

A Study on Customer Loyalty to a Brand: A Case of Turkcell and Telsim Telecommunications

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ABSTRACT

The aim of the study is to investigate customer loyalty determinants among telecom subscribers in Famagusta, in the Turkish Republic of Northern Cyprus. The research method used was descriptive design, Simple Random Sampling was employed for the study. Primary data was obtained through questionnaires 200 questionnaires were self-administered by the researcher to the consumers of the telecom providers and 189 were recovered. Correlation and Ordered Logistic Regression was used to check the relationship between the variables.

The findings identify: Service quality, Customer Satisfaction, Value-added services, Trust and Switching cost as having significant positive relationship with customer loyalty. In addition, brand image had a positive relationship but it was statistically insignificant.

The most obvious finding from this study is that; customer satisfaction and trust are the key determinants of predicting customer loyalty.

Keywords: customer loyalty, customer satisfaction, trust, switching cost, brand image.

ÖZ

Çalışmanın temel amacı Gazimağusa'daki mobil telefon kullanıcılarının marka sadakatini belirleyen etmenleri ortaya çıkarmaktır. Araştırma yöntemi olarak tanımsal ve kantitatif tasarım yapılmıştır. Örneklem yöntemi olarak ise basit tesadüfi örneklem yöntemi kullanılmıştır. Gazimağusa bölgesinde 200 kişi ile görüşülmüş ancak 189 kişiden elde edilen veriler analiz edilebilir bulunmuştur. Literatür taraması sonucunda belirlenen kavramsal model yer alan değişkenler arasında olası ilişkileri görebilmek amacı ile korrelasyon ve Sıralı Lojistik Regresyon istatistiksel yöntemleri kullanılmıştır.

Elde edilen bulgular “Hizmet kalitesi, Müşteri tatmini, Katma değer hizmetleri, Güven ve Değişirme maliyeti” değişkenleri ile “Müşteri Sadakati” arasında pozitif ilişki olduğunu göstermiştir. Buna ek olarak, marka imajı ile müşteri sadakati arasında pozitif bir ilişki görünmesine rağmen istatistiksel olarak anlamlı çıkmamıştır.

Çalışmanın en belirgin sonucu; müşteri tatmini ve güven'in müşteri sadakatini belirleyen anahtar belirleyici olduğudur.

Anahtar Kelimeler: müşteri sadakati, müşteri tatmini, güven, değişirme maliyeti, marka imajı.

DEDICATION

I dedicate this work to:

My mother, Prof. J.M Ndagana who spurred me to get this degree, whose prayers, support, and love helped me through the programme.

The memory of my late father, Dr. B.L Ndagana who was part of the plan but didn't live to see it materialise.

My beautiful Family and

To all my teachers

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Chapter 1

INTRODUCTION

1.1 Background

Mobile telecommunication has gained a rapid progress in the business world with the advent of technology. Over the past decades, the telecom sector has taken over a significant position in the world and has served as a primary source of income and employment to many countries of the world making the world smaller through globalization. Reports from international telecommunication union (ITU), in the year 2014, explains an increase in mobile phone diffusion in developing countries- North Cyprus however is not an exception. Telecommunication has become the backbone of many businesses all over the world. For example, many companies, host call centers which serve as customer service units which act as links between the business and their customers helping to save time, boost satisfaction and proffer solution, to problems encountered by the customers.

The rapid development of telecommunication industry in the region of the Turkish Republic of Northern Cyprus has been on the rise, with the prevailing service providers: Turkcell and Telsim, this is perhaps explained by the huge influx of people especially international students into the region, coupled with the resulting demand for telecommunication services. Efforts geared towards improving brand image have been on the increase within the telecom industry. These telecom companies, however, are challenged to market the superiority of their brand

aggressively to customers through excellent product delivery and services for the customers to obtain optimum satisfaction and also to keep these customers loyal to cover relatively larger shares of the market in the future. This has however related to vicious competition. Thus businesses are putting an effort to gain competitive advantage, and maintain their customers. Telecommunication service operators have focused their energies on a matter of importance on service improvement and retention, to win customer loyalty (Boohene & Agyapong, 2011, Henry & Quansala 2013) as different research have shown that organizations need to concentrate on customers service and keeping of customers more than looking for new customers- It is less tasking and costly keeping and maintaining new entrants in comparison to existing ones (Coyles & Gokey, 2005, Ehrenberg & Goodhardt, 2000).

The emergence of the telecom business has paved ways for other improvements and job openings for the masses. This has also caused a worldwide increase in easy and fast communication and promotion of business operations. Customers have become knowledgeable and more price sensitive, have higher expectations, are exposed to close substitutes and are very conscious of details, satisfying them becomes more difficult (Hamel, 1996). Customers' loyalty can be seen as the unwavering move by the customers in the support of an organization or its product and administration so that the resultant relationship is beneficial to both parties, which are: the customer and the industry (Reichheld, 2006). Aaker, (1991), describes loyalty as a vital aspect of marketing studies. Loyal customers do not consider substitutes against their choice brands and have zero chances of replacing their product or service choice (Rundle-Theile & Bennet 2001). Customer's loyalty is about targeting, marketing and keeping customers, which implies gaining more trust on customers (Ganesh, 2000). A severe feeling of responsibility and commitment to a service or product that will influence

subsequent patronage in the course of time. (Bowen & Shoemaker, 1998) further buttressed that it extends to giving a word of mouth, making positive referrals towards the brand's service and or product.

One of the issues of focus to improve growth in an organisation is loyalty, efforts should not be only in the strength of the advertising or marketing department, rather it is a procedure and a mind set for guiding how to pull in frequenters, meet their presupposition and make them to unapologetically show allegiance to the organization thereby making profits. Several contemporary studies have defined the concept of loyalty in different ways. (Mao J, 2010), describes it as Sticking to a product or service and complimenting or talking favourably about it often. However, these studies are incomplete. Explanations of strong loyalty have been drawn basically from qualitative research,

This research is focused on trying to investigate the relationship of the factors or variables that impact customer's dedication to the product or services offered by the telecommunication within the region of TRNC. The main objective is to develop and test the model of the relationship of brand loyalty and these variables listed: service quality, trust, value added service, brand image, switching cost and customer satisfaction

1.2 Statement of the Research Problem

Looking at the location, Famagusta - which forms the location basis of this research, it has been patterned and seen as the business hub of Northern Cyprus which has an influx of many foreigners concentrated in it. From every indication, mobile operators will make a very good headway for business by penetrating the population of the city

which grows at a very high speed because of tourism, education, and other economic factors within the city. These among many, pave a way for growing business for the telecommunication industry. Considering the increase in the population of the people in the city, there is a growing need to double efforts in marketing strategies by the telecommunication operators in wooing and retaining of the customers thereby making their available customers loyal to their company via their products and services. For this reason, it is paramount for the mobile operators to keep their customers by identifying the factors that enhance and make the customers loyal. Hence, this research is aimed at studying and giving insight on the determinants of the customers' loyalty in the telecommunication industry.

