Drivers of Trust and its Effect on Behavioral Loyalty in Indian Telecommunication Industry

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Abstract: ***In today's competitive market environment, creating and maintaining customer loyalty is of vital importance to the service providers. It is a challenging task because little is known about how customers in their relational preferences and there are a lot of variables that influence customer loyalty. Studies have produced consistent evidence that trust is a determinant of customer behavior loyalty. This study attempts to examine the determinants of trust and its effect on customer behavior loyalty in the mobile telecommunication services providers. The variables of this study are system quality, information quality and network quality and trust. As many as 125 users of mobile phone users-students were surveyed in Coimbatore city, TamilNadu, India. The data as analyzed by regression and correlation analysis andcollinearity also tested between variables. Behavioral loyalty is measured by the number of customers which remain with their service provider. The results of the study found a positive relationship between the system quality, information quality and network quality, trust and behavior loyalty and also we revealed that the trust is the most significant predictor of the behavior loyalty. Trust affects customer intention to stay with particular network service provider.***

Key words: Behavior loyalty, Information quality, Network quality, System quality, Trust.

I. INTRODUCTION

In Telecommunications sector the year 2015-16 has been busy and eventful year. The Telecom Sector At the end of the financial year the subscriber base was 1058.86 million out of which 1033.63 million were wireless subscribers. This is witnessed substantial growth in the number of subscribers during the year 2015-16. The urban tele-density is increased from 148.61 to 154.01. The Internet subscriber base in the country as on 31st March 2016 stood at 342.65 million as compared to 302.35 million as on 31st March 2015. The total broadband subscriber base of the country increased from 99.20 million as on 31st March 2015 to 149.75 Million as on 31st March 2016. Quality of Service is one of the most important policy and programme of Telecom Regulatory Authority of India in respect of telecom sector (TRAI 2015-16).

India has become the second largest mobile market in the world, trailing only China. The Indian mobile phone market is characterized by a large subscriber base, low average revenue per user (ARPU) and high churn rates (TRAI, 2009; Gartner Report, 2009). The Indian telecom market is highly competitive with ten to 12 players operating in each telecom circle and the entry of new licensees is expected to further intensify the competition (KPMG, 2009). Churn rates have escalated with increased competition and deregulation. Factors such as the launching of mobile number portability scheme, the introduction of 3G and 4G services and the entry of new licenses are likely to further increase churn rates and reduce loyalty (TRAI, 2009). Today the Indian telecommunications industry is intensely competitive.Identifying the loyalty drivers to cell phone network service providers is extremely important in today's competitive environment. Consensus is absent in the marketing literature on how behavior loyalty should be conceptualized and measured in the service industry. For this study behavioral loyalty is seen as the readiness of customers to repurchase the services of the service provider and to maintain a relationship with the firm.

II. SYSTEM MODEL

System quality

System quality is defined as the performance of IS (Petter and McLean, 2009). Bailey and Pearson (1983), Yang et al. (2005), and Kim et al. (2009) suggested accessibility as a measure of system quality. Especially, Kim et al. (2009) selected accessibility as one important characteristics of a ubiquitous computing system. In addition, Hamilton and Chervany (1981), Bailey and Pearson (1983), and Srinivasan (1985) selected response speed as a measure of system quality.

A Smartphone, with its own Central Processing Units, Operating Systems and various applications, can currently be compared to PCs. System quality, in this study, refers to the customer perception of the Smartphone's physical abilities such as speed and the high-definition resolution. These system characteristics have been a variable of great concern in much of the research in the field of human–computer interaction. For interactive media, Durlak (1987) noted that interactivity becomes equated with the physical

components of interactive system. Previous literatures have empirically improved a high correlation between the user's appreciation for the system and his/her utilization of its outputs (Power and Dickson, 1973; Swansone, 1974). Also diverse studies such as Lee and Lin (2005), Lee et al. (2010), and Jeong and Jang (2010) have generated considerable interests in system quality to affect the customer's satisfaction and their intention – especially continuance intention – to use.

