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SCHOOL OF BUSINESS, ECONOMICS AND MANAGEMENT

**IMPACT OF CUSTOMER SERVICE REPRESENTATIVES ON SUBSCRIBER RETENTION: A
CASE OF MULTICHOICE ZAMBIA**

BACHELOR OF BUSINESS ADMINISTRATION

BY

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DECLARATION

I, Chilufya Lwando, do hereby declare that this dissertation titled “Impact of Customer Service Representatives on Subscriber Retention: A Case of Multichoice Zambia” is my own original work and has not been submitted to any other Institution of higher learning for the award of a degree or diploma.

All sources of Information and quotations used in this study have been duly acknowledged.

This Dissertation is handed in to partly meet the requirements for earning the Bachelor of Arts in Business Administration Studies Degree at the University of Lusaka.

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ABSTRACT

This study examined the impact of Customer Service Representatives (CSRs) on subscriber retention at MultiChoice Zambia, focusing on how CSR quality influences customer satisfaction, retention, and loyalty. Specifically, the study sought to (1) examine the relationship between the quality of customer service interactions and customer satisfaction; (2) determine how satisfaction with CSRs affects subscriber retention; and (3) explore subscribers' perceptions of service quality and their loyalty toward MultiChoice Zambia. A descriptive mixed-methods design was employed, combining quantitative and qualitative approaches to ensure comprehensive analysis. Quantitative data were collected from 150 subscribers through structured questionnaires featuring Likert-scale items measuring CSR competence, responsiveness, satisfaction, and loyalty. Qualitative insights were gathered from 30 CSRs using semi-structured interviews to explore service challenges, customer handling strategies, and perceived impact on retention. Quantitative data were analyzed using *Stata* version 7, employing descriptive statistics, correlation, regression, and chi-square tests, while qualitative data were analyzed thematically. The findings showed strong and statistically significant relationships between CSR competence, responsiveness, and customer satisfaction ($r = .567, p < .001$), with regression results showing that CSR quality explained 56% of the variation in satisfaction. Satisfaction also significantly predicted retention, with satisfied customers being nearly three times more likely to renew subscriptions ($OR = 2.89, p < .01$). Furthermore, CSR quality accounted for 42% of the variation in customer loyalty, underscoring its role in shaping positive word-of-mouth and brand advocacy. Qualitative findings supported these results, highlighting empathy, communication, and follow-up as key drivers of satisfaction and retention, while operational challenges such as workload and limited technology occasionally hindered service delivery. The study concludes that customer service quality, particularly CSR competence and responsiveness, is central to sustaining subscriber satisfaction, retention, and loyalty. It recommends continuous CSR training, investment in digital service infrastructure, stronger feedback mechanisms, and customer-centric organizational policies. Future research should investigate the mediating role of technology, compare service sectors, and explore longitudinal satisfaction-retention dynamics to broaden understanding of customer loyalty in digital service markets.

Keywords: *Customer Service Representatives, Customer Satisfaction, Subscriber Retention, Loyalty, MultiChoice Zambia*

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CHAPTER ONE: INTRODUCTION AND BACKGROUND

1.0 Introduction

This research sought to assess the impact of Customer Service Representatives (CSRs) on subscriber retention at MultiChoice Zambia. In today's dynamic and competitive pay-TV industry, retaining subscribers is pivotal for service providers to sustain their market presence. One of the most influential touch points between a company and its clients is the interaction with Customer Service Representatives. Chapter One provided a comprehensive overview of the study, outlining the background, problem statement, research objectives and questions, significance, scope, and key operational definitions.

1.1 Background to the Study

The pay-TV industry in Zambia has experienced notable growth over the past decade, driven by technological advancements, increased internet penetration, and a growing demand for diverse local and international digital content (CCPC, 2023; Dhiman, 2023). Improvements in satellite broadcasting technology, mobile connectivity, and digital payment systems have enabled wider access to pay-TV services across urban and peri-urban areas. As a result, television consumption patterns in Zambia have shifted from reliance on free-to-air broadcasting to subscription-based services that offer premium entertainment, sports, news, and educational programming.

Within this evolving landscape, MultiChoice Zambia, operating DStv and GOtv, has established itself as the dominant pay-TV provider. The company's market leadership has largely been attributed to its extensive content portfolio, which includes exclusive sports rights, international entertainment channels, and locally produced content tailored to African audiences (Musonda, 2018). MultiChoice Zambia's growth also mirrors broader continental trends associated with urbanization, rising disposable incomes, and expanding digital infrastructure, which have collectively increased consumer willingness to pay for premium television services.

Despite this strong market position, the operating environment for MultiChoice Zambia has become increasingly complex and competitive. The Zambian pay-TV market is no longer defined by limited choice. The entry and expansion of Over-The-Top (OTT) streaming platforms such as Netflix, Showmax, and Amazon Prime Video, alongside regional competitors like StarTimes, have significantly altered consumer expectations and behavior (Udoakpan & Tengeh, 2020). These platforms offer flexible subscription models, personalized content, and user-friendly digital

interfaces, making it easier for consumers to switch between service providers. Consequently, customer loyalty in the pay-TV sector has weakened, and subscriber retention has emerged as a major strategic concern for MultiChoice Zambia.

In this competitive context, retaining existing subscribers has become more critical than acquiring new ones, particularly given the high costs associated with customer acquisition in subscription-based services (Pfeifer, 2005). Loyal subscribers provide stable revenue streams, are more likely to upgrade packages, and often act as brand advocates through positive word-of-mouth referrals (Almestarihi et al., 2024). Conversely, high churn rates undermine profitability, increase marketing costs, and weaken a firm's competitive position. For MultiChoice Zambia, sustaining long-term subscriber relationships is therefore essential for maintaining market leadership amid intensifying competition.

A key factor influencing subscriber retention at MultiChoice Zambia is the quality of customer service, particularly interactions with Customer Service Representatives (CSRs). CSRs represent the primary point of contact between the company and its subscribers across multiple service channels, including call centers, walk-in service centers, authorized agents, and digital platforms. Their responsibilities encompass handling subscription renewals, billing inquiries, technical fault resolution, decoder activation, package upgrades or downgrades, and account cancellations. Given the technical and service-intensive nature of pay-TV offerings, many subscriber interactions occur when customers are already experiencing dissatisfaction or frustration, placing CSRs at the center of critical service recovery moments.

The effectiveness of CSRs is commonly evaluated through attributes such as communication skills, empathy, responsiveness, and problem-solving ability (Fatma et al., 2018). When CSRs demonstrate professionalism, patience, and competence, they can restore customer confidence, enhance satisfaction, and strengthen loyalty. Conversely, poor service encounters, characterized by long waiting times, inadequate explanations, delayed complaint resolution, or perceived indifference, can intensify customer dissatisfaction and accelerate churn (Grant, 2025). In the case of MultiChoice Zambia, anecdotal evidence and customer feedback suggest that service-related frustrations often outweigh content-related concerns, making CSR performance a decisive factor in subscription continuation or termination.

Operationally, MultiChoice Zambia faces several challenges that shape the current customer service situation. High subscriber volumes, particularly during peak viewing seasons such as major sports events, place pressure on customer service systems and personnel. Limited staffing, system constraints, and standardized procedures may restrict CSRs' ability to provide timely and personalized solutions. Additionally, as the company increasingly integrates digital self-service platforms and automated systems, some subscribers, especially those with limited digital literacy, continue to rely heavily on human assistance, further emphasizing the importance of effective CSR engagement.

Despite the central role of CSRs in shaping customer experiences, empirical research in Zambia linking CSR performance to subscriber retention in the pay-TV industry remains limited (Bwanika, 2019). Existing studies tend to focus on service quality in sectors such as banking and telecommunications, overlooking the unique dynamics of subscription-based media services. This gap in knowledge constrains MultiChoice Zambia's ability to develop evidence-based customer retention strategies that leverage CSR effectiveness.

In light of rising competition from OTT streaming services and changing consumer expectations, understanding the impact of CSR interactions on subscriber retention at MultiChoice Zambia is both timely and necessary. This study therefore seeks to examine how CSR performance influences customer satisfaction, loyalty, and retention in the Zambian pay-TV context. The findings are expected to inform improvements in customer service practices through training, empowerment, and digital transformation contribute to customer relationship management (CRM) strategies, and reinforce the importance of human interaction in achieving long-term business sustainability within Zambia's service industries.

1.2 Statement of the Problem

In Zambia's pay-TV industry, subscriber retention has become a pressing challenge as competition intensifies and consumers demand both quality content and seamless customer service. MultiChoice Zambia, despite its market leadership, continues to face high levels of customer churn, which undermines profitability and weakens its competitive position (Musonda, 2018; MultiChoice, 2022). Customer service experiences, particularly interactions with Customer Service Representatives (CSRs), are consistently highlighted by subscribers as decisive in whether they maintain or terminate their subscriptions. While many subscribers acknowledge the variety of content offered, dissatisfaction often arises from service encounters that leave customers feeling undervalued and frustrated.

Anecdotal evidence and consumer feedback suggest that subscribers frequently encounter long waiting times on phone lines, impersonal or automated responses, delayed resolution of complaints, and inadequate communication from CSRs. For instance, subscribers have complained about being left on hold for extended periods, being transferred repeatedly between agents, or receiving unclear guidance on subscription or billing issues. These negative experiences erode trust and satisfaction, driving customers to consider alternative providers, including emerging digital streaming platforms that emphasize user-friendly support services (Musonda, 2018).

