

Key References on Service Quality and Customer Satisfaction

Dr. Rahul Deo *

Dr. Anukool Manish Hyde **

Abbasi Mudassar Muhammad, Khan Mushtaq M. and Rashid Kashif (2011). Employee Empowerment, Service Quality and Customer Satisfaction in Pakistani Banks. The IUP Journal of Bank Management, X(4), 47-60.

Abdul-Aziz, A. R., Saeed Bashiru, I. I. and Alexander Ayogyam (2014). Customer Satisfaction of mobile telecom networks in Ghana: service delivery perspective. Journal of Accounting and Management (JAM), 4(1), 61-71.

Abu Taher Sheikh (2010). Technological innovations and 3G mobile phone diffusion: Lessons learned from Japan. Telematics and Informatics, Volume- 27, 418-432.

Aburoub AS , Herah AM ,Aladwan K (2011) Relationship between internal marketing and service quality with customers' satisfaction. International Journal of Marketing Studies 3: 107-118.

Adhinarayanan B. and Gurunathan Balanaga K. (2011). A study on customer satisfaction towards Reliance Telecom in Tamilnadu with special reference to Salem City. International Journal of Research in Commerce, IT and Management (IJRCM). 2(4), 39-43.

Afroze Sadia, Chowdhury Paul and Akhter Bilkis (2010). Customer Satisfaction among Mobile Users: An Empirical Analysis. The Cost and Management, 18-21.

Agarwal Kumar Naresh, Zhen Wang, Xu Yunjie and Poo Danny C.C. (2007). Factors affecting 3G Adoption: An empirical Study. Proceeding of Pacific Asia Conference on Information Systems-2007, Paper 3, 256-270.

Agarwal, R. and Karahanna, E. (2000), Time flies when

you're having fun: cognitive absorption and beliefs about Information Technology. MIS Quarterly, 24(4).

Agyapong Gloria, K. Q. (2011). The Effect of Service Quality on Customer Satisfaction in the Utility Industry – A Case of Vodafone (Ghana). International Journal of Business and Management (IJBM), 6(5), 203-210.

Ahmad Aminu and Ahmad Hartini (2008). Marketing Mix Drivers of Clients Satisfaction in Technology-enabled Service: Study of Nigerian GSM Subscribers, Communications of the IBIMA, Volume-1,84-90.

Ahmed Ishfaq, Nawaz Musarrat Muhammad, Usman Ahmad, Shaukat Zeeshan Muhammad, Ahmad Naveed, Iqbal Hassan (2010). Impact of Service Quality on Customers Satisfaction: Empirical evidence from telecom sector of Pakistan. Interdisciplinary Journal of contemporary research in Business (IJCRB), 1(12), 98-113.

Ahmed Ishfaq, Shaukat Zeeshan Muhammad, Nawaz Musarrat Muhammad, Ahmed Naveed, Usman Ahmad (2011). Determinants of the Satisfaction and Repurchase Intentions of Users of Short Messenger Services (SMAS): A Study in the Telecom Sector of Pakistan. International Journal of Management, 28(3), 763-772.

Ahmad, J. and Kamal, N., 2002- Customer satisfaction and retail banking: an assessment of some the key antecedents of customer satisfaction in retail banking. International Journal of Bank Marketing, 20/4, pp.146-160.

Ahmad Zulfqar, Ahmed Ishfaq, Nawaz Musarrat Muhammad, Ahmad Usman, Shaukat Zeeshan Muhammad, Ahmad Naveed (2010). Impact of service quality of short messaging service on customer retention; an empirical study of cellular companies of Pakistan. International Journal of Business and Management, 5(6), 154-160.

*Associate Professor at Gaupal University Mehsana and can be reached at deo7.rahul@gmail.com

**Associate Professor & head - HR at Prestige Institute of Management and Research Indore can be reached at anukool_h@rediffmail.com



Akbar, M. M., & Pervez, N. (2009). Impact of Service Quality, Trust and Customer Satisfaction on Customer Loyalty. *ABAC Journal*, 29(1), 24-38.

Akbar Muzahid Mohammad, Parvez Noorjahan (2009). Impact of service quality, trust and customer satisfaction on customer loyalty. *ABAC Journal*, 29(1), 24-38.

Al-Azzam AFM (2015) The impact of service quality dimensions on customer

satisfaction: A field study of Arab bank in Irbid city, Jordan. *European Journal of Business and Management*, 7:45-53.

Ali Dehghan (2006). Relationship between service quality and customer satisfaction: In the case of CCG (Customer Centric Group) CO. Master Thesis. Lulea University of Technology.

Ali, J. F. ; Ali, I.; Rehman, K. ; Yilmaz, A. K. ; Safwan, N.; Afzal, H.(2010). Determinants of consumer retention in cellular industry in Pakistan, *African Journal of Business Management*, 4(12), 2402–2408.

Ali Maqsood Mohammed and Shajeri Mohtlem Anwar (2014). Evaluating perception of mobile phone subscribers: A Case study of mobility. *Journal of business and management (IOSR-JBM)*, 16(3), 75-82, ISSN: 2319-7668.

Almossawi Mohammed, M. (2012). Customer Satisfaction in the Mobile Telecom Industry in Bahrain: Antecedents and Consequences. *International Journal of Marketing Studies*, 4(6), 139-156.

Ampomah Kofi Yirenkyi (2012). Factors affecting customer satisfaction and preference in the telecommunications industry: A Case study of MTN Ghana. Master Thesis, Common Wealth Executive Masters of Business Administration. Institute Of Distance Learning, Kwame.

Anderson, E., Fornell, C. et al. (1994). Customer satisfaction, market share, and profitability: findings from Sweden. *The Journal of Marketing*, 53-66.

Anupama Durga, A. N. V., Mamilla Rajasekhar, Kiran Muddaraju (2012). Buyer's expectations, perceptions and satisfaction on physical evidence mix of cellular services

marketing (A Case study of Tata Indicom in Chittoor District of Andhra Pradesh. *International Journal of Engineering and Management Sciences (IJEMS)*, 3(1), 67-76.

Arokiasamy Raj Anantha, A. and Abdullah GhaniKanesanbin Abdul (2013). Service quality and customer satisfaction in the cellular telecommunication service provider in Malaysia. *Journal of Arts, Science & Commerce*, IV (1), 1-9.

Arora Deepika and Saxena, A. (2013). Inter relationship of service quality aspects, customer satisfaction and customer loyalty in banking sector of India: A study of retail banking sector, *International Journal of Research in Business Management*, 1(4), 1-8.

Asiedu Michael and Sarfo Owusu Jacob (2013). A Multi-dimensional service delivery among mobile network providers in Ghana: A Case of Customer Satisfaction. *European Scientific Journal*, 9(23), 86-101.

