

# THE MODERATING ROLE OF PRICE SENSITIVITY AND THE MEDIATING ROLE OF SWITCHING COSTS IN THE MOBILE OPERATOR SWITCHING BEHAVIOR OF UNIVERSITY STUDENTS IN TURKEY

## MODERATORSKA ULOGA CJENOVNE OSJETLJIVOSTI I MEDIJACIJSKA ULOGA TROŠKOVA PROMJENE U PONAŠANJU PROMJENE MOBILNOG OPERATORA KOD STUDENATA SVEUČILIŠTA U TURSKOJ



Market-Tržište  
Vol. 37, No. 2, 2025, pp. 221-239  
UDK: 654.03:658.89-057.875  
DOI <http://dx.doi.org/10.22598/mt/2025.37.2.221>  
Preliminary communication

### Ibrahim Avci<sup>a</sup>

<sup>a</sup>Vocational School of Social Sciences, Gümüşhane University, Gümüşhanevi Campus, Bağlarbaşı District, 29100, Gümüşhane, TURKEY, e-mail: [ibrahimavcimail@gmail.com](mailto:ibrahimavcimail@gmail.com)

### Abstract

**Purpose** – The aim of this research study is to assess the effects of service quality and satisfaction on intentions of university students to switch operators, as well as the moderating function of price sensitivity in these effects. Furthermore, the influence of switching costs as a mediator between operator switching intention and operator switching behavior is investigated.

**Design/methodology/approach** – A quantitative research involving students from a Turkish university was conducted. The research hypotheses were tested using structural equation modeling (partial least squares regression) using data from 425 students.

### Sažetak

**Svrha** Cilj je istraživanja procijeniti učinke kvalitete usluge i zadovoljstva na namjeru studenata da promijene operatore, kao i moderatorsku ulogu cjenovne osjetljivosti u tim učincima. Nadalje, istražuje se utjecaj troškova promjene kao medijatora između namjere promjene operatora i stvarnog ponašanja promjene operatora.

**Metodološki pristup** Provedeno je kvantitativno istraživanje u kojem su sudjelovali studenti jednog turskog sveučilišta. Hipoteze istraživanja testirane su pomoću modeliranja strukturalnih jednadžbi (metoda parcijalnih najmanjih kvadrata) korištenjem podataka prikupljenih od 425 studenata.

**Findings and implications** – The analysis revealed that service quality had a positive influence and satisfaction had a negative effect on operator switching intention, with price sensitivity acting as a moderator in the relationship between satisfaction and switching intention. It was also determined that operator switching cost plays a partial mediator role in the link between operator switching intention and behavior. Research findings will help organizations understand the elements that affect switching intentions and behavior. It is proposed that operator businesses pay attention to customer satisfaction and implement retention and acquisition tactics.

**Limitations** – The research was limited to operator switching. Furthermore, the findings are specific to the survey participants and cannot be generalized.

**Originality/value** – The fact that the moderating role of price sensitivity and the mediating role of switching cost are investigated in this research highlights its significance, while the findings in this context make significant contributions to the field by filling a gap in the literature.

**Keywords:** switching intention, switching behavior, switching cost, satisfaction, price

**Rezultati i implikacije** Analiza je pokazala da kvaliteta usluge ima pozitivan, a zadovoljstvo negativan utjecaj na namjeru promjene operatora, pri čemu osjetljivost na cijenu djeluje kao moderator u odnosu između zadovoljstva i namjere promjene. Utvrđeno je i da trošak promjene operatora ima djelomični medijacijski učinak u vezi između namjere promjene operatora i ponašanja promjene. Rezultati istraživanja pomoći će organizacijama da bolje razumiju čimbenike koji utječu na namjere i ponašanje promjene. Predlaže se da operatori posebnu pozornost posvete zadovoljstvu korisnika te primijene taktike zadržavanja i privlačenja korisnika.

**Ograničenja** Istraživanje je bilo ograničeno na promjenu operatora. Nadalje, rezultati su specifični za sudionike istraživanja i ne mogu se generalizirati.

**Doprinos** Činjenica da se u ovom istraživanju istražuju moderatorska uloga cjenovne osjetljivosti i medijacijska uloga troškova promjene naglašava njegovu važnost, dok nalazi u ovom kontekstu daju značajan doprinos području popunjavanjem jaza u literaturi.

**Ključne riječi:** namjera promjene dobavljača, ponašanje promjene dobavljača, troškovi promjene, zadovoljstvo, cijena

## 1. INTRODUCTION

The shifting wants and needs of today's customers lead to brand competition, which affects consumers and causes them to switch. Switching behavior is a topic that both brands and consumers are familiar with. Regardless of how devoted a consumer is, they may switch owing to a variety of causes. As a result, identifying the elements that influence consumer switching behavior is critical. The telecoms industry is one of the most active in terms of consumer switching. The sector, which is constantly evolving in tandem with technological advancements, has an important place for both consumers and enterprises in this industry. In the telecommunications sector in Turkey, which was formed in the 1990s and was previously very competitive, the more intense rivalry began in 2009 with the practice of number portability between operators. With a population of around 85 million, Turkey now has more than 93 million mobile customers. In terms of customers by operator, Turkcell leads with 38.23 million, followed by Vodafone with 28.43 million, and Turk Telekom with 26.15 million (BTK, 2023). Given the large number of users in the sector, it is critical to evaluate their consumption habits. Consumer switching behavior has increased as a result of competition between brands in the telecommunications sector and the practice of number porting.

In this context, the current research study is aimed at identifying the elements that influence user intentions and behaviors while switching operators. There is limited research on the topic of switching intention and behavior in both national and international literature (Aydin et al., 2007; Dülgeroğlu and Kurtuldu, 2017; Hartono and Wahyono, 2018; Dey et al., 2020). Satisfaction, service quality, and switching costs are common factors that influence users' switching behavior (Mannan et al., 2017; Agu, 2022). Users who are dissatisfied with the service they receive or who believe service quality to be low are more likely to switch intentions and behaviors. However,

switching costs appear to be a significant barrier here. Operators place a premium on switching costs to keep their consumers from migrating to competitors, and they do so by imposing both financial and moral costs on those who want to switch operators. Users who do not wish to incur these fees abandon their plans to switch operators and remain with their existing operators (Picon et al., 2013). Price is another element in deciding whether to switch operators. The fact that the current operator's services are expensive while competitor operators provide the same service at a lower cost affects switching intentions (Agu, 2022). At this point, a cost-benefit analysis can be conducted, and a decision can be taken by weighing the switching cost against the price advantage gained. As a result, the goal of this research is to assess the impact of service quality and satisfaction on operator switching intentions, as well as to expose the moderating effect of customer price sensitivity on these impacts. In addition, the mediating effect of switching cost on the switching behavior of users intending to switch operators is investigated. Although the moderating effect of price sensitivity has been studied in prior research, the moderating role of price in the context of operator switching has not been examined. Similarly, the mediating role of switching costs, which are a significant barrier for users contemplating a switch, has not been investigated. As a result, the fact that both the moderating role of price sensitivity and the mediating role of switching cost are investigated in this research highlights its significance, while the findings in this context make significant contributions to the field by filling a gap in the literature. Furthermore, when researching the subject, few researchers are looking at operator switching behavior among university students (Rizwan et al., 2013; Durmaz et al., 2015; Kiral, 2019). Examining the behavior of university students as operator users in the present research exposes another aspect of its significance.

