

Mediated moderated model of customer loyalty of cellular network in Lahore Pakistan

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ABSTRACT

The cellular industry fast developing business now a day .Here vital to know the perception of cellular customer regarding their service provider .The aim of this research to explore the impact of customer service and price fairness on customer satisfaction and customer loyalty with moderation role on trust and satisfaction on loyalty of cellular network Lahore. The mediator role also tests the satisfaction between service and loyalty, price fairness and loyalty in the research. For the purpose, the data collected through self-administered questionnaire by taking 5-point liker scale and draw 384 sample size with 5 confidence interval from population of Lahore. During data entry only 302 responses uses because remaining some not return and some are not in useful form. The SPSS and AMOS uses for data analysis. On the basis of results, the research concludes that cellular industry's pricing policy vital to creates satisfaction and loyalty but servicing is not important for this. The satisfaction has some importance for establishing relation of fair pricing and loyalty but not important in relation between service and loyalty. For positively strength the relations in price fairness and satisfaction, price fairness and loyalty trust has very important and strongly negatively effects the two relations of service and satisfaction, service and loyalty.

Key Words: customer service, Price fairness, customer satisfaction, customer loyalty, Trust

INTRODUCTION

Cellular industry is one the fast growing business in present era. They could attempt to formulate policies regarding customer service, price fairness, satisfaction and loyalty with effect of trust to stimulate the satisfaction of customer. In this research paper I provide idea regarding these policies with the help of data collection and latest statistical analysis. The servicing staff for customer should try to creates customer friendly environment to violate the negative environmental factor to retain satisfaction for customer (Paul & Sahadev, 2018). The satisfaction of staff is very important .All the literatures depicts that those companies who provides all necessary facilities to work efficiently and also entertain their employees that companies successfully achieves long term relationship with customer (Story et al., 2016). The pricing policies of company also effect on satisfaction and loyalty. The customer consider pricing policies fair when he/she get price to match with its expectation (Kotler & Armstrong, 2010). There are some literature suggested that companies should more focus on pricing policy rather than servicing for customer because it is more important for achieving satisfaction (Hanif, Hafeez & Riaz, 2010).The pricing policy impact on profitability of company. Because it does not only beneficial for satisfaction but it also creates loyalty. There are many researches proves that the loyalty is very important for company's value and profitability. Because loyalty comes after creating customer value and there is strong positive relation value and loyalty (Wu & Li, 2018). When the company creates value for customer they firstly achieves its satisfaction and the behavior of customer depicts that the relation between service and satisfaction (Malekwa, 2014).If the relation is positive than the customer becomes loyal.

There is strong appeal of loyalty of customer in cellular industry (Domb et al., 2018; Izogo & Ogba, 2015). The loyalty in customer is the prime need of every cellular industry all the world (Izogo, 2016). Because only loyalty is the source for cellular industry to retain, grow and competing in the market. All the effort of industry is to achieve the loyalty in customer (Jung, Mo & Park, 2017). The cellular industry cannot be retaining in the market without forming loyalty in customer (Dhasan, Kowathanakul, 2017). Not only cellular but many companies relating to services now a day try to satisfy and creating long term relationship with customer (Meesala & Paul, 2018). When the customer perceived favorable image of company regarding their operations and policies than the company's image is very good in the mind of customer .So, now the customer becomes loyal (Moisesco, 2018). The satisfaction and trust there are two variables also discuss many times as moderator and mediator for different service sector not only of cellular industry and they depict positive outcome regarding these industries (Liang et al., 2018). When the customer don't trust on company than all efforts of company's could not prove beneficial. The trust is one of the factors for company to enjoy the long term relationship with the customer (Han & Hyun, 2015). These two variables are very vital to

creates satisfaction and without achieving satisfaction they companies cannot get loyalty. Because the satisfaction is a gateway to creates loyalty (Alnaser, Ghani & Rahi, 2018). The satisfaction is creating when customer get services and customer only get services when the price is fair for customer. Because pricing policy impact customer buying power (Malekwa, 2014). So, all these variables (servicing of customer, price fairness, satisfaction, trust) study to create the loyalty in customer. Many researchers explain the loyalty in many ways. Meesala and Paul (2018) says that when customer frequently transact business with the same service provider in the presence of various alternate for a long time than in this situation loyalty arrives for company. Moisesco (2017) says that loyalty is arises after few months, years when customer don't drop one specific brand in the availability of many same and better brands in the market.

