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Customer Perceived Values and Relationship Marketing: An Analysis of the Internet Service Industry

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Abstract

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This study explores the relationship between customer perceived values in the internet service industry and customer satisfaction. It investigates customer expectations and preferences when choosing an Internet Service Provider (ISP) and resultantly identify key attributes influencing satisfaction. Customers prioritize performance, flexible communication, credibility, security, and reliability, and expect ISPs to offer stable connections, transparent pricing, and good reputations. Among these attributes, company reputation is the only attribute that consistently meets their expectations. ISPs should focus on enhancing and effectively communicating attributes that customers value most to attract and satisfy them. Performance and reliability are critical for customers considering switching ISPs. The study identifies 18 elements positively impacting customer expectations. These elements encompass performance-related factors, reliability, responsiveness, access, courtesy, security, understanding customers, and tangible aspects of the service. The study, although not limited to one country, primarily focuses on Finland. Despite high internet service satisfaction, still a segment of customers in Finland consider switching ISPs, with performance and reliability being key factors.

Keywords: Relationship marketing, Customer perceived values, External service value, customer satisfaction, determinant attributes.

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Glossary

CPV Customer perceived values

ISPs Internet service providers

RM Relationship Marketing

External service value: Consumers' evaluation of employee and company performance across multiple dimensions

Customer perceived values: perception and judgement of customers on the trade-off between what the customer receives and what they give up.

1 Introduction

Internet service providers (ISPs) play a crucial role in a nation's economy due to several reasons. The internet enables individuals to access the latest technology and stay informed about current affairs, while also facilitating data delivery, communication, and knowledge sharing. Consequently, internet access contributes to social improvement by lifting people out of poverty (Pwc 2016) . Moreover, the internet empowers businesses to engage in cross-border transactions, expand their consumer base beyond geographical limits, and foster collaboration among organizations (Jessica 2023) . Additionally, studies by Hjort and Sacchetto (2022) indicate that internet connectivity enhances productivity for both workers and firms, with companies utilizing the internet to provide on-the-job training to their staff. As a result, internet access generates increased demand for goods and services, leading to economic growth and the globalization of national markets. Remarkably, the global internet accounts for 3.4% of GDP in developed economies, surpassing the contributions of agriculture or utilities (Manyika & Roxburgh 2011).

The economic impact of the internet is evident in the United States, where the internet economy grew five times faster than the overall national economy, contributing \$2.45 trillion to the U.S. GDP in 2020 (InteractiveAdvertisingBureau 2021). Since 2008, the internet's contribution to the GDP in America has increased eightfold, creating more than 17 million jobs in the commercial internet sector and 200,000 full-time jobs in the online creator economy. Globally, more than five billion people, accounting for 63.7% of the population, use the internet, with a global penetration rate of 62.5% (Statista 2022b) . The widespread reliance on the internet has transformed many occupations, making individuals regular internet users.

Despite the significant role ISPs play in the internet ecosystem, customer satisfaction appears to be lacking in the industry. Internet service is ranked among the top five most disliked industries, with only 64% of respondents

expressing satisfaction with their current ISP (Riserbato 2023). Various factors, including poor customer service, are among the top reasons customers consider switching ISPs (Brown 2021). In the United States, 15% of Americans stated that they were highly likely to switch to another ISP (Statista 2022), while only 30% expressed a strong likelihood of remaining with their current provider (Statista 2022). These statistics indicate relatively low customer loyalty within the internet service industry in the U.S.

In contrast, the Finnish market exhibits high levels of customer satisfaction, with only 6% of respondents expressing dissatisfaction with their internet service provider. In a survey conducted in Finland in 2022, 52% of respondents reported being satisfied, and 29% were very satisfied with their ISP's service (Statista 2022b). However, even with this high satisfaction rate, Finnish ISPs still have room for improvement in customer satisfaction. Enhancing customer satisfaction is crucial for ISPs as it cultivates loyalty and increases the lifetime value of customers, ultimately leading to improved profitability and continued contributions to GDP. Failure to address the challenges faced by individual and business internet customers may result in reduced working efficiency and long-term negative impacts on their businesses. In fact, 40% of consumers have reported that they would cease using a company's services or products due to poor customer service (Statista 2020). Therefore, it is vital for ISPs to prioritize enhancing customer satisfaction, ensuring customer retention, competitiveness, profitability, and sustained contributions to the GDP in the long run.

2 Background of the study

The importance of customer satisfaction in achieving business success is widely recognized, and relationship marketing (RM) has been identified as a key strategy to enhance customer satisfaction. Researchers such as and Lestari (2016) have found a significant positive relationship between customer satisfaction and relational marketing. In addition, Matagne and Gerard (2013)

advised companies to build a relationship marketing strategy to improve customer satisfaction.

There is a growing literature on relationship marketing whose tactics including service quality, price perception, brand perception and value proposition affect customer satisfaction (Huang et al. 2017). However, those studies neither focus on internet service industry nor discuss other factors apart from relationship marketing also influencing customer satisfaction. For example, relationship marketing is insufficient to mediate customer satisfaction in banking industry (Leverin & Liljander 2016). Furthermore, there is little applications of the relationship marketing in the internet service industry to determine its actual impacts. Therefore, this study will explore how relationship marketing can increase customer satisfaction in the context of internet service industry.

3 Significance of the study

Customer satisfaction is a critical factor in the service-profit chain, as highlighted by Schlesinger, Heskett, Jones, Loveman, Sasser (2008) and further adapted by Carruthers (2010). As depicted in the figure below, customer satisfaction and loyalty are immediate drivers of the desired outcome. These drivers result from various components, with external service value being particularly influential. Delivering high-quality external service value directly impacts customer satisfaction in today's value-driven market (Schlesinger et al. 2008). External service value, according to the chain shown in the figure below, is a result of a sequence of components from internal service quality to employee satisfaction increasing employee retention and productivity. However, this study will complement the sequence by adding relationship marketing as another complementary influencer on external service value. The chain presented in figure below demonstrates impactful factors for customer satisfaction, but not in completion without incorporating relationship marketing. Therefore, the incompleteness of the chain has propelled the significance of this study, which aims to demonstrate that relationship marketing is a strong and

direct contributor to external service value, underlining its importance in enhancing customer satisfaction and completing the service-profit chain.

The Links in the Service-Profit Chain

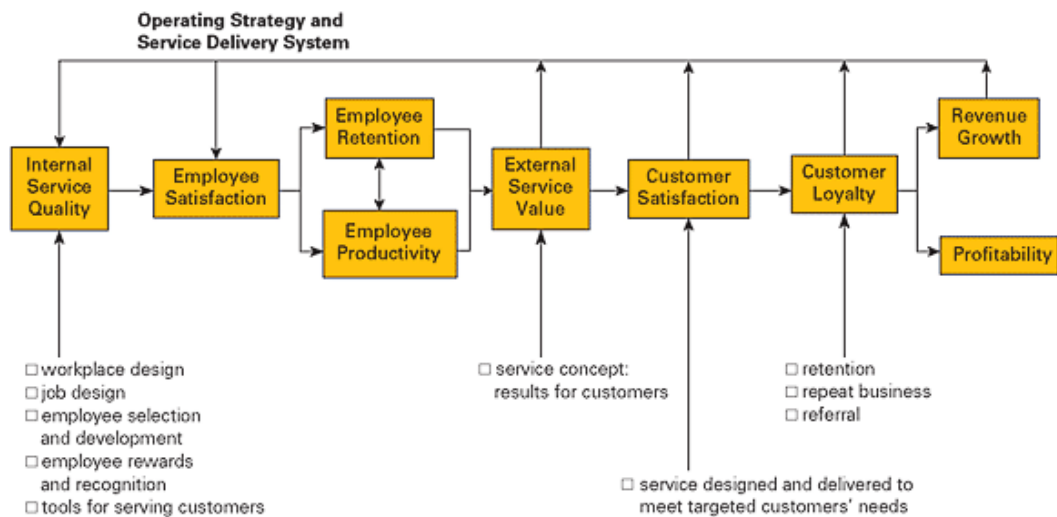


Figure 1. The service-profit chain

Relationship marketing plays a vital role in building customer perceived values. The objectives of relationship marketing serve as the foundation for any value-adding strategy (Ravald & Grönroos 1996). Additionally, Erevelles and Srinivasan (2003) suggest that ISPs should implement relationship marketing tactics, such as personalized complaint handling, to enhance affective factors and improve customer satisfaction.

