called universe or population and a representative part of universe which is selected for the purpose of	The findings are critical to market segmentation practices of mobile network operators as this research indicates that demographic factors play a significant role in ensuring that customer service efforts yield the intended results.

		investigation is called sample Nature and Sources of Data Collection Dependent variables is customer satisfaction where as Tangibility, reliability, responsiveness, empathy, and assurance are independent variables. Population and sample A sample of 1451 mobile network users was used Data Collection To collect primary data, self-administered questionnaires were used. Hierarchical regression analysis was performed.	
Dhingra et al. (2020)	To analyze the impact of online service quality of e-commerce websites on customer satisfaction and purchase intention.	Research design And the structural equation model was used to confirm the relationship among the dimensions. Dependent variable is customer satisfaction whereas service quality of e- commerce websites, and purchase intention are independent variables Nature and Sources of Data Collection	The result shows that trust is the only e-service quality dimension that significantly influences overall service quality. The relationship between overall e- service quality and customer satisfaction as well as customer

		Descriptive statistics, Factor analysis and multiple regression Analysis Population and sample A survey of 278 avid users of three popular websites was taken to validate the model. The reliability and validity of the questionnaire were checked through the measurement model Descriptive analysis, correlation analysis, regression Analysis	satisfaction and purchase intention was found statistically significant.
Mishra (2020)	To examines the impact of Service Quality Dimensions on customer satisfaction.	Research design Two separate scenario- based experimental studies were conducted using non- student samples from two culturally diverse A sample of 127 account holders was randomly selected and data was analyzed through SPSS 26.0. Nature and Sources of Data Collection Descriptive statistics, Factor analysis and multiple regression analysis was used to	The findings from the paper indicate that empathy and assurance have most significant influence in satisfaction followed by reliability and responsiveness whereas tangibility has negative and no significant relationship with satisfaction.

		<p>evaluate the impact of SERVQUAL model on. Population and sample Customers' perspectives, and to examine their effect on customer satisfaction and loyalty in Yemen's mobile service Market. Using a structured questionnaire, 1200 questionnaires</p> <p>Nature and Sources of Data Collection</p> <p>Satisfaction. Customer satisfaction is the dependent variables whereas service quality, empathy and belief are independent variables</p>	
Sembiring (2020)	<p>To examine the academic excellence as the origin of satisfaction influences and how, in what behaviors those associated factors were interrelated</p>	<p>Research design</p> <p>Respondents were randomly selected to accrue data through survey by distributing 550 questionnaires to Universitas Terbuka graduates of Bogor Regional Office; 211 were finally completed.</p> <p>Nature and Sources of Data Collection</p> <p>They were investigating utilizing exploratory</p>	<p>Importance-performance analysis (IPA) and customer-satisfaction index (CSI) were concomitantly utilized to measure satisfaction level and its importance degree. Ten hypotheses were assessed and structural-equation</p>

		<p>design. It was qualitatively recognized first that satisfaction in academic excellence perspectives included orientation, counseling, learning material, tutorial, evaluation, feedback and referral mechanisms. These seven foremost factors had straight effects on persistence, loyalty and future career. Population and sample customers' perspectives, and to examine their effect on customer satisfaction and loyalty in Yemen's mobile service Market. Using a structured questionnaire, 1100 questionnaires</p> <p>Nature and Sources of Data Collection</p> <p>Quantitatively, academic excellence, seven factors and the latter were intervening, independent and dependent variables respectively.</p>	<p>model (SEM) was used to capture the degree and interrelation power among factors engaged; with reference to qualitative upshots obtained earlier. Finally, six hypotheses were statistically validated by the analysis.</p>
Sengupta (2020)	To examine the impact customer evaluation in	<p>Research design</p> <p>Two separate scenario-based experimental studies</p>	<p>This research thus contributes to the nascent literature in</p>

online complaining	<p>were conducted using non-student samples from two culturally diverse countries (Germany and India). Study is using participants from Germany and India shows that when causal explanations for service failure are given, individualists have higher perceived justice. India shows that when cognitive control is given through regular updates during service recovery to high uncertainty avoidance seekers, they show higher perceived justice.</p> <p>Nature and Sources of Data Collection</p> <p>The three independent justice dimensions positively influence recovery satisfaction, with informational justice showing the strongest impact, followed by procedural and distributive justice.</p> <p>Population and sample customers' perspectives, and to examine their effect on customer</p>	<p>social media complaining. Managers of online service organizations can benefit from these findings when developing their complaint management strategies.</p>
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		<p>satisfaction and loyalty in Yemen's mobile service Market. Using a structured questionnaire, 1400 questionnaires</p> <p>Data Collection Methods</p> <p>Meanwhile, for data processing using SPSS 25.0 program. The dependent variables are customer satisfaction where as the independent variables are e-service quality and perceived value.</p>	
Bazher (2019)	<p>To analyzes the effect of e-service quality and perceived value on internet banking on satisfaction which has an impact on loyalty.</p>	<p>Research design</p> <p>This research is quantitative. The data source of this research is primary data that comes from the sample,</p> <p>Nature and Sources of Data Collection</p> <p>The data source of this research is primary data that comes and Secondary Data collection</p> <p>Namely customers who use internet banking at BNI Syariah bank.</p> <p>Measurement of variables using a Likert scale</p> <p>technique with a scale</p>	<p>The results of this study indicate that the e-service quality variable in internet banking has a significant effect on satisfaction, the perceived value variable in internet banking has a significant effect on satisfaction, the e-service quality variable in internet banking has a significant effect on loyalty, the</p>

	from 1 to 5. Hypothesis testing in this study uses path analysis.	perceived value variable in internet banking has a significant effect on loyalty, the satisfaction variable has a significant effect on loyalty, here is an indirect influence between e-service quality in internet banking on loyalty through satisfaction.
	Population and sample The sample size is 350 and chosen on a convenient basis.	
	Data Collection Methods Meanwhile, for data processing using SPSS 25.0 program. The dependent variables are customer satisfaction where as the independent variables are e-service quality and perceived value.	
Karim (2019)	To determine the impact of Service Quality on Customer Satisfaction and Customer Loyalty in private banking sector of Bangladesh.	Research design Customer satisfaction is dependent variables whereas tangibility, reliability, responsiveness, empathy, and assurance are independent variables. Nature and Sources of Data Collection A structured questionnaire with 5-point Likert scale has been used to gather the data for this study by conducting survey. Population and sample The sample size is 100 and
		Result shows that tangibility and empathy have significant effect on customer satisfaction; on the other hand, reliability, responsiveness and assurance don't have any significant effect on customer satisfaction. Moreover, customer satisfaction has

		chosen on a convenient basis. Data Collection Methods Data has been analyzed by using PLS 3.0 software. SPSS software (version 20) package was also used to present the data demographically.	direct significant effect on customer loyalty. Finally, this study proposed few recommendations for the managerial implication.
Gautam (2019)	To assess the commercial bank's performance in terms of customer satisfaction, to investigate the level of satisfaction and to analyze the reasons behind customer's satisfaction of dissatisfaction.	Research design A quantitative methodology was used, which incorporated a survey. Nature and Sources of Data Collection Customer satisfaction is dependent variables, customer trust, customer behavior, service quality are independent variables. Population and sample Customer attitude is dependent variable and service quality sample 380. Data Collection There are consisted by 30 people, but only 122 questionnaires could be processed. The analytical method used is descriptive analysis and Partial Least Square (PLS) using the	The researcher found out that customers were more satisfied with the second-generation joint-venture banks. The more specific, customers were found satisfied with those banks were customers had to spend less time on waiting and the employees' behavior was good.