ASI Quality Systems (1992), Quality function deployment – Practitioner workshop, American Supplier Institute Inc., USA.

Astor Lam Li Po (2006). Lifestyles and the Adoption of 3G Services in Hong Kong. Graduation Project, M.S. (New Media), The Chinese University of Hong Kong.

Asubonteng, P., McCleaty, K.J. & Swan, J.E. (1996). SERVQUAL revisited: a critical review of service quality. *Journal of Service Marketing*, 10(6), 62-81.

Babakus, E., and Boller, G.W. (1992). An empirical assessment of the SERVQUAL scale. *Journal of Business Research*, 24, 253-268.

Bahl, P., Balachandran, A., and Venkatachary, S. (2001). Secure Wireless Internet Access in Public Places. *Proceedings of IEEE ICC'01*, 3271-3275.

Baksi Arup Kumar and Paridab Bhusan Bivraj (2011). Service quality and switching behavior of customers. *Management Science Letter*, 405–414.

Bansal Vipran, Singh Harwinder, Bhatia Rakesh (2011). A Comparative study of cellular service provider operating in Bathinda. *International Journal of Computing and*



Corporate Research, 1(3), manuscript 1.

Bansal Vipan, Bansal Bindu (2011). A Comparative Study of Cellular Service provider operating in the sport city of Punjab, Jalandhar. *International Journal of research in Computer application and Management*, 1(5), 102-110.

Baran Ezgi (2009). Analyzing Key Factors Affecting the Adoption Intentions of 3G Mobile Services in Turkey. Master's Thesis, Master Program in Economic Growth, Innovation and Spatial Dynamics, Lund University.

Bhattacharjee, C. *Service Marketing: Concepts, planning & implementation*. Excel Book, 1st edition.

Bitner, M. J. and Zeithaml, V. A. (2003). *Service Marketing*. New Delhi: Tata MCGraw Hill (3rd edition).

Brown, S.W. and Bond, E.U. III (1995). The internal/external framework and service quality: Toward theory in services marketing. *Journal of Marketing Management*, February, 25-39.

Brown, T. J., Churchill, G. A. & Peter, J. P. (1992). Improving the measurement of service quality, School of Business, University of Wisconsin-Madison.

Buenaventura Luis C. and Buenaventura Villy, A. (2008). Portents and Prospects for Mobile Telephone Service: A 3G Philippine Experience. CPR south Communication policy research south, Paper presented 1-19.

Butt Mohsin Muhammad, Ernest Cyril de Run (2009). Modeling customer satisfaction in cellular phone services. *Jurnal Kemanusiaan bil.13*, 79-93.

Butt Mohsin Muhammad, Ernest Cyril de Run (2008). Measuring Pakistani Mobile Cellular Customer Satisfaction. *The ICFAI Journal of Services Marketing*, VI (1), 40-50.

Buzzell, R. D., L. Phillips, R. Dae, and W. Chang (1983). Product quality, cost position, and business performance: A test of some hypothesis. *Journal of marketing*, 47(2), 26-44

CCI (Corporate Catalyst India). August 2013. A brief report on Telecom sector in India, New Delhi.

Ch, Venkataiah (2014). An Empirical Investigation on measuring the Service quality in MBA student's perspective: A Study. *Indore Management Journal (special Issue) CERE-2014*, peer-reviewed proceeding of 6th conference on Excellence in Research and Education, 200-214.

Chadha S. K., Kapoor Deepa (2009). Effect of Switching Cost, Service Quality and Customer Satisfaction on Customer Loyalty of Cellular Service Providers in Indian Market. *The ICFAI University Journal of Marketing Management*, VIII (1), 23-37.

Chakraborty Aditi (2013) . A Study on Third Generation Mobile Technology (3G) and Comparison among All Generations of Mobile Communication. *International Journal of Innovative Technology & Adaptive Management (IJITAM)*, 1(2), ISSN: 2347-3622.

Chand Mohinder (2010). The impact of HRM practices on service quality, customer satisfaction and performance in the Indian hotel Industry. *The International Journal of Human Resource Management*, 21(4), 551–566.

Chang Ee Ling and Ernest Cyril de Run (2009). Satisfaction and Loyalty: customer perceptions of Malaysian Telecommunication Service Providers. *The ICFAI University Press*, VII (1), 6-18.

Chang, K.C., Chen MC, Hsu CL, Kuo NT (2010). The effect of service convenience on post-purchasing behaviours. *Industrial Management & Data Systems*, 110(9), 1420-1443.

Chang Y. W., Polonsky MJ, (2012). The influence of multiple types of service convenience on behavioral intentions: the mediating role of consumer satisfaction in Taiwanese leisure setting. *International Journal of Hospitality Management*, 31, 107-118.

Chatziagapis Stefanos (2008). Adoption of mobile services in Greece. A thesis submitted for Master of Science information and Telecommunications Technology (MSITT), Athens Information Technology, 1-53.

Chau, P. Y. K. (1996). An empirical assessment of a modified technology acceptance model. *Journal of*



Management Information Systems, 13(2), 185-204.

Chang Su-Chao, Chou Chi-Min (2008). Factors affecting the Satisfaction of China's Mobile Services Industry Customer. Proceedings of the 39th Annual Meeting of the Decision Sciences Institute on Improving Competitiveness through Information and Decision Sciences Baltimore, Maryland, November 22-25, 2008.

Chen, T. P. and Lin, Y. S. (2011). Mobile Location-based Services: An Empirical Study of User Preferences. International Journal of Information and Education Technology, 1(5), 416-425.

Cheng Li-Chen, Sun Li-Min (2012). Exploring consumer adoption of new services by analyzing the behavior of 3G subscribers: An empirical case study. Electronic Commerce Research and Applications, Volume-11, 89-100.

Cheserek LK (2015). Effect of quality financial services on customer satisfaction by commercial banking Kenya. International Journal of Humanities and Social Science, 5 :102-112.

Chin, K. T. (2009). Adoption of 3G Technologies in Malaysia: An Empirical Investigation. Coventry University, UK. B.Sc. Thesis.

Choi, H., Choi, M., Kim, J., and Yu, H. (2002). An empirical study on the adoption of information appliances with a focus on interactive TV. Telematics and Informatics, Uncorrected proof.

Chong, Alain Yee-Loong; Ooi, Keng-Boon; Darmawan, Nathan; Lee, Voon-Hsien (2010). Determinants of 3G adoption in Malaysia: A Structural Analysis. The Journal of Computer Information Systems, 51(2), 71-80.

Chou, Ya-yen, Ho Chia-Hui, Chiu, Yuh-Wen (2009). Customer Value toward short message service: An empirical investigation. The International Journal of Organizational Innovation, 2(1), 356-365.