Despite the importance of relationship marketing and its potential impact on customer satisfaction in the internet service industry, there is a limited number of studies specifically addressing this relationship in the internet service industry. Hence, it is essential to examine the association between relationship marketing that focuses on establishing external service values and customer satisfaction in the context of the industry. This study will contribute to the

existing research on the same topic by validate the correlation between high customer perceived values resulting from relationship marketing strategy and high customer satisfaction. Besides, the findings of this study will uncover specific determinants of high customer perceived values which lead to high customer satisfaction. In practice, ISPs can utilize the practical implications from the study to tailor their relationship marketing strategy to their business goals.

3.1 Scope of the Study

This study focuses on the role of Relationship Marketing (RM) in customer relationship management and its impact on business outcomes. While the literature review encompasses previous research conducted in various service industries, special emphasis will be given to studies specifically related to the internet service providers (ISPs) industry. The study will examine how relationship marketing practices contribute to increased customer perceived value, which in turn influences customer satisfaction. The target population for this study consists of individuals who have been using the internet for at least one year and have ideally switched to a new internet service provider at least once. The remote employees who are using the internet paid by their employers are not included in the study. Only individual and independent internet users are the only research target.

3.2 Purpose of the Study

The main objective of the study is to assess the effectiveness of customer perceived values enhanced through relationship marketing on customer satisfaction in the internet service industry. Specifically, the study will firstly identify customer perceived values and dimensions of external service quality in the broadband industry. Products and services in each industry has many dimensions for customer to evaluate their quality and then consider certain dimensions of the service as values, which customers expect to be delivered to

them when the purchasing decision has been made. Thus, identifying such values and dimensions are the first step in navigating which values might affect customer satisfaction. Secondly, it will explore the relationship between customer perceived values resulting from external service quality in relationship marketing and customer satisfaction in the broadband industry. If the relationship is causal and existing, the level of customer satisfaction can be controlled by meeting the expectations of customers on delivery of the perceived values. The above objectives aim to discover the research question: Do high customer perceived values mediate customer satisfaction in the broadband industry?

3.3 Outline of Subsequent Chapters

The subsequent chapters of this thesis are structured as follows: literature review, methodology, data analysis & research findings, discussions & implications, and conclusion. Chapter 2 provides a comprehensive literature review, summarizing previous studies on the following subtopics: (1) the development of relationship marketing rooted in external service quality, (2) dimensions of customer perceived values, and (3) the influence of customer perceived values derived from external service quality in relationship marketing on customer satisfaction. Chapter 3 presents the methodology employed in this study, while Chapter 4 presents the data analysis and research findings. Chapter 5 discusses the practical implications of the study's findings. Chapter 6 addresses the limitations of the research and provides suggestions for future research. Finally, a list of references cited in this study and an appendix are included at the end.

4 Research model

The impact of relationship marketing on customer perceived values, which subsequently influence overall customer satisfaction, has been analyzed and

synthesized in a preliminary draft during the literature review process. Based on this analysis, a hypothesis has been developed and is presented in the conceptual model shown in Figure 2 below. The conceptual model illustrates the potential relationship between relationship marketing as an independent variable, and customer satisfaction as a dependent variable with customer perceived value as a mediator. It has been widely recognized that customer perceived values are the results of relationship marketing specializing in external service quality (Hidayat & Idrus 2023), (Jelcic & Mabic 2019), (Boubker & Belamhitou 2017) . However, there is not much research on the possibility of the positive correlation between customer perceived values and customer satisfaction in the broadband industry. Thus, the hypothesis of this study is the more values that customers can perceive from the service, the higher their satisfaction is within the context of the broadband industry.

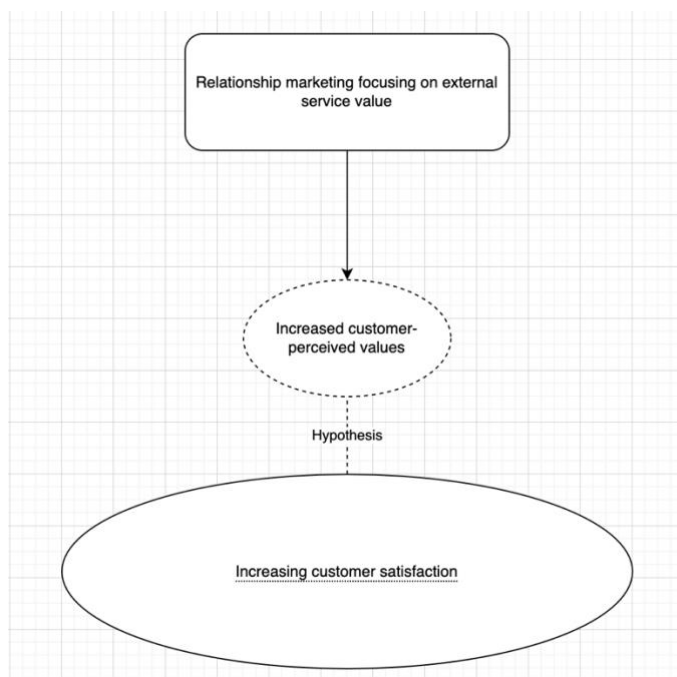


Figure 2. The conceptual research model.

5 Literature review: Relationship marketing and customer satisfaction

5.1 Relationship marketing focusing on external service values

Relationship marketing encompasses various terms such as direct marketing, customer relationship management, micro marketing, integrated marketing, interactive marketing, and data-driven marketing (Egan 2012). However, at its core, relationship marketing involves establishing, maintaining, and enhancing long-term customer relationships that lead to customer satisfaction and retention (Parasuraman, Berry & Zeithml 1985) Providing superior value to customers is a fundamental aspect of relationship marketing operations (Ravald & Grönroos 1996). Barnes (2004) further asserts that relationship marketing is compatible with total quality management, emphasizing "customer service, accurate measurement, continuous improvement, and work relationships" (Clair 1997).

For instance, in the hospitality and tourism sector, Chen and Chen (2014) highlight that relationship-centric management, characterized by fast response to customer demands, voluntary communication with customers, and the development of a positive corporate image, impacts the service quality of tourism hotels. The positive effect of relationship marketing on service quality is also evident in the airfreight forwarding industry (Yang & Chao 2017). However, existing literature on the association between relationship marketing and external service quality is predominantly limited to the hospitality, tourism sector, and tangible goods industry. Therefore, there is a need to explore this association within the internet service industry.

5.2 Definition of External Service Value

Similarly, the term "external service quality" has various alternative expressions, including outcome quality, overall quality, service excellence, service outcome, and value for money (Hogreve, Iseke, Eller, Derfuss 2017) or results for customers (Schlesinger et al. 2008). Value is derived not only from the service itself but also from customers' experiences (Prahalad & Ramaswamy 2004). The central concept of external service quality involves consumers' evaluation of employee and company performance across multiple dimensions such as reliability, assurance, empathy, responsiveness, and tangibles. These five dimensions form the SERVQUAL scale revised by Parasuraman et al. (1991). While the scale was criticized and later reformed to the SERVPERF scale by Cronin and Taylor (1992), the latter scale has several significant validity issues (Parasuraman et al. 1994).

Relationship marketing is built upon the foundation of service quality. According to Baron, Conway, Warnaby, Ashil, Carruthers (2010), relationship marketing is extensively applied in service markets due to the inherent presence of service providers/agents and consumers, leading to the formation of relationships during service provision. However, relationship marketing evolved from the interaction model developed by the International Marketing and Purchasing Group (Baron et al. 2010), (Håkansson, Wiley, Chichester & The IMP Group 1982) proposed that interactions in a service business setting are influenced by three variables: (1) the environment in which the interaction occurs, (2) the surrounding dynamics, and (3) the elements and processes of the interaction itself. Therefore, cultivating positive interactions is essential before establishing relationship marketing, which progresses through two stages. The first stage, called the "episodes" stage, involves the exchange of services, information, and more between the service agent and customers. The second stage, termed "adaptations and institutionalization," focuses on relationship development (Håkansson et al. 1982). Regardless of the distinct functions of each stage, mutual trust is a crucial element in both stages, mediated by customer

satisfaction (Hocutt 1998). Moreover, service quality mediates customer satisfaction, which represents the initial two stages in the development of relationship profitability (Storbacka et al 1994 cited in Baron et al 2010). Similarly, Mohammed and Mohammed (2022) concur that service quality serves as the foundation for establishing long-lasting customer relationships in relationship marketing.