		smart PLS software application	
Masturoh and Djumahir (2019)	To examine the customer satisfaction, switching cost, and customer experience of trust to customer loyalty, customer commitment as mediation.	<p>Research design</p> <p>This research was focused on customer satisfaction, switching costs, and consumer confidence in increasing customer loyalty through customer commitment.</p> <p>Nature and Sources of Data Collection</p> <p>The sample is Tokopedia Online Shop consumers in Malang and consumers who have shopped at Tokopedia Online Shop twice or more.</p> <p>Population and sample</p> <p>This included in the category of snowball sampling, where respondents who initially were a little longer over time became a lot. Data Collection</p> <p>There are consisted by 30 people, but only 122 questionnaires could be processed. The analytical method used is descriptive analysis and Partial Least Square (PLS) using the</p>	<p>The results are indicated that customer satisfaction has a significant effect on customer loyalty and customer commitment.</p> <p>Mediation variables are indicated that customer commitment provides a partial mediation role on the effect of customer satisfaction on customer loyalty. Meanwhile, switching costs do not have a significant effect on customer loyalty, but have a significant effect on customer commitment.</p>

		smart PLS software application. The dependent variables are customer satisfaction whereas switching cost, and customer experience of trust to customer loyalty, customer commitment is independent variables.	
Rita et al. (2019)	To examine the important dimensions of e-service quality that have impact on customer satisfaction, customer trust, and customer behavior, building on existing literature on e-service quality in online shopping	<p>Research design</p> <p>In this research the descriptive statistics are used such as mean, frequencies, percentage, etc</p> <p>Nature and Sources of Data Collection</p> <p>A quantitative methodology was used, which incorporated a survey. Customer satisfaction is dependent variables, customer trust, customer behavior, e-service quality are independent variables.</p> <p>Population and sample</p> <p>Customer attitude is dependent variable and service quality sample 380.</p> <p>Data Collection</p> <p>Data from an online survey of 355 The analytical</p>	<p>The result is expected to extend the knowledge about different country culture vis-a-vis different relevance of e-service quality attributes. Data from an online survey of 355 Indonesian online consumers was used to test the research model using structural equation modeling.</p> <p>The analytical results showed that three dimensions of e-service quality, namely website design; security/privacy</p>

		results showed that three dimensions of e-service quality, namely website design	and fulfillment affect overall e-service quality. Mean while, customer service is not significantly related to overall e-service quality. Overall e-service quality is statistically significantly related to customer behavior.
Vakulenko et al. (2019)	To investigate the role of last mile delivery in the customer's e-retail experience.	Research design A quantitative methodology was used, which incorporated a survey that was conducted in Sweden and measured participants' most recent e-retail experience. Nature and Sources of Data Collection Customer satisfaction is dependent variables, online shopping behavior, quality, belief/trust are independent variables. Population and sample Customer attitude is dependent variable and service quality sample 355.	The results indicate that the last mile delivery experience mediates the relationship between the customer's perception of the online shopping experience and customer satisfaction.

		Data Collection	
		Data from an online survey of 355 Indonesian online consumers was used to test the research model using structural equation modeling	
Manandhar (2018)	To examine the customer's attitude towards the banking environment.	<p>Research design</p> <p>She has concluded that the marketing strategies should be innovative that would attract and retain the customer. NB should formulate a competitive strategy. It is needed that to know by NB what position they have in competitive environment.</p> <p>Nature and Sources of Data Collection</p> <p>Descriptive as well as analytical research design is used.</p> <p>Population and sample</p> <p>Customer attitude is dependent variable and service quality sample 350.</p> <p>Data Collection</p> <p>Customer attitude is dependent variable and service quality, security privacy risk, trust and perceived values are</p>	<p>The image of NB bank among the public is not so good. The liquidity position of bank is more. Therefore, NB bank should search for the new area of investment to reduce in surplus cash balance. Based on analysis of total deposits and its component, she has concluded that saving and current deposit was satisfied than the fixed deposit account holder. She has concluded that the marketing strategies should be innovative that would attract and retain the customer.</p>

		independent variables.	NB should formulate a competitive strategy. It is needed that to know by NB what position they have in competitive environment.
Gothel (2017)	To analyze the customer satisfaction from the services provided by the Ncell, to evaluate the customer satisfaction from the behavior of the employees of Ncell.	<p>Research design</p> <p>Descriptive and casual research design has been applied.</p> <p>Nature and Sources of Data Collection</p> <p>Data analysis technique using Path analysis with SPSS 26 software,</p> <p>customer satisfaction is dependent variables e-service quality,</p> <p>Population and sample</p> <p>Customer satisfaction is dependent variables and telephone tariff ratio, deterioration in grade service, services quality is independent variables.</p>	<p>In case of Ncell phone, there is inverse relationship between the increase in telephone tariff and deterioration in the grade of service.</p> <p>The grade of service reaches its lowest point when the phone tariff reaches its highest point, i.e. during the day.</p>
Haemoon and Kim (2017)	To analyze the customer satisfaction (CS), service quality (SQ) and	<p>Research design</p> <p>Hospitality and tourism research relied heavily on cross-sectional data through a survey approach,</p>	Another notable finding is that most studies are not grounded in strong theories, although

customer value (CV	<p>whereas business studies used experimental designs more frequently.</p> <p>Nature and Sources of Data Collection</p> <p>Research on CS has sustained both interest and productivity, but research on SQ and CV has dwindled over time.</p> <p>Population and sample</p> <p>A sample is a part of the population, Survey research is based on sampling, which involves getting information from 150 member of population</p> <p>Data Collection</p> <p>Data analysis technique using Path analysis with SPSS 26 software, customer satisfaction is dependent variables e-service quality, sales promotion and e-service quality are independent variables.</p>	<p>CS studies tended to be more theory-embedded. This study provides many useful insights into the research practice and trends of related research and suggestions for future research, especially for hospitality and tourism researchers.</p>	
Pradhan (2016)	<p>To identify the major in-depth know how of customer satisfaction, To assess and</p>	<p>Research design</p> <p>In this research the descriptive statistics are used such as mean, frequencies, percentage, etc. Also inferential tests</p>	<p>Customer satisfaction must not only be taken as a tool to success but it should also be considered as a</p>

<p>explore the pros and cons of customer satisfaction and its implementation and to identify the current perspective of customer satisfaction and its impact on Nepalese business.</p>	<p>are used like null hypothesis for tenability or non-tenability. It also incorporates the use of chi-square test</p> <p>Nature and Sources of Data was collected Secondary and Primary Population and sample questionnaire amounted 25 items terms to 100 respondents who have used Shopee Pay e-wallet through Shopee application</p> <p>Data Collection data Primary and Secondary data Collections</p> <p>Customer satisfaction is dependent variables and changing environment, possibility of differential tariff rates are independent variables.</p>	<p>business strategy to cope with the changing environment. Thus, the possibility of differential tariff rates for peak and off-peak hours need to be examined.</p>	
<p>Alwie (2016)</p>	<p>To analyze effect of sales promotion, e-service quality toward repurchase intention when e-customer satisfaction</p>	<p>Research design The Data, Gathering Methods, The Instrument Will Be Administered, How The Information Will Be Organized and Analyzed. Descriptive Research Nature and Sources of</p>	<p>Sales promotion has direct effect towards repurchase intentions, e-service quality has direct effect towards repurchase intentions, e-customer</p>

becomes an intervening variable.	<p>Data was collected</p> <p>Nature and Sources of data Collection Primary and secondary data Collection</p> <p>Data collection method by submitting a</p> <p>Population and sample</p> <p>Population and sample</p> <p>Questionnaire amounted 25 items terms to 100 respondents who have used Shopee Pay e-wallet through Shopee application</p>	<p>satisfaction has direct effect towards repurchase intentions and sales promotion, e-service quality, and e-customer satisfaction have influence simultaneously on repurchase intentions.</p>	
Sembiring (2015)	<p>To measure the service quality as a foundation of satisfaction delivered by Universities Terbuka Indonesia perceived by</p>	<p>Research design:</p> <p>The study was conducted under Mixed Methods (Explanatory Design; quantitative first, followed by qualitative).</p> <p>Nature and Sources of Data was collected proportionally and</p>	<p>Nine hypotheses developed were all significantly validated by the analysis. It was understood that aspects on responsiveness, assurance, tangible,</p>

	students. To exhibit on how and in what compartments all variables engaged interrelated within service quality context.	purposely by survey using Primary Population and sample Questionnaire, followed by congregating them over again through unified in-depth interviews and focus group discussions. Population was 1,814 students domiciled overseas; 350 Data Collection: Questionnaires were dispersed and 169 were completed (9.21%). Satisfaction dependent variables and independent variables are reliability, assurance, tangible, empathy and responsiveness.	reliability, and empathy were sequentially in harmony to satisfaction. Career advancement, retention, academic performance, and persistence were positively influenced by satisfaction respectively.
Bajracharya (2015)	To analyze the effectiveness and problems of CRM, to examine the contribution of CRM in the economic development of the bank.	Research design: Dependent variable is relationship management and independent variables are reliability, assurance, tangible, economic development. Nature and Sources of Data was collected Secondary and Primary Population and sample Questionnaire, followed	CRM is considered as one of the most vital management tool to be implemented in an organization. CRM leads to increased efficiency. During the decade about ten years the NABIL Bank users have increase along

