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Customer Needs and Wants Satisfaction Becomes Customer More Loyal: A Comparative Analysis of Telecommunication Sector
(Telenor and Mobilink Jazz) of Pakistan

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Abstract

The purpose of this research study to determine the relationship of customers' needs and wants satisfaction with customer loyalty and find the relationship between dimension of customers' needs and wants (quality, services, price and trust) with customer loyalty. This study based on comparison analysis of two SIM operators Mobilink Jazz and Telenor Pakistan. An adopted questionnaire is used to measure results. SPSS20 is used to find statistical results. Prepaid customers are focused in this study. Staff of educational institutes of Sahiwal are respondents. The findings of the study shows that there is moderate positive and significant relationship between customer satisfaction, services, price and customer loyalty. But quality and trust have strong positive and significant relation with customer loyalty. The management of telecommunication sectors service operators should focus on to giving first priority to customer, analyze customer needs and wants and work on to satisfy them to retain customer that leads them to make their customer loyal. This study provides a comparison analysis of two competitors and results revealed that how customer of two different operators satisfy at same time with their operators.

Key Words: *Customer Loyalty, Customer Satisfaction, Quality, Services, Price, Trust, Jazz, Telenor.*

Introduction

Telecommunication

Telecommunication is define as "Any communication, emission or function of signs, signals, writing, images and sounds or intelligence of any nature by wire, radio optical or other electromagnet method." International Telecommunication services define Telecommunication as "The offering of telecommunication capability between telecommunication offices and of station of any nature that are in or belong to different countries" (secretariat, 1988). Telecommunication means any optic-electronic, electric, electromagnetic, or electronic system for release, transference, converting or response of any intellect with in or into, or from Pakistan whether or not that intellect is exposed to reordering, addition or any other procedure in the way of process of the system, and contains a cable transmission system, a cable television transmission system and terminal equipment (Parliament, 1996). Telecommunication arrangement helps to communication, save time, energy, labor and capital by reducing the time and space required for manufacture, consumption, market events, government tasks, educational and health services (Nadiri & Nandi, 2003). Telecommunication infrastructure helps in economic growth of a country and it also generate huge income for government, peoples use it to save their time and money and helps to generate massive income (Henisz & Zelner, 2001).

In Pakistan there is very rapid growth of telecommunication sector, for the improvement of this sector government of Pakistan held an organization in 1996 named PTA (Pakistan Telecommunication Authority), this firm is working for improving and making better infrastructure of telecommunication in Pakistan (Akhtar & Waqar, 2004). The geographical and economic growth of telecommunication sector produce new challenges and opportunities for firms. In 2015, 215.4 million SIM`s were verified by the PTA, 3G and 4G operationalized in the country which also increase competition between the regulators, due to biometric verification the number of users decrease and Telecommunication contribute 126.6 million in the income of government which is less than 20% of last year (Authority, 2015).

Needs, Wants and Loyalty

Due to the advancement of technology and globalization it becomes more difficult to retain a customer, because easy access to internet which connect people globally made a lot of choices for them for any product or services. For organization it is tough competition to attain or retain the customer or made him loyal.

Loyalty

Loyalty does not gain it must be earn. According to Oxford Dictionary "Loyalty, is a strong feeling of support or allegiance." Cambridge Dictionary define loyalty as "your feelings of support or duty towards someone or something." When customer become loyal it becomes asset for the organization. So what are the main factors which become customer more loyal? If customer needs and wants can fulfilled it become more loyal. Needs are the basic necessities of anything which a person require, and wants are the desires to do or wish something. If needs and wants of a customer fulfilled by the organization his loyalty can be earn.

Marketing research helps to dig out the needs and wants of the customer and also useful for customer purchase intention, it also helps to find how services and product offered to gain customer loyalty (Cynthia & Overton, 2008). To having strong and long relationship with customer loyalty is main factor for businesses, it is the only way to construct defensible competitive advantage and building loyalty with customer has become main objective for corporations, if the customer become loyal it is long tern benefit for the organization (Anantha, 2013). As the days passed competition is increased in the world firms should satisfy customer needs and wants to exists in the business, to attract the new customer businesses

must fulfill their needs and wants at every cost, market segmentation have major phenomena on this aspect, market segmentation helps to satisfy the target customer (Premkanth, 2012).