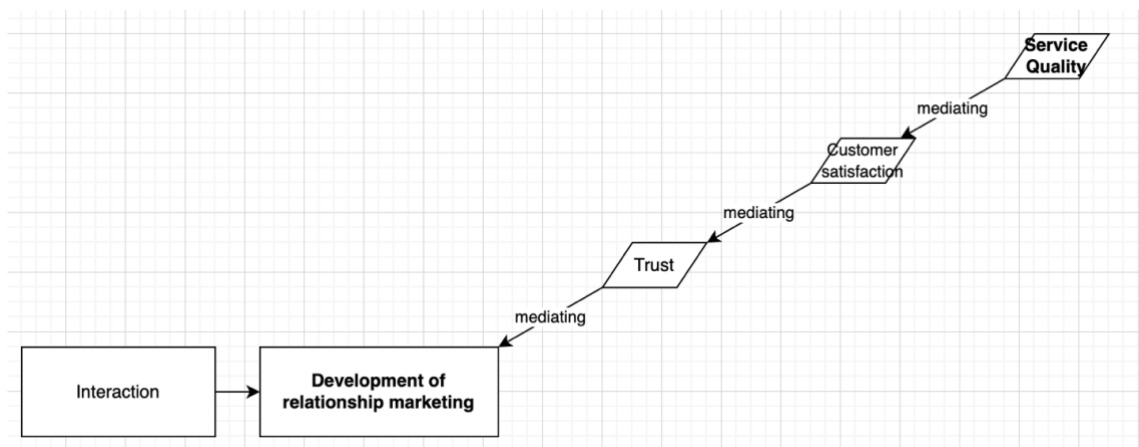


Figure 3. Mediators in the development of relationship marketing in service markets. Adapted from Håkansson et al (1982), Hocutt (1998) and Baron (2010)

The synthesis of the literature mentioned earlier can be visually represented in the flow chart above. Relationship marketing requires interaction as a prerequisite and customer relationship derived from relationship marketing can be developed by the service quality. The development of these relationships involves a progression through two stages starting from service quality, underpinned by mutual trust and customer satisfaction.

The diagram highlights the need to further explore the relationship between relationship marketing and external service quality, especially within the context of the internet service industry.

This visual representation simplifies the complex concepts and relationships discussed in the literature review, making it easier to grasp the main ideas and connections.

5.3 Antecedents of customer perceived values

Customer- perceived value (CPV) has been defined in various ways, including perceived value, value for the customer, customer value, value, buyer value, and perceived service value (Chahal & Kumari 2012). One common aspect among these terms is that value is considered inherent in the use of a service or product. It is subjective and based on customers' perception and judgment. Moreover, the concept of CPV is constructed as a ratio of two other terms: "perceived benefits" and "perceived sacrifice" (Monroe cited by Ravald & Grönroos 1996). This indicates that CPV involves a trade-off between what the customer receives and what they give up, leading to the interchangeability of these phrases.

Investigating the antecedents of perceived value in the internet service industry is crucial because customer value significantly impacts customer satisfaction (Chahal & Kumari 2012). ELSamen (2015) suggests that customer satisfaction acts as a mediator between perceived value and brand loyalty, which aligns with the research conducted in the Indian hotel industry context by Paulose and Shakeel (2022). Previous studies indicate that experience quality and service quality are both antecedents of perceived value. While experience quality is subjectively and holistically evaluated, focusing on the self (internal), service quality is objectively evaluated on attribute-based levels and focuses on the service environment (external) (Chen & Chen 2010). However, service quality is related to experience quality as consumers' experience of a service is a psychological outcome derived from their interaction with service-delivered staff. Therefore, experience quality is conceptualized as affective responses to their expectations of service quality. The literature reports that experience quality significantly and positively affects perceived value, which in turn influences customer satisfaction. This conclusion holds true in various contexts, such as heritage tourism (Kusumawati & Rahayu 2020) and outdoor café settings (Zhou & Pu 2022; Jin, Lee & Lee 2015; Yu & Fang 2009) . Although service quality

also has a positive effect on perceived value, its impact is narrower and weaker compared to experience quality (Habibi & Rasoolimanesh 2021). Therefore, this paper aims to contribute to the existing body of studies by investigating the impacts of service quality as an antecedent of customer perceived values.

5.4 Dimensions of Customer perceived Values

Customer perceived values (CPV) can vary subjectively and individually based on the same external service quality, differing across different occasions (Ravald & Grönroos 1996). The perception of customer values on the same products is influenced by the personality traits of customers. For example, traits such as introversion/extroversion, (dis)agreeableness, conscientiousness, openness to experience, need for activity, need for learning, and altruism determine the level of online customer engagement, which ultimately shapes their perception of values (Marbach, Nunan, Lages 2016).

While the concept of CPV can be applied across all service sectors, the specific dimensions of customer values depend on the characteristics of each industry. Although the service sector shares many similarities regardless of core products and services, distinct attributes in each industry can influence what customers consider valuable. For instance, in the clothing customization industry, CPV consists of four dimensions: authenticity value, social value, aesthetic value, and utility value (Yan & Chiou 2020). Similarly, in the healthcare sector, CPV includes six elements: transaction value, efficiency value, aesthetic value, social interaction value, self-gratification value, and acquisition value (Chahal & Kumari 2012). These customer values may be applicable to the internet service industry, apart from the aesthetic dimension. Customers in the broadband industry generally possess good computer skills, with a high proficiency rate (73.3%) among internet users (Bergmark & Bergmark 2011). As an increasing number of customers expect rapid responses and openly voice their concerns on social media, it has become a universal channel for customer service

interactions (Das, Gomes, Patidar, Thomas 2022). Consequently, customers in the broadband industry are less likely to visit physical stores to seek information or express their concerns. Instead, they predominantly rely on websites or phone calls to accomplish their goals, reducing the need for aesthetically designed physical stores. Therefore, it is crucial to identify the components of the value chain for customers in the internet service industry, potentially utilizing frameworks such as the buyer's value chain suggested by Porter (1985).

5.5 The Influences of Customer perceived Values Derived from Relationship Marketing on Customer Satisfaction

External service quality and relationship marketing are interdependent and contribute to the creation of customer perceived value. External service quality management, as a type of marketing, aims to enhance customer relationships and refine existing ones, thereby shaping customers' perceptions of a product or service (Mohammed & Mohammed 2022). Relationship marketing emphasizes the establishment of connections between the enterprise and its customers, with a focus on servicing and satisfying customers. Through the delivery of service quality, relationship marketing promotes customer satisfaction and enhances the value chain for customers (Dinh & Pickler 2012). For example, in a study conducted in the banking industry in Indonesia, relationship marketing and service quality were found to have a positive influence on customer satisfaction (Bramulya, Primiana, Sari, Febrian 2016). It was observed that high perceived service leads to high satisfaction and continuous repeat purchases, thus emphasizing the importance of meeting customer expectations through service quality. Therefore, relationship marketing, with a strong emphasis on external service quality, has a high likelihood of generating high customer perceived values of service and ultimately contributing to their high satisfaction.

6 Methodology

6.1 Research Instrument

The hypothesis is examined through quantitative research using correlational research methods. Quantitative research is chosen for its efficiency and speed, as it allows researchers to gather information from diverse respondents without requiring direct observation (Miller 2020). Given the time constraints of this study, quantitative research is the preferred approach due to its fast, focused nature (William 2021). Additionally, the timeframe of the current thesis allows for only one contact with the study population, making it a cross-sectional study that collects data at a single point in time (Sekaran 2005). Compared to longitudinal research, this type of investigation requires less time, as data is gathered at different points in time or intervals. The goal of quantitative research is to understand the relationship between independent and dependent variables (William 2021), and correlational research specifically focuses on exploring or establishing associations between two or more variables (Kumar 2019). Given that the research question aims to determine if customer satisfaction with ISPs a result of high customer perceived value is derived from relationship marketing that emphasizes external service values, correlational research is the most appropriate method to test this hypothesis.