The paper begins with an explanation of the ideas of switching intention and behavior,

followed by a conceptual framework and literature evaluation to support the concepts that affect switching intention and behavior, as well as the presented hypotheses. The methods section describes participants, procedures, measurement tools, and data analysis techniques. Research findings and discussion are presented in the analysis and conclusion parts, respectively, while the final portion includes both theoretical and practical contributions. Finally, research limitations are discussed, with recommendations made for future research.

## 2. CONCEPTUAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

### 2.1. Switching intention and behavior

The link between intention and actual behavior has been extensively investigated and debated in recent years. Numerous researchers have found that intention has a major impact on actual behavior (Venkatesh et al., 2002; Lin & Wang, 2017). However, some researchers believe that intention does not always transfer into real behavior and that other factors may operate as a bridge between the two (Dodge & Jaccard, 2007). In terms of switching operators, while a customer with a high switching intention is more likely to switch, this is not certain to happen soon (Anton et al., 2007). Bansal et al. (2005) define switching intention as the likelihood or certainty that customers would switch from their current service provider to a new one. Switching behavior is the act of switching from one service provider to another (Bansal & Taylor, 2014). This notion also explains the behavior of service consumers who quit their previous service providers and switch to another service provider (Siddiqui, 2011). Switching behavior can take the form of switching between different services under the same brand (internal switching) or moving to a different, alternative brand (external switching) (Hartono & Wahyono, 2018). When the literature on switching behavior is evaluated, numerous factors influence customers' switching behavior.

Keaveney (1995) classified these factors as pricing, poor service delivery, inability to obtain service, employee reactions, competition, ethical issues, and unpleasant aspects. Customers may now obtain information more quickly thanks to advancements in technology, making the switching process even easier. For example, a consumer who wishes to switch operators or transfer numbers can do so over the phone from anywhere without having to visit an operator dealer. Therefore, it is necessary to analyze the switching intentions and behaviors of consumers. The remaining research presents the factors that influence customers' intention and behavior to change operators. Hartono and Wahyono (2018) discovered that switching intentions have a considerable favorable effect on switching behavior. Lin and Wang (2017) came to a similar conclusion in their research, claiming that social network site users with switching intentions participate in switching behavior. In this regard, the following hypothesis was proposed.

**H1.** Operator switching intention has a significant effect on operator switching behavior.

### 2.2. Satisfaction

Satisfaction and dissatisfaction are significant ideas that should be stressed and understood because they affect consumer behavior. Satisfaction is an emotional response that occurs when a product or service expected and perceived performance are compared (Bhattacharjee, 2001). This notion refers to the feelings of joy or disappointment that come when a person compares perceived product performance to expectations. Consumers rate the items and services they receive in two ways. First, the better the level of pleasure with the product and service, the greater the intention to use and continue using it. Second, if users are dissatisfied with the product or service, they are more likely to switch to alternatives that they believe will satisfy them (Kim et al., 2004). Satisfaction is attained in two ways: transactionally and cumulatively. While transaction-specific happiness

refers to immediate satisfaction with a service provided by a service provider, cumulative satisfaction refers to contentment with the complete purchase and consumption made by the service provider (Hansen 2012). Mannan et al. (2017) found these three elements to be effective in user satisfaction: financial, technological, and customer service.

Customers who are dissatisfied with the performance of a product or service may believe that other products and services will match their expectations (Matzler et al. 2015). In other words, people who are dissatisfied with a product or service are more likely to switch to another one (Lin & Huang, 2014). Furthermore, happiness and the number of alternatives motivate customers to switch to other services (Hartono and Wahyono, 2018). When additional variables are not considered, pleased customers are reluctant to migrate to another brand (Picon et al., 2013). However, even if a customer is satisfied, they may switch. Many prior research studies have discovered a considerable negative association between customer satisfaction and switching behavior (Ye & Potter, 2011; Hsu, 2014). In their research of the Bangladeshi telecommunications market, Mannan et al. (2017) found that customer satisfaction has a negative effect on switching intention. In this regard, the following hypothesis is proposed.

**H2:** Satisfaction has a significant effect on operator switching intention.

### 2.3. Service quality

The growing importance of the service industry in the global economy, along with strong rivalry, has prompted scholars to explore the idea of service quality regularly. Customer service quality is defined as the lack or superiority of specific service performance (Lovelock & Wirtz 2004). Grönroos (1990) defines service excellence in two dimensions: technical and functional. Parasuman et al. (1988) described service quality in five dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

When service quality is seen to be high, there are positive relationships between service users and service providers; when thought to be bad, users have unfavorable attitudes and behaviors toward service providers (Bell et al., 2005). According to Bahia and Nantel (2000), bad service quality happens when there is a mismatch between expectations for the service received and actual performance. When clients perceive low service quality, their intention to switch increases, whereas it decreases in the opposite scenario. According to Jabeen et al. (2015), consumers may switch to other services as a result of poor service quality, causing them to stop using these services. Rizwan et al. (2013) investigated the switching behavior of Nokia phone customers and discovered that excellent service quality leads to reduced switching intention. In this respect, the following hypothesis was created:

**H3:** Service quality has a significant effect on operator switching intention.

Service quality impression also influences whether users are satisfied with the service they receive. User perceptions of the operator's call and service quality have a beneficial impact on their satisfaction (Chuang, 2011). Customer satisfaction can be attained by providing high-quality services/products that meet the needs of the customers. According to Senanu and Narteh (2023), customer happiness is primarily determined by service quality. In their research of mobile services in Saudi Arabia, Althonayan et al. (2015) discovered that service quality has a positive association with customer satisfaction, while customer satisfaction has a negative link with switching intention. In this situation, the following hypothesis was put forth:

**H4:** Service quality has a significant effect on satisfaction.

### 2.4. Switching cost and mediation effect

Using switching costs to keep consumers from switching behavior is a strategy that brands heavily employ. Switching costs include all the

costs that a consumer incurs if they prefer the product, service, or brand used now over another one. Operators may incur expenditures such as time, labor, and fees arising out of service purchase agreements (Lin and Huang, 2014). Burnham et al. (2003) divided switching costs into three categories: procedural, financial, and relational switching costs. Procedural costs include time and labor costs associated with changing operators, whereas financial switching costs include compensation and loss of benefits and discounts provided by the present operator. Relational switching costs are psychological and emotional losses incurred as a result of breaking ties with a present operator or brand.

