

The Role of Service Quality in Enhancing Customer Satisfaction and Loyalty: An Analysis

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ABSTRACT

This study examines the impact of service quality on customer satisfaction and loyalty in RELIANCE JIO. It employs the five service quality dimensions—tangibles, reliability, assurance, empathy, and responsiveness—proposed by Parasuraman, Berry, and Zeithaml (1991). Data were collected through a structured questionnaire from RELIANCE JIO customers in Surkhet Valley. Using multiple regression analysis, the findings reveal a significant positive relationship between all service quality dimensions and both customer satisfaction and loyalty. Among these, "Reliability" emerges as the most influential factor in customer satisfaction, while "Empathy" has the strongest impact on customer loyalty. Additionally, customer satisfaction is identified as a key driver of customer loyalty. The study concludes that service quality is a crucial determinant of both satisfaction and loyalty. Based on these findings, RELIANCE JIO's management can develop effective customer service strategies to enhance corporate value and foster long-term customer relationships.

1. INTRODUCTION

The success of any organization is heavily dependent on service quality, which enhances corporate value and fosters customer satisfaction and loyalty (Makanyeza & Mumiriki, 2016). In an increasingly competitive market, businesses have recognized that retaining customers is essential for long-term success. Furthermore, they understand that satisfied customers are more likely to remain loyal, making customer satisfaction a critical factor in organizational growth (Oliver, 1999).

Priyo et al. (2019) emphasize that service quality plays a vital role in ensuring customer satisfaction and loyalty, particularly in the service sector. In the communication industry, service quality is a strong predictor of customer satisfaction, highlighting the necessity for timely improvements in customer service (Agyapong, 2011).

Customer satisfaction is a key determinant of a customer's purchase intentions (Ramachandran & Chidambaram, 2012). Businesses strive to meet or exceed customer expectations regarding their products and services, as doing so enhances satisfaction and fosters loyalty (Lau et al., 2013). Muyeed (2012) identified customer satisfaction as the most significant factor for achieving a competitive edge.

Customer loyalty, which reflects an emotional bond between a company and its customers, is demonstrated through positive attitudes and repeated purchasing behavior. This loyalty stems from a customer's favorable experiences with a company's services. Implementing effective customer loyalty strategies not only enhances retention but also reduces marketing costs (Stan et al., 2013).

Parasuraman, Berry, and Zeithaml (1991) identified key dimensions of service quality and developed the widely recognized SERVQUAL model. Initially, the model proposed ten dimensions of service quality, but after extensive testing and refinement, it was narrowed down to five: **tangibles, reliability, assurance, empathy, and responsiveness**. Slack and Singh (2020) further confirmed the influence of service quality on customer satisfaction and loyalty, emphasizing that these factors are critical in the service sector for attracting new clients and retaining existing ones (Brady et al., 2005).



Empirical studies (Siu & Mou, 2005; Tabash et al., 2019; Fida et al., 2020) provide strong evidence of the significant impact of service quality on customer satisfaction. Additionally, research by Yee et al. (2011), Al Otaibi and Yasmeen (2014), Khan and Fasih (2014), and Liu and Wang (2017) highlights the direct influence of service quality on customer loyalty. Moreover, several studies (e.g., Obeidat et al., 2012; Liu & Wang, 2017; Khan & Fasih, 2014; Nguyen et al., 2020) indicate that service quality affects both customer satisfaction and loyalty simultaneously.

Reliance Jio is a state-owned telecommunications provider in Nepal and holds a dominant position in the industry. According to its **2020/21 annual report**, the company controlled **56.06% of the market share in voice services** and **56.82% in data services** within the Nepalese telecommunications sector. With a **customer base of 21.1 million**, Reliance Jio also contributed **Rs 27.73 billion** to government funds. Despite its market leadership, the company faces strong competition from private telecom providers such as **Ncell and Smart Cell**, making customer satisfaction and loyalty crucial for maintaining its competitive edge.