For this quantitative research, an online survey is chosen as the data collection method due to several major advantages. Online surveys are cost-efficient compared to organizing focus groups, where participants are usually paid \$8-\$10 per hour (Rice, Winter, Doherty, Milner 2017). Online surveys ensure respondent anonymity, which is critical to meeting ethical research requirements (Coffelt 2017). However, without compensation, motivation and response rates may be low, and respondents may lose interest and exit the survey before completion, especially if the wording of questions is confusing, as is the case with a self-administered questionnaire like an online survey (Evans & Mathur 2005). To mitigate these weaknesses, the survey will be carefully

designed with simple, easy-to-understand questions suitable for a general audience regardless of their educational level, and respondents will be able to complete it in approximately five minutes. Specifically, a matrix menu will be employed to present the main questions in the survey.

The self-administered survey serves two purposes: (1) to identify the determinant criteria customers use when choosing among many Internet service providers and (2) to measure the determinant attributes of service quality. The survey is divided into three parts. Part 1 consists of two questions asking about general internet service provider selection. Part 2, detailed in the following paragraphs, contains questions related to service attributes and purchase criteria of customers. Part 3 collects demographic information, including gender, age, education level, employment status, and residency. The survey design and its link are included in the appendix.

Part 2 presents questions related to the service attributes and purchase criteria of customers. A total of 10 dimensions of external service quality in a general setting, as identified by Parasuraman et al. (1985), are used in the survey to measure the gap between customers' expectations of these dimensions before purchase and their perception of these dimensions after purchase. In addition to the dimensions of reliability, responsiveness, understanding, competence, communication, tangibles, access, courtesy, security, and credibility, a performance dimension is added specifically tailored to the broadband industry. Each dimension includes an average of four to five statements briefly describing the major elements, and for each statement, two 5-point Likert scale questions are presented to measure the aforementioned gap. The first Likert scale question, using anchors ranging from "strongly expect" to "not expect at all," aims to determine customers' expectations for any internet service provider with whom they intend to make a contract. The second Likert scale question, using anchors ranging from "strongly agree" to "strongly disagree," aims to identify customers' level of agreement regarding the quality-of-service attributes within each dimension. However, for the credibility dimension, only one Likert scale

question using anchors ranging from "strongly likely" to "strongly unlikely" is used, as the question aims to determine customers' likelihood of subscribing to an ISP based on its credibility. Furthermore, respondents are asked if they have ever switched to any ISP or have ever considered switching, and if so, the determinant criteria justifying their decision or intention.

The final main question in Part 2 is the percentage of overall customer satisfaction, presented in the form of a ratio scale ranging from 0% (completely dissatisfied) to 100% (completely satisfied). According to Grigoroudis and Siskos (2009), there are four scales commonly used for customer satisfaction measurement. The ordinal scale allows for ordering objects based on an attribute but does not specify the distance between orderings, which may lead to incorrect results in subsequent analysis. Nominal scales are used solely for categorizing objects and do not serve the function of preference ranking. The ratio scale is similar to the interval scale in that the distance between values is equal, but the zero point is meaningful in the ratio scale, unlike the interval scale. Although the ordinal scale is commonly used in the majority of research, the ratio scale will be used in this study due to its compatibility with the main objective of ascertaining the impact of customer perceived values on customer satisfaction. The overall satisfaction question is placed after all value indicators are presented and considered by the respondents, ensuring that they are aware of any discrepancies between expected service and perceived service. Therefore, overall satisfaction cannot depend on any service attributes, and each value on the overall satisfaction scale must be meaningful.

6.2 Data Collection Method

The survey was conducted using an online distribution method over the course of one month. It was shared in various group chats, communities, and social media platforms. The survey was not limited to residents of Finland; respondents from any location were welcome to participate. However, the first

question in the survey included answer choices specific to Finnish ISPs, as it was anticipated that most respondents would be from Finland.

A total of 110 responses were collected during the survey period but one of them is invalid. Hence, only 109 responses were included into the analysis.

7 Research Findings

To investigate the hypothesis of this study and address the research questions, the descriptive analysis method was employed.

		Count	Column N %
Your gender	Male	37	33.9%
	Female	71	65.1%
	Other	0	0.0%
	Prefer not to say	1	0.9%
Highest education completed	Primary school	5	4.6%
	Matriculation examination	14	12.8%
	Graduate degree (BSc, BSc Hons, etc.)	61	56.0%
	Postgraduate degree (MSc/MBA/PhD etc.)	26	23.9%
	Other	3	2.8%
Are you currently studying?	Part-time study	10	9.2%
	Full-time study	65	59.6%
	Not taking formal study	34	31.2%
Current employment status	Full time employment	34	31.2%
	Part time employment	30	27.5%
	Self-employed	6	5.5%
	Casual employment	3	2.8%
	Unemployed	21	19.3%
	Homemaker	4	3.7%
	Retired	0	0.0%
	Other	11	10.1%
	Yes	12	11.0%

Were you born in Finland?	No	97	89.0%
How long have you lived in Finland?	<2 yrs	36	33.0%
	2-5 yrs	21	19.3%
	6-15 yrs	17	15.6%
	>15 yrs	17	15.6%
	n/a	18	16.5%
Age categories	18-24	46	42.2%
	25-34	43	39.4%
	35-44	12	11.0%
	45-54	5	4.6%
	55-64	3	2.8%
	65+	0	0.0%

Table 1. Sociodemographic variables

Table 1 provides an overview of the survey participants' demographics. The findings indicate that 83.5% of the participants reside in Finland, while 16.5% are located elsewhere. The study reveals a higher proportion of female respondents (65.1%) compared to male respondents (33.9%). Furthermore, 59.6% of the participants reported being full-time students, while 31.2% identified as full-time employees. Most respondents fall within the young adult age range of 18-24 years old, comprising 42.2% of the sample, followed by 39.4% of adults aged 25-34 years old.

7.1 Customers' Values

Table 2 included in the appendix presents the percentages of respondents who strongly expect certain attributes from an internet service provider (ISP).

Five major attributes stand out with high percentages of respondents expressing strong expectations. The performance attribute, specifically the

element of "stable connection," has the highest percentage, with 67% of respondents strongly expecting it from an ISP. This is followed by the flexible communication attribute, where 56.9% of participants strongly expect the element of "explaining how much the service will cost," with variations based on educational level. The element of "company reputation" in the credibility attribute also garners significant expectations, with 56.9% of respondents strongly expecting it. Security attributes are also valued, as 54.1% and 53.2% of participants strongly expect confidentiality and cyber security, respectively, within the Security attribute. The reliability attribute is another important aspect, with 52.3% of respondents strongly expecting the element of "accuracy in billing." Notably, the performance attribute has another element, "constant high download and upload speed," which also garners strong expectations from a majority of respondents (52.3%). In summary, the performance attribute stands out with two elements that are highly expected by customers when selecting an ISP.

On the other hand, there are elements of service quality attributes that respondents do not expect at all when choosing an ISP. Three attributes have the highest percentages of respondents not considering them as purchasing criteria. The element of "aggressive sales techniques" within the credibility attribute is the least expected, with 20.2% of participants not expecting it. The element of "appearance of personnel" in the credibility attribute, as well as the element of "physical representations of the Internet service" in the Tangibles attribute and the element of "available bundling package" in the performance attribute, all have 11.9% of respondents ignoring these elements and not expecting them to be significant factors in their ISP selection.

7.2 Determinant Attributes as the Most Important Purchasing Criteria in Case of Switching to Another ISP

Table 3 indicates that 19.3% of participants expressed an intention to switch to a new ISP. Among those participants, the top two service attributes that they would prioritize in their purchasing decision are performance and reliability.

Have you ever thought of switching to a new ISP recently?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	88	80.7	80.7	80.7
	Yes	21	19.3	19.3	100.0
	Total	109	100.0	100.0	

Table 3. Intention to switch to a new ISP

		Count	Column Total N %
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Performance	Performance	18	85.7%
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Reliability	Reliability	18	85.7%
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Responsiveness	Responsiveness	5	23.8%
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Competence	Competence	5	23.8%
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Courtesy	Courtesy	1	4.8%
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Communication	Communication	2	9.5%

What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Access	Access	2	9.5%
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Credibility	Credibility	0	0.0%
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Security	Security	5	23.8%
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Understanding of customers	Understanding of customers	4	19.0%
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Tangibles	Tangibles	1	4.8%
What are the top three dimensions of the service attributes of an ISP you would use to finalise your purchase decision ? - Other	Other	2	9.5%

Table 4. Service attributes as purchasing criteria in case of switching to a new ISP.