1.3 Research Questions

The following questions were raised in the course of working on this research with a view to providing the answers.

- How is customer loyalty related to the brand image?
- How is customer loyalty related to trust?
- How is customer loyalty related to service quality?
- How is customer loyalty related to customer satisfaction?
- How is customer loyalty related to value added services?
- How is customer loyalty related to switching cost?

1.4 Research Objectives

- ▶To know how constant a relationship exist between the customer loyalty and brand image.
- ▶To evaluate the relationship between trust and customer loyalty.
- ▶To access the level of relationship that exists between the customer loyalty and service quality.

►To consider the relation that exists between loyalty of the customer and satisfaction of the customer.

►To evaluate the relationship between loyalty of the customer and value-added service.

►To find out the effect of switching cost on customer loyalty.

1.5 Research Hypotheses

H1 Brand image has a positive influence on the customer loyalty

H2 Trust has a positive influence on the customer loyalty

H3 Service quality has a positive influence on the customer loyalty

H4 Customer satisfaction has a positive influence on the customer loyalty

H5 Value added service has a positive influence on the customer loyalty

H6 Switching cost has a direct and positive effect on the customer loyalty

1.6 Significance of the Study

The study will be very significant because based on literature, and materials accessed, there appears to be limited research on the subject in this location, it will not only provide information but will also contribute to the frontiers of knowledge by filling a gap that existed in literature, as it is not known that a study of this nature (with same population and study area) has been undertaken.

Also, to contributing to theoretical development in the academic field, it will be beneficial to marketing firms and the service providers. The outcome of this research will be a pointer or an aid to the mobile telecommunications in the TRNC in controlling the behavior of both their existing customers and the intending customers. The research will help the mobile service operators in adopting some vital marketing strategies that will not only sell their services to the customers but will equally help push their brand image to the market and make it superior to all other

competitors. Other service companies and stakeholders may borrow a leaf from the result of this study in order to boost their customer retention strategies. It will add to the existing research body as a basis for knowledge in the telecommunication sectors, other service sectors, and academic fields. It can equally be a guide to the young and new researchers on this topic.

1.7 Limitations of the study

This work is limited in the area of generating data via the response of the respondents, and this was because of many factors such as language barriers and confidentiality. The acknowledged language is Turkish which is used daily in their everyday transaction and as such, the language used in the questionnaire which was English could not be filled by respondents who could not read the English language. Another limitation may be seen from the variables we are using to investigate the topic. There are many variables that might be missing in the study either because they are controlled or they seem not too important which might probably give an insight to what determines customer loyalty. Also, the study is limited to the customers' perspective or viewpoint with less regard to the service perspective.

1.8 Scope of the Study

This study covers the geographical location of the Turkish Republic of Northern Cyprus and more specifically the Famagusta axis. It covers only the mobile telecom users in Famagusta area. Famagusta is of 40 thousand and above population of the people dwelling inside of the city, both the foreigners and the indigenes. (whats on - Northcyprus, 2014)

Chapter 2

REVIEW OF LITERATURE

2.1 Introduction

This chapter will do a short x-ray of some studies that have previously researched this topic and also related topics to gain a deeper understanding of the determinants of customer loyalty we identified, and their impacts on customer loyalty. Looking at the increasing level of attention given to this topic by various researchers, it is worth investigation to contribute to the pool of knowledge and possibly fill a dearth of information, though research never ends. We shall be exploring the state of telecommunication in the region of North Cyprus, and also we will briefly see the overview of the Turkish Republic of North Cyprus (TRNC) as it concerns the business activities of telecommunication service industry. There will be a brief exposition on each of the factors we are considering as the determinants of customer's loyalty such as; customers satisfaction, brand Image, Switching cost, trust, service quality and value-added quality.

2.2 Literature Review

Oliver (2007) classified customers' loyalty as a devotion or steady acquisition of a product or continuous positive defense of such a product. In this manner, it will bring about constant patronage of the same brand either by speaking well of it or by buying the same brand-set, in spite of conditional effects and increasing activities that can have the ability to bring about change in product purchase. Customers are, however, the major focus for a product's development, and customers' dedication hence, can

prompt productivity (Hayes, 2008). Making reference to a customer, dedication to a brand is a motivational awareness and character identified with the frequency of repeating of receiving service to a service or product in the time ahead (Wang, 2009). Customers who are dedicated to a brand, pay no attention or are unconcerned about switching to a competitor or a competitive brand because of cost, and they make higher orders in contrast to those who are non-loyal customers (Reichheld, 1996). Loyal purchasers are increasingly understood to be valuable resources of any company. It is because of this that it is more important for an investor to retain loyal customers who will add value to the long chain of benefits to the business activities (Tseng, 2007). Efforts to make those consumers who frequently make purchase continue are some of the strategies to standardize the monetary part of the development of an organization (Hayes, 2008).

As indicated by Keiningham (2008), a company's budgetary development is a function of the organization's capacity to speedily make those consumers who are dedicated, to stay than to look for new customers. Accordingly, management need to understand that the road to development is achieved by customers in pulling in new entrants, as well as in retaining those who have long been customers, propelling them to spend increasingly and encouraging them to give in a positive word of mouth. Customers' loyalty has been for the most part regarded and connected to reaction dependability and behaviour inclined loyalty (Aydin & Özer, 2005). Faithfulness that is given rise by one's own attitude represents a buyer's psychological disposition tending reliability by determining customer inclinations, purchasing target, producer order and ability to tender a good word to others without taking any concern for a rebuy taking Nam, Ekinci & Whyatt's (2011) explanation, attitudinal loyalty, is when a consumer has a motive of visiting a firm and eagerness to praise the brand.

Also, behavioral dedication is linked with the part of procurement, repetition of products purchase (Aydin, 2005), interim of purchase, duration a customer remains loyal, and the proportion of the total consumers who are loyal (Dawes, Meyer-Waarden, & Driesener, 2015). There is evidence to show that more grounded relationship responsibility triggers purchasers' intense support.

Morgan & Chase, (2004) discovered a big relationship between the level of a customer's service representative and his knowledge, behavior with regards leaving, and support, all of which can be viewed as the behavioral outcome of relations. As far as there is a product for consumption, there is always a need for services to be delivered to the expectant consumers in a manner that will distinguish the service deliverers. This will not only make them like the product, but they will always have the sense of partnership with the product which shows some level of loyalty to the brand.