Given the intense competition in Nepal's telecommunications industry, this study aims to analyze the **impact of service quality on customer satisfaction and loyalty in NTR District**. By examining these relationships, the research provides valuable insights into how service quality influences customer perceptions and long-term engagement with the company.

2. REVIEW OF LITERATURE

The relationship between service quality, customer satisfaction, and loyalty has been widely explored in the literature. This paper reviews several empirical studies, including those by **Siu and Mou (2005)**, **Khan and Fasih (2014)**, **Arslan et al. (2014)**, **Selelo and Lekobane (2017)**, **Liu and Wang (2017)**, **Kumar et al. (2019)**, **Tabash et al. (2019)**, **Fida et al. (2020)**, and **Nguyen et al. (2020)**, which provide valuable insights into this topic.

Siu and Mou (2005) examined the impact of service quality on customer satisfaction in the **e-banking sector in Hong Kong**. Their study assessed four service quality dimensions: **credibility, efficiency, security, and problem handling**. The findings revealed that **security and efficiency** had a significant impact on customer satisfaction and future consumer behavior.

Similarly, Khan and Fasih (2014) investigated the **banking sector in Pakistan** and found a strong positive relationship between service quality, customer satisfaction, and customer loyalty. Their study considered four key service quality dimensions: **tangibles, reliability, assurance, and empathy**. Data were collected through a structured questionnaire survey from **225 respondents** using a **five-point Likert scale**. Multiple regression analysis confirmed that all service quality dimensions had a significant positive impact on both customer satisfaction and loyalty.

Additionally, the effect of service quality on customer satisfaction in the **telecommunications sector** has been a widely researched subject. In this context, Sabir et al. conducted a comprehensive analysis... *(to be continued with details from Sabir et al.)*

Arslan et al. (2014) found a significant positive impact of **reliability** and **empathy** on customer satisfaction in the **Pakistani telecommunications sector**. Similarly, Sabir et al. (2013) reported a significant positive relationship between **customer satisfaction** and **service quality**, which in turn affected **customer loyalty** in Pakistan's telecom industry.

In Ghana, Iddrisu et al. (2015) investigated the impact of service quality dimensions on customer satisfaction and loyalty within the **cellular industry**. Their study, based on a survey of mobile users from the top five mobile firms in Ghana, found that **tangibles, responsiveness, reliability, assurance, and empathy** all had a significant positive effect on both customer satisfaction and loyalty. Regression analysis confirmed that **customer satisfaction** directly correlated with **customer loyalty**.

Similarly, Selelo and Lekobane (2017) identified **assurance, credibility, security, and tangibles** as key service quality dimensions that significantly impacted customer satisfaction in Botswana's telecommunications sector. In Saudi Arabia, Agarwal and Boora (2018) also found a strong influence of the five service quality dimensions (**tangibles, reliability, responsiveness, assurance, and empathy**) on **customer satisfaction** within the telecom sector.

Kumar et al. (2019) examined the impact of these five service quality dimensions on **customer satisfaction** and **loyalty** among telecom service providers in **Delhi**. The study found that **empathy** and **reliability** had a significant positive impact on both customer satisfaction and loyalty. However, **assurance** and **responsiveness** had a significant negative impact on satisfaction and loyalty. Interestingly, **tangibility** was found to have an insignificant positive impact on both customer satisfaction and loyalty.

These studies underscore the critical role of various service quality dimensions in shaping customer satisfaction and loyalty, particularly within the telecommunications sector across different regions.

Liu and Wang (2017) investigated the effect of **service quality** on **customer loyalty** and **corporate performance** at the **Land Bank of Taiwan**. They used six service quality dimensions: **tangibles, reliability, assurance, empathy, responsiveness, and assurance**. The study extracted **purchase intention, primary behavior, and secondary behavior** as customer loyalty indicators, and **profitability, productivity, and growth capacity** as measures of corporate performance. **Regression analysis** revealed a significant positive impact of **tangibles, reliability, and empathy** on **purchase intention**



and **primary behavior**, with **empathy** significantly affecting **secondary behavior**. However, **responsiveness** and **assurance** showed no impact on customer loyalty. The study also found that **purchase intention**, **primary behavior**, and **secondary behavior** all positively influenced **profitability**, while only **primary behavior** had a significant impact on **productivity**. Lastly, only **secondary behavior** showed a positive impact on **growth capacity**.