Choudhary Amit and Uprety Indu (2013). Identification of Telecom Service Quality Dimensions in India with Fuzzy Analysis. Global Journal of Management and Business Studies, 3(5), 467-474.

Christopher Lovelock, H. and Charles B. Weinberg (1989), Public and Nonprofit Marketing, 2nd edition, Redwood City, CA: The Scientific Press/Boyd and Davis.

Clarke, C. (2000). Coming attraction. Wireless Review, 17(12), 12-16.

Colwell, S. R., Aung M., Kanetkar V., Holden A. L. (2008). Toward a measure of service convenience: multiple-item scale development and empirical test. Journal of Services Marketing, 22 (2), 160-169.

Cronin, J.J., Jr, Brady, M.K. and Hult, G.T.M. (2000). Assessing the Effects of Quality, Value, and Customer Satisfaction on Consumer Behavioural Intentions in Service Environments. Journal of Retailing, 76(2): 193-218.

Crosby, P. (1990). Leading: The art of becoming an executive. New York: London: McGraw-Hill.

Curry, A. (1999). Innovation in public service management, Managing Service Quality, 9(3), 180-190.

Dai H., Salam AF, King R, (2008). Determinants and influences of service convenience in electronic mediated environment (EME): an empirical study of Chinese consumers. Proceeding in Americas Conference on Information Systems.

Das Bhagaban and Mohanty Sangeeta (2007). Service Usability and Users' satisfaction in India: An Exploratory Study on Mobile Phone Users. The ICFAI Journal of Services Marketing, V (4), 53-66.

Das Chandrima (2011). A Study on validity of modified Technology Acceptance Model of mobile internet with reference to Nagpur. AIMA Journal of Management and Research, 5(3 & 4), Article no – 218, ISSN 0974-497.

Datta Rajasweta and Niharika (2013). Comparative study between the generations of mobile communication 2G, 3G & 4G. International Journal on Recent and Innovation Trends in Computing and Communication (IJRITCC), 1(4), 327 – 331.

Davis, F. D., Bagozzi, R. P. and Warshaw, P. R. (1989). User acceptance of Computer Technology: A comparison of Two

- Theoretical Models. *Management Science*, 35, 982-1003.
- Deoskar Aruna, A. (2011). A Study of Mobile Services from Customer's Perspective, Ph.D. Thesis in Computer Management, University of Pune.
- Devanathan, V. S. (2009). Customer Perception and patronage of 3-G Systems in Coimbatore and Tiruppur. A report by Bharat Sanchar Nigam Ltd, Kumaraguru College of Technology, Coimbatore.
- Dewan Mukta and Mahajan Sadhana (2014). A study of the perceived service quality and its dimensions in Private Sector Banks. *IOSR Journal of Business and Management*, 16(2), 44-51.
- Dhanda Lal Ramesh and Jain Ritu (2011). Wireless Telephone services in India – An Appraisal of Service Quality. *International Journal of Marketing and Technology (IJMT)*, 1(3), 86-108.
- Dhillon Rati (2013). Examining quality issues in 3G services in India: An Empirical study. *International Journal of Management Excellence*, 2(2), 188-194.
- Dino Foi (2007). The Influence of Brand Awareness on the Relationship between Service Quality and Customer Satisfaction in Mobile Telecommunications. Master Thesis, Masters of Business Administration.
- Doost Vazifeh Hossein and Ashrafi Azadeh (2014). Relationship of Online Service Quality with Customer Satisfaction in Internet Banking Case Study: Pasargad Bank. *International Journal of Economy, Management and Social Sciences*, 3(1), 130-135.
- Eniola Samuel (2006). Customer Satisfaction in the mobile telecommunications Industry in Nigeria. MBA thesis, Blenkinge Institute of Technology, Department of Management, Ronneby, Sweden.
- Eskildsen Jacob, Kristensen Kai (2007). Customer Satisfaction – The Role of Transparency. *Total Quality Management*, 18(1&2), 39–47.
- Fadare Gbenga Oluwaseun, babatunde Oluleye Hezekiah, Akomolafe Theophilus Dipo, Lawal Olusegun Olayinka (2011). Behavioral intention for m- learning on 3G Mobile Internet Technology in south west part of Nigeria. *World J of Engineering and Pure and Applied Science*, 1(2), 19-28.
- Farid Ul Mahmood (2013). A Study of Customer Satisfaction in Bihar Telecom Circle. *International Journal of Applied Services Marketing Perspectives*, 2(1), 310-312.
- Feiz Davood, Maleki Morteza, and Zargar Mojtaba Seyed (2010). Measuring Service Quality: Iran Railways. *SCMS Journal of Indian Management*, July – September 2010, 68-88.
- Fornell, Claes (1992). A National Customer Satisfaction Barometer: The Swedish Experience. *Journal of Marketing*, 56 (January), 6-21.
- Garg Ajay, K. and Garg Deepti (2013). An Assessment of 3G Internet Service Acceptance in Botswana: Technology Acceptance Model with Social Influence and Price Perception. *Pakistan Journal of Social Sciences (PJSS)*, 33(1), 47-60.
- Garg Deepti and Garg Ajay K. (2011). An Assessment of Awareness, Usage Pattern and Adoption of 3G Mobile Services in Botswana. *International Journal of Computer Theory and Engineering*, 3(4), 557-551.
- Garvin, D.A. (1983). Quality on the line. *Harvard Business Review*, 61(5), 65-73.
- Gefen, D. (2002). Customer loyalty in e-commerce. *Journal of the Association for Information Systems*, 3(1), 27-51.
- Golden Rahul Anthony, S. and Gopalkrishnan, V. (2013). Subscriber's satisfaction towards 3G services in Tamilnadu with special reference to Tuticorin city – An analysis. *Indian Stream research Journal*, 3(1), 1-10.
- Griffin, A., Gleason, G. , Preiss, R. , shevenaugh, D. (1995). Best practice for customer satisfaction in manufacturing firms. *Sloan Management Review*.
- Gronroos, C. (1982), *Strategic Management and Marketing in the Service Sector*, Swedish School of Economics and Business Administration, Helsingfors.
- Gupta Darshana (2007). A Study on Quality of service and

its impact on customer satisfaction in telecom sector with reference to mobile service providers. Post Graduate Diploma in Management project work, India.

Gupta Sangeeta (2014). Impact of determinants and social motivators on choice of mobile service operators in New Delhi. *The Journal of Indian management & Strategy (JIMS 8M)*, 19(1), 31-37.

Gitomer, J. H. (1998). *Customer Satisfaction is worthless Customer Loyalty is priceless: How to make customers love you, keep them coming back, and tell everyone they know.* Bard Press.

Hair, J. F., Black, W. C., Babin, B. J. and Anderson, R. E. (2010). *Multivariate Data Analysis. Seventh Edition.* Prentice Hall, Upper Saddle River, New Jersey.