Information quality

Businesses need to provide information that helps customers to understand the product offerings and supports customer decision making (Hasley and Gregg, 2010), such as detailed product description, transparent price information, company information, professional advice, research reports, contact information and hyperlinks to relevant websites (Yang et al., 2005). Yang et al. (2005) also stated that lack of information completeness makes it harder for customers to get the right message and picture of the statement. On the other hand, too much information might make it more difficult for customers in finding the right information. Therefore, companies need to know what kind of information should be included on their websites and what kind of information distracts customers from their decision making (Hasley and Gregg, 2010).

Information quality is defined as the quality of the report or output that is produced and displayed by an IS [DeLone and MacLean, 1992;Gorla et al., 2010]. We considered accuracy, believability, timeliness, being up-to-date, and understandability as measures of system quality. Wang and Strong [1996] classified information quality into four dimensions: intrinsic, contextual, representational, and accessibility.

Network quality

Network quality includes the number of errors, downloading and uploading speed and system response time (Vlachos and Vrechopoulos, 2008). In the ISP context, network quality refers to the quality of the network or the quality and strength of the network signal of the network (Wang et al., 2004). In mobile phone networking service, the network quality can be discussed on call quality, coverage, and network, such as dropped calls, static and broken conversation during cellular phone calls (Asaari and Karia, 2003). Hence, for the ISP, any dropped connection of the Internet can lead to low network quality in customers' perspective. A company that can deliver high quality service has a better chance of recruiting customers who are willing to return and pass the firm's performance praises to others (Ojo, 2010). It is necessary for ISPs to equally focus on both technical quality (i.e. Internet connection speed, download speed, connection reliability) and functional quality (i.e. the effective and rapid solution of technical problems, and employee behaviour) in order to improve service quality (Deng et al., 2010; Kyriazopoulos et al., 2007; Woo and Fock, 1999).

Trust

Trust is a multidimensional concept (Mayer, Davis, &Schoorman, 1995; Rousseau, Sitkin, Burt, &Camerer, 1998) and trust as a specific belief about the trustee's integrity, competence, and benevolence (Doney& Cannon, 1997; Ganesan, 1994; Gefen, 2004).Trustplays an important role in determining customer loyalty. When customers trust the service provider, they will continually use the service and even recommend the service to potential customers (Deng et al., 2010). In telecommunications market, Chiou and Droge (2006) point out that customer trust has been shown to be important and is related to the emotional nature of consumer loyalty long-term orientation in the relationship. For instance, researchers found that trust positively influences customer attitude and behavior intention in mobile commerce context (Deng et al., 2010). Pirc (2006) also claim that customer trust in the mobile service provider have positive and direct effect on loyalty in Slovenia mobile phone industry. Similar results also reported in Taiwan ISP research by Chiou (2004), and in the United Kingdom mobile phone research by Ranaweera and Prabhu (2013). Therefore, an ISP which has a higher level of brand trust will tend to have a higher level of attitudinal and behavioural loyalty among the consumers. The Indian mobile phone industry is a high churn pre-paid market. Churn rates have escalated with increased competition and deregulation. Increased customer churn results in rising customer acquisition costs (a new customer can cost a mobile phone company between US $300 and $600 in sales support, marketing and commissions) and lower average monthly billings (Borna, 2000). Mobile phone marketing managers generally focus on the product features, price and delivery in their marketing strategy. Since, the scope for product differentiation is limited in telecom sector, an understanding of factors which drive customer loyalty is beneficial for customer relationship managers to develop and reinforce marketing strategies to increase retention.

Trust is known as a foundation of a long-term relationship, as a possible advanced exchange relationship between buyers and sellers (Hong and Cho, 2011). Customer trust refers to the customers' perceptions of attributes of service providers, including the ability, integrity and benevolence of the providers (Deng et al., 2010). Additionally, customer trust relates to the perception of customers on the ability of a brand to fulfill its promise while expertise

refers to a brand capability of realizing its promises (Ou et al., 2011).