In a similar vein, Kumar (2017) explored the effects of service quality dimensions on **customer satisfaction** and **service loyalty** in the **Indian telecommunications industry**. Using a **five-point Likert scale**, the study revealed significant effects of **empathy**, **assurance**, **responsiveness**, and **tangibility** on **customer loyalty**, while only **empathy** and **reliability** had a significant effect on **customer satisfaction**.

Tabash et al. (2019) focused on the **e-banking sector** of **Islamic banks** and examined the influence of service quality on **customer satisfaction**. Primary data was collected from **373 online users** of Islamic banks, revealing that **reliability**, **responsiveness**, **ease of use**, and **privacy** positively affected customer satisfaction. **Ease of use** emerged as the most influential service dimension. Similarly, Fida et al. (2020) found that **empathy** and **responsiveness** had a significant positive impact on **customer satisfaction** in Islamic banks, while other service quality dimensions showed a positive but insignificant effect.

These studies demonstrate the varied but crucial role service quality dimensions play in shaping customer satisfaction and loyalty across different industries, including telecommunications and banking.

Nguyen et al. (2020) examined the impact of **service quality** on **customer satisfaction**, **customer loyalty**, and **switching costs** in commercial banks in **Vietnam**. The study used **tangibles**, **reliability**, **empathy**, **responsiveness**, and **service capacity** as the key service quality dimensions. Through **multiple regression analysis**, the authors found a significant positive impact of all service quality dimensions on customer satisfaction, with **service capacity** and **tangibility** being the strongest drivers of satisfaction. Furthermore, the study revealed a significant positive effect of **customer satisfaction** on **customer loyalty**, and a significant positive impact of **customer loyalty** on **switching costs**.

In **Nepal**, Bhatta and Durgapal (2016) analyzed the effect of **service quality** on **customer satisfaction** in **commercial banks**. Data was collected from **300 customers** of banks in the **Kathmandu Valley** through a **questionnaire survey**. The study found a strong correlation between service quality and customer satisfaction. Similarly, Lamichhane (2018) explored the impact of service quality on customer satisfaction in Nepalese commercial banks and identified significant effects of the service quality dimensions, including **reliability**, **assurance**, **tangibles**, **empathy**, and **responsiveness**.

Additionally, Mahato and Goet (2020) found that all service quality dimensions had a significant positive influence on customer satisfaction, and customer satisfaction, in turn, positively impacted **customer loyalty** in the context of **Nepalese restaurant services**.

Despite the extensive research on the impact of service quality on **customer satisfaction** and **customer loyalty** in various sectors, there is a noticeable gap in studies focusing on the **Nepalese telecommunications sector**. Therefore, this study aims to analyze the impact of **service quality** on **customer satisfaction** and **loyalty** in **NTR District**.

3. RESEARCH METHODS

Research Design

This study employs both **descriptive** and **causal-comparative research designs**. The primary aim of the paper is to analyze customers' perceptions of the various dimensions of **service quality**. To achieve this, a **descriptive research design** is utilized to assess the overall perception of customers regarding the service quality of **Nepal Telecom**. Additionally, the study aims to examine the impact of **service quality** on **customer satisfaction** and **loyalty**. For this purpose, a **causal-comparative research design** is applied to explore the relationships and influences between service quality and these outcomes.

Nature and sources of data

This study is based exclusively on **primary data**. Data was collected using **self-administered questionnaires**, which were structured in two parts. The first part focused on gathering information about the **respondent profile**, while the second part assessed **service quality**, **customer satisfaction**, and **loyalty**. The study employed the five service quality dimensions proposed by **Parasuraman et al. (1991)**: **tangibles**, **reliability**, **assurance**, **empathy**, and **responsiveness**. For each service quality dimension, **five statements** were included, with responses measured on a **five-point Likert scale**.

