

“ANTECEDENTS AND CONSEQUENCES OF LOYALTY IDENTIFICATION IN MOBILE COMMUNICATION: EVIDENCE FROM BANGLADESH”

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Abstract:

The mobile telecommunications sector in Bangladesh is progressing into a new phase of evolution due to the rapid improvement of mobile technology. In developing countries, sustaining customer loyalty is a challenge for mobile service operators. Despite customer loyalty being a prominent subject in marketing discourse for several years, there has been a lack of progress or empirical investigation on mobile loyalty in Bangladesh. This research aims to address this deficiency by analyzing the elements that influence and affect consumer loyalty within Bangladesh's mobile telecommunications sector.

The research introduces a framework that considers trust and customer satisfaction as endogenous and mediating factors influencing loyalty, whilst switching cost and perceived value are viewed as external factors. The findings indicate that elements such as switching expenses, perceived customer worth, customer satisfaction, and trust are positively associated with customer loyalty. Surprisingly, trust does not directly influence loyalty in this research, yet it positively impacts satisfaction as an intermediary element.

The literature indicates that mobile phone companies should recognize the essential role of these factors and develop effective strategies to enhance customer loyalty.

Keywords: *Perceived Worth, Transition Expenses, Client Contentment, Confidence, Consumer Fidelity, Mobile Telecommunications.*

INTRODUCTION:

In light of the intensified competition, mobile telecommunications firms must adjust to the evolving demands of their customers to establish enduring partnerships, necessitating distinctive tactics (Willys, 2018). Customer happiness is an essential factor in fostering customer loyalty and is a forerunner to establishing customer trust; nevertheless, many customer retention strategies usually rely on managing factors such as switching costs and customer value (Willys, 2018; Leninkumar, 2017).

Although investigations into customer loyalty are not novel, several studies have examined several determinants that affect it, such as perceived value, switching obstacles, customer trust, and satisfaction (Kheiry and Alirezapour, 2012; Hasan et al, 2020). The preponderance of those investigations, for example, was conducted across several countries; nonetheless, studies in underdeveloped nations are few, particularly within the telecommunications industry (Mannan et al, 2017).

To confront these constraints, this research focuses on the mobile telecommunications sector in Bangladesh, aiming to aid mobile service providers in identifying the essential aspects that influence customer loyalty. Consequently, the article endeavors to delineate the three principal effects concerning Bangladesh, namely firstly, the direct linkages of customer satisfaction, perceived value and switching cost with customer loyalty. secondly, the relationship that mediates between customer satisfaction and trust and loyalty, and thirdly, the causal pathways of different factors.

Which determinants (customer satisfaction, perceived value, switching cost and trust) are strongly connected with customer loyalty in mobile sector in Bangladesh?

What are the effects of determinants (passing through mediating variables) on customer loyalty through various causal pathways?

Although customer loyalty has been widely examined in the mobile telecommunications literature, evidence from the Bangladeshi mobile telecommunications sector remains relatively limited. Previous studies have investigated perceived value, switching cost, customer satisfaction, and trust as determinants of customer loyalty across different countries and contexts (Aydin & Özer, 2005; Kheiry & Alirezapour, 2012; Hasan et al., 2020; Willys, 2018). In Bangladesh, research has examined switching intentions and related customer retention factors (Mannan et al., 2017); however, empirical evidence integrating perceived value and switching cost with the mediating roles of customer satisfaction and trust in a single structural model of customer loyalty remains limited. This study addresses this gap by examining these relationships in the context of Bangladesh's mobile telecommunications industry.

Literature Review and Hypothesis Development

Customer Satisfaction and Customer Loyalty

Earlier investigations have repeatedly indicated that customer satisfaction represents the overall appraisal resulting from

a customer's in-depth experience with the procurement and application of a product or service over an extended period (Anderson et al., 2004); and is a trustworthy forecaster of behavioral elements like loyalty, word-of-mouth endorsements, and repurchase intentions (Wang et al., 2001; Eggert and Ulaga, 2002). Thus, a pleased consumer is more predisposed to loyalty, given that a delighted mentality is likely to enhance its connection with the company through product retention (Willys, 2018).

