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Quality of Services and Satisfaction of Customer:Mediated by Consumer Buying Decision

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Abstract
During era of 1990s, Paktel enjoyed the profits and hold market in a hand. As time goes on other providers entered into the market. Than rivalry was increased due to the saturated market. This conditions benefitted customers and put them in myth of to whom they select as their basic service providers. This study conducted with the aim to investigate the influence of quality of services QoS and role of family and friends F&F, on consumer buying decision CBD and satisfaction of customers SoC. 567 responses collected via field survey. The techniques of bootstrapping, PLS Algorithms, and structural equation modeling was used. Findings involve CBD positively and significantly mediate between QoS, F&F and SoC. Moreover positive and significant direct relationship founded between QoS and SoC
Keywords: Quality of Services (QoS), Family and Friends (F&F), Satisfaction of Customer (SoC), Consumer Buying Decision (CBD).
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1. Introduction

Telecommunication industry is playing one of the key role in GDP contribution of country almost with 60%. As per Pakistan telecommunication authority (PTA), total subscribers in Pakistan are 152 million, 3G/4G subscriber are 60 million (Pakistan Telecommunication Authority, 2018). Aslama, Arifb, Farhatc, and Khursheedd (2018), conclude that QoS have dominant impact on SoC. Danish, Humayon, Iqbal, Raza, and Shahid (2018) provide advice companies, market is mature enough, instead of grabbing fresh customer it's time to save potential customers. In addition likings of customers are fluctuating quickly, which results in numerous encounters for companies (Chen, Hung, and and Huang, 2009). In support Huang (2011) beliefs that improvement in technology, enable service improvement conceivable with quick technological advancements. An advancement in technology benefited all of the companies, made our lives easy to handle issues, and further economic progress.

According to Shoemaker and Lewis (1999) appealing to old customers is less costly as compare to having new. In addition Siber (1997) beliefs cost of having new customer is greater than cost of appealing old one. Furthermore saving of potential customers is vital for success of companies (Hsu, Killion, and Gross and Huang, 2008). As per Som, Shirazi, Marzuki, and Jusoh (2011), beliefs "previous studies show 2% increase in customer retention has the same effects on profits in terms of cost cutting by 10%". Meanwhile Kim, Park, and Jeong (2004) conducted an empirical study and found that adjusting churn of customers is of major problems to telecom companies throughout the world, this problem will become bigger when market become hit the maturity level. As for as Fornell and Wernerfelt (1987), when market becomes mature, despite of attracting and grabbing new customer, better strategy is to be defensive (reduce the level of customer leaving and switching to other brands.

Reichheld, Teal, and and Smith (1996) suggestions if there is 5% retaining of customers on average net present value (NPV) of customer will boost up with 35% among software firms and with 95% in advertising companies. Hence keeping in view the problem of saturated market wise decision should be to retain customers instead of focusing new one, and to explore the reasons behind brand switching. Number of scholars investigated the relationship between price, QoS and SoC. (Khan and Afsheen, 2012; Hanif, Hafeez, and Riaz, 2010; Loke, Taiwo, Salim, and Downe, 2011). In addition few of them examined the relationship of QoS, F&F and CBD, (Ahmad and Ahmed, 2014; Lupo and Delbari, 2017; Agyeman, 2013; Ramya and Mohamed Ali, 2016).

Generally in telecommunication sector of Pakistan, customer are not needed to pay charges to switch service providers, in turn they are welcomed with multiple packages like three months free internet, SMS, minutes and other incentives, just decision, and courage is required (Jazz, 2019). Moreover one of biggest news comes up when Warid merged with Mobilink and claimed to serve approximately over 50 million customers (The Express Tribune, 2016). In order to gab new customers network providing companies are moving to doorsteps to sale their connection and increase their subscribers, along with it government also get assistance of telecom companies to provide jobs to female in context of Pakistan, this act was done by Benazir Income Support Program in

collaboration with Telenor (BISP, 2018. This study investigate the how does QoS impact customer satisfaction? How does power of F&F influence CBD against network services? And how consumer buying decision mediates the relationship of quality of service and satisfaction of customer? The one of the objective of the study to investigate the effects of QoS and F&F on CBD. Another one to scrutinize the mediating role of CBD.