As indicated by Karanja & Gakure's research, (2012) checking on the significance of customer reliability on fast trending marketing products in the period of globalization: A model analysis of Unilever undertaken in Kenya, 57 of each of the people under study showed that customers' stability plays a vital part in improving customers' involvement to fast moving consumer goods products to a high level. Customers' dedication helped in keeping the officially recognized customers. Customers' loyalty promotes the brand image. Excellent Customer service gives customer experience, which always triggers the undistorted purchase of the product. This finding of the research shows the customers' dedication to telecom part.

Ravald & Grönroos, (2006) shows the impact of quality together with organization in a long close relationship, that is, expanding the advantages or lessening the trouble that can induce the decrease in repurchasing action which leads to relationship that induces trust and brings out both wellbeing and protection which paves the way to trust which in the long run, results to loyalty.

Oliver (2007) suggests a possible customer dedication as a trending ingredient to customer loyalty, including an individual's strong resolve, social stand, and other important points. A brand's image always influences customers' need and subsequently fulfillment with a product or service. Loyalty amounts to the showing of a positive attitude and behavior which includes steady purchase and commendation that are likely going to affect may have an influence on other potential customers.

As per Moon-Koo (2004), purchaser's reliability seems to comprise of three separate measurements, in particular, "the behavioral, attitudinal and intellectual measurements." Frequent and dedication to a particular purchase has been for the most part shown as taking place when customers: more than once buy a product or service after some time and retain a high state of mind towards products or administrations, and or the organisation (Moon-Koo & Dong, 2004). Advertisers see allegiance to a brand for quite a few years, however, it is not a surely a new thing (Hennig-Thurau, 2005). Moreover, an agreement on the most proper approach to measuring loyalty has not been concluded.

Three gatherings of studies reflect both the major ways to deal with characterizing and or measuring customers' loyalty and the constraints of these methodologies.

These three types are: continuity in patronizing of the products and services (Liljander & Strandvik, 2003), another method of measure is support the one that takes an individual's attitude into cognisance (Dick & Basu, 2004), and a framed mind of trust (Czepiel, 2000). The foremost is to regard continuity as either genuine purchasing behavior or the purpose. This methodology has for quite some time been rejected for causing spurious trust (Day, 2000) while the other methodology needs hypothesis (Jacoby, Robert, & William, 2008).

Customers might be trustworthy because of high cost associated to switching to another brand or lack of better options. Customers may likewise be trustworthy because they are fulfilled and in this manner need to continue with the relationship. History has demonstrated that most costs to quit are barriers as to toughness; organizations have a tendency to consider consumer loyalty the main suitable system with a specific end goal to continue existing customers. Some studies have found a positive link between consumer loyalty and trust. Customer's trust is a purchaser's general link or profound duty to an item, service, or brand (Oliver, 2007). Customers' continuity are categorised under two general groups: the conduct and the state of mind. As a behavior, customers' dedication has been measured as the whole deal decision likelihood for a brand, including a strong dedication; it goes over the likelihood of repurchase. Attitudinal method concentrated principally on the brand proposal, impenetrability to predominant products; repurchase goal, and eagerness to pay a value premium.

Loyal customers sometimes act addictively and create great worth involving sales and profit making. It cuts down the urgency for the quest of customers that are new, and reporting that the offerings are in line with what they hope for.(Rowley &

Dawes, 1999). Purchasers may show some level of dedication to an organisations offering and projects, some people's exhibition of dedication to a brand spurs a different outlook one deals more with the person and the other, an individual's nature. However, it has not been affirmed by everyone without contrasting ideas at one point or the other (Dick & Basu, 1994; Jacoby & Chestnut 1978; Oliver, 1999).

Though Loyalty has been treated in many articles both in support and in opposing faction that it is dead or still in existence, it still continues to be a centre for research in many marketing and customer related works. Such is the pronouncement from a researcher; Loyalty is dead, the experts proclaim, and the statistics seem to show this. On average, the U.S. corporations now lose fifty percent of their customers in five years, the same percentage in less than half a decade, and also fifty percent of those making investments in less than one (Reicheld, 1996). Contrary to this assertion, another came up with a view of saying No, loyalty is not dead; it remains a dominant key of success. In fact, the corporate leaders in loyalty – that apply a strategic kind of management that is loyalty-based, have enduring records of productivity, solid profits and steady expansion.

More than a restricted customer approach, the dedication impact ought to be seen as a wide setting in which all the key players of a firm are significant and in turn more capable making them achieve objectives and even beyond expectation. Loyal employees are an advantage, and they build an extension to gain loyal customers, without reliable representation of the company, there will be no pleasant experience that will breed loyalty. We will later concentrate on the customers' Loyalty; however, the employee and the financial specialists' risks need to be acknowledged along the whole process. Also, we will, continuously, demonstrate the construction

of such a three-dimensional environment in which putting customers first has turned into a vital ground for the successful growth of business. The benefits of reliability are various. However, the usage of such a group does not stop releasing problems. What need to be done, who ought to be in charge of these progressions, who ought to be focused on, and by what means ought to these progressions be led are a portion of the inquiries we will attempt to reply in this arrangement of a few established hypotheses of the day.

The capacity of a company to keep purchasers, helps create growth and progress (Ramanathan & Ramanathan, 2011). Though most times, there is no meaningfully established link with new consumers who have remained for a reasonable period of time. Also, Barnes (1997) recognizes a purchase decline in the frequency of buying orders. These pointers are ignored not taking into account people's attitude in relation to buying a product. Blodgett et al. (1997) recognizes being loyal as an outcome of the mind and the thought to buy again as something induced by behaviour. A mindful loyal customer may not plan to buy from another service supplier regardless of the circumstances (Barnes, 1997). Kingstrom (1983) has argued without changing his ground that reliability is to be dealt with as a mental formation. Further, in a fascinating improvement, Oliver (1999) broadens the idea of consolidating steady purchase with reliability by recommending that mental techniques are expected to accomplish extreme reliability.

Raj (1985) found that organizations with greater exposure of extra information end up having a high number of dedicated buyers because they tend to be less observant of alternative products and are less prone to leaving to competitive companies and stand a better chance to commend the brand (Dick & Basu, 1994).

Loyalty could be seen on the perspectives of high and low loyalty. Lack of trust exists when a buyer has a convincing fact or mind set in relation to other brands, however, it may not practically be the reason for not rebuying but other circumstances. An example, may be about someone who knows that an eatery is satisfactory but does not frequent it because the person may want something different or his needs cannot be backed by money probably because of his salary. Erroneous reliability occurs when a purchaser as often as possible buys a brand, but can't place a finger on their variation. One can't say full loyalty is in place when buyers may not affirm difference in competitive brands and purchase drops. Brand exchanging is explained by a number of factors checking for ideas will spur the management bring about reliability when that is established, trust will then be created..

2.3 Determinants of Customer Loyalty

The determinants of the Customer loyalty are the drivers of the loyalty that can be used to measure the effectiveness of the customer loyalty. Within the scope of this study, are Satisfaction, Trust, Service quality, Switch cost, Brand Image and Value-added service.