Perceived switching costs are positively related to continuous usage behavior. When factors such as time, effort, and cost of moving to another operator are considered, switching behavior is likely to be avoided (Lin and Huang, 2014). If switching costs are low, service quality, pricing, and dissatisfaction all have a beneficial impact on users' switching intentions. Many researchers have found a negative link between switching costs and switching intentions (Jones et al., 2000). As a result, high switching costs diminish consumers' willingness to migrate to another service provider (Blut et al., 2014). Customers who are dissatisfied with their current operator may switch if they believe the switching costs are minimal (Picon et al., 2013). As a result, switching costs and the attractiveness of switching are major predictors of customer switching intentions. In the research, brands attempt to limit customers' switching intentions by emphasizing switching expenses rather than their satisfaction with the service they receive (Wieringa & Verhoef, 2007). According to Ranaweera and Prabhu (2003), switching cost acts as a mediator and moderator of switching behaviors, as well as service quality and satisfaction. In this regard, the following hypotheses were developed:

**H5:** Operator switching intention has a significant effect on operator switching costs.

**H6:** Operator switching costs have a significant effect on operator switching behavior.

**H7:** Switching costs have a mediating role in the effect of operator switching intention on switching behavior.

## 2.5. Price and moderation effect

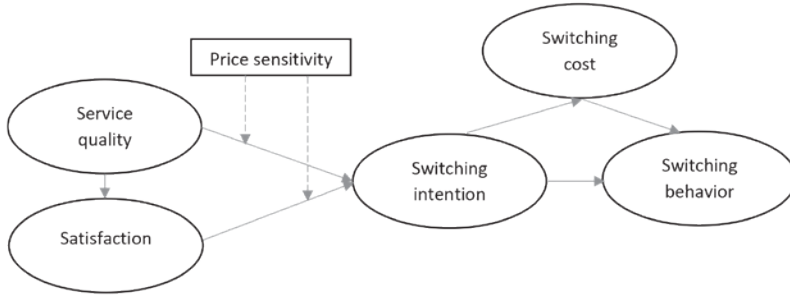
Price, as one of the four marketing principles, symbolizes the cost of obtaining a product or service. Narteh (2018) defines price as the monetary value assigned to goods and services sold by the company that generates them. When consumers compare a company to its competitors, they consider price, which includes both monetary and non-monetary expenditures. Consumers have two perspectives on the price of a product or service. The first is that high prices indicate good quality, but low prices indicate value for money (Teas & Agarwal, 2000). In both circumstances, customers will switch if they are displeased with the pricing or if they locate an identical product or service at a lower price elsewhere (Homburg et al., 2005). Similarly, Bansal et al. (2005) observed that pricing is an essential factor in consumers' motives for switching vendors.

Price is also an essential factor influencing customer satisfaction. When service quality is seen as excellent, there is positive perceived monetary value, which in turn enhances satisfaction (Tsai & Lee, 2007). Many research studies on telecommunications services have revealed that price is the most important predictor of consumer satisfaction (Chen & Cheng, 2012). When the literature is evaluated, some researchers investigate the moderating influence of price (Narteh, 2018; Miao et al., 2023). Narteh (2018) found that pricing plays a moderating impact on the effects of service quality factors on satisfaction. Saaed et al. (2011), on the other hand, discovered that price had a determining effect on consumers' switching intentions, with a negative link between the two. Because price remains the most crucial influence on customer intentions, most businesses emphasize their pricing tactics to compete with one another.

Although a pleased consumer can bear a price rise, it is believed that a price increase will lower customer retention and negatively impact new customers. In this regard, the following hypotheses were proposed.

- H8:** Price sensitivity has a moderating role in the effect of satisfaction on operator switching intention.
- H9:** Price sensitivity has a moderating role in the effect of service quality on operator switching intention.

FIGURE 1: Research model



Source: Author’s own research.

### 3. RESEARCH METHODOLOGY

#### 3.1. Participants and procedure

The goal of this research is to investigate the operator switching intention and behavior of

students at the Gümüşhane University, hence the population of the research is 21,267 students. The preference for university students is driven by the fact that this sample uses more than one GSM operator (Barutçu, 2007) and that university students are the customers at which the

TABLE 1: Demographic statistics of the sample

Variables	Classification	Frequency	%
<b>Gender</b>	Female	217	54.5
	Male	181	45.5
<b>Age</b>	18-20	182	45.7
	21-23	166	41.7
	24-26	40	10.1
	27-29	8	2
	30 years and older	2	0.5
<b>Education level</b>	Associate degree (two years)	194	48.7
	Bachelor’s degree (four years)	197	49.5
	Postgraduate (Masters’ and Ph.D.)	7	1.8
<b>Family income</b>	12,000 TL (300 EUR) and lower	135	33.9
	12,001-18,000 TL (301-450 EUR)	120	30.2
	18,001-24,000 TL (451-600 EUR)	51	12.8
	24,001-30,000 TL (601-750 EUR)	49	12.3
	30,001 TL (751 EUR) and higher	43	10.8

Note: TL: Turkish Lira.

Source: Author’s own research.

operators direct the most campaigns (Kiral, 2013). The number of students was gathered from the Gümüşhane University Student Affairs Department. Because it was not possible to reach the full research population, a convenience sampling strategy was chosen over a non-random sampling method. The data was obtained using the questionnaire approach; before being used, the produced questionnaire form was evaluated for facial validity by two academics, followed by a pretest with 15 students. Following the face-to-face survey application, in February-March 2024 a total of 425 students completed the survey which was chosen as the data collection method. However, after the questionnaires were reviewed, 27 were found to be incomplete and erroneous, so 398 student questionnaires were taken into account. Table 1 presents descriptive information about the survey participants.

Table 1 shows that the participants are quite similar in terms of gender, with the majority of them aged 18 to 23. Furthermore, it is observed that there are more associate and bachelor's degree level participants in the research, with the bulk of these participants earning 18,000 TL or less.

It can be seen from Table 2 that survey participants primarily utilize Turkcell, Vodafone, and Turk Telekom operators. Furthermore, it is observed that nearly half of the participants had previously changed operators; the majority of them use

postpaid operators, and internet access is the most significant service for almost all of them.

### 3.2. Measures

The survey form used for data collection is divided into three parts. The first section contains descriptive questions to determine the participants' operator usage status, the second section contains questions to determine their demographic information (such as gender, age, education level, and monthly income), and the third section contains scale items related to the variables included in the research model. The service quality variable used in the research was included in 3 items (Jan & Matolia, 2019), the satisfaction variable was included in 4 items (Tuan, 2012), the switching cost of variable was included in 5 items (Aydın & Özer, 2005), the switching intention variable was included in 3 items (Kim et al., 2006), while the switching behavior variable was measured with 4 items (Aslam & Frooghi, 2018). In addition, the "Does the price an operator charges for the service it offers affect your purchasing decision?" question was asked of the participants to measure the price sensitivity of consumers. A 5-point Likert-type scale (1: Strongly disagree–5: Strongly agree) was employed in the research.

### 3.3. Data analysis

SPSS 25, AMOS 24, and JAMOVI statistical package programs were used to analyze the data

TABLE 2: Operator information of participants

Questions	Options	Frequency	%
<b>Which GSM operator are you currently using?</b>	Turkcell	147	36.9
	Vodafone	140	35.2
	Turktelekom	107	26.9
	Others	4	1.0
<b>Have you ever changed GSM operators before?</b>	Yes	198	49.7
	No	200	50.3
<b>Tick the type of your mobile line?</b>	Postpaid line	277	69.6
	Prepaid line	121	30.4
<b>Which of the following is most important to you?</b>	Minutes	21	5.3
	Internet	377	94.7
	SMS	0	0

Source: Author's own research.