Han, H. and Ryu, K. (2009). The Roles of the Physical Environment, Price Perception, and Customer Satisfaction in Determining Customer Loyalty in the Restaurant Industry. *Journal of Hospitality and Tourism Research*, 33. (4), 487-510.

Hanif Muzammil, Hafeez Sehrish and Riaz Adnan (2010). Factors affecting customer satisfaction. *International Research Journal of Finance and Economics. Issue 60*, 44-52, 1450-2887.

Hassan Masoodul, Hassan Saad, Nawaz Saqib Muhammad and Aksel Ibrahim (2013). Measuring customer satisfaction and loyalty through service fairness, service quality and price fairness perception: An Empirical Study of Pakistan mobile telecommunication sector, *Sci .Int. (Lahore)*, 25(4), 971-980. ISSN 1013-5316.

Karjaluoto Heikki (2006). An Investigation of Third Generation (3G) Mobile Technologies and Services. *Contemporary Management Research*, 2(2), 91-104.

Herrmann, A., Xia, L., Monroe, K. B. and Huber, F. (2007). The influence of price fairness on customer satisfaction. An empirical test in the context of automobile purchases. *Journal of Product and Brand Management*, 16(1), 49-58.

Indrawati Murugesan, S. and Raman M. A. (2010). *New Conceptual Model of Mobile Multimedia Services (MMS)*

and 3G Network Adoption in Indonesia. *International Journal of Information Science and Management Special Issue January / June, 2010.*

Ishaq Ishtiaq Muhammad (2011). A study on relationship between service quality and customer satisfaction: empirical evidence from Pakistan telecommunication industry. *Management Science Letters*, 523-530.

Jamil Munmun (2011). Customer Satisfaction of different mobile operator among students in Dhaka. *Internship Report, Brac University, Bangladesh.*

Jasrai Lokesh (2014). Predicting customer satisfaction towards mobile value added services: An application of multiple regressions. *The IUP Journal of marketing management*, XIII (1), 29-44.

Jessie, L. Tucker III, Sheila, R.A - Incorporating patients' assessments of satisfaction and quality: An integrative model of patients' evaluations of their care, *Managing Service Quality, Bedford*: 11(4), 272-287.

Jiang, J. J., Hsu, M. K., Klein, G. and Lin, B. (2000). E-commerce user behavior model: an empirical study. *Human Systems Management*, 19(4), 265-76.

Jiao Yongbing, Yang Jian, Xu Shanling (2013). A Study of factors affecting Customer Adoption of 3G Service in China. *Proceeding of International Conference on Advanced Information and Communication Technology for Education (ICAICTE 2013)*, 880-885.

Jin Yong-Sheng and Li Zhao-Hui (2011). A use-diffusion model of 3G services in China. *African Journal of Business Management*, 5(27), 11168-11177.

Johnson, Michael D. and Claes Fornell (1991). A Framework for Comparing Customer Satisfaction Across Individuals and Product Categories, *Journal of Economic Psychology*, 12 (2), 267-286.

Joshi Sandhya, Khurana Parveen, Khurana Shashi (2010). Service Quality in Service Sector-A study of Telecom Service Providers of Chandigarh, Panchkula and Mohali. *Sri Krishna International Research & Educational Consortium, IJMMR*, 1(1), 90-99.

Ka-Shing, Woo and Henry Fock, K. Y. (1999). Customer Satisfaction in Hong Kong Mobile phone Industry. *The Service Industry Journal*, 19(6), 162-174.

Kalepu Prabhakar Naga Raghu (2014). Service quality in Healthcare Sector: an Exploratory Study on Hospitals. *The IUP Journal of marketing management*, XIII (1), 7-28.

Karthikeyan, S. (2011). Factorial Study of Consumer Satisfaction Scale on Indian Telecom Services. *PYC Nepal Journal of Management*, IV (1), 34-38.

Kavipriya, T. and Rangarajan, P. (2012). User's level of satisfaction with mobile service providers –with special reference to Tiruppur district, Tamilnadu. *National monthly refereed journal of research in commerce and management (ABHINAV)*, 1(9), 35-52, ISSN: 2277-1166.

Keskar Vinaya and Deoskar Aruna (2013). Study of 3G Mobile Services: Boom or Doom. *ASM's International E-Journal of Ongoing Research in Management and IT*, INCON13-GEN-064, e-ISSN-2320-0065.

Khan Alam Said, Mohibullahkhattak and Ali Asghar (2013). Comparison of Service Performance and Customer Satisfaction in Telecom Sector: A Research Study of Mobile Communication Karak Pakistan. *International Review of Basic and Applied Sciences*, 1(2), 51-60.

Khan Shahzad and Afsheen Saima (2012). Determinants of Customer Satisfaction in Telecom Industry: A Study of Telecom industry Peshawar KPK Pakistan. *Journal of Basic and Applied Scientific Research*, 2(12), 12833-12840.

120Khan Shahzad (2012). Contribution of Brand Awareness and Brand Characteristics towards Customer Loyalty (A Study of Milk Industry of Peshawar Pakistan). *Journal of Asian Business Strategy*, 2(8), 170-176.

Khanna Sarika and Agrawal Nisha (2012). A Study on consumer awareness, user penetration and adoption of 3G mobile services. *International journal of research in commerce, IT and management*, 2(5), 64-68.

Khazaei Amir, Hadi Manjiri, Samiey Ebrahim, Najafi Hossein (2014). The Effect of Service Convenience on Customer Satisfaction and Behavioral Responses in Bank

Industry. *International Journal of Basic Sciences & Applied Research*, 3(1), 16-23.

Kim, M. K., Park, M. C., & Jeong, D. H. (2004). The effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile telecommunication services. *Telecommunications Policy*, 28(2), 145-159.

Kim Min-Kyoung and Park Myeong-Cheol (2008). Critical Success Factors for Accelerating the Diffusion of 3G Video Calls in Korea. Research supported by the MKE (Ministry of Knowledge Economy), Korea, under the ITRC (Information Technology Research Center) support program supervised by the IITA (Institute of Information Technology Advancement).

Koloory HR (2015) Developing a communication model between banking Services quality via mediating variables of quality of relationship with customers and satisfaction with customer loyalty: A case study of Tejarat Bank. *International Journal of Organizational Leadership* 4:86-99.

Korda Pisnik Aleksandra and Snoj Boris (2010). Development, Validity and Reliability of Perceived Service Quality in Retail Banking and its Relationship with Perceived Value and Customer Satisfaction. *Managing Global Transitions*, 8 (2), 187–205.

Kothari, C. R., *Research Methodology Methods and Techniques*, revised 2nd edition, New Age Publication.