Price

Effectiveness in pricing strategy helping to developing loyalty, price plan must be consumer oriented its increase purchase intention (Alvarez & Casielles, 2008). Price is way to satisfy a customer, if price is suitable for the customer its purchase intention increased and this factor taking customer toward loyalty, the rule for the organizations highlighting the issue that proper pricing techniques which helps meet the needs and wants of the customer (Nadeem, 2012). Improving perceived price helps to satisfy the customer and by using the price strategy easily any business earn customer loyalty (kaura, 2012). Service quality have direct effect on customer needs satisfaction and grape the intention of the customer which helps to business to gain the loyalty of the customer (Fen & Lian, 2014). Customer satisfaction disturb when prices are increased and good quality have strong relationship with customer satisfaction (Ghafoor, & Iqbal, 2012).

Quality

In traditional services quality it is easy for the firms to maintain the customer loyalty but in electronic services it is a very hard job and service failure have a negative impact on customer (Sousa & Voss, 2009). Customer observation on electronic services quality have a positive impact on customer loyalty, more good experience of services more level of loyalty increase (Mathews, & Voorhees, 2013). When customer completely feel satisfaction about the services durability his loyalty level as well as his intention toward product or services increased which leads the customer to use permanently the goods and services (Jusoff, & Hadijah, 2013).

Services

Service play a vital role to satisfy the need of unsatisfied customer, the operator should done extra effort to provide good service to retain its customer, the better service means companies should work extra on quick rectification of all kinds of problems that a customer face (Yadav & Dabhade, 2013). When a firm focus on customer loyalty it should must provide best services to customer in all aspects, good services build a strong relationship with customer and this factor helps the firm to make a customer loyal (Hafeez & Muhammad, 2012)

Trust

Trust and loyalty must be deal at same time because the trust is more the loyalty is greater top managers should work on trust to improve customer loyalty (Shainesh, 2012). Development of commercial policies increase the trust of the customer, once customer trust on brand he become loyal with brand (Levy-Mangin, 2016). Firms should focus on good will trust, competence trust and contractual trust to satisfy needs of the customer (Fatima & Razzaque, 2014).

Problem Statement

Needs are the basic requirements which every person want to fulfill at every cost. Basic human needs are food shelter and clothing and every human in the world try to get these things to lead his life. Organizations which produce goods and services related to needs, they should just need of push and batter service and awareness or advertisement for the product, and the can get the attention and loyalty of the customer.

Wants are the step forward from the need. When needs of human being is fulfilled then he tries to get throw his wants. Wants cannot easily fulfilled because a number of competitors are in the market and they all try to satisfy the wants of customer. They used different tools like better service, quality and price, availability of product, discount/bonus, free sample, better advertisement and particular feature to satisfy the wants of the customer and gain its competitive edge.

Loyalty is preference to anything. Once customer needs and wants fulfilled then his behavior towards purchase is also change. He always demand the same product. He never compromise on the product and that customer become an asset for the company. A long term investment for the company.

In the running era where Telecommunication industry rapidly growing in Pakistan. Five organization giving their services in Pakistan (Warid, Zong, Ufone, Mobilink and Telenor). These are the major competitors of each other's. After 3G and 4G network operations the competition is also increased in the sector. Every network trying their best to compete other and make his customer loyal. Mobile become need of every person and wants are batter network, services and good rates. So the operators use different tools like an excellent service, good quality network, and cheap prices on packages, availability and access of their network at every place, giving discount to customers and most powerful tool is advertisement to fulfill the needs and wants of the customer and make his customer loyal.

This research based on how Telecommunication sector regulator satisfy their customer needs and wants to make them customer loyal. How low prices, Better advertisement, good quality, availability of the product, discount and better services helps in these sector to earn loyalty of the customer.
This research based on:

"To determine the relationship of customer needs and wants satisfaction with customer loyalty in telecommunication sector of Sahiwal Pakistan" (Cederbrink & Lövsund, 2009).

"A comparative analysis of Telenor and Mobilink (Jazz) was done." The two brands operates same services and operation there comparison revealed strong results to analysis in different parameters (Clarke, 2001).

Research Questions

- What is the relationship of customer needs and wants satisfaction with customer loyalty.