According to table 4, 85.7% of respondents who reported considering subscribing to internet services from another provider stated that performance and reliability are the most critical criteria for them.

7.3 Customers' Perception on Top 5 Most Expected Service Attributes

A bar chart was created based on the information extracted from Table 1 to compare the percentages of respondents who strongly expect the top 5 service attributes as critical purchasing criteria with those who strongly agree with the realistic quality of those attributes. The agreement levels of customers on the service quality reflect their perception of the value of these attributes.

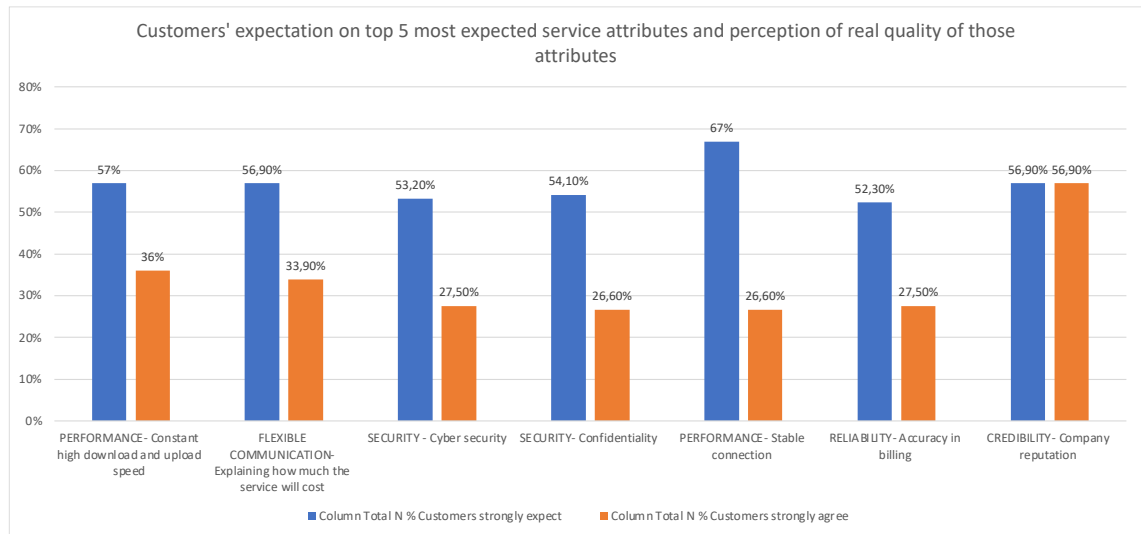


Figure 4: Customers' perception on the real quality of top 5 most expected attributes.

The chart reveals that for 4 out of the 5 most expected attributes- performance, flexible communication, security, and reliability- the percentages of respondents who strongly agree with the quality of these attributes are lower than those who strongly expect them. This suggests that these attributes did not meet the expectations of the respondents. However, the credibility attribute stands as an exception, with both 56.9% of respondents strongly expecting and strongly agreeing with the attribute. In other words, the element of "company reputation" within the credibility attribute is the only one that fulfills customers' expectations.

7.4 Relationship between Customer Perceived Values and Overall Customer Satisfaction

Table 5 illustrates the top three ISPs in Finland that have the highest overall customer satisfaction, ranging from 76% to 100%.

What is your current Internet Service Provider (ISP)? * Categories of Percentage of Overall Satisfaction Crosstabulation

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
What is your current Internet Service Provider (ISP)?	DNA	1	4	23	28
	Elisa	2	5	20	27
	Telia	0	6	17	23
	Archipelago Networks	0	1	1	2
	Nette	0	1	1	2
	Saunalahti	3	0	4	7
	Other	1	14	5	20
Total		7	31	71	109

Table 5. Customers' satisfaction levels in different ISPs

DNA stands out with 23% of respondents expressing satisfaction within this range, followed by Elisa and Telia, both with 20% and 17% of respondents, respectively.

7.5 Attributes with High Customer Perceived Values Influence Overall Customer Satisfaction

The study hypothesizes that if customer perceived values exceed customer-expected values, overall customer satisfaction will be high. Consequently, the more attributes that customers strongly agree with in terms of their quality, the higher their satisfaction levels.

The survey design includes a matrix presentation, with the question "To what extent do you expect the quality of each following service attribute when selecting any ISP?" preceding the question "To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider?" This layout helps respondents identify discrepancies between their

initial expectations and their perception of the realistic qualities of each attribute. The second question aims to gauge customers' perception of each element within the attributes. ^{“is higher than”} If the response value for the second question is lower than that for the first question, customers' expectations are met. Notably, when respondents answer "strongly agree," their expectations are strongly met, while "moderately agree" indicates moderate fulfillment.

Cross tabulation and chi-square tests were conducted between the responses to the question "To what extent do you agree with the quality of each following service attribute of your current internet service provider?" based on each service quality attribute and the categories of customer satisfaction levels (1: 0-25%, 2: 26%-50%, 3: 51%-75%, 4: 75%-100%) to test the hypothesis.

Out of the 40 elements in 11 attributes, only 18 elements in 9 attributes significantly influence overall customer satisfaction, as the p-value for each of these elements is lower than 0.05. The analytical results for these 18 elements are included in the appendix. Here are the 18 elements:

Performance:

Constant high download and upload speed ($p=0$)

Stable connection ($p=0$)

Available in many areas ($p=0.01$)

Variable and flexible subscription plans ($p=0.006$)

High data caps ($p=0$)

Reliability:

Accuracy in billing ($p=0.03$)

Performing the service at the designated time ($p=0.04$)

Responsiveness involves the timeliness of service: ^{It should've written in bold letters!}

Mailing transaction slip immediately ($p=0.036$)

Access:

Waiting time to receive service is not extensive ($p=0$)

Convenient location of service facility ($p=0.003$)

Courtesy of contact and operational support personnel:

Consideration for consumers' property (e.g., no muddy shoes on carpet!) ($p=0.044$)

Security:

Cybersecurity ($p=0.028$)

Confidentiality ($p=0.035$)

Understanding customers:

Learning customers' specific requirements ($p=0.018$)

Providing individualized attention ($p=0.022$)

Tangibles involve physical evidence of the service:

Physical facilities at the stores ($p=0.007$)

Appearance of personnel ($p=0$)

Credibility:

Company reputation ($p=0.001$)

As most respondents moderately and strongly agree with the quality of these elements, their expectations for these elements are met, resulting in high customer perception. Each cross-tabulation table for the elements discussed follows a common pattern: the majority of respondents who moderately and strongly agree with the qualities of these elements fall into the highest satisfaction level of 76%-100%. Furthermore, the Pearson chi-square (p-value) for these elements is lower than 0.05, indicating that high customer perception of these elements significantly increases overall customer satisfaction. In other words, the majority of the respondents are 76%-100% satisfied with the service

provided by their current ISPs because their perceptions of the quality of these attributes are high, thanks to their fulfilled expectations.

It is surprising that the element of "appearance of personnel" contributes to customer satisfaction, even though the second-highest percentage of respondents (11.9%) do not consider this element when selecting an ISP, as mentioned previously. Specifically, the appendix's cross-tabulation for this element reveals that more respondents strongly and moderately agree with this element than those who disagree. In other words, their expectations for this element are strongly and moderately met. Moreover, a greater number of respondents are highly satisfied (76%-100%) compared to those with lower satisfaction levels. In short, while the "appearance of personnel" is not a criterion in the ISP selection process for most respondents, observing this element during service delivery partially satisfies customers.

In essence, the hypothesis stating that increased customer perceived values influence overall customer satisfaction in the broadband industry is supported only for the values of those 18 elements and 9 attributes.

