

**UNIVERSITY
OF
LUSAKA**

SCHOOL OF POSTGRADUATE STUDIES

**AN ASSESSMENT OF CUSTOMER SATISFACTION, RETENTION
AND LOYALTY OF NETWORK PROVIDERS IN ZAMBIA: A STUDY
OF MTN, AIRTEL AND ZAMTEL.**

**A THESIS SUBMITTED TO THE SCHOOL OF POSTGRADUATE
STUDIES, UNIVERSITY OF LUSAKA IN PARTIAL FULFILLMENT
OF THE AWARD OF THE MASTER OF BUSINESS
ADMINISTRATION GENERAL.**

BY

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DECLARATION

This thesis is a presentation of my original work and wherever contributions of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions.

The work was done under the guidance of Dr. Chibozu Maambo

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Sign: 

In my capacity as supervisor of the candidate's thesis, I certify that the above statements are true to the best of my knowledge.

Dr Chibozu Maambo

Date: 21-01-25

Sign: 

DEDICATIONS

To my dear family, all that inspired and encouraged me I gracefully dedicate this Master's Thesis to you with all my love.

ACKNOWLEDGEMENTS

My deepest gratitude to our Almighty God without whose grace and mercy I would not have come this far.

I owe a special debt of gratitude to my supervisor Dr Chibozu Maambo whose guidance has enabled me to produce this work in a unique style and special thanks to my lecturers and administrators at the University of Lusaka.

To Airtel, MTN and Zamtel I express my appreciation for being used as units of analysis in this study.

Special thanks to my family for the support and prayers throughout my education and thanks for your sincere encouragement.

Finally, to all whose fine words, encouragement, prayers and support in diverse ways have gone a long way to assist me complete my master's programme may the Almighty God bless you abundantly.

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LIST OF ACRONYMS

ANOVA	Analysis of Variance
BAZ	Bankers Association of Zambia
CBD	Central Business District
CCPC	Consumer Competition and Protection Commission
DRC	Democratic Republic of Congo
FAQ	Frequently Asked Questions
ITU	International Telecommunications Union
MTN	Mobile Telecommunications Network
PM	Performance Management
PSTN	Public Switched Telecommunication Network
PTC	Postal and Telecommunications Company
RIA	Research ICT Africa
SERVQUAL	Service Quality
SMS	Short Message Service
SPSS	Statistical Package for Social Sciences
TQM	Total Quality Management
UN	United Nations
USD	United States Dollar
ZICTA	Zambia Information and Communications Technology Authority

ABSTRACT

Customer satisfaction, customer retention and customer loyalty have been subjects of great interest to organizations over the years. Customers are important stakeholders in organizations and their satisfaction should be priority to management. Organizations have in the recent past been obliged to render more services in addition to their offers. Network reliability, Service quality, Price fairness, and Customer support have been used in this study as determinants of customer satisfaction, customer retention and customer loyalty. Customer satisfaction is a vital element for any organization to stay afloat and grow within today's constantly competitive business landscape. When satisfied, the customers' confidence in the products and services is heightened, and the organization gains the customers' loyalty and repeat business. Organizations operate within a competitive and ever-changing environment that is mostly influenced by significant factors such as competitors, customer behavior, and the environment. These factors can impact their operations and success. In the telecommunications industry, the atmosphere is particularly competitive, with the sector being highly dynamic and subject to constant technological advancements. The main purpose of this study was to assess level of customer satisfaction, customer retention and customer loyalty with mobile service provision in Zambia, focusing on the three mobile telecommunications providers namely, Airtel, MTN and Zamtel. The study is aimed at assessing the extent to which customers were satisfied with mobile telephone services, identify the nature of the products/services and contributing factors for customer satisfaction, customer retention and customer loyalty. Exploratory descriptive research design was used to collect data by using methods of data collection being questionnaires and simple random sampling was used by visiting randomly selected service centers for each network provider. Statistical package for social sciences (SPSS) was used for data analysis. The study established that network reliability was a key factor in choosing preferred network service provider, followed by service quality as a determinant factor. There was general satisfaction among the customers with the levels of customer support. As regards price fairness, findings indicate that there is homogeneity in the provision

of services by the three network providers in Zambia. The study has made recommendations for future research such as need to prioritize the delivery of quality, uninterrupted services to customers and that Airtel, MTN and Zamtel should work with other stakeholders to deliver quality, reliable services at reasonable prices which are especially fair to customers.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter provides a comprehensive overview of the research study, offering a framework for understanding the investigation's context. The backdrop of the study is presented in the first section. The study's problem statement, purpose, aims, research questions, significance of study, delimitation, and limits are all highlighted in the part that follows. The operational definitions and chapter summary are then explained in the chapter's last part.

1.1 Background of the Study

The Telecommunication (telecom) industry has become a vital revenue generation sector globally. At the end of 2008, for example worldwide mobile service revenues were at USD 912.1 billion; performing better than the respective revenues generated by the pharmaceutical, IT hardware and semi-conductor sectors. Both in the IT and telecommunication industry, corporate directors, technology leaders, and industry pundits have over the years considered modernization and business remodeling as the most viable solutions to technological morass. This is according to International Telecommunication Union (2020).