Overview of Telecom Industry

In year 1990s Paktel and Insta phone enter their foot as a Pioneer in Pakistan telecommunication industry. After 2000s, there was increase in a competition every one try to have as much customer as possible. Currently Mobilink is consider market leader in telecom industry of Pakistan followed by Telenor, Zong, Ufone and warid. Moreover one of biggest news comes up when Warid merged with Mobilink and claimed to serve approximately over 50 million customers (The Express Tribune, 2016). As per Pakistan Telecommunication Authority (2018) Mobilink and Warid serve to 56.1 million customers, Telenor serve 43.1 million customers, Zong serve 31.7 million and finally Ufone have just 21.1 million customers.

The increasing rivalry within network providers are due to saturated market. Now companies are fighting more on retention and satisfaction of their customers because of which they are offering cheaply packages and free services etc. Now a days customers are in myth of having which operator with them as because they are having multiple benefits from each provider.

2. Review of Literature

Telecom sector contribute 60% in GDP of Pakistan (Pakistan Telecommunication Authority, 2018). As per Danish, Humayon, Iqbal, Raza, and Shahid (2018) QoS have opulence impact of SoC. In addition Gautam and Chandhok (2011) discussed that leaving rate is greater in telecom industry as compare to other that is because of hyper competition. In addition Nelson (1970) argued that service quality has wealthy impact on consumer goods and scholars were enthusiastic towards consumer purchase decision in numerous industries. Kausar, Qureshi, Shehzad, and Hasan (2012) beliefs that potential customers are jumping to other network due to multiple reasons including QoS as well as additional services provided. According to Chaarlas, Rajkumar, Kogila, and Noorunnisha (2012) shifting of brands incur due to all elements of services (tangibility, empathy, assurance, reliability) as well as QoS, promotions, and price. As per Kausar, Qureshi, Shehzad, and Hasan (2012) findings quality of services leads to re-purchase buying behavior, and good word of mouth.

According to Makwana, Sharman, and Arora (2014) service quality is measured by communication, an innovation and addition in services. Furaiji, Łatuszyńska, and Wawrzyniak (2012) findings there was positive impact of marketing mix, social, personal, cultural and psychological on CBD. Furthermore Negi (2009) investigated the impact of service quality in telecom sector in Ethiopia and revealed that it has positive impact on consumers. In addition Aydin and Ozer (2005) also explored the relationship among perceived QoS along with the image of firm, perceived shifting cost, loyalty of customer and trust. Santish, Kumar, Naveen, and Jeevantham (2011) found that there is positive relationship between QoS and CBD. They found 47% of potential customers shift to other service provider because of QoS. In addition Ashaduzzaman, Sohel Ahmed, and Khan (2011) did research on telecom sector of Bangladesh stated that there are total three success factors including price, QoS and brand image.

According to Dadzie and Mensah (2011) study conducted in Ghana, results revealed that price, promotion, availability and quality are the factors on basis of which consumer make purchase decision. In addition Jung and Kau (2004) beliefs that there is positive relationship between QoS along with other factors which impact consumer purchase behavior. Rajpurohit and Vasita (2011) conducted research in Malaysia and find out that role of F&F in purchase decision of having network services, he reveals that factors which motivate consumers include quality of network coverage, call rate, and additional services offered, family and friends along with the advertisement. As per Kaapand (2012) investigated telecom sector in Namibia, most of the consumer's choice depends on QoS, call as well as SMS rates, reliability of network, discounts and promotions. According to Afzal, Shaikh, SM, Ghumro, and Khuhro (2013) results consumers give preferences to quality of network, services, voice clarity, and coverage. While Islam and Rima (2013) beliefs that in telecom sector of Pakistan, cellular service providers who use promotions gained greater market share.

2.1 Hypothesis Constructs

2.1.1 Quality of Service and Satisfaction of customers

Afthanorhan, Awang, Rashid, Foziah, and Ghazali (2018) found in their study that QoS has vital impact on SoC. Furthermore Nekmahmud and Rahman (2018) also find out the confident affiliation among the service qualities and customer satisfaction. In addition Gong and Yi (2018) also explored the encouraging association among the quality of services including all of its sub variable and satisfaction of customers. Furthermore Verma and Singh (2017) stated the positive impact of marketing mix (containing 7p's) on satisfaction of customers. As per Rendón, Vásquez, Arias, and Arias (2017) research findings there is positive relationship of services offered by telecommunication sector on satisfaction of customers. Furthermore, Mannan, Mohiuddin, Chowdhury, and Sarker

(2017) also find that there was opulence relationship between factors of services and satisfaction of customers. As per Shafei and Tabaa (2016) investigation dominant the degree of quality of services dominant will be satisfaction of customers.