Trust is a primary predictor of future purchase intentions in relational exchanges (Garbarino and Johnson, 1999). Moorman et al. (1992) define trust as the willingness to rely on an exchange partner in whom one has confidence. Trust exists when one party has confidence in an exchange partner's reliability and integrity (Morgan and Hunt, 1994).Trust as a willingness to be vulnerable to the actions of another party (Mayer et al., 1995) or willingness to rely on another (Doney, Cannon, & Mullen, 1998).

The development of trust is considered to be a critical result of establishing a long-term successful relationship between all the parties involved. In face of complicated service markets, customers tend to behave and make purchasing decision depending on their previous consuming experiences (Doney and Cannon, 1997), their expectations (Anderson and Narus, 1990; Mayer et al., 1995) and perception (Liu et al., 2008; Gwinner et al., 1998; Doney and Cannon, 1997) to service providers. Investing in long-term relationship with customers thus helps to develop customer trusts and improve the effective quality of a relationship in order to obtain mutual interests (Anderson &Weitz, 1989). Customers with trusts in service providers' capability would probably be willing to commit to a service relationship for meeting their expectations (Morgan and Hunt, 1994).

Customer loyalty

Dick and Basu (1994) define loyalty as the strength of the relationship between an individual's relative attitude and their repeat patronage. Therefore, in line with various researchers this study proposes a composite measure of customer loyalty incorporating both behavioral and attitudinal dimensions. For this study behavioral loyalty is seen as the readiness of customers to repurchase the services of the service provider and to maintain a relationship with the firm.

This study adopts the composite loyalty approach which suggests a simultaneous assessment of attitudinal and behavioural loyalty (Dick and Basu, 1994). Attitudinal loyalty is evaluated by customers' inner thoughts of attachment, positive word-of-mouth and recommendations (Zeithaml et al., 1996). Attitudinal loyalty can be determined by exploring if customers consider themselves to be loyal patrons of this ISP, as well as if they think this ISP is the best choice for them (Kim and Niehm, 2009). In addition to attitudinal loyalty, behavioural loyalty is measured by the number of customers which remain with their service provider (Zeithaml et al., 1996). The two final endogenous constructs of attitudinal and behavioural loyalty are investigated in light of customer evaluations, namely trust, satisfaction, commitment and value as discussed in the following sections.

Attitudinal and behavioral loyalty

The loyalty literature supports the two-dimensional measures as better predictors of customer's loyalty (Chaudhuri and Holbrook, 2001; Ganesh et al., 2000; Rauyren and Miller, 2007). The composite approach to loyalty considers customer's favorable attitudes, intentions and repeat purchasing as measure of true loyalty (Shoemaker and Lewis, 1999; Rundle-Thiele, 2005). Dick and Basu (1994) define loyalty as the strength of the relationship between an individual's relative attitude and their repeat patronage. Therefore, in line with various researchers this study proposes a composite measure of customer loyalty incorporating both behavioral and attitudinal dimensions. For this study behavioral loyalty is seen as the readiness of customers to repurchase the services of the service provider and to maintain a relationship with the firm. Attitudinal loyalty is defined as the level of customer's psychological attachments, willingness to recommend the service provider and engage in positive WOM communications.

Objectives

1. To identify the determinants of trust.

2. To investigate the effect of trust on behavioral loyalty.

III. PREVIOUS WORK

System Quality has been considered as a typical Information system success measure (e.g. DeLone& McLean, 1992, 2003; Myers et al., 1997; Seddon, 1997). Although it is positive relationship with user satisfaction is also empirically supported in the prior Information System studies (Rai et al., 2002; Seddon&Kiew, 1994).