It is essential to acknowledge that while customer pleasure is a vital component, it does not sufficiently elucidate client loyalty (Akpoyomare et al., 2014). According to Boohene and Agyapong (2011), fulfillment does not necessarily translate into enhanced consumer loyalty.

Contrary to their viewpoint, this analysis reveals a beneficial association between satisfaction and loyalty. In the realms of marketing and economics, customer satisfaction is deemed an essential catalyst for sustained profitability and market worth for a business, ultimately promoting loyalty (Gruca and Rego, 2005); thus, it is often viewed as a significant determinant of net advantages or personal impacts, such as customer loyalty (DeLone and McLean, 2003). In the same vein, the mobile sector should develop approaches to fulfill client expectations, given that customer loyalty is significantly influenced by satisfaction (Irfan et al, 2016).

Therefore, the first hypothesis is set as,

H1: Positive correlation exists between customer satisfaction and customer loyalty

Customer satisfaction, Customer Trust and Customer Loyalty

Trust signifies confidence in the organization's dependability and ethical standards (Rasheed and Abadi, 2014); it is seen as a crucial element related to happiness (Martínez and Del-Bosque, 2013). Consequently, customer satisfaction serves as a crucial determinant of consumer trust, an essential element for a prosperous long-term connection (Islam et al, 2021).

Agustin and Singh (2005) contend that trust fundamentally pertains to the degree of satisfaction derived from prior experiences and interaction. Individuals may either have an innate inclination to trust from birth or cultivate their trusting characteristics via a series of events that contribute to their overall fulfillment, resulting in the categorization of "high trustors" and "low trustors" within society (Schilke, Reimann and Cook, 2021). Individuals with low trust levels harbor negative perceptions on the fraudulence of telecom providers (Rasheed and Abadi, 2014), whereas those with high trust levels have had favorable past encounters (Sahin and Kitapci, 2014). As a result, perceived trust, derived from prior pleasure, leads to consumer loyalty (Chiou, 2004). This report bolsters the notion of interrelation between satisfaction, trust, and loyalty, as established in prior studies. Consequently, the second and third propositions are,

H2: Positive correlation exists between customer satisfaction and customer trust in the operator.

H3: Trust has a significant impact on loyalty.

Perceived Value, Customer Satisfaction and Customer Loyalty

Customer-perceived value is linked to satisfying experiences (Lee, Petrick, and Crompton, 2007) and derived from the provision of superior services and premium products (Parasuraman and Grewal, 2000). Enhanced value is also connected to the evaluation of the relative rewards and sacrifices linked to a product or service, often involving comparisons with rival products to measure a company's output-to-input ratio (Yang and Peterson, 2004). As a result, it, obtained via enhanced retention, serves as a driver for customer satisfaction (Chiou, 2004), and significantly influences the behavioral intentions of loyalty towards service providers (Sirdeshmukh et al., 2002). Consequently, a favorable perception of value about a firm fosters customer happiness, which ultimately cultivates loyalty to that entity (Hasan et al., 2020). Considering these factors, the research establishes the fourth and fifth hypotheses.

H4: Positive association exists between perceived value and loyalty.

H5: Positive influence exists between perceived value and customer satisfaction.