8 Discussion and Implications

The findings of the study indicate that customers have certain expectations when selecting an ISP, particularly regarding the quality of attributes within different dimensions of the service. The attributes that customers strongly expect, in descending order, are performance, flexible communication (depending on customers' education level), credibility, security, and reliability. Customers expect their chosen ISP to provide a "stable connection" and "constant high download and upload speed" within the Performance attribute. In the flexible communication attribute, customers value ISPs that can "explain the service cost" in an understandable manner, with the level of explanation varying

based on customers' educational background. Good reputation, representing the credibility attribute, plays a significant role in customers' decision to choose an ISP. Additionally, customers highly prioritize "confidentiality" and "cybersecurity" within the Security attribute, as well as "accuracy in billing" within the reliability attribute. Among the five most expected service attributes, only company reputation meets the expectations of most customers, while the other four attributes fall short.

The study also highlights that customers of different ISPs share strong expectations regarding the performance, flexible communication (depending on education level), credibility, security, and reliability attributes. Organizations that enhance the service quality of these attributes are likely to gain a competitive advantage. Based on the insights into customers' values in an ISP, broadband companies should focus on maintaining and improving these attributes that customers value the most: performance, flexible communication (depending on education level), credibility, security, and reliability. Furthermore, companies should develop Relationship Marketing strategies that emphasize these attributes, with the main goal of effectively communicating their high quality to potential and existing customers. Such strategies will attract new customers while enhancing the perception of current customers.

Moreover, for existing customers with low satisfaction levels, there is a higher likelihood of intending to cancel their subscription and switch to another ISP. In this case, performance and reliability are critical purchasing criteria. Therefore, companies should be proactive in identifying the satisfaction levels of their current customers through surveys. They should then demonstrate the high-quality service attributes of performance and reliability to meet and exceed their customers' expectations. This demonstration of quality becomes even more important when ISPs are dealing with potential customers who are already subscribing to a competitor ISP and are considering a switch.

The study identifies 18 elements across 9 attributes that can positively influence customers' overall expectations if they perceive these elements as having high quality. Here is a list of these elements and attributes: **the following information was given on page 33.**

should've been removed!

Performance:

Constant high download and upload speed ($p=0$)

Stable connection ($p=0$)

Available in many areas ($p=0.01$)

Variable and flexible subscription plans ($p=0.006$)

High data caps ($p=0$)

Reliability:

Accuracy in billing ($p=0.03$)

Performing the service at the designated time ($p=0.04$)

Responsiveness involves the timeliness of service:

Mailing transaction slip immediately ($p=0.036$)

Access:

Waiting time to receive service is not extensive ($p=0$)

Convenient location of service facility ($p=0.003$)

Courtesy of contact and operational support personnel:

Consideration for consumers' property (e.g., no muddy shoes on carpet!) ($p=0.044$)

Security:

Cybersecurity ($p=0.028$)

Confidentiality ($p=0.035$)

Understanding customers:

Learning customers' specific requirements ($p=0.018$)

Providing individualized attention ($p=0.022$)

Tangibles involve physical evidence of the service:

Physical facilities at the stores ($p=0.007$)

Appearance of personnel ($p=0$).

Credibility:

Company reputation ($p=0.001$)

Understanding and focusing on these elements and attributes can significantly impact customer expectations and overall satisfaction in the broadband industry.

9 Conclusion

The study aimed to investigate the relationship between customer perceived values established through relationship marketing and customer satisfaction in the internet service industry. The research findings indicate that this relationship occurs when certain customer perceived values are met. Customers have specific expectations regarding attributes in an ISP, and their overall satisfaction is influenced when their expectations are fulfilled. Among the 40 elements across 11 attributes, only 18 elements in 9 attributes have a significant impact on customer satisfaction.

The attributes that strongly influence customer satisfaction are performance, reliability, responsiveness, access, courtesy, security, understanding customers, tangibles, and credibility. Customers expect their ISPs to deliver on attributes such as constant high download and upload speed, stable connection, availability in many areas, variable and flexible subscription plans, high data caps, accuracy in billing, performing services on time, mailing transaction slips immediately, minimal waiting time for service, convenient service facility locations, consideration for consumers' property, cybersecurity, confidentiality, learning customers' specific requirements, providing individualized attention, physical facilities at the stores, appearance of personnel, and company reputation.

Although the study did not focus on a specific country, most respondents were from Finland, where customer satisfaction in the internet service industry is already high compared to the United States. However, there are still customers who consider switching to another ISP. In such cases, Performance and Reliability are the most crucial criteria in their decision-making process. Customers who have subscribed to an ISP for some time expect high service quality in the aforementioned elements.

replace = the following elements in those 9 attributes

9.1 Recommendation

Based on the conclusions and potential areas for further research, it is recommended to explore the unique attributes that contribute to the market share maintenance of the top three ISPs in Finland: DNA, Elisa, and Telia. Given that security is one of the five most expected attributes by internet-using customers and that customer perceived values in the security attribute significantly impact customer satisfaction, it is suggested to focus on enhancing security measures. The increasing concerns about online privacy violations, along with the popularity of apps such as TikTok, which raises "national security concerns", highlight the importance of addressing security issues (Statista 2022a; Treisman 2022). Future studies may delve into these aspects to provide valuable insights for ISPs in improving customer satisfaction and retaining their market share.

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Appendix

1. Link of the survey

Here is the link of the survey used for this study:

<https://northumbria.onlinesurveys.ac.uk/customer-satisfaction-of-internet-service-providers>.

The link is open only for the thesis's evaluators who may want to see the original survey.

2. Customer's expectation of 18 service attributes

Table 2: Customers' expectation of determinant service attributes of ISPs

		Count	Column N %
PERFORMANCE: 1. Constant high download and upload speed - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	57	52.3%
	2: moderately expect	32	29.4%
	3: somewhat expect	14	12.8%
	4: slightly expect	4	3.7%
	5: not expect at all	2	1.8%
2. Stable connection - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	73	67.0%
	2: moderately expect	20	18.3%
	3: somewhat expect	11	10.1%
	4: slightly expect	3	2.8%
	5: not expect at all	2	1.8%
3. Available in many areas - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	43	39.4%
	2: moderately expect	33	30.3%
	3: somewhat expect	23	21.1%
	4: slightly expect	5	4.6%
	5: not expect at all	5	4.6%
4. Various and flexible subscription plan (e.g. low-priced plan, high-priced plan, trial plan, monthly plan, quarterly plan, etc) at affordable price. - To what extent do you expect the quality of each following service attribute when selecting any Internet	1: strongly expect	39	35.8%
	2: moderately expect	34	31.2%
	3: somewhat expect	23	21.1%
	4: slightly expect	8	7.3%
	5: not expect at all	5	4.6%
5. Available bundling package including phone service, cable and internet together. - To what extent do you expect the quality of each following service	1: strongly expect	27	24.8%
	2: moderately expect	30	27.5%
	3: somewhat expect	24	22.0%
	4: slightly expect	15	13.8%

attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	5: not expect at all	13	11.9%
6. High data caps - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	44	40.4%
	2: moderately expect	28	25.7%
	3: somewhat expect	21	19.3%
	4: slightly expect	11	10.1%
	5: not expect at all	5	4.6%
7. Different connection types (e.g fiber, DSL, satellite, wireless, cable or 5G available). - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	28	25.7%
	2: moderately expect	35	32.1%
	3: somewhat expect	29	26.6%
	4: slightly expect	7	6.4%
	5: not expect at all	10	9.2%
RELIABILITY (involves consistency of performance and dependability): 8. Accuracy in billing - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	57	52.3%
	2: moderately expect	32	29.4%
	3: somewhat expect	16	14.7%
	4: slightly expect	3	2.8%
	5: not expect at all	1	0.9%
9. Performing the service at the designated time - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	50	45.9%
	2: moderately expect	38	34.9%
	3: somewhat expect	13	11.9%
	4: slightly expect	6	5.5%
	5: not expect at all	2	1.8%
RESPONSIVENESS involves timelessness of service: 10. Mailing transaction slip immediately - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	35	32.1%
	2: moderately expect	36	33.0%
	3: somewhat expect	28	25.7%
	4: slightly expect	8	7.3%
	5: not expect at all	2	1.8%
11. Giving prompt service (e.g. setting up appointment quickly) - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	33	30.3%
	2: moderately expect	34	31.2%
	3: somewhat expect	30	27.5%
	4: slightly expect	5	4.6%
	5: not expect at all	7	6.4%
12. Calling the customer back quickly - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	33	30.3%
	2: moderately expect	32	29.4%
	3: somewhat expect	30	27.5%
	4: slightly expect	9	8.3%
	5: not expect at all	5	4.6%
COMPETENCE (possession of knowledge and skills to perform the service): 13. Knowledge and skills of	1: strongly expect	37	33.9%
	2: moderately expect	36	33.0%