Kothari Rajesh, Sharma Anamika, Rathore Jitendra (2011). Service Quality in Cellular Mobile Services: An Empirical Study of Cellular Mobile Users .*The Indian Journal of Management*, 4(1), 11-20.

Kumar Sandeep and Sikri Vibhuti (2013). The role of moderating Factors of 3G User Acceptance Technology in Shimla. *International Journal of Advanced Research in Computer Science and Software Engineering*, 3(5), 1090-1094.

Kushwah Vigg Silky and Bhargav Ahuti (2014). Service quality expectations and perceptions of Telecom sector in India. *International Journal of Advancements in Technology*, 5(1), 1-10, ISSN: 0974-4860, Accessed on <http://ijict.org>.



Kwon, H. S. and Chidambaram, L. (2000). A test of the technology acceptance model: The case of cellular telephone adoption. *Proceeding of the 3rd Hawaiian International Conference on System Sciences*, 3-6.

Kotler, P., Armstrong, G. , Saunders, J. and Wong, V. (1999). *Principles of Marketing (Second European Edition)*. Upper Sadle River: Prentice Hall Inc.

Kotler, P (1999). *Marketing Management, Analysis, Planning, Implementation and Control*. 7th edition, Prentice-Hall of India Private Ltd, New Delhi.

Kotler, P. (1997). *Marketing Management: Analysis, Planning, Implementation, and Control*, 9th edition, Prentice-Hall, Upper Saddle River, NJ.

Kumar R., Mittal A.(2015). Customer satisfaction and service quality perception of technology based banking services: A study on selected Public Sector Banks in India. *Global Journal of Management and Business Research: E Marketing* 15:39-45.

Lee, H., Lee, Y. and Yoou, D. (2000). The determinants of perceived service quality and its relationship with satisfaction. *Journal of Service Marketing*, 14(3), 217–231.

Lee Ming Chang, Hwan San Ing (2005). Relationships among Service Quality, Customer Satisfaction and Profitability in the Taiwanese Banking Industry. *International Journal of Management*, 22(4), 635-648.

Lewis, R.C. and Booms, B.H. (1983). The marketing aspects of service quality, in Berry, L., Shostack, G. and Upah, G. (Eds), *Emerging Perspectives on Services Marketing* , American Marketing Association, Chicago, IL, pp. 99-107.

Lichtenstein, D. R., Ridgway, N. M. and Netemeyer, R. G. (1993). Price perceptions and consumer shopping behavior: A field study. *Journal of Marketing Research*, 234-245.

Lightner, N. J. (2003) - What users want in e-commerce design: effects of age, education and income. *Ergonomics*, 46(1–3), 153–168.

Lim, H., Widdows, R. and Park, J. (2006). M-loyalty: Winning strategies for mobile carriers. *Journal of Consumer Marketing*, 23(4), 208-218.

Lin Junqi (2012).The factors affecting customer satisfaction and behavioral intentions in using mobile telecommunications service in Bangkok, Thailand. Master Thesis. University of the Thai Chamber of Commerce.

Loke Siew-Phaik, Taiwo Adegbite Ayankunle, Salim Mat Hanisah, and Downe Alan, G. (2011). Service Quality and Customer Satisfaction in a Telecommunication Service Provider, *Proceeding of International Conference on Financial Management and Economics*, IPEDR, Volume-11, IACSIT Press, Singapore.

Lu, J., Yu, C., Liu, C. & Yao, J. (2003). Exploring Factors Associated with Wireless Internet via Mobile Technology Acceptance in Mainland China. *Communications of the Information Management Association*, 3(1), 101-120.

Luk, Sh. T. K. and Layton, R. (2002). Perception Gaps in customer expectations: Managers versus service providers and customers. *The Service Industries Journal*, 22(2), 109-128.

Mabkhot Nasseer Ahmed Hashed (2010). Factors affecting customer satisfaction of mobile services in Yemen. Thesis submitted for degree of Master Science (Management), Universiti Utara Malaysia.

Mahfuz Tajmary and Latif Subhenur (2013). An Assessment of 3G Mobile service Acceptance in Bangladesh. *International Journal of Advanced Computer Science and Applications (IJACSA)*, 4(11), 140-143.

Malhotra Gunjan, Mukherjee Amitava, Nandi Abhishek and Sinharay Soumyadeep (2011). Consumer Behavior towards Mobile Phone Service Provider - An Empirical Research on Mobile Number Portability in India. *Advances in Management*, 4(6), 44-49.

Malik Ehsan Muhammad, Ghafoor Mudasar Muhammad and Iqbal Kashif Hafiz (2012). Impact of Brand Image, Service Quality and price on customer satisfaction in Pakistan Telecommunication sector , *International Journal of Business and Social Science* , 3(23) , 123-129.

- Mamudo Dino Foi (2007). The Influence of Brand Awareness on the Relationship between Service Quality and Customer Satisfaction in Mobile Telecommunications. MBA Thesis. Meiho Institute of Technology.
- Mardikyan Sona, Beşiroğlu Betül and Uzmaya Gözde (2012). Behavioral Intention towards the use of 3G Technology. Communications of the IBIMA, Volume-2012, Article ID 622123, 1-10.
- Marumbwa John (2014). Exploring the moderating effect of socio-demographic variables on consumer acceptance and use of mobile money transfer (MMT) in Southern Zimbabwe. American Journal of Industrial and Business management, Volume-4, 71-79.
- Mathur Ashish (2011). An Empirical evaluation of the impact of service quality on customer loyalty at customer care centre- A case study of customer service in telecom sector at Jodhpur. IJMT. 19(1), 106-121.
- McDougall, G. and T. Levesque (2000). Customer satisfaction with services: putting perceived value into the equation. Journal of Service Marketing, 14(5), 392-410.
- Mengi Pooja (2009). Customer Satisfaction with Service Quality: An Empirical Study of Public and Private Sector Banks. The IUP Journal of Management Research, 8(9), 7-17.
- Modi Vinita (2013). Importance of perceived price and Perceived value for customers. Pacific Business Review International, 6(3), 1-4.
- Mokhtar Mohd. Sanuri Sany and Maiyaki Audu Ahmed and Noor Mohd Norzaini (2011). The Relationship between Service Quality and Satisfaction on Customer Loyalty in Malaysian Mobile Communication Industry. School of Doctoral Studies (European Union) Journal, 32-38.
- Muthaiyah, S. and Ehsan, S.D. (2004). Readiness towards 3G: Antecedents of 3G Adoption and Deployment in Malaysia. Wireless Information System, 100-110.
- Nakhai Behnam and Neves Joao, S. (2008) . Service Quality Model and challenges of six sigma in services. Accessed on <http://www.slideshare.net/Sixsigmacentral/service-quality-model-and-six-sigma>.
- Narwal Pradeep and kumar Anil (2011). A Study related to customer satisfaction on the mobile service operators in India. International Journal of Marketing and Technology (IJMT), 1(6), 27-44.
- Ng-Kruelle, G. , Swatman, P. A. , Rebne, D. S. and Hampe, J. F. (2002). The Price of Convenience. Quarterly Journal of Electronic Commerce 3(3), 273.
- Nimako Gyasi Simon and Azumah Foresight Kofi (2010). Overall Customer satisfaction in Ghana's Mobile Telecommunication networks: Implications for Management and Policy. ATDC Journal, 7(3 & 4), 35-49.
- Nimako Gyasi Simon (2012). Prioritising Service Quality Dimensions in Ghana's Mobile Telecom Industry: Implications for Strategic Management and Policy. Asian Journal of Business Management, 4(3), 286-293.
- Ojo Olu (2010) .The Relationship between Service Quality and Customer Satisfaction in the Telecommunication Industry: Evidence from Nigeria .Broad Research in Accounting, Negotiation, and Distribution (BRAND), 1(1), ISSN 2067-8177.
- Olatokun Wole and Nwone Ambrose Simeon (2013). Influence of Socio-Demographic Variables on Users' Choice of Mobile Service Providers in Nigerian Telecommunication Market. International Journal of Computer and Information Technology, 2(5), 888-894.
- Oliver, R. (1997). "Satisfaction, A Behavioral Perspective on the Consumer." New York: McGraw-Hill Companies, Inc.
- Ong, W. J., Poong Yew-Siang, Ng Tuan Hock (2008). 3G Services Adoption among University Students: Diffusion of Innovation Theory. Communications of the IBIMA, Volume-3, 114-121.
- Ouparami Wisanan (2009). High-speed internet service providers in Thailand: customer selection, satisfaction and loyalty. Doctor of Business Administration thesis, Southern Cross University, Lismore, NSW.
- Oyenyi, Omotayo, Abiodun, Abolaji Joachim (2011) .