Sub-Saharan Africa had 456 million unique mobile customers by the end of 2018, up to 20 million from the year before and signifying a 44% subscriber penetration rate. Additionally, some 239 million individuals, or 23% of the population, regularly use mobile internet. With a compound annual growth rate (CAGR) of 4.6% and an expected 167 million new customers by 2026, Sub-Saharan Africa will continue to be the fastest-growing area. With this, the total number of subscribers will reach slightly over 600 million, or over half of the population (Sullivan and Frost, 2010).

As a result of the demographic bulge, many young customers in the region will grow up and acquire their first mobile phone. The majority of new mobile users will come from this demographic, and because they are "digital natives," they will have a big impact on future mobile usage trends (The Mobile Economy Sub-Saharan Africa, 2019). The trend of

mobile phone adoption in Sub-Saharan Africa has increased the potential for offering a range of services through mobile devices. As mobile phone usage of telecommunications services has increased, a number of new services have emerged. Due to the market's potential, a number of mobile services have emerged in Tanzania, South Africa, Zambia, and the Democratic Republic of the Congo (Finscope, 2005).

There are presently 43.3 million active mobile subscribers in Kenya, Tanzania, Uganda, and Rwanda. With 18.7 million subscribers, Kenya holds the highest proportion of these, followed by Tanzania with 11 million and Uganda with 8.7 million. With about 1.6 million active users, Rwanda has the smallest mobile telecommunications market. The highest penetration rate in the region is in Kenya, at about 42%, while Rwanda has the lowest, at 13%. Even though there were only 17 mobile carriers at the end of 2008, the mobile markets are expected to grow at strong rates through 2015. According to Sullivan and Frost (2010), growth rates of 108% for Rwanda and 43% for Kenya are anticipated.

Competition has existed in Zambia's telecommunications industry since the first privately held mobile cellular company entered the market in 1997. Telecel Zambia was acquired by MTN in 2006. Following the first economic reforms since the historic "Mulungushi Reforms" of 1968 on the nationalization of industries, the admission took place in 1991. Although liberalization was welcomed, powerful government figures overruled the government to keep full control of the state-owned Zambia Telecommunications Company Limited (Zamtel) for nearly 15 years following the start of the privatization process. A few fixed landlines and a fiercely defended international gateway monopoly were the mainstays of Zamtel's existence. When Zambia's economy was liberalized in 1991, Zamtel faced difficulties, not because it was competing, exactly, but rather because its operations were hindered by outdated technology, a lack of recapitalization, and a larger workforce than the leaner private sector entrants, such as Zamcell, which later changed its name to Celtel, then to Zain, and finally to Airtel (Sullivan and Frost, 2010).

At the moment, the three mobile network providers compete for the same clients in an effort to get a larger market share by offering a range of mobile phone services. All of them strive to satisfy their clients by offering high-quality services and to attract new clients to their network. They primarily accomplish this by differentiating their services.

Since the primary service or product is the same for all three mobile network service providers, differentiation is crucial in the telecommunications sector, as noted by Chanda (2008). As a result, every business keeps coming up with new features that set it apart from the competition.

The telecom industry has also played a pivotal role in connecting the digital gap in Zambia, by enabling people in remote and underserved areas to access modern communication services. Overall, the telecom industry, specifically the mobile network sector, has emerged as a key driver of economic growth and social development in Zambia. This has led to promoting economic development, improving healthcare outcomes, and enhancing educational opportunities in these areas. As the sector continues to evolve and expand, it is likely to play an increasingly important role in shaping the country's future.

The inclusion of disadvantaged communities in accessing mobile network services has opened up new avenues for economic growth, as a key driver for entrepreneurs and small business owners to connect with customers, access markets, and easy running of transactions. This has led to help improve economic activity, job creation, and better living standards in disadvantaged areas.

The telecom industry has also played a very important role in improving healthcare results in Zambia by providing access to mobile health services, individuals can now receive medical consultations, access health information, and receive reminders for medication and appointments. This has helped to improve, reduce mortality rates, and boost the overall quality of life for individuals living in remote and underserved areas. The education in Zambia has been significantly impacted by the telecoms industry. The easy access to mobile learning platforms, has enabled students to now access educational resources, participate in online courses, and connect with tutors and peers more easily. This has helped to improve educational statistics, increase access to education, and an enhanced quality of education in Zambia.

The mobile telecommunications sector is now competitive due to the presence of three network operators as alluded earlier. With the launch of various services like international roaming, mobile money, internet access, and teleconferencing capabilities, which offer

consumers options beyond just making and receiving calls, innovation has come into clearer focus in the fiercely competitive environment. According to CCPC (2014), Zambian mobile network providers frequently get complaints that have an impact on customer loyalty, retention, and satisfaction. Promotional message transmission, excessive billing, bad network, poor internet quality, data bundle expiration, and the absence of the customer centre and redress line are among the grievances.