contact personnel - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	3: somewhat expect	27	24.8%
	4: slightly expect	6	5.5%
	5: not expect at all	3	2.8%
14. Knowledge and skills of operational personnel - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	46	42.2%
	2: moderately expect	36	33.0%
	3: somewhat expect	19	17.4%
	4: slightly expect	6	5.5%
	5: not expect at all	2	1.8%
ACCESS (involves approachability and ease of contact): 15. The service is easily accessible by telephone (lines are not busy and they don't put you on hold) - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	43	39.4%
	2: moderately expect	34	31.2%
	3: somewhat expect	23	21.1%
	4: slightly expect	5	4.6%
	5: not expect at all	4	3.7%
16. Waiting time to receive service (e.g. at a store) is not extensive - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	34	31.2%
	2: moderately expect	38	34.9%
	3: somewhat expect	29	26.6%
	4: slightly expect	6	5.5%
	5: not expect at all	2	1.8%
17. Convenient hours of operation (e.g. opening hour starts from 8am or closing hour at 9pm) - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	34	31.2%
	2: moderately expect	34	31.2%
	3: somewhat expect	23	21.1%
	4: slightly expect	12	11.0%
	5: not expect at all	6	5.5%
18. Convenient location of service facility - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	33	30.3%
	2: moderately expect	34	31.2%
	3: somewhat expect	25	22.9%
	4: slightly expect	14	12.8%
	5: not expect at all	3	2.8%
COURTESY of contact and operational support personnel: 19. Consideration for consumer's property (e.g no muddy shoes on the carpet) - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	35	32.1%
	2: moderately expect	34	31.2%
	3: somewhat expect	27	24.8%
	4: slightly expect	8	7.3%
	5: not expect at all	5	4.6%
20. Clean and neat appearance of public contact personnel - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	28	25.7%
	2: moderately expect	33	30.3%
	3: somewhat expect	27	24.8%
	4: slightly expect	17	15.6%
	5: not expect at all	4	3.7%
	1: strongly expect	38	34.9%

Flexible COMMUNICATION depending on education level of customers: 21. Explaining the service itself - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your an	2: moderately expect	42	38.5%
	3: somewhat expect	20	18.3%
	4: slightly expect	6	5.5%
	5: not expect at all	3	2.8%
	1: strongly expect	62	56.9%
22. Explaining how much the service will cost - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	2: moderately expect	24	22.0%
	3: somewhat expect	15	13.8%
	4: slightly expect	4	3.7%
	5: not expect at all	4	3.7%
	1: strongly expect	39	35.8%
23. Explaining the trade-offs between service and cost - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	2: moderately expect	31	28.4%
	3: somewhat expect	28	25.7%
	4: slightly expect	7	6.4%
	5: not expect at all	4	3.7%
	1: strongly expect	51	46.8%
24. Assuring the consumer that a problem will be handled. - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	2: moderately expect	29	26.6%
	3: somewhat expect	20	18.3%
	4: slightly expect	4	3.7%
	5: not expect at all	5	4.6%
	1: strongly expect	58	53.2%
SECURITY (freedom from risk, doubts or danger): 25. Cyber security (e.g my whole online activities are kept private and documents saved in my personal laptop are safe while accessing the internet). - To what extent do you expect the quality of each followi	2: moderately expect	30	27.5%
	3: somewhat expect	17	15.6%
	4: slightly expect	3	2.8%
	5: not expect at all	1	0.9%
	1: strongly expect	59	54.1%
26. Confidentiality (e.g any dealings with the ISP is private) - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	2: moderately expect	19	17.4%
	3: somewhat expect	21	19.3%
	4: slightly expect	7	6.4%
	5: not expect at all	3	2.8%
	1: strongly expect	28	25.7%
UNDERSTANDING/knowing the customers: 27. Learning the customer's specific requirements - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	2: moderately expect	36	33.0%
	3: somewhat expect	30	27.5%
	4: slightly expect	9	8.3%
	5: not expect at all	6	5.5%
	1: strongly expect	23	21.1%
28. Providing individualized attention - To what extent do you expect the quality of each following service	2: moderately expect	30	27.5%
	3: somewhat expect	37	33.9%

attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	4: slightly expect	15	13.8%
	5: not expect at all	4	3.7%
29. Recognizing the regular customer. - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	16	14.7%
	2: moderately expect	28	25.7%
	3: somewhat expect	34	31.2%
	4: slightly expect	21	19.3%
	5: not expect at all	10	9.2%
TANGIBLES including physical evidence of the service: 30. Transparent contract with neither hidden fees nor conditional commitment. - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider?	1: strongly expect	52	47.7%
	2: moderately expect	23	21.1%
	3: somewhat expect	24	22.0%
	4: slightly expect	8	7.3%
	5: not expect at all	2	1.8%
31. Physical facilities at the stores - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	24	22.0%
	2: moderately expect	38	34.9%
	3: somewhat expect	32	29.4%
	4: slightly expect	9	8.3%
	5: not expect at all	6	5.5%
32. Appearance of personnel - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	17	15.6%
	2: moderately expect	31	28.4%
	3: somewhat expect	35	32.1%
	4: slightly expect	13	11.9%
	5: not expect at all	13	11.9%
33. Tools or equipment used to provide the Internet service - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	34	31.2%
	2: moderately expect	41	37.6%
	3: somewhat expect	26	23.9%
	4: slightly expect	7	6.4%
	5: not expect at all	1	0.9%
34. Physical representations of the Internet service, such as receipts or brochure - To what extent do you expect the quality of each following service attribute when selecting any Internet Service Provider? (Tick a box to indicate your answer)	1: strongly expect	23	21.1%
	2: moderately expect	29	26.6%
	3: somewhat expect	33	30.3%
	4: slightly expect	11	10.1%
	5: not expect at all	13	11.9%
Company name - How likely are you to subscribe to an internet service from an ISP based on their credibility reflected in the following elements?:	1: Strongly likely	20	18.3%
	2: Moderately likely	37	33.9%
	3: Neutral	41	37.6%
	4: Moderately unlikely	7	6.4%
	5: Strongly unlikely	4	3.7%

Company reputation - How likely are you to subscribe to an internet service from an ISP based on their credibility reflected in the following elements?:	1: Strongly likely	62	56.9%
	2: Moderately likely	30	27.5%
	3: Neutral	11	10.1%
	4: Moderately unlikely	6	5.5%
	5: Strongly unlikely	0	0.0%
Personal characteristics of the contact personnel - How likely are you to subscribe to an internet service from an ISP based on their credibility reflected in the following elements?:	1: Strongly likely	11	10.1%
	2: Moderately likely	34	31.2%
	3: Neutral	40	36.7%
	4: Moderately unlikely	13	11.9%
	5: Strongly unlikely	11	10.1%
The degree of aggressive sells techniques involved in the interaction with the customers - How likely are you to subscribe to an internet service from an ISP based on their credibility reflected in the following elements?:	1: Strongly likely	14	12.8%
	2: Moderately likely	22	20.2%
	3: Neutral	28	25.7%
	4: Moderately unlikely	23	21.1%
	5: Strongly unlikely	22	20.2%
Other customers in the service facility. - How likely are you to subscribe to an internet service from an ISP based on their credibility reflected in the following elements?:	1: Strongly likely	15	13.8%
	2: Moderately likely	24	22.0%
	3: Neutral	46	42.2%
	4: Moderately unlikely	15	13.8%
	5: Strongly unlikely	9	8.3%

3. Elements significantly affect overall customers' satisfaction levels

Crosstab

Count		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
PERFORMANCE: 1. Constant high download and upload speed – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	0	8	28	36
	2: moderately agree	0	14	31	45
	3: neither agree nor disagree	4	4	9	17
	4: moderately disagree	2	4	3	9
	5: strongly disagree	1	1	0	2
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	28.314 ^a	8	.000
Likelihood Ratio	26.859	8	.001
Linear-by-Linear Association	18.156	1	.000
N of Valid Cases	109		

a. 9 cells (60.0%) have expected count less than 5.
The minimum expected count is .13.