Despite the importance of these interactions, limited empirical research in Zambia has specifically examined how CSR performance translates into customer satisfaction and long-term loyalty (Ali et al., 2023). Most existing studies focus broadly on service quality in the telecommunications or banking sectors but overlook the unique dynamics of the pay-TV industry. This knowledge gap makes it difficult for MultiChoice Zambia to develop targeted retention strategies that leverage CSR effectiveness.

Failure to understand and address the challenges in CSR-customer interactions not only risks continued subscriber attrition but also threatens the company's reputation in an increasingly competitive market. Therefore, this study sought to explore how the quality of CSR interactions shapes satisfaction, loyalty, and ultimately, subscriber retention at MultiChoice Zambia.

1.3 Research Objectives

General Objective:

To assess the impact of customer service representatives (CSRs) on subscriber retention at MultiChoice Zambia.

Specific Objectives:

1. To examine the relationship between the quality of customer service interactions and customer satisfaction at MultiChoice Zambia.
2. To determine how customer satisfaction with CSRs influences the likelihood of subscriber retention at MultiChoice Zambia.
3. To explore subscribers' perceptions of customer service quality and their loyalty to MultiChoice Zambia based on CSR interactions.

1.4 Research Questions

1. How does the quality of customer service interactions with CSRs affect customer satisfaction at MultiChoice Zambia?
2. To what extent does customer satisfaction with CSRs influence subscriber retention at MultiChoice Zambia?
3. What are the key factors that shape subscriber loyalty in relation to customer service experiences at MultiChoice Zambia?

1.5 Significance of the Study

This study may provide insights for MultiChoice Zambia and other pay-TV providers on improving customer retention through effective CSR interactions. It will fill a research gap, aid academic inquiry, and inform policymakers on enhancing consumer protection through better customer service practices in Zambia's pay-TV industry.

1.6 Scope of the Study

This study focused on MultiChoice Zambia's operations in Lusaka, targeting current and former subscribers and Customer Service Representatives. It explored practical and theoretical aspects of

customer service, examining how CSR interactions influence satisfaction, decision-making, and loyalty in the pay-TV sector.

1.7 Operational Definitions

Customer Service Representative (CSR): A MultiChoice Zambia employee who interacts with customers to resolve service issues or inquiries (Fatma, et al., 2018).

Subscriber Retention: The ability of MultiChoice Zambia to retain paying customers over a defined period (Eizenberg, 2016; Zhang, et al., 2024).

Customer Satisfaction: The extent to which subscribers feel their expectations are met or exceeded during interactions with CSRs (Rane, et al., 2023).

Customer Loyalty: The subscriber's willingness to continue using MultiChoice Zambia services and recommend them to others (Ali, et al., 2023).

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter provided a review of existing literature relevant to the study. It included an overview of the pay-TV industry, global and regional empirical studies on customer service and retention, the theoretical framework underpinning the study, the conceptual framework, and the identified gaps in literature.

2.1 General Information on the Study Area

MultiChoice Zambia, a subsidiary of MultiChoice Africa, is a prominent pay-TV provider offering digital satellite services such as DStv and GOtv. It serves a diverse subscriber base across Zambia, with service centers and agents in all major towns. The company's competitive edge has been its content variety, promotional offers, and brand reputation. However, customer service remains a critical challenge. As digital entertainment options continue to grow, retaining subscribers has become more reliant on the quality of customer experiences.

2.2 Customer Service, Retention, and the Role of Customer Service Representatives

a. Customer Service

Customer service refers to the support and assistance provided by a company to its clients before, during, and after the purchase of a product or service. It is often described as the “face of the company” because it constitutes the primary channel of interaction between a business and its customers (Bwanika, 2019). Traditionally, customer service was limited to in-person interactions at physical offices or through telephone calls. However, technological advancements have expanded service channels to include emails, live chats, mobile apps, and social media platforms. Regardless of the medium, the essence of customer service lies in ensuring that customers feel heard, valued, and satisfied with their overall experience.

Effective customer service is multidimensional, encompassing responsiveness, reliability, empathy, and assurance. Responsiveness refers to the ability of a company to provide timely assistance, while reliability is associated with delivering accurate and dependable solutions to customer problems. Empathy emphasizes understanding the emotional state of customers, while assurance relates to the confidence and trustworthiness projected by service representative

(Udoakpan & Tengeh, 2020). Companies that consistently perform well in these areas often achieve higher levels of customer satisfaction and loyalty.

In industries such as telecommunications, banking, and pay-TV services, customer service is particularly critical due to the complexity of products and frequent technical issues that customers encounter (Obafemi, 2024). For example, in the pay-TV industry, subscribers often require assistance with decoder installations, subscription renewals, troubleshooting technical faults, or clarifying billing concerns. When such issues are resolved efficiently, customers are more likely to perceive the service provider as dependable. Conversely, delayed or poor service interactions can damage customer trust and increase the likelihood of churn.

Moreover, customer service is increasingly seen as a differentiator in highly competitive markets. In contexts where products and pricing structures are relatively similar, superior service quality can set a company apart. For example, research by Deloitte (2021) found that 60% of customers are willing to pay more for a better customer service experience, underscoring its strategic importance. Therefore, businesses view customer service not only as a reactive function to solve problems but also as a proactive tool to strengthen customer relationships, build loyalty, and enhance brand reputation.

b. Customer Retention

Customer retention refers to the ability of a company to maintain its existing customers over a period of time and prevent them from switching to competitors (Zhang, et al., 2024). It is commonly measured through metrics such as churn rate, repeat purchase behavior, and customer lifetime value (CLV). Retention is a critical business objective because it is generally more cost-effective to retain existing customers than to acquire new ones. According to Reichheld and Sasser (1990), reducing customer attrition by just 5% can increase profits by 25% to 95%, highlighting the financial benefits of strong retention strategies (Krishnapillai & Padmashantini, 2012).

Retention is influenced by several factors, including product quality, pricing, brand trust, and service experiences. In subscription-based industries like pay-TV, retention is particularly sensitive to service quality and customer engagement. Subscribers often have alternatives, such as switching to another provider or adopting streaming services like Netflix or Showmax, and therefore remain loyal only if they perceive consistent value (Siapno, et al., 2024).

Customer satisfaction is a core determinant of retention. When customers feel that their needs and expectations are consistently met, they are less likely to switch to competitors. However, satisfaction alone is not always sufficient; emotional connections and trust also play important roles (Ali, et al., 2023). For instance, loyal customers may remain with a provider not only because of satisfaction but also because of perceived reliability and a sense of belonging to the brand community.

Retention strategies vary across industries but often include loyalty programs, personalized communication, proactive problem resolution, and continuous innovation (Bwanika, 2019). For MultiChoice Zambia, offering a wide range of content tailored to local and international audiences, along with responsive customer service, represents a key retention strategy (Musonda, 2018). If subscribers feel that their complaints are ignored or handled poorly, they may opt for alternative entertainment platforms. Conversely, when they perceive positive service experiences, they are more likely to renew subscriptions and recommend the service to others.

Importantly, retention is not just about maintaining customers; it also creates opportunities for cross-selling and upselling (Zhang, et al., 2024). Loyal customers are more receptive to new offerings, whether it be premium packages, add-on channels, or bundled services. Hence, customer retention contributes both to revenue stability and growth, making it an indispensable part of business sustainability.

c. The Role Customer Service Representatives Play in Customer Retention

Customer Service Representatives (CSRs) are central to the relationship between a company and its customers, acting as frontline employees who directly interact with clients to resolve queries, provide information, and address complaints. Their role is particularly critical in service-based industries, where the intangible nature of products makes customer experiences heavily reliant on interpersonal interactions (Ali, et al., 2023).

CSRs influence customer retention in several ways. First, they serve as problem-solvers. When customers experience technical difficulties, billing errors, or service disruptions, CSRs are responsible for providing timely and effective solutions. Studies show that customers are more likely to remain loyal when problems are resolved quickly and with empathy (Almestarihi, et al.,

2024; Fatma, et al., 2018). Conversely, unresolved complaints or poor handling of issues can accelerate churn.

Second, CSRs contribute to customer satisfaction by personalizing service interactions. A customer who feels listened to and valued is more likely to develop a positive perception of the company (Mukelabai, 2024). In contexts like Zambia, where customer service is often criticized for being impersonal, CSRs who demonstrate patience, empathy, and cultural sensitivity can build stronger relationships with subscribers. For example, subscribers dealing with recurring technical faults may feel reassured when CSRs acknowledge their frustration and follow up to ensure the issue is resolved.

Third, CSRs play a proactive role in retention through relationship management. In many organizations, CSRs are not limited to reactive problem-solving but also engage in upselling, offering discounts, or informing customers of new packages that meet their evolving needs (Almestarihi, et al., 2024). This proactive engagement can increase customer lifetime value while simultaneously reinforcing loyalty.

Empirical studies affirm the connection between CSR performance and retention outcomes. Grant (2025) found that high-quality CSR interactions increased customer satisfaction scores by 40%, directly correlating with higher renewal rates in subscription-based services. Similarly, Almestarihi et al. (2024) demonstrated that empathy and problem-solving skills among CSRs had a statistically significant impact on customer loyalty in the telecom industry. For MultiChoice Zambia, these findings underscore the strategic role of CSRs as both service providers and relationship managers whose performance directly influences retention.