Literature Review

2.1 Price fairness and customer Loyalty (H:1)

The fairness is the phenomenon comes in the mind of customer when he/she compare the prices & services of same service providers (Fernandes & Calamote, 2016). When customer set his/her mind fair regarding company than he/she becomes satisfy and after it loyal. The loyalty is the degree of customer mind when they always demand for specific brand and even don't like to hear any alternate brand (Suhaily & Soelish, 2018). We can't say that price always useful to becomes loyal the customer because in many cases customer could not become loyal even they receive reasonable services at reasonable prices according to their will (Grief & Egbert, 2016). Because price is only reward of service provider paid by the customer for getting the benefits regarding their services (Malekwa, 2014). But generally many literatures depicts that when the company's set their pricing policy similar to the purchasing power of customer than customer behavior stimuli for getting the company's services (Schons, Rese, Wieseke, Rasmussen, Weber & Strotmann, 2013; Kim, Kaufmann & Stegemann, 2014; Kunter, 2015).

H1: "There is significant relationship between perceived price fairness and customer loyalty."

- **Fairness in prices and satisfaction of Customer (H:2)**

The cellular companies offer different pricing policies according to the specification of services and very vital to match the customer perception of price acceptance to get these services (Li, Hardesty & Craig, 2018). Because if customer don't get the service than they could not come toward satisfaction level. Satisfaction is the mental stage of customer when customers perception regarding services match with the service offered by a company. Every customer have some perception regarding services. The prime target of cellular industry to know about these perception because when company successfully achieve to fulfill the need and wants of customer than they achieves satisfaction of customer (Khan & Afsheen, 2012). So, first effort for cellular companies is to offer multiple prices at customer perception (Dominique-Ferreira, Vasconcelos & Proenca, 2016). For this purpose cellular companies offer multiple prices for specific services, specific packages and discount offer for specific occasions to stimuli the action of customer for getting their offer (Petro, 2015; Asadi, Pool & Jalivand, 2014).

H2: "There is significant relationship between perceived price fairness and customer satisfaction."

2.5 Customer satisfaction, perceived price fairness and customer loyalty (H: 5)

It is a target of every service provider to know the perception of customer regarding prices and offer multiple prices for maintains long term relationship with the customer (Lu, Zhang & Zhang, 2018). For this purpose companies should need to establish business relation with their similar service provider for retaining their own image in the market and meet the expectation of customer regarding their pricing policy (Ferraris et al., 2017). The price is not only satisfying the customer but also vital factor to compete in the market (Khan & Afsheen, 2012). The pricing policy first to satisfy the customer and then becomes loyal. Because when customer don't become satisfy than they definitely do not become loyal (Levy & Weitz, 2007). Because satisfaction is the level when companies offer meet the expectation of customer and then customer repeatedly demand this brand for a long time and even don't like to hear about any similar brand in this stage we can say the customer become loyal(Suhaily & Soelish, 2018). In other literature depicts that prices affect directly toward satisfaction and indirectly toward loyalty (Consuegra, Molina & Esteban, 2007). So, it is concluded that the satisfaction is a bridge between price acceptance and loyalty without achieving satisfaction the companies could not become loyal the customer.

H5: "Customer satisfaction will mediate the relationship between perceived price fairness and customer loyalty."

2.8a Trust, perceived price fairness and customer satisfaction (H: 8a)

The trust strongly effects the relation of pricing policy and satisfaction. The company have primary target is to creates the trust in customer because after this achievement they can set the prices according to their own will and customer always retain satisfy (Pratono, 2018). The trust is the confidence of one party to other for transact a business if customer believe that the company pricing policy is fair than customer accept this price and reach to the level of satisfaction (Griff & Egbert, 2016; Gerpott, 2016;2017; Krzyzanowska & Tkaczyk, 2016). The cellular industry can take great financial loss if their customers don't trust on them. So, in this situation they invest more & more on their operation to achieve trust in customer (Lins, Servaes & Tamayo & Tamayo, 2016). The literature says that the customer trust rise when the companies pricing policy stable for a long time and they goes toward satisfaction level and when companies pricing policies dynamic than customer trust goes down and very difficult to reach on satisfaction (Hobman, Frederiks, Stenner & Meikle, 2016).

H8a : "Trust will moderate the relationship between perceived price fairness and customer satisfaction."

2.8b Trust, perceived price fairness and customer loyalty (H: 8b)

There is recent literature depicts that if companies achieve to establish strong trust level on customer than the fluctuating pricing plan of a company cannot disturb the loyalty of customer because there is very strong relation between fluctuating prices and trust (Nyberg & kempe, 2018). In previous we discuss that the pricing policy effect on loyalty but if customer have trust

on company than these relation cannot be disturb and customer becomes loyal even in the presence of dynamic pricing policy (Klink & Wo, 2017). The servicing companies who have high reputation in the market they get this level only on the basis of long term relation with the customer (Al Amri & Al Shammary, 2016) and the long term relation is only based on trust and it is strongly effect in relation of pricing policy and loyalty. Huang & Hillary (2016) The cellular companies whose have high trust level on their customer they can enjoy high financial status and in future they don't bear risk of every kind if they have high trust in customer. So, every cellular company want to achieve high level of trust in customer for establish long term relationship with them.