Early Information System studies largely evaluated Information System performance from the perspective of (i) the quality of the system itself such as accessibility, response time, integration, efficiency, and system flexibility and (ii) the quality of information such as information accuracy, completeness, relevance, precision, and currency (Bailey & Pearson, 1983; Ives & Olson, 1983). However, Information System organizations are increasingly performing the dual role of both information and service provider because of the growth of end-user computing, decentralization, and the available choices for sources of IS services (Myers, Kappelman, &Prybutok, 1997). Pitt, Watson, and Kavan (1995) suggested that the performance of the information system service function should be assessed to measure the effectiveness of Information System properly. Ballantine et al., 1996; DeLone& McLean, 2003; Kettinger& Lee, 1994, 1997;

Myers et al., 1997 have considered the service function as an essential ingredient of Information System. Furthermore, one of the key differences between the application service and the traditional information system is the sustained relationship between the Application Service Providers (ASP) and the end-user organizations. In other words, ASPs provide the combination of application and service, in which system features along with the service features such as availability and reliability take their roles (Ma, Pearson, &Tadisina, 2005). As an evidence, service quality is one of the company's main concerns when choosing ASP services (Lyu et al., 2009). Accordingly, ASP performance can be measured in terms of System Quality, Information Quality, and Service Quality.

Network quality has been considered as one of the most important factors associated with the quality of the mobile communications service and with user's satisfaction (Kim et al., 2004; Kim and Kim, 1999; Kim and Yoon, 2004). Traditionally, the importance of the communication technology has been highlighted to facilitate real-time interactions (Shannon and Weaver, 1949; Kiousis, 2002). Network quality in this study refers to the perceived quality of each customer's network based on the overall experience and the call quality of the chosen network. High-speed data networks that offer a real time interactive experience might help to predict attitudes and behaviors towards Smart phones.

Trust can reduce risk and uncertainty in trust related behaviors (McKnight et al., 2002a), transaction costs (Mishra, 1996), and disputes involved in many economic transactions (Ring & van de Ven, 1994). Trust is also helpful for facilitating collaboration among organizations because organizations often rely on their partners' performance and remain vulnerable to the partner's opportunistic behaviors (Kumar, 1996).

The literature on IS (Information System) outsourcing has particularly emphasized the mutual trust between two parties as one of the most important factors for outsourcing success (Cullen, Johnson, &Sakano, 2000; Grover, Cheon, &Teng, 1996). Trust is particularly needed when the truster lacks adequate control over the trustee (Das &Teng, 1998; Dasgupta, 1988). Winning trust from customers is essential for ASPs (Application Service Providers) because most application service customers face rather high operational and business risks in choosing and maintaining their application service (Bennett &Timbrell, 2000).

Trust leads to a high level of affective commitment. Trust is positively related to commitment in buyer-seller relationships (Ganesan and Hess, 1997). Trust addresses central social needs of the customer, the fulfillment of which leads to an affective commitment to the relationship (Hennig-Thurau and Klee, 1997). When customers trust the supplier, they strongly believe in the future potential of the relationship (Walter and Ritter, 2003). De Ruyter et al. (2001) report a positive impact of trust on affective commitment in supplier-customer relationships in high-technology markets. Wang (2002) reports the mediating effect of affective commitment on trust-loyalty link of the customer relationship. In business-to-business services context, Gounaris (2005) finds significant influence of trust on affective commitment, which in turn influences intention to invest and intention to stay in a relationship.

Small businesses, which have a large part of their current application service customer basis, are generally incompetent in monitoring and controlling the opportunistic behaviors of ASPs. The prevalence of a standardized contract for a application service (Yao & Murphy, 2002) makes it more difficult for application service clients to control ASPs properly. The role of trust becomes imperative under the condition with this risk and information asymmetry. Trust operates as a governance mechanism to curb the service provider's opportunism. Application service clients can have confidence in an ASP's cooperation by selecting a trustworthy vendor as their partner. The ASP model's inherent security risks and the customers' lack of control measures on the opportunistic behaviors of ASPs lead ASP customers to rely on trust.