2.3.1 Customer Satisfaction

Customer satisfaction is a strong and significant factor that influences a repurchase or the need to revisit a store, company, organization or firm. Parker & Matthews, (2001) say it can be seen as an output of consumption or a course of action. And the latter is the mostly accepted opinion, which explains a valuation between what is gotten and the conventional expectation. Oliver (1980), Explains that satisfaction has to do with a comprehensive positive judgment about a product or service experience- which relates to previous or recent experiences. When an individual gets what he or she expects, satisfaction is confirmed, but when a product delivery or service is

below what was hoped for, dissatisfaction is bred.(Churchill & Supernant, 1982), which doesn't turn out well, because a dissatisfied consumer is prone to considering substitutes and possibly try competitive brands (Wang, 2001).

According to Spreng & Mackoy (1996). Customer service is in most behavioural literature as it relates to the dominant factor that quantifies and explains the customer's loyalty, from the viewpoints of Bloamer & Kasper (1995), customer loyalty can best be expressed with the consideration of the customer satisfaction with regards the products and services. Fecikova, (2004) further said, an organization will stand the test of time if it can boast of keeping or maintaining customers through satisfaction. This has created the atmosphere of holding customer loyalty in high esteem in strategic marketing. Customer satisfaction is in a way measured when there is a comparison of the actual performance of a product with the expected performance. Anything below the expected performance is not considered as satisfaction. Customer satisfaction fosters the customer retention, and all other variables are linked to satisfaction and work towards customer satisfaction. When all other variables are in good shape, the customer satisfaction is upheld.

2.3.2 Trust

Morgan & Hunt (1994) described trust as an important determinant of the customers' loyalty which is seen when one party has confidence in the transaction because of the reliability and integrity of his partner in business. Trust occurs when the customer believes in the firm's dependability and there is strong confidence. Delgado-Ballester & Aleman (2001), Chiou's (2004) study shows that there exists a theoretical connect in the middle of trust and satisfaction, and is seen as a variable that increases the customer's commitment and boosts the level of involvement. Trust plays a very important or significant role in sustaining customers' loyalty. When a consumer is

sure that he or she is going to gain quality, they develop a good feeling and positive attitude towards a brand then they purchase the brand often, this is possible when a customer develops a good feeling about a particular product because of its trust worth.

2.3.3 Service Quality

Service quality stands as a core factor in making quality better, Teas (1993) & Crosby (1979) described quality the way consumers perceive it, and they wrapped it all up with the phrase “causing pleasure” in Crosbys (1979) further study on some Japanese, quality was described as something without defect. So we can say service quality is deduced as a service delivered without flaw, that gives pleasure to the person receiving it. According to Parasuraman, Beryl, & Zeithaml (1998), Kang (2006), service quality is put as an overall assessment of a particular service firm which leads to the comparison of the performance of such firm with the general expectation of the customers on how the firm should perform. Cody & Hope (1991) make a striking statement about the consideration of service quality and product quality where he emphasized that the construct of service quality is harder than the construct of product quality. Considering the viewpoint of Kang (2006), service quality is deemed to be a comparison of a perceived performance to the expected performance. Service quality is the overall feeling of the quality (inferiority or superiority) of an organization and its service offering (Bitner, 1990). Most times customers tend to compare the cost of organizations service with the quality of their services. Customer loyalty and service quality have a positive connect, according to studies by Zeithaml, Wilson & Bitner’s (2008)

2.3.4 Brand Image

The brand image is the mental picture of the product and service of the organization created by the perception of the customer through feelings, touching, smelling, seeing, sound, taste created by and the usage of the products to the customers. It is enhanced by the customer service, corporate communication and the commercial environment (Smith & Taylor, 2004). Levy (1978) sees it as what the product or service connotes in the eye of the consumer, or how they sense or an expression of their experience with a service or product (Durge & Stuart, 1987). Brand image is all about the external and physical attributes of a product of a company which is conceived by the customer and how it affects his or her attributes and behaviour.

2.3.5 Switching Cost

Switching cost is the cost (not only monetary) associated with shifting from a brand to another (Dick & Basu, 1994) It amounts to the experience that a customer is bound to encounter while trying to move to the alternate or competitor of a company which he patronizes. The cost of searching, learning, transferring and probably purchase of some support equipment or services in relation to deflecting from a brand (Kim, Park & Jeong, 2004). Some telecommunication companies may make it difficult exiting from their service by strategically distinguishing their service using quality. (Kim, et al 2004). If the alternatives, however, have better service quality, and provides an intriguing and unmatched distinction that makes it difficult to be competed with, consumers may not mind the cost. If it has few alternatives in turn, they would rather stick to the existing company (Bendapudi & Berry 1997)The greater this amount, the lower the rate of switching and vice versa. The switching cost could be in the form of money, time and psychology. (Jackson & Bund,1985)

put it this way; the switching cost is the merger of financial, physical and psychological costs.

2.3.6 Value-Added Service

These are services offered beyond the usual or ordinary routine services for little or no charge at all. Its mostly used as a differentiation ploy to keep consumers. Customers will compare the rate of utilization in the wake of differentiating advantages and possibly ills to a product or service (Wilson, 2008). Service industries give prevalent quality through upgraded offers that can enhance consumer loyalty by expanding the customers' apparent gain and making provision to buffer inconveniences so that customer service is enhanced (Ravald & Grönroos, 2006).

They further showed the impact of quality including techniques in a long relationship that has persevered over time, expanding the gains or reducing the loss which gives rise to validity which brings out confidence and wellbeing which paves the way to trust and later reliability. This is a beneficial link for the firm offering a service and the consumer which brings about development. Obviously, organizations that execute certain quality including added value on services can build customers benefits and reduce customers grievances, which always empowers customer repurchase and makes them defiantly stuck on a firm or service provider. In a long established relationship, customers' expectation through quality and value added service is identified and offered considering the desires of the consumers and the environment (Ravald & Grönroos, 2006). At the point when customers are happy because their expectation are met and value is added, they depend more and stay committed which all together builds trust and in turn upgrades customer reliability (Wilson & Jantrania, 2005).

2.4 Conceptual Framework

The model is refined in such way that at a glance of it will explain to the reader what it depicts. We can see the position of the variables and the direction of the arrow/line that shows the relationship between the variables and this can quickly show you which of the variables is dependent and which is independent. Hence, customer loyalty which is the chief focus of the study is the variable depending on Trust, customer satisfaction, value-added services, brand image, switching cost and service quality, which are the independent variables. The model proposes the hypotheses that these factors are the primary determinants of loyalty.