		Population was 1,814 students domiciled overseas; 320 Data Collection: Questionnaires were dispersed and 169 Satisfaction dependent variables and independent variables are reliability, assurance, tangible, empathy and responsiveness.	with the total expressed demand. But the exchange capacity has increased relatively at a lower rate than the total expressed demand.
Akroush et al. (2015)	To reveal the service quality dimensions from the customers' perspectives, and to examine their effect on customer satisfaction and loyalty in Yemen's mobile service market.	Research design: Using a structured questionnaire, 1400 questionnaires were delivered to customers from whom 999 were valid and useable for data analysis. Nature and Sources of Data was collected Secondary and Primary Population and sample Questionnaires were delivered to customers from whom 999 were valid and useable for data analysis. Utilizing structural equation modeling, calculated the reliability, empathy and assurance, data Collection	Reliability, empathy and assurance, tangibles positively and significantly affected customer satisfaction. Also, customer satisfaction positively and significantly affected customer loyalty. The results provide managers and CEOs of the Yemeni mobile service operators with significant managerial implications regarding the

Hypothesized model.	service quality
There were customer	dimensions and the
satisfaction is dependent	vital role they play
variables and service	to ensure customer
quality brand loyalties are	satisfaction and
independent variables	loyalty alike.

2.3 Research Gap

In light of this, an effort has been made in this study to investigate consumer response to mobile phone service satisfaction areas. The current study differs from other studies in several areas, including goals, analysis methods; data gathering time, and so forth. This subject is also thought to represent a distinction between earlier and more recent research. Taking into account the results of earlier research, the major goal here is to arrive at an accurate assessment of the degree of customer satisfaction with Nepalese telecommunication services. Since they serve as the basis for the current study, the earlier research in this area cannot be disregarded. This subject is also thought to represent a distinction between earlier and more recent research. The major goal of this study is to, in light of earlier research; arrive at an accurate assessment of the degree of consumer satisfaction with the telecommunications service. Since they serve as the basis for the current study, the earlier research in this area cannot be disregarded. To make the research process efficient and seamless, a wide range of books, journals, articles, and both published and unpublished dissertations are consulted to finish this piece of study. Because it necessitates ongoing research, understanding consumer behavior and the market response has grown considerably more complex.

This subject is also thought to represent a distinction between earlier and more recent research. The major goal of this study is to, in light of earlier research; arrive at an accurate assessment of the degree of consumer satisfaction with the telecommunications service. Since they serve as the basis for the current study, the earlier research in this area cannot be disregarded. To make the research process efficient and seamless, a wide range of books, journals, articles, and both published and unpublished dissertations are consulted to finish this piece of study. Because it necessitates ongoing research, understanding consumer behaviour and the market response has grown considerably more complex. No academic or Nepalese telecom

company has ever carried out a study like this that focuses on how customers respond to mobile phone services. In light of this, an effort has been made in this study to investigate consumer response to mobile phone service satisfaction areas. The primary goals of the research are to evaluate customer happiness concerning tariff rate, network performance, and services, as well as the expectations and areas of satisfaction of mobile phone customers. To investigate consumer satisfaction concerning the security and privacy risks associated with Nepalese telecom. It is determine the perceived value of customer satisfaction in Nepalese telecommunication, this study attempts to analyze customer satisfaction by the degree of trust offered by the industry. The present investigation differs from earlier studies in a few areas, including goals, analysis methods, and data-gathering timeline.

CHAPTER-III

RESEARCH METHODOLOGY

3.1 Research Design

The study is based on descriptive as well as causal research design. To generate primary data, a survey research design has been applied in the study. The analysis of this research is based on a certain research design keeping in mind the objective of the study. Descriptive research design gathers data on particular topics based on factual information and analyzes the data so that it can be explained systematically.

Research design, in general, refers to a specific process and methodology that directs the researcher's ability to investigate in-depth ways. This study's primary goal is to determine the degree of customer satisfaction with telecommunications' mobile phone services. The study's research design has been used in both informal and descriptive data collection techniques for this reason. Some insightful recommendations have been provided in this study to help boost the telecom marketing strategy as much as possible.

Causal research, also known as explanatory research is conducted to identify the extent and nature of cause-and-effect relationships. Causal research can be conducted in order to assess the impacts of specific changes on existing norms, various processes, etc. Causal studies focus on an analysis of a situation or a specific problem to explain the patterns of relationships between variables. Experiments are the most popular primary data collection methods in studies with causal research design. The presence of cause-cause-and-effect relationships can be confirmed only if specific causal evidence exists.

3.2 Population and Sample, and Sampling Design

Keeping in mind the goal of the investigation, the analysis of this research is predicated on a particular research design. Research design, in general, refers to a specific process and methodology that directs the researcher's ability to investigate in-depth ways. This study's primary goal is to determine the degree of customer satisfaction with telecommunications' mobile phone services.

A total of 400 telecommunications users were selected as respondents from the Kathmandu Valley that is the population. However, only 384 valid responses were

received, representing a sample drawn from various social segments, with consideration given to factors such as gender, age group, and significant concerns. The sample data was gathered in the Kathmandu Valley in order to examine the overall degree of customer satisfaction among consumers of telecom services. Despite the relatively small sample size compared to the population, enough work has been done to ensure that the sample is truly representative of the population and, as a result, presents the unique characteristics of the population. As a result, all genders and various addresses are represented equally in the data that was gathered.

3.3 Nature and Sources of Data, and the Instrument of Data Collection

The research relied primarily on gathering data from primary sources. Secondary data sources included a range of periodicals and annual reports published by Telecommunication. Additionally, interviews were conducted with department heads to clarify and supplement the data. Primary data sources were obtained from individuals utilizing mobile telephone services offered by Telecommunication. This approach ensured direct insights from users, contributing to a comprehensive understanding of customer satisfaction levels.

3.4 Method of Analysis

To collect primary data, individuals from the specified population will be interviewed through in-person visits, utilizing a prepared questionnaire and conducting interviews. Additionally, some copies of the questionnaire will be distributed to them for completion. A sample questionnaire is provided in the appendix. Secondary data and information will be gathered through research reviews, telecommunications publications, reports, magazines, and journals.

Once collected, the data will undergo meticulous verification, compilation, and presentation in suitable tables to facilitate analysis and interpretation. Both descriptive and statistical analyses will be conducted to comprehensively examine the data.

3.5.1 Statistical Tools

The right statistical tool must be used in order for the researcher to evaluate the data and provide useful interpretations, findings, and conclusions from the facts that have been gathered. A meaningful conclusion can only be drawn via data analysis and the thoughtful application of statistical methods.

a. Mean

Mean or arithmetic average of a series is the figure obtained by dividing the total values of the various items by their number. In general if X_1, X_2, \dots, X_n are the given 'N' observations then their mean, usually denoted by \bar{X} is given by:

The degree to which separate objects vary from a core value is known as dispersion. The absolute dispersion is measured by the standard deviation. A high degree of observational regularity and series homogeneity is indicated by modest standard deviations, and vice versa. The standard deviation for earning per share, dividend payout ratio, market value per share, retained earnings, dividend yield ratio, and price earnings ratio was calculated in this study.

$$\text{Standard Deviation} = \sqrt{\frac{\sum(X-\bar{X})^2}{n}}$$

A. Correlation Analysis

A statistical assessment technique called correlation analysis is used to examine the degree of a link between two continuous, numerically recorded variables. This specific kind of study is helpful to researchers who wish to determine whether there could be a relationship between variables. It's a common misconception that correlation analysis establishes cause and effect, however this is untrue since additional variables that were not included in the study might have affected the findings.