Service Quality, Value Offer, Satisfaction and Loyalty: an Empirical Relationship in the Nigerian Telecom Industry. *The Journal Contemporary Management Research*, 5(2), 14-23.

Oyewole, P., (2001). Consumer's socio-demographic characteristics and satisfaction with services in the airline industry, *Services Marketing Quarterly*, Binghamton, 23(2), 61.

Pagani, M. (2004). Determinants of Adoption of Third Generation Mobile Multimedia Services. *Journal of Interactive Marketing*, 18(3), 46-59. Summer 2004 [Online] Available ,<http://www.interscience.wiley.com>

Palvia, P. C. and Palvia, S. C. (1999) - An examination of the IT satisfaction of small-business users. *Information & Management*, 35(3), 127-137.

Pandit Richa and Upadhyay Devina (2012). Consumer Perception towards 3G Mobile Technologies. *Global Research Analysis (GRA)*, 1(4), 43-44.

Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, Vol.-49, 41-50.

Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1986). SERVQUAL: a multiple-item scale for measuring customer perceptions of service quality, Report No. 86-108, Marketing Science Institute, Cambridge, MA.

Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.

Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (1991). Refinement and Reassessment of the SERVQUAL Scale. *Journal of Retailing*, 67(4), 420-450.

Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1993). Research note: more on improving service quality measurement, *Journal of Retailing*, Vol. 69, No. 1, pp. 140-147.

Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1994). Reassessment of expectations as a comparison standard in measuring service quality: implications for future research, *Journal of Marketing*, Vol. 58, pp. 111-124.

Parasuraman, A. and Grewal, D. (2000). The Impact of Technology on the Quality-Value- Loyalty Chain, A Research Agenda. *Journal of the Academy of Marketing Science*, 28(1), 168-174.

Pezeshki Vahid (2009). Three Dimensional Modeling of Customer Satisfaction, Retention and Loyalty for Measuring Quality of Service. Ph.D. Thesis. School of Engineering and Design, Brunel University.

Phuangthong Dulyalak (2005). A Study of behavioral intention for 3G mobile internet technology: Preliminary research on mobile learning. Proceedings of the second International Conference on e-learning for knowledge-based Society, August 4-7, Bangkok, Thailand.

Phuong Minh To (2013). Understanding Acceptance of 3G for mobile phone with the view of people studying and working in Thu Duc District. Master Thesis, B.A. (Business Administration), Ho Chi Minh city, Vietnam.

Pin, L. and Lin, H. H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Computers in Human Behavior*, 21, 873-891.

Poon, W.C. (2008). Users' Adoption of E-banking services the Malaysian Perspective. *Journal of Business & Industrial Marketing*, 23(1), 59-69.

Popli, G.S. and Madan, Manish (2013). Determinants of Customer Satisfaction in Telecom Industry – A Study of Indian Telecom Industry, (June 11, 2013). Available at SSRN: <http://ssrn.com/abstract=2277570> or <http://dx.doi.org/10.2139/ssrn.2277570>.

Potluri Mouly Rajasekhara, Mangnale V.S. (2011). Critical Factors of Customer Satisfaction in Ethiopian Service Sector. *Asian Journal of Business Management*, 3(1), 1-7. 188.

Qiantori Andri, Sutiono Budi Agung, Suwa Hirohiko, Ohta Toshizumi (2010). 3G Mobile TV Acceptance in Indonesia.

Proceeding of Sixth International Conference on Wireless and Mobile Communications, Tokyo, Japan, 526-531.

Quyett TV (2015). Service quality effects on customer satisfaction in banking industry. *International Journal of u and e Service, Science and Technology* 8: 199-206.

Rahman Sabbir, Haque Ahasanul and Ahmad Sayyed Ismail Mohd (2010). Exploring influencing factors for the selection of mobile phone service providers: A structural equational modeling (SEM) approach on Malaysian consumers. *African Journal of Business Management (AJBM)*, 4 (13), ISSN 1993-8233.

Rahman Sabbir, Haque Ahasanul, Ahmad Sayyed Mohd Ismail (2011). Choice Criteria for Mobile Telecom Operator: Empirical Investigation among Malaysian Customers. *International Management Review*, 7(1), 50-57.

Rahman Sabbir Muhammad (2012). Service quality, corporate image and customer's satisfaction towards customer perception: An Exploratory study on telecom customers in Bangladesh. *Business Intelligence Journal*, 5(1), 56-63.

Rahman Hasebur (2014). Factors affecting customer satisfaction in mobile telecommunication industry in Bangladesh. *Business, Management and Education*, 12(1), 74-93.

189. Rahmat Madjid (2015). "Explaining Customer Satisfaction with Experience, Customer Trust and Commitment in Syariah Banks Kendari City", *The International Journal Of Engineering And Science*, Vol. 4, Issue 4, pp. 51-59.