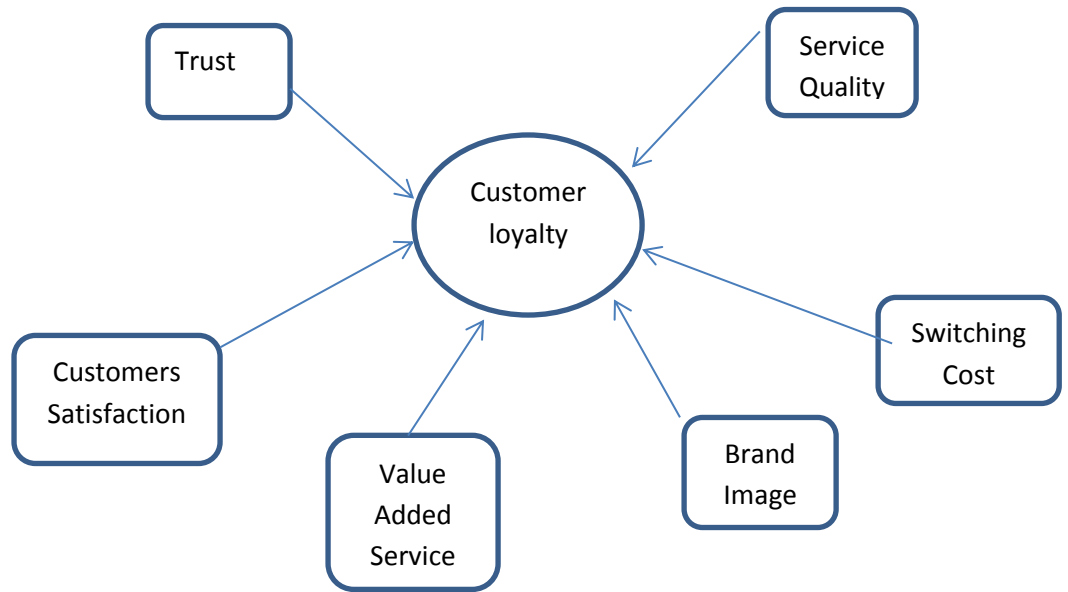


Figure 1: Research framework

Chapter 3

METHODOLOGY

3.1 Overview

This chapter does an exposition on how the research was conducted; it explores the methods used for the study. It highlights the research design, sample procedure and measure, sample size, and sampling technique employed in the study. Other items explained under the methodology include the source of data collection, administration of the questionnaire and the techniques used to make the final data analysis. Then a little about the location of study.

3.2 Research Design

A guide that helps a researcher to gather data and analyses it for a study is the research design (Baridam, 1991), it could also be described as a representation of the researcher concerning the relationship that is existent between variables that are studied. (Machunas & Machunas, 1978). In this study, the quantitative research design was used, it is used as a research pattern to show and explain how all of the major parts of the research, work jointly to establish and address the central research questions. The Research Design and pattern for this study is a descriptive method.

Descriptive Research is purely focused on carrying out a study whereby the researcher collects both primary and secondary data, especially primary data based on relevant information which could be used to interpret the on-going conditions of events, situations, beliefs, practices, behavior, and attitudes of respondents. The

descriptive research will put one in a position to obtain the direct relationships between two or more issues being studied (Osuala, 2005).

The survey design of the research is aimed to assess what induces brand loyalty, more specifically in the areas of telecommunication in Famagusta, T.R.N.C. The impacts here are measured using the attitudinal scale measurement using a Likert Scale of one to five. Given this, the scope of the research was assumed to be adequate to carry out the study. The model presented is to portray the nature of the factors that the telecommunication could deploy to improve on customers relationship, their overall business efficiency, and to strengthen their marketing base.

3.3 Sample Procedure and Measure

A sample of respondents was drawn from prepaid and post-paid subscribers. Simple random sampling was put to use, which gave everything in the population an equivalent likelihood of being chosen. The survey/questionnaire outlined in this study involved two segments.

The initial segment incorporated the demographic and operational attributes intended to decide basic issues covering the demographic attributes of the respondents. The later section was committed to measuring the part of customers' loyalty in telecom where the seven variables of the study were considered. Data was collected from supermarkets, mini markets, shops, school dormitories and the university library in Eastern Mediterranean University, some respondents offered to fill it and return to those stores with the excuse of time and convenience, some returned it, while others didn't. Every survey was grouped into codes. The information from the questionnaire was coded to make it easier for the responses to be gathered into different classes, the

information was broken down using Stata for the descriptive statistics and the regression.

3.3.1 Sources of the Data

The primary source of the information in this work is questionnaire. The survey instrument used was the questionnaire to get the first-hand opinion of the respondents for the analysis. Secondary data was gotten from relevant and related journals, texts, articles, newspapers and online materials

3.3.2 Pilot Study and Questionnaire

The researcher framed the questionnaire; the questions were adapted from previous studies, who have worked on the related topic. A copy of the questionnaire will be made available at the appendix of this work. The variables observed in the research were measured using a 5point Likert scale ranging from 1- strongly disagree, 2 – disagree, 3- neutral, 4- agree to 5 strongly agree respectively. These categories can be termed ordinal because they are ranked and in order (Jamieson, 2004)

The pilot study was a pre-test stage which empowered the researcher to check for confusing or ambiguous questions in the questionnaire and effect corrections. An aggregate of 40 questionnaires were distributed as a pilot to determine if people understand the questions, and the same number (40) was gotten back the results showed it was ok with minimal complexity.

3.3.3 Administration of the Questionnaires

The questionnaire was administered to people around the school, mini markets, supermarkets and the library. The researcher utilized an assistant and companion who is an indigene; the motivation behind the use of an insider was to build comfort

and create a familiar environment of friendship with the respondents so he can recover the surveys in the interest of the researcher.

3.3.4 Sample Size

A total of 200 questionnaires were distributed, however, one hundred and eighty-nine were returned representing 94.5 percent response rate of the total sample. And all of them were valid, completed and used for analysis. Careful measures were taken before considerations were made about the factors that influence the brand loyalty

3.4 Data Analysis Techniques

Descriptive statistics of the demographic variables was performed, correlation and then an ordered logistic regression estimation was employed to test the hypotheses of the study. Stata 11 statistical software was used in carrying out the analysis from the responses acquired from the telecommunication users in Famagusta. Results are explained in the next chapter.