Significance of Study

This study is conducted to investigate the impact of needs and wants satisfaction on customer loyalty in the telecommunication of Sahiwal Pakistan. This study shows how quality, price, services and trust of customer helps to satisfy customer needs and wants and increase customer loyalty in these sectors. A comparative analysis is done between done between Telenor and Jazz Pakistan. This study will help to the telecommunication sector how to make their customer loyal, what types of needs and wants which should be fulfill to earn customer loyalty. This study will also help for future researcher who trying to know the factor of loyalty and how it gain by satisfy customer needs and wants. And which are the tools needs to satisfy the customer needs and wants. Finally this study will help to loyalty earning programmers in others sector and geographical areas.

Literature Review

The researcher look for to find the effect of price promotions on customer loyalty, after empirical analysis researcher proved that the model is validated, the results of the study proved that prices are directly or

indirectly affect customer loyalty, the researcher test hypothesis the relationship between price and loyalty of customer, study revealed that the results are significant and there is strong positive relationship between customer loyalty and price (Campo & Maria, 2007). To examine the effect of change in price on price fairness and customer loyalty different hypothesis were tested and the result of the hypothesis shows that the firms who increase their prices unintentionally change the perception of customer and as a result customer loyalty move towards down, for research purpose two different online experiments were done and US adults customer panelists were involved (Ferguson & Ellen, 2013). Efficiency and quality in services effects customer satisfaction and customers trust also helpful for satisfaction and all these factors have positive effect on customer loyalty (Sheng & Liu, 2010). Service quality, customer trust and privacy protection have significant effect on buyers disconfirmation that is positively associated with satisfaction of customer and that is positively related with customer loyalty (Yen & Lu, 2008). Trust have significant impact on customer satisfaction, satisfaction influenced due to trust (Fatima & Razzaque, 2014).

Firm's long term success in the market based on its expansion of customer and huge loyal customer, it is a permanent dilemma to become customer loyal, organizations that's work permanently on customer loyalty having great market shares and retention customer easily (Kandampully & Suhartanto, 2000). Service quality is must be first importance in respect to customer loyalty, to carefully asses the customer loyalty reasonable prices also playing a vital role (Rai & Medba, 2013). Greater customer satisfaction is the result of better quality and prices thus quality, price and satisfaction is correlated with each other's (Dapkevicius & Melnikas, 2009).

A research study is conducted to test relationship between service fairness, service quality and fairness perception with customer satisfaction and customer loyalty in mobile telecommunication sector of Pakistan, the main focus of the study is youth of Multan (Pakistan), five point Likert scale is used to measure variables, correlation analysis used to interpret data, the research revealed that regulator of telecommunication sector were focused on price, service and quality fairness to build long lasting relationship with customer and make him loyal (Hassan, & Nawaz, 2013). A research is accomplished to find relationship between price fairness and customer services as independent variables and customer satisfaction as dependent variable in telecom sector of Pakistan, GSM mobile phone operators and people of Rawalpindi were selected for papulation, correlation and regression used to analyze data, the finding of research suggest that customer satisfaction is an important tool for customer loyalty its create wisdom of belongingness, emotional tie and brand loyalty in consumers, by good relationship, better customer services and giving central importance to customer this motive can be achieved (Hafeez, & Riaz, 2010).

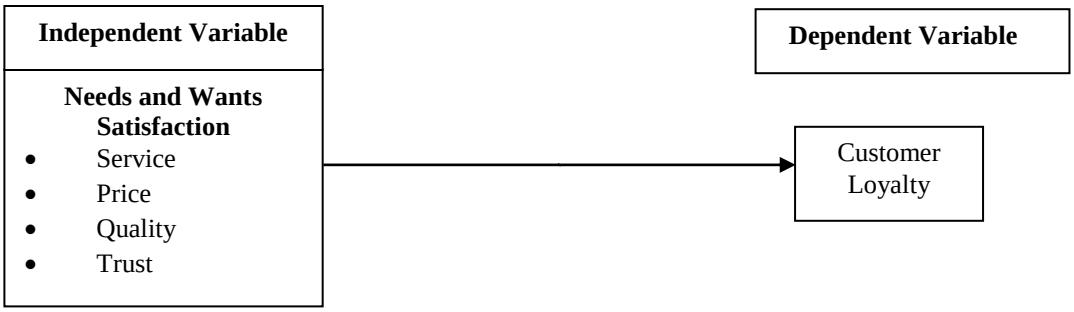
To investigate customer satisfaction as a mediating variable between customer perceived service quality and customer loyalty with direct relationship between customer loyalty and trust, researcher also identify the indirect and direct relationship between customer perceived service quality and customer loyalty and customer satisfaction is treated as mediating variable in the telecommunication sector of Bangla Dash, this study suggest that management should work on customer satisfaction by giving better service quality, price feature and awareness to gain customer loyalty (Akbar & Parvez, 2009).