TABLE 3: Details about confirmatory factor loadings

Construct	Item	Standardized factor loading	Cronbach alfa (α)	AVE	CR
<b>Service quality (SQ)</b>	The network (coverage area) of the GSM operator I use is wide.	0.728	0.787	0.561	0.792
	The GSM operator I use responds quickly to my complaints.	0.668			
	The GSM operator I use provides quality services.	0.841			
<b>Switching intention (SIN)</b>	I am considering changing my current GSM operator.	0.856	0.879	0.711	0.880
	I am likely to switch to another GSM operator.	0.884			
	I am determined to switch to another GSM operator.	0.786			
<b>Switching behavior (SBE)</b>	When my contract with my current GSM operator expires, I will probably switch to another operator.	0.696	0.855	0.593	0.852
	I often think about changing the GSM operator I use.	0.693			
	I do not expect to stay with my current GSM operator for a long time.	0.866			
	I am likely to change the GSM operator I use for a GSM operator that offers better service.	0.811			
<b>Satisfaction (SA)</b>	I am satisfied with the GSM operator I use.	0.776	0.866	0.629	0.871
	Choosing the GSM operator I use is a wise choice.	0.863			
	I think I made the right decision by choosing this GSM operator.	0.784			
	If I had a chance to choose again, I would choose the same GSM operator.	0.745			
<b>Switching cost (SC)</b>	If I switch to another GSM operator, the service may not be as good as I expect.	0.833	0.884	0.606	0.884
	Even if another GSM operator offers me favorable offers, I am not sure that it will be better for me.	0.807			
	Switching to another GSM operator will incur monetary (financial) costs.	0.761			
	I would have to spend a lot of time and energy to change my GSM operator.	0.692			
	If I switch to another GSM operator, I may not be able to use some of the services I used to use with the old operator.	0.791			

Source: Author's own research.

gathered during data collecting. First, frequency analysis was performed to show the participants' demographic information, followed by normality analysis to establish whether the data was normally distributed. Subsequently, reliability analysis was undertaken to assess the reliability levels of the research scales, and Cronbach's alpha values were calculated. Then, Confirmatory Factor Analysis (CFA) was used to confirm the research scales' factor structures, and composite reliability (CR) and average variance extracted (AVE) values were calculated using factor loadings. Finally, Structural Equation Model (SEM) research was performed to run the research model and test the hypotheses.

## 4. RESULTS

### 4.1. Reliability and validity of measures

First, normality analysis was used to assess whether the data obtained was normally distributed. As per research, kurtosis and skewness values are employed to assess data normalcy. According to George and Mallery (2010), for data to be considered normally distributed, kurtosis and skewness values must be between +1.5 and -1.5. Given that the lowest value obtained in the normality analysis is -1.977 and the highest value is 1.107, it can be concluded that the data follows a normal distribution. Following the normality analysis, CFA was done using the Maximum Likelihood Estimation (MLE) approach to validate the research model and estimate factor loadings.

Goodness-of-fit values are used to determine whether the measurement model is structurally valid. The most preferred goodness of fit values are  $\chi^2/df < 5$ ,  $GFI > 0.90$ ,  $AGFI > 0.85$ ,  $CFI > 0.90$ ,  $RMSEA < 0.08$ ,  $NFI > 0.90$ ,  $IFI > 0.90$ ,  $TLI > 0.90$  (Bagozzi & Yi, 1988). As a result of the CFA, the goodness of fit values of the research model were determined as  $\chi^2/df$ : 2.216,  $GFI$ : 0.923,  $AGFI$ : 0.898,  $CFI$ : 0.961,  $NFI$ : 0.932,  $IFI$ : 0.961,  $TLI$ : 0.953,  $RMSEA$ : 0.055. Based on the values in the literature, the research model can be seen to fit the data well, according to its goodness of fit values. After model fit, convergent, discriminant, nomological, and facial validity were determined to ensure the structural validity of the research model (Hair et al., 2010). The basic values taken into account at this stage are factor loadings, AVE, and CR values. While factor loadings should be over 0.50, the AVE value should be over 0.50 and the CR value should be over 0.70 (Fornell & Larcker, 1981; Hair et al., 2010). Standardized factor loadings,  $\alpha$ , AVE, and CR values are provided in Table 3.

Table 3 shows factor loadings, AVE, and CR values to be higher than the base values, indicating structural validity. For discriminant validity, the square root of each construct's AVE value must be bigger than its correlation coefficient values with other constructs (Chin, 1998). While two experts completed face validity before data collection, the correlation between the two structures indicates that nomological validity was attained. Given all of these findings, it was established that the structural model was valid.

TABLE 4: Discriminant validity of constructs

	Mean	Std. deviation	SQ	SA	SIN	SBE	SC
SQ	3.3476	0.95845	<b>0.748</b>				
SA	3.2802	0.97013	0.599**	<b>0.793</b>			
SIN	2.4983	1.20632	-0.307**	-0.550**	<b>0.843</b>		
SBE	2.6759	1.11698	-0.259**	-0.493**	0.744**	<b>0.770</b>	
SC	3.1803	0.86293	0.229**	0.348**	-0.246**	-0.319**	<b>0.778</b>

Note: Correlation is significant at the 0.01 level (2-tailed).

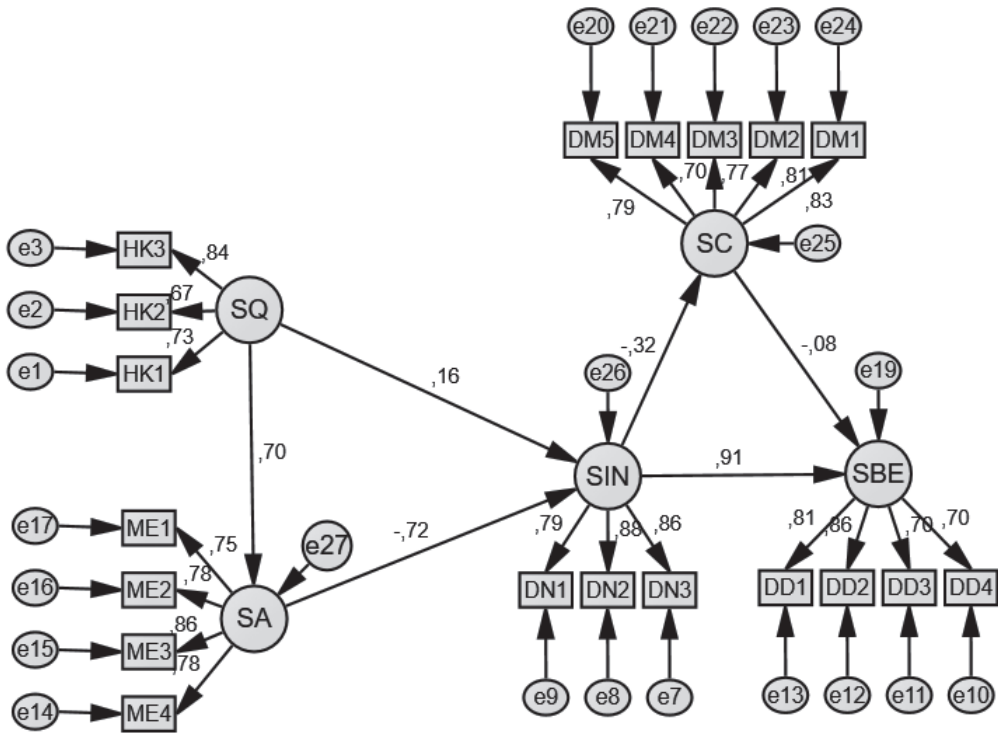
Source: Author's own research.