ZICTA disclosed in 2011 that it had received 149 consumer complaints against the three mobile network providers. According to ZICTA (2012), Airtel had the most complaints (68), followed by ZAMTEL (40) and MTN (25). Customer loyalty, retention, and satisfaction are all clearly impacted by the expansion of the telecommunications industry in a nation like Zambia. Because businesses depend on having a sizable consumer base, this is required. Given this, it is imperative that mobile network operators provide their clients' telecommunications services special consideration. Customer loyalty, retention, and satisfaction have all been acknowledged as critical components of any business's success.

Application of each component gauges how successfully a corporation has fulfilled a customer's expectations regarding a product or service. Even if customer pleasure, retention, and loyalty are abstract concepts, they can still be measured by asking customers for information based on these variables. The actual factors that determine customer happiness have long been the focus of consumer research, and this area of business has been a major topic of concern (Sullivan and Anderson, 2010).

According to Drucker (1954), there is only one definition of a business's purpose, and that is to generate consumers who are happy with the goods and services they receive. Customer satisfaction is thus a key objective of process improvement programs, as stated by Hayes (1998). Getting the customer to participate is the primary goal when designing a customer satisfaction survey. It has been discovered over time that a few key elements have a direct and indirect impact on customer satisfaction. The most notable ones are price, customer focus, convenience provider reputation, product availability, service quality, and product quality (Grimsley, 2015).

The new economy of the twenty-first century is growing more and more focused on the needs of its customers. One of the key relationship marketing concepts that deals with creating and preserving a long-term consumer-business relationship is client retention. Given the difficulty and high expenses of gaining new customers, as well as the fact that most businesses began to noticeably lose consumers, the significance of customer retention has grown (Voss and Voss, 2008). The competitive environment has changed, with a focus on keeping existing customers and stealing clients from competitors rather than gaining new ones.

Given its importance in sustaining and growing sales, customer loyalty has been extensively associated with an organization's financial performance (Hur et al., 2010). More significantly, loyalty helps increase consumer attractiveness and revenues because acquiring new customers is at least five times more expensive than keeping current ones (Edward and Sahadev, 2011). On the basis of this background, this study sought to assess levels of customer satisfaction, retention and loyalty of network providers in Zambia, focusing on the three mobile network providers, namely Airtel, MTN and Zamtel.

1.2 Statement of the Research problem

The rapid evolution of the mobile telecommunications sector has brought about significant improvements in consumer access to communication, extending beyond the primary call and sms services to social networking, Internet services and mobile banking, among others. Previously, telephone communication was by means of land phones connected to office and residential offices and houses respectively. This was limited in both usage and coverage and was provided by one government-controlled institution, the Postal and Telecommunications Company (PTC); later converted to Zampost and Zamtel. The dawn of the mobile telephone introduced companies such as MTN and Airtel, which were the pioneers in this industry on the Zambian market. Zamtel later joined in the provision of mobile network services.

Airtel, MTN and Zamtel provide similar products and services, bundled separately and branded differently. There has been a rise in subscribers being connected to more than one mobile network provider due to the availability of the three providers on the market.

The choice of a mobile network provider depends largely on the provision of products and services that satisfies a customer. Customer satisfaction plays a pivotal role in choosing a network provider. Superiority in branding, consistency, quality, innovation, pricing are considered when it comes to customer satisfaction. Customer loyalty on the other hand is linked to profit enhancements and retaining of customers. It is cheaper for a business to maintain existing customers than to attract new ones.

Similar to what obtains in Zambia, Ampomah, (2012) found that in Ghana some of the common problems that affect customers' choices are cost, speed, convenience and accessibility. To be attractive, the mobile service provider needs to brand its products in a way that will appropriately fit the users' communications needs. The current trend in Lusaka urban is to choose a provider which grants cheaper data services since most subscribers wish to use their smart phones for communication on social media and other internet needs. Customers also favor providers who offer cheaper calling and sms rates through various promotions. Businesses need to pay attention to the nature of sales promotion as it greatly influences on how customers appreciate services and products. This is important also because the three network providers offer similar services and products.

Many researchers in the past have considered the growth of mobile telecommunications and the effect on customers' wellbeing. Others have addressed the issues of usage and cost, restricting to one mobile service provider. Yet other researchers, especially in recent studies, have focused on mobile money services. The need for studying customer satisfaction was recognized as customers demand bigger, better, faster and improved service which results into improved customer's expectation (Hayes, 1998).

This expresses a knowledge gap in the Zambian scenario as there has been need to take an approach that brings together, in one study, all the mobile network service providers. There still existed a gap of understanding the extent to which mobile network subscribers in Zambia are satisfied with the way their mobile telephone company delivers services to them. It was therefore the objective of this study to fill the identified knowledge gap by studying the three mobile telecommunications service providers, namely; Airtel, MTN and Zamtel. Completing this study brings out the nature of mobile network services provided

in Zambia and determine the satisfaction, retention or loyalty derived by customers. There are significant aspects of service provision that are satisfying to customers and those that are not.