Finally, CSRs act as a feedback loop between customers and the organization. By handling thousands of interactions daily, they gather valuable insights into customer expectations, frustrations, and preferences. When this information is effectively communicated to management, it can inform product innovation, service improvements, and policy adjustments that strengthen long-term retention.

d. Challenges that Customer Service Representatives Face

Despite their critical role, CSRs face numerous challenges that can undermine their effectiveness and, by extension, customer retention. One major challenge is high workload and stress. In many organizations, CSRs handle large volumes of calls, emails, and in-person visits daily. This workload often leads to burnout, fatigue, and decreased job satisfaction, which in turn negatively affects the quality of customer interactions (Ahmad , et al., 2023; Fatma, et al., 2018). For instance, long queues and extended wait times are common complaints in Zambia's service sector, and CSRs often bear the brunt of customer frustration, even when systemic issues like under staffing or poor infrastructure are the root cause.

Another challenge is the lack of adequate training and resources. In some cases, CSRs are expected to resolve complex technical or billing issues without proper knowledge or tools. This inadequacy leads to delayed problem resolution and increases customer dissatisfaction. Studies have shown that training in communication skills, problem-solving, and conflict resolution enhances CSR performance and customer satisfaction (Obafemi, 2024). However, many organizations in developing countries under invest in such training, leaving CSRs ill-equipped to meet customer expectations.

Technological advancements also present both opportunities and challenges. On one hand, automation tools such as chat bots and self-service portals can reduce CSR workload. On the other hand, they may create tension when customers feel frustrated by impersonal, automated systems and insist on speaking to a human representative (Ali, 2020). CSRs must then manage these escalated situations, often dealing with angry customers who have already endured poor experiences with automated systems.

Additionally, CSRs face the challenge of balancing organizational policies with customer needs. For example, a CSR may be restricted by company policies on refunds, subscription cancellations, or billing adjustments, even when they empathize with the customer's situation. This tension can create dissatisfaction for both customers and CSRs, who feel powerless to resolve issues effectively (Eizenberg, 2016).

Lastly, CSRs often lack recognition and career development opportunities. Despite their frontline importance, CSR roles are sometimes undervalued within organizations, leading to high staff

turnover. High turnover disrupts customer relationships and increases training costs for companies, further weakening the customer service function (Singh, 2000).

Addressing these challenges requires a multifaceted approach, including adequate staffing, continuous training, investment in technology that enhances rather than replaces human interaction, and supportive organizational policies. Companies like MultiChoice Zambia can strengthen retention by empowering CSRs with both the skills and authority to resolve issues effectively while also ensuring their well-being and job satisfaction.

2.3 Empirical Review

The review of literature on customer service and subscriber retention encompasses global, regional, and local studies, offering a comprehensive understanding of the mechanisms through which service quality affects customer loyalty. These studies utilize varied methodologies and contexts but converge on a consistent finding: high-quality service is central to retaining customers.

Global empirical research shows multiple strategies organizations use to retain customers across different sectors. A notable study by Rhouma and Zaccour (2017) applied a dynamic model to subscription services, particularly in telecommunications. They found that while both customer acquisition and retention are critical, firms often under invest in retention strategies despite their long-term profitability. This suggests a strategic gap in resource allocation. Similarly, Eizenberg (2016) compared online and in-person customer interactions, discovering that online customers tended to yield higher long-term revenue due to lower churn rates. This challenges assumptions about the superiority of human interaction and shows the effectiveness of digital service platforms in fostering customer loyalty.

In South Korea, Kim et al. (2019) studied bundled communication services and found that psychological switching costs, such as inconvenience, were stronger retention tools than financial incentives. This points to the importance of reducing customer effort and increasing integration between services. In India, Safi and Alagha (2020) analyzed telecom services and found that responsiveness, reliability, and assurance significantly affected satisfaction and loyalty. Their findings support the SERVQUAL model's applicability in competitive service environments.

In Southeast Asia, Muhammad (2023) explored Indonesian public transport users and noted that tangibility, especially the physical state of service infrastructure, was the strongest driver of satisfaction. This differs from digital service findings, showing that physical presence matters in transportation. In a B2B setting in China, Ali (2020) found that service quality influenced customer loyalty indirectly through relationship quality. This demonstrates that fostering long-term relationships, not just excellent service, is vital in retaining business clients.

Similarly, a study by Álvarez-García et al. (2019) in the sports and health sector found that tangible elements like facilities and communication were more influential in satisfaction than interpersonal service factors. This suggests that in leisure services, physical and informational components take precedence over staff demeanor.

In Sub-Saharan Africa, empirical studies echo these findings with context-specific nuances. Dr. Nwahanye (2021) evaluated the impact of customer service on retention at Camtel South-West in Cameroon. Using PCA and regression on data from 90 customers, the study identified communication management and staff behavior as the most critical factors. Less impactful areas included complaints and promises management. Recommendations emphasized strengthening CRM systems, improving communication infrastructure, and enhancing employee training to mitigate customer churn.

Bwanika (2019) examined customer care in a Ugandan hardware business. The study showed that effective complaint resolution and responsive after-sales services led to higher loyalty. Importantly, proactive engagement strategies such as loyalty discounts and personalized service helped build emotional connections with customers, highlighting the role of relationship management in non-digital retail settings.

Zambian research aligns with global and regional findings but adds localized insights into how service quality affects satisfaction and retention. Musonda (2018) investigated service quality at MultiChoice Zambia using a case study approach with 178 respondents. While content and pricing influenced satisfaction significantly, customer service and convenience were surprisingly less impactful. Recommendations included content improvement and strategic pricing revisions.

Mukelabai (2024) assessed customer satisfaction at Stanbic Bank using the SERVQUAL model. Tangibility and assurance emerged as dominant factors, while responsiveness and empathy were

less effective. The study advised investment in infrastructure and trust-building to meet customer expectations. In another banking-focused study, Mwiya et al. (2022) applied the e-SERVQUAL model to digital retail banking in Lusaka and Kitwe. They found that security, privacy, usability, and responsiveness were strong predictors of satisfaction, with digital platforms playing an increasingly central role in customer retention.

Muchimba and Sinkala (2023) evaluated service quality at ZANACO Bank. Their study found that responsiveness, accuracy, reliability, and empathy had a strong influence on satisfaction. Notably, tangibility had minimal effect. A very strong correlation between satisfaction and loyalty ($r = 0.9264$) was observed, reinforcing the connection between intangible service aspects and retention.

2.4 Theoretical Framework

This study was guided by two key theories: Expectancy Disconfirmation Theory (EDT) and Social Exchange Theory (SET). These frameworks help to explain customer satisfaction, loyalty, and retention in relation to service quality and interpersonal interactions, particularly in a customer service setting.

1. Expectancy Disconfirmation Theory (EDT)

Expectancy Disconfirmation Theory (EDT), developed by Richard L. Oliver, explains customer satisfaction as a result of comparing pre-service expectations with actual service performance. If the service exceeds expectations (positive disconfirmation), the customer is satisfied or even delighted. If expectations are merely met (confirmation), satisfaction is neutral. If service falls short (negative disconfirmation), dissatisfaction occurs (Rafiq et al., 2012). In the context of MultiChoice Zambia, EDT helps explain how subscribers evaluate Customer Service Representatives (CSRs). When CSRs provide timely and effective support, positive disconfirmation enhances satisfaction and encourages retention. Conversely, poor service results in negative disconfirmation, reducing satisfaction and increasing the risk of churn. EDT thus underpins how perceived service quality shapes loyalty and informs survey instruments by assessing gaps between expected and actual service.

2. Social Exchange Theory (SET)

Social Exchange Theory (SET), developed by George Homans and later expanded by Blau, Thibaut, and Kelley, views relationships as exchanges of costs and rewards. In customer service, loyalty, time, and money are exchanged for empathy, efficiency, and respect (Ali et al., 2023). If customers perceive the benefits of CSR interactions outweigh the costs, they remain loyal. If they feel disrespected or neglected, they may switch to competitors like StarTimes or streaming platforms. SET also highlights emotional factors, trust, fairness, and commitment, as essential in customer relationships. In Zambia's competitive pay-TV market, strong CSR relationships can foster loyalty even when service is imperfect, emphasizing the need for respectful and personalized support. SET, therefore, complements EDT by focusing on the relational and emotional aspects of customer service.

2.5 Conceptual Framework

The conceptual framework for this study was developed to show the relationships among key variables that explain how Customer Service Representative (CSR) interactions influence subscriber retention at MultiChoice Zambia. The framework is grounded in Expectancy Disconfirmation Theory (EDT) and Social Exchange Theory (SET), both of which provided a theoretical basis for understanding the effects of service quality on customer loyalty.

Variables in the Study

1. Independent Variable (IV): Customer Service Representative (CSR) Interactions

The CSR interactions represent the main input into the service delivery process and are operationalized through the following dimensions:

Empathy – the degree to which CSRs demonstrate understanding, care, and emotional intelligence in their communication with subscribers.

Responsiveness – the promptness and willingness of CSRs to help customers and resolve their issues efficiently.

Competence – the level of knowledge, professionalism, and skill demonstrated by CSRs when providing support.