### 4.2. Mediation analysis

In the research, a mediation analysis was performed using the AMOS program to investigate the mediating role of switching costs in the effect of operator switching intention on switching behavior. To discuss mediation in a research study exploring the mediation role, the independent variable must have significant effects on both the dependent and mediator variables and the mediator variable must have significant impacts on the dependent variable (Baron & Kenny, 1986). According to Yilmaz and

Dalbudak (2018), full mediation happens when a significant link between the independent and dependent variables becomes negligible with the mediator variable. Partial mediation occurs when the relationship declines. Additionally, the Bootstrap confidence interval value is utilized to assess mediation relationships. For a mediating variable to play a mediating role, both the Bootstrap lower and upper limit values must be more than or less than zero (Preacher & Hayes, 2008). The tested research model is provided in Figure 2.

FIGURE 2: Mediating effect model



Source: Author's own research.

Table 5 shows the outcomes of the research hypotheses created as a consequence of the tested research model, as well as the values for the

direct and indirect effects utilized in the evaluation of the hypotheses and in the Bootstrap values.

TABLE 5: Hypotheses testing

Hypotheses	Direct effect	Indirect effect	Mediating effect	Bootstrap lower limit	Bootstrap upper limit	P-value	Result
H1: SIN→SBE	0.912					***	Supported
H2: SA→SIN	-0.720					***	Supported
H3: SQ→SIN	0.159					0.046	Supported
H4: SQ→SA	0.699					***	Supported
H5: SIN→SC	-0.317					***	Supported
H6: SC→SBE	-0.077					0.026	Supported
H7: SIN→SC→SBE		0.025	Partial	0.006	0.054	0.048	Supported

Note: \*p<0.05; \*\*p<0.01; \*\*\*p<0.001

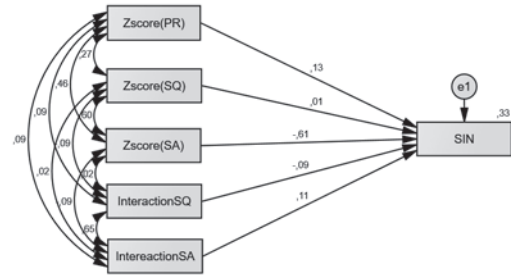
Source: Author's own research.

Table 5 indicates that H1, H2, H4, and H5 are statistically significant at p<0.01, whereas H3, H6, and H7 are significant at p<0.05. The hypothesis results show that service quality has a positive ( $\beta=0.159$ ) and satisfaction has a negative ( $\beta=-0.720$ ) significant effect on operator switching intention. However, service quality also has a positive significant effect on satisfaction ( $\beta=0.699$ ). While it was concluded that the operator switching intention had a positive significant effect on operator switching behavior ( $\beta=0.912$ ), it was determined to have a negative effect on the operator switching cost ( $\beta=0.317$ ). Additionally, a negative significant effect of operator switching cost on operator switching behavior ( $\beta=-0.077$ ) was found. Finally, it was determined that the operator switching cost partially mediated ( $\beta=0.025$ ) in the relationship between operator switching intention and behavior. In addition, when looking at the Bootstrap values for the mediation role, both values can be seen to be greater than 0 (lower limit 0.006; upper limit 0.054).

### 4.3. Moderation analysis

The moderator variable affects the direction and strength of the link between the independent

FIGURE 3: Moderating effect model



Source: Author's own research.

and dependent variables. As a result, the current research investigated a moderating influence of price sensitivity in the correlations between service quality and satisfaction, and intention to switch operators. In this context, a moderation analysis was performed using the AMOS program to determine the moderating influence of price. Figure 3 depicts the paths taken throughout the moderation analysis.

To eliminate numerous correlation difficulties, all variables to be employed were translated into standardized form (Z score) before analysis, and interaction terms were then established (Gürbüz, 2019). Table 6 shows the hypothesis results from the moderation analysis performed in the AMOS program.

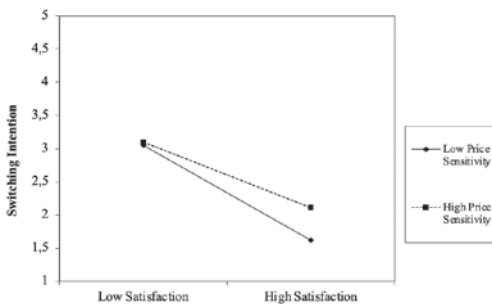
TABLE 6: Moderating effect hypotheses

Hypotheses	Stand. estimate	S.E.	C.R.	P-value	Result
H8: SA→PR→SIN	0.112	00.63	1.987	0.047	Supported
H9: SQ→PR→SIN	-0.093	0.065	-1.673	0.094	Not Supported

Source: Author’s own research.

According to the results Table 6, price sensitivity does not play a moderating role in the relationship between service quality and operator switching intention, whereas it does in the relationship between satisfaction and operator switching intention. Price sensitivity significantly modifies the link between satisfaction and operator switching intention ( $\beta=0.112$ ,  $p=0.047$ ,  $p<0.05$ ). Price sensitivity does not significantly influence the link between service quality and operator switching intention ( $\beta=-0.093$ ,  $p=0.094$ ,  $p<0.05$ ). According to these findings, H9, which investigated moderation relationships, found no significant relationships, so the relevant hypothesis was not supported; however, H8 found significant relationships to support the relevant hypothesis. Figure 4 shows the results for the moderating role of price sensitivity.

FIGURE 4: Moderating effect of price sensitivity on the relationship between satisfaction and switching intention



Source: Author’s own research.

As can be seen in Figure 4, as the user satisfaction with their current operator declines

and their price sensitivity rises, their intention to switch operators grows. In other words, as the user satisfaction with their current operator grows and their price sensitivity diminishes, their intention to switch operators diminishes. As a result, both low and high price sensitivity moderate the link between satisfaction and switching intention. Furthermore, when the chart is reviewed, it becomes clear that students with high price sensitivity have a higher switching intention than those with low price sensitivity. Sensitivity to the pricing given by operators determines the impact levels of factors influencing operator switching intention. A user may decide to switch operators merely because their level of happiness is low, without regard for any other reasons. However, in this process, the high cost of the service received from the existing operator, or the adequacy of the pricing given by other competing operators, may moderate the influence of satisfaction on the intention to switch operators. As a result, it was established that users’ price sensitivity moderated the influence of satisfaction on the intention to switch operators, hence H8 was supported.