Switching Cost and Customer Loyalty

Nwakanma et al. (2018) characterize switching as the porting decision from one service provider to another, with switching costs linked to the forfeiture of extra financial benefits during the relocation. In the domain of mobile telecommunications, users often subscribe without a premeditated desire to shift providers, aiming to remain loyal unless specific factors motivate them to switch (Oyeniyi and Abiodun, 2010). When consumers feel deprived from their current service provider due to fluctuating price, dissatisfaction, and inadequate staff performance, they swiftly opt to change providers (Kim, 2019; Oyeniyi and Joachim, 2008; Polo et al., 2011). Consequently, when switching expenses are inherently little, and companies find it difficult to retain clients, attaining sustained profitability proves to be arduous. Demiret al. (2021) contends that switching costs do not directly influence loyalty; however, various prior studies have investigated the correlation between switching costs and customer loyalty, consistently demonstrating that switching costs are vital in forecasting customer loyalty (Albert, 2002; Aydin, Özer, and Arasil, 2005). Elevated switching costs enhance the probability that consumers will remain with their existing provider and also motivate others to select the same service provider (Deng et al., 2010), illustrating the inverse relationship between switching costs and consumers' intention to switch service providers (Burnham, Frels, and Mahajan, 2003). The viewpoints of previous reports encourage the existing study to set up the following hypothesis,

H6: Higher switching costs result in higher customer loyalty.

Methodology of the Study

The questionnaire design and appraisal of the scale

A survey was designed to measure consumers' perceived value, examine the mediating effects of satisfaction and trust, analyze the impact of switching prices, and evaluate the aspects of loyalty to their mobile phone service providers. The survey consisted of two parts. The initial segment concentrated on participants' assessments of constructs like consumer perceived value, satisfaction, trust, switching costs, and loyalty. A sum of 25 elements was modified from earlier published papers, such as those by Yang and Peterson (2004), Aydin and Özer (2005), and Ribbink et al. (2004).

Table 1: Variables Specification

Variables	Definitions of Variables	Authors used the variables in their research
Switching Cost	Expenses associated with transitioning from one supplier to another.	Chen and Hitt (2000), Albert (2002), Burnham, Frels and Mahajan (2003), Ribbink et al. (2004) Yang and Peterson (2004), Aydin, Özer, and Arasil (2005), Deng et al. (2010), Oyeniyi and Abiodun (2010)
Customer Loyalty	The buyer's comprehensive connection or profound commitment to a product, service, brand, or organization.	Kumar (2002), Yang and Peterson (2004)
Customer Satisfaction	The extent to which a business's product or service performance aligns with the customer's expectations."	Anderson et al. (2004), Yang & Peterson (2004), Gruca and Rego (2005)
Trust	Dependence on a company in matters of security and reliability." Top of Form	Sirdeshmukh et al. (2002), Pavlou (2003), Agustin and Singh (2005), Josang et al. (2007), Cheng et al. (2008), Boohene and Agyapong (2011), Sahin and Kitapci (2014)
Customer Perceived Value	The proportion of the consumer's outcome to input in comparison to the service provider's outcome to input	Parasuraman and Grewal (2000), Yang and Peterson 2004, Lee et al. (2007)

Each item was evaluated with a five-point Likert scale. The subsequent section encompassed questions on the demographic and socio-economic characteristics of participants, including gender, educational attainment, profession, and mobile usage intensity. The instrument underwent a pre-test to ensure the clarity and absence of ambiguity in the questions.

Data collection

The study was conducted over a period of three months in Dhaka, Bangladesh. Data acquisition using a convenience sample method, gathering responses from 240 participants across multiple age demographics. The subjects were subscribers from five leading mobile telecommunications providers in Bangladesh: Airtel, Grameenphone, Banglalink, Robi, and Teletalk.

Data analysis technique

Causal relationship among the constructs were determined by Structural Equation Modeling (SEM). The preliminary examination was performed utilizing SPSS 24 software, succeeded by data evaluation with Smart PLS 3. The results of the research are further upon in the next section.

Respondent Profile

Of the 250 surveys disseminated, 240 individuals responded, yielding a response rate of 96%. The majority of participants were categorized as heavy and medium users, accounting for over 96% of the responses, while a small fraction were light users. The demographic overview presented in Table-2 indicates that the number of male and female users was about same, with a little higher count of men. Regarding educational attainment, the predominant responders were undergraduates (38.8%) and those holding a Master's degree (31.7%), succeeded by slightly more than a quarter of graduates, with a minor fraction possessing professional certificates and diplomas. Over fifty percent of the respondents were students, whilst the fewest participation were those in service roles.