H8b: "Trust will moderate the relationship between perceived price fairness and customer loyalty."

2.3 Customer service and customer Loyalty (H: 3)

Kuppelweiser et al. (2018) the servicing companies should try to keep their servicing staff mentally relaxe and relief from any stress to deals fair with the customer because in service sector the loyalty is based on your staff efficiency & effectiveness and all of its based on companies policies regarding their staff. In the electronic business where customer interaction is based on electronic ways there your servicing policy is very much matter for establish long term relation with customer (Rahi & Yasin, 2017). There are some recent literature also concluded that the servicing for customer is highly effected on the satisfaction and then loyalty of customer (Izogo, 2016). The level of quality of service for customer is becoming a base of long term relation with the customer and it's become the strong financial source for company (Cheruiyot & Maru, 2013). The cellular industry have prime task is to establish the quality in service to serve the customer because it's vital source to creates long term relation with the customer (Ayden & Ozer, 2005; Malhotra & Malhotra, 2013).

H3: "There is significant relationship between customer service and customer loyalty."

- **Customer service and customer satisfaction (H: 4)**

Satisfaction is the mental stage of customer where customer have positive views regarding companies offering and other policies because they achieve its own standard performance level (Suhaily & Soelasih, 2018). Every service company have primary task to creates quality service for satisfy their customer but if they fail in this situation than the only company own staffing and management policy is responsible for it in this situation company should create betterment its own management policies to satisfy their customer (Sahadev & Paul, 2018). All the efforts of companies regarding satisfaction of customer is depend upon its own servicing policy when the service quality is better than the satisfaction level upward otherwise goes down (Malekwa, 2014). In cellular industry of Asia and Europe largely pay attention to their service quality and their impact on satisfaction of customer and they sometime studies these variable combinely to compete in the market (Molapo & Mukwada, 2011). The cellular companies offer multiple

services to their customer according to their specification and efficient customer care center to achieve the maximum satisfaction of customer (Deng, Lu, Wei & Zhang, 2010).

H4: “There is significant relationship between customer service and customer satisfaction.”

- **Customer satisfaction, customer loyalty and customer service (H: 6)**

Abbasi et al. (2018) when the customer especially first time transact with the service company they have number of negative and confusing views in his/her mind in this situation the service staff should deals with the customer politely and friendly and educate the customer for achieving the satisfaction and after it long lasting relationship with the customer. In cellular business it is vital to find out the better ways to satisfy the customer because in this business it is very complex to educate the customer regarding any new offer (Jung, Mo & Park, 2017). In telecommunication business the satisfaction is very vital root to make better performance in the market and become customer loyal with company if they have efficient service staff (Rather & Sharma, 2016). The satisfaction compulsory to become customer loyal without satisfaction any servicing business can't achieve loyalty. The literature says that there is very good relation between satisfaction and loyalty (Dong, Ding, Grewal, & Zao, 2011) the application of this model is vary according to the requirement and functions of business (Tuu & Olsen, 2010).

H6: “Customer satisfaction will mediate the relationship between customer service and customer loyalty.”

H7: “There is significant relationship between customer satisfaction and customer Loyalty.”

2.8d Trust, customer service and customer Loyalty (H: 8d)

Pratono (2018) every servicing company should have yardstick to check the staff credibility in the market and they should give task according to their trustworthiness because it is the basic features for establish long lasting relationship with the customer. The trust is the mental stage of one party to believe the integrity, processes and performance of other party and they have confidence to transact with them without any hesitation (Greiff & Egbert, 2017). The loyalty is the phenomenon of customer behavior who shows after sometime is depend on individual, group, family or any whole organization toward a company (Mosavi & Ghaedi, 2012). The trust strongly impact the relationship of customer service and loyalty in the study of Indonesia says that many people do not use the services of many service sector just like insurance and cellular network due to below the level of trust. If the service sector do not creates trust in their customer than they cannot survive in the market because the long lasting relationship of every business is based on the trust (Hasyim & Helmi, 2017).

H8d: “Trust will moderate the relationship between customer service and customer loyalty.”

2.8c Trust, customer service and customer satisfaction (H:8c)

There are many studies depicts that the strong relationship between trust and satisfaction of customer the trust is comes from the service staff of the company and only on the basis of this the company produce long term relationship with the company and earn for a long time (Liang et al., 2018). The service staff to deals with the customer have multiple ways to satisfy the customer they can use social media own websites and collects comment from different ways regarding their performance and provide companies for establishing favorable policies regarding satisfaction of customer (Rathi & Given, 2017).