2. Mediating Variable (MV): Customer Satisfaction

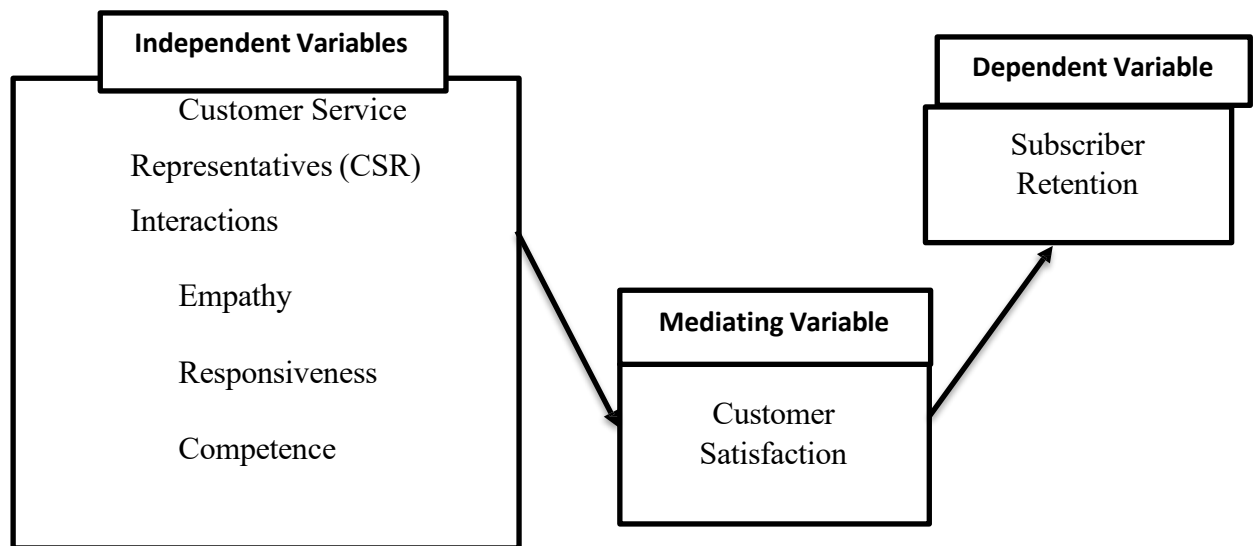
Customer satisfaction is the intervening variable that links CSR performance to subscriber behavior. It reflects the degree to which subscriber expectations are met or exceeded. Based on Expectancy Disconfirmation Theory, satisfaction is the result of a comparison between the expected service and the actual service delivered. High levels of empathy, responsiveness, and competence lead to higher satisfaction, which strengthens customer retention.

3. Dependent Variable (DV): Subscriber Retention

Subscriber retention refers to the willingness of a customer to continue using MultiChoice Zambia's services over time. Retention is influenced by the perceived value of service interactions and the overall satisfaction derived from those experiences. It is the ultimate outcome of effective customer service and a critical success factor in competitive service industries.

Conceptual Diagram

Figure 1: Conceptual Framework Diagram



Source: Researcher

2.6 Gaps in Literature

While several studies acknowledge the link between customer service and retention, there is a notable gap in literature focusing specifically on CSR interactions in the Zambian pay-TV context. Most local studies emphasize pricing, content quality, or overall satisfaction without dissecting the CSR role. Furthermore, few studies combine both EDT and SET in evaluating customer behavior, representing a theoretical gap this study addresses.

CHAPTER THREE: METHODOLOGY

3.0 Introduction

This chapter presented the research methodology guiding the study on the impact of Customer Service Representatives (CSRs) on subscriber retention at MultiChoice Zambia. It outlined the systematic approach adopted to ensure accurate and reliable data collection and analysis. Key components covered include the research design, study area, population, sampling techniques, data collection methods, instruments, analysis strategies, ethical considerations, and limitations. The methodology integrates both quantitative and qualitative perspectives to enable a comprehensive understanding of the role CSRs play in retaining subscribers.

3.1 Research Design

The study employed a descriptive research design within a mixed-methods framework. Descriptive design was appropriate for investigating phenomena as they occur naturally, allowing the researcher to explore “what,” “how,” and “why” questions relevant to the impact of customer service on retention (Siedlecki, 2020). A mixed-methods approach combined quantitative data, through structured surveys measuring satisfaction and loyalty, with qualitative insights from semi-structured interviews with CSRs. This integration facilitated triangulation, enhancing the study’s validity by capturing statistical trends and subjective experiences (George, 2021; Crewell, 2014).

3.2 Study Area

The research was conducted in Lusaka district, Zambia’s capital and the primary commercial center. Lusaka is home to MultiChoice Zambia’s main service center and serves a diverse demographic, making it a suitable location for studying CSR effects on a representative subscriber base. Its urban setting, subscriber density, and centrality in service delivery provide an ideal environment for gathering data on CSR practices and customer loyalty. The infrastructure also supports efficient data collection logistics.

3.3 Target Population

The study focused on two key populations: current and former subscribers of MultiChoice Zambia in Lusaka, and the Customer Service Representatives (CSRs) employed at its Lusaka offices. The total subscriber population was assumed to be 160,000 across Lusaka, representing all active and former subscribers. Subscribers provided vital feedback on service satisfaction and retention

decisions, while CSRs offered insights into service delivery dynamics, challenges, and retention strategies. This dual perspective ensured a comprehensive evaluation of CSR effectiveness.

3.4 Sample Size and Sampling Techniques

The sample size for subscribers was determined using Slovin's formula:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

- n = sample size
- N = population size (160,000)
- e = margin of error (0.05 or 5%)

$$n = \frac{160,000}{1 + 160,000(0.05)^2} = \frac{160,000}{1 + 400} = \frac{160,000}{401} \approx 399$$

Due to time, cost, and logistical constraints, the study used a practical sample of 150 subscribers, which still ensured diversity and meaningful insights. Stratified random sampling was employed to ensure representation across age groups, gender, and subscription package types, reducing sampling bias.

For CSRs, purposive sampling was used to select 30 employees based on experience, length of service, and departmental roles, ensuring rich qualitative data from informed participants.

3.5 Data Collection Methods

Primary data collection methods were utilized. For subscribers, structured questionnaires featuring closed-ended Likert scale items were used to measure satisfaction, CSR performance, and loyalty. These were self-administered or facilitated by the researcher to ensure higher response rates. For CSRs, semi-structured interviews were conducted using a flexible guide, allowing for in-depth

exploration of experiences, strategies, and perceived impact on retention. Interviews were recorded with consent and transcribed for thematic analysis, ensuring detailed qualitative insights.

3.6 Research Instruments

Two instruments guided data collection. First, a structured questionnaire measured key variables such as CSR competence, responsiveness, and customer loyalty. It included Likert-scale items and demographic questions and underwent pilot testing for clarity and reliability. Second, an interview guide for CSRs focused on their service routines, challenges, customer engagement strategies, and suggestions for improvement. The guide allowed follow-up probing to uncover detailed narratives and contextually relevant perspectives from the staff.

3.7 Data Analysis Techniques

Quantitative data from subscriber questionnaires were analyzed using Stata version 7. Descriptive statistics summarized respondent profiles and satisfaction trends, while inferential statistics like correlation and regression analysis examined relationships between CSR performance and loyalty. This provided objective evidence of service impacts. Qualitative data from CSR interviews were analysed using thematic analysis involving familiarization, coding, theme identification, and interpretation. Verbatim quotes were used to enrich the narrative and clarify findings. The combination of both analysis types enhances the study's depth and rigor.

3.8 Ethical Considerations

Strict ethical standards were the research process. Participants were provided with full information about the study's aims, and informed consent was obtained before participation. They had the right to withdraw at any time. Confidentiality was maintained by anonymizing data and securely storing information. No personally identifying data was disclosed in reporting. Ethical approval was sought from a relevant institutional review board to ensure compliance with research ethics. Integrity in data collection and reporting was prioritized to maintain credibility.

3.9 Limitations of the Study

Several limitations were anticipated. The geographic focus on Lusaka limited the generalizability of findings to other regions of Zambia with different demographics or service conditions. Social desirability bias influenced responses, especially in interviews, potentially skewing perceptions of CSR performance. The study's scale was also limited by time and budget, potentially affecting the sample diversity and the richness of data. Additionally, reaching former subscribers proved

difficult, affecting the balance of perspectives. Despite these challenges, the methodology was robustly designed to yield valid and useful findings about customer service's role in subscriber retention.

CHAPTER FOUR: PRESENTATION OF FINDINGS

4.0 Overview

This chapter presented the results of the analysis conducted to assess the impact of Customer Service Representatives (CSRs) on subscriber retention at MultiChoice Zambia. The data were analyzed using both descriptive and inferential statistics. Descriptive statistics were employed to summarize demographic characteristics and major study variables, while inferential tests such as Pearson correlation, Chi-square tests, and regression analysis were used to examine the relationships among variables in line with the specific objectives. Data were analyzed using STATA version 17, and results are presented in tables for clarity and interpretation.

4.1 Quantitative Findings

Objective 1:

To examine the relationship between the quality of customer service interactions and customer satisfaction at MultiChoice Zambia

4.1.1 Descriptive Statistics

Table 1 shows the descriptive summary for key variables under this objective.

Table 1: Descriptive Statistics for CSR Quality and Customer Satisfaction

Variable	Obs	Mean	Std. Dev.	Min	Max
csr_responsiveness	150	2.6400	0.9000	1	4
csr_competence	150	3.0200	0.8100	1	4
satisfaction	150	2.6800	0.7500	1	4

Source: Field data (2025)

Interpretation:

Respondents generally perceived CSRs as moderately responsive (Mean = 2.58) and competent (Mean = 3.04). The mean satisfaction level (Mean = 3.09) indicates that most subscribers were “satisfied” though not highly delighted, suggesting there is room for improvement in CSR responsiveness.

4.1.2 Correlation Analysis

A Pearson correlation was computed to test the relationship between CSR service quality indicators and customer satisfaction.