As two variables exhibit correlation, it indicates that as one undergoes a systematic change, the other also undergoes a systematic change; over time, the variables change together. If correlation is discovered, it will rely on the measured numerical values this can be either positive or negative and its range becomes -1 to +1.

B. Regression Analysis

The research study's independent variables were the elements of asset liability management, while financial performance served as the dependent variable. With a 5% statistical test of significance and a sample size larger than 30, the researcher employed a two-tailed t-test. Using the regression model below, the researcher calculated the correlation coefficient (r), coefficient of determination (r^2), and analysis of variance (ANOVA). The goal of the study is to evaluate the hypothesis

that asset liability management and bank financial performance are positively correlated.

Using a simultaneous equation model, the study seeks to examine the relationships between perceived value, security and privacy risk, trust, and customer satisfaction and service quality. Customer happiness is considered a dependent variable, whereas service quality, security, privacy risk, trust, and perceived value are considered independent factors.

This study examines the link between perceived value, security and privacy risk, trust, and customer happiness using multiple regression models. This study's multiple regression models is as follows:

$$CS = \beta_0 + \beta_1 SQ + \beta_2 SPR + \beta_3 T + \beta_4 PV + e \dots\dots\dots (i)$$

or

$$y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e \dots\dots\dots (ii)$$

Where,

CS= Customer Satisfaction

X1 = Service Quality

X2 = Security and Privacy Risk

X3 = Trust

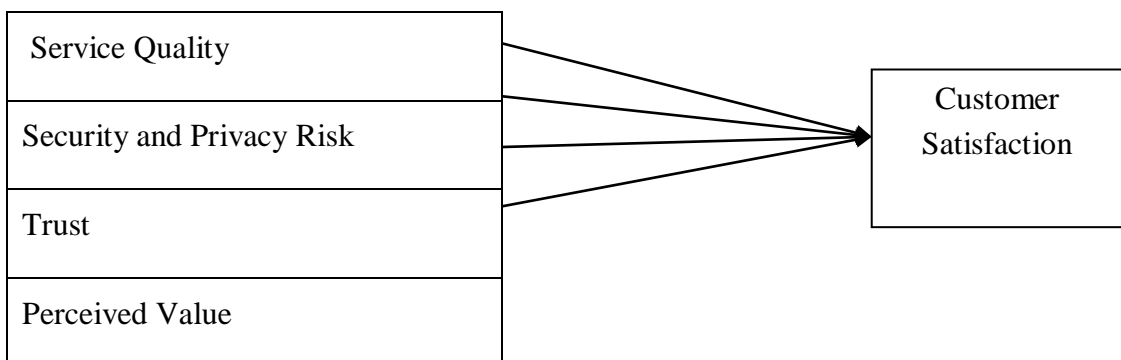
X4 = Perceived Value

β_0 = Intercept of the dependent variable e = error term and $\beta_1, \beta_2, \beta_3$ and β_4 are the beta coefficients of the explanatory variables to be estimated

3.6 Research Framework and Definition of the Variables

Independent Variables

Dependent Variables



(Source: Alison, 2023).

Figure 1: Research Framework

i. Dependent Variables

A. Customer Satisfaction

Customer satisfaction serves as the dependent variable in this study. It is defined as an evaluation made by customers based on their experiences, wherein they compare the actual service received with their expectations (Alison, 2023). Notably, customer satisfaction varies among individuals due to differences in their needs, goals, and past experiences, all of which influence their expectations.

ii. Independent Variables

A. Service Quality

Service quality is a modern conceptualization rooted in the comparison between perceived expectation (E) of a service and perceived performance (P), as encapsulated in the equation $SQ = P - E$. This conceptualization traces its origins to the expectancy disconfirmation paradigm (Alison, 2023).

B. Security and Privacy Risk

Security and privacy risk pertain to laws concerning various aspects of handling personally identifiable data, encompassing collection, access, disclosure, electronic transmission, security, sharing, transfer, and storage. This includes federal, state, or foreign regulations pertaining to data privacy, information security, data breach notification, as well as laws related to trespass, computer crime, and unauthorized access to electronic data (Alison, 2023).

C. Trust

Commitment is deemed crucial for fostering successful long-term relationships in business. Building customer commitment yields benefits such as increased profits, higher customer retention rates, and a willingness to refer and recommend. Relationship marketing literature emphasizes customer satisfaction and trust as key factors influencing commitment. Furthermore, recent attention has been drawn to the significance of customer values in managing business relationships (Alison, 2023).

D. Perceived Value

Perceived value refers to how customers perceive the benefits and value offered by a product. This could encompass various aspects such as cost savings, improvements in

health, or enhanced social status. Businesses employ various strategies to demonstrate to customers that their product offers superior value compared to competitors. Perceived value, also known as customer perceived value, is a critical consideration for businesses in their marketing efforts, as consumers make purchasing decisions based on their perceived value of a product (Alison, 2023).

CHAPTER-IV

RESULTS AND DISCUSSION

4.1 Demographic Analysis of the Study

The findings of the research and analysis are presented in this section. Three major statistical analyses were carried out using the survey data as a basis. A descriptive analysis of the variables and the overall demographic profile of the respondents comprised the primary analysis. Basic details like the gender, age, and employment of respondents are summed up in their profiles. In descriptive analysis, the relationship between leadership style and customer satisfaction is understood by analyzing the standard deviations of the corresponding items of the study variables.

Demographic Profile of the Respondents

Age of the Respondents

Table 2

Age of the Respondents

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Below 25Years	84	29.8	29.8	29.8
25-40 Years	253	57.7	57.7	87.5
Above 40Years	47	12.5	12.5	100
Total	384	100	100	

Sources: Field Survey, 2024

Table 2 shows that the survey data, the highest proportion of participants is in the age group from 84 to 253 (57.7 percent), followed by under 25 years old frequency 84 (29.8 percent) and over 40 years old (12.5 percent) and valid percent is 12.5.

Gender of the Respondents

Table 3

Gender of the Respondents

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Male	128	48.3	48.3	48.3
Female	256	51.7	51.7	100
Total	384	100	100	

Source: Field survey, 2024

A table 3 show that the research sample includes 384 samples, of which the largest number of research participants is female is 256 (51.7 percent) and male 128 is (48.3 percent), this shows that female employees are the most likely target group. The largest number of research participants.

Academic Qualification of the Respondents

Table 4

Academic Qualification of the Respondents

Category	Frequency	Percent	Valid Percent	Cumulative Percent
SLC	46	17.4	17.4	17.4
Intermediate	224	46.8	46.8	64.2
Bachelors	54	13.2	13.2	77.4
Masters and above	60	22.6	22.6	100
Total	384	100	100	

Source: Field Survey, 2024

Table 4 shows that mid-level respondents have the highest intermediate (46.8 percent), followed by master's degree or higher Frequency Masters and above 60 (22.6%), SLC Frequency 46 (17.4%), and bachelor's degree Frequency 54 (13.2 %).

Employment of current Position of the Respondents

Table 5

Position of the Respondents of the Respondents

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Junior	75	28.3	28.3	28.3
Officer	229	48.7	48.7	77
Managerial	47	10.6	10.6	87.5
Executive	33	12.5	12.5	100
Total	384	100	100	

Source: Field survey, 2024

Table 5 shows that the majority of respondents (48.7 percent) are officials, followed by junior level (28.3 percent), executive level (12.5%), and managerial level (10.60 percent), meaning the maximum number of employees surveyed belong to the group of currently working employees.level. in telecommunication sectors of Nepal.

Year of the service of the Respondents

Table 6

Year of the service of the Respondents

Category	Frequency	Percent	Valid Percent	CumulativePercent
Below 5 years	53	15.1	15.1	15.1
5-10 years	53	20	20	35.1
11-25 years	68	25.7	25.7	60.8
Above 25 years	208	39.2	39.2	100
Total	384	100	100	

Source: Field Survey, 2024

Table 6 the majority of respondents with more than 25 years of experience are the highest (39.2 percent), followed by 11 to 25 years Frequency 68 (25.70 percent), 5 to 10 years (20 percent) and less than 5 years Frequency 53 (15.10 percent), above 25 years Frequency 208 this indicates that the maximum many employees have extensive experience in Telecommunication sector in Nepal.