## 5. DISCUSSION AND CONCLUSION

### 5.1. Discussion

In this research study, we attempted to determine the effects of service quality and satisfaction on university students’ operator switching intentions, as well as the moderating role of

price sensitivity in these effects, and the mediating role of switching costs in the effect of operator switching intent on switching behavior. According to the findings of the investigation, university students' operator switching intentions positively influenced their operator switching behavior; however, satisfaction with the operator used had a negative impact on their switching intention. As a result, the higher the satisfaction with the service provided by the operator, the less likely the intention to change operators. Similarly, the higher the intention to switch the operator, the more probable it becomes that the intention will be acted upon. Hartono and Wahyono (2018) found that switching intention had a significant favorable effect on switching behavior. Given previous research demonstrating a positive association between intention and behavior (Madahi & Sukati, 2016; Hartono & Wahyono, 2018), the findings are consistent with the extant literature.

Another finding revealed that service quality had a positive impact on both satisfaction and switching intention. The quality of service received from the operator has a direct impact on satisfaction, and this finding supports the research premise. Similarly, a significant effect of service quality on switching intention was found. Although some researchers in the literature conclude that there is a negative relationship between service quality and switching intention, in their research of consumer switching behavior in Afghanistan, Jan and Matolia (2019) concluded that service quality has a positive effect on brand switching intention. Kim et al. (2004) found that the perceived service quality of the operator used had a positive impact on satisfaction.

Similarly, Althonayan et al. (2015) noted that the perceived service quality of Saudi mobile service users positively influences their level of satisfaction. When examining the data obtained within the scope of both hypotheses, it is possible to conclude that the results obtained in this study are consistent with those reported in the literature. When the findings for switching cost,

as another important variable in the research model, were examined, the operator switching intention was found to have a negative significant effect on switching cost, and the operator switching cost had a negative significant effect on switching behavior. Based on this result, it is possible to conclude that the user who intends to switch does not consider switching costs; however, when switching costs rise, switching behavior diminishes. Furthermore, when exploring the mediating role of switching cost, it was determined that switching cost plays a partially mediating role in the effect of switching intention on switching behavior; in other words, switching cost accounts for a portion of this effect. Dodge and Jaccard (2007) stated in their research that intention does not always lead to behavior, and that other factors may operate as a bridge between intention and behavior. According to Ranaweera and Prabhu (2003), switching cost serves as a mediator and moderator of switching behavior. Given the switching costs of operators, it is not always easy for an individual who intends to switch operators to convert that desire into switching behavior. Blut et al. (2014) discovered a negative association between switching intention and switching costs, owing to the high switching costs. Considering the findings in the literature, the results obtained within the area of switching costs are consistent with the literature.

When the results for price and its moderating role are examined, price sensitivity is found to play a moderating role in the effect of operator satisfaction on operator switching intention; however, no moderating role for price sensitivity in the effect of perceived service quality on switching intention could be determined. If students are satisfied with the operators they use and have low price sensitivity, they are less likely to switch operators. In the contrary circumstance, the intention to switch operators grows. Price sensitivity influences the relationship between satisfaction and operator switching intentions. In other words, students with high price sensitivity are more likely to switch

operators due to satisfaction than students with low price sensitivity. Many research studies found in the literature suggest that price plays a moderating effect between different variables (Narteh, 2018; Miao et al., 2023), but the moderating role of price has not been investigated in the context of operator switching. As a result, while the results obtained in terms of the price moderating role support the research, they add significantly to the literature in terms of shifting operators.

## 5.2. Implications

This research study has significant theoretical contributions to the literature by concentrating on students' operator switching intentions and behaviors. In addition, the fact that the research was conducted on a sample of university students with there being limited research in the literature examining the operator switching behaviors of university students (Rizwan et al., 2013; Durmaz et al., 2015; Kiral, 2019), this makes the contributions of the paper even more important. Although research on switching operators could be found in the literature (Kaur Sahi, 2016; Dey et al., 2020), the moderating role of price sensitivity in the effects of satisfaction and service quality on switching intention, as well as the mediating role of switching cost in the effect of switching intention and behavior, have not been investigated. Therefore, the model created and the results obtained in this context make important theoretical contributions to the extant literature. In the present research study, the positive effect of service quality on satisfaction, the negative effect of satisfaction on the operator switching intention, and the positive effect of switching intention on switching behavior were confirmed. The research makes theoretical contributions to the body of literature by determining the moderating role of price sensitivity in the relationship between satisfaction and operator switching intention, as well as determining that the operator switching cost plays a partial mediating role in the relationship

between intention and behavior to change operator.

This research has both theoretical and practical contributions. The findings of the study will help operator companies to understand the factors affecting the switching intentions and behavior of university students, who constitute an important customer base. In this context, given the negative influence of satisfaction on operator switching intention, it is proposed that operator businesses pay attention to customer satisfaction and implement retention and acquisition tactics. Furthermore, given the moderating impact of price, clients should be offered inexpensive services to assure their contentment and prevent switching intentions. In light of the findings about the mediating effect of switching costs, the weight of these expenses can be raised by emphasizing them so that customers are unable to readily move operators. Because switching costs make it difficult to switch to another operator, operators can construct loyalty programs to keep their current customers and focus on client relationships. Businesses must convince their clients that the benefits they provide outweigh the switching costs. Companies can enhance the perceived quality of their services by generating service innovations, strengthening key activities, and providing individualized services. Customers' financial perceptions can be improved by lowering service prices or providing greater value for the same price. To raise customer happiness, it may be suggested that they improve the level of service provided and give incentives such as discounts or promotions.

## 5.3. Limitations and future research

In addition to the theoretical and practical contributions it makes, this research study has significant limitations. First and foremost, the research was limited to operator switching. Second, because the data was collected using the convenience sample approach, the research findings cannot be generalized, and they

involve the customers who participated in the research. Another limitation is that the sample and data collection focused on students of the Gümüşhane University. Some of the elements influencing operator switching intention and behavior from prior literature were considered in this research. Therefore, it is suggested that future research on this subject include variables such as trust, loyalty, and brand value in

addition to the variables employed in this research. In addition, alternative sample and data-gathering procedures can be used to make research findings more generalizable. Finally, while only discount sensitivity was considered a moderating variable in the research, future research can look at the moderating functions of demographic characteristics, including gender, income, and age.