In Brand trust, Trust plays a central role in forming a long-lasting customer relationship. Chaudhuri and Holbrook define brand trust as the ‘‘willingness of the average consumer to rely on the ability of the brand to perform its stated function’’. In general, trust involves two exchange partners. In the context of our research, the two exchange partners are the user of the mobile phone and the mobile phone network service providers. Brand trust is based on the perception that the company represented by the brand is reliable and responsible for the interest and welfare of the user. Greater usability provides a better chance to complete a series of tasks that a user must perform to accomplish an objective, thereby potentially improving the level of trust toward the company associated with the device used. Previous research on website usability provides empirical evidence of a positive relationship between usability and trust. In line with those studies, we expect the system quality, information quality, and network quality of a mobile network serviceto positively influence the level of trust.

Thereis a link between attitude and behavior with attitude leading to behavior (Ajzen and Fishbein, 1980). Attitudes play a powerful role in influencing consumers' intentions and actual behavior (Hoyer and Macinnis, 2009). A high

relative attitude contributes significantly towards the maintenance of long-term loyalty (Dick and Basu, 1994).

In an ISP industry, customer trust can be evaluated by exploring how customers feel about their service provider in terms of the company's honesty, responsibility and professional manners, and if the customers think that the ISP understands and cares about them (Chiou, 2004). The quality of the service offered by the service provider impacts the level of trust that the customer places in the service provider and the service (Gounaris and Venetis, 2002). In addition, a high level of service quality has a positive influence to customer word-of-mouth, which in return has a positive impact on customer trust (Sabiote and Roman, 2009).

Three types of loyalties are behavioral loyalty (Tucker, 1964; McConnell, 1968), attitudinal loyalty (Russell-Bennett et al., 2007) and composite loyalty (Day, 1969; Uncles et al., 2003). The behavioral approach argues that the repeat purchasing of a brand over time by a consumer completely accounts for loyalty (Chaudhuri and Holbrook, 2001). Behavioral concepts strictly look at the repeat purchase behavior expressed in terms of revealed behavior such as proportion of purchase, purchasing frequency and probability purchase (Yanamandram and White, 2006).The relationship between trust and trust related behavioral intention is empirically supported within the context of online legal service (McKnight et al., 2002b), online marketplace (Gefen, 2000, 2003; Liu, Marchewka, Lu, & Yu, 2004; Pavlou&Gefen, 2004), online e-commerce (Kim, Ferrin, & Rao, 2009), online banking (Vatanasombut, Igbaria, Stylianou, & Rodgers, 2008) and ERP customization (Gefen, 2002, 2004). Sirdeshmukh et al. (2002) suggest that trust is a key determinant for building strong consumer-firm relationships. This relationship is likely to hold in the case of mobile network service providers. Accordingly, we propose that:

Hypothesis of the study

H1: system quality positively related to trust.

H2: Information quality positively related to trust.

H3: Network quality positively related to trust.

H4. Trust positively related to behavioral Loyalty.

IV. PROPOSED METHODOLOGY

DATA COLLECTION AND SAMPLE CHARACTERISTICS

Data was obtained from the students using smart phones of cellular mobile services in Coimbatore City, TamilNadu State, with the help of questionnaire. Purposive sampling method was used to collect the data from the customers. Pre-paid and postpaid subscribers of GSM(Global system for Mobile) services were included in the present study. A total of 125 questionnaires were completed in all aspects.

Measurement of Variables

Table 1: Measurement of variables

S.No	Variables	Number of items	Cronbach Alpha
1	Trust	6	.900
2	System quality	7	.940
3	Information quality	6	.877
4	Network quality	7	.868
5	Behavioral loyalty	6	.820

Table 2: Demographic profile of the respondents.

Sl. No	Respondent's Characteristics	Percentage of Respondents (%)
I	**Gender**	
	Female	65.6
	Male	34.4
II	**Age group**	
	18 – 22	47.2
	23 – 27	20.0
	28 – 32	14.4
	33 – 37	14.4
	38 and above	4.0
III	**Education**	
	Under graduate	37.6
	Post Graduate	12.0
	Research scholar	50.4

V. SIMULATION/EXPERIMENTAL RESULTS

Data collected has been analyzed using different statistical tools. SPSS 11.5 was used for assessment of the reliability of dimensions and testing the hypothesis. For the purpose of analysis, Likert scale, which is actually an ordinal scale, is being approximated to a metric scale (i.e., interval scale in this case), and hence multiple regression and correlations are being used to explain the data.