For creating good image in the market and more satisfy the customer the trust is prime factor for it the trust strongly effect the relation between service and satisfaction they can be positively and negatively affect this relation (Wu et al., 2018). The high level of trust affect high relation between service and satisfaction and low trust also low effect because the quality of satisfaction of customer based upon the level of trust (Salam, 2017).

H8c: Trust will moderate the relationship between customer service and customer satisfaction.

CONCEPTUAL FRAMEWORK

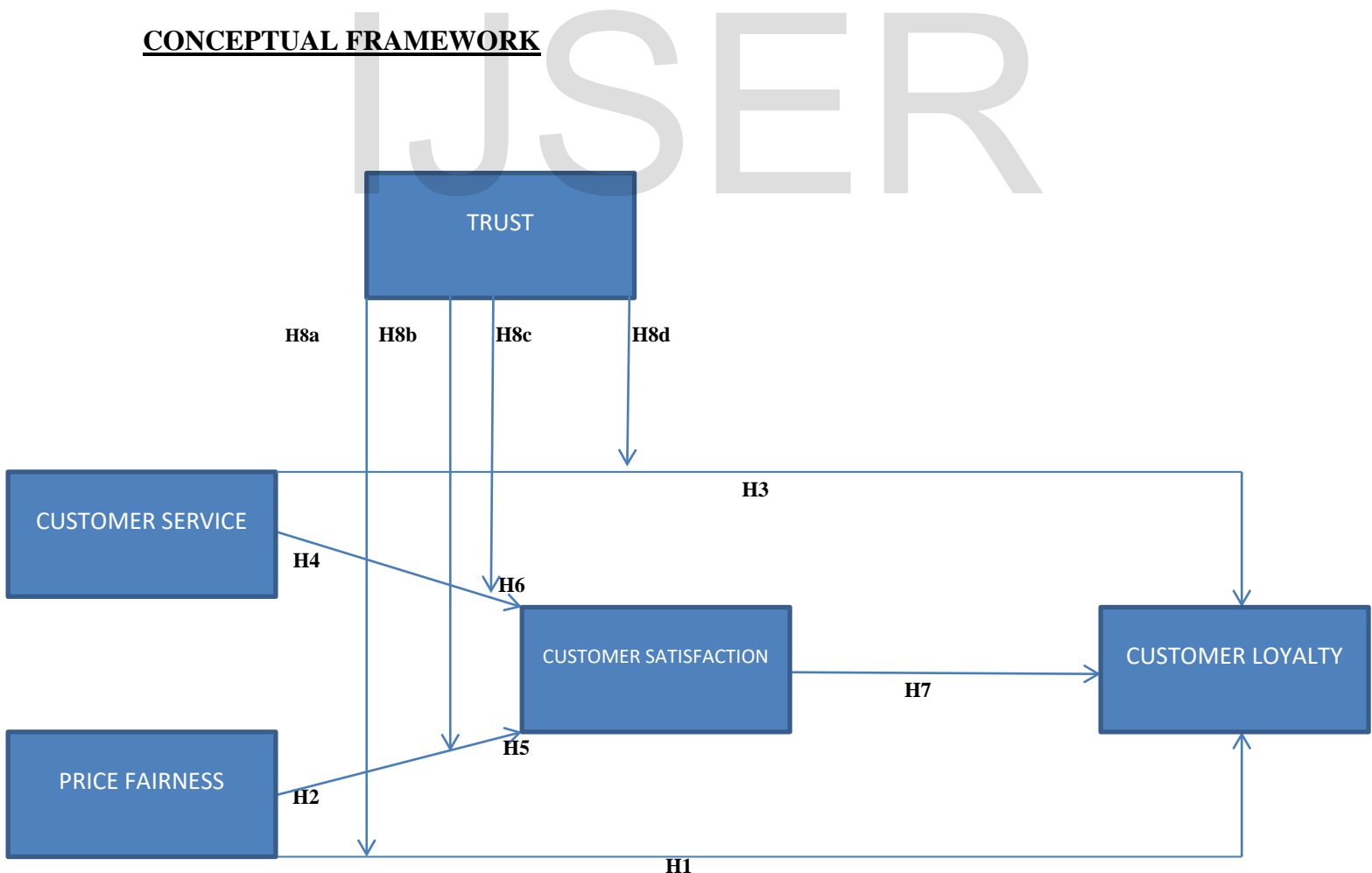


Figure 1: Theoretical Model

METHODOLOGY

The questionnaire is use for data collection in this research because it is convenient for us and our respondent. We draw 384 sample size and prepare questionnaire at 5 point liker scale for our study. The questionnaire is distributed to different areas of Lahore in which mostly colleges and universities the staff of there is co-operate with me to collect error free data. While collecting data I only receive 350 questionnaires and while entering data in SPSS I found 48 questionnaire not useful forms. So, I draw the results and further analysis on 302 data . The target population in this research is Cellular users of Lahore .The Pakistan rank 5th in cellular industry (PTA, 2011). The investment in cellular industry in two quarter 2016-17 is 262US dollar according to ministry of finance. We use convenience non probability sampling technique in this research .Because Due to lack of resources and co-operation from cellular companies we cannot get the actual figure of cellular users of Lahore for adopt probability sampling and we select convenience sampling because it is convenient for our research. The study type is quantitative because we use questionnaire for data collection and do analysis of all response through SPSS and AMOS. All the results and conclusion is based on data collection figures. So, our study is quantitative. We want to get response through respondent in natural environment not from artificial. So, our study setting is non-contrived. All our results and analysis is based on cause and effect. Just like variation in servicing of customer creates impact on satisfaction and loyalty of customer. Due to this our study type is casual. We collect data from respondent only one time. So, the result could be vary after sometime. That,s why time horizon for our study is cross section. We collect data from individual to individual because in cellular industry we could use only individual unit of analysis because in this industry one sim card is issue to one person not a group or organization. The researcher own get approach to respondent for data collection. So, data collection technique is self-administered. The questionnaire taken from different research papers given below:

Measurement for sample items

Variables	Items	Sample	Reference
Customer service	9	Always performs services right at first time	(MALEKWA, 2014)
Price fairness	8	The price I am paying is fair for service	(MALEKWA, 2014)
Trust	5	I trust on this brand	(Matzler et al, 2008), (Chanduhuri and

			Holbrook, 2001)
Customer satisfaction	3	Overall, I am satisfied with the service of my service provider	Unpublished thesis (Ali, 2016)
Customer loyalty	9	I am loyal customer of my service provider	Unpublished thesis (Ali, 2016)

In the questionnaire the biographic data of user is gender, age's name of cellular network using and frequency of using. After run the data on SPSS the results depict that our participant is 181 male and 120 are females and the maximum user of cellular network is JAZZ, WARID. The average ages of our respondent are 25 years old. To check the reliability of data reliability test is run on SPSS and further analysis is drawn by AMOS structural equational modeling.

Analysis and Results Interpretation

Descriptive (Figure 1)

Variable	Mean	Standard Deviation	Minimum	Maximum
Customer Service	3.29	.81	1	5
Price Fairness	3.18	.81	1	5
Customer Satisfaction	3.31	.88	1	5
Customer Loyalty	3.38	.75	1	5
Trust	3.34	.95	1	5

In the first table of frequency shows the variables averages. The customer views regarding service, price fairness, satisfaction, loyalty is satisfactory it above from 3 point liker scale. The standard deviation shows the upward and downward trend of customer view regarding these services who is .7 to .9 who is very high. The minimum and maximum value of data is 1 to 5 because I take 5 point liker scale. That's why the result just likes this.

To check the reliability of measurement I take reliability analysis whose results is satisfactory for our analysis.

Reliability Analysis (Figure 2)

Variable	Number Of Items	Cronbach,Alpha	Specification
Customer Service	9	.861	Reflective
Price Fairness	8	.834	Reflective
Customer Satisfaction	3	.673	Reflective
Customer Loyalty	9	.848	Reflective
Trust	5	.847	Reflective
All Variables	34	.942	Reflective

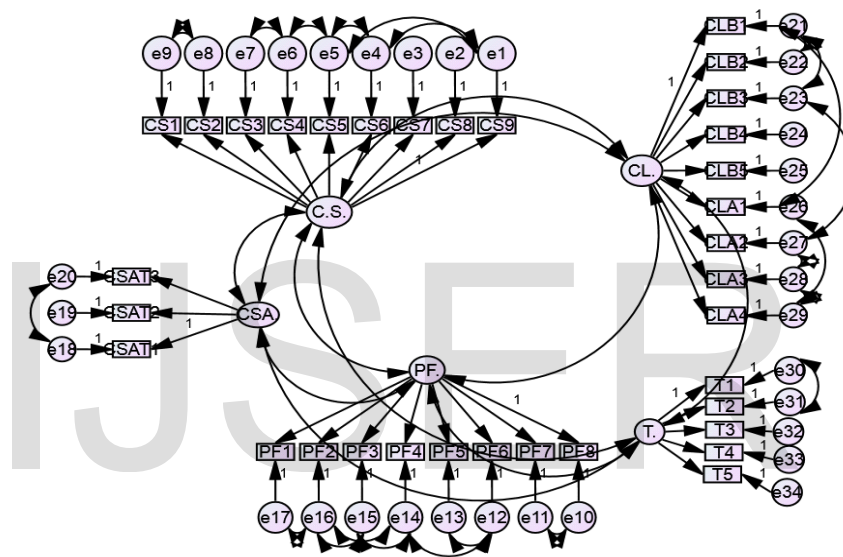
The cronbach alpha value are accepted minimum .65 and in this table the satisfaction of customer have.673 and customer service has .861 value and overall the alpha value is .942. So, it is concluded that our instrument is reliable for our work.