4.2 Reliability analysis

Cronbach alpha (α) was calculated to assess the internal consistency reliability of the variables.

Table 7

Reliability Statistics

Instruments	Cronbach's Alpha	N of Items
Customer loyalty	0.788	15
Trust	0.951	9
Service quality	0.900	4
Perceived value	0.908	9
Privacy risk	0.898	5

Source: Online Survey, 2024

Table 7 presents the Cronbach's Alpha value of 0.788 suggests moderate internal consistency reliability for the customer loyalty instrument. This means that the items within this instrument tend to measure the same underlying construct to a reasonable extent. With 15 items, the scale seems fairly comprehensive.

Similarly, the high Cronbach's Alpha value of 0.951 indicates excellent internal consistency reliability for the trust instrument. This suggests that the items within this instrument are highly correlated with each other and measure trust reliably. With 9 items, the scale seems robust.

In the same way, the Cronbach's Alpha value of 0.900 suggests good internal consistency reliability for the service quality instrument. This indicates that the items within this instrument are consistent in measuring service quality. Despite having only 4 items, the scale demonstrates respectable reliability.

Similarly, with a Cronbach's Alpha value of 0.908, the perceived value instrument demonstrates strong internal consistency reliability. This implies that the items within this instrument reliably measure perceived value. With 9 items, the scale seems adequate.

In the case of the Cronbach's Alpha value of 0.898 suggests good internal consistency reliability for the privacy risk instrument. This implies that the items within this instrument are consistent in measuring privacy risk. With 5 items, the scale appears to be reasonably reliable.

In overall all instruments demonstrate acceptable to excellent levels of internal consistency reliability. These findings indicate that the items within each instrument measure their respective constructs reliably, providing a solid foundation.

Empathy

Compassion may be a multifaceted concept enveloping different measurements of understanding and interfacing with others. It involves the capacity to comprehend and share the emotions, considerations, and encounters of another person. This understanding can be broken down into a few particular sorts the cognitive compassion, which alludes to the capacity to get it another person's viewpoint, contemplations, and feelings. It includes mental forms such as perspective-taking and hypothesis of intellect, empowering people to comprehend what others could be feeling or considering. Additionally, enthusiastic (or emotional) sympathy appears the encountering comparable feelings to those of another individual. It's almost reverberating with somebody else's sentiments, encountering sympathy, and being moved by their passionate state. Within the same way physical compassion appears that the feeling physical sensations or encounters that another individual is going through. This seems show as feeling somebody else's torment or inconvenience on a real level. And otherworldly sympathy appears that the interfacing with others on a more profound, otherworldly level. It's around understanding and relating to the otherworldly or existential angles of another person's involvement. These

different sorts of compassion are interconnected and can complement each other in understanding and relating to others. Be that as it may, they can moreover now and then strife or work freely depending on the context and people included. By and large, sympathy plays a vital part in cultivating social bonds, encouraging communication, and advancing compassionate behavior.

Table 8

Empathy

Statement	Mean	Std. Deviation
Build trust	34.55	1.03
Improves communication	82.81	1.01
Enhance creativity and problem-solving	48.93	1.07
Promotes respect and inclusion	45.98	1.07
Fosters customer engagement and satisfaction	65.96	0.99
Valid N (Listwise)	384	

Source: Online Survey, 2024

Table 8 shows the descriptive statistics shows that the It seems you've provided a table with statements related to empathy, along with mean scores and standard deviations for each statement based on a survey or study. The variable Build Trust shows that the participants rated this statement with a mean score of 34.55 and a standard deviation of 1.03. This indicates that, on average, respondents perceive empathy as moderately important for building trust, with relatively low variability in responses. Similarly, another variable improves communication shows that the statement received the highest mean score of 82.81, indicating that respondents strongly believe empathy is crucial for improving communication. The standard deviation of 1.01 suggests that there is relatively low variability in how respondents perceive the importance of empathy for communication.

In the same way, enhance creativity and problem-solving shows that with a mean score of 48.93 and a standard deviation of 1.07, respondents perceive empathy as moderately important for enhancing creativity and problem-solving. However, there is slightly higher variability in responses compared to the other statements. Similarly, promotes respect and inclusion shows that the statement received a mean score of 45.98 and a standard deviation of 1.07. It suggests that empathy is moderately important for promoting respect and inclusion, with responses varying moderately among participants. And the variable fosters customer engagement and satisfaction shows that the participants rated this statement with a mean score of 65.96 and a standard deviation of 0.99. This indicates that respondents consider empathy to be quite important for fostering customer engagement and satisfaction, with relatively low variability in responses.

Overall, the data suggest that respondents perceive empathy as highly important for improving communication and fostering customer engagement and satisfaction. While its importance for building trust, enhancing creativity and problem-solving, and promoting respect and inclusion is also recognized, there is slightly more variability in responses for these aspects.

Assurances

Generally speaking, assurance refers to monetary coverage that makes up for an inevitable catastrophe. Although assurance and insurance are sometimes used synonymously, their durations are different. While assurance refers to ongoing coverage often until death insurance often concerns coverage for a predetermined amount of time. Assurance might also include verification services provided by experts like accountants.

4.3 Descriptive Analysis of the Study

In order to examine, summarize, and describe the data gathered from respondents, descriptive statistics are employed. Because it gives researchers a broad perspective of demographic information, it is helpful. The frequency distribution's goal is to display the quantity of answers linked to every variable value. The respondents' degree of agreement with each variable was presented in depth using the mean and standard deviation. The following table displays them.

Table 9
Descriptive Analysis

Category	N	Minimum	Maximum	Mean	Std. Deviation
Customer Satisfaction	384	4.2	20	13.83	4.38
Service Quality	384	4.2	21	13.95	4.15
Security privacy Risk	384	3.25	16.25	10.71	3.41
Trust	384	11.1	44.5	29.70	5.71
Perceived value	384	3.25	16.25	10.29	3.03
Valid N (listwise)	384				

Predictors: (Constant), Customer Satisfaction, Service Quality, Security and Privacy Risk Trust and Perceived Value

The table 9 presents descriptive statistics for six distinct variables, each based on a dataset comprising 384 observations. These variables offer insights into various aspects of a particular study or dataset. Firstly, we have "Customer Satisfaction" which reflects a range from 4.2 to 20, with an average (mean) value of 13.83 and a standard deviation of 4.38. These variable measures an aspect of confidence or role confidence, with higher values indicating greater confidence. Next, "Service Quality" also spans from 4.2 to 21, exhibiting a similar mean value of 13.95, but with a slightly lower standard deviation of 4.15. This variable assesses the quality of relationships with coworkers. "Perceived value " ranges between 3.25 and 16.25, with a mean of 10.71 and a standard deviation of 3.41428. It represents workload or work-related stress, with higher values suggesting a heavier workload.

The Customer Satisfaction variable captures customer satisfaction, showing values ranging from 11.1 to 44.5, with a mean of 29.70 and a standard deviation of 5.71. Higher scores in this variable indicate greater customer satisfaction. Similarly, "Privacy Risk"

evaluates role ambiguity or clarity and spans from 3.25 to 16.25, with a mean of 10.29 and a standard deviation of 3.037. Lastly, "assesses the perceived value of pay and benefits, ranging from 4.2 to 21, with a mean value of 13.56 and a standard deviation of 3.92.

On average, customers rated their satisfaction around 13.83 out of 20, with a fair amount of variability indicated by the standard deviation. The quality of service provided was rated around 13.95 out of 21, with a moderate level of variability as shown by the standard deviation. The perceived risk related to security and privacy was rated around 10.71 out of 16.25, with a moderate level of variability in responses. The level of trust exhibited by customers was around 29.70 out of 44.5, with a notable amount of variability indicated by the standard deviation. Customers perceived the value of the product or service around 10.29 out of 16.25, with a moderate level of variability shown by the standard deviation. Overall, the mean scores provide insight into the average perception of each aspect, while the standard deviations give an indication of the dispersion or variability of responses around the mean. Further analysis could involve comparing these scores across different demographics or time periods to identify trends or areas for improvement.