Rajpurohit R.C.S., Vasita M.L. (2011). Consumer preference and satisfaction towards various mobile phone service providers: An Exploratory study in Jodhpur city, Rajasthan. *Gurukul Business Review (GBR)*, Volume-7, 1-11.

Raman Murali Indrawati and Chew Kok-Wai (2010). A conceptual model for behavioral Intention to use 3G mobile multimedia services in Indonesia. *IEEE Journal*.

Ramburn Hiranjali and Belle Van Jean-Paul (2011). Use and adoption of mobile Data Services in Africa: An Empirical Study in Mauritius and South Africa. *International Journal of e-Education, e-Business, e-Management and e-Learning*, 1(1), 28-34.

Rani Vimla, K. and Radhakrishnan, M. K. (2012). A Study on customer satisfaction towards 3G Data services in Erode. *Namex International Journal of Management Research*, 2(2), 45-52.

Ravald, A. and Gronroos, C. (1996). The value concept and relationship marketing. *European Journal of Marketing*, 30(2), 19-30.

Reji Kumar, G. and Sudharani Ravindran D. (2012). An Empirical study on service quality perceptions and continuance intention in mobile banking context in India. *Journal of Internet Banking and Commerce*, 17(1), 1-22.

Resende Marcelo, Tupper Cesar Henrique (2009). Service quality in Brazilian mobile telephony: an efficiency frontier analysis. *Applied Economics*, Issue-41, 2299-2307.

Robinson, S. (1999). Measuring service quality: current thinking and future requirements, *Marketing Intelligence and Planning*, 17(1), 21-32.

Roy Shanchita Papri (2013). Wireless Internet Service and Customer Satisfaction: A Case Study on Young Generation in Bangladesh. *Asian Journal of Applied Science and Engineering*, 2(2), 96-102.

Sabutey Terkpeh Gorden, Dumayiri Moses, Saah, A. A. (2014). A comparative analysis of customer satisfaction rating of Telco products and services among UDs students in Ghana. *International Journal of Information Technology and Business Management (JITBM)*, 25(1), 79-95.

Saeed Waqas, Khan Iqbal Asif and Hussain Farooq (2009). User Satisfaction with mobile services in Pakistan. *The International Journal of Organizational Innovation*, 2(1), 44-57.

Sakthivalrani, S. and Kannan, S. (2013). An Empirical analysis on measuring customer satisfaction and behavioral intention towards mobile phone service

providers. *Indian Stream Research Journal*, 3(5), 1-7.

Salah Uddin KM, Nipa N.J., Rashid M. (2015) Identification of the factors influencing customer satisfaction on service quality in Jamuna Bank. *Inter-national Journal of Business and Economics Research* 4:30-35.

Sandhu Ahmad Moeed, Mahasan Shawana Syeda, Rehman Ur Asad and Muzaffar Saira (2013). Service Quality Dimensions Impact on Customer Satisfaction in Telecom Sector of Pakistan, *Journal of Basic and Applied Scientific Research*, 3(8), 27-34.

Santouridis Ilias, Trivellas Panagiotis and Reklitis Panagiotis (2009). Internet service quality and customer satisfaction: Examining internet banking in Greece. *Total Quality Management*, 20(2), 223–239.

Satish Kumar, G. N. , Vani, H., Vandana, S. (2011). An Empirical Research on Factors Affecting Mobile Subscriber Intention for Switching between Service Providers in India. *International Journal of Management & Business Studies (IJMBS)*, 1(3), 41-46.

Sattari Satayesh (2007). Application of Disconfirmation Theory on customer Satisfaction Determination Model in Mobile Telecommunication: Case of prepaid mobiles in Iran. Master Thesis, Lulea University of Technology, Iran. Satyanarayan, "Telecommunication Industry in India", *Business Idea*, May, 2010.

Selim Zaim, Ali Turkyilmaz, Mehves Tarim, Bilal Ucar, Oguz Akkas (2010). Measuring customer satisfaction in Turk Telekom Company using structural equation modeling technique. *Journal of Global Strategic Management*, 07, 89-99.

Selvarasu, A., Gomathishankar, K. and Loganathan, M. G. (2006). Gsm mobile service in Telecom sector: An ontology of quality of service. *The ICFAI Journal of service marketing*. 4(4).

Seth Anita, Momaya, K., and Gupta, H. M. (2008). Managing the Customer Perceived Service Quality for Cellular Mobile Telephony: An Empirical Investigation. *VIKALPA*, 33(1), 19-34.

Shahvediyani Shadi (2011). Evaluating Research Services Quality in Islamic Azad University Shahr-e-Qods Branch by Using SERVQUAL Scale. *World Journal of Management*. 3(1), 34-47.

Sharma Alka, Singh Mandeep (2012). Customer's perceptual analysis of cellular operators in Northern India. *Journal of Services Research*, 12(1), 131-152.

Sharma Bahadur Raj (2014). Customers Satisfaction in Telecom Sector in Saudi Arabia: An Empirical Investigation. *European Scientific Journal*, 10(13), 1-10.

Sheth, J. N., Newman, B. I. and Gross, B.I. (1991). Why we buy what we buy: A theory of consumption values. *Journal of Business Research in Marketing*, 12, 137-156.

Sindhu, A. (2002). Canadian cellular industry consumer switching behavior. Partial fulfillment of the Requirements for the Degree of Master of Business Administration.

Singh Kumar Sudhir (2013) . Demographic comparative context and customer satisfaction: An Empirical Study on the Illusory Correlation in the mobile phone service Industry. *ASM's International E-Journal of Ongoing Research in Management and IT*, e-ISSN – 2320-0065.

Singh, J. and Sirdeshmukh, D. (2000). Agency and trust mechanisms in consumer satisfaction and loyalty judgements. *Journal of the Academy of Marketing Science*, 28(1), 150-167.

Singh Sudha, Singh D. K., Singh M. K. and Singh Sujeet Kumar (2010). The Forecasting of 3G Market in India based on revised technology acceptance model. *International Journal of Next-Generation Networks (IJNGN)*, 2(2), 61-68.

Singla Sheetal, Bansal Sanjeev (2011). A study on the factors affecting choice criteria of consumers for mobile handsets: A comparative analysis in Ludhiana & Sangrur districts, *Asian Journal of Management Research*, 2(1), 443-456.

Stank, T. P., Goldsby, T. J. and Vickery, S. K. (1999). Effect of service supplier performance on satisfaction and loyalty of store managers in the fast food industry. *Journal of*

Operations Management, 17(4), 429-447.

Suki Mohd Norazah (2012). Examining factors influencing customer satisfaction and trust towards vendors on the mobile internet. *Journal of Internet Banking and Commerce*, 17(1), 1-12.