Table 2: Summary of respondents' demographic profiles

Demographic Variables	Categories	Frequency	Percentage(%)
Gender	Male	122	47.7

	Female	118	46.1
Occupation	Housemakers	29	12.1
	Service Holders	45	18.8
	Business Persons	41	17.1
	Students	125	52.1
Education	Undergraduate	93	38.8
	Graduate	66	27.5
	Masters	76	31.7
	Others	5	2.1
Level of Mobile Use	Heavy	119	46.5
	Medium	112	43.8
	Light	9	3.5

Result

An exploratory factor analysis (EFA) was conducted utilizing principal component extraction and varimax rotation on all 25 items in SPSS to evaluate the dimensionality of perceived service quality dimensions (refer to Table 3). Following this, confirmatory factor analysis (CFA) was conducted utilizing PLS to authenticate the measurement. The assessment of convergent validity and discriminant validity was conducted to verify the model's adequacy (see Table 4).

In evaluating the convergent validity of the metrics, Fornell and Larcker (1981) recommended scrutinizing (1) the item reliability for each measure, (2) the composite (construct) reliability of each construct, and (3) the average variance extracted (AVE) for each construct. The assessment of discriminant validity involved reviewing the cross-loadings of each item within the constructs and computing the square root of the Average Variance Extracted (AVE) for each construct (Scribd).

Table 3: Confirmatory Factor Analysis

	Construct & Indicators	Factor Loading
	Switching Cost (Cronbach's Alpha=.648)	
SC1	Incurring monetary costs	.834
SC2	Brand switching not meeting expectations	.631
SC3	Uncertainty about the new operator's billing accuracy	.607
SC4	Comparison of all operators before switching	.789
SC5	Evaluating operators consumes a significant amount of energy, time, and effort	.728
SC6	Inability to use some services without learning about the new operator	.595
SC7	Inability to meet individuals previously contacted through the old number after switching	.840
	Perceived Value (Cronbach's Alpha=.748)	
PV2	Maintaining fair prices for similar products compared to others	.773
PV3	Providing more free services than other providers	.863
	Customer Satisfaction (Cronbach's Alpha=.846)	
CS1	Meeting expectations more comprehensively than other services	.735
CS2	Being satisfied with the service	.830
CS3	Meeting pre-purchase expectations	.722
	Customer Loyalty (Cronbach's Alpha=.568)	
CL2	Preference for the current network	.569
CL4	Encouraging friends to choose the current network	.547
	Trust (Cronbach's Alpha=.719)	
TR2	Reliance on well-serving	.745
TR3	Belief in a trustworthy billing system	.529
TR4	Avoidance of deceptive practices	.524
KMO=.798, Bartlett's Test of Sphericity=1526.803 (.000), Percentage of Variance Explained=64.997		

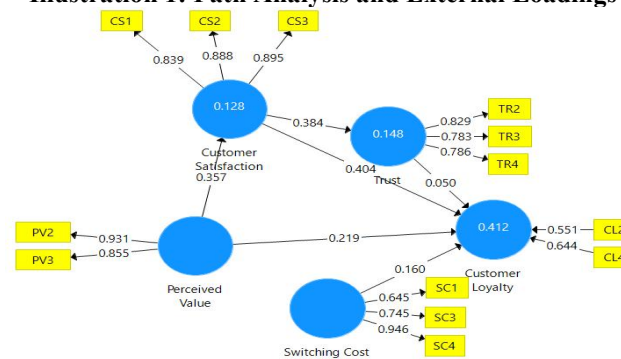
The EFA results confirmed the classification of criteria into five factors, consisting of 17 elements from the original 25. Eight items were discarded because of insufficient loadings. The criterion for significant factor loading, established at 0.4 according to Tsoukatos and Rand (2006), informed the identification of the factors, as seen in Table 3.