4.4 Correlation Analysis

A statistical technique called correlation analysis is used to determine whether or not two variables or datasets have a link and how strong that relationship could be. It is difficult to give a precise explanation without the exact correlation coefficients, but generally speaking, stronger associations are indicated by coefficients closer to 1 or -1 in correlation analysis, while weaker interactions are indicated by coefficients closer to 0. A positive association is shown by positive coefficients, whereas a negative relationship is indicated by negative coefficients which are displayed in Table 4.9.

Table 10
Pearson's Correlation Matrix

Variables		Rol Con	Rel Co- work	Work L D	Job Satisf	Ro Amb	Pay Benefit
Customer Satisfaction	Pearson Correlation	1					
	Sig. (2-tailed)						
Service Quality	Pearson Correlation	.880**	1				
	Sig. (2-tailed)	0					
Security Privacy Risk	Pearson Correlation	.732**	.824**	1			
	Sig. (2-tailed)	0	0				
Trust	Pearson Correlation	.601**	.612**	.762**	1		
	Sig. (2-tailed)	0	0	0			
Perceived value	Pearson Correlation	.765**	.756**	.832**	.811**	1	
	Sig. (2-tailed)	0	0	0	0		

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

The table 10 provides a correlation matrix that examines the relationships between six different variables: Customer Satisfaction, Service Quality, Security Privacy Risk, Trust and Perceived and Pay Benefit. The table presents Pearson correlation coefficients, significance values (two-tailed), and the number of observations (N) for each pair of variables. Starting with the top row and leftmost column, the Pearson Correlation

coefficient is given as, this is because it represents the correlation of a variable with itself, which is always perfectly correlated, as expected. Therefore, no significant value or sample size is applicable in this case. Moving to the subsequent rows and columns, the Pearson Correlation coefficients between the variables are shown. The correlation coefficients are expressed as decimal numbers, and the significance values indicate the probability of observing these correlations by chance. Notably, several significant positive correlations stand out in the table, denoted by the symbols. For instance: Customer Satisfaction and Service Quality exhibit a strong positive correlation of 0.780, with a significance level of 0, indicating a highly significant relationship between role confidence and relationship with coworkers. Security and Job Satisfy also display a substantial positive correlation of 0.646, with a significance level of 0, suggesting that as work-related stress or workload increases, customer satisfaction tends to decrease. There is a positive correlation of 0.808 between Privacy Risk and Pay Benefit, with a significance level of 0, indicating a significant relationship between role ambiguity and perceived pay and benefits.

Overall, the table provides valuable insights into the relationships between these variables, with the correlation coefficients and significance values helping to quantify the strength and statistical significance of these associations. The sample size ($N = 384$) indicates that these correlations are based on a relatively large dataset, adding to the robustness of the findings.

This table presents Pearson's bivariate correlation coefficient between different factors of employees and customer satisfaction of employees working in Nepali telecommunication. Pearson correlation coefficients were calculated, and the results are presented in the tables above. The results show that all influence factors include role of conflict, relationship with coworkers, workload pressure, pay and benefits and role of ambiguity and customer satisfaction all found positive and statistically significant correlation coefficients at the 0.01 significance level. The relationship is significant at the 1% significance level. The correlation results in all research variables have a positive and statistically significant relationship with each other. The results also show that all factors have a close relationship with customer satisfaction. This means that the higher the factors

related to leadership style, the higher the level of customer satisfaction in Nepalese telecommunication sectors.

4.5 Regression Analysis

By establishing an approximate functional link between the variables, regression analysis is a statistical method for establishing relationships between the variables. It is thought to be a helpful tool for figuring out how strongly two or more variables are related to one another.

The Multiple Regression of customer satisfaction

In order to confirm the influence of the factors, hypotheses were found for this investigation. Customer satisfaction served as the dependent variable in this study, whereas service quality, perceived value, security and privacy risk, and trust were regarded as independent factors. Regression analysis is used to examine each hypothesis in the next section. The requirements for executing the regression equation must be verified prior to performing the regression analysis. This regression module's equation is as follows:

Customer satisfaction = f (Service quality, Security and privacy risk, trust and perceived value) (i)

$$JS = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e \dots\dots\dots(i)$$

Table 11

Model Summary on Customer satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.836 ^a	0.621	0.772	4.47521

Predictors: (Constant), Customer Satisfaction Service Quality Security and Privacy Risk, Trust and Perceived Value

The table 10 shows that total variation of the customer satisfaction that explained by independent variables i.e.), Service quality, Security and Privacy Risk, Trust, Perceived

value. R is the correlation coefficient which measures the degree of association between dependent variables and independent variable. R is .836^a which shows that there is high degree of positive correlation between dependent variables and independent variables. The value of coefficient of multiple determinants (R square) is the 0.621 , it indicates that Adjusted R Square 0.772 percent of total variation in Customer satisfaction is explained by independent variables i.e.), Customer Satisfaction Service Quality Security and Privacy Risk Trust and Perceived Value and remaining is explained by other variation between actual and estimated value.

Table 12

ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4499.547	5	999.909	66.754	.000 ^b
Residual	4235.987	379	22.457		
Total	87841.49	384			

a. Dependent Variable: Customer Satisfaction

Predictors: (Constant) Service Quality, Security and Privacy Risk, Trust and Perceived Value

The table 11 shows that the value of F is 0.000 at 5% level of significance, the value is less than 0.05 which indicates that the overall model is reasonably fit and there is a statistically significant association between Customer satisfaction and independent variables (Service quality, Security and privacy risk, trust and perceived value).

Table 13
Coefficient Table

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.241	0.997		16.234	0
	Service Quality	-0.008	0.097	-0.005	-0.069	0.945
	Security Privacy Risk	0.365	0.208	0.189	2.265	0.026
	Trust	0.653	0.125	0.371	3.835	0
	Perceived Value	0.655	0.241	0.342	3.354	0.001

a. Dependent Variable: customer satisfaction

From the Regression Coefficient Table 13, it can be inferred that a higher beta value indicates a higher degree of dominant influence of the independent variables on the dependent variable. Based on statistical analysis, the findings indicate that in Nepalese telecommunication, the role of ambiguity effect has the most influence on customer satisfaction, as shown by the beta coefficient of 0.655. Next is Relationship with coworker, which shows a significant influence with a beta coefficient of 0.342. However, no significant impact was found between customer satisfaction, Role of conflict and pay and benefit in the context of telecommunication sector in Nepal. The regression equation is based on the coefficients of the variables. The table provided presents the results of a regression analysis with the dependent variable labeled as J S. The model includes four predictor variables: CS, SQ SPRR, and TPV. The first row represents the constant term, which is the estimated value of J S when all predictor variables are set to zero. In this

case, the constant term is 9.707. For the predictor variable I F, the unstandardized coefficient is -0.179, indicating that for every unit increase in SQ SPRR, T PV is estimated to decrease by 0.179 units. The associated standard error is 0.244, suggesting some variability in this estimate. The standardized coefficient (Beta) is -0.057, indicating that IF has a relatively small effect on SQ SPRR compared to other predictors. The t-value is 3.354, and the significance level is 0.945, indicating that the relationship between T PV and SQ SPRR is not statistically significant. The table presents the results of a multiple regression analysis, which is used to examine the relationships between a dependent variable (not shown in the table) and several independent variables (predictors). Here is a description of the table the regression model is represented with the following components the constant term or intercept of the regression model is 16.241. This is the estimated value of the dependent variable when all independent variables are set to zero. Anomalies in Coefficients (B) for every unit change in each independent variable, these coefficients show how the dependent variable changed. For example, for everyone-unit increase in Customer satisfaction, the dependent variable is estimated to decrease by -0.006 units. Standard Error (Std. Error) this column provides the standard error associated with each coefficient estimate. It measures the variability of the coefficient estimate. Standardized Coefficients (Beta): These coefficients represent the change in the dependent variable in terms of standard deviations for a one-standard-deviation change in each independent variable. They allow for a comparison of the relative importance of each predictor t-Statistic (t). The t-statistic measures how many standard errors the coefficient estimate is away from zero. It is used to assess the statistical significance of each coefficient. Significance (Sig.) This column presents the p-value associated with each coefficient. A low p-value (typically below 0.05) indicates that the coefficient is statistically significant, suggesting that the independent variable has a significant impact on the dependent variable.