1.3 Main Objective of the study

The main objective of this study was to assess the level of customer satisfaction, customer retention and customer loyalty with mobile network services provided to customers of Airtel Zambia, MTN Zambia and Zamtel.

1.4 Specific Objectives

The study was guided by the following specific objectives;

1. To investigate the extent to which customers are satisfied by the types of mobile network services provided by Airtel Zambia, MTN Zambia and Zamtel to its customers.
2. To investigate the factors that contribute to customer satisfaction, customer retention and customer loyalty with mobile network services provided by Airtel Zambia, MTN Zambia and Zamtel to customers.
3. To assess the levels of customer satisfaction, customer retention and customer loyalty with the mobile network services provided by Airtel Zambia, MTN Zambia and Zamtel to its customers.

1.5 Research Questions

The study was guided by the following research questions;

1. What is the extent to which customers are satisfied by the types of mobile network services provided by Airtel Zambia, MTN Zambia and Zamtel to its customers?
2. What factors contribute to customer satisfaction, customer retention and customer loyalty with mobile network services provided by Airtel Zambia, MTN Zambia and Zamtel to customers?

3. What is the levels of customer satisfaction, customer retention and customer loyalty with the mobile network services provided by Airtel Zambia, MTN Zambia and Zamtel to its customers?

1.6 Scope of the study

The latitude of this study is that it was narrowed down to the aspect of customer satisfaction, customer retention and customer loyalty within the mobile telecommunications sector in Zambia. The study concentrated on customers of Airtel, MTN and Zamtel located within Lusaka's central business district (CBD). The study addressed elements of customer satisfaction, customer retention and customer loyalty of service quality, network reliability, price fairness and customer support. The study captured the perceptions of the respondents, and the findings generalised for the region of Lusaka in particular and the country in general.

1.7 Significance of the study

The findings of this study might assist members of the general public, subscribers of mobile phone services, mobile phone companies and other stakeholders of the mobile telephone sector to become aware of the extent to which customers are satisfied, retained and loyal with the service, factors contributing to customer satisfaction, customer retention and customer loyalty and the measures taken by each company to ensure that customers are satisfied with their services. The study might also serve as a stepping stone to future researchers on the same or similar topics by suggesting areas that need further studies to be conducted. The study will shade knowledge on how different people access and utilise available mobile telecommunications services. This might inform stakeholders, including government concerning policy and decisions concerning service provision by the telecommunications sector. The study might contribute to the already existing literature, with a focus on the Zambian perspective and findings derived from actual mobile subscribers and mobile telecommunications companies.

1.8 Limitations of the study

In conducting this study, the researcher faced particular constraints that affected its completion. The study was conducted within Lusaka district over a phenomenon that

affected the entire telecommunications sector in the country. This was on account of limited finances, heavy load shedding and time available to the researcher. Apart from the constraint of time and limited financial resources, obtaining statistical data and information relating to customer trends from the network providers was a challenge since they would opt to keep such information from the public. The researcher relied on limited public data and information from the respondents.

1.9 Operational Definitions

Customer Satisfaction - The degree to which a business's goods, services, and general customer experience either match or beyond the expectations of its clients.

Retention - refers to a business's capacity to retain clients for a predetermined amount of time, guaranteeing that they will continue to buy goods or use services rather than moving to rivals.

Loyalty - is used to describe a customer's long-term commitment to regularly using or supporting a brand, good, or service.

Network Providers - refer to businesses that provide telecommunications services, which allow for internet, data, and voice communication.

1.10 Summary

This chapter provided an overview of the research. It covered the study's background, problem statement, the importance of the study was emphasized, the research objectives were delineated providing a clear framework for the intended outcomes, research questions, scope of the study, purpose of the study, delimitation, and operational definitions of key terminology. A review of related literature will be the subject of the next chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the existing literature used by the researcher on the subject matter. It explores various aspects and issues concerning mobile network service provision, with specific focus on customer satisfaction, customer retention and customer loyalty at global, regional and local levels. This was drawn from different sources that is dissertations, books, journal articles and other publications both electronic and print.

2.2 Customer Satisfaction

"Customer satisfaction" is a marketing term that describes how effectively a business's products or services meet or surpass the expectations of its customers. According to Churchill and Surprenant (1982), the purchase and use that results from the buyers balancing the transaction's costs and advantages against the anticipated results is what leads to customer happiness.

Peter Drucker, a well-known management researcher, asserts that the study of customer satisfaction requires little explanation since "There is only one definition of business purpose: to create a customer" (Drucker, 1954, pp. 39–40). Given the closer linkages between service providers and their customers in the service-profit cycle, this statement encapsulates the challenges faced by every business or organization, but it is particularly pertinent to service-based enterprises. Heskett, Schlesinger, and Sasser (1997). Indeed, "the best predictor of a company's future profits is generally thought to be high customer satisfaction ratings" (p. 125) by Anderson and Sullivan (1993).