The figure no. 3 shows the correlation of variables that is very strongly significant. The * shows the p-value who is significant in all value and the figure is beta who is minimum .53 and maximum .71. So, it is concluded that there is strong correlation between all variables.

Correlation Analysis (Figure 3)

Variable	Customer service	Price fairness	Customer satisfaction	Customer loyalty	Trust
Customer service	1				
Price fairness	.652**	1			
Customer satisfaction	.586**	.599**	1		
Customer loyalty	.612**	.595**	.631**	1	
Trust	.537**	.543**	.578**	.712**	1

Measurement Model



The measurement model is prepared to check the correlation between all variables for structural equation modeling. If the model is fit, then we can say it is prepared for further analysis. The measurement model also prepares to check the variances and covariance of variables, which is acceptable for our analysis. There are some values that show the fitness and unfitness of the model.

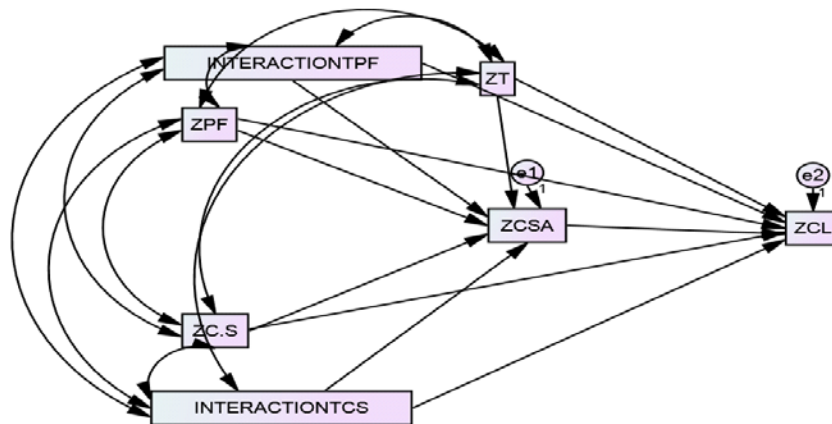
MODEL FIT

METRIC	OBSERVED VALUE	RECOMMENDED
Cmin/df	1.850	Between 1 and 3
CFI	.934	$\geq .90$
RMSEA	.043	$< .060$
PCLOSE	.998	$> .050$
GFI	.897	$\geq .95$

The threshold values are drawn from (Hu & Bentler, 1999). This threshold represents that the difference is minimum is 1 and maximum is 3 in this model it is 1.850. The comparative fit index (CFI) is accepted

greater than and equals to .9 in this table it is .934. The Root means square error of approximation (RMSEA) is below than .06. In this table it is .043. The Goodness of fit index is equal to more than .95. In this table it is near to .95. The PCLOSE value should more than .050 in this table it is .998. Overall all indicators and values show that the model is fit.

STRUCTURAL EQUATIONAL MODEL



The structural equational model is prepared to check the variances between collected data from population and desired outcome. This model shows that our hypotheses is significant or insignificant and also check the moderation analysis through interaction terms. There are some values shows the model fitness of SEM.

MODEL FIT

Metric	Observed value	Recommended
Cmin/df	.000	Between 1 and 3
CFI	1.000	>=.90
RMSEA	.402	<.060
PCLOSE	.000	>.050
GFI	1.000	>=.95

The threshold values drawn from (Hu & Bentler, 1999). This threshold represent that the difference is minimum is 1 and maximum is 3 in this model it is .000. The comparative fit index (CFI) is accepted greater than and equals to .9 in this table it is 1.000. The Root means square error of approximation (RMSEA) should below than .06. In this model it is .402. The Goodness of fit index is equal to more than .95. In this table it is 1.000. The PCLOSE value should more than .050 in this table it is .000. Overall all indicators and values shows that it is an ideal model for my work.