To find relationship between service quality, empathy, assurance, responsiveness and reliability as independent variable with customer retention as dependent variable in cellular companies of Pakistan, 7 point Likert scale was used to gather data and data was collected from university students, this study predict that customer satisfaction or retention can be gain by satisfying its needs like service, quality and reliability and by taking these steps customer loyalty can be earned researcher (Usman, & Ahmaad, 2010).

To investigation relationship between relationship tactics (service quality, price perception, brand image) and relationship quality (satisfaction, trust) as independent variable with customer loyalty as dependent variable in Pakistan telecom industry, 210 peoples takes as sample size, Likert scale questionnaire was used to collect the data, the finding of the research suggest that customer loyalty become high valuable

phenomena in telecom industry, companies should done more work on relationship tactics and relationship quality to solve customer loyalty problems (Raza & Rehman, 2012). The study observe the dimensions of the service quality of cellular mobile phone operators of Pakistan, a structured questionnaire was used to collect data from 800 mobile users, convenience sample was used to measure users of mobiles, the finding shows that service quality helps in customer satisfaction and then customer become loyal (Khan, 2010). All the business and profit earning organization working in the world tries their best to make their customer loyal, the researcher collected data from 120 people of Peshawar and take customer satisfaction and customer retention as independent variable and customer loyalty as dependent variables, the researcher find that the customer retention and customer satisfaction are the key factor for customer loyalty, to gain these attributes customer needs and wants should be first priority to satisfy (Bagram & Khan, 2012).

Research Model:



Research Hypothesis

These hypothesis are generated on the basis of literature review of previews studies.

H_1: There is positive relationship between customer satisfaction and customer loyalty (Anantha, 2013).
H_2: Services is positively correlated with customer loyalty (Yadav & Dabhade, 2013).
H_3: Quality is positively correlated with customer loyalty (Sousa & Voss, 2009).
H_4: Price is positively correlated with customer loyalty (Alvarez & Casielles, 2008).
H_5: Trust is positively correlated with customer loyalty (Levy-Mangin, 2016).

Research Methodology

For the result analysis telecommunication sector of Pakistan was selected and for comparison analysis there are two regulator Mobilink Jazz and Telenor was chose. Prepaid customer of these regulator was selected for gathering data. The main independent variable of the research is Needs and Wants satisfaction and dependent variable is customer loyalty. However, the items of needs and wants are Service, Price, Quality, and trust. To measure these independent and dependent variable and the items related to independent variable normal questions are used which are adopted in previous study (Raza & Rehman, 2012). The educational institutes of Sahiwal focused in this study. Data of this research study is collected from the staff of University of Education, Punjab College of Commerce Okara, and Superior Commerce College Okara, Concordia College Okara, COMSATS University Sahiwal and District Public School Renala Khurd for both Jazz and Telenor. The sample size was 125 faculty members of these institutions from which 75 respondent are for Mobilink Jazz and 50 Respondent are from Telenor. Five Point Likert Scale starting 1 from strongly disagree while 5 for strongly agree will used to measure the variables, Convince sampling is used to collect the data (Sekaran, 2002). Statistical software SPSS20 is

used to check the results of data. Descriptive approach was used to explain the research study (Berg, 2004).

Results: Study of Mobilink (Jazz)

Reliability

Before study results analysis the reliability of the questions of independent variable and its dimensions and dependent variable was calculated. The reliability of an amount shows that the degree to which it is without error and also guarantee consistent measurements across time and various items in the instrument (Sekaran, 2002). For determine reliability of the research Cronbach's Alpha method is used (Jahanshahi, 2011). Reliability analysis was performed of the dimensions of the customer satisfaction and satisfaction and loyalty. Following has been results from the analysis.