3.4.1 Ordered Logistic Regression Model

The model used for regression is the ordered logistic regression model; the researcher considered it best suitable for the research because it's a type of regression that suits dependent variables that are ranked. The most commonly used cumulative logit model takes the form:

$$y_i^* = X_i\alpha + \varepsilon_i$$

However, the explained variable, (customer loyalty) is categorized in an ordered form. We must thus instead use:

$$C_x(X) = \ln \left[\frac{p(y \leq j|X)}{p(y > j|X)} \right]$$

And thus, our ordered logistic regression equation becomes:

$$\ln \left[\frac{\sum pr(event)}{1 - \sum pr(event)} \right] = \alpha_0 + \alpha_1 x_1 + \alpha_2 x_2 + \dots + \alpha_k x_k$$

Equation 2 is easily generalized as:

$$\ln \left[\frac{\sum pr(y \leq j | X)}{1 - \sum pr(y \leq j | X)} \right] = \alpha_j + \alpha_i x_{i1}$$

$i=1, \dots, k, j=1, 2, \dots, P-1$

where: $\alpha_j = \alpha_0 =$ called threshold

$x_{i1} =$ sets of predictors

$\beta_1 =$ corresponding parameters

3.4.2 Marginal Effects for the Ordered Logistic Models

The ordered logistic regression estimation allows us to access the effect of a regressor x_i on the probability of selecting alternative j . However, the coefficients can only be interpreted if the marginal effects of the increase in regressor x_i on probability of selecting alternative j is estimated.

3.5 Location of the Study

The study was undertaken in the Turkish Republic of Northern Cyprus whose capital is Nicosia with the spotlight on Famagusta. Officially "The Turkish Republic of Northern Cyprus" as it is a Republic situated on the coast of Eastern Mediterranean Sea. It is on the Northern side of Cyprus which is recognized by Turkey. It is perceived as the Republic of Cyprus by the global group, with the GDP per capita that dramatically increased in the 2000s, however, endures some setbacks due to

worldwide ban as a result of authority conclusion of the ports in the Northern District by the Republic of Cyprus. The official language is Turkish with the nearness of such a large number of different dialects utilized by the outsiders as a part of the area. The broadly practiced Religion is Islam, and the religious mentalities are moderate and common considering the substantial nearness of non-natives who are non-Muslim. The nation has diverse urban communities in it with the Nicosia being the biggest city and the capital of the nation. In the most recent couple of years, the significance of Turkish Republic of Northern Cyprus as an offshore business focus has expanded considerably. This has offered to ascend to go to the expanding interest of the outside specialists for up and coming data concerning seaward business exercises utilizing Northern Cyprus as their base.(SPO, 2014)

Chapter 4

DATA ANALYSIS

4.1 Analysis of respondent's demography

Table 1: Frequency of demography details

Variables	Frequency	Percentage
Gender		
Male	97	51.32%
Female	92	48.68
Age		
15-28	146	77.25%
29-47	40	21.16%
48-67	3	1.59%
Education level		
High school	28	14.97%
Bachelors	84	44.92%
Masters	56	29.95%
PhD	19	10.16%
Nationality		
Turkish	35	20.35%
Foreigner	137	79.65%
Mobile operator		
Turkcell	128	68.82%
Telsim	58	31.18%

The results for demographic details shows the males out of the total response given was 51.32% while the remaining 48.68% are females. For age, 77.25% fall between ages 15 and 28, 21.16% of the total, are within 29 to 47years of age, while the last group has a percentage of 1.59 with the age order between 48 and 67years. As regards education level, 14.97% are in high school, 44.92% are doing their bachelor's degree, 29.95% are doing their masters and 10.16% are doing their Ph.D. For nationality, 20.35% of the total is Turkish, while the remaining 79.65% are

foreigners. For mobile network used by respondents, 68.82% are using Turkcell, and 31.18% are using Telsim.

4.2 Descriptive Statistics

Table 2: Frequency distribution for Customer Satisfaction

Variable	Frequency	Percentage
Customer satisfaction		
Strongly disagree	2	1.07%
Disagree	19	10.16%
Neutral	51	27.27%
Agree	62	33.16%
Strongly agree	53	28.34%

Table 2, means that out of the question asked for customer satisfaction, 1.07% disagreed strongly that they are satisfied with the customer service of the company. 10.16% disagreed, 27.27% neither agree nor disagree, 33.16% and 28.34% agree and strongly agree respectively, that they are satisfied with the customer service of their operators. We can practically say, over half of the total respondents are satisfied with the customer service of their network.

Table 2.1: Frequency distribution for Trust

Variable	Frequency	Percentage
Trust		
Strongly disagree	2	1.06%
Disagree	11	5.82%
Neutral	41	21.69%
Agree	99	52.38%
Strongly agree	36	19.05%

This table shows that 1.06% of the total respondents and 5.82% strongly disagree and disagree that their privacy is secured with the company, 21.69% are indifferent about it, 52.38% agree and 19.05% strongly agree.

Table 2.2: Frequency for Service Quality

Variable	Frequency	Percentage
Service Quality		
Strongly disagree	71	37.57%
Disagree	67	35.45%
Neutral	37	19.58%
Agree	14	7.41%

Table 2.2 shows responses to the question, “they have poor network coverage” 37.57% of the total respondents strongly disagreed that the network was poor, 35.45% disagreed, 19.58% of the total respondents neither agreed nor disagreed and then 7.41% agreed that the network coverage is poor. From the above, we can say that most of the respondents agree that the network coverage is good.

Table 2.3: Frequency distribution for Value Added Services

Variable	Frequency	Percentage
Value Added Services		
Strongly disagree	5	2.65%
Disagree	18	9.52%
Neutral	47	24.87%
Agree	72	38.10%
Strongly agree	47	24.87%

Table 2.3 shows responses to the question on value added services, 2.65% strongly disagree that they don’t enjoy Value added services, 9.52% disagree, 24.87% are neutral, and 38.10% and 24.87% of the total agree and strongly agree respectively.

Table 2.4: Frequency distribution for Brand image

Variable	Frequency	Percentage
Brand image		
Strongly disagree	3	1.60%
Disagree	9	4.81%
Neutral	46	24.60%
Agree	81	43.32%
Strongly agree	48	25.67%

The table above shows that 1.60% of the total respondents strongly disagreed that they like the brand image of their operators, Approximately 5% (4.81%) disagree, 24.60% reported neutral, 43.32% agreed, and 25.67% strongly agreed.

Table 2.5: Frequency distribution for Switching cost

Variable	Frequency	Percentage
Switching cost		
Strongly disagree	12	6.35%
Disagree	35	18.52%
Neutral	46	24.34%
Agree	59	31.22%
Strongly agree	37	19.58%

This table shows responses for switching cost, 6.35% strongly disagree that switching to another network is expensive, 18.52% disagree, 24.34% reported neutral, 31.22% agree and 19.58% strongly agree.

Table 2.6: Frequency distribution for Customer Loyalty

Variable	Frequency	Percentage
Customer loyalty		
Strongly disagree	2	1.06%
Disagree	5	2.65%
Neutral	40	21.16%
Agree	76	40.21%
Strongly agree	66	34.92%

Table 7 shows that 1.06% of the total respondents disagree that they consider themselves loyal to the network, 2.65% disagree, while 40.21% agree, 34.92% strongly agree, and the remaining 21.16% are neutral on their loyalty status to the network.