Swan and Combs (1976) defined contentment as a state of mind that follows a purchase. Westbrook (1980) was the first to argue that consumer satisfaction includes cognitive and emotive components before, during, and after the phases of buying products and/or receiving services. A single or prolonged sequence of service interactions can result in either client happiness or dissatisfaction, claim Rust and Oliver (1994). Giese and Cote (2000) argue that consumer satisfaction is composed of three basic elements: the type of

response, the topic or centre of interest on which the response is focused, and the time at which the evaluation is conducted.

Despite the widespread recognition of consumer pleasure, researchers have not yet developed a single, accepted definition. Even though the constructions have been thoroughly investigated, one theoretical model has not been accepted due to the complex procedure of establishing a customer's level of satisfaction or disapproval. According to Pulido et al. (2016), customer satisfaction is the sense of fulfilment that customers get from doing business with a company. Alternatively, Swan and Combs (1976) defined contentment as a state of mind that occurs after a purchase.

Westbrook (1980) asserts that cognitive and affective factors are included in consumer satisfaction during the pre-, during, and post-purchase phases of buying products and/or receiving services. A single or prolonged series of service experiences can result in customer pleasure or dissatisfaction, according to Rust and Oliver (1994). Consumer satisfaction, as defined by Giese and Cote (2000), is composed of three basic components: the type of response; the topic or centre of interest on which the response is focused; and the time at which the assessment is made, which measures the customers' level of satisfaction with their purchase and overall interaction with the business.

In Zambia's fast-paced telecommunications industry, technological innovation and fierce competition are commonplace. This makes it essential to comprehend how competition strategies impact customer pleasure. The emergence of new competitors offering a variety of products and services is proof of the growth and change in Zambia's telecommunications industry (Dotzedw, 2023; Zulu, 2023). To remain competitive, mobile network carriers must devise strategies to enhance consumer satisfaction. Since the results of their efforts are unexpected in many domains, research on effective competitive strategies is required.

2.3 Customer Retention

Customer wants are becoming increasingly important in the 21st-century economy. Client retention is one of the fundamental ideas of relationship marketing, which focusses on building and maintaining a lasting customer-business relationship. The importance of customer retention has increased due to the challenge and high costs of acquiring new clients, as well as the fact that the majority of firms started to see a discernible decline in their clientele (Bird, 2005; Goyles and Gokey, 2005; Voss and Voss, 2008). Today's industry's competitive model is based on retaining existing clients while carefully drawing them away from competitors, rather than primarily focusing on acquiring new ones.

There are several advantages to keeping existing customers. First, because the sector is so saturated, the untapped clientele is rapidly dwindling (Kostić et al., 2020). Second, the cost of acquiring new customers is much higher when taking into account the quantity of marketing and advertising required (Ullah et al., 2019; Pakurár et al., 2019; Sivadas and Baker-Prewitt, 2000; Leong et al., 2022). It costs five to six times as much to acquire new customers as it does to retain existing ones (Verbeke et al., 2011; Kumar, 2022). Reports state that the telecom sector has an annual average turnover rate of 25–30%.

Previous studies have shown that a company's customer turnover rate has a significant impact on its long-term value since it affects future revenue and customer retention (Ahmad et al., 2019; Saleh and Saha, 2023). Ullah et al. (2019) and Kumar (2022) have highlighted that a 5% decrease in churn rate could increase a business's profit by 25–85%. Retaining existing customers is essential in the fiercely competitive telecom sector (Babu et al., 2014).

2.4 Customer Loyalty

Customer loyalty has received increased attention in the modern marketing context as one of the best measures of an organization's performance (Nyadzayo & Khajehzadeh, 2016) (Watson et al., 2015; Cobelli & Chiarini, 2020; Slack & Singh, 2020; Kanakarathne et al., 2020; Raza et al., 2020).

According to Russell-Bennett et al. (2007), customer loyalty is the primary focus of marketing experts and practitioners, and it has gained widespread acceptance as a new

buzzword for sustained business success and profitability. Singh and Sirdeshmukh (2000) assert that customer loyalty is the market's currency in the twenty-first century. According to Ganesh et al. (2000), cultivating and maintaining customer loyalty has become a strategic need. The concept of customer loyalty has therefore received more attention in the marketing environment (Oliver, 1999; Gambarov et al., 2017; Izogo, 2017; Moura & Cunha, 2019; Koo et al., 2020; Demir et al., 2021).

Customer loyalty is the key to maximizing earnings since happy customers spread the word about firms and recommend them to others (Xhema et al., 2018). Establishing and evaluating client loyalty (Jones & Sasser, 1995; McMullan, 2005; Watson et al., 2015) and evaluating the traits and impacts of consumer loyalty determinants (Moura & Cunha, 2019; Raza et al., 2020) have been the primary topics of marketing literature.

Ball et al. (2004) stress the importance of gaining a deeper understanding of the elements that affect loyalty and the necessity of incorporating customer loyalty as a core idea in the marketing philosophy and relationship-building process. According to Chen (2012), loyal consumers are seen as a company's competitive advantage, and they are essential to the growth and survival of businesses.