- For question related to customer loyalty the Cronbach`s Alpha coefficient of .613 was calculated.
- For question related to customer satisfaction Cronbach`s Alpha coefficient of .713 was calculated.
- For question related to customer loyalty and customer satisfaction Cronbach`s Alpha coefficient of .637 was calculated.
- For all questions Cronbach`s Alpha coefficient of .834 was calculated.

Demographic Statistics

There are two demographic aspects are discussed in this study the first is gender and the second is age. Two values are given to gender 1 is for male and 2 is for female. In age factor four value are given 1 is given to below 15, 2 is given to 15-29, 3 is given to 30-44 and 4 is given to 45 and above. There are 75 respondent.

		Frequency	Percent
Valid	Male	33	44.0
	Female	42	56.0
	Total	75	100.0

According to above results 44% male and 56% female that are respond of questionnaire.

		Frequency	Percent
Valid	15-29	12	16.0
	30-44	40	53.3
	45 and above	23	30.7
	Total	75	100.0

16% respondent are from age class 15-29, 53.3% respondent from age class 30-44 and 30.7 respondent are from age class of 45 and above.

Means and Standard Deviation:

	Loyalty	Satisfaction	Service	Quality	Price	Trust
Mean	3.6167	3.8800	3.6053	3.7013	3.7253	3.7600
Std. Deviation	.67450	.68339	.85106	.74353	.91343	.62903

The above table shows that Means and standard Deviation of dependent variable loyalty and independent variable needs and wants satisfaction along with its dimensions service, quality, price and trust. The instrument is used for date collection is Five Point-Likert scale ranging 1 for strongly disagree to 5 for strongly agree.

The mean score of satisfaction is 3.8800 that shows that customers are slightly satisfied from their telecommunication regulator. However the dimensions of satisfaction service, quality, price and trust results of mean indicates that the customer response is near then to agree and customers are satisfied from their service, quality, price and having trust on their telecommunication regulator. The mean score of loyalty indicate that if the customers are slightly satisfied from their telecommunication regulator they are also slightly loyal with its telecommunication regulator.

Correlations Statistics:

Correlations between loyalty and satisfaction with its dimensions

		Loyalty	Satisfaction	Service	Quality	Price	Trust
Loyalty	Pearson Correlation	1	.468**	.483**	.528**	.406**	.678**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
Satisfaction	Pearson Correlation		1	.450**	.480**	.270*	.467**
	Sig. (2-tailed)			.000	.000	.019	.000
Service	Pearson Correlation			1	.549**	.341**	.500**
	Sig. (2-tailed)				.000	.003	.000
Quality	Pearson Correlation				1	.408**	.662**
	Sig. (2-tailed)					.000	.000
Price	Pearson Correlation					1	.463**
	Sig. (2-tailed)						.000
Trust	Pearson Correlation						1
	Sig. (2-tailed)						

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

The above Table shown the results of Pearson Correlation. The results indicates that overall relationship between customer needs and wants satisfaction and its dimensions with customer loyalty. The results also shows the relationship between customer need and wants with its dimensions.

The results shows that customer satisfaction has a significant and moderate positive relationship with customer loyalty (r=.468, p<0.01). These findings confirm the hypothesis H_1 that there is positive relationship between customer satisfaction and customer loyalty. The services that is dimension of needs and wants satisfaction is also show positive and significant relationship with customer loyalty (r=.483, p<0.01). These specific result confirms the hypothesis H_2 that is Services is positively correlated with customer loyalty. The quality that is dimension of needs and wants satisfaction is have strong positive and significant relationship with customer loyalty (r=.528, p<0.01). This particular result confirms the hypothesis H_3 that is Quality is positively correlated with customer loyalty. The price that is dimension of needs and wants satisfaction have moderate positive and significant relationship with customer loyalty(r=.406, p<0.01). These findings confirms the hypothesis H_4 that is Price is positively correlated with customer loyalty. The trust that is dimension of needs and wants satisfaction have strong positive and significant correlation with customer loyalty(r=.678, p<0.01). This specifics results confirmed hypothesis H_5 that is Trust is positively correlated with customer loyalty.

Analysis of Hypothesis through Regression

Table shows the results of Hypothesis of the study based on Regression analysis

Hypothesis	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F	Sig. Change
H_1	.468	.219	.208	.60029	.219	20.428	.000
H_2	.483	.233	.222	.59476	.233	22.172	.000
H_3	.528	.279	.269	.57652	.279	28.191	.000
H_4	.406	.165	.153	.62067	.165	14.395	.000
H_5	.678	.460	.453	.49893	.460	.62.246	.000

The above table indicates regression analysis for the hypothesis of study. As shows that R values are normal instead of H5 hypothesis, and the values of R squared range from 0 to 1.