Suki Mohd Norazah (2011). Subscribers' intention towards using 3G mobile services. *Journal of Economics and Behavioral Studies*, 2(2), 67-75.

Suki Mohd Norazah (2011). Factors Affecting Third Generation (3G) Mobile Service Acceptance: Evidence from Malaysia. *Journal of Internet banking and commerce*, 16(1), 1-12.

Suki Mohd Norazah and Suki Mohd Norbayah (2011). Exploring the relationship between perceived usefulness, perceived ease of use, perceived enjoyment, attitude and subscribers' intention towards using 3G mobile services. *Journal of Information Technology Management*, XXII (1), 1-7.

Sun Jun (2007). Investigate consumers' attitude and their choice towards mobile service china: between 2G and 3G. Master Thesis, Master of Science in Information Systems, The University of Sheffield, China.

Sutirtha Prakash and Behera Sachikanta (2010). Study and implementation of 3G mobile security. Thesis submitted for B.Tech. (CS), National Institute of Technology, Rourkela.

Telecom Regulatory Authority of India (TRAI), The Indian Telecom Services Performance Indicators, October - December, 2013, released on 28th April, 2014, New Delhi, India.

Teresa Garín-Muñoz, Covadonga Gijón, Teodosio Pérez-Amaral and Rafael López (2013). Customer Satisfaction of mobile-Internet-users: An Empirical Approximation for the case of Spain. *Journal of Review on Global Economics*, volume-2, 442-454.

Turel, O. and Serenko, A. (2006). Satisfaction with mobile services in Canada: An empirical investigation. *Telecommunication Policy*, 30(5 & 6), 314-331.

Telecom Regulatory Authority of India (TRAI), Press Release No. 25/2014, released on 12th May, 2014, New Delhi, India.

Uddin Belal Mohammed, Akhter Bilkis (2012). Customer satisfaction in mobile phone services in Bangladesh: A Survey research. *Management and Marketing*, 10(1), 20-36.

Van der Heijden, H. (2004). User acceptance of hedonic information systems. *MIS Quarterly*, 28, 695-704. Vanniarajan T, Gurunathan P. (2009). Service quality and customer loyalty in cellular service market: An Application of 'Sem'. *Journal of Marketing and Communication*, 5(2), 45-54.

Velmurugan Senthil Manivannan and Velmurugan Sakthi Masa (2014). Consumers' Awareness, Perceived Ease of use toward information technology adoption in 3G Mobile Phones' in India. *Asian Journal of Marketing*, 8(1), 1-23.

Varki, S. and Colgate, M. (2001). The Role of Price perceptions in an Integrated Model of Behavioral Intentions. *Journal of Service Research*, 3(3), 232-240.

Vanniarajan, A. and Gurunathan, P. (2009). Service Quality and customer loyalty in cellular services market: An application of 'Sem'. *Journal of marketing and communication*, Sep-Dec (2009), 45-54.

Venkatesh, V. (2000). Determinants of perceived ease of use: integrating control, intrinsic motivation, and emotion into the technology acceptance model. *Information Systems Research*, 11(4), 342-65.

Venkatesh, V. and Brown, S.A. (2001). A longitudinal investigation of personal computers in home: Adoption of determinants and emerging challenges. *MIS Quarterly*, 25(1), 71-102.

Wang Hsiao-Hui, Eunice; Chen, Chao-Yu (2011). System quality, user satisfaction, and perceived net benefits of mobile broadband services. *Proceeding of Asia-Pacific Regional Conference, 8th International Telecommunications Society (ITS), Taiwan*, 26 - 28 June, 2011, 1-10.

- Wang Gang Xin, John Mellor and Khalid Al-Begain . Towards Providing QoS for Integrated Cellular and WLAN Networks. <http://www.cms.livjm.ac.uk/pgnet2003/submissions/Paper-23.pdf>
- Wang, Y., & Lo, H.P. (2002). Service quality, customer satisfaction and behavior intentions. *Info*, 4(6), 50-60.
- Wang, Y.S., Wang, Y.M., Lin, H. H. and Tang, T. I. (2003). Determinants of User Acceptance of Internet Banking: An Empirical Study. *International Journal of Service Industry Management*, 14(5), 501-519.
- Wismantoro Y, Pratiwi RD, WikanIsthika (2015) Perceived e-service quality: Study in consumer banking sector. *Journal of Contemporary Management Science* 4 :79-88.
- Woo Ka-Shing and Fock, Henry K.Y. (1999). Customer Satisfaction in the Hong Kong Mobile Phone Industry. *Service Industries Journal*, 19 (3), 162-74.
- Wu, J. H. and Wang, S. C. (2005). What drives mobile commerce? An empirical evaluation of the revised technology acceptance model. *Information & Management*.
- Xudong Meng, Deal Peggy, Li Liu, Griffin Christopher and Barnett William (2010). 3G Mobile Phone Adoption and continued use: A Pilot Study. *Issues in Information Systems*, XI (1), 247-255.
- Yiyong Hao, Bin Zhang, Junjie Li (2010). A Wavelet network assessment model for customers' satisfaction degree of 3G network. *Proceeding of IC-NIDC2010*, 445-449.
245. Zameer H., Tara A., Kausar U, Mohsin A. (2015) Impact of service quality, Corporate image and customer satisfaction towards customers' perceived value in The banking sector in Pakistan. *International Journal of Bank Marketing* 33:442-456.
- Zaramdini Walid and Rankou Ahd (2011). Service Quality of the Moroccan Telecom Operators, 55th EOQ congress on Navigating Global Quality in New Era, Budapest, Hungary, June 20-23, 2011.
- Zeithaml, V.A., Parasuraman, A. and Berry, L.L. (1990), *Delivering quality service; Balancing customer perceptions and expectations*, The Free Press, New York.
- Zeithaml, V.A. (1998). Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence. *Journal of Marketing*, 52(3), 2-22.
- Zekiri Jusuf (2011) . Applying SERVQUAL Model and Factor Analysis in Assessing Customer Satisfaction with Service Quality: The Case of Mobile Telecommunications in Macedonia. *International Bulletin of Business Administration*, Issue 11, 86-101, ISSN: 1451-243X.
- Zhang Ming-Yu, Lee Ke-Hwa and Chen Shih-Chih (2012). Subscriber behavior in adopting 3G value-added services. *African Journal of Business Management*, 6(3), 1089-1094.
- Zhang Xuan and Feng Yuanyuan (2009). The impact of Customer Relationship marketing Tactics on Customer Loyalty- within Swedish Mobile Telecommunication Industry. Master Thesis, Halmstad University.
- Zoe Dimitriades, S. (2006) .Customer satisfaction, loyalty and commitment in service organizations: Some evidence from Greece. *Management Research News*, 29(12), 782 – 800.