Now, interpreting the results the customer satisfaction has a very small un-standardized coefficient (-0.008) and a high p-value (0.945), indicating that it is not a significant predictor of the dependent variable. Service Quality has a positive un-standardized coefficient (0.342) with a low p-value (0.026), suggesting it is a significant and positive predictor of the dependent variable. Security has a positive un-standardized

coefficient (0.653) with a very low p-value (0), indicating it is a highly significant and positive predictor. Privacy Risk also has a positive un-standardized coefficient (0.655) with a very low p-value (0.001), making it a highly significant and positive predictor. Pay Benefit has a smaller un-standardized coefficient (0.201) and a relatively higher p-value (0.094), indicating it may have some impact but is not significant.

Overall, this table provides valuable information about how each independent variable contributes to the prediction of the dependent variable, including the magnitude and significance of their effects.

4.6 Discussion

This study examined the impact of customer satisfaction level in the telecommunication sector in Nepal. Collected survey data shows that the majority of participants are in the age group from 25 to 40, mainly female and employees with bachelor's degrees. Regarding positions, the majority of respondents are officers with over 25 years of experience. This shows that a significant number of Nepali telecommunication sectors have extensive professional experience. Descriptive statistics for the study's independent and dependent variables showed that respondents generally agreed with items indicating a tendency to agree. More precisely, the variables' relationship with coworker, workload pressure and role of ambiguity show a clear tendency toward consensus. Finally, the dependent variable "customer satisfaction" has a mean value greater than 3, demonstrating the tendency for respondents to agree about customer satisfaction.

The findings from the correlation and regression analyses provide insightful implications for understanding the dynamics of customer satisfaction within the Nepalese telecommunication sector. The positive and statistically significant correlations observed among various influencing factors, such as service quality, security and privacy risk, trust, perceived value, and customer satisfaction, corroborate previous research in the field.

Mosadegh Rad and Yarmohammadian (2006), Chen (2005), Lok and Crawford (1999, 2001), Bass and Avolio (1994), Erkutlu (2008), Howell and Frost (1989), and more recently Kafle and Bhusal (2019), along with Lievens et al. (1997), have all highlighted the importance of factors like service quality, security, trust, and perceived value in

driving customer satisfaction. These scholars have consistently emphasized the positive and significant relationship between these factors and customer satisfaction, aligning with the findings presented in this study.

The significant positive correlations identified in this study, particularly between service quality, security and privacy risk, trust, and perceived value, underscore the crucial role these factors play in shaping customer perceptions and ultimately influencing their satisfaction levels. These findings echo the sentiments of prior scholars who have emphasized the pivotal role of these factors in enhancing overall customer satisfaction within the telecommunications industry.

Conversely, the lack of significant relationships identified by Judge and Piccolo (2004), Spector (2008), Sarror and Santora (2001), and Bass and Avolio (1997) regarding certain variables such as role of conflict and pay and benefits, while not entirely aligned with the current findings, may indicate contextual differences or specific nuances within the Nepalese telecommunication sector. It's essential to consider the unique cultural, organizational, and industry-specific factors that might influence the dynamics of customer satisfaction in this context. The scholars are contrast with our study findings.

Furthermore, the regression analysis sheds light on the relative importance of each independent variable in predicting customer satisfaction. The strong positive coefficients associated with factors like security and privacy risk, as well as perceived value, indicates their substantial impact on customer satisfaction levels. These results corroborate the assertions made by previous scholars regarding the significance of these factors in driving customer perceptions and loyalty.

Overall, the findings presented in this study contribute to the existing body of knowledge on customer satisfaction within the telecommunications industry, particularly in the context of Nepal. By reaffirming the importance of factors such as service quality, security, trust, and perceived value, the study underscores the need for telecommunication companies in Nepal to prioritize these aspects to enhance customer satisfaction and foster long-term relationships with their clientele.

CHAPTER V

SUMMARY AND CONCLUSION

5.1 Summary

This study aims to evaluate the impact of service quality on customer satisfaction offered by Nepal telecommunication and customer satisfaction regarding the security and privacy risk, and to analyze the customer satisfaction by level of trust provided and perceives value with customer satisfaction. The perceived value, trust, security, privacy risk and service quality. The telecommunications sector is important to the Nepali economy as it contributes significantly to the service sector. Despite the global financial crisis and unfavorable economic conditions, the telecommunications sector remains stable.

Therefore, this study focuses on the telecommunication sector of Nepal. It is to identify the various variables studied; a literature review explores existing research on the role of perceived value, trust, security, privacy risk and service quality and their impact on customer satisfaction in the telecommunications sector, with a particular focus on global markets and the Nepalese context. This study was carried out this research, descriptive and analytical methods were applied. For the purpose of this study, all customers with values, trust, security and privacy risk and service quality working in the telecommunication sectors of Nepal are considered as one population. The number and in the population, 384 customer were selected as a sample using the random sampling method. A total of 400 questionnaires were distributed to customer of Nepal telecommunication sectors and 384 usable responses were obtained.

Therefore, the sample taken for the study is representative for generalization. The text provided presents a comprehensive analysis of various aspects related to customer satisfaction and its influencing factors in the Nepali telecommunication context. Six separate variables were analyzed: customer satisfaction, perceived value, trust, security and privacy risk and service quality. Perceived value, reliability, security and privacy risk and service quality descriptive statistics such as mean, standard deviation, minimum and maximum values are provided for each variable. Interpretations highlight the average perception and variability of each dimension. A correlation matrix examines the relationship between variables.

These correlations provide insight into the connection between different factors and their impact on customer satisfaction. Regression analysis was performed to explore the relationship between independent variables (e.g., perceived value, trust, security, privacy risk, service quality, and customer satisfaction). The results highlight the importance and impact of each independent variable on customer satisfaction. Perceived value Belief in security and privacy risks as well as service quality with customers emerged as important predictors of customer satisfaction. The analysis shows that factors such as perceived value, trust, security, privacy risks and service quality play an essential role in influencing customer satisfaction for the telecommunications sector in Nepal. Perceived value, trust, security and privacy risk and service quality sympathetic these factors can help organizations prioritize areas for improvement and increase overall customer satisfaction. This analysis provides valuable insights into the factors influencing customer satisfaction in the telecommunications sector in Nepal, thereby helping stakeholders make informed decisions to improve service quality and customer experience.

5.2 Conclusion

This study found service quality, security and privacy risk, level of trust provided and perceives value on customer satisfaction offered by Nepal telecommunication. Perceived value trust security and privacy risk and service quality shows the highest correlation and relationships are also positive and meaningful relationships with satisfaction of customer. There is a strong positive correlation between customer satisfaction and service quality, suggesting that higher service quality tends to correlate with greater customer satisfaction. This relationship is very meaningful. Likewise, there is a significant positive correlation between security and customer satisfaction. This shows that as security awareness increases, customer satisfaction also tends to increase. This correlation is statistically significant. Similarly, there are significant positive correlations between perceived value, trust, security, privacy risk, and service quality.

This study indicates that role clarity significantly affects customer satisfaction. Relationships with respondents also show a significant influence on beta coefficient. Perceived value Trust Security risks, privacy and service quality were identified as important predictors of customer satisfaction. Service quality has a positive and

statistically significant impact. Perceived value, trust, security and privacy risk and service quality have a very significant positive impact on customer satisfaction, with a p-value close to 0. On the other hand, benefits although society has a certain impact, it is not as significant as others variable.

In conclusion, ensuring high perceived value, trust, security risks, privacy risks and service quality, addressing security concerns and managing privacy risks is an essential to improve customer satisfaction in the Nepalese telecommunication sector. Additionally, clarifying roles and fostering positive relationships with customers are important factors that contribute to customer satisfaction.