H_1: There is positive relationship between customer satisfaction and customer loyalty. As significance in first hypothesis is less than 0.05 so first hypothesis is approved.

H_2: Services is positively correlated with customer loyalty. As significance in second hypothesis is less than 0.05 so second hypothesis is approved.

H_3: Quality is positively correlated with customer loyalty. As significance in Third hypothesis is less than 0.05 so third hypothesis is approved.

H_4: Price is positively correlated with customer loyalty. As significance in fourth hypothesis is less than 0.05 so fourth hypothesis is approved.

H_5: Trust is positively correlated with customer loyalty. As significance in fifth hypothesis is less than 0.05 so fifth hypothesis is approved.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.715	.511	.475	.48858	.511	14.407	5	69	.000

a. Predictors: (Constant), Trust, Price, Satisfaction, Service, Quality
b. Dependent Variable: Loyalty

The results of above table shows that the combination of satisfaction, services, quality, price and trust together contributed 71.5% effect on customer loyalty. The R^2 for overall research study on the four dimension and independent variable customer needs and wants satisfaction, suggest that there is strong effect of all four dimensions and independent variable on customer loyalty. The F value (14.407) change are significant which shows that model is fitted.

Results: Study of Telenor

Reliability

Reliability and measuring tool of reliability Cronbach`s Alpha was define in the section of Mobilink Jazz reliability analysis. The followings are the results analysis of Cronbach's Alpha Coefficient.

- For question related to customer loyalty the Cronbach`s Alpha coefficient of .706 was calculated.
- For question related to customer satisfaction the Cronbach`s Alpha of .766 was calculated.
- For question related to customer satisfaction and customer loyalty the Cronbach`s Alpha of .663 was calculated.
- The overall value of Cronbach`s Alpha of .864 was calculated.

Demographic Statistics

Two demographic sides are discussed in this study also the first one is gender and second one is age. Two values are given to gender 1 is for male and 2 is for female. In age factor four value are given 1 is given to below 15, 2 is given to 15-29, 3 is given to 30-44 and 4 is given to 45 and above. There are 50 respondent.

	Frequency	Percent
15-29	2	4.0
30-44	28	56.0
45 and above	20	40.0
Total	50	100.0

According to above results 4% respondent are from age class 15-29, 56% respondent from age class 30-44 and 40% respondent are from age class of 45 and above.

		Frequency	Percent
Valid	Male	24	48
	Female	26	52
	Total	50	100.0

The above table indicates that male respondent are 48% and female respondent are 52%.

The above table shows that Mean and Standard Deviation of dependent variable customer loyalty and Independent variable customer needs and wants satisfaction along with its dimensions services, quality, price and trust. The instrument used foe data collection is five point-Likert scale ranging 1 for strongly disagree and 5 for strongly agree.

Means and Slandered Deviation

	Mean	Std. Deviation
Loyalty	3.6400	.76957
Satisfaction	3.9120	.75177
Service	3.6680	.94468
Quality	3.6640	.77559
Price	3.6320	1.06703
Trust	3.7440	.71147

The mean score of satisfaction is 3.9120 that shows that customer of Telenor are satisfied from their telecommunication regulator. The dimensions of customer needs and wants satisfaction service, quality, price and trust results shows that customer response is slightly agree and customer are satisfied from quality, price and services of their telecommunication regulator. The mean results of trust also indicates that customer response of trust is also slightly agree. The mean score of customer loyalty shows that if customer are satisfied with its telecommunication regulator and having agreeable loyalty level with its telecommunication regulator.