			Estimate	S.E.	C.R.	P	Label
ZCSA	<---	ZPF	.286	.057	5.049	***	

In this table shows the relation between price fairness and satisfaction of customer whose estimated value is .286. It is the strength of their relation who is acceptable and standard error (S.E) .057 who shows the other factors effect this relation. This is reasonable effect. Finally the p-value is .000. Who is .000<.05. So, it is concluded that there is significant relation between price fairness and satisfaction. The pricing policies of cellular industry effect the satisfaction of customer.

			Estimate	S.E.	C.R.	P	Label
ZCSA	<---	ZC.S	.225	.058	3.871	***	

In this table shows the relation between customer service and satisfaction of customer whose estimated value is .225. It is the strength of their relation who is acceptable and standard error (S.E) .058 who shows the other factors effect this relation. This is reasonable effect. Finally the p-value is .000. Who is .000<.05. So, it is concluded that there is significant relation between customer service and satisfaction .The customer service of cellular industry effect the satisfaction of customer.

			Estimate	S.E.	C.R.	P	Label
ZCL	<---	ZCSA	.193	.048	4.007	***	

In this table shows the relation between satisfaction of customer and loyalty of customer whose estimated value is .193. It is the strength of their relation who is reasonable and standard error (S.E) .048 who shows the other factors effect this relation. This is acceptable effect. Finally the p-value is .000. Who is .000<.05. So, it is concluded that there is significant relation between satisfaction and loyalty .The satisfaction of cellular industry customer effect the loyalty of customer.

			Estimate	S.E.	C.R.	P	Label
ZCL	<---	ZPF	.119	.049	2.409	.016	

In this table shows the relation between price fairness and loyalty of customer whose estimated value is .119. It is the strength of their relation who is reasonable and standard error (S.E) .049 who shows the other factors effect this relation. This is reasonable effect. Finally the p-value is .016. Who is .016<.05. So, it is concluded that there is significant relation between price fairness and loyalty .The pricing policies of cellular industry effect the loyalty of customer.

			Estimate	S.E.	C.R.	P	Label
ZCL	<---	ZC.S	.174	.050	3.485	***	

In this table shows the relation between customer service and loyalty of customer whose estimated value is .174. It is the strength of their relation who is good effect and standard error (S.E) .050 who shows the other factors effect this relation. This is acceptable effect. Finally the p-value is .000. Who is .000<.05. So, it is concluded that there is significant relation between customer service and loyalty .The servicing policies of cellular industry effect the loyalty of customer.

MEDIATION EFFECT

To check the mediation effect of satisfaction between customer service and price fairness. I see the standarization indirect effect who taken from AMOS structural model.

Standardized Indirect Effects

	PF.	C.S.	CSA.	CL.
CSA.	.000	.000	.000	.000
CL.	.281	.067	.000	.000

In this table we can see the satisfaction of customer value is significance on price fairness. So, We conclude that the pricing policy for customer and loyalty of customer is strongly effected by satisfaction. If customers don,t satisfy through pricing policy of company than they don,t become loyal. In case of servicing of customer the satisfaction value is insignificance it means the satisfaction of customer don,t effect the relation between service and loyalty. Overall I can says that to becoming loyal the customer through pricing policy in this case satisfaction is compulsory. But to becoming loyal the customer through servicing in this case satisfaction is not compulsory.