The importance of studying customer loyalty is emphasized by Cobelli and Chiarini (2020) due to its critical role and substantial impact on corporate success in the contemporary business climate. Furthermore, different consumer groups would exhibit loyalty in different ways based on their expectations, perceptions, interests, motives, and cultural background, therefore there is no evidence that customer loyalty would be demonstrated and sustained in the same way. Ball et al. (2004) state that when evaluating consumer loyalty and its determinants across markets and countries, there is frequently a significant variance in the explanation of loyalty.

The impact of customer loyalty has been examined in a variety of industries due to its critical role. These include banking services (Beerli et al., 2004; Yilmaz et al., 2018; Khoa, 2021), airline services (Hapsari et al., 2017; Khudhair et al., 2019), healthcare services (Moliner, 2009; Fatima et al., 2018), telecommunications (Eshghi et al., 2007; Inegbedion & Obadiaru, 2019), e-services (Chen, 2012; Zhou et al., 2019), and the hotel industry

(Kandampully & Suhartanto, 2000; Koo et al., 2020). However, the Sri Lankan mobile telecommunications sector has paid little attention to the phenomena of client loyalty. Therefore, the study was conducted to recognize major determinants which affect customer loyalty in the context of the mobile telecommunications industry and examine the degree of the impact of those determinants on customer loyalty.

Maintaining a sizable clientele over time is only one aspect of developing a loyal customer base; another is cultivating relationships with consumers to encourage their level of advocacy and subsequent purchases. Therefore, telecom service providers need to do more than only draw in recurring customers. Furthermore, businesses must ensure that their consumers feel such a strong emotional connection to their brands that they not only repurchase them but also promote and suggest them to others. Customer loyalty in the telecom service sector must thus be represented by comprehensive loyalty indicators. In this study, loyalty was considered to represent both behavioral and attitude aspects, and the conventional approach from previous research was applied.

2.5 Determinants of Customer Satisfaction, Customer Retention and Customer Loyalty

In this section, these research streams are explored to develop a framework of the potential determinants of customer satisfaction, customer retention and customer loyalty in mobile telecommunications industry.

2.5.1 Service Quality

According to International Telecommunication Union (2020), Quality in the telecom industry is generally regarded as a key factor in creating wealth and also influencing of customer satisfaction, customer loyalty as well as customer retention. The Telecommunication (telecom) industry has become a vital revenue generation sector globally. The telecom industry in Zambia, particularly the mobile network sector, has been one of the fastest growing business sectors of the country providing massive value addition to society with its services and creation of job opportunities. The telecom industry

has attached quality to a range of factors, including network reliability, coverage, speed, and customer service. The importance of quality in any sector cannot be overlooked, and this includes the telecom industry. The Zambian telecom industry has experienced rapid growth over the years, particularly in the mobile network sector. The sector has risen as one of the fastest-growing business sectors in the country, contributing massively to the economy. The mobile network sector has not only influenced massive value addition to communities through its services but has also created a significant number of job opportunities. Communication has been easier amongst users since the warm acceptance of mobile phones. The users can now easily access information and run businesses from distances in short space of time. The sector has also influenced the growth of other industries, such as finance, commerce, and healthcare, by creating a platform for mobile banking, e-commerce, and telemedicine.

A product's or service's "totality of features and characteristics that bear on its ability to satisfy stated or implied needs" is what the ITU (2013) defines as "quality." Zambian service providers have persisted in offering their clients subpar service, according to NRA (ZICTA, 2018). Customer satisfaction stems from their contentment with the caliber of the services they received. Therefore, the current study would assume that the quality of services provided by telecoms providers would contribute to the customer satisfaction level of mobile customers in Zambia's telecom sector.

Mariana and Gan (2018) contend that while high-quality services contribute to sustaining client satisfaction, quality management is essential for telecom service providers. According to Ibrahim and Irshad (2017), differentiating oneself by guaranteeing constant delivery of higher quality than its competitors provide is one of the competitive advantages that can propel a service organization, like the telecom sector. Rajeswari et al. (2017) assert that a service provider can only set himself apart from rivals by offering superior goods and services. Service providers are urged to adopt creative strategies to effectively and efficiently meet consumer wants in order to surpass competitors (Sharma et al., 2018; and Moisescu, 2018). Kotler (2010) reiterates that service providers ought to set quality goals by determining what clients anticipate from their services.

A product or service's "quality" is defined by the ITU (2013) as the "totality of features and characteristics that bear on its ability to satisfy stated or implied needs." NRA (ZICTA, 2018) reports that Zambian service providers have persisted in offering their clients subpar service. It has been acknowledged that one of the main factors influencing consumer happiness is service quality. Customers' perceptions of what they want and need from a product and what they really get when they consume it are used to characterize the quality of service. A product is considered greater quality if it surpasses basic expectations. Actual satisfaction and service quality are related in terms of how good the product is. Therefore, it can be concluded that high customer satisfaction levels are a result of high customer perceptions of the quality of a product or service. Caruana (2002). Poor service quality is one of the main reasons why clients are unhappy. Poor service delivery, according to this viewpoint, would be a primary source of customer discontent. Service quality is the main source of discontent among mobile users in the telecom industry, according to Nimako et al. (2010).