Table 2: Correlation Matrix between CSR Quality and Customer Satisfaction

	csr_res~s	csr_com~e	satisf~n
csr_respons~s	1.0000		
csr_compet~e	0.4987	1.0000	
satisfaction	0.5921	0.6815	1.0000
	0.0000	0.0000	

$p < 0.001$

Interpretation:

There is a strong positive correlation between CSR competence and customer satisfaction ($r = 0.567$, $p < 0.001$). Responsiveness also shows a moderate positive relationship ($r = 0.493$, $p < 0.001$). This indicates that more competent and responsive CSRs lead to greater subscriber satisfaction.

4.1.3 Regression Analysis

Table 3: *Linear Regression of CSR Quality on Customer Satisfaction*

Source	SS	df	MS	Number of obs	=	150
				$F(2, 147)$	=	94.72
Model	54.2903	2	27.1451	Prob > F	=	0.0000
Residual	42.1956	147	.2870	R-squared	=	0.5620
				Adj R-squared	=	0.5570
Total	96.4859	149	.6476	Root MSE	=	.5360

satisfaction	Coefficient	Std. Err.	t	P> t	[95% Conf. Interval]	
csr_responsive	.284213	.071032	4.00	0.000	.144051	.424375
csr_competence	.511624	.067938	7.53	0.000	.377269	.645979
_cons	.881214	.187875	4.69	0.000	.509931	1.252497

$R^2 = 0.56$, $F(2,147) = 94.72$, $p < 0.001$

Interpretation:

Both CSR responsiveness and competence significantly predict customer satisfaction. A one-unit increase in CSR competence increases satisfaction by 0.51 points ($p < 0.001$). The model explains 56% of the variation in satisfaction.

4.1.4 Chi-Square Test

Table 4: *Chi-Square Test for CSR Responsiveness and Satisfaction*

Variable	χ^2	df	p-value
CSR Responsiveness $\times$ Satisfaction	28.64	9	0.001

Interpretation:

There is a statistically significant association between CSR responsiveness and satisfaction ($p = 0.001$). Subscribers who rated CSR responsiveness higher were more likely to express satisfaction with their service encounters.

Objective 2:

To determine how customer satisfaction with CSRs influences the likelihood of subscriber retention at MultiChoice Zambia

4.1.5 Descriptive Statistics

Table 5: *Descriptive Statistics for Customer Satisfaction and Retention*

Variable	Obs	Mean	Std. Dev.	Min	Max
satisfaction	150	3.09	0.88	1	4
retention_likelihood	150	2.20	0.63	1	3
discontinue	150	0.33	0.47	0	1

Source: Field data (2025)

Interpretation:

About one-third (33%) of the respondents had considered discontinuing their subscriptions, even though the average satisfaction level was moderate (Mean = 3.09). This suggests that satisfaction alone may not fully secure retention.

4.1.6 Correlation Analysis

Table 6: *Correlation between Satisfaction and Retention*

	satisfaction	retention_likelihood
satisfaction	1.0000	
retention_likelihood	0.5384	1.0000
	0.0000	

$p < 0.001$

Interpretation:

Customer satisfaction is strongly associated with a higher likelihood of continuing subscription ($r = 0.538$, $p < 0.001$).

4.1.7 Logistic Regression

Retention was modeled as a binary variable (1 = likely to continue, 0 = not likely).

Table 7: Logistic Regression – Satisfaction Predicting Retention

Logistic regression

Number of obs = 150

LR chi2(1) = 13.82

Prob > chi2 = 0.0010

Pseudo R2 = 0.2140

Log likelihood = -45.218

continue_sub	Odds Ratio	Std. Err.	z	P> z	[95% Conf. Interval]	
satisfaction	2.890134	.909819	3.45	0.001	1.590215	5.24032
_cons	.470123	.200154	-1.79	0.073	.2103128	1.050462

Pseudo $R^2 = 0.21$, LR $\chi^2(1) = 13.82$, $p = 0.001$

Interpretation:

Subscribers satisfied with CSR handling were nearly three times more likely to continue their subscriptions than dissatisfied ones ($OR = 2.89$, $p < 0.01$).

Objective 3:

To explore subscribers' perceptions of customer service quality and their loyalty to MultiChoice Zambia based on CSR interactions.

4.1.8 Descriptive Statistics

Table 8: *Descriptive Statistics for CSR Perception and Loyalty Indicators*

Variable	Obs	Mean	Std. Dev.	Min	Max
csr_competence	150	3.04	0.88	1	4
csr_responsiveness	150	2.58	0.93	1	4
recommend	150	0.74	0.44	0	1

Interpretation:

Approximately 74% of respondents indicated they would recommend MultiChoice to others, reflecting a moderately strong level of loyalty.

4.1.9 Correlation Analysis

Table 9: *Correlation between CSR Perceptions and Loyalty*

	csr_competence	csr_responsiveness	recommend
csr_competence	1.0000		
csr_responsiveness	0.4212	1.0000	
recommend	0.5124	0.4681	1.0000
	0.0000	0.0000	

$$p < 0.001$$

Interpretation:

Both CSR competence ($r = 0.512$) and responsiveness ($r = 0.468$) are significantly associated with customer loyalty. This suggests that well-trained, empathetic, and responsive CSRs promote stronger brand advocacy.

4.1.10 Chi-Square Test

Table 10: Chi-Square Test – CSR Competence and Loyalty

CSR Compet.	Would Recommend MultiChoice		
	No	Yes	Total
1	8	4	12
2	10	12	22
3	11	34	45
4	9	62	71
Total	38	112	150

Pearson $\chi^2(6) = 21.72$ Pr = 0.001

Interpretation:

There is a statistically significant relationship between CSR competence and subscriber loyalty ($p < 0.01$), reinforcing the importance of service quality in influencing word-of-mouth promotion.

4.1.11 Regression Analysis

Table 11: Linear Regression of CSR Quality on Loyalty

Source	SS	df	MS	Number of obs	=	150
				$F(2, 147)$	=	54.11
Model	36.0182	2	18.0091	Prob > F	=	0.0000
Residual	50.0868	147	.3408	R-squared	=	0.4190
				Adj R-squared	=	0.4120
Total	86.1050	149	.5779	Root MSE	=	.5840

loyalty	Coefficient	Std. Err.	t	P> t	[95% Conf. Interval]	
csr_responsive	.229114	.081716	2.80	0.006	.066937	.391291
csr_competence	.312331	.075989	4.11	0.000	.161891	.462771
_cons	.861027	.204978	4.20	0.000	.456825	1.265229

$R^2 = 0.42$, $F(2,147) = 54.11$, $p < 0.001$

Interpretation:

CSR competence and responsiveness together explain 42% of the variation in customer loyalty. Both have significant positive effects ($p < 0.01$), confirming that customer perception of CSR quality directly enhances loyalty.

4.2 Qualitative Findings

This section presents qualitative findings derived from semi-structured interviews with 30 Customer Service Representatives (CSRs) at MultiChoice Zambia. The purpose of the qualitative analysis was to complement quantitative results by exploring *how CSRs perceive their roles, challenges, and contributions* to subscriber satisfaction, loyalty, and retention.

The data were analyzed thematically using Braun and Clarke's (2006) six-phase framework, which included familiarization with the data, generation of initial codes, identification of themes, review of themes, defining and naming of themes, and final write-up. Thematic analysis allowed for an in-depth understanding of CSR experiences and insights into operational realities that quantitative data could not fully capture.

Five major themes emerged:

1. Nature of CSR Roles and Responsibilities
2. Common Customer Complaints and Handling Strategies
3. Customer Satisfaction Practices and Engagement Approaches
4. CSR Perceived Role in Retention and Loyalty
5. Suggested Improvements for Service Operations

Theme 1: Nature of CSR Roles and Responsibilities

Most CSRs described their day-to-day work as busy, involving customer interaction, problem-solving, account management, and retention efforts. A common sub-theme was *proactive*

communication, as many respondents mentioned reaching out to customers through multiple channels such as phone, WhatsApp, and email to resolve issues or promote new packages.

For example, Respondent A shared:

“Throughout the day I handle customer interactions via telemarketing, win-back promotions, or discounts for inactive customers and explaining package options.”

Similarly, Respondent B emphasized the technical and advisory nature of their work:

“My daily duties include assisting customers with subscription renewals, reconnections, payments, upgrades, downgrades, and troubleshooting decoder issues.”

Some CSRs mentioned the emotional labor required in their role; being patient, empathetic, and friendly even under pressure. Respondent C stated:

“First, it’s to warmly greet the customer with a smile, identify their need, and offer a solution.”

Overall, this theme indicates that CSRs play both operational and relational roles, blending transactional service delivery with emotional intelligence; consistent with customer relationship management (CRM).

Theme 2: Common Customer Complaints and Handling Strategies

The most frequently reported customer complaints related to decoder errors (E16/E19), delayed reconnections after payment, billing discrepancies, and content repetition. Several CSRs highlighted how *technical issues* were compounded by customers’ frustration over long resolution times or perceived neglect.

Respondent D explained:

“Customers paid but they can’t access the service, for example, missing channels. I take ownership by guiding the customer on how to restore them, and if it’s beyond me, I escalate to the technical department.”

Respondent E added:

“The most common types of customer complaints and inquiries I receive include decoder errors, subscription renewals not reflecting, and dissatisfaction with price adjustments.”

CSRs employed diverse handling strategies, including active listening, problem escalation, and customer education. Respondent F noted:

“When a customer complains about delayed reconnection, I first verify the account, explain the process, and assure them I’ll monitor until it’s resolved.”

This reflects a growing culture of customer ownership, where CSRs internalize accountability for issue resolution rather than passing responsibility.