According to Arslan, Iftikhar, and Zaman (2015) investigation the association among satisfaction of customer quality of services is positive. As per Thaichona and Quachb (2015) findings quality of services dominantly influence the satisfaction of customers. In addition Ansar and Lodhi (2015) beliefs satisfaction of customers are not because of service qualities but it happens because of technology improvements. As per Makwana, Sharman, and Arora (2014) findings quality of services can be find by assurance, origination and value added services. While Khan and Afsheen (2012) believes that services of customers including quality of signal, fee, as well as advertising also have larger impact on satisfaction of customers.

According to Shah, Mudassir Husnain, and Zubairshah (2018) findings states that QoS including other variables also influence SoC towards buying behavior to have another services. Furthermore Aslam and Frooghi, (2018) beliefs that disappointment of one cellular network service enable us towards buying decision to get avail new services. As per Kurtkoti (2016) buying behavior of consumer is impacted by numerous elements containing (services offered, technology, price and delivery). In support Ahmad and Ahmed (2014) results reveals that quality of services has positive impact on consumer buying behavior. In addition Schiffman and Kanuk (2009) consider QoS as vital cause to impact CBD.

H_1 = QoS has positive and significant influence on SoC.

2.1.2 Family & Friends and Consumer Buying Behavior.

As per Jain and Singh (2019) results out of five hundred respondent's one hundred twenty respondents declared that their choice to buy new smart phones are impacted by F&F. Furthermore Shah, Mudassir Husnain, and Zubairshah (2018) states that F&F having other factors involving QoS have positive impact of SoC which leads to CBD. In addition Johnson (2014) investigated that 81% of defendants revealed that F&F straight forwardly impact their buying decisions. Furthermore psychology teacher Jenna Breuer, revealed that families have greater impact as because family is the 1st social representatives that children are visible to (Guo, 2014). In addition Rani (2014) states that F&F have more power of impact to purchase decision. In support Agyeman (2013) also investigated the dominant relationship between F&F, relative, coworkers on purchase decision.

H_2 = F&F has positive and significant influence on CBD.

2.1.3 Consumer buying behavior and satisfaction of customers

(Qalati, at el, (2019), investigated the mediating role of CBD between price and SoC. Furthermoere scholars founded the positive and significant results of mediation. In addition According to Susanto (2013), findings CBD has significant relationship with SOC. Furthermore he recommended to use purchase decision in other industries. This shows a positive impact of customer buying decisions on customer satisfaction, however consumer purchase decision has not been investigated so far as a mediator in relationship of service quality, family friends and customer satisfaction. This study will uniquely add up in the literature of study of customer purchase decision as a mediator. To check this relationship following hypothesis has been constructed:

H_3 = the relationship between QoS and SoC is mediated by CBD.

3. Methodology of Research

In order to keep in mind term biasness, closed ended questionnaire five point Likert sale is used (1 = Strongly Agree, 2= Agree, 3= Neutral, 4= Disagree and 5 = Strongly Disagree).

For Quality of Service variable total 19 points scale was used to measure this variable, the scale used by Loke, Taiwo, Salim, and Downe (2011) the reliability of the scale was measured **0.950**. ***For family and friends variable*** total 3 points scale was used to measure this variable, in order to find out the just effect of family and friends 2 items have been added while 1 items have been taken from the scale was used by Paulrajan and Harish (2011) and Ahmad and Ahmed (2014) the reliability of scale was measured **0.906**. ***For consumer buying decision variable*** total 6 points scale was used to measure this variable, the scale was used by Ahmad and Ahmed (2014) the reliability of scale was measured **0.821**. ***For measuring satisfaction of customer variable*** total 4 points scale was used to measure the variable, this scale was used by Oladepo and Abimbola (2014) the reliability of this scale was measured **0.944.**