5.3 Implications

Based on the findings outlined in the study, here are the recommendations for further research and policy-making in the Nepalese telecommunication sector

- Service quality emerged as a significant predictor of customer satisfaction, policymakers and telecommunication companies should focus on continuous improvement in service delivery. Initiatives such as training programs for employees, investing in technology upgrades, and soliciting feedback from customers can help in this regard.
- The study highlights the importance of addressing security concerns to enhance customer satisfaction. Perceived value, trust, security and privacy risk and service quality, policymakers should prioritize cyber security measures and ensure that telecommunication companies comply with industry standards and regulations to safeguard customer data and privacy.
- Similar to security concerns, privacy risks also have a significant impact. Policymakers can implement stricter regulations regarding data privacy and provide guidelines for data handling practices within the telecommunication sector.
- Conducting longitudinal studies to track changes in customer satisfaction over time in response to interventions and policy changes can provide valuable insights into the effectiveness of various strategies engaged by telecommunication companies.

- By incorporating these recommendations into future research endeavors and policy-making initiatives, stakeholders, perceived value, trust, security and privacy risk and service quality in the Nepalese telecommunication sector can work towards improving customer satisfaction and driving positive outcomes for both customers and businesses.

Overall, the service quality refers to the level of excellence in the services provided by a company. High service quality leads to satisfied customers who are more likely to return and recommend the service to others. Trust is built over time through positive experiences, transparent communication, and reliable service. In today's digital age, customers are increasingly concerned about the security and privacy of their personal information when interacting with businesses online. Addressing security and privacy risks involves implementing robust security measures, protecting customer data, and ensuring compliance with relevant regulations (such as GDPR or CCPA). Price is the amount of money customers are willing to pay in exchange for a product or service. It's a crucial factor influencing customer satisfaction, as customers often weigh the perceived value of a product or service against its price. Customers assess perceived value based on factors such as quality, features, convenience, brand image, and the overall experience of using the product or service.

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APPENDIX

QUESTIONNAIRE

Survey Questionnaire for Customer Satisfaction in Nepalese Telecommunication Sector

Dear respondents,

I am **Saraswoti Parajuli MBS** student studying in Shanker Dev Campus. As a part of MBS curriculum, I am writing a thesis on **“Customer Satisfaction in Nepalese Telecommunication Sector”** these thesis I will be focusing towards various factors that are affecting the satisfaction level of the workers at Telecommunication sector. This questionnaire is basically designed to gauge the satisfaction level of employees working in this Telecom. Your cooperation would be highly appreciated.

Demographical factors

1. Name of the Employee (Optional):
2. Age
3. Gender: Male[] Female[]
4. Educational Qualification
 SLC Intermediate Bachelors Masters
5. Marital Status
 Single Married
6. Current Position:
7. Monthly Salary
 Below 10000 10,001-20,000 20,001-30000 30,001+
8. How many years have you been working at Telecom?
 Below 5 years [] 6 to 10 years [] 11 to 25 years [] above 25 years []

Customer Satisfaction segments

Kindly put tick (✓) mark in only answer from various alternatives given below.

9. My Opinion about working condition
 Very good [] Good [] Average [] Poor []

10. Rate your answers

1=Strongly Agree; 2= Agree; 3= Somewhat Agree 4= Undecided 5= Somewhat Disagree

6 = Disagree 7= Strongly Disagree

	Interpersonal relations	Strongly Agree	Agree	Somewhat Agree	Undecided	Somewhat Disagree	Disagree	Strongly Disagree
	Service Quality							
SQ1	Nepalese Telecommunications have provided satisfaction level of services.							
SQ2	Nepalese Telecommunications provides excellent tariffs rates.							
SQ3	Service quality can deliver a good measurement means to forecast customer satisfaction.							
SQ4	Nepalese telecommunications gives good coverage of network.							
SQ5	There is a very good clarity of sound while communicating.							
	Security							
SE C1	Nepalese telecommunications have maintained very good data security and privacy.							
SE C2	Nepalese Telecommunications helps in location tracking.							
SE C3	Nepalese telecommunication also helps in investigation process.							
SE C4	Nepalese telecommunications also have data Backup system.							

SE C5	Nepalese telecommunications have provide good cyber security.							
	Trust							
TR1	Customer fully trust Nepalese telecommunications security.							
TR2	Customer have faith in data privacy of Nepalese telecommunications.							
TR3	Now a day's almost every single person is user of Nepalese Telecommunications.							
TR4	Nepalese Telecommunications have build strong trust in network performance.							
TR5	People trust in tariffs rates.							
	Perceived value							
PV1	Further expectation is better than towards Nepalese telecommunication services.							
PV2	There is high expectation of good network correction in every region.							
PV3	There is best utilization of Nepalese telecommunication.							
PV4	It takes less true and effect for communicating.							
PV5	Provides good services in low price and opportunity cost.							

Appendix I

Descriptive Analysis

Category	N	Minimum	Maximum	Mean	Std. Deviation
Customer Satisfaction	384	4.2	20	13.83	4.38
Service Quality	384	4.2	21	13.95	4.15
Security privacy Risk	384	3.25	16.25	10.71	3.41
Trust	384	11.1	44.5	29.70	5.71
Perceived value	384	3.25	16.25	10.29	3.03
Valid N (listwise)	384				

Pearson's Correlation Matrix

Variables		Rol Con	Rel Co-work	Work L D	Job Satisf	Ro Amb	Pay Benefit
Customer Satisfaction	Pearson Correlation	1					
	Sig. (2-tailed)						
Service Quality	Pearson Correlation	.880**	1				
	Sig. (2-tailed)	0					
Security Privacy Risk	Pearson Correlation	.732**	.824**	1			
	Sig. (2-tailed)	0	0				
Trust	Pearson Correlation	.601**	.612**	.762**	1		
	Sig. (2-tailed)	0	0	0			
Perceived value	Pearson Correlation	.765**	.756**	.832**	.811**	1	
	Sig. (2-tailed)	0	0	0	0		

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

Model Summary on Customer satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.836 ^a	0.621	0.772	4.47521

Predictors: (Constant), Customer Satisfaction Service Quality Security and Priv

ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4499.547	5	999.909	66.754	.000 ^b
Residual	4235.987	379	22.457		
Total	87841.49	384			

Dependent Variable: Customer Satisfaction

Coefficient Table

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.241	0.997		16.234	0
	Service Quality	-0.008	0.097	-0.005	-0.069	0.945
	Security Privacy Risk	0.365	0.208	0.189	2.265	0.026
	Trust	0.653	0.125	0.371	3.835	0
	Perceived Value	0.655	0.241	0.342	3.354	0.001

Dependent Variable: customer satisfaction

CUSTOMER SATISFACTION IN NEPALESE TELECOMMUNICA...

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ABSTRACTS The study is titled "Customer satisfaction in the telecommunication sector of Nepal". The objective of this study is to evaluate the impact of service quality on customer satisfaction provided by Nepal Telecom and customer satisfaction regarding security and privacy risks of Nepal Telecom, and at the same time Analyze customer satisfaction based on the level of reliability provided and the perceived value for customer satisfaction in telecommunications in Nepal. The study was conducted based on descriptive and causal research design.

To generate primary data, a survey research design was adopted in the study. This study is based on

actual sampling of different sections of

society for the study with reference to actual sampling techniques taking into account gender, age groups and addressing the main factor

by selecting few at least 400 samples among telecommunication service users. Among them, 384 people responded (inside Kathmandu valley) to the questionnaire. The results also show that all factors have a close relationship with customer satisfaction. Relationships with colleagues, workload pressure and the role of ambiguity showed stronger effects and support than the management dimension in particular customer satisfaction. This in no way diminishes the importance of transformational leadership as a contributor to customer satisfaction. The present study found no support for the relationship between relationships with co-workers, workload pressure, and the role of ambiguity and employee customer satisfaction. This result is not surprising, because it is reasonable to assume that employees will feel dissatisfied when leaders focus only on failures and neglect to quickly solve their problems. Senior management in the telecommunications sector can use this knowledge to continue to motivate and encourage employees, thereby helping to improve customer satisfaction within the organization. Key Words: Customer Satisfaction, Service Quality, Security and Privacy Risk, Trust, Perceived Value, Others variables, Responsiveness, Reliability, Empathy, Assurance i CHAPTER I INTRODUCTION 1.1

Background of the Study Consumer satisfaction is defined as an experience-based assessment by the consumers themselves, derived from a comparison of the actual and expected levels of service. Due to differences in their wants, goals,