Correlations Statistics

Correlations between loyalty and satisfaction with its dimensions

		Loyalty	Satisfaction	Service	Quality	Price	Trust
Loyalty	Pearson Correlation	1	.496**	.555**	.590**	.463**	.727**
	Sig. (2-tailed)		.000	.000	.000	.001	.000
Satisfaction	Pearson Correlation		1	.473**	.591**	.301*	.552**
	Sig. (2-tailed)			.001	.000	.034	.000
Service	Pearson Correlation			1	.641**	.386**	.591**
	Sig. (2-tailed)				.000	.006	.000
Quality	Pearson Correlation				1	.473**	.823**
	Sig. (2-tailed)					.001	.000
Price	Pearson Correlation					1	.510**
	Sig. (2-tailed)						.000
Trust	Pearson Correlation						1
	Sig. (2-tailed)						

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

The above table indicates results of Pearson Correlation. The results shows that overall relationship between customer needs and wants satisfaction and its dimensions with customer loyalty. The results also shown the relationship between customers' needs and wants satisfaction with its dimensions. The results indicates that customer satisfaction has significant and moderate positive relationship with customer loyalty ($r=.496$, $p<0.01$). These findings confirm the hypothesis H_1 that there is positive relationship between

customer satisfaction and customer loyalty. The services that is dimension of needs and wants satisfaction is also show strong positive and significant relationship with customer loyalty (r=.555, p<0.01). These specific result confirms the hypothesis H_2 that is Services is positively correlated with customer loyalty. The quality that is dimension of needs and wants satisfaction is have strong positive and significant relationship with customer loyalty (r=.590, p<0.01). This particular result confirms the hypothesis H_3 that is Quality is significant and strongly positively correlated with customer loyalty. The price that is dimension of needs and wants satisfaction have moderate positive and significant relationship with customer loyalty(r=.463, p<0.01). These findings confirms the hypothesis H_4 that is Price is positively correlated with customer loyalty. The trust that is dimension of needs and wants satisfaction have strong positive and significant correlation with customer loyalty(r=.727, p<0.01). This specifics results confirmed hypothesis H_5 that is Trust is strongly positively and significant correlated with customer loyalty.

Analysis of Hypothesis through Regression

Table shows the results of Hypothesis of the study based on Regression analysis

Hypothesis	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F	Sig. Change
H_1	.496	.246	.230	.67508	.246	15.677	.000
H_2	.555	.308	.294	.64676	.308	21.376	.000
H_3	.590	.348	.334	.62787	.348	25.615	.000
H_4	.463	.214	.198	.68922	.214	13.091	.000
H_5	.727	.528	.518	.53428	.528	53.662	.000

The above table indicates regression analysis for the hypothesis of study. As shows that R values are normal instead of H5 hypothesis it is high as compare to others, and the values of R squared range from 0 to 1.

H_1: There is positive relationship between customer satisfaction and customer loyalty. As significance in first hypothesis is less than 0.05 so first hypothesis is approved.

H_2: Services is positively correlated with customer loyalty. As significance in second hypothesis is less than 0.05 so second hypothesis is approved.

H_3: Quality is positively correlated with customer loyalty. As significance in Third hypothesis is less than 0.05 so third hypothesis is approved.

H_4: Price is positively correlated with customer loyalty. As significance in fourth hypothesis is less than 0.05 so fourth hypothesis is approved.

H_5: Trust is positively correlated with customer loyalty. As significance in fifth hypothesis is less than 0.05 so fifth hypothesis is approved.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.759[a]	.577	.529	.52837	.577	11.990	5	44	.000

a. Predictors: (Constant), Trust, Price, Satisfaction, Service, Quality
b. Dependent Variable: Loyalty

The results of above table shows that the combination of satisfaction, services, quality, price and trust together contributed 75.9% effect on customer loyalty. The R^2 for overall research study on the four dimension and independent variable customer needs and wants satisfaction, suggest that there is strong effect of all four dimensions and independent variable on customer loyalty. The F value (11.407) change are significant which shows that model is fitted.

Conclusion

All the business that are running in the world while it is services or manufacturing it is based on customer. Without customer there is no business in the world can run. As philosophical word said by Pepper and Rogers *"The only value your company will ever create is the value that's comes from customer-the ones you have now and the ones you have in future".* This is a true statement. Giving the more value to customer helps to maintain long relationship with customer. When a company satisfied his customer in respect what customer want from them and what are the needs that are necessary to fulfill then they make them loyal. Customer satisfaction is a basic work for customer loyalty in service industry and pro-active work, observing and handling customer satisfaction must be first priority for mangers of service industry (Guenzi & Pelloni, 2004). There is a positive relationship between customer satisfaction and customer loyalty (Martin & Molina, 2007). Customer satisfaction mediate the relationship of customer loyalty and customer retention (Haron, & Nasir, 2006). This study also proves the previous research studies results and investigate that customer satisfaction have positive relationship with customer loyalty. When a customer feels more satisfied from the product or services he is more loyal with the organization.