## REFERENCES

1. Agu, A.G. (2022). Students' switching intentions for graduate education services: examining the influence of service quality, price, and attractiveness of alternative. *Journal of Marketing for Higher Education*, 1-22. <https://doi.org/10.1080/08841241.2022.2101171>
2. Althonayan, A., Alhabib, A., Alrasheedi, E., Alqahtani, G., & Saleh, M. A. H. (2015). Customer satisfaction and brand switching intention: A research of mobile services in Saudi Arabia. *Expert Journal of Marketing*, 3(2).
3. Anton, C., Camarero, C., & Carrero, M. (2007). The mediating effect of satisfaction on consumers' switching intention. *Psychology & Marketing*, 26(6), 511-538. <https://doi.org/10.1002/mar.20171>
4. Aslam, W., & Frooghi, R. (2018). Switching behavior of young adults in cellular service industry: an empirical research of Pakistan. *Global Business Review*, 19(3), 635-649. <https://doi.org/10.1177/0972150917713886>
5. Aydın, S., & Özer, G. (2005). The analysis of antecedents of customer loyalty in the Turkish mobile telecommunication market. *European Journal of Marketing*, 39, 910-925. <https://doi.org/10.1108/03090560510601833>
6. Aydın, S., Özcan, M., & Yücel, R. (2007). Türk GSM sektöründe abonelerin sadakat tutumu ve değiştirme maliyetinin rolü. *Süleyman Demirel Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, 122, 219-234.
7. Bagozzi, R., & Yi, Y. (1988). On the evaluation of structural equation models. *Journal of the Academy of Marketing Sciences*, 16, 74-94. <http://dx.doi.org/10.1007/BF02723327>
8. Bahia, K., & Nantel, J. (2000). A reliable and valid measurement scale for the perceived service quality of banks. *International Journal of Bank Marketing*, 18(2), 84-91. <https://doi.org/10.1108/02652320010322994>
9. Bansal, H. S., & Taylor, S. F. (2014). Beyond service quality and customer satisfaction: investigating additional antecedents of service provider switching intentions. In Proceedings of the 1999 Academy of Marketing Science (AMS) Annual Conference (pp. 75-82). Cham: Springer International Publishing. [https://doi.org/10.1007/978-3-319-13078-1\\_30](https://doi.org/10.1007/978-3-319-13078-1_30)
10. Bansal, H. S., Taylor, S. F., & St. James, Y. (2005). "Migrating" to new service providers: Toward a unifying framework of consumers' switching behaviors. *Journal of the Academy of Marketing Science*, 33(1), 96-115. <https://doi.org/10.1177/0092070304267928>
11. Baron, R. M., and Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173–1182. <https://doi.org/10.1037/0022-3514.51.6.1173>
12. Barutçu, S. (2007). Gsm sektöründe müşteri bağlılığı (Pamukkale Üniversitesi öğrencilerinin gsm operatörlerine bağlılıkları ve bağlılıklarını etkileyen faktörler). *Afyon Kocatepe Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, 9(1), 349-372.

13. Bell, S. J., Auh, S., & Smalley, K. (2005). Customer relationship dynamics: service quality and customer loyalty in the context of varying levels of customer expertise and switching costs. *Journal of the Academy of Marketing Science*, 33(2), 169-183. <https://doi.org/10.1177/0092070304269111>
14. Bhattacharjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly*, 25(3) 351-370. <https://doi.org/10.2307/3250921>
15. Blut, M., Beatty, S. E., Evanschitzky, H., & Brock, C. (2014). The impact of service characteristics on the switching costs–customer loyalty link. *Journal of Retailing*, 90(2), 275-290. <https://doi.org/10.1016/j.jretai.2014.04.003>
16. BTK – Bilgi Teknolojileri ve İletişim Kurumu, (2023). *Türkiye elektronik haberleşme sektörü; üç aylık pazar verileri raporu*. Retrieved November 6th, 2025 from <https://www.ttyatirimciiliskileri.com.tr/media/v52blpkh/btk-3c-2023-sektor-verileri-raporu.pdf>
17. Burnham, T. A., Frels, J. K., & Mahajan, V. (2003). Consumer switching costs: A typology, antecedents, and consequences. *Journal of the Academy of Marketing Science*, 31(2), 109-126. <https://doi.org/10.1177/0092070302250897>
18. Chen, C. F., & Cheng, L. T. (2012). A study on mobile phone service loyalty in Taiwan. *Total Quality Management & Business Excellence*, 23(7-8), 807-819. <https://doi.org/10.1080/14783363.2012.661129>
19. Chin, W. W. (1998). The partial least squares approach to structural equation modeling. In G. A. Marcoulides (Ed.), *Modern methods for business research* (pp. 295-336). Psychology Press.
20. Chuang, Y. F. (2011). Pull-and-suck effects in Taiwan mobile phone subscribers switching intentions. *Telecommunications Policy*, 35(2), 128-140. <https://doi.org/10.1016/j.telpol.2010.12.003>
21. Dey, B. L., Al-Karaghoul, W., Minov, S., Babu, M. M., Ayios, A., Mahammad, S. S., & Binsardi, B. (2020). The role of speed on customer satisfaction and switching intention: A study of the UK mobile telecom market. *Information Systems Management*, 37(1), 2-15. <https://doi.org/10.1080/10580530.2020.1696526>
22. Dodge, T., & Jaccard, J. J. (2007). Negative beliefs as a moderator of the intention–behavior relationship: Decisions to use performance–enhancing substances. *Journal of Applied Social Psychology*, 37(1), 43-59. <https://doi.org/10.1111/j.0021-9029.2007.00145.x>
23. Durmaz, Y., Karahan, M., & Erkan, A. L. S. U. (2015). The effect of the campaigns of GSM operators on university students' operator choice. *International Journal of Business and Social Science*, 6(8), 99-107.
24. Dülgeroğlu, İ., & Kurtuldu, G. (2017). Türkiye mobil telekomünikasyon sektöründe numara taşıma yönetmeliğinin uygulamaya geçmesinden sonra değiştirme maliyeti ve müşteri sadakati ilişkisi. *Pamukkale Üniversitesi Sosyal Bilimler Enstitüsü Dergisi*, 28, 183-194.
25. Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39-50. <https://doi.org/10.2307/3151312>
26. George, D., & Mallery, P. (2010). *SPSS for windows step by step: a simple guide and reference 17.0 update* (10th ed.). Pearson.
27. Gronroos, C. (1990). *Service management and marketing*. DC Heath and Co.
28. Gürbüz, S. (2019). *AMOS ile yapısal eşitlik modellemesi temel ilkeler ve uygulamalı analizler (IBM AMOS uygulamalı, örnek veri setleri)*. Ankara: Seçkin Yayıncılık.
29. Hair, J.F., Black, W.C., Babin, B.J., & Anderson, R.E. (2010). *Multivariate data analysis* (7th ed.). Pearson.
30. Hansen, T. (2012). Understanding trust in financial services: the influence of financial healthiness, knowledge, and satisfaction. *Journal of Service Research*, 15(3), 280-295. <https://doi.org/10.1177/1094670512439105>
31. Hartono, K., & Wahyono, W. (2018). The influence of satisfaction, variety seeking and alternative attractiveness to switching behaviour through switching intentions. *Management Analysis Journal*, 7(3), 340-351.