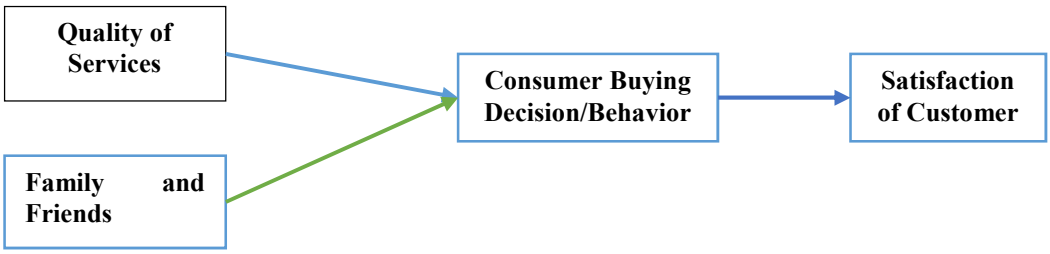
3.1 Construct Reliability and Validity

	Total Items	Cronbach Alpha	Reliability
Quality of Services	19	0.944	0.950
Family and Friends	3	0.856	0.906
Consumer Buying Decision	4	0.711	0.821
Satisfaction of Customer	4	0.921	0.944

The above table depicts that as per standards set by Nunnally (1978) the Cronbach alpha coefficient must be greater than 0.7 and Hinton, Brownlow, McMurray, and Cozens (2004) suggested four levels of reliability 01 – excellent reliability falls within range of 0.9 and >, while high reliability in 0.7 to 0.9, moderate from 0.5 to 0.7 and low but also acceptable < 0.5. Albeit the variables used in this study falls in region of excellent reliability except consumer buying decision which also falls in high category.

In order to collect data closed ended questionnaire was created through google form for an ease of respondents, and link has been shared via popular social sites Facebook, WhatsApp, WeChat, Snap Chat, as well as through email. And keeping in view the literacy rate of Pakistan field survey also conducted to satisfy the study. Major area were covered through field include 04 provinces, of Pakistan, Baluchistan, Panjab, KPK and Sindh. While among them major cities include Karachi, Lahore, Quetta, Islamabad, Sukkur, Hyderabad, and Larkana. Throughout the Pakistan online as well as offline in total **567** responses received. Data was processed by using Smart PLS 3.2.7.

3.2 Conceptual Framework



Source: Researcher's Conceptual Model

3.3 Result Analysis:

3.1.1 Demographic information of Respondents

In Gender out of 567 respondents 392 (69%) were males and 175 (31%) were females.

In Age out of 567 respondents 42 (7.5%) respondents lies in range of 10 – 20, while 406 (71.5%) respondents lies in range of 21 – 30, furthermore 84 (15%) belongs to age of 31 – 40, in last 35 (6%) lies in range of, 41 – 50.

In Occupation: this area of demographic further divided into 04 categories **01** Government Employee 58 (10%) respondents have job in government sectors, **02** Private Sector 154 (27%) respondents have private jobs, **03** Students 294 (52%) respondents fall into this category, **04** Entrepreneurs involve those respondents who answered with owner, businessman these are 61 (11%) in total.

In Total family members out of 567 respondents 203 (36%) falls into category of 0 – 5, while 280 (49.5%) into 6 – 10, further 66 (11.5%) into 11 – 15, in last 18 (3%) falls into category of 16 – 20.

In Education category divided into 5 levels out of 567 respondents 14 (2.5%) falls into basic – matric level, 42 (7.5%) lies into intermediate, 218 (38.5%) have did or still doing bachelor, while 266 (47%) are having master degree, while 27 (4.5%) have PhD level of education.

In Response to possession of Mobile Phone? Out of 567 respondents 98 (17%) possess Apple iPhone, 231 (40.5%) have Samsung, 98 (17%) have Huawei, and 84 (15%) have Oppo, Nokia hold by 28 (5%), Xiaomi have 14 (2.5%) and Hair also have 14 (2.5%).

In response to Q1 - Which is your current cellular service provider? (Tick more option if you have more than one)? Out of 567 respondents 154 (27%) respondent have Mobilink, 112 (20%) have Ufone, 63 (11%) have Zong, 42 (7.5%) have Telenor, 14 (2.5%) have Warid network, while 182 (32%) respondents have more than one network.