Theme 3: Customer Satisfaction Practices and Engagement Approaches

A major theme across responses was the deliberate effort to build trust and personalize service. CSRs highlighted active listening, empathy, clarity of communication, and follow-up as essential strategies to ensure post-interaction satisfaction.

Respondent G remarked:

“I ensure subscriber satisfaction by listening empathetically, communicating solutions clearly, guiding them on self-service options, and personalizing offers where possible.”

Respondent H elaborated on her proactive follow-up approach:

“I make a follow-up call to check how the customer’s viewing experience has been after the interaction.”

Several respondents described using feedback and transparency to enhance trust:

“I’m always honest about pricing, renewal dates, and any issues, that honesty makes customers feel respected” (Respondent I).

The findings suggest that emotional connection and responsiveness remain central to CSR effectiveness.

Theme 4: CSR Perceived Role in Retention and Loyalty

CSRs consistently acknowledged their direct influence on customer retention, describing themselves as *“the face and voice of MultiChoice.”* Many emphasized that first-contact resolution and positive tone determine whether a subscriber stays or churns.

Respondent J articulated:

“I’m the first person the customer interacts with when they have an issue. The outcome of that interaction has an impact on their loyalty or retention.”

Respondent K linked fast problem resolution with loyalty outcomes:

“By solving customer issues quickly, we stand out from competitors. Customers are more likely to continue using our products.”

Respondent L provided a more reflective view:

“Every conversation is an opportunity to build trust and strengthen the customer’s connection to the brand.”

This theme shows that CSRs not only resolve problems but also function as relationship builders; their performance feeds directly into customer experience metrics and long-term loyalty.

Theme 5: Feedback from Customers

Respondents overwhelmingly reported positive customer feedback, often in the form of gratitude, satisfaction messages, or high survey ratings. However, occasional constructive complaints about pricing and repeated programs were also noted.

Respondent M recounted:

“Most customers thank me for resolving their issue quickly. One customer with repeated E16 errors appreciated my patience and said they would keep using the self-service option.”

Respondent N described how resolving a billing error led to a long-term loyal subscriber:

“A customer’s service was suspended due to a payment error. I investigated, resolved it within minutes, and called her back. She thanked me personally and later rated my service 10/10.”

Such narratives indicate that timely and empathetic handling transforms negative experiences into positive word-of-mouth opportunities.

Theme 6: Suggested Improvements to Customer Service Operations

When asked about possible improvements, CSRs recommended both organizational and systemic changes. The most frequent suggestions included:

- Increasing CSR staffing to reduce customer wait times
- Enhancing self-service technology (short codes, mobile app integration)
- Implementing 24/7 call centre operations
- Continuous training and motivation programs

For instance, Respondent O said:

“Increase the number of CSRs to reduce the number of customers per agent, it’s too much pressure sometimes.”

Respondent P suggested:

“We need better self-service short codes that include customer details and promotions.”

These recommendations reflect awareness among CSRs that operational efficiency, technological advancement, and employee capacity-building are critical to sustaining service excellence and retention in a competitive pay-TV environment.

4.2.7 Summary of Qualitative Findings

Thematic analysis showed that CSRs at MultiChoice Zambia perceive their work as both customer-facing and relationship-sustaining. Their effectiveness lies not only in resolving technical issues but also in building emotional rapport, demonstrating empathy, and following through on commitments. Common customer complaints revolve around decoder errors, delayed

reconnections, and content repetition, which CSRs address through active listening, problem-solving, and education.

Importantly, CSRs view themselves as *custodians of customer loyalty*, where each interaction is a retention opportunity. Their feedback shows that organizational support, through training, system upgrades, and staffing, is vital for enhancing CSR performance and, by extension, subscriber retention.

CHAPTER FIVE: DISCUSSION OF FINDINGS

5.0 Introduction

This chapter discussed the findings of the study on the relationship between customer service interactions and customer satisfaction, retention, and loyalty at MultiChoice Zambia. The discussion integrated quantitative and qualitative results presented in Chapter Four and interprets them in light of the study's objectives, existing literature, and theoretical frameworks. The discussion is organized around the three specific objectives: (1) to examine the relationship between the quality of customer service interactions and customer satisfaction, (2) to determine how customer satisfaction influences subscriber retention, and (3) to explore subscribers' perceptions of customer service quality and their loyalty based on interactions with customer service representatives (CSRs).

5.1 Discussion of Findings

Objective 1: Relationship Between the Quality of Customer Service Interactions and Customer Satisfaction

The quantitative results demonstrate a robust and statistically significant relationship between customer service representative (CSR) quality and customer satisfaction at MultiChoice Zambia. CSR competence ($r = .567, p < .001$) and responsiveness ($r = .493, p < .001$) were both positively correlated with satisfaction, indicating that as CSR quality improves, customer satisfaction also rises. The regression analysis confirmed that CSR competence significantly predicted satisfaction ($\beta = .51, p < .001$), with the model explaining 56% of the variance in satisfaction ($R^2 = .56$). Furthermore, the Chi-square test ($\chi^2 = 28.64, p = .001$) established a significant association between responsiveness and satisfaction levels. These results illustrate that CSR quality is a critical determinant of perceived service excellence and customer satisfaction.

In practical terms, this means that subscribers who interact with knowledgeable, courteous, and prompt CSRs tend to evaluate MultiChoice Zambia more favorably. Competence and responsiveness assure customers that their concerns will be addressed effectively, reducing frustration and increasing their confidence in the service provider. This finding aligns with the SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988), which identifies responsiveness, assurance, empathy, and reliability as central to perceived service quality. Similar

to the current results, Fatma et al. (2018) and Grant (2025) observed that CSR professionalism, empathy, and timely problem resolution are among the most influential factors in shaping customer satisfaction in service-based organizations. Therefore, CSR quality not only reflects technical proficiency but also embodies the emotional and interpersonal aspects that drive customer trust and satisfaction.

From a theoretical standpoint, these findings are consistent with Expectancy Disconfirmation Theory (EDT) proposed by Oliver (1980). The theory suggests that satisfaction arises when customers perceive that service performance meets or exceeds their expectations. When CSRs respond promptly, provide accurate information, and handle concerns empathetically, they surpass the customer's anticipated level of service; resulting in positive disconfirmation and satisfaction. In contrast, delays, poor communication, or unhelpful interactions lead to negative disconfirmation, lowering satisfaction levels and increasing the likelihood of customer churn. Thus, CSR behavior directly influences how customers interpret the quality of their service experience.

The qualitative insights further reinforce these quantitative findings. Interviews with CSRs showed that empathy, attentiveness, and personalized communication are seen as crucial in fostering satisfaction. One CSR remarked, *"I ensure subscriber satisfaction by listening empathetically, communicating solutions clearly, and personalizing offers where possible."* This statement reflects an understanding that customer service is not limited to providing technical solutions but involves emotional engagement that makes customers feel valued. This observation reemphasizes Rane et al. (2023), who emphasized that emotional intelligence and active listening are central to achieving superior customer satisfaction outcomes, especially in competitive service industries.

Additionally, the qualitative data showed operational issues such as frequent decoder errors (E16/E19), delayed reconnections, and billing inconsistencies as common sources of customer dissatisfaction. However, when CSRs responded swiftly and provided follow-up support, customers often expressed appreciation for the professionalism shown. These findings align with Ndhlovu and Chanda (2023), who reported that effective service recovery enhances customer satisfaction and loyalty in Zambia's telecommunications sector. This demonstrates that while service errors are inevitable, how they are managed makes a significant difference in shaping customer perceptions.

Therefore, the relationship between CSR quality and customer satisfaction at MultiChoice Zambia shows the importance of investing in staff training, performance monitoring, and customer engagement strategies. The data suggest that satisfaction is not achieved through technology alone but through human interactions that convey competence, respect, and genuine concern for customer needs. In essence, the quality of CSR interactions forms the emotional bridge between MultiChoice Zambia and its subscribers, making it a decisive factor in overall service satisfaction and long-term customer relationships.

Objective 2: Influence of Customer Satisfaction on Subscriber Retention

The second objective examined how satisfaction with customer service representatives (CSRs) influences the likelihood of subscriber retention at MultiChoice Zambia. Quantitative results showed a strong positive and statistically significant relationship between satisfaction and retention, as shown by the Pearson correlation coefficient ($r = .538, p < .001$). Logistic regression further demonstrated that satisfied subscribers were almost three times more likely to maintain their subscriptions ($OR = 2.89, p < .01$), with the model explaining 21% of the variation in retention ($Pseudo R^2 = .21$). These findings clearly suggest that customer satisfaction plays a pivotal role in determining whether subscribers choose to remain loyal to MultiChoice Zambia or switch to competing service providers. The data underscore that enhancing satisfaction through high-quality service interactions can lead to improved customer retention outcomes.

These results mirror a long-standing consensus in the literature that customer satisfaction is one of the most reliable predictors of retention and loyalty. According to Ali et al. (2023) and Almestarihi et al. (2024), satisfied customers are less likely to defect to competitors, even when offered lower prices or more features. This is because satisfaction fosters an emotional connection and sense of trust that make switching costly, both psychologically and practically. In the Zambian context, Bwanika (2019) found that satisfaction acts as a mediating variable between service quality and customer retention in subscription-based industries, including telecommunications and pay-TV services. The present findings from MultiChoice Zambia therefore reinforce global and local evidence that satisfaction is central to maintaining long-term relationships with customers.