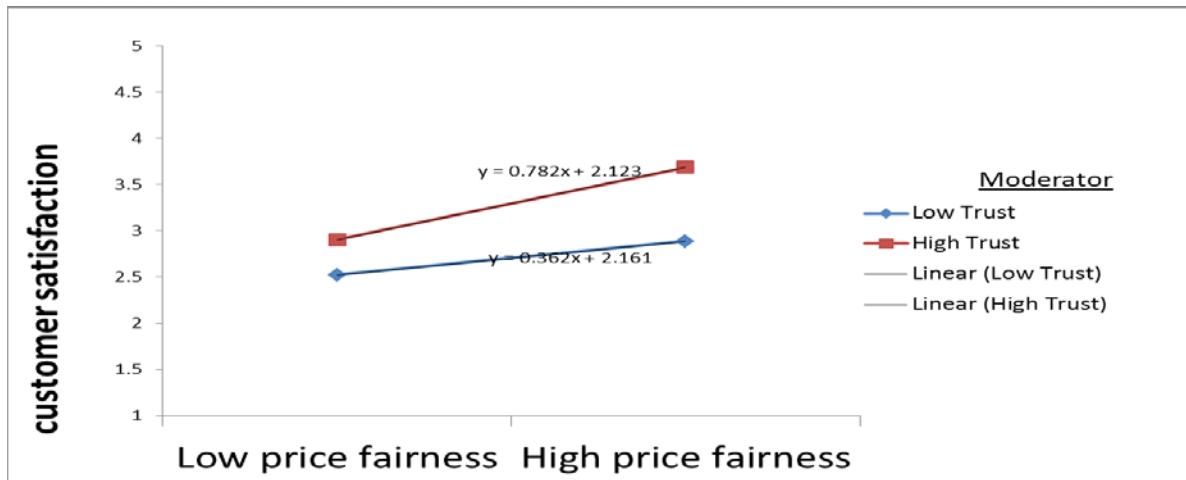
MODERATION EFFECT

To check the moderation of trust on four relations (customer service and customer loyalty, customer service and customer satisfaction, price fairness and customer loyalty, price fairness and customer satisfaction). I see the estimation on amos with interaction terms of related cases.

MODERATION ANALYSIS

Variables	Estimate	S.R	C.R	P-VALUE	MODERATION
Interaction Customer Service-Customer Loyalty	-.025	.037	-.693	.488	No moderation
Interaction Price fairness-Customer Loyalty	.016	.041	.377	.706	No moderation
Interaction Price fairness – Customer Satisfaction	.105	.049	2.152	.031	moderation
Interaction Customer Service - Customer Satisfaction	-.083	.044	-1.892	.058	No moderation

In this table We can see that only one relation (price fairness and customemr satisfaction) has moderation from trust. So, We concludes that trust have strong effect on relation of price fairness and customer satisfaction. To check the graphical presentation of this relation I adopt statistical tool packages for graphical presentation along with amos estimation.



In this table the red line shows the high trust moderation and blue line low trust. So, We can see that the red line move upward and blue line move straight. It means this relation have positive moderation effect of trust. In the last We can says that if customer comomers have trust on company than the relation of pricing policy and customer satisfaction get strength.

HYPOTHESES SUMMARY TABLE

DIRECT	SUPPORTED
H1: There is significant relationship between perceived price fairness and customer loyalty	YES
H2: There is significant relationship between perceived price fairness and customer satisfaction.	YES
H3: There is significant relationship between customer service and customer loyalty.	YES
H4: There is significant relationship between customer service and customer satisfaction.	YES
H7: There is significant relationship between customer satisfaction and customer Loyalty.	YES
MEDIATION	Partial mediation
H5: Customer satisfaction will mediate the relationship between perceived price fairness and customer loyalty.	
H6: Customer satisfaction will mediate the relationship between customer service and customer loyalty.	No mediation
MODERATION	
H8a : Trust will moderate the relationship between perceived price fairness and customer satisfaction	Trust strength the relationship between price fairness and customer satisfaction
H8b: Trust will moderate the relationship between perceived	Trust strengthens the

price fairness and customer loyalty.	positive relationship between price fairness and customer loyalty.
H8c: Trust will moderate the relationship between customer service and customer satisfaction.	Trust dampen the negative relationship between customer service and satisfaction
H8d: Trust will moderate the relationship between customer service and customer loyalty.	Trust dampens the positive relationship between Customer service and customer loyalty

DISCUSSION AND CONCLUSION

In this research have 11 hypotheses and 5 variables on the basis of results I concludes that all direct variables is accepted in this study and they have appropriate beta values. So, I concludes that without moderation and mediation all relations is significance and cellular companies should focus on all of these relation. The servicing for customer and pricing policies strongly impact on satisfaction and loyalty of customer. The pricing policies and servicing for customer can make strong tool for cellular industries to become satisfy and loyal the customer. The mediation effect of satisfaction of customer is accepted in case of price fairness and customer satisfaction and reject the relation between price fairness and loyalty of customer. The cellular companies can loyal the customer through servicing of customer without having satisfaction of customer. Because it does not have sufficient effect on this relation. On the other hand cellular company cannot loyal the customer though price fairness without satisfaction of customer because it does have strong suffiecient effect on this relation. In case of moderation of trust only 1 variable have sufficient effect of trust (Price fairness and customer satisfaction). The trust have not sufficient effect on other relation. It means if customer have trust on company than customer accept the pricing policy of the company and get satisfaction. It is important for cellular companies to valuate the trust in customer mind.

RECOMMENDATION AND LIMITATION

This research is applied on cellular customer of Lahore if this research is applied any other part of the world than the results can be vary. This research have 384 sample size and uses amos and spss for analysis. The future researcher can take any other sample size and other statistical software for analysis. I takes trust as a moderator and customer satisfaction as a mediator. The future researcher will change the variables position or will take any other variables in this position. I take only 2 variables as a independent variable (customer service and price fairness) the future researcher can take any other variable or more than 2 variables as a independent variable. This research target the customer of cellular industry in future the researcher can target any other service industry for research.

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