Some of the earlier research on service quality is in good agreement with recent studies. According to a 2015 study by Rizwan et al. from Pakistan, for instance, the results of the developed nations where the majority of research has been done are comparable to those of the developing nations where mobile telephones have been widely used. Despite the presence of these studies, the telecom sector has received very little attention. According to this study, Zambia has not given enough research attention to the relationship between service quality and customer satisfaction in the communication sector. Research is therefore required to fill the significant gap in the pertinent literature on Zambia. This research attempts to fill this gap by studying the situation of the Zambian telecommunication industry and providing more empirical evidence on the effects of service quality on customer satisfaction.

2.5.2 Network Reliability

The ability of a network to consistently deliver and sustain connectivity, services, and data transmission without disruptions or failures is known as network reliability. It shows the probability that a network will function as designed for a given amount of time under

particular circumstances. The percentage of successful transactions is used to compute this. In 2013, Research ICT Africa performed research which revealed that mobile broadband connections were faster than fixed broadband. Mobile network performance, however, has proven to be less consistent. The poll also revealed that South African consumers in particular were not receiving the speeds that Internet service providers had promised. Customers nearly always receive a speed that substantially resembles what was first agreed upon in industrialized countries, such as North America and the United Kingdom. When consumers' speeds fall short of what is promised, productivity suffers and they are likely to grow irate, which frequently leads them to transfer providers only to discover that the issue is more widespread than the ISPs.

Customer happiness is greatly impacted by network dependability, which also affects loyalty, retention, and eventually corporate success. Under ideal circumstances, dependable communication networks ensure that messages and calls get at their destination in the right sequence, full, and secure. But doing so necessitates striking a balance between conflicting limitations like performance and cost. Unreliable networks might cause delays that are longer than anticipated. Improving communication networks' dependability over time is a constant task.

2.5.3 Customer Support

The group of people who assist customers with a company's goods or services is known as customer support. Find out what it is, why it matters, and how the experts do it. (Courtney Gupta, enthusiast for customer service). Customer service has always been crucial, a major method for businesses to stand out from one another, a top priority for clients, and a source of income in and of itself. Regardless of whether your company is well-established or is just starting out to scale and grow, having a strong customer care team can help you draw in new clients, improve client retention, and enhance sales among your current clientele.

Additionally, customer service is much more than just solving a single client's issue quickly. The goal is to establish a lasting relationship in which every encounter with a customer presents chances for more in-depth and worthwhile interaction. Over time,

customer expectations will likely continue to rise. They are going to want prompt, simple, and efficient help, and they will be prepared to look elsewhere if their needs are not satisfied. Additionally, economic performance is frequently closely linked to whether a company meets or beyond client expectations. The stakes have never been higher.

2.5.4 Price Fairness

Prior customer satisfaction research has not thoroughly examined the function of product or service price in determining customer satisfaction, despite it being a crucial component of the marketing mix (Herrmann et al., 2007, p. 49). Krishan (2014) acknowledged the significance of price, pointing out that consumers are rational people who balance cost and quality. Customers will only spend money on a product they are certain will meet their demands and justify the price they spent, notwithstanding brand loyalty's attempts to negate pricing considerations. According to Kiant (2013), price fairness in this context refers to an explicit effort to determine whether or not customers are inclined to use a product or service because they believe that the price is proportionate with its performance.

In other words, it represents the maximum price which a consumer should pay for the product, given the benefits that come with the product. In this research, consumers' price perception is included as an important factor influencing overall satisfaction judgments. This study posits that price perceptions influence consumers' overall satisfaction judgments directly and indirectly through price fairness perceptions. Accordingly, it is believed that price fairness perceptions of mobile telecommunications consumers in Zambia would influence their satisfaction with the services that are being retailed by mobile telecommunications providers in the country.

Pricing is a potent tool for raising customer satisfaction, which in turn boosts loyalty and client retention. Revenue growth makes it possible to invest in better experiences, which increases customer pleasure and loyalty. To satisfy clients, establish reasonable rates that permit high-quality investments, surpass expectations with unexpected value adds, and promote recurring business and enduring loyalty. A business that puts a high priority on customer satisfaction benefits from improved customer retention, favorable word-of-

mouth, and long-term growth. Customers value fairness and appreciate pleasant surprises. To develop a devoted clientele, strike a balance between offering great service and reasonable prices.

According to previous studies, network quality, cost, customer service, and personal benefits are the four main factors that influence the customer value of cellular services. Excellent coverage both indoors and outside, crystal-clear voice, and uninterrupted connectivity are all examples of network quality. The amount spent to gain access to the network is referred to as the price. The quality of information that is shared between a customer and a supplier or network provider in response to questions and other actions taken by the network provider, such as presenting bills, is referred to as customer care. Individual customers' impression of the advantages of mobile communications services is referred to as personal benefits (Booz, Allen, and Hamilton, 1995).

