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Antecedents of Customer Loyalty at Telecomm Sector

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Abstract

Loyalty is a deep commitment to repurchase a product or service despite the situational factors and marketing efforts that may cause a change in purchasing behavior. Customer loyalty is an ongoing process and needs proper strategies. The current market of the telecommunication industry is facing challenges of satisfying and retaining customers as they are exposed to more comprehensive options. Many factors affect customer loyalty. Thus, these factors should be identified in order to make better and improve customer loyalty. The purpose of this study was to identify the "Factors Affecting Customer Loyalty in the Mobile Telecommunication Sector of Pakistan: A Case Study on Jazz." Therefore, the study selected four variables that could significantly affect customer loyalty. These variables were Service Quality, Trust, Corporate Image, and Switching Costs. This study used a quantitative research method to test the relationship where the data was collected from primary sources. Primary data in the research was collected with the help of a close-ended questionnaire. Questionnaires were filled out by mobile phone consumers regarding the factors affecting customer loyalty. The study found that the selected independent variables (Service Quality, Trust, Corporate Image, and Switching Costs) have a significant and positive impact on Customer Loyalty.

Keywords: *Service Quality, Trust, Corporate Image, Switching Costs, Customer Loyalty, SPSS, Causal Research, Telecommunication, Pakistan*

1. Introduction

1.1 Background of Study

The company's capability in terms of customer retention is the biggest and most critical issue for the companies as making customers loyal to a brand is a challenging task for brands (Dekimpe et al., 1997). The loyal customer helps business grow as they show their willingness to pay higher prices of products and make positive referrals which also stimulates sales (Ganesh, Arnold, & Reynolds, 2015). The telecommunication companies are also losing up to 4% of revenue monthly. These disloyal customers lead to the loss of millions of dollars due to a decline in profitability and revenue.

It is also highlighted that the customers connected with the telecommunication network by the local operator develop a relationship for the longer term. This relationship also serves as the success factor of the company. It allows the company to gain a competitive advantage compared to any other telecommunication company (Gerpott, Rams, & Schindler, 2016). The study performed on financial services has shown that increase in customer retention can increase the company's profitability by 25% to 75% (Chan, et al., 2017).

To stay competitive in the current economic situation, telecommunication operators are required to provide quality services. This capacity is essentially required to attract a new customer base for competitive advantage. Therefore, telecommunication operators must provide integrated and consistent services to customers across all communication channels regarding the physical and digital environment throughout the purchase journey. Today, consumers are indeed aware and expect to have continuous interaction on all the contact points they use – on the Internet, on a mobile phone, via a call center or in stores.

Consumer loyalty is a concept whose definition varies enormously. Marketers have given several definitions to this term. According to Khizindar, Al-Azzam and Khanfar (2015),"Loyalty is then only the observation of a series of purchases repeated in favor of the same brand." Some authors, such as Amin, Ahmad, and Hui (2018), define customer loyalty as "A lasting, preferential or exclusive attachment to a company or a brand". According to the definition proposed by Kotler, Dubois, Keller and Manceau (2009), the degree of loyalty depends on certain factors: "Loyalty is a deep commitment to buy or frequent a product or service again despite the situational factors and marketing efforts likely to cause a change in purchasing behavior" (Kotler, Dubois, Keller, & Manceau, 2009).

From these definitions, we find that loyalty includes two elements, repeated buying behavior and a positive attitude towards the company, the brand, the product, or the service. The objective and subjective quality of the product or service considered is still the basis of the assessment, but the consumer has changed. They judge the product or service by its indicative indicators of good or poor quality. The price is no longer considered in absolute terms. It is now appreciated in terms of loss/gain in purchasing power, payment facilities, or simply using a comparative analysis with the prices offered by the competition.

Tariq and Nik-Mat (2018) have shown that setting up a personalized offer adapted to the client increases the average revenue per user (ARPU) by almost 20% and presents operators with a real opportunity to strengthen links with their customers by limiting the number of un-subscriptions suffered by the leading players in the telecommunications sector. However, the obstacles to achieving this result are considerable in a market where competition is fierce and where customers are constantly looking for a better offer, resulting in a high churn rate. To win this battle, operators increasingly tend to consolidate their systems around a single platform capable of supporting all of their sales, management, and customer service channels (Tariq & Nik-Mat, 2018).

According to Izogo (2017), most e-commerce or Omni-channel solutions are not suitable for the telecommunications sect without costly adjustments and basic personalization operations. This is explained by the fact that many suppliers are content to put a "telecommunications" label on an e-commerce solution without implementing the heavy adaptations and resistance necessary to support complex inventories, contract offers or analysis of invoices characteristic of the telecommunications landscape. A specific trading platform for the telecoms sector must meet a certain number of specific requirements (Izogo, 2017).

Kihara and Ngugi (2014) stated that offers in the telecommunications sector are complex. Just like the different ways in which offers and services are grouped, promotions also arise. In this sector, it is not only a question of offering three items for the price of two: the operator can choose to offer the first six months of the package to the customer, then charge him an X amount. Subscription management is a crucial factor, as well as that of one-time payments. When a client signs a contract, a certain amount is billed to him every month over a given period. He can also make a single payment. There are multiple options for each package, so it is necessary to use sophisticated logistical and commercial tools to manage everything (Kihara & Ngugi, 2014).

The consumer has learned to appreciate the value of services linked to the good or service; the speed of obtaining, tailor-made, individual advice, delivery, installation, after-sales service. Most of the time, they know to value them objectively or subjectively to appreciate the property's overall value better. The notoriety of the product or service itself should also be considered, but especially that of the brand and its name (the power of who over what). The companies need to understand the critical role that institutional communication can play in promoting the company and fostering a loyalty process (Alamgir & Shamsuddoha, 2004).

Additional sectorial image studies must make it possible to perceive the value judgment of consumers/customers concerning the product category and about professionals in the sector concerned. The institutional communication will have to echo all the decisions and actions of the company likely to enhance its Image.

There is an extensive number of parameters which are used to define customer loyalty towards products and services in terms of loyalty these parameters include the perception about the quality of products offered, the competitiveness of quality products of competitors, satisfaction level of customers, string relationship with company's staff, perceived cost of changing to other brand and others. The customers do not prefer to switch to the other product when the perceived risk in the mind of customers due to switching off is higher. (Alshammary, 2018). All of these factors result in customer loyalty towards products or services provided to customers.

Uncles, Dowling and Hammond (2003) have also stated the parameters of loyalty, and these include the sensitivity of the customer towards the promotional campaigns of the company initiated to attract customers. In customer loyalty, promotion should not be avoided as these activities are highly important for the communication budget and can also influence customers in terms of retention and attraction. Given the impact of loyalty on profitability, the company is not passive, far from it. It can set up three main loyalty methods: upstream of the commercial exchange, it manages the psychological states of the consumer, and then it tries to satisfy its customers (implicit loyalty) best. Downstream, it implements loyalty programs (active loyalty). Even it makes the cost of infidelity higher (retention by confinement).

Communication can reinforce the importance of specific attributes on which the product is particularly effective. Therefore, Alamgir and Shamsuddoha (2004) emphasize sound quality, an attribute that the company is the only one to highlight because it has a particular advantage (the technological standard). The second step is to ensure that the customer assigns a high value to the product/service (before purchase) and is satisfied with his choice (after consumption). Consumption does not necessarily seek the least expensive product/service, but it considers having the highest value. To meet this requirement, the company must work on the offer (the know-how) and the perfection of this offer (the know-how). However, a company cannot be content with making promises (a fact that does not relate to know-how): this strategy can quickly prove disastrous.

According to Khadka and Maharjan (2017), a brand is more likely to satisfy the consumer that it meets its expectations. For a company, it is therefore essential to know the consumer's expectations and regularly measure the extent to which the company responds to them, in particular using satisfaction "barometers." However, meeting customers' conscious expectations is not necessarily a guarantee of success (if competitors do the same). Today, reflections are carried out on the "astonishment" of the consumer, even "the wonder" (customer delight). By exceeding the customer's conscious expectations, the company can differentiate itself from its competitors. However, it is above all by working on the emotional dimension of the interaction (Khadka & Maharjan, 2017).

Leninkumar (2017) stated that personalization remains a highly valued differentiating factor that can cause a given product to switch to another establishment. 43% of the customers questioned deplore a lack or lack of attention from their bank, which may also indicate a limitation in its customers' knowledge. The study also indicates that the attention paid to customers is better perceived in emerging markets, with in particular 81% of Indian customers considering themselves satisfied with the quality and the degree of personalization of the service received. In Europe, 56% of respondents are satisfied with their bank's service, with the highest scores in Belgium (66%) and Spain (65%). Customers indicated their satisfaction with access to the services offered, and the most popular channels are the Internet (83%), vending machines and agencies (79%). New channels such as mobile phone services have progressed significantly compared to last year, even if they are still little used. Call centers disappoint one in two customers, and 30% of customers do not use them. On this point, the main criticism made by customers relates to the quality of service received and the lack of personalization (Leninkumar, 2017).

According to Izogo (2017), in competitive markets, the priority of marketing investments is mainly oriented towards customer loyalty and retention because even satisfied, the customer is not necessarily loyal. In such a context, companies must become steadily attached to profitable customers. It is, therefore, a question of retaining its customers and establishing a lasting and strengthened relationship with them. Understanding the loyalty process will allow finding the right levers to act, attract and keep customers who are ever more demanding, informed, and control their choice.

1.2 Objectives of the Study

1. To determine the impact of Service Quality on Customer Loyalty.
2. To analyze the effect of Trust on Customer Loyalty.
3. To understand the relationship between Corporate Image and Customer Loyalty.
4. To determine the impact of Switching Costs on Customer Loyalty.

1.3 Research Questions

1. What is the impact of Service Quality on Customer Loyalty?
2. What is the effect of Trust on Customer Loyalty?
3. What is the relationship between Corporate Image and Customer Loyalty?
4. What is the impact of Switching Costs on Customer Loyalty?

1.4 Hypotheses of the Study

H1: Service Quality has a significant impact on Customer Loyalty.

H2: Trust has a significant impact on Customer Loyalty.

H3: Corporate Image has a significant impact on Customer Loyalty.

H4: Switching Costs have a significant impact on Customer Loyalty.

1.5 Definitions of the Key Terms

1.5.1 Customer Loyalty. Customer loyalty is defined as the likelihood that the previous customer buys its demanded products from the same organization (Budianto, 2019).

1.5.2 Service Quality. Service quality is an assessment that highlights the difference in the quality of the delivered services and the perceived quality of service by customers (Business Dictionary, 2020).

1.5.3 Trust. Trust is explained as the customer's expectation that the brand portrays terms of services, products, quality, and corporate behavior as it has promised (Brand Trust, 2020).

1.5.4 Corporate Image. The Corporate Image is the mental picture developed in the customer's mind (Esmaeilpour & Barjoei, 2016).

1.5.5 Switching Costs. The switching cost is the cost experienced or incurred by the customer due to changing its brand, supplier, or products (Castilho, 2018).

1.6 Scope of the Study

Many studies have been focusing on customer loyalty in the service sector. Brand loyalty is gaining popularity over time, mainly in the telecommunication sector. This is why it is essential to explore the model of brand loyalty comprehensively. This study aims to explore the concept of brand loyalty, and at the same time, it is testing its potential antecedents.

1.7 Statement of the Problem

To study the factors affecting customer loyalty in the mobile telecommunication sector of Pakistan, focusing on the customers of Jazz.

1.8 Delimitations

It will be difficult to approach all the mobile phone consumers. Also, the Hawthorne effect may result in biasness toward the consumers. Together with that, access to all potential consumers will be difficult. The limitations will also include a shortage of time and resources. Sampling will be done online only, based on convenience sampling.

2. Review of Literature

2.1 Customer Loyalty

Oliver (1993) has defined the customer's loyalty as the held commitment of customer rebuy the company's product as preferred product consistently in future period thereby causing a repetitive brand purchase while ignoring the situational influences and marketing efforts made by competitors to cause switching behavior. Although customer loyalty has many definitions and these definitions define two approaches in this regard, one is the stochastic approach and deterministic loyalty approach (Kiran & Diljit, 2017). The stochastic approach stated that customer loyalty is the behavior shown by customers (Gandomi, Bazargan, & Zolfaghari, 2019). This approach considers that the preferred structure in customer loyalty is portrayed in the customer behavior (Shafei & Tabaa, 2016). This approach shows many operational measures, including the purchase share, frequency of purchase, and others. The deterministic approach, on the other hand, consider customer loyalty as the attitude portrayed by customers. It is argued that merely explaining the actual behavior of the company's customer is not sufficient, but an accurate description of customer attitude is necessary to determine the underlying structure of the customer's behavior. Some measures to evaluate this approach were the intention of buying, the customer's preferences, supplier's prioritization, and willingness to recommend (Gandomi et al., 2019).

Budianto (2019) has integrated these two approaches and defined six parameters that define the parameters of both of these approaches. These conditions define brand loyalty as a biased and behavioral approach expressed over time by showing the decisions towards certain purchases compared to alternative brands and the physical, psychological approach (Budianto, 2019).

The Harvard Business Review has presented a study that the profit loss incurred due to switching off customers is filled up by adding a minimum of three new customers in the company, and the costs of retaining new customers are 5 to 8 times of cost incurred to retain old customers. With the 5% increase in customer loyalty, the company's overall productivity is increased by 25% to 85%. The cost in terms of energy put by the company to retain new customers is excessively higher than the cost incurred by the company to retain old customers. The companies have many resources to retain and acquire customers, but the companies need to give importance to the customers who have a higher number of choices to buy products, and the switching cost is lower for these customers. The companies in present days are striving to retain customers as the competitiveness of the industries has increased highly (Lee & Wong, 2016).

To gain higher customer satisfaction, emotional satisfaction is also necessary as it increases the customer base of the company. The while ultimately the customers' orders correctly and managing the customer's complaints effectively, the two side relationships can be developed, which is essential for company growth (Išoraitė, 2016). This study has argued that a better customer base can be developed by dealing with the customer's complaints more effectively, and the company's profitability can be increased. In some companies, the employees show disappointing and impatient behavior towards customer behavior and sometimes also disgust the customers, which is very deteriorating for company employees. Many antecedents affect brand loyalty, and there is no study conducted so far examining all factors simultaneously. The main concern of this study is to determine the potential antecedents related to customer loyalty and determine the relationship among these factors (Išoraitė, 2016).

2.2 Service Quality

About the measurement of the service quality and the conceptualization, there is no consensus, and in this research work, it is assumed that the service quality is all about the consumer's judgment in terms of excellence of product or services (Kasiri et al., 2017). To develop understanding about service quality, there are some attributes related to service quality which are required to understand, and these attributes show that:

- Services are proved to be intangible
- The services have heterogeneous nature, which means that their performance changes with the change in the customer expectation and the service providers
- The services are required to be tested again and again for the sake of improvement
- The consumption of services cannot be separated from its production (Kiran & Diljit, 2017).

Due to the attributes mentioned above of service quality, it is difficult to evaluate the quality of services compared to product quality. Moreover, the evaluation of services is also linked with the delivery process of services with the output (Meesala & Paul, 2018). Service quality is significantly linked with profitability; therefore, it is a critical success factor for companies. Two concepts are used to explain the contribution of the quality of services incorporate success and the company's profitability. The service quality provides the opportunity to differentiate the provided service and gain customer loyalty and competitive advantage, leading to increased market share (Venetis & Ghauri, 2016).

Alamgir and Shamsuddoha (2004) have highlighted the decomposition of service quality into functional & technical quality related to services, and on this basis, the quality model of service quality is proposed. This model has been revised later in 2008 & 2012, which has presented a more concrete and improved customer service quality model. The model has explained that the gap in perceived quality of services is determined by the company's expected quality and actual quality of services. The expected service quality is determined with the help of market communication, the reputation of the organization, the need of customers and other factors. On the other hand, the actual perceived quality also develops the enterprise image.

Minh, Ha, Anh and Matsui (2015) have suggested the customer-perceived quality model and further divided the customer-perceived quality based on functional hap and technical gap. The study has shown that the company's HR resources, corporate Image, company mission, and other factors impact service quality. Neupane and Devkota (2017) have also signified the impact of characteristics of organization and engineering characteristics on expectation developed in terms of service quality and given the focus on customer satisfaction. Pakurár et al. (2019) have developed the relationship between perceived service quality and industrial quality based on the gap present in expected and actual quality. The authors have developed the 4Q model of service quality and define the impact of the company's image and brand position on perceived service quality. Overall, the authors have stated that the perceived service gap is the main issue in service quality and brand loyalty (Pakurár et al., 2019).

Khan and Fasih (2014) have performed research regarding service quality and states that good service quality depends on the attributes of the employees, which are part of service delivery. By developing the skills of these staff, positive change can be brought the service quality. The excellent attitude of staff towards the service quality makes the customers happy and at the same time develops the perception of extraordinary services in the customer minds. These loyal customers of the company spread positive words with the customers and at the same time allow the companies to grow at a fast pace. In simple words, enterprises and their staff must put themselves in customers' minds to determine what customers want and how the company can make their customers happy. The perceived quality of services and the similar service quality received by customers is a factor increasing customers' loyalty in the long run, and it is also leading towards the attraction of a more significant number of customers towards brand and retention. (Khan & Fasih, 2014).

2.3 Trust

Bhandari and Rodgers (2018) have argued that Trust only occurs when the promises made by the company come true and the actions of one party provided to be similar of the promises are made. To develop the Trust of customers, the companies must not compromise over its quality. The customer's Trust is developed in these cases when their perceived quality and the actual quality appear to be similar, and they do not find the quality compromised in any regard. The Trust serves as the bridge in the development of the company with its customers (Poppo, Zhou, & Li, 2016)

Credibility is also reflected by the Trust (Ganesan, 1994), and its effects the long-term relationship of the customer with the brand as the risk associated with the quality compromise and other product-related perception are not breached by the company (Huang, Wang, Chen, Deng, & Huang, 2020). By developed Trust, the company reduces all sorts of risks, which led to better development of opportunities to get the demanded products (Chaudhri & Holbrook, 2001). An example of this Trust is the case of GSM is long term relationship development with the network operator of the company. By developing Trust, the companies can develop a strong bond with customers, not letting them switch off towards other brands (Chaudhri & Holbrook, 2001).

In the current context where customers are more and more volatile and develop more and more high demands, companies must establish relationships of Trust, both sustainable and prosperous. Relationships prove to be all the more compulsory in markets where the competitive intensity is high. Trust is a critical element of the relationship between consumer and brand, and the criteria which contribute to it concern as much the products or services offered as the brand itself. Consumers are attached to products and want their purchases to correspond to the brand promise (77%) but also attach great importance to the concept of quality: for 75% of them, the lifespan of the product/service comes 2nd in the confidence criteria (Menidjel et al., 2017).

People expect brands to communicate and act transparently (71%). 72% of respondents even believe that they should be able to admit their mistakes and apologize. They also want to interact with brands, for example, by quickly contacting customer service (68%). Dialogue and exchange are essential elements to consider, but consumers do not want brands to interfere in their personal life without consent (67%). Therefore, they must be attentive to preserving and requesting prior authorization of personal data and disseminating advertisements in non-intrusive formats (Portal, Abratt, & Bendixen, 2019). Lastly, Trust begins with preference and preference guides choices and leads to loyalty. Trust is subjective and is won by authenticity and proximity, and trust can only flourish in a humanized environment (Afzal et al., 2010).

2.4 Corporate Image

The corporate Image can be defined as the overall perception of the company's image in the customer's mind (Barich & Kotler, 1991). Nguyen and Leblanc (2015) have claimed that the corporate Image is related to the physical attributes of the products and the company's behavior. The corporate Image is developed with the help of the company's architecture, the product range, its brand names, business name and quality provided to customers for all the product offerings.

Bies and Greenberg (2017) argue that attitudes are functionally related to behavioral intentions, which predict behavior. Consequently, corporate Image as an attitude must affect behavioral intentions such as customer loyalty (Han & Lee, 2017). Nguyen and Leblanc (2015) demonstrate that corporate Image relates positively to customer loyalty in three sectors (telecommunication, retailing and education). The exact relationship is demonstrated by Reyes ‐ Rodríguez, Ulhøi and Madsen (2016) for Danish postal services and by Nørnberg et al. (2016) for the Danish food retailing sector.

As pointed out above, corporate Image stems from all a consumer's consumption experiences, and service quality is a function of these consumption experiences. Hence, customer perception about service quality directly affects the perception of corporate Image. The corporate Image is becoming more and more critical for the company, and it can even affect consumers' choices about the products of this company. It can be said that the corporate Image will be a significant factor affecting sales performance. Therefore, to maintain their corporate Image, many companies spend a lot of time and energy shaping and improving their corporate Image. So how to improve the corporate Image has become a problem that many brands public relations need to solve urgently (Hart & Rosenberger, 2004).

According to Wilkins and Huisman (2014), corporate Image is the same as the personal Image, not illusory. Like the personal Image, the corporate image's simple point is to give the first impression to the outside world. It has the effect of enhancing the core competitiveness of the enterprise, broadening the way for the company's new products, and providing the development for the next stage of the enterprise opportunity. For an enterprise, the corporate Image can enhance the cohesion of employees and attract critical talents. To improve the corporate Image, we must start from three aspects (Wilkins & Huisman, 2014).

2.5 Switching Costs

Porter (2008) has defined the switching cost incurred by the customer one to one when the customer tries other products by changing its supplier or product provider. The switching cost can also be measured by giving the Monterey value to the efforts put by the customers to find out alternative products or time consumed by the customer to barraging with the new service provider (Shcherbakov, 2016). In other words, the customer's switching cost is the cost paid by the consumer when it goes to the rival brands. Therefore, it can be stated that the switching cost is related to the consumer, and it is consumer specific.

Luco (2019) has also defined switching cost as the combination of psychological costs, economic costs and the material costs of the product. The economic costs and financial costs are always sunk costs in this case, and these costs appear when the customer changes its brand. An example of this cost is opening up a new bank account in a company's competitor and closing up the previous bank account with the previously used brand (Castilho, 2018). The procedural system of switching cost is developed from the customer decision-making model and the implementation of the decision (Patsiotis et al., 2020):

- Need recognition
- Information searching
- Alternatives' evaluation
- Developing Purchase decision
- Showing Post-purchase behavior.

The customer switching cost is linked most of the time with customer loyalty and the customer lock-in, and in this case, the customer constantly repeats their buying behavior in the same brand despite the decrease in the prices of the competitor's products. The company becomes successful due to locking its customer as it allows the company to charge prices above its marginal cost easily (Shy, 2002). In the markets where the customers suffer from higher switching costs, the customer prefers to buy the same product from its brand to which they show loyalty and do not find alternative means to buy their demanded products. When the customers are quality sensitive, then the switching cost is increased, and at the same time, customers' price sensitivity to quality is decreased (Yao & Oppewal, 2016). In other words, the customer behaves loyally (Luco, 2019).

3. Research Methodology

3.1 Geographical Distribution of the Sample

Different target groups are created for geographical distribution based on geographical boundaries (Rashid, 2016). Since potential audiences have different needs, preferences and interests depending on the region, a basic understanding of the respective climates and cultures helps with research. This enables researchers to draw conclusions where it makes sense for them to conduct research and further expand their research. The research respondents for the current study were from Karachi City.

3.2 Demographic Distribution of the Sample

Demographic distribution divides the audience according to age, level of education, income, occupation, age, and other demographic elements. This is one of the simplest and most used types of distribution because it is mainly based on demographic factors. The demographic distribution for the current study is made by considering people from both genders with different educational and occupational backgrounds.

3.3 Population, Sample and Sampling Technique

A population includes all the subjects or objects of a group initially defined by the researcher and does not necessarily relate to all subjects or objects. The population of this study was mobile phone consumers of Jazz across Pakistan. A sample is a relatively small group and chosen scientifically to represent as faithfully as possible a population (Rahman, 2017). Thus, instead of examining the entire population, we study a subset of this population that is representative. Inferential statistics make it possible, using probabilities, to generalize the conclusions drawn from a sample for the whole population with a certain degree of certainty (Rashid & Amirah, 2017; Rashid, Amirah, & Yusof, 2019; Rashid et al., 2020). Sampling was done using convenience sampling, with a sample size of 282 consumers. According to Hashmi, Amirah, and Yusof (2020a), a sample of 200 respondents are sufficient to generalize the test results.

3.4 Research Design

This study used the quantitative research method (Hashmi, Amirah, & Yusof, 2020b; Hashmi et al., 2020; 2021). The vast number of phenomena used in quantitative research are experimentation, observations, investigation, and the statistical study phenomenon. Questionnaires were filled out by mobile phone consumers regarding the factors affecting customer loyalty (Hashmi & Tawfiq, 2020; Rashid, Das et al., 2021; Qadri, & Rasheed, 2021). Due to the quantitative nature of the research and to make it easier to tabulate the data, the questionnaire consists of close-ended questions. This study used a deductive approach. The reasoning method for deriving individual conclusions from universal conclusions or general affairs is deductive reasoning in argumentative papers.

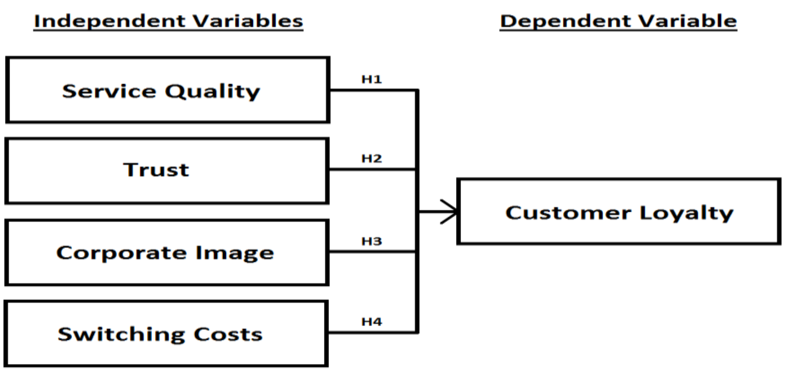

Figure 1: Conceptual Framework

3.5 Description of Instruments

The data collection instrument utilized in this study was structured questionnaires—the structured questionnaires comprised of close-ended questions based on the 5-point Likert scale. The questionnaire included different sections comprising of questions regarding the dependent variable and all the independent variables. The questionnaire was administered online using Google Forms.

3.6 The procedure of the Study and Data Collection

Primary data is the type of data collected from scratch. The investigator, his collaborators, and his assistants collect this information in different ways: case studies, observations of participants and non-participants. These are facts, figures and details that have never existed before, whether in a similar way or not. At the same time, secondary data is that which is extracted from existing recordings such as media reports, such as books and television reports. There are several primary data collection methods, but the pros and cons born by each type of method are required to be considered. Observation is one of the most widely used primary data gathering methods, and researchers do it. It means that the observation requires the researcher to get involved in data collection personally. In other words, the researchers themselves conduct interviews without the intervention of any intermediary. The primary data has been collected with the help of questionnaires which included close-ended questions. This is done so that answers are efficiently are coded and tabulated—secondary data collected from different online publications, articles, journals, academic papers.

3.7 Reliability

The questionnaire was converted into tabular form on a Microsoft coding sheet and imported into IBM SPSS 24 version to run statistical tests. The tests performed on the dataset included reliability analysis, correlation, and regression tests. For the analysis of the questionnaire, the reliability and validity of the developed questionnaire are determined. This testing allows the researcher to know if the questionnaire is qualified or not (Hashmi et al., 2020a; Haque et al., 2021; Alrazehi et al., 2021).

Therefore, in determining the reliability, the researcher gets to know whether the developed questionnaire is meaningful or not. Reliability relates to using the same indicator means or measurement means the same thing when repeated measurements to obtain the same degree of consistency of results.

A good measurement technique or tool produces the same results irrespective of the number of times the testing is done. The Cronbach's Alpha is used to determine the reliability of the research instrument. On the other hand, the validity is effectiveness, which is found to know that the method and the evaluation system can extract the results about the objectives and fulfill the research purpose. The reliability measuring tool determines the evaluation system's correctness, and higher reliability means that results are gained from the research. The reliability analysis results are illustrated below:

Table 1: Reliability Statistics

Variables	Items	Cronbach's Alpha
Service Quality	6	0.734
Trust	5	0.832
Corporate Image	5	0.810
Switching Costs	5	0.774
Customer Loyalty	5	0.820
ALL VARIABLES	26	0.932

The above table shows the Cronbach's Alpha value of each variable. Service Quality is 0.734, Trust is 0.832, Corporate Image is 0.810, Switching Costs is 0.774, and Customer Loyalty is 0.820. The Cronbach's Alpha value of all variables is more significant than 0.05, which shows the instrument's reliability.

4. Data Analysis and Results of the Study

In this chapter, the researcher analyzed the collected data through a different statistical measure on SPSS, including demographic analysis, correlation, regression, and reliability. Total number of respondents was 282 who filled the close-ended questionnaire.

4.1 Demographics

Table 1: Demographics (Age)

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	16-20	75	26.6	26.6	26.6
	21-25	135	47.9	47.9	74.5
	26-30	31	11.0	11.0	85.5
	31-35	10	3.5	3.5	89.0
	36-40	13	4.6	4.6	93.6
	41-45	8	2.8	2.8	96.5
	46 and above	10	3.5	3.5	100.0
	Total	282	100.0	100.0	

Table1 shows the age of respondents, the age of 26.6 percent of people were 16-20, 47.9 percent were 21-25, 11 percent were 26-30, 3.5 percent were 31-35, 4.6 percent were 36-40, 2.8 percent were 41-45, while the age of 3.5 percent were 46 and above.

Table 2: Demographics (Education)

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	O/A Levels/Matric/Inter	60	21.3	21.3	21.3
	Undergraduate	108	38.3	38.3	59.6
	Graduate	81	28.7	28.7	88.3
	Postgraduate / Doctorate	17	6.0	6.0	94.3
	Other	16	5.7	5.7	100.0
	Total	282	100.0	100.0	

Table 2 shows respondents' education, 21.3 percent of respondents were from O/A Levels/Matric/Inter background, 38.3 percent were undergraduate, 28.7 percent were graduate, 6.0 percent were from postgraduate or doctorate level, and the remaining 5.7 percent were from other educational backgrounds.

Table 3: Demographics (Occupation)

Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	153	54.3	54.3	54.3

	Business	72	25.5	25.5	79.8
	Job	54	19.1	19.1	98.9
	Other	3	1.1	1.1	100.0
	Total	282	100.0	100.0	

Table 3 shows the occupation of respondents. About 54.3 percent of respondents were students, 25.5 percent were businessmen, 19.1 percent were employees and the remaining 1.1 percent were from other educational backgrounds.

Table 4: Demographics (Monthly Income)

Monthly Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below Rs. 20k	109	38.7	38.7	38.7
	Rs. 20 – 40k	58	20.6	20.6	59.2
	Rs. 41 – 60k	34	12.1	12.1	71.3
	Rs. 61– 100k	26	9.2	9.2	80.5
	Rs. 101 – 250k	26	9.2	9.2	89.7
	Above Rs. 250k	29	10.3	10.3	100.0
	Total	282	100.0	100.0	

Table 4 shows the monthly income of respondents, about 38.7 respondents earn below Rs. 20k, 20.6 percent earn 20 – 40k, 12.1 percent earn 41 – 60k, 9.2 percent earn 61– 100k, other 9.2 percent earn 101 – 250k, and remaining 10.3 percent earn above Rs. 250k.

4.2 Reliability Analysis

Table 5: Reliability Statistics

Variables	Items	Cronbach’s Alpha
Service Quality	6	0.734
Trust	5	0.832
Corporate Image	5	0.810
Switching Costs	5	0.774
Customer Loyalty	5	0.820
ALL VARIABLES	26	0.932

The above table shows the Cronbach's Alpha value of each variable. Service Quality is 0.734, Trust is 0.832, Corporate Image is 0.810, Switching Costs is 0.774, and Customer Loyalty is 0.820. The Cronbach's Alpha value of all variables is more significant than 0.05, which shows the instrument's reliability.

4.3 Correlations

Service Quality has a correlation coefficient of 59.2 percent with Customer loyalty and a p-value of 0.00, which indicates a statistically significant relationship between service quality and customer loyalty. Trust has a correlation coefficient of 73.1 percent with Customer loyalty at a p-value of 0.00, which indicates a statistically significant relationship between Trust and Customer Loyalty. Corporate Image has a correlation coefficient of 69.2 percent with Customer Loyalty at a p-value of 0.00, which indicates a statistically significant relationship between Corporate Image and Customer Loyalty. Switching Costs has a Correlation Coefficient of 64.3 percent at a p-value of 0.00, which indicates a statistically significant relationship between Switching Costs and Customer Loyalty.

Table 6: Correlation

Correlations		Service Quality	Trust	Corporate Image	Switching Costs	Customer Loyalty
Service Quality	Pearson Correlation	1	.609**	.594**	.425**	.592**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	282	282	282	282	282
Trust	Pearson Correlation	.609**	1	.720**	.556**	.731**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	282	282	282	282	282
Corporate Image	Pearson Correlation	.594**	.720**	1	.596**	.692**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	282	282	282	282	282
Switching Costs	Pearson Correlation	.425**	.556**	.596**	1	.643**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	282	282	282	282	282
Customer Loyalty	Pearson Correlation	.592**	.731**	.692**	.643**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	282	282	282	282	282

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

4.4 Regression Analysis

Table 7: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.807[a]	.652	.647	.46222
a. Predictors: (Constant), Switching Costs, Service Quality, Trust, Corporate Image				

The above Model Summary R-value of .807 shows a strong correlation between the independent and dependent variables. R Square value of .647 shows changes in predictors describe 64.7 percent changes in customer loyalty.

Table 8: ANOVA Table

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	110.756	4	27.689	129.598	.000[b]
	Residual	59.181	277	.214		
	Total	169.937	281			
a. Dependent Variable: Customer Loyalty						
b. Predictors: (Constant), Switching Costs, Service Quality, Trust, Corporate Image						

The above ANOVA Table shows a high F-value of 129.598 with a p-value of 0.00. The F-value is greater than 4, and the p-value is less than 0.05, which means that the analysis is statistically significant.

Table 9: Coefficients

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.180	.167		1.082	.280
	Service Quality	.179	.056	.150	3.217	.001
	Trust	.338	.052	.356	6.445	.000
	Corporate Image	.186	.057	.185	3.296	.001
	Switching Costs	.284	.047	.271	5.979	.000
a. Dependent Variable: Customer Loyalty						

Service Quality has a beta value of .179 with a t-value of 3.217 and a p-value of 0.001. Trust has a beta value of .338 with a t-value of 6.445 and a p-value of 0.00. Corporate Image has a beta value of .186 with a t-value of 3.296 and a p-value of 0.001. Switching Costs has a beta value of .284

with a t-value of 5.979 and a p-value of 0.00. The t-value of Service Quality, Trust, Corporate Image and Switching Costs are more significant than 2, and p-values are less than 0.05, which shows that these variables significantly impact customer loyalty.

4.6 Hypothesis Testing

Table 10: Hypothesis Testing

Hypothesis	Path	Co-efficient	t-value	Accept/ Reject
H_1	Service Quality – Customer Loyalty	0.179	3.217	Accepted
H_2	Trust – Customer Loyalty	0.338	6.445	Accepted
H_3	Corporate Image – Customer Loyalty	0.186	3.296	Accepted
H_4	Switching Costs – Customer Loyalty	0.284	5.979	Accepted

As per the result of the study and the evidence, we fail to reject the hypotheses (H_1, H_2, H_3 and H_4). The evidence shows that these variables have a positive and significant impact on customer loyalty.

5. Summary, Discussion, Conclusion, Findings and Recommendations

5.1 Summary

The purpose of this study was to identify the "Factors Affecting Customer Loyalty in the Mobile Telecommunication Sector of Pakistan: A Case Study on Jazz." Therefore, the study selected four variables that could significantly affect customer loyalty. These variables were Service Quality, Trust, Corporate Image, and Switching Costs. This study used the quantitative research method. Data has been collected from both primary and secondary sources. Primary data was collected with the help of a close-ended questionnaire. Questionnaires were filled out by mobile phone consumers regarding the factors affecting customer loyalty. The study found that the selected independent variables (Service Quality, Trust, Corporate Image, and Switching Costs) have a significant and positive impact on Customer Loyalty.

5.2 Discussion

A customer loyalty strategy is a marketing approach that aims to establish and perpetuate a relationship of loyalty between the company and its customers. Customers can only be loyal if satisfied with the company's offers; the notion of satisfaction therefore intervenes and prompts them to recommend products. Customer loyalty is not limited to the short term; it is part of a sustainable logic as long as the company exists. Customer loyalty also allows the company to face competition. After all, it will always have "unconditional" who will buy its products because it will have put in place means that make it possible to keep the customer coming back. It is crucial to have loyal customers; this allows saving money since winning other customers is more expensive. The aim is also to obtain continuity in achieving its turnover objectives; the company is serene in the development of its activities and improves profitability. It also helps to benefit from free advertising because customers will recommend the products to their relatives or friends. Building customer loyalty is, therefore, a significant strategic business issue. It is not enough to have good products, to innovate or to invest in increasing its services.

In the highly competitive market environment, the importance of customers to the company has risen to the height of the company's development lifeline. Only by grasping the pulse of the market and meeting customer needs can we retain customers, win the market, achieve a win-win situation of maximizing customer relationship value while considering the interests of the enterprise and the interests of customers, and firmly hold the lifeline of the enterprise. The practice has proved that customer-centric development is the only way for a long-term enterprise. However, the introduction of customer relationship management is relatively short, it is a new thing, and it is still in the initial stage of market education. The telecommunications industry is achieving high growth and significant changes. Communication Service Providers (CSPs) are transforming from merely communication and data service providers to important business partners, co-innovating with customers while providing more and more value-added services. For them, customer loyalty has also become a most significant challenge. Therefore, this research is built aimed to identify the factors affecting customer loyalty in the telecommunication sector.

The study found a positive and significant impact of service quality on customer loyalty. It is the quality of the service that influences the customer in his overall perception and his future purchasing intentions. The objective of service providers is now very clearly oriented in this direction. For them, it is a question of satisfying the customer on all levels in order to increase their retention rate. This finding is also aligned with the findings of Venetis and Ghauri (2016), that service quality enhances customers' inclination to buy again, buy more, buy other services, become less price-sensitive, and tell others about their favorable experiences.

The second variable was Trust, and the study found a positive and significant relationship between Trust and customer loyalty. Customer trust is an essential element in the implementation of a business strategy. With increasingly volatile customers and prospects, simply satisfying customers is not always enough to retain them. We have to go further: convince them, move them and, above all, keep their promises. The company must earn the Trust of its customers, then maintain it too, finally, benefit from it. To be solid and lasting, customer relations must be based on mutual Trust between the customer and the company. There is no point in winning back a customer who has lost confidence or who does not believe in a business's authenticity. Trust is earned and obtained, and it is a long process that is gradually being put in place and can collapse in an instant. A relationship that proves to be all the more compulsory in markets where the competitive intensity is high, Trust is a critical element of the relationship between consumer and brand.

The third variable was corporate Image, and it also had a significant and positive impact on customer loyalty. According to Han and Lee (2017), corporate Image as an attitude must affect behavioral intentions such as customer loyalty. Corporate Image relates positively to customer loyalty in three sectors (telecommunication, retailing and education). The corporate Image is becoming more and more critical for the company, and it can even affect consumers' choices about a company's products. It can be said that the corporate Image will be a significant factor affecting sales performance. Therefore, to maintain their corporate Image, many companies spend a lot of time and energy shaping and improving their corporate Image. So how to improve the corporate Image has become a problem that many brands public relations need to solve urgently.

The last variable was switching cost which also has a positive and significant impact on customer loyalty—switching cost is the sum of economic, psychological, and physical costs. The economic or financial switching cost is a sunk cost that appears when the customer changes his/her brand. As stated by Cosguner, Chan and Seetharaman (2017), in the literature, switching costs are a factor that directly influences customers' sensitivity to the price level and so influences customer loyalty.

5.3 Conclusion

Customer loyalty is an essential point of any good marketing strategy. Loyalty is indeed a powerful way to increase a company's turnover if the program is well put together. Customer loyalty is the result of repeated positive emotional interactions with the brand. Every transaction and interaction with customers can build a business relationship and increase customer retention. These positive interactions ensure that a business is more popular than other brands. If the customer relationship is strong enough, they will recommend the product/service to friends and promote a brand. Many factors affect customer loyalty in the telecommunication sector. The current study found that service quality, Trust, corporate Image, and switching costs are essential factors that significantly impact customer loyalty. Therefore, organizations in the telecommunication sector should work more on these factors to improve customer loyalty and retention rate.

5.4 Findings

The collected data run on SPSS to perform statistical analysis, including reliability analysis correlation, regression, and model testing. The reliability table shows the Cronbach's Alpha value of each variable. Service Quality is 0.734, Trust is 0.832, Corporate Image is 0.810, Switching Costs is 0.774, and Customer Loyalty is 0.820. The Cronbach's Alpha value of all variables is more significant than 0.05, which shows the instrument's reliability.

Moreover, the correlation table shows the relationship between independent and dependent variables; service Quality has a correlation coefficient of 59.2 percent with Customer loyalty and a p-value of 0.00, indicating a statistically significant relationship between service quality and customer loyalty. Trust has a correlation coefficient of 73.1 percent with Customer loyalty at a p-value of 0.00, which indicates a statistically significant relationship between Trust and Customer Loyalty. Corporate Image has a correlation coefficient of 69.2 percent with Customer Loyalty at a p-value of 0.00, indicating a statistically significant relationship between Corporate Image and Customer Loyalty. Switching Costs has a Correlation Coefficient of 64.3 percent at a p-value of 0.00, indicating a statistically significant relationship between Switching Costs and Customer Loyalty.

According to the coefficient table, Service Quality has a beta value of .179 with a t-value of 3.217 and a p-value of 0.001. Trust has a beta value of .338 with a t-value of 6.445 and a p-value of 0.00. Corporate Image has a beta value of .186 with a t-value of 3.296 and a p-value of 0.001. Switching Costs has a beta value of .284 with a t-value of 5.979 and a p-value of 0.00. The t-value of Service Quality, Trust, Corporate Image and Switching Costs are more significant than two, and p-values are less than 0.05, which shows that these variables have a significant impact on customer loyalty. As per the results of these statistical measures, the Hypotheses (H_1, H2, H3, and H4) have been accepted, and it is confirmed that these variables have a positive and significant impact on Customer Loyalty.

5.5 Recommendations

On the bases of findings of this study, this research recommends that, to remain competitive in the current market, the telecommunication company should offer users a quality experience. This capacity is essential to win new customers and keep them a critical differentiating factor in the market. Thus, the company should offer consistent, integrated, and efficient interfaces across all physical and digital channels throughout the purchasing journey. For better customer loyalty, a business should create a bond of Trust between their business and customers. They should answer questions transparently, thank them when purchasing a service and be available and accessible. With these elements, the customers will have confidence in services. The telecommunication industry is growing, and there are enormous offers for customers to switch from one network to another. Thus a company should stay loyal to consistent service, favorable responses, and personalized offers. Keeping customers transparent about each and everything is also necessary, from fees, promotions to changes in services. In addition, FAQs, tutorials, and personalized assistance also work best when building trust, which eventually improves customer loyalty.

For a better corporate Image, a company should show gratitude towards its customers. These solutions offer the possibility of providing the customers with advantages linked to the activity or purchases. The company also should create a sense of belonging. The needs of an individual should be prioritized. The feeling of belonging is significant because it is an element that directly impacts the motivation of customers and helps them build a positive image of a company in their minds. The feeling of belonging can arise from regular communication about the successes and significant moments in the life of a company. Especially in the telecommunication sector, customers are always in search of cheaper services. Therefore, switching costs is another technique of improving customer loyalty.

5.6 Implications of the Study

The study is identified as the "Factors Affecting Customer Loyalty in the Mobile Telecommunication Sector of Pakistan: A Case Study on Jazz." Therefore, the research would be helpful for the researchers and marketers to identify the factors and hence can take more effective measures in terms of building and improving customer loyalty in the telecommunication sector.

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