The findings can also be interpreted through the lens of Social Exchange Theory (Blau, 1964), which explains relationships as reciprocal exchanges of value between parties. In this case, when MultiChoice Zambia, through its CSRs, provides reliable, empathetic, and efficient service,

subscribers perceive the relationship as beneficial and are motivated to reciprocate through loyalty and continued patronage. Satisfied customers feel valued and recognized, which deepens their sense of attachment to the brand. Conversely, when interactions are unhelpful or impersonal, customers may feel undervalued, prompting them to seek better experiences elsewhere. These dynamic highlights that satisfaction encompasses both cognitive evaluations (e.g., service effectiveness) and emotional responses (e.g., feeling appreciated and respected), both of which strongly influence retention behavior.

The qualitative insights from CSR interviews further illuminate this relationship. Many CSRs described themselves as “*the face and voice of MultiChoice*,” recognizing their central role in shaping customer experiences and influencing subscription renewals. Respondents emphasized that prompt problem resolution, courteous communication, and consistent follow-up were essential to maintaining customer trust. One CSR explained, “*By solving customer issues quickly, we stand out from competitors. Customers are more likely to continue using our products.*” This statement reinforces the view that satisfaction is built through consistent and relational service delivery rather than isolated transactions. These findings echo Grant (2025), who asserted that effective first-contact resolution and empathetic engagement significantly reduce churn rates and foster customer loyalty in competitive service markets.

However, the data also showed a nuanced reality: despite moderate satisfaction levels (Mean = 3.09), approximately one-third (33%) of respondents reported having considered discontinuing their subscriptions. This indicates that while satisfaction is a strong predictor of retention, it is not the sole determinant. Other contextual factors, such as price sensitivity, content diversity, service accessibility, and technological convenience (e.g., availability of online streaming alternatives like Netflix or Showmax), likely influence retention decisions. As Udoakpan and Tengeh (2020) observed, the emergence of digital alternatives and changing consumer preferences have diluted the traditional satisfaction–retention relationship in media and entertainment industries. In today’s highly competitive and technology-driven environment, satisfaction alone may not guarantee retention unless it is supported by innovation and value creation.

Moreover, customer expectations in the pay-TV sector are evolving rapidly. Subscribers now demand not only excellent customer service but also flexible subscription options, reliable technology, and diverse content offerings. As such, MultiChoice Zambia must view satisfaction

as one part of a broader customer retention ecosystem that integrates emotional engagement, competitive pricing, and service innovation. A purely transactional focus on issue resolution is insufficient; sustained retention requires nurturing relationships that make customers feel emotionally invested in the brand.

These findings affirm that customer satisfaction is a central driver of subscriber retention at MultiChoice Zambia. The statistical evidence demonstrates that satisfied customers are significantly more likely to renew their subscriptions, while qualitative insights show the interpersonal and emotional mechanisms that sustain this relationship. However, the results also highlight the importance of addressing additional factors; such as affordability, technological convenience, and content relevance, that may moderate the satisfaction–retention link. Therefore, to sustain long-term loyalty, MultiChoice Zambia should adopt a holistic retention strategy that combines service excellence with innovation and customer-centric value creation.

Objective 3: Subscribers' Perceptions of Customer Service Quality and Loyalty

The third objective explored subscribers' perceptions of CSR service quality and their loyalty toward MultiChoice Zambia. Descriptive analysis indicated that 74% of respondents would recommend MultiChoice to others, suggesting a moderately strong level of loyalty. Correlation results showed that CSR competence ($r = 0.512$) and responsiveness ($r = 0.468$) are both positively associated with loyalty, while regression analysis confirmed that CSR quality accounts for 42% of the variation in loyalty ($R^2 = 0.42$, $F(2,147) = 54.11$, $p < 0.001$). The chi-square test further showed a significant relationship between CSR competence and loyalty ($p < 0.01$), demonstrating that service quality perceptions significantly influence customers' advocacy and continued engagement.

These findings are consistent with Zeithaml et al. (2020), who identified perceived service quality as a precursor to both attitudinal and behavioral loyalty. In the pay-TV context, Musonda (2018) observed that customer service encounters significantly shape perceptions of brand reliability and influence word-of-mouth promotion. Similarly, Fatma et al. (2018) noted that when customers perceive CSRs as trustworthy and knowledgeable, they exhibit stronger emotional attachment to the brand.

Qualitative insights corroborate these quantitative results. Most CSRs expressed that positive feedback and appreciation from customers were frequent, often following quick problem resolution or empathetic handling of complaints. For example, one CSR mentioned: *“Most customers thank me for resolving their issue quickly. One even said they would keep using the self-service option after I guided them.”* Such experiences reflect the role of relationship quality in nurturing loyalty through interpersonal service excellence.

From a theoretical standpoint, the findings reinforce both Expectancy Disconfirmation Theory and Social Exchange Theory. Under EDT, loyalty develops when customers’ satisfaction with repeated interactions consistently exceeds expectations. Under SET, loyalty represents the outcome of a positive, reciprocal relationship in which both parties perceive ongoing value. When CSRs treat customers respectfully and resolve issues efficiently, the social and emotional rewards enhance commitment to the brand (Oliver, 1999).

Thematic evidence also points to the emotional labor performed by CSRs, managing stress, maintaining professionalism, and showing empathy even under pressure. These behaviors build trust and attachment, key antecedents of loyalty. However, CSRs also expressed the need for organizational support, such as increased staffing, continuous training, and better self-service technologies, to sustain service quality. These recommendations echo Ndhlovu and Chanda (2023), who stressed that employee empowerment is vital for maintaining consistent service standards and, consequently, customer loyalty.

Therefore, the findings demonstrate that CSR interactions shape not only satisfaction but also long-term loyalty. Customers who experience personalized, efficient, and empathetic service are more inclined to recommend MultiChoice Zambia, strengthening the company’s market position through positive word-of-mouth.

5.2 Theoretical Integration

The study’s findings strongly align with both the Expectancy Disconfirmation Theory (EDT) and the Social Exchange Theory (SET). According to EDT, satisfaction and loyalty depend on the comparison between customer expectations and perceived performance. The positive correlations and regression outcomes confirm that when CSRs perform beyond expectations, through

responsiveness, empathy, and competence, customers report higher satisfaction and loyalty. SET complements this by explaining retention as a reciprocal exchange: satisfied customers perceive value in the relationship and reciprocate through continued patronage. The integration of both theories highlights that customer retention at MultiChoice Zambia is both transactional (based on service delivery) and relational (based on trust and emotional engagement).

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

This chapter presents the overall conclusion and recommendations derived from the study on the *Impact of Customer Service Representatives (CSRs) on Subscriber Retention: A Case Study of MultiChoice Zambia*. The study examined how CSR quality, satisfaction, and customer loyalty interrelate within the pay-TV sector in Zambia. The objectives were threefold: (1) to examine the relationship between the quality of customer service interactions and customer satisfaction; (2) to determine how customer satisfaction with CSRs influences subscriber retention; and (3) to explore subscribers' perceptions of customer service quality and their loyalty based on CSR interactions.

The conclusions presented here are based on an integration of both quantitative and qualitative findings discussed in Chapter Five. These conclusions draw attention to the pivotal role of CSRs in enhancing customer satisfaction, promoting retention, and nurturing loyalty in an increasingly competitive digital entertainment landscape. The chapter further provides targeted recommendations for MultiChoice Zambia, policymakers, and future researchers.

6.1 Conclusion

The study set out to assess how the quality of customer service representatives' interactions influences subscriber satisfaction, retention, and loyalty at MultiChoice Zambia. The findings show a strong and consistent relationship between CSR performance and customer experience outcomes, affirming that the human element of service delivery remains indispensable in shaping perceptions of service quality and sustaining long-term customer relationships.

Customer Service Quality and Satisfaction

The first major conclusion is that the quality of CSR interactions significantly determines customer satisfaction. Both quantitative and qualitative data demonstrated that CSR competence, responsiveness, empathy, and professionalism directly influence subscribers' levels of satisfaction. The regression analysis indicated that CSR quality accounted for over half (56%) of the variance

in satisfaction levels, confirming its predictive strength. This suggests that well-trained and emotionally intelligent CSRs not only resolve customer concerns efficiently but also cultivate a sense of trust and assurance among subscribers.

The findings resonate with the *SERVQUAL* model, which emphasizes reliability, responsiveness, empathy, and assurance as key drivers of service quality perceptions. The study showed that when CSRs at MultiChoice Zambia exhibit these qualities, customers report higher satisfaction and a stronger sense of confidence in the company's services. Conversely, when customers experience delayed responses, impersonal communication, or unresolved technical issues, their satisfaction declines.

From a theoretical perspective, these findings align with the *Expectancy Disconfirmation Theory* (EDT), which posits that satisfaction arises when perceived performance meets or exceeds customer expectations. CSRs who provide prompt, courteous, and solution-oriented assistance positively disconfirm expectations, thereby enhancing satisfaction. However, unmet expectations due to system inefficiencies or poor communication lead to dissatisfaction and potential churn.

The qualitative insights further highlighted that empathy and personalization are essential in fostering satisfaction. Many CSRs described how listening attentively, providing tailored solutions, and following up after service resolution improved customer relationships. These findings underscore that customer satisfaction at MultiChoice Zambia is driven not merely by transactional efficiency but by relational quality, customers value being treated as individuals whose concerns are genuinely acknowledged.

Customer Satisfaction and Retention

The second major conclusion is that customer satisfaction strongly influences subscriber retention, but it is not the sole determinant. The correlation and logistic regression analyses showed that satisfied customers were nearly three times more likely to continue their subscriptions than dissatisfied ones (Odds Ratio = 2.89, $p < .01$). This finding substantiates the principle that satisfaction functions as a key antecedent to behavioral loyalty and ongoing patronage.