Population and sample

This study aims to identify the impact of **service quality** on **customer satisfaction** and **loyalty** within **NTR District**, **Surkhet**. For this purpose, all customers in **Surkhet** are considered the population of the study. A sample of **500 individual customers** from **NTR District**, **Surkhet**, was selected using the **convenience sampling technique**. Consequently, **500 questionnaires** were distributed to individual customers of **NTR District**, **Surkhet**. Of the 500 questionnaires distributed, **395 complete and usable responses** were returned, resulting in a **79% response rate**. The survey was conducted between **January 2021** and **February 2021** in the **Surkhet Valley**.



Model Specification

The impact of **service quality** on **customer satisfaction** and **loyalty** has been analyzed using an **econometric model**, which is represented by equations 1 to 3. These equations are used to quantitatively assess the relationships between service quality dimensions and the dependent variables of customer satisfaction and loyalty. The model allows for the identification of the significant factors affecting satisfaction and loyalty, based on the service quality dimensions under study.

Model 1

$$CS = \alpha_0 + \alpha_1 \text{Tangibility} + \alpha_2 \text{Reliability} + \alpha_3 \text{Assurance} + \alpha_4 \text{Empathy} + \alpha_5 \text{Responsiveness} + U \quad (1)$$

Model 2

$$CL = \alpha_0 + \alpha_1 \text{Tangibility} + \alpha_2 \text{Reliability} + \alpha_3 \text{Assurance} + \alpha_4 \text{Empathy} + \alpha_5 \text{Responsiveness} + U \quad (2)$$

Model 3

$$CL = \alpha_0 + \alpha_1 CS + U$$

In this study, Customer Satisfaction (CS) and Customer Loyalty (CL) are treated as the dependent variables. The independent variables in Model 1 and Model 2 are the five dimensions of service quality: Tangibility, Reliability, Assurance, Empathy, and Responsiveness.

In Model 3, Customer Loyalty (CL) is the dependent variable, and Customer Satisfaction (CS) is the independent variable, to analyze the impact of satisfaction on loyalty.

The econometric models are specified as follows:

- α_0 represents the intercept term.
- $\alpha_1, \alpha_2, \alpha_3, \alpha_4,$ and α_5 are the **regression coefficients** associated with each independent variable (the service quality dimensions).
- U is the **residual error term**, capturing any variation not explained by the independent variables.

The models are designed to quantify the relationships between the dimensions of service quality, customer satisfaction, and customer loyalty.

4. RESULTS AND DISCUSSION

Profile of the Respondents

The respondents' demographic information, i.e., gender, age, occupation and education, is presented in Table 1.

Table 1 Profile of Respondents Based on Personal Characteristics

Basis for Classification		Frequency	Percent
Gender	Male	174	44.1
	Female	221	55.9
	Total	395	100.0
Age group	15-24 years	44	11.1
	25-34 years	163	41.3
	35-44 years	153	38.7
	45 years and above	35	8.9
	Total	395	100.0
Occupation	Government services	36	9.1
	Private services	177	44.8
	Business	80	20.3
	Student	83	21.0
	Others	19	4.8
	Total	395	100.0
Level of Education	Below Secondary	22	5.6
	Secondary	90	22.8
	Higher Secondary	113	28.6
	Bachelor	118	29.9



Masters and above	52	13.2
Total	395	100.0

Sources: Field survey, 2021

Reliability test

In this study, the impact of **service quality** on **customer satisfaction** and **loyalty** was analyzed using a **questionnaire** based on a **five-point Likert scale**. Given the importance of reliability for such instruments, the study ensured the reliability of all constructs by evaluating the **Cronbach's Alpha** values. The results revealed the following **Cronbach Alpha values**: 0.701 for **Tangibles** (four items), 0.734 for **Reliability** (four items), 0.732 for **Responsiveness** (four items), 0.784 for **Assurance**, 0.722 for **Empathy** (four items), 0.751 for **Satisfaction** (five items), and 0.762 for **Loyalty** (five items). Since all **Cronbach's Alpha values** exceed 0.70, it indicates that the reliability of the instruments used in this study is acceptable, in line with the standard proposed by **Nunnally (1978)**. This confirms that the measurement tool is reliable for assessing the constructs of **service quality**, **customer satisfaction**, and **loyalty**.