Nazari (2017) has confirmed that one of the most crucial aspects of pricing, along with customer satisfaction, loyalty, and retention, is price justice and price satisfaction. According to the study's findings, pricing fairness directly affects price satisfaction, customer satisfaction, retention, and loyalty; price satisfaction also directly affects customer satisfaction, which in turn directly affects consumer loyalty and retention. He also contends that perceptions of price unfairness may result from the provided price as well as the justification for it. When a customer feels that a price is unfair, they may leave the trading connection, distribute unfavorable information, or take other actions that could harm the seller.

It is apparent from this review that one of the factors customers use to determine satisfaction, retention or loyalty level is the benefits received from a product or service in comparison with what is spent. Perceived value is not a focus of this study (however customer satisfaction, retention and loyalty evaluation capture perceived value; the assessment shows what consumers' value in the service received). Since this study compared among three telecommunication service providers in Zambia, the suggested determinants (service quality, network reliability, price fairness and customer support) will be used to assess customer satisfaction, customer retention and customer loyalty in this study.

2.6 Customer Satisfaction, Customer Retention and Customer Loyalty in the Telecommunications Industry

With the bulk of mobile customers in developing nations, the adoption of mobile technology has differed greatly among nations. According to data from the International Telecommunication Union in 2013, there are 96.2 mobile phone subscribers for every 100 people worldwide. The report also indicates that the number of mobile phone users in the developing world is currently higher than that in the developed world (ITU, 2013). Customers are also becoming tougher to satisfy, wiser, price concerned, demanding, and less forgiving, and many more people are approaching them with offers that are on par with or better than theirs. Since rivals can now produce satisfied consumers as well, the objective now is to create delighted and devoted clients (Keller et al., 2011).

According to Nazari (2017), there are numerous elements that contribute to consumer satisfaction in the telecom industry. This is demonstrated by the industry's explosive expansion and its infiltration into other industries. It was observed in a research on the general level of customer satisfaction in Ghana's mobile telecommunication networks that customer happiness is consistently poor. In order to guarantee customer happiness, brand dominance, and eventually customer loyalty, industry operators now confront the challenge of proving customer-focused and continuous service improvement more than in the past (Nimako et al., 2010, Mahmoud and Hinson, 2012). However, the primary challenge facing telecom providers as the competitive landscape becomes more intense is not to deliver exceptional, high-quality products or services, but rather to retain devoted clients who will generate long-term profits for businesses (Kotler 2009; Tseng, 2007).

When a customer is satisfied, confidence in the services and products is heightened and the business gains the customers' loyalty and repeat business. This is why customer satisfaction is an indispensable element for any business to continue thriving and grow within today's competitive business world. Businesses operate in a fast changing and competitive environment that is mostly influenced by factors like the environment, the behavior of customers and competitors. The environment is very competitive in the telecommunications industry, it is subject to endless technological advancements and is highly dynamic. Customer's fulfillment response and judgment of a product or service

feature provided is the perception of customer satisfaction. It is a level of consumption-related conviction of a product or service, either low or high.

Also, customer perception is important in determining the satisfaction and evaluation of the quality of a service. This is according to most of the existing research on customer satisfaction, loyalty or retention. This perception highlights that customer satisfaction, loyalty or retention is a subjective experience that is inclined by individual needs, experiences and expectations, thereby highlighting the significance of understanding how customers perceive and evaluate services.

2.7 Review of the Telecommunications Industry in Zambia

In the past, Zambia's only telecom provider was the state-owned Post and Telecommunications Corporation (PTC) Limited. PTC installed the essential backbone infrastructure for the sector with all of the funds coming from the State Treasury. Mobile telephony has emerged as a successful alternative to PSTN infrastructure, which has been plagued by systematic vandalism, a lack of recapitalization, and a lack of productive and allocative efficiencies. With the launch of the prepaid Tel Z fixed landline service, the installation fees for fixed telephone in Zambia are comparatively inexpensive. However, this market has grown more slowly than the mobile telephony segment due to a historical absence of a targeted market development plan (BUDDECOMM, 2015).

Since the first privately held mobile cellular company joined the market in 1997, competition has existed in Zambia's telecommunications industry. This was Telecel Zambia, which MTN acquired in 2006. The admission came after the first economic reforms since the famous "Mulungushi Reforms" of 1968 on the nationalization of industry, which were started in 1991. Even though liberalization was welcomed, powerful government figures managed to keep 100% of the state-owned company (Zamtel) for nearly 15 years after the privatization process started. Zamtel's survival was largely dependent on a few fixed landlines and a fiercely defended international gateway monopoly; it was by no means a cash cow. The government was Zamtel's biggest client and biggest debtor (Zambian Economist, 2010).

Zamtel faced difficulties as a result of Zambia's 1991 economic liberalization, not because it was competing in the traditional sense but rather because its operations were hindered by outdated equipment, a lack of recapitalization, and a larger workforce than the more streamlined private sector competitors, such as Airtel. In the first quarter of 2010, the Zambian government made the audacious choice to sell 70% of Zamtel's equity to LAP Green of