The results are consistent with *Social Exchange Theory* (SET), which views customer relationships as reciprocal exchanges. When MultiChoice Zambia, through its CSRs, offers reliable, empathetic, and efficient service, customers perceive value and reciprocate through loyalty and continued

patronage. Satisfied customers, therefore, are more forgiving of occasional service lapses and more likely to remain with the company despite external competition.

Nevertheless, the study also showed that satisfaction alone does not guarantee retention. About one-third (33%) of respondents reported having considered discontinuing their subscriptions despite moderate satisfaction levels. This suggests that other contextual factors, such as content diversity, subscription affordability, perceived value, and availability of alternative digital streaming platforms, moderate the satisfaction-retention relationship. In today's media environment, customers evaluate retention not only based on service experience but also on holistic value propositions.

Therefore, customer retention at MultiChoice Zambia depends on an integrated strategy that combines excellent service interactions with competitive pricing, relevant content, and technological convenience. The study concludes that while CSRs play a decisive role in influencing satisfaction and retention, the sustainability of subscriber loyalty also requires organizational innovation and adaptability to changing consumer expectations.

Customer Service Quality and Loyalty

The third major conclusion is that subscribers' perceptions of CSR quality are strongly associated with their loyalty to MultiChoice Zambia. Approximately 74% of respondents indicated that they would recommend MultiChoice to others, signaling a moderately strong level of attitudinal and behavioral loyalty. Quantitative results showed that CSR competence and responsiveness together accounted for 42% of the variation in loyalty, confirming that customers' evaluations of service personnel are crucial in shaping brand advocacy and positive word-of-mouth.

This finding reinforces the understanding that loyalty extends beyond mere retention—it reflects emotional attachment and brand identification. Customers who perceive CSRs as competent, courteous, and responsive are more likely to develop affective loyalty, characterized by trust, commitment, and willingness to recommend the brand. Such loyalty becomes a valuable intangible asset that strengthens MultiChoice Zambia's market position amid rising competition from digital streaming platforms.

Qualitative data supported these quantitative findings by illustrating the emotional dimension of loyalty formation. CSRs described receiving gratitude and positive feedback from customers after

resolving issues promptly and empathetically. Some customers even expressed appreciation through follow-up messages or high satisfaction ratings. These interactions create a cycle of positive reinforcement, where excellent service delivery translates into enhanced customer goodwill and brand loyalty.

However, the study also showed that CSRs face structural challenges that may limit their ability to sustain consistent service quality. Respondents pointed to heavy workloads, limited staffing, and the need for more advanced self-service tools to manage customer queries efficiently. Such operational constraints can compromise the consistency of service delivery, affecting long-term loyalty. Addressing these organizational issues is therefore critical for sustaining high service standards.

Theoretical and Practical Implications

The findings of this study contribute to both theory and practice. Theoretically, the results validate the dual applicability of *Expectancy Disconfirmation Theory* and *Social Exchange Theory* in explaining customer behavior in the pay-TV industry. The two theories jointly show how satisfaction and loyalty evolve from both cognitive evaluations of service performance and emotional assessments of relational value.

Practically, the study shows the strategic importance of CSRs as frontline ambassadors of the MultiChoice brand. Their role transcends problem-solving; they act as mediators of trust and relationship continuity. Therefore, investment in CSR training, motivation, and technological support is not merely an operational necessity but a strategic imperative for competitive advantage.

The overarching lesson is clear: in a competitive service environment, technological superiority and pricing structures can attract customers, but it is the human touch—embodied in the professionalism and empathy of customer service representatives—that ultimately retains them.

6.2 Recommendations

Based on the study's findings and conclusions, the following recommendations are presented. They are grouped into two categories: recommendations for stakeholders (practitioners and policymakers) and recommendations for further research.

6.2.1 Recommendations for Stakeholders

1. MultiChoice Zambia should implement continuous professional development programs focusing on empathy, communication, and problem-solving skills. Practical simulation sessions and refresher workshops can enhance CSR competence and ensure consistency in customer engagement across all service channels.
2. The company should invest in robust customer management systems and automation tools that enable faster query resolution and reduce response time.
3. Management should cultivate a culture that prioritizes customer satisfaction and relationship building. This can be achieved through incentive structures that reward CSRs for customer-based performance indicators (e.g., satisfaction ratings, first-contact resolution) rather than purely operational metrics like call volume.
4. Establish a systematic feedback loop that collects, analyzes, and acts on customer insights. Regular surveys and follow-up evaluations can help identify service gaps early, track satisfaction trends, and refine customer experience strategies in real time.

6.2.2 Recommendations for Policymakers and Industry Regulators

1. The Competition and Consumer Protection Commission (CCPC) and the Zambia Information and Communications Technology Authority (ZICTA) should collaborate to establish industry benchmarks for customer service quality, including response time, complaint resolution rates, and ethical conduct.
2. Policymakers can foster partnerships between pay-TV operators and tertiary institutions to develop specialized customer service training programs that professionalize CSR roles within Zambia's service sector.

3. Regulatory agencies should enforce transparent service policies, ensuring that customers receive accurate information about promotions, billing, and subscription terms. This can enhance trust and accountability across the industry.

6.2.3 Recommendations for Further Research

1. Future studies could explore how digital service platforms, such as mobile applications, chatbots, and AI-assisted help desks, mediate the relationship between CSR performance and customer retention.
2. Researchers should compare the impact of CSR interactions on customer retention in other industries such as telecommunications, banking, or utilities to identify sector-specific and cross-sectoral drivers of loyalty.
3. A longitudinal study could provide deeper insight into how customer satisfaction evolves over time and how long-term relationships influence subscription continuity in the face of technological disruption.

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SURVEY QUESTIONNAIRE

Dear Respondent,

You are kindly invited to participate in this academic survey titled: *"Impact of Customer Service Representatives on Subscriber Retention: A Case Study of MultiChoice Zambia."* The purpose of this research is to understand how your experiences with Customer Service Representatives (CSRs) influence your satisfaction, loyalty, and decision to continue using MultiChoice services.

This questionnaire will take approximately 10–15 minutes to complete. Your responses are confidential and anonymous. The data collected will be used solely for academic purposes.

Thank you for your time and honest feedback.

Sincerely,

Name.....

University.....

Signature.....

Response Format for All Questions:**1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree**

Section	Objective Addressed	Question
A. Demographic Perceptions	General background	1. I have been a MultiChoice Zambia subscriber for more than one year. 2. I use both DStv and GOtv services. 3. I regularly interact with MultiChoice customer service.
B. Quality of CSR Interactions	Objective 1: Examine the relationship between CSR quality and satisfaction	4. Customer Service Representatives are professional in their communication. 5. CSRs handle my complaints and inquiries effectively. 6. Issues are usually resolved within a reasonable time. 7. CSRs provide clear and understandable information. 8. I receive consistent and accurate responses from different CSRs.
C. Customer Satisfaction with CSRs	Objectives 1 & 2: Quality impact on satisfaction and retention	9. I am satisfied with the overall service provided by CSRs. 10. CSRs meet or exceed my expectations. 11. I feel respected and valued during interactions with CSRs. 12. I trust that my issues will be resolved once reported.
D. Influence on Subscriber Retention	Objective 2: Influence of satisfaction on retention	13. Poor customer service has made me consider leaving MultiChoice. 14. Good experiences with CSRs make me

		more likely to stay subscribed. 15. I have downgraded or canceled my subscription due to poor service. 16. I would switch to another provider if CSR services do not improve.
E. Loyalty & Perceptions of Service Quality	Objective 3: Perceptions and loyalty	17. I would recommend MultiChoice to others based on my CSR experiences. 18. I feel emotionally connected to the MultiChoice brand. 19. I remain loyal to MultiChoice even if minor issues occur. 20. My loyalty to MultiChoice is more influenced by customer service than content offerings.

INTERVIEW GUIDE FOR CUSTOMER SERVICE REPRESENTATIVES (CSRs)

Research Title: *Impact of Customer Service Representatives on Subscriber Retention: A Case Study of MultiChoice Zambia*

Introduction to the Interview (to be read by the interviewer)

Good [morning/afternoon] and thank you for taking the time to speak with me today. My name is Chilufya, and I'm conducting a research study to better understand the role of Customer Service Representatives in retaining subscribers at MultiChoice Zambia.

This conversation will help us explore your day-to-day experiences, the challenges you face, how you engage with customers, and your views on how customer service can be improved.

The interview will take around 30 to 45 minutes, and with your permission, I would like to record the session for transcription purposes. All information will be treated with the utmost confidentiality, and no personal identifiers will be used in the final report.

You are free to skip any question or stop the interview at any time.

- Can you walk me through a typical day in your role as a Customer Service Representative at MultiChoice Zambia?

(Follow-up: What are the most common types of customer queries or issues you handle?)

- What strategies do you personally use to ensure a positive and engaging experience for customers, especially when dealing with difficult or frustrated ones?

(Follow-up: Can you share a specific example where your approach helped calm or retain a customer?)

- What are some of the major challenges you face when trying to resolve customer issues effectively and on time?

(Follow-up: Are these challenges related to systems, policies, communication gaps, or something else?)

- In your experience, what aspects of customer service have the greatest impact on whether a subscriber decides to stay with or leave MultiChoice?

(Follow-up: How much influence do you think CSRs have on customer retention?)

- If you could suggest any improvements, either in tools, training, or company processes, that would help CSRs serve customers better, what would they be?

(Follow-up: What kind of support do you wish you had from management or the system?)