Table 3: Descriptive statistics of all the variables

Variables	Observations	Mean	Standard deviation
Customer satisfaction	187	3.775401	1.006876
Service quality	189	1.968254	.9334491
Trust	189	3.825397	.8418511
Value added service	189	3.730159	1.024275
Brand image	187	3.86631	.9089098
Switching cost	189	3.391534	1.17832
Customer loyalty	189	4.05291	.8735806

From the table above, most of the means are around the same number only for service quality which has the least mean at 1.968254 and customer loyalty with 4.05291 as the largest mean.

4.3 Correlation

Table 4: Correlation Matrix

Construct	Customer Satisfaction	Service quality	Trust	Value added services	Brand image	Switching cost	Customer loyalty
Customer Satisfaction	1.0000	-0.5143	0.0193	0.3299	0.3749	0.2058	0.5129
Service quality	-0.5143	1.0000	-0.0883	-0.1592	-0.2698	-0.0128	-0.4089
Trust	0.0193	-0.0883	1.0000	0.1178	0.2138	0.0693	0.2730
Value added services	0.3299	-0.1592	0.1178	1.0000	0.4346	0.1850	0.2182
Brand image	0.3749	-0.2698	0.2138	0.4346	1.0000	0.2443	0.3597
Switching cost	0.2058	-0.0128	0.0693	0.1850	0.2443	1.0000	0.3157
Customer loyalty	0.5129	-0.4089	0.2730	0.2182	0.3597	0.3157	1.0000

The table above highlights the relationship between variables. On quality service relationship with customer loyalty, the result reads (-0.4089), it means that there is a negative relationship between worsening effect of service quality and customer loyalty. Showing that when the service quality is good, loyalty will equally be on the increase. Customer satisfaction and loyalty 0.5129 shows there is a positive relationship between satisfaction and loyalty. The relationship between customer loyalty On trust, (0.2730), value added services (0.2182), brand image (0.3597), switching cost (0.3157), are all positive, which explains an increase in one variable, leads to an increase in the other variable also.

4.4 Ordered Logistic Regression

Table 5: Ordered logistic regression results

Customer loyalty	Coefficient	Standard error	z-values	P
Gender	-4.336261	.3103445	-1.40	0.162
Age	-0.225002	.3777373	-0.6	0.953
Education	.1800533	.2051503	0.88	0.380
Customer satisfaction	.904341	.2068236	4.37	0.000***
Service quality	-.4595415	.1916907	-2.40	0.017**
Trust	.7326327	.1932943	3.79	0.000***
Value added services	.2791424	.1679106	1.66	0.096*
Brand image	.2513733	.2031114	1.24	0.216
Switching cost	.4758597	.1371436	3.47	0.001***

***($p < 0.01$), **($p < 0.05$), *($p < 0.1$)

Note: we can only interpret the signs and not the coefficients.

Gender: recall that male takes the value of 0 and female 1 in the coding of data, from the results, a coefficient of -4.34 suggests that women are less loyal than men. However, since this result is statistically insignificant, we cannot conclude that there is any difference in consumer loyalty based on gender. Also, the result suggests that the higher the age, the less loyal one becomes, for education, it suggests that higher education level, reflects higher loyalty, these are however unfounded as they are not statistically significant. The table's results show that.

4.5 Ordered Logistic Regression Marginal Effects

Table 6: Ordered logistic regression (marginal effects) results

	Strongly disagree(1)	Disagree(2)	Neutral (3)	Agree (4)	Strongly agree(5)
Customer satisfaction	-0.0023363	-0.0069058	-0.1163741	-0.0506527	0.176269***
Service quality	0.0011872	0.0035092	0.0591356	0.0257392	-0.0895712**
Trust	-0.0018927	-0.0055946	-0.0942781	-0.0410352	0.1428006***
Value	-0.0007211	-0.0021316	-0.0359211	-0.0156349	0.0544088*

added service					
Brand image	-0.0006494	-0.0019196	-0.0323477	-0.0140796	0.0489963
Switching cost	-0.0012293	-0.0036338	-0.0612355	-0.0266532	0.0927519***

***($p < 0.01$), **($p < 0.05$), *($p < 0.1$)

Table 6.1 shows that: for 1 unit increase in customers' satisfaction, there is 0.2% less likelihood to be extremely disloyal, 0.6% less likely to be disloyal, 11% less likely to be indifferent, 5% less likely to be loyal, and 17% more likely to be extremely loyal. On this basis, we can conclude that increased customer satisfaction results in higher levels of loyalty

On service quality. It reads that: for a 1 unit increase in worsened service quality, consumers are 0.12% more likely to be extremely disloyal, 0.3% more likely of being disloyal, about 6% more likely to be indifferent, 2.5% more likelihood to be loyal and 8.9% less likelihood to be extremely loyal. We can then say, that an increase in worsened service quality, will bring about disloyalty.

On trust, for 1 unit increase in customers trust, there is 0.18% less likelihood to be extremely disloyal, 0.55% less likely to be disloyal, approximately 6% less likely to be indifferent, 4.1% less likely to be loyal, and 14.2% more likely to be extremely loyal. On this term, we can conclude that increased customer trust results in higher levels of loyalty

On value-added service, for 1 unit increase in value added services, a consumer is 0.07% less likely to be extremely disloyal, 0.21% less likely to be disloyal, 3.5% less likely to be indifferent, 1.5% less likely to be loyal, and 5.4% more likely to be

extremely loyal. Based on this result, we can draw that increased value added services results in higher levels of loyalty

Looking at the results for brand image, for 1unit increase in the company's brand image, there is 0.06% less likelihood to be extremely disloyal, 0.19% less likely to be disloyal, 3.2% less likely to be neutral, 1.40% less likely to be loyal, and 4.8% more likely to be extremely loyal. Based on this, we can say that increased company's trust results in increased levels of loyalty.

The report on switching cost reads: for 1unit increase in switching cost, there is 0.12% less likelihood to be extremely disloyal, 0.36% less likely to be disloyal, 6.1% less likely to be indifferent, 2.6% less likely to be loyal, and 9.2% more likely to be extremely loyal. To wrap it up, we can assert that increased switching cost results in higher levels of loyalty.

4.6 Reliability

The outcome for the Cronbach Alphas test on excel are viz:

Customer loyalty: 0.776, service quality: 0.851, switching cost: 0.788, brand image: 0.800 value added service: 0.713, customer loyalty: 0.790 and satisfaction of the customer: 0.810. Which were all ok according to (Hair et al. 1998) that good result should not be less than 0.7.