32. Homburg, C., Hoyer, W. D., & Koschate, N. (2005). Customers' reactions to price increases: do customer satisfaction and perceived motive fairness matter?. *Journal of the Academy of Marketing Science*, 33(1), 36-49. <https://doi.org/10.1177/0092070304269953>
33. Hsu, J. S. C. (2014). Understanding the role of satisfaction in the formation of perceived switching value. *Decision Support Systems*, 59, 152-162. <https://doi.org/10.1016/j.dss.2013.11.003>
34. Jabeen, S., Hamid, A. B. A., & Rehman, S. U. (2015). Switching intentions: A case of Saudi Arabian hypermarkets. *International Journal of Economics and Financial Issues*, 5(1), 215-222.
35. Jan, R., & Matolia, P. (2019). Empirical analysis of factors effecting brand switching in telecom sector of afghanistan. *Kardan Journal of Economics and Management Sciences*, 2(2), 60-83.
36. Jones, M. A., Mothersbaugh, D. L., & Beatty, S. E. (2000). Switching barriers and repurchase intentions in services. *Journal of Retailing*, 76(2), 259-274. [https://doi.org/10.1016/S0022-4359\(00\)00024-5](https://doi.org/10.1016/S0022-4359(00)00024-5)
37. Kaur Sahi, G., Sambyal, R., & Sekhon, H. S. (2016). Analyzing customers' switching intentions in the telecom sector. *Journal of Global Marketing*, 29(3), 156-169. <https://doi.org/10.1080/08911762.2016.1184736>
38. Keaveney, S. M. (1995). Customer switching behavior in service industries: An exploratory study. *Journal of Marketing*, 59(2), 71-82. <https://doi.org/10.1177/002224299505900206>
39. Kırıl, E. (2019). Üniversite öğrencilerinin mobil operatör tercihlerinin ölçümü. *Aksaray Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, 11(2), 23-30.
40. Kim, M.K., Park, M.C., & Jeong, D.H. (2004). The effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile telecommunication services. *Telecommunications Policy*, 28, 145-159. <https://doi.org/10.1016/j.telpol.2003.12.003>
41. Kim, G., Shin, B., & Lee, H. G. (2006). A study of factors that affect user intentions toward email service switching. *Information & Management*, 43(7), 884-893. <https://doi.org/10.1016/j.im.2006.08.004>
42. Lin, C. N., & Wang, H. Y. (2017). Understanding users' switching intentions and switching behavior on social networking sites. *Aslib Journal of Information Management*, 69(2), 201-214. <https://doi.org/10.1108/AJIM-08-2016-0127>
43. Lin, T. C., & Huang, S. L. (2014). Understanding the determinants of consumers' switching intentions in a standards war. *International Journal of Electronic Commerce*, 19(1), 163-189. <https://doi.org/10.2753/JEC1086-4415190105>
44. Lovelock, C.H., & Wirtz, J. (2004). *Services marketing: People, technology, strategy*. World Scientific Publishing Co.
45. Madahi, A., & Sukati, I. (2016). An empirical study of Malaysian consumers' channel-switching intention: Using theory of planned behaviour. *Global Business Review*, 17(3), 489-523. <https://doi.org/10.1177/0972150916630447>
46. Mannan, M., Mohiuddin, M. F., Chowdhury, N., & Sarker, P. (2017). Customer satisfaction, switching intentions, perceived switching costs, and perceived alternative attractiveness in Bangladesh mobile telecommunications market. *South Asian Journal of Business Studies*, 6(2), 142-160. <https://doi.org/10.1108/SAJBS-06-2016-0049>
47. Matzler, K., Strobl, A., Thurner, N., & Füller, J. (2015). Switching experience, customer satisfaction, and switching costs in the ICT industry. *Journal of Service Management*, 26(1), 117-136. <https://doi.org/10.1108/JOSM-04-2014-0101>
48. Miao, X., Niu, B., Yang, C., & Feng, Y. (2023). Examining the gamified effect of the blindbox design: The moderating role of price. *Journal of Retailing and Consumer Services*, 74, Article 103423. <https://doi.org/10.1016/j.jretconser.2023.103423>

49. Narteh, B. (2018). Service quality and customer satisfaction in Ghanaian retail banks: the moderating role of price. *International Journal of Bank Marketing*, 36(1), 68-88. <https://doi.org/10.1108/IJBM-08-2016-0118>
50. Parasuraman, A. B. L. L., Zeithaml, V. A., & Berry, L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
51. Picon, A., Castro, I., & Roldán, J. L. (2014). The relationship between satisfaction and loyalty: A mediator analysis. *Journal of Business Research*, 67(5), 746-751. <https://doi.org/10.1016/j.jbusres.2013.11.038>
52. Preacher, K. J., & Hayes, A. F. (2008). Asymptotic and resampling strategies for assessing and comparing indirect effects in multiple mediator models. *Behavior Research Methods*, 40(3), 879-891. <https://doi.org/10.3758/BRM.40.3.879>
53. Ranaweera, C., & Prabhu, J. (2003). On the relative importance of customer satisfaction and trust as determinants of customer retention and positive word of mouth. *Journal of Targeting, Measurement and Analysis for Marketing*, 12(1), 82-90. <https://doi.org/10.1057/palgrave.jt.5740100>
54. Rizwan, M., Khan, M. A., Khan, R., & Shafiq, S. (2013). Switching intentions in Telecom industry: a case of University students in Bahawalpur. *Journal of Public Administration and Governance*, 3(3), 355. <https://doi.org/10.5296/jpag.v3i3.6226>
55. Rizwan, M., Umair, M. A., Fiaz, A., & Rashid, Q. (2014). Determinants of customer satisfaction and its impact on customer loyalty in Nokia brand. *Journal of Sociological Research*, 5(1), 430-448. <https://doi.org/10.5296/jsr.v5i1.6574>
56. Saeed, A., Hussain, N., & Riaz, A. (2011). Factors affecting consumers' switching intentions. *European Journal of Social Sciences*, 19(1), 54-61.
57. Senanu, B., & Narteh, B. (2023). Banking sector reforms and customer switching intentions: Evidence from the Ghanaian banking industry. *Journal of Financial Services Marketing*, 28(1), 15-29. <https://doi.org/10.1057/s41264-021-00135-8>
58. Siddiqui, K. (2011). Personality influences customer switching. *Interdisciplinary Journal of Contemporary Research in Business*, 2(10), 363-371.
59. Teas, R. K., & Agarwal, S. (2000). The effects of extrinsic product cues on consumers' perceptions of quality, sacrifice, and value. *Journal of the Academy of Marketing Science*, 28(2), 278-290. <http://dx.doi.org/10.1177/0092070300282008>
60. Tsai, D., & Lee, H. C. (2007). Will you care when you pay more? The negative side of targeted promotions. *Journal of Product & Brand Management*, 16(7), 481-491. <http://dx.doi.org/10.1108/10610420710834931>
61. Tuan, N. M. (2012). Effects of service quality and price fairness on student satisfaction. *International Journal of Business and Social Science*, 3(19), 132-150.
62. Venkatesh, V., Speier, C., & Morris, M. G. (2002). User acceptance enablers in individual decision making about technology: Toward an integrated model. *Decision Sciences*, 33(2), 297-316. <https://doi.org/10.1111/j.1540-5915.2002.tb01646.x>
63. Wieringa, J. E., & Verhoef, P. C. (2007). Understanding customer switching behavior in a liberalizing service market: an exploratory study. *Journal of Service Research*, 10(2), 174-186. <https://doi.org/10.1177/1094670507306686>
64. Ye, C., & Potter, R. (2011). The role of habit in post-adoption switching of personal information technologies: An empirical investigation. *Communications of the Association for Information Systems*, 28, 585-610. <https://doi.org/10.17705/1CAIS.02835>
65. Yılmaz, V., & Dalbudak, Z. İ. (2018). Aracı değişken etkisinin incelenmesi: yüksek hızlı tren işletmeciliği üzerine bir uygulama. *Uluslararası Yönetim İktisat Ve İşletme Dergisi*, 14(2), 517-534. <https://doi.org/10.17130/ijmeb.2018239946>