Responses on service quality dimension, customer satisfaction and customer loyalty

Table 2 Responses on the service quality dimension and customer satisfaction and customer loyalty

SN.	Dimensions	Mean	Std. Dev.
<i>Tangibles</i>			
1.	The network of RELIANCE JIO is well-equipped.	4.384	0.596
2.	The physical layout of equipment and furniture is comfortable for customers interacting with staff.	4.174	0.546
3.	RELIANCE JIO's employees are well-dressed and appear neat	4.223	0.671
4.	The appearance of the physical facilities of RELIANCE JIO matches the type of services offered.	4.092	0.724
	Overall	4.219	0.462
<i>Reliability</i>			
1.	The services provided by RELIANCE JIO are faithful.	4.092	0.724
2.	RELIANCE JIO provides its services at the time it promises to do so.	4.038	0.661
3.	RELIANCE JIO keeps its records accurately.	4.084	1.023
4.	Services and charges of RELIANCE JIO are reliable.	4.041	0.663
	Overall	4.063	0.506
<i>Responsiveness</i>			
1.	RELIANCE JIO provides prompt services to customers.	4.066	1.065
2.	Employees of RELIANCE JIO are always willing to help customers.	4.059	0.671
3.	RELIANCE JIO arranges special care for special customers.	3.670	1.149
4.	Employees of RELIANCE JIO reply to any query from customers.	4.020	1.081
	Overall	3.949	0.654
<i>Assurance</i>			
1.	When customers have problems, RELIANCE JIO is sympathetic and reassuring.	4.031	0.754
2.	Customers are safe to deal with the services of RELIANCE JIO.	4.051	0.666
3.	Clients can trust the employees of RELIANCE JIO.	2.087	0.867
4.	Employees of RELIANCE JIO are polite to customers.	4.054	0.668
	Overall	3.556	0.531
<i>Empathy</i>			
1.	Customers have faith in the services provided by RELIANCE JIO.	3.662	1.159
2.	Employees of RELIANCE JIO give personal attention to the customers	1.964	0.743
3.	Employees of RELIANCE JIO know the needs attention of the customers	4.056	1.061
4.	The operating hours of RELIANCE JIO are convenient for all their customers	4.043	0.645



Overall	3.428	0.469
Satisfaction		
1 I am satisfied with the overall service quality offered by RELIANCE JIO .	4.066	1.055
2 I am satisfied with the professional competence of RELIANCE JIO .	4.028	1.048
3 I am satisfied with the performance of the frontline employees of RELIANCE JIO .	4.082	0.674
4 I am comfortable with the relationship with RELIANCE JIO .	2.289	1.297
5 I intend to continue using mobile services from RELIANCE JIO for a long time.	4.105	0.673
Overall	3.709	0.596
Loyalty		
1 Even if another operator's price is lower than others, I will continue using RELIANCE JIO	4.031	0.715
2 I will encourage friends and relatives to use the services offered by RELIANCE JIO	4.082	1.049
3 I am willing to say positive things about RELIANCE JIO to other people.	3.665	1.151
4 RELIANCE JIO is capable of providing the best service.	3.647	1.152
5 I am not likely to switch to another network soon.	2.000	0.990
Overall	3.483	0.578

Source: Field Survey, 2021

Table 3 Result of regression analysis of customer satisfaction and customer loyalty

Variables	Model 1 Customer satisfaction	Model 2 Customer loyalty	Model 3 Customer loyalty
(Constant)	0.263 (1.407)	0.179 (1.209)	1.710* (10.682)
Tangibility	0.246* (5.828)	0.145* (4.322)	
Reliability	0.525* (7.617)	0.613* (11.235)	
Assurance	0.225* (5.178)	0.216* (6.276)	
Empathy	0.163** (2.269)	0.842* (14.770)	
Responsiveness	0.252* (3.878)	0.388* (7.548)	
CS			0.478* (11.220)
Adjusted R2	0.747	0.832	0.241
F-value	233.475*	390.248*	125.887*

Table 3 presents the regression results of **customer satisfaction** and **customer loyalty** in relation to the service quality dimensions. The results indicate significant positive coefficients for all the service quality dimensions—**tangibility**, **reliability**, **assurance**, **empathy**, and **responsiveness**—in both regression models.