Crosstab

Count		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
2. Stable connection - To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	1	6	30	37
	2: moderately agree	0	17	28	45
	3: neither agree nor disagree	3	4	9	16
	4: moderately disagree	2	4	4	10
	5: strongly disagree	1	0	0	1
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	28.314 ^a	8	.000
Likelihood Ratio	26.859	8	.001
Linear-by-Linear Association	18.156	1	.000
N of Valid Cases	109		

a. 9 cells (60.0%) have expected count less than 5.
The minimum expected count is .13.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
3. Available in many areas – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	1	3	24	28
	2: moderately agree	4	11	30	45
	3: neither agree nor disagree	1	11	13	25
	4: moderately disagree	0	5	4	9
	5: strongly disagree	1	1	0	2
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	20.022 ^a	8	.010
Likelihood Ratio	18.475	8	.018
Linear-by-Linear Association	8.720	1	.003
N of Valid Cases	109		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .13.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
4. Various and flexible subscription plan (e.g. low-priced plan, high-priced plan, trial plan, monthly plan, quarterly plan, etc) at affordable price. – To what extent do you agree with the quality of each following service attribute of your current Intern	1: strongly agree	0	4	16	20
	2: moderately agree	1	13	26	40
	3: neither agree nor disagree	4	8	21	33
	4: moderately disagree	0	4	8	12
	5: strongly disagree	2	2	0	4
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	21.502 ^a	8	.006
Likelihood Ratio	18.887	8	.015
Linear-by-Linear Association	7.339	1	.007
N of Valid Cases	109		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .26.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
6. High data caps – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	1	8	22	31
	2: moderately agree	1	10	23	34
	3: neither agree nor disagree	1	10	23	34
	4: moderately disagree	2	3	3	8
	5: strongly disagree	2	0	0	2
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	36.713 ^a	8	.000
Likelihood Ratio	17.302	8	.027
Linear-by-Linear Association	7.642	1	.006
N of Valid Cases	109		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .13.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
RELIABILITY (involves consistency of performance and dependability): 8. Accuracy in billing - To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	0	8	22	30
	2: moderately agree	1	12	28	41
	3: neither agree nor disagree	4	7	18	29
	4: moderately disagree	1	4	3	8
	5: strongly disagree	1	0	0	1
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	23.316 ^a	8	.003
Likelihood Ratio	15.691	8	.047
Linear-by-Linear Association	8.500	1	.004
N of Valid Cases	109		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .06.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
9. Performing the service at the designated time - To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	0	6	23	29
	2: moderately agree	2	11	27	40
	3: neither agree nor disagree	3	8	16	27
	4: moderately disagree	1	6	5	12
	5: strongly disagree	1	0	0	1
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	22.239 ^a	8	.004
Likelihood Ratio	14.653	8	.066
Linear-by-Linear Association	9.646	1	.002
N of Valid Cases	109		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .06.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%–50%	51%–75%	76%–100%	
RESPONSIVENESS involves timeless of service: 10. Mailing transaction slip immediately – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	1	4	16	21
	2: moderately agree	0	11	24	35
	3: neither agree nor disagree	4	8	27	39
	4: moderately disagree	1	4	4	9
	5: strongly disagree	1	4	0	5
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	16.488 ^a	8	.036
Likelihood Ratio	19.838	8	.011
Linear-by-Linear Association	8.186	1	.004
N of Valid Cases	109		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .32.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%–50%	51%–75%	76%–100%	
16. Waiting time to receive service (e.g. at a store) is not extensive – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	0	4	15	19
	2: moderately agree	1	9	29	39
	3: neither agree nor disagree	4	11	23	38
	4: moderately disagree	0	6	4	10
	5: strongly disagree	2	1	0	3
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	29.121 ^a	8	.000
Likelihood Ratio	21.143	8	.007
Linear-by-Linear Association	12.782	1	.000
N of Valid Cases	109		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .19.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
18. Convenient location of service facility – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	1	10	16	27
	2: moderately agree	1	9	30	40
	3: neither agree nor disagree	3	8	21	32
	4: moderately disagree	0	3	4	7
	5: strongly disagree	2	1	0	3
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	23.740 ^a	8	.003
Likelihood Ratio	15.120	8	.057
Linear-by-Linear Association	3.274	1	.070
N of Valid Cases	109		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .19.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
COURTESY of contact and operational support personnel: 19. Consideration for consumer's property (e.g. no muddy shoes on the carpet) – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider	1: strongly agree	1	7	14	22
	2: moderately agree	0	13	28	41
	3: neither agree nor disagree	4	9	28	41
	4: moderately disagree	1	1	1	3
	5: strongly disagree	1	1	0	2
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15.863 ^a	8	.044
Likelihood Ratio	14.540	8	.069
Linear-by-Linear Association	3.303	1	.069
N of Valid Cases	109		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .13.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
SECURITY (freedom from risk, doubts or danger): 25. Cyber security (e.g my whole online activities are kept private and documents saved in my personal laptop are safe while accessing the internet). - To what extent do you agree with the quality of each fol	1: strongly agree	1	7	21	29
	2: moderately agree	0	9	28	37
	3: neither agree nor disagree	5	9	18	32
	4: moderately disagree	0	5	3	8
	5: strongly disagree	1	1	1	3
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17.250 ^a	8	.028
Likelihood Ratio	16.732	8	.033
Linear-by-Linear Association	7.204	1	.007
N of Valid Cases	109		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .19.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
26. Confidentiality (e.g any dealings with the ISP is private) – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	1	7	22	30
	2: moderately agree	0	13	26	39
	3: neither agree nor disagree	5	8	18	31
	4: moderately disagree	0	1	5	6
	5: strongly disagree	1	2	0	3
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	16.601 ^a	8	.035
Likelihood Ratio	18.078	8	.021
Linear-by-Linear Association	4.811	1	.028
N of Valid Cases	109		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .19.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
UNDERSTANDING/knowing the customers: 27. Learning the customer's specific requirements – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	1	4	7	12
	2: moderately agree	1	11	32	44
	3: neither agree nor disagree	4	6	28	38
	4: moderately disagree	0	6	3	9
	5: strongly disagree	1	4	1	6
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18.395 ^a	8	.018
Likelihood Ratio	18.381	8	.019
Linear-by-Linear Association	3.925	1	.048
N of Valid Cases	109		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .39.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
28. Providing individualized attention – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	0	1	11	12
	2: moderately agree	1	14	18	33
	3: neither agree nor disagree	5	8	32	45
	4: moderately disagree	0	4	9	13
	5: strongly disagree	1	4	1	6
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17.908 ^a	8	.022
Likelihood Ratio	19.671	8	.012
Linear-by-Linear Association	3.092	1	.079
N of Valid Cases	109		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .39.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
31. Physical facilities at the stores – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	1	10	13	24
	2: moderately agree	1	8	26	35
	3: neither agree nor disagree	3	8	28	39
	4: moderately disagree	0	3	4	7
	5: strongly disagree	2	2	0	4
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	20.978 ^a	8	.007
Likelihood Ratio	16.877	8	.031
Linear-by-Linear Association	1.971	1	.160
N of Valid Cases	109		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .26.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
32. Appearance of personnel – To what extent do you agree with the quality of each following service attribute of your current Internet Service Provider? (Tick a box to indicate your answer)	1: strongly agree	0	10	10	20
	2: moderately agree	0	9	30	39
	3: neither agree nor disagree	3	8	26	37
	4: moderately disagree	1	3	3	7
	5: strongly disagree	3	1	2	6
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	30.591 ^a	8	.000
Likelihood Ratio	23.281	8	.003
Linear-by-Linear Association	4.983	1	.026
N of Valid Cases	109		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .39.

Crosstab

Count

		Categories of Percentage of Overall Satisfaction			Total
		26%-50%	51%-75%	76%-100%	
Company reputation – How likely are you to subscribe to an internet service from an ISP based on their credibility reflected in the following elements?:	1: strongly agree	1	15	46	62
	2: Moderately likely	2	8	20	30
	3: Neutral	3	3	5	11
	4: Moderately unlikely	1	5	0	6
Total		7	31	71	109

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	22.805 ^a	6	.001
Likelihood Ratio	21.894	6	.001
Linear-by-Linear Association	15.715	1	.000
N of Valid Cases	109		

a. 7 cells (58.3%) have expected count less than 5. The minimum expected count is .39.