In response to Q2 - Which service provider is best in your perspective? Out of 567 respondents 224 (39.5%) respondents selected Mobilink to become best service provider, 175 (31%) selected Zong, 112 (20%) given credit

to Ufone, 42 (7.5%) are with Telenor, while 14 (2.5%) are with Warid.

In response to Q3 - Which will you prefer most for mode of communication with family and friends? 245 (43.5%) respondents replied that they are using SMS/Call for their communication. 210 (37%) are using WhatsApp, 14 (2.5%) replied with Facebook Messenger, while rest of 98 (17%) selected other option (it include different social application like Snap Chat, Viber, and Imo).

Table – 1: Measurement Model

	Items	Loading[a]	AVE[b]	CR[c]	CA[d]
Quality of Services	QoS1	0.645	**0.503**	**0.95**	**0.944**
	QoS2	0.812			
	QoS3	0.567			
	QoS4	0.716			
	QoS5	0.774			
	QoS6	0.744			
	QoS7	0.774			
	QoS8	0.637			
	QoS9	0.764			
	QoS10	0.73			
	QoS11	0.633			
	QoS12	0.718			
	QoS13	0.74			
	QoS14	0.636			
	QoS15	0.771			
	QoS16	0.556			
	QoS17	0.536			
	QoS18	0.772			
	QoS19	0.852			
Consumer Buying Decision	CBD1	0.758	**0.537**	**0.821**	**0.711**
	CBD4	0.583			
	CBD5	0.787			
	CBD6	0.784			
Family and Friends	QFF1	0.958	**0.767**	**0.906**	**0.856**
	QFF2	0.938			
	QFF3	0.709			
Satisfaction of Customers	SoC1	0.88	**0.809**	**0.944**	**0.921**
	SoC2	0.913			
	SoC3	0.924			
	SoC4	0.879			

Note:

a) All items loadings >0.5 indicates indicator reliability (Chin W , 2010)
b) All average variance extracted (AVE) >0.5 indicates convergent reliability (Bagozzi and Yi, 1988)
c) All composite reliability (CR) >0.7 indicates internal consistency (Gefen, Straub, and Boudreau, 2000)
d) All Cronbach's alpha >0.7 indicates indicator reliability (Nunnally, 1978)

Table – 2: Discriminant Validity (Fornell-Larker Criterion)

	CBD	F&F	QoS	SoC
CBD	***0.733**			
F&F	0.431	***0.876**		
QoS	0.574	0.373	***0.709**	
SoC	0.583	0.411	0.689	***0.899**

*** The diagonals are the square root of AVE of the latent variables and indicates highest in column and row.**

Table – 3: Heterotrait – Monotrait Ratio (HTMT)

	CBD	**F&F**	**QoS**	**SoC**
CBD				
F&F	0.507			
QoS	0.685	0.393		
SoC	0.704	0.429	0.816	

According to Henseler, Ringle, ad Sarstedt (2015) lack of discriminant validity must be examined by HTMT ratio. "It is the geometric mean of the heterotrait-heteromethod correlations (the correlations of indicators across constructs measuring different phenomena) divided by the average of the monotrait-heteromethod correlations (the correlations of indicators within the same construct)". It should be <1. According to Henseler, Ringle, and Sarstedt (2015) it should be <0.9, (Kline, 2011) beliefs that it should be <0.85.

Table – 4: Hypothesis Construct

Hypothesis		**Beta**	**SE**	**t-value**	**p-value**	**Decision**
H_1	*QoS -> SoC*	0.644	0.036	17.717	**0.000	Supported
H_2	*F&F -> SoC*	0.097	0.031	3.138	**0.002	Supported
H_3	*QoS -> CBD -> SoC*	0.082	0.024	3.364	**0.001	Supported

*Note: **p<0.01 (one tailed test)*

H_1 constructed that QoS has positive and significant influence on SoC. Results founded with positive beta coefficient 0.644, standard error 0.036, t-value 17.717 >2 and p-value 0.000 < 0.01. The hypothesis supported by Afthanorhan, Awang, Rashid, Foziah, and Ghazali (2018), Gong and Yi (2018) and Verma and Singh (2017).

H_2 established that F&F has positive and significant influence on CBD. The result founded with positive beta coefficient 0.097, standard error 0.031, t-value 3.138 > 2, and p-value 0.002 < 0.01. Hence hypothesis founded significant and supported by (Jain and Singh, 2019; Shah, Mudassir Husnain, and Zubairshah, 2018; and Johnson, 2014).