Table 4: Convergent Validity and Reliability

Constructs	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Customer Loyalty	0.724	0.753	0.701
Customer Satisfaction	0.847	0.907	0.764
Perceived Value	0.755	0.888	0.799
Switching Cost	0.472	0.828	0.620
Trust	0.719	0.842	0.640

The assessment of convergent validity for the scale items was evaluated using three criteria. Initially, factor loadings were mandated to exceed 0.50, as recommended by Hair et al. (2005). Moreover, each construct had to exhibit a composite reliability exceeding 0.70, following the guidelines of Anderson and Gerbing (1988). Lastly, the Average Variance Extracted (AVE) for each construct needed to surpass the recommended threshold of 0.50, as outlined by Fornell and Larker (1981).

Illustration 1: Path Analysis and External Loadings



Nonetheless, Table 4 and Figure 1 demonstrate that all conceptions had acceptable convergent validity. Concurrently, Table 5 presented evidence of the constructs' sufficient discriminant validity. In the PLS figure, four items were excluded from the initial 17 due to insufficient outer loadings.

Table 5: Discriminant Validity

Constructs	Customer Loyalty	Customer Satisfaction	Perceived Value	Switching Cost	Trust
Customer Loyalty	0.700				
Customer Satisfaction	0.576	0.874			
Perceived Value	0.435	0.357	0.894		
Switching Cost	0.421	0.466	0.289	0.789	
Trust	0.348	0.384	0.513	0.188	0.800

Interpretation of the Result

Following a comprehensive analysis of all hypothesized relationships, the interpretations of these findings are deliberated and succinctly summarized in Table 6.

Table 6: Path Co-efficients and Hypotheses testing

Hypothesis	Paths	Co-efficient (β)	T Value	P Value ($p < .05$)	Supported
H1	Customer Satisfaction $\rightarrow$ Customer Loyalty	0.404	7.748	0	Yes
H2	Customer Satisfaction $\rightarrow$ Trust	0.384	6.692	0	Yes
H3	Trust $\rightarrow$ Customer Loyalty	0.050	0.752	0.452	No
H4	Perceived Value $\rightarrow$ Customer Loyalty	0.219	3.323	0.001	Yes
H5	Perceived Value $\rightarrow$ Customer Satisfaction	0.357	6.728	0	Yes

H6	Switching Cost -> Customer Loyalty	0.160	3.26 9	0.001	Yes
Customer Satisfaction: R2 = .128, Customer Loyalty : R2=.412, Trust: R2 = .148					

Customer Loyalty and Customer Satisfaction

Initially, the association was examined ($\beta = 0.404$, $p < 0.05$) and clarified that customer satisfaction serves as an antecedent, exerting a positive influence on customer loyalty which upheld the first hypothesis not rejected. This result is consistent with several prior findings (Anderson et al., 2004; Irfan et al, 2016; Willys, 2018), but not fit with the findings of Boohene and Agyapong (2011) and Akpoyomare et al, (2014), which indicate that customer satisfaction is not enough to explain customer loyalty.

Customer Satisfaction and Trust

The analysis results revealed a positive impact of customer satisfaction on trust ($\beta = 0.384$, $p < 0.05$), not rejecting the second hypothesis. This outcome is also consistent with several prior studies (Martínez and Del-Bosque, 2013; Islam et al, 2021).

Trust and Customer Loyalty

Rejecting the third hypothesis, the analysis revealed that trust does not have a significant impact on loyalty ($\beta = 0.050$, $p > 0.05$). This finding conflicts with the several prior studies (Chiou, 2004; Sahin and Kitapci, 2014); and could be attributed to a unique characteristic in the purchasing behavior of users in a developing country, where trust might not exert a more pronounced influence.

Perceived Value and Loyalty

Sirdeshmukh et al. (2002) and Hasan et al. (2020) found the significant positive effect of customer perceived value on consumer loyalty, whereas in the proposed fourth hypotheses, the association's magnitude ($\beta = 0.219$, $p < 0.05$) between perceived value and loyalty was comparatively less robust (weak relationship) compared to first and second hypotheses.