In **Model 1**, which analyzes the impact of service quality on customer satisfaction, the coefficients for all service quality dimensions are significant at the 1 percent level, except for **empathy**, which is significant at the 5 percent level. These results suggest that **NTR District's** service quality positively impacts customer satisfaction. Specifically, the service quality aspects of tangibility, reliability, assurance, empathy, and responsiveness all contribute to increasing customer satisfaction. This aligns with the findings of Iddrisu et al. (2015) and Selelo and Lekobane (2017).

Among the service quality dimensions, **reliability** has the largest regression coefficient ($\alpha = 0.525$), indicating it has the strongest influence on customer satisfaction, followed by **responsiveness** ($\alpha = 0.252$), **tangibility** ($\alpha = 0.246$), **assurance** ($\alpha = 0.225$), and **empathy** ($\alpha = 0.163$). The adjusted R² value of 0.747 suggests that nearly 75 percent of customer satisfaction



is explained by the service quality dimensions in this study. Additionally, the significant F-value of 233.475 confirms that the model fits well.

In **Model 2**, which examines the effect of service quality on customer loyalty, all the service quality dimensions are significant at the 1 percent level. This finding implies that service quality is a key determinant of customer loyalty to **NTR District**. This result is consistent with previous studies such as Obeidat et al. (2012) and Kumar (2017). Among the service quality dimensions, **empathy** has the highest regression coefficient ($\alpha = 0.613$), followed by **reliability** ($\alpha = 0.613$), **responsiveness** ($\alpha = 0.388$), **assurance** ($\alpha = 0.216$), and **tangibility** ($\alpha = 0.145$). The adjusted R^2 value of 0.832 indicates that service quality dimensions explain about 83 percent of customer loyalty, and the significant F-value confirms the model's goodness of fit.

In **Model 3**, which investigates the effect of customer satisfaction on customer loyalty, the coefficient for **customer satisfaction (CS)** is significantly positive at the 1 percent level. This finding suggests that satisfied customers are more likely to become loyal to **NTR District**, consistent with studies by Sabir et al. (2013), Iddrisu et al. (2015), and Nguyen et al. (2020). The adjusted R^2 value of 0.241 indicates that **customer satisfaction** explains about 24.1 percent of the variance in customer loyalty, and the significant F-value of 125.887 supports the validity of the model.

The results of this study, showing the significant impact of service quality dimensions on customer satisfaction and loyalty, align with the findings of various empirical studies, including those by Siu and Mou (2005), Yee et al. (2011), Iddrisu et al. (2015), Kumar (2017), Liu and Wang (2017), Khan and Fasih (2014), Tabash et al. (2019), Slack and Singh (2020), Nguyen et al. (2020), and Fida et al. (2020).

5. CONCLUSION AND IMPLICATIONS

This paper analyzes the impact of service quality on customer satisfaction and loyalty at Nepal Telecom, Surkhet, focusing on five key dimensions: tangibility, reliability, assurance, empathy, and responsiveness. The study concludes that service quality is a crucial factor in driving customer satisfaction and loyalty. Among the various dimensions, **reliability** is identified as the most significant factor influencing customer satisfaction. Furthermore, all other dimensions of service quality—tangibility, assurance, empathy, and responsiveness—are also found to play an important role in fostering both customer satisfaction and loyalty.

Based on these findings, the management of Reliance Jio is encouraged to prioritize improving all dimensions of service quality as part of their customer service strategies. By implementing a comprehensive service quality approach, Reliance Jio can enhance customer satisfaction and loyalty, ultimately gaining a competitive edge in the market.

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