H_3 was constructed that the relationship between QoS and SoC mediated by CBD. The results founded with positive coefficient 0.082, standard error 0.024, t-value 3.364 > 2 and p-value 0.001 < 0.01. Hence the decision against hypothesis was supported. Furthermore the hypothesis constructed supported by studies of (Qalati, at el, 2019, and Susanto, 2013).

3.1.2 Correlation Analysis:

Table – 5: Latent Variable Correlation

	CBD	**F&F**	**QoS**	**SoC**
CBD	**1**	0.431	0.574	0.583
F&F	0.431	**1**	0.373	0.411
QoS	0.574	0.373	**1**	0.778
SoC	0.583	0.411	0.778	**1**

The above table shows the relationship between variables used in the study strongest relationship was founded between 0.778 QoS and SoC, followed by 0.583 SoC and CBD. While the weaker relationship founded between 0.373 F&F and SoC, followed by 0.411 F&F and SoC. All value were find out significant with p value 0.000 which is < 0.01.

Table – 6: Specific Indirect Effects

	Beta	**SE**	**t-value**	**p-value**	**Decision**
F&F -> CBD -> SoC	0.043	0.012	3.477	0.001	Supported
QoS -> CBD -> SoC	0.082	0.024	3.364	0.001	Supported

The above table states that the relationship between F&F and SoC mediated by CBD founded significant with beta coefficient 0.043, standard error 0.012, t-value 3.477 > 2, and p-value 0.001 < 0.01. Likewise the relationship between QoS and SoC positively and significantly mediated by CBD with positive beta coefficient 0.082, standard error 0.024, t-value 3.364 > 2, and p-value 0.001 < 0.01. Hence the decision against mediation supported by using p-value and t-value.

Table – 7: R^2 Coefficient of Determination

	Beta	**SE**	**t-value**	**p-value**	**Decision**
CBD	*0.384	0.03	12.679	0.000	Supported
SoC	*0.641	0.022	29.552	0.000	Supported

Note: *In PLS-SEM R^2 with values of 0.67 considered substantial, 0.33 considered moderate, and 0.19 as weak (Chin, 1998).

The table – 7 shows the level of variation in dependent variable incur because of independent variables. R^2 is the coefficient of determination, it tells about the variation. Or how much in % dependent variable is defined by

independent variables. Hence 0.384 (38.4%) variation in CBD is defined by QoS and F&F which was also significant with p-value 0.000 which was < 0.01. Furthermore 0.641 (64.1%) variation in SOC is defined by QoS and F&F which was also significant with p-value 0.000 which was <0.01.