Reliability Analysis: The reliability of items was assessed by computing the coefficient of Cronbach alpha. Cronbach alpha measures the internal consistency of the items. For

the purpose of this research, alpha coefficient has been computed separately to assess the reliability of the scales adopted in the study. Results of reliability analysis are shown in Table 1. If coefficient alpha is above 0.60, it is considered to be reliable. All alpha coefficients range from 0.82 to 0.94, thereby, indicating good consistency among the items within each dimension and scale.

HYPOTHESIS TESTING

Correlation and Multiple Regression analysis have been done to test the hypothesis of the study. Prior to applying the regression analysis, the assumptions for the regression analysis were tested.

Table 3: Regression Model Summary

Model	R	R-square	Adjusted R-Square	Std. Error of the estimate
1	**.832**	**.692**	**.685**	**.53797**

Note: a) Predictors: system quality, information quality, network quality
b) Dependent Variable: Trust.

c) R2 refers to the coefficient of determination that measures the proportion of the variance in the dependent variable that is explained by the independent variable.

Table 4. ANOVA

Model	Sum of squares	Df	Mean square	F	Sig
Regression	**78.805**	**3**	**26.268**	**90.765**	**.000**
Residual	**35.018**	**121**	**0.289**		
Total	**113.823**	**124**			

a). dependent variable : Trust
b). predicators: system quality, information quality, network quality

Table 5: Regression Analysis: Trust Coefficients

Variable	Unstandardised Coefficients		Standardized Coefficients	t-Value	Significance Level
	B	Std.error	Beta		
Constant	**.165**	**.216**		**.760**	**.449**
System quality	**.369**	**.114**	**.388**	**3.227**	**.002**
Information quality	**.334**	**.105**	**.293**	**3.172**	**.002**
Network quality	**.221**	**.117**	**.201**	**1.900**	**.060**

Note: 1. Beta coefficient is the standardized regression coefficient which allows comparison of the relatives on the dependent variable of each independent variable.
2. t-statistics help to determine the relative importance of each variable in the model.

Standardized Coefficients of Beta and t-value of multiple regression analysis in Table 5 shows that system quality, information quality, network quality are best predicts and good explanatory variables of the Trust. The results of the regression for relationship between trust and system quality, information quality, network quality showed the adjusted R-square is 0.685while the F value is 90.765 (Table3,4,5) indicating high proportion of explained variance and this adjusted R-square was found to be statistically significant. Standardized Coefficients of Beta and t-value of multiple regression analysis shows that the system quality, information quality, network quality best predicts and is good explanatory variable of Trust. Pearson correlation was computed to test the formulated hypothesis.

Table 6: Test of Collinearity

Variables	Tolerance	VIF
system quality,	.176	5.681
information quality,	.298	3.350
network quality	.228	4.386

The suitability of regression analysis for the data was assessed in the normality test of the SPSSusing the Variance Inflation Factor (VIF). Generally, if VIF exceeds 10, the variables are considered highly collinear and could be problematic using regression analysis. Table 6 indicates that the tolerance values (>0.01 or less than 10.00) and the VIF values are quite respectable indicating the suitability of the data for regression. All the VIF values are between 3.350 and 5.681.

Table 7: Regression Model Summary

Model	R	R-square	Adjusted R-Square	Std. Error of the estimate
1	.450	.203	.196	0.76888

Note: a) Predictors: Trust b) Dependent Variable: Behavioral Loyalty. c) R2 refers to the coefficient of determination that measures the proportion of the variance in the dependent variable that is explained by the independent variable.