The comparison analysis of both regulator shows that customer satisfaction in both operators positively related with customer loyalty. Service quality is a major issue in the service industry that they are facing in these days and perceived quality relationship with customer satisfaction also important in customer loyalty programs (Gupta, & Rom, 1994). The customers who's perception towards service quality is poor they are also poor satisfaction and poor loyalty factors and the customers who's perception towards service quality is strong there satisfaction is strong and they are more loyal (Ranjendran, & Anantharaman, 2002). Quality have an indirect relationship with customer loyalty via customer satisfaction (Ruyter, & Peeters, 1998). The result of this study also proved previous results and shows that the quality plays a positive role in customer loyalty its help to satisfy customer. The results of two telecommunication operators indicates equally if customer satisfied from his operator's service quality his loyal with his operators. The services provides by an organization to give the information to a customer is directly affect the customer satisfaction and customer loyalty if the employees behavior is not good with customer then customer satisfaction level going to decrease that cost as customer lost (Swan & Bowers, 1998). Service climate have direct and positive relationship with customer satisfaction and customer loyalty (Wenli, & Lai, 2011).

This study also approve above results that proved by different researcher. Service have positive relationship in both operators. If the prices are low and it's are in under the range of customer then customer satisfied with the firm and his behavior is positive and he became a loyal customers (Gabor, 1973). Customer satisfaction is positively associated with customer satisfaction and customer loyalty (Consuegra, Molina, & Esteban, 2007). This study also showing same result as mentioned in previous studies, in both operator`s pricing plans satisfied the needs of the customer and they are loyal with their operators because pricing plans are according to their needs. The higher the level of trust is the higher the level customer satisfaction. Trust have positive relationship with customer loyalty, when a customer is more satisfied then the backend point is trust (Ranaweera & Prabhu, 2003). There is positive impact of having trust on the organization on loyalty (Ennew, & Palmer, 1998). The comparison analysis also revealed that there is positive relationship between customer loyalty and trust. The results of both operators shows that when the customer have more trust on their service provider they become more loyal with their operators.

Managerial Implication

If we forward these results towards business decisions effective and perfect recommendation can be attained. Service quality, customer services, prices and trust can be used as a tools to satisfy customer needs and wants. Because reasonable prices and service quality are the basic needs of customer. In the results section study revealed that customers of both operators Mobilink Jazz and Telenor are satisfied from their operators because these operators satisfy their needs and customer shows that they are loyal with their operators. In other hand customer service and trust of the customer`s response shows that they want batter services from their operators employees. When the employees behave ethically with customer they fulfill customers' demands that a customer want, customers also shows that when they have trust on their operators this factor also satisfy them. Thus all these factors lead operators in both analysis their customer are loyal with them.

- Mangers of telecommunication sectors should work more on satisfy customer needs and wants.
- If management wants to retain the customer and buy their loyalty. They should giving them reasonable prices and packages, giving batter service quality without any error or fault, providing proper assistance regarding customer services, polite behaviors of employees with customer and giving proper information and provide them trustful operations and save their privacy.
- Management should build a customer feedback system to improve their operations.
- The finding of these research study compare two SIM operators results, so the management of both sectors can compare themselves with their competitors.
- This study framework suggest that giving central importance to satisfy customer in telecommunication sector and how to get benefits out of it. It practically help out telecom industry for making customer loyal, satisfied and happy by giving them value and realize their needs and wants.

Limitations and Future Research

There are some limitations in this research. This research study based on convenience sampling technique, use of random is essential to determine same research model. As a student there is very tough to access a wider area of respondent and also I have not spare time to study moderating role between customer needs and wants satisfaction and loyalty. In this research only four dimensions of customer needs and wants satisfaction operates; future research can be examine by taking more dimensions such as bonuses, advertisement etc.

The current research is done by comparing two SIM operators in future more than two operator's results can be compared. This study done by taking prepaid customers as respondent but in future studies postpaid customer loyalty can be determined by applying same research model. Due to shortage of time the sample of the research study is small in future it can be increased and can be apply same research model in different geographical area and industry.

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