Perceived Value and Customer Satisfaction

This result satisfies several earlier studies (Lee, Petrick, and Crompton, 2007; Hasan et al., 2020), which affirms the significance of customer satisfaction as a crucial endogenous variable, influenced by perceived value with a coefficient of $\beta = 0.357$ and a significance level of $p < 0.05$, substantiating fifth hypothesis.

Switching Cost and Customer Loyalty

The Beta coefficient for the link connecting switching costs and customer loyalty ($\beta = 0.160$, $p < 0.05$) provides support for sixth hypothesis. In this instance, the observed direction of the relationship is recognized as having a statistically significant moderate influence on loyalty which is consistent with some preceding research (Aydin et al., 2005; Deng et al., 2010). However, the viewpoint of switching costs having no direct effect on loyalty (Demir et al., 2021) do not support this study.

This finding is consistent with earlier studies, suggesting favorable correlations among many factors, although trust by itself cannot forecast loyalty. This may be ascribed to the idea that although content customers enhance trust, trust by itself might not cultivate consumer loyalty in Bangladesh. Analyzing the route coefficients reveals that customer satisfaction has the most significant direct impact on customer loyalty, although perceived value exhibits a more pronounced overall effect on customer loyalty than customer satisfaction. The results indicate that customers exhibit a diminished hesitation to change, as seen by the significantly weak direct correlation between switching expenses and loyalty.

Discussion

In general, this discovery aligns with previous research, indicating positive relationships among various variables, even though trust alone cannot predict loyalty. This could be attributed to the notion that while satisfied customers contribute to trust, trust alone may not foster customer loyalty in the context of Bangladesh. Examining the path coefficients, it is evident that customer satisfaction holds the most substantial direct influence on customer loyalty, while perceived value demonstrates a more pronounced overall effect on customer loyalty compared to customer satisfaction. The findings also suggest that consumers are less reluctant to switch, as evidenced by the notably weak direct relationship between switching costs and loyalty

Implications

Theoretical Implication

The findings about the relationship among value, contentment, trust, switching costs, and loyalty suggest that a service provider seeking to elevate customer satisfaction should concentrate on improving the perceived value for consumers. The influence of switching costs on customer loyalty, facilitated by satisfaction and perceived value, is contingent upon the degrees of customer satisfaction and perceived value (Yang and Peterson, 2004). Although trust does not directly affect loyalty, content customers may still depend on the service provider.

Implications for Management

This research allows a service provider in Bangladesh to identify its advantages and disadvantages about value elements in comparison to its rivals. By rectifying these deficiencies, a mobile service provider may augment consumer value and, as a result, elevate customer happiness. As rising switching fees become crucial tactics for enhancing consumer loyalty, service suppliers must formulate techniques to maintain long-term clientele.

Constraints of the research

This research possesses a significant restriction since it concentrated exclusively on one product category, which may restrict its relevance to other areas. Furthermore, the study was executed during a short timeframe, confined to the final three months of 2023, particularly in Dhaka city. Broadening the research parameters to include all of Bangladesh may provide a more precise and thorough insight into the situation. A further limitation relates to the modest sample size of 240, which was constrained by temporal and financial factors. Moreover, certain participants demonstrated urgency or hesitation in their replies, constituting an additional constraint.

Final assessment/conclusion

This study sought to improve the current understanding of mobile customers' dependence on the value-generating initiatives of service providers in Bangladesh. The research concentrated on the mobile telecommunications industry, aiming to elucidate the under-examined relationship between customer happiness and loyalty. The main findings indicate that content consumers have a clear tendency towards loyalty; nevertheless, in Bangladesh, mere trustworthiness does not cultivate loyalty, even with customer contentment. Moreover, perceived value is vital in the generation of contentment. The results further indicate that switching fees exert a little influence on customer loyalty, since individuals may not actively contemplate these expenses when choosing to change service providers. Mobile network operators in Bangladesh might utilize these facts to improve the overall contentment of mobile consumers.

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