Table 8. ANOVA

Model	Sum of squares	Df	Mean square	F	Sig
Regression	18.508	1	18.508	31.307	.000
Residual	72.715	123	.591		
Total	91.224	124			

a). Dependent variable : Behavioral loyalty

b). Predicators: Trust

9. Regression Analysis: Behavior Loyalty Coefficients

Variable	Unstandardised Coefficients		Standardized Coefficients	t-Value	Significance Level
	B	Std.error	Beta		
Constant	1.852	.253	-	7.316	.000
Perceived value	.403	.072	.450	5.595	.000

Dependent variable: Behavioral Loyalty

Note: 1. Beta coefficient is the standardized regression coefficient which allows comparison of the relatives on the dependent variable of each independent variable.

2. t-statistics help to determine the relative importance of each variable in the model.

The results of the regression for relationship between the behavioral loyalty, trust showed the adjusted R-square is .196 while the F value 31.307 (Table 7,8,9) indicating high proportion of explained variance and this adjusted R-square was found to be statistically significant. Standardized Coefficients of Beta and t-value of multiple regression analysis shows that the trust best predicts and is good explanatory variable of the behavioral loyalty.

10. Correlation Between trust and system quality, information quality and network quality.

Correlation	System quality	Information quality	Network quality
Trust	.807*	.771*	.767*

Note:* Correlation is significant at the 0.01 level (two-tailed).

Table 12 results shows that the correlation for all the scales is highly significant at 99% level of confidence. The result shows that there is the strongest association between trust and system quality, information quality and network quality ($r = 0.618$, $r = .771$ and $r = .767$,$p < 0.01$) Significant positive correlation reveals that the higher level of system quality, information quality and network qualityleads to higher level of trust. Thus, the correlation and regression analysis support the Hypothesis.

Table 11: Correlation between Trust and Behavioral loyalty

Correlation	Behavioral loyalty
Trust	**.450***

Note:* Correlation is significant at the 0.01 level (two-tailed).

Table 11 results shows that the correlation for all the scales is highly significant at 99% level of confidence. The result shows that there is the strongest association trust and behavioral loyalty ($r = 0.450$, $p < 0.01$) Significant positive correlation reveals that the higher level of trust leads to higher behavioral loyalty. Thus, the correlation and regression analysis support the hypothesis H1, H2, H3, and H4.

VI. CONCLUSION

The main focus of this study was to test the determinants trust and its effect on behavior loyalty in mobile phone network service providers. The results of the study found a positive relationship between the system quality, Information quality, and Network quality and also trust and behavioral loyalty. It has been revealed that system quality, Information quality, and Network quality are significant predictors of trust. Trust seems to be the strongest determinant behavioral loyalty so trust is a best predictor of behavioral loyalty inmobile network service providers. This paper suggests implications for mobile network service providers in order to increase behavior loyalty through relationship management tools like trust. Network Service providers try to focus on improving quality aspects like system quality, information quality and network quality. For instance, benefits may include extra service attributes, good customer service, after-sales support and enhanced quality of the service. Relationship quality is usually used to assess the effectiveness of relationship marketing tactics. It is also considered to be antecedent of achieving customer loyalty. Customer satisfaction and trust are two basic components for measuring relationship quality. Higher level of relationship quality is reflected by higher level of customer satisfaction and trust. Even when the environment is changing, the customers would believe that the service provider will take customers' interests into account instead of doing anything harmful to the development of relationship (Liu et al., 2008). Therefore, mobile network service providers can implement some programs to increase the benefits of subscription, customer service and provide variety of recharge top-ups helping the consumers to reduce call and SMS and mobile data costs, which results in loyalty inertia.

VII. FUTURE SCOPES

Future research may incorporate the effect of variables like perceived usefulness, service quality, customer value and price perceptions on customer loyalty and examine more influences. This study develops and validates the measures of trust and behavioral loyalty and its antecedents for mobile phone network service market. Future studies could consider to what extent the measures proposed in this study are valid in different service industries and what modifications need to be made in the scale items across

different samples and contexts. The present research uses self-reported measures of behavioral loyalty. The present research does not study how mobile number portability influences loyalty of consumers. Future research may examine loyalty issues in a post-mobile number portability.

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