3.1.3 Regression Analysis through (SEM)

Structural Equation Model

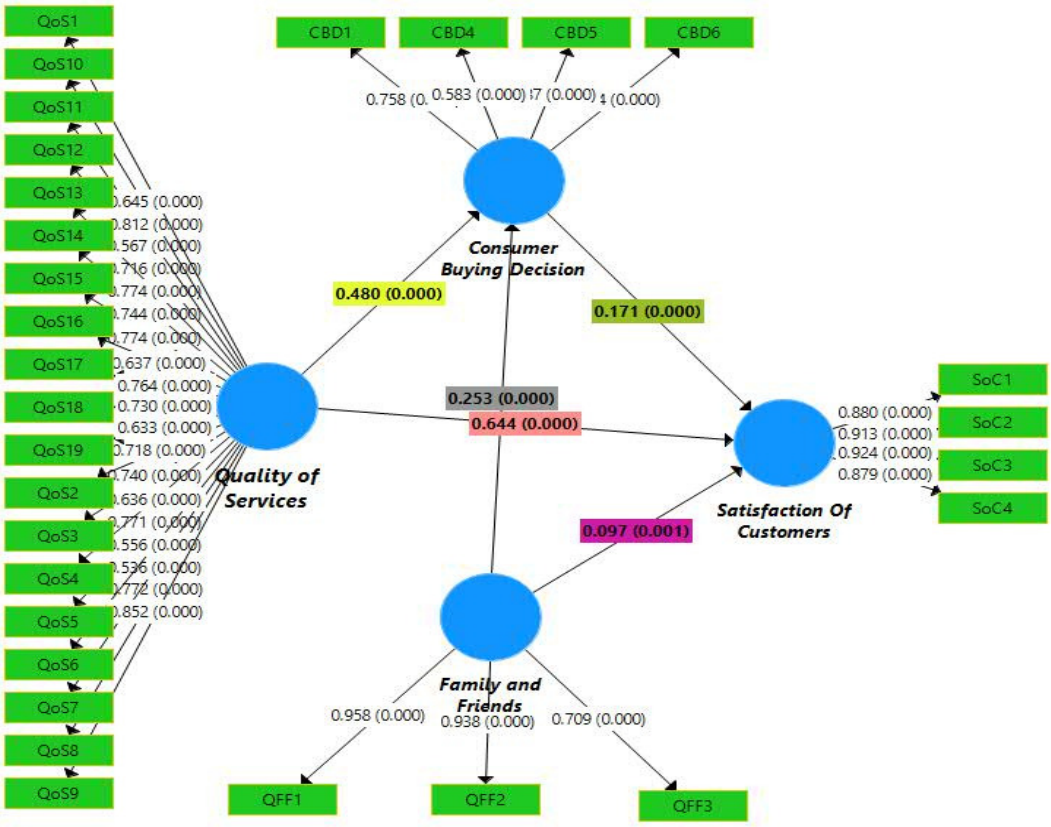


Figure – 1: The bootstrapping technique used for above figure, it shows the path coefficients along with their significance, all paths have positive coefficients and among them QoS – SoC, QoS – CBD and F&F – CBD as well as CBD - SoC were significance by having significance level 0.000, while F&F – SoC have 0.001 all paths were significant because their p value was <0.01.

4. Conclusion and Recommendation

This study supported the positive and significant influence of QoS, F&F on CBD and SoC which is consistant with the studies of Ansar and Lodhi (2015), Arslan, Iftikhar, and Zaman (2015), Afthanorhan, Awang, Rashid, Foziah, and Ghazali (2018) and Shah, Mudassir Husnain, and Zubairshah (2018). CBD acted as mediator between QoS, F&F and SoC but the level of relationship among them was not that much strong 4.3 % among QoS and SoC and approximately 8.2% among F&F and SoC (Qalati, at el, 2019, and Susanto, 2013). Furthermore potential customers are more prone towards QoS in context of Pakistan as coefficient 0.778 witnessed that thing. As per findings, H_1 and H_2 there is positive and significant influence of QoS, F&F on SoC results founded significant as exhibited in table – 4. The H_3 – the relationship between SoC and SoC positively and significantly mediated by the CBD (Qalati, at el, 2019, and Susanto, 2013), used CBD as mediator in study of hospitality and telecom services, hence this research motive also to be novel in the telecom industry of Pakistan.

The most youngster were using cell phone as per findings 71.5% falls into category of 21 – 30. Furthermore usage of mobile phone is greater in male 69% value declared that. Moreover another findings include the use of social applications in increasing in Pakistan as per results 37% respondents were using WhatsApp. Moreover 40% respondent have Samsung mobiles, followed another popular brand in Pakistan is Apple iPhone, Oppo. Furthermore 58 % respondents have master level of education and 38.5% have bachelor level of education. 52% of occupation as students exhibited that students were using mobile phones that could be the reasons of having more than multiple network services as 32% of respondents selected. As we know that Mobilink is considered market leader, in telecom industry of Pakistan, 27% respondent have Mobilink network sim followed by Ufone, Zong and Warid. Furthermore 39.5% respondents have given vote to Mobilink to become best service provider followed by Zong 31%.

Meanwhile this study will declared that QoS are consider major factor for satisfaction as well as buying

decision, hence cellular companies should focus on this quality of services either in house or technical. Furthermore youngsters are brand conscious they will prefer branded cell phones, having feature of more than one Sim and imbibed social applications like WhatsApp. Along with quality of services companies should focus on quality of signals, and coverage as well as internet packages, because results noted have insights of using social application is increasing in future.

5. Limitation and Future Directions

Apart from the QoS and F&F other variable could be used with mediator to know further impact of CBD in other or same industry. Cell phone companies should endorse youngster for increasing their growth in Pakistan. Same study can be used in other countries. Scope of internet and usage of mobile is increasing, which predicted that scope of online buying is going to be increasing in future. Business model should be developed having online buying and selling services

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