Chapter 5

DISCUSSION AND CONCLUSION

5.1 Introduction

This work looked at the determinants of customer's loyalty to brands in the telecommunication industry, the extent to which these factors: (trust, brand image, customer satisfaction, service quality, switching cost and value-added services) affect customer loyalty. Some hypotheses were developed and tested using well suited statistical techniques

This chapter presents the summary of the study; conclusions were drawn, and recommendations proffered.

5.2 Summary

Chapter one of this study, introduced the concept of customer loyalty in the background, the statement of the problem, hypotheses, research questions, scope and significance of the study. The chapter closed with a description of the area of study.

Chapter two covered an extensive review of the literature on customer loyalty; its dimensions, consequences were discussed alongside the determinants that were drawn from literature too.

Chapter 3 exposed the layout that was followed in conducting the study. This specified the research design, sample, and procedure, administration of questionnaire and procedure for data analysis.

Chapter four put together the summaries of the results and analyses of data using both descriptive and inferential statistics. This was succeeded by the discussion of the findings.

Chapter five contained the brief run-down of the work, conclusions that were drawn, and recommendations tendered based on the results of the study and suggestion for further studies.

5.3 Findings

The study revealed that customer satisfaction, service quality, trust, value added services and brand image all have a positive relationship with customer loyalty when these factors increase, loyalty also increases but in Famagusta, this study revealed, the relationship with the brand image was positive but not significant. The study also shows that the most important factors that affect loyalty for telecom users in Famagusta are; customer satisfaction and Trust.

Out of the six hypotheses tested five (customer satisfaction, trust, switching cost, value-added services, and service quality) came out statistically significant with a brand image showing no significance.

The key results however show: we accept the null hypothesis H1; Brand image has a positive influence on the customer loyalty which is in sync with the findings of Chen, (2002), Smith & Taylor (2004) Adeleke & Aminu (2012) ,and same with the second

hypothesis : H2 results that trust has a positive influence on the loyalty of a customer is affirmed by studies done by, Jawwad, Mazhar & Amers (2015) Jonathan, Janghyuk & Lawrence (2001),

The null hypothesis H3 shows a negative relationship to worsened service quality. Thus, it is implied that the relationship is positive towards better service quality, so we accept the null hypothesis which agrees with studies Wilson et al.(2008), Boateng & Quansah (2013), and Santouridis & Trivellas (2010), H4 is supported, there is a positive relationship between customer satisfaction and loyalty which is related to findings by Aydin & Ozer(2005) and Santouridis & Trivellas (2010), H5, accedes Moon Koo et al(2004) and studies by John (2011) the last hypothesis : Switching cost has a direct and positive effect on the customer loyalty which affirms Jawwad et al. (2015) study and also Moon-Koo et al. (2004).

This finding affirms that the factors aforementioned, play a significant role in achieving customer brand loyalty. And for the telecoms in Famagusta, Customer satisfaction and trust are the core determinants of customer loyalty.

5.4 Recommendation

Based on the findings of the study, I will recommend that the firms should ensure customer satisfaction through excellent service and larger network coverage as well as boost customer trust by being reliable so that they can thrive in the competitive market. They should equally pay attention to these factors to ensure growth and gain in the long run

5.5 Limitations and Future Research

The study was limited to Famagusta in the T.R.N.C; the sample size was not appropriate to ascertain a claim on the whole population. Further research could be observed using a bigger sample size or data, as this study was limited to Famagusta only. According to the fact that out of the over 40,000 people, only 189 was used for analysis- larger data may bring about better findings. Also, other variables that could determine customer loyalty in the telecoms market could be considered.

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APPENDIX

Appendix: Customer's Loyalty to a Brand; A Case of Turkcell and Telsim Telecommunication.

Dear Respondent, You have been chosen to participate in the above titled survey which is being undertaken as part of an educational Research. Your cooperation in filling this questionnaire will ensure success of the study. The responses will be for academic purposes **only** and will be treated with utmost confidentiality.

PART I

Instruction: Please tick (✓) as appropriate as concerns you:

1. **Gender:** Male () Female ()

2. **Age:** 15-22 () 23-28 () 29-37 () 38-47 () 48-57 ()
58-67 ()

3. **Educational level:** High School () Bachelor () Masters () or PhD ()

4. **Nationality:** Turkish () Foreigner ()

PART II

NOTE: In answering the following questions, please put a tick (✓)

Before you commence, please answer question 5 below:

5. What is your telecommunication name? (Turkcell, Telsim)

Degree of Frequency:

1= Strongly Disagree 2= Disagree 3=Neutral 4= Agree 5=Strongly Agree

CUSTOMERS SATISFACTION						
		☹		☺		☺
1	I am satisfied with the network coverage of my	1	2	3	4	5
2	How satisfied are you with your mobile operator	1	2	3	4	5
3	I am satisfied with the network quality of my network	1	2	3	4	5
4	I am satisfied with the customer service of the	1	2	3	4	5
SERVICE QUALITY						
		☹		☺		☺
5	They have poor network coverage	1	2	3	4	5
6	They have poor network quality	1	2	3	4	5
7	They have poor customer service	1	2	3	4	5
8	Their products and services do not have the features or functions I need	1	2	3	4	5
TRUST						
		☹		☺		☺
9	I have concerns that other operators might not work as expected and I don't want to deal with any	1	2	3	4	5
10	I do not trust them	1	2	3	4	5
11	I am confident that my privacy and personal information will be kept safely and shall not be shared	1	2	3	4	5
12	They do not give me value for the money I spend in buying their products	1	2	3	4	5
VALUE ADDED SERVICE						
		☹		☺		☺
13	My network has better coverage and quality. Not all operators cover all areas very well	1	2	3	4	5
14	I benefit from special promotional call rates on the different networks	1	2	3	4	5
15	They are too expensive – high prices and tariffs	1	2	3	4	5
16	I Have stopped using the services of my mobile operator in the past because of the price of	1	2	3	4	5
BRAND IMAGE						
		☹		☺		☺
17	I like the brand image of my Telecommunication	1	2	3	4	5
18	I can relate the brand image with my lifestyle and personal preferences.	1	2	3	4	5
19	The mobile operator I use has a good reputation	1	2	3	4	5

20	I like the advertising, it sponsors my favorite sports team.	1	2	3	4	5
SWITCHING COST		☹		☺		☺
21	Switching to another operator is too expensive	1	2	3	4	5
22	Switching to another operator will cause me to lose	1	2	3	4	5
23	Switching to another operator will take too much time and effort	1	2	3	4	5
24	Are you likely to leave the network within the next 6 months?	1	2	3	4	5
CUSTOMERS LOYALTY		☹		☺		☺
25	I consider myself to be loyal to the network	1	2	3	4	5
26	I like the brand of the network	1	2	3	4	5
27	I would recommend my mobile operator to my friends, family or colleagues	1	2	3	4	5
28	I would stop using the network if I am offended in any of their services	1	2	3	4	5