



Predictors of Customer Satisfaction and Loyalty in the Mobile Communication Industry in Ho Municipality, Ghana

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Authors' contributions

This work was carried out in collaboration between all authors. All authors read and approved the final manuscript.

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ABSTRACT

Aims: The objective of this research was to find out whether subscribers are satisfied with services of the mobile network providers and identify the predictors of customer satisfaction and loyalty in the mobile communication industry and to develop model that links these satisfaction factors and loyalty for any customer in the industry.

Study Design: Descriptive cross-sectional study design.

Place and Duration of Study: Ho Municipality in Volta Region, Ghana, between July 2016 and September 2016.

Methodology: We included sampled subscribers of the five mobile network operators (MTN, Vodafone, Tigo, Airtel and Glo) in the Ho Municipality. A total of 500 subscribers of the five mobile networks in the Municipality were selected for the research. The study employed a purposive sampling technique in selecting the subscribers located in various parts of the Ho Municipality in Volta Region, Ghana.

Results: Logistic regression analysis was used to identify the predictors of customer satisfaction and loyalty. Results show that quite a significant proportion of respondents were satisfied with the

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services provided by the network providers in Ho Municipality. Furthermore, the study revealed that five (5) factors; “X1 (Perceived service quality)”, “X3 (Wide network coverage)”, “X4 (Network quality or Signal strength)”, “X8 (Availability of high-speed internet service)” and “X12 (Perceived price fairness or Call/SMS Rate)” were significant to the prediction of customer satisfaction and loyalty with a predicted satisfaction and loyalty rate of 80.15%.

Conclusion: Mobile network providers should place a focus on delivering the best possible service quality as well as use advanced techniques to improve network quality and increase the network coverage to all areas in order to achieve better customer satisfaction and loyalty. Management of network providers should improve the service quality and make their services more economical so that customers can afford and have better value for money in using the service.

Keywords: Customer satisfaction; loyalty; mobile communication; logistic regression.

1. INTRODUCTION

The progress of any business depends on how the firm comprehends and meets its client's demands. In Ghana, service provision has always suffered a setback as service firms have always been criticized for poor quality of services. One of such important service firm is the telecommunication industry, whose role in an economy cannot be understated. This is because it is the means through which all daily transactions and activities are undertaken. It aids decision-making, helps in providing feedback, and promotes interpersonal and business relationships as well as exchange of information. However, due to privatization and liberalization of some policies, the telecommunication sector is experiencing phenomenal global change all over the world (Beard & Hartmann [1]). Because of this, there is a stiff competition among companies who are trying to capture and maximize their share of the market by providing various services to satisfy and possibly exceed the customer's needs and demands. As competition has escalated among the operators, so it is necessary for them to learn about the consumer's perception about the service quality, brand image and customer's satisfaction.

According to Ranaweera & Prabhu [2], customer retention and loyalty has increasingly become a subject of strategic importance that is not only restricted to customer interfacing departments and roles, but to the entire company as a whole. Kotler & Kelvin [3] also indicated that in today's dynamic marketplace and market space, organizations are increasingly leaving antiquated marketing philosophies and strategies to the adoption of more customer driven initiatives that seeks to understand, attract, retain and build intimate long-term relationships with customers. One of the determinants of customer retention and loyalty is customer satisfaction which is

achieved by ensuring that the customer gets need satisfying products and services. Customer satisfaction is generally understood as the satisfaction that a customer feels when comparing his preliminary expectations with the actual quality of the service or product acquired. In other words, customer satisfaction is often considered the most important factor in thriving in today's highly competitive business world because it helps organizations to acquire customers, keep customers, and maximize customer profitability, and finally build up customer loyalty. Satisfied customers would most probably talk enthusiastically about their buying or the use of a particular service; this will lead to positive advertising (Khan [4]). On the other hand, dissatisfied customers would most probably switch to a different brand; this would lead to negative advertising as they talk negatively about the organization and its products. The importance of satisfying and keeping a customer in establishing strategies for a market and customer oriented organization cannot be neglected (Jahanshahi et al. [5]).

Previous research by Grönroos [6] revealed that in order to obtain sustainable competitive advantage, telecommunication firms are forced to make innovation and do the best for customer satisfaction. Due to this, customer relationship marketing plays an important role in telecommunication industry. It demands a relationship-oriented strategy in marketing. Considering the significant importance of relationship marketing in today's business, it will make sense to understand how the relationship marketing are executed in practice and how this type of marketing take effect in influencing long-term relationship building and customer loyalty. Thus this study is aimed towards finding out the predictors of customer satisfaction and loyalty in the mobile communication industry in the Ho Municipality, Ghana. Specifically, to examine

how satisfied customers are with services provided by mobile communication networks in Ho Municipality, and to model the risk factors associated with customer satisfaction and loyalty in the mobile communications industry in the Ho Municipality, Ghana.

2. LITERATURE REVIEW

2.1 The Concept of Customer Satisfaction

Gustafsson et al. [7] defined customer satisfaction as a customer's overall evaluation of the performance of an offering to date. This overall satisfaction has a strong positive effect on customer loyalty intentions across a wide range of product and service categories. The satisfaction judgment is related to all the experiences made with a certain business concerning its given products, the sales process, and the after-sale service. Whether the customer is satisfied after purchase also depends on the offer's performance in relation to the customer's expectation. Customers form their expectation from past buying experience, friends' and associates' advice, and marketers' and competitors' information and promises (Kotler [8]).

In view of Reed & Hall [9], customer satisfaction is the degree to which a customer perceives that an individual, firm or organization has effectively provided a product or service that meets the customer's needs in the context in which the customer is aware of and/or using the product or service. Satisfaction is not inherent in the individual or the product but is a socially constructed response to the relationship between a customer, the product and the product provider/maker. To the extent that a provider/maker can influence the various dimensions of the relationship, the provider can influence customer satisfaction.

Customer satisfaction is a key factor in the success of any company and is produced when customers' needs have been met and they have derived profit or value from their experience. Also, customer satisfaction brings about new experiences to the customers whose needs have been fulfilled and satisfied. According to Becker et al. [10], customer satisfaction implies an extended relationship through activities such as selling, increasing revenue of the customers, and generating customer maintenance. Mithas et al. [11] mention that customer satisfaction is a factor that directly or indirectly impacts on a company

and society. Companies must perform well, adhere to social contracts and show mutual understanding. Customer satisfaction may have an impact either positive or negative on customer feedback. More satisfaction creates security and decreases loss of clients.

Flint et al. [12] also state that customer satisfaction creates positive word of mouth advertising, attracts more customers to the company, and retains existing customers. Moreover, customer satisfaction creates loyalty as a direct effect. Satisfaction or service quality has been described as an outcome of customers' expectations based on their comparison and perceptions about goods and services and also how the final result transfers to the customers and to what extent it makes them happier (Caruana [13]). Using customer satisfaction, the company can create new relationship circles using its customers and its partners. Furthermore, this characteristic will make the company more reliable.

Mittal & Kamakura [14] have exhibited customer satisfaction to be influencing the factors that signify customer loyalty or in other words, the long-term orientation of a relationship. Furthermore, Geyskens et al. [15] considered customer satisfaction as an essential factor responsible for the long-term association between suppliers and buyers. It has often been enunciated that the effect component of satisfaction could stimulate a satisfied customer to patronize the service provider as well as referring its services to others. The positive effect of customer satisfaction on these dimensions of loyalty has been repeatedly voiced in the literature.

2.2 The Concept of Customer Loyalty

According to Inamullah [16] customer loyalty is the willingness of a consumer to purchase the same product and keep the same profitable relationship with a particular company. In other words, it is the continuous buying of a consumer from a particular company brand and suggesting to other friends and family. There must be something attractive in a brand which keeps a customer to buy that product over a period of time without preferring another competitor brand. Previous researches have classified customer loyalty into two parts. The first part is consumer behavior and the second part is consumer attitude (Guillén et al. [17]).

In their study, Rauyruen & Miller [18] also describe customer loyalty may be because of either rational or emotional factors. Rational factors may be the characteristics of the product whereas emotions are the feeling of a consumer. But although rationality plays more crucial part in the loyalty of a consumer, consumer loyalty is a behavior of a consumer in which they show willingness to repurchase from a company and continue relationships with that company in their future purchases. Customer loyalty is the key factor under consideration of each and every firm (Vesel & Zabkar [19]). The sale record of a company can go in positive figures if their consumers are loyal to them. So for maximization of sale, customer loyalty is important. But for customer loyalty it is important to make significant features in the product which can contribute to loyalty in consumers (Gerpott et al. [20]).

In view of Lin & Wang [21], customer loyalty is the key and important competitive advantage in current market situations. This is very hard to understand the mind of consumer that what will be the key psychological factors that will make consumer loyal towards a company product (Chen & Hu [22]). Once a firm understands the mind of their consumer they can make a long lasting profitable relationship with them and can make them loyal (Inamullah [16]). There are many ways with the help of which one can measure the customer loyalty but the most important and prominent is that the consumer is buying a product himself/herself and suggesting to others in presence of competitors' products so it can be understood that a consumer segment is loyal for that particular firm products for which they giving preference and also suggesting to others (Kim & Yoon [23]). Customer loyalty is the key element which decides the sale of a product because continuous use and frequent suggesting of a product can enhance the sale of the product and all these are possible if the existing customers are loyal towards company products.

2.3 Predictors of Customer Satisfaction and Loyalty

2.3.1 Perceived service quality

According to Zeithaml [24], service quality is essential and important for a telecommunication service provider company to ensure the quality service for establishing and maintaining loyal and profitable customers. Service quality is the customer's overall impression of the relative inferiority/superiority of an organization and its

service offerings (Bitner et al. [25]). The firm's ability to create and sustain competitive advantage depends upon the high level of service quality provided by the service provider (Yoo & Park [26]). Theoretically, positive relationships between service quality, customer satisfaction, and customer loyalty are well documented in the extant literature (Zeithaml et al. [27]). Also empirical findings have shown positive relationships existing between service quality and customer satisfaction, on one hand and between service quality and customer loyalty, on the other hand in a number of industries (Venetis & Ghauri [28]).

In their contention Leisen & Vance [29] indicated that service quality helps to create the necessary competitive advantage by being an effective differentiating factor. In addition, Barney [30] stated that competitive advantage by firms is a value-creating strategy, simultaneously which is not implemented by any existing or potential competitors. As a result, service quality can be used as a competitive advantage which is related to customers' satisfaction and also leads to customer loyalty and future purchases (Johnson & Sirikit [31]).

2.3.2 Perceived price fairness

Price is the amount of money charged for a product or service, or the sum of the values that customers exchange for the benefits of having or using the product or service (Kotler & Armstrong [32]). Nowadays, due to breathtaking competition, the telecommunication service providers tend to offer innovative services as well as competitive prices just to attract handful magnitude of customers (Rahman et al. [33]). Price plays a vital role in telecommunication market especially for the mobile telecommunication service providers (Nimako [34]).

The price elasticity of demand for a particular brand from a consumer's perspective is one of the main determinants of the purchase decision as it is an easy way to compare alternative product and services. Empirical evidences that price affects consumer choice of the service have been found (Nowlis & Simonson [35]). Bateson [36] and Gabbott & Hogg [37] reached the same conclusion from a conceptual point of view. Generally, consumers are willing to pay higher prices for brands that they perceive to have high value (Erdem & Swait, [38]) as the brand reflects the product/service quality. As a

result, it could be concluded that the price of the brand represents a source of information about the product/service; hence, it affects and simplifies the consumer's brand selection process (Teas and Grapentine, [39]).

2.3.3 Brand image and loyalty

Brand loyalty is defined here as a consumer's preference to buy a single brand name in a product class; it is a result of the perceived quality of the brand and not its price. Brand loyalty leads to greater and continual sales since the same brand is repeatedly purchased, irrespective of situational constraints. Also, consumers may use more of the brand to which they are loyal, since they may "like" using the brand or because they identify with the image of the brand.

Selnes [40] stated that image should be incorporated into a model of loyalty together with satisfaction. Image and satisfaction, are associated with loyalty. Andreassen & Lindestad [41] pointed that corporate image is an important factor for service companies because of its impact on loyalty. They argued that experience plays an important role in building customer loyalty, the corporate image for experienced customers, who have established a reliable image, become a strong predictor of loyalty. So for continuously provided services, most customers will be experienced and have a strong image; their image will be an important factor in building loyalty. Kandampully [42] also claimed that corporate image is influenced both by service quality and customer satisfaction, which in turn influences customer loyalty.

3. METHODOLOGY

Municipality in Volta Region, Ghana. The population for this study included sampled subscribers of the five mobile network operators (MTN, Vodafone, Tigo, Airtel and Glo) in the Ho Municipality. A total of 500 subscribers of the five mobile networks in the Municipality were selected for the research. The study employed a purposive sampling technique in selecting the subscribers located in various parts of the Ho Municipality in Volta Region, Ghana. Purposive method was used because these subscribers are scattered all over the Municipality.

Data for the study was obtained using questionnaire. The questionnaire had two sections. The first section consisted of

demographic information such as gender, age, and duration in subscription. The second section consisted of information on the predictors of customer satisfaction and loyalty to the mobile communication networks.

Data analysis was done in two sections. The first section which is the preliminary analysis was done using descriptive analysis to assess the frequency distribution of the demographics and also to examine how satisfied customers are with services provided by mobile communication networks. The second section which is the further analysis uses logistic regression to model the risk factors associated with customer satisfaction and loyalty in the mobile communications industry in the Ho Municipality, Ghana.

The logistic regression model has also been used to identify variables that have been influential in a customer satisfaction and loyalty. Specifically, the study seeks to find out if customers are satisfied with services provided by mobile communication networks and the factors (X) tend to be associated with customer satisfaction and loyalty in the mobile communications industry (Y).

This type of regression model has been chosen because the outcome variable (Y) involved in this study is a dichotomous variable. Whereas linear regression model attempts to estimate the mean (or expected) value of the outcome variable (Y) given the values of the explanatory variables (X 's), the objective in models with qualitative outcome variable, as in this study, is to estimate the probability of observing the outcome variable (i.e. satisfaction and loyalty) given the significant factors. The customer's satisfaction and loyalty can be characterised by the relation

$$f(z) = \frac{1}{1 + e^{-z}} = \frac{1}{1 + e^{-(\alpha + \sum \beta_i X_i)}} \quad (1)$$

for i ranging from 1 to k .

$P(z) = f(z)$ is the probability that a customer will be satisfied and loyal; α is a constant, β is the estimated coefficients, X_i 's are the independent variables. From the expression the probability of a customers' deriving satisfaction and loyalty increases with a unit increase in the independent variable when a coefficient of independent variable is positive. In this research work the

logistic regression technique is used to construct a model to predict and classify customer data.

4. RESULTS AND DISCUSSION

This subsection looks at the summary statistics of the respondents. A total of 500 subscribers of the five mobile networks in the Ho Municipality completed the questionnaire. Table 1 below summarizes the socio-demographic information of the respondents. Table 1 revealed that out of the 500 respondents 59.6% of them were male, 40.4% were females. Also 32.8% of the respondents were between the ages of 20 and 29, 25.6% of them were between 30 to 39 age group, 18.6% were between 40 to 49 age group and 13.4% were in 50 and above age group. The analysis further indicated that 40.2% of the respondents have been using their current mobile network between 7 to 9 years; 27.0% have been using it between 4 to 6 years; 18.4% of them have also been using their current mobile network between 10 years and above; and finally 14.4% of them have been using it between 1 to 3 years.

Fig. 1 below presents a summary of the level of education of the sampled respondents. The results revealed that, out of the total 500 respondents about 99 of them have basic/ Junior High education, 153 of them had Senior High education; and finally, about 248 of them had tertiary education.

The respondents were asked about their level of satisfaction with the mobile network operator. These findings are presented in the Fig. 2. From the findings 59% of the respondents were very satisfied; 32% of them were quite satisfied whiles the rest 9% were dissatisfied with the operations of the mobile network operator. These findings however indicate that majority of the respondents were satisfied.

Table 1. Demographic information of the participants (n=500)

Variables	Frequency	Percentages
Gender		
Male	298	59.6
Female	202	40.4
Age		
Below 20	48	9.6
20-29	164	32.8
30-39	128	25.6
40-49	93	18.6
50 and above	67	13.4
Duration of use		
1-3 years	72	14.4
4-6 years	135	27.0
7-9 years	201	40.2
10 years and above	92	18.4

Source: Field data (2016)

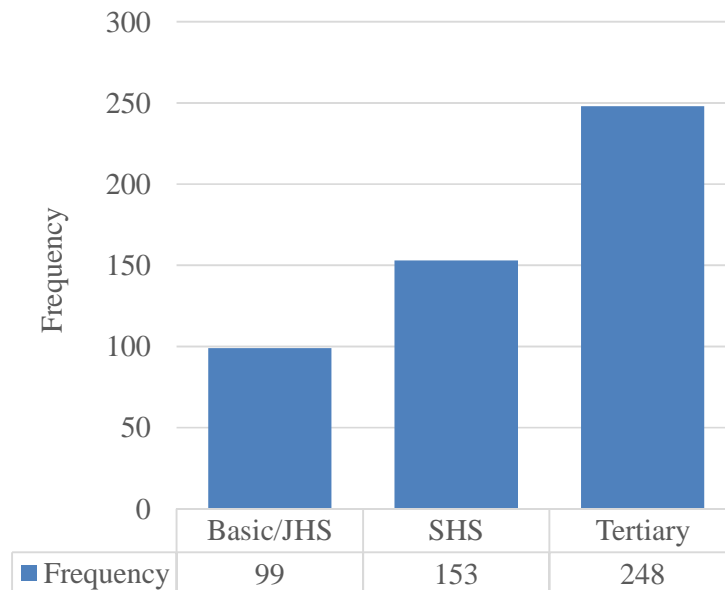


Fig. 1. Distribution of respondents by level of education

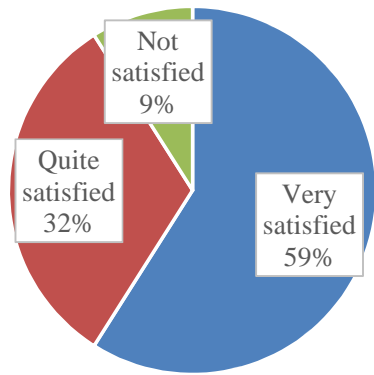


Fig. 2. A Pie Chart Showing the Satisfaction Level of Customers

4.1 Definition of Variables

- X1= Perceived service quality
- X2= Convenient operating hours
- X3= Wide network coverage
- X4= Network quality (Signal strength)
- X5= Trust in brand image
- X6= New switching cost
- X7= Sales promotion
- X8= Availability of high-speed internet service
- X9= Attractive value offer
- X10= Excellent customer care
- X11= Advertisement
- X12= Perceived price fairness (Call/SMS Rate)
- X13= Security issues

The Wald statistics and the significance level in Table 2 below shows that 5 out of the 13 independent variables namely; “X1 (Perceived service quality)”, “X3 (Wide network coverage)”, “X4 (Network quality or Signal strength)”, “X8 (Availability of high-speed internet service)” and “X12 (Perceived price fairness or Call/SMS Rate)” were significant to the prediction of customer satisfaction and loyalty in the mobile communications industry in the Ho Municipality, Ghana. This is because they had p-values values of less than 0.05 (sig. in Table 2). With a p-value of 0.05 or less, we can say with a 95% probability of being correct that the variable is having some effect, assuming our model is specified correctly. When a model has a high p-value (p-value > 0.05) there is a very good change that model is not significant and should not be used.

These findings support the research results of Lee & Feick [43] who revealed that the quality of core services (coverage of the calling area and clarity of sound) is very important on customer satisfaction and loyalty in France telecom market. It is also consistent with the observations of Abbasi et al. [44] that concluded on the different dimensions of service quality to be the key in promoting customer satisfaction and loyalty. However, findings in this study contradict findings of Coelho & Henseler [45] which pointed out that customer trust in brand has a positive influence on customer loyalty.

Table 2. Logistic regression estimates of predictors of customer satisfaction and loyalty

	B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I. for EXP(B)	
							Lower	Upper
X1	1.012	0.276	13.468	1	0.000	2.750	1.602	4.721
X2	-0.445	0.248	3.224	1	0.073	0.641	0.394	1.042
X3	-0.802	0.500	2.639	1	0.004	0.444	0.167	1.183
X4	0.542	0.310	3.056	1	0.020	1.719	0.936	3.156
X5	-0.371	0.275	1.816	1	0.178	0.690	0.403	1.183
X6	0.232	0.267	0.754	1	0.385	1.261	0.747	2.129
X7	0.289	0.515	0.316	1	0.574	1.336	0.487	3.664
X8	-0.749	0.209	12.876	1	0.000	0.473	0.314	0.712
X9	0.407	0.238	2.910	1	0.088	1.502	0.941	2.395
X10	0.096	0.248	0.149	1	0.700	1.101	0.676	1.791
X11	-0.290	0.390	0.553	1	0.457	0.748	0.348	1.608
X12	0.401	0.276	25.728	1	0.000	1.246	0.143	0.423
X13	0.362	0.366	0.977	1	0.323	1.436	0.701	2.943
Constant	1.794	3.517	0.260	1	0.610	0.166		

Source: Field Data, 2016

Thus the logistic function is given by the equation (2) below:

$$P(\text{Satisfaction and Loyalty}) = \frac{1}{1+e^{-(1.794+1.012X1-0.802X3+0.542X4-0.749X8+0.401X12)}} \tag{2}$$

The probability of a customer deriving satisfaction and loyalty assuming the highest satisfaction and loyalty level is 1 (i.e. $P(\text{satisfaction and loyalty}) = 1$.) Thus, to get the probability of satisfaction and loyalty based on the significant factors, we substitute one into the function above

$$P(\text{Satisfaction and Loyalty} = 1) = \frac{1}{1 + e^{-(1.794+1.012(1)-0.802(1)+0.542(1)-0.749(1)+0.401(1)}}$$

$$P(\text{Satisfaction and Loyalty} = 1) = \frac{1}{1 + e^{-(2.198)}}$$

$$P(\text{Satisfaction and Loyalty} = 1) = 0.9001$$

This indicates that there is probability that 90.0% of customers, with the given characteristics are likely to derive satisfaction and become loyal.

Furthermore, the odd ratio ($Exp(\beta)$) for the significant factors, shows the increase (or decrease if the ratio is less than one) in odds of being in one outcome category (satisfied or not satisfied) when the value of the predictor increases by one unit. From Table 2, the odds or risk of a customer getting satisfied, is 2.750 for X1 (Perceived service quality). This indicates that, the risk of a customer getting satisfied is 2.750 times higher for a customer perceived quality in service delivery of the mobile network provider, all other factors being equal. For X3 (Wide network coverage), the odd ratio of 0.444 indicates that risk that risk of customer deriving satisfaction and being loyal, is 1.322 times higher for a customer who perceived the network coverage to be wide than for those who do not perceived the network coverage to be wide, all other factors being equal. Also for X4 (Network quality or Signal strength), the odd ratio of 1.719 indicates that the risk of a customer deriving satisfaction is 1.719 times higher for a customer who thinks there is strong network or signal strength than for a customer who thinks that the network or signal strength is poor, all other factors being equal.

Furthermore, for X8 (Availability of high-speed internet service), the odd ratio of 0.473 indicated that the risk of a customer deriving satisfaction and loyal is 0.473 times higher for a customer when there is availability of high-speed internet services, all other factors being equal. Finally, the odd ratio of 1.246 for X12 (Perceived price fairness or Call/SMS Rate) indicates that, for any perceived price fairness in call and SMS, the risk of getting satisfaction increases by a factor of 1.246, all other factors being equal.

5. CONCLUSION AND RECOMMENDATION

Conclusively, quite a significant proportion of respondents' indicated that they are satisfied with

the services provided by the network providers in Ho Municipality. Furthermore, the study revealed that five (5) factors; "X1 (Perceived service quality)", "X3 (Wide network coverage)", "X4 (Network quality or Signal strength)", "X8 (Availability of high-speed internet service)" and "X12 (Perceived price fairness or Call/SMS Rate)" were significant to the prediction of customer satisfaction and loyalty with a predicted satisfaction and loyalty rate of 90.0%. This indicates that there is probability that 90.0% of a customer in the telecommunication industry in Ho Municipality, with the given characteristics is likely to derive satisfaction and become loyal.

The study reported here confirms that satisfied customers will remain loyal with their network services provider. Hence, service providers must strive to understand customer expectations and attempt to exceed those expectations at all times. Furthermore, looking at the individual dimensions of satisfaction and loyalty, it is obvious that mobile service providers should place particular emphasis on improving their network coverage and quality as well as offering high levels of service quality which promotes customer satisfaction in order to achieve loyalty.

Therefore, it is recommended that mobile network providers should place more focus on delivering the best possible service quality as well as use advanced techniques to improve network quality and increase the network coverage to all areas in order to achieve better customer satisfaction and loyalty. Also, management of network providers should improve the service quality and make their services more economical so that customers can afford and have better value for money in using the service. Finally, management must ensure that customer complaints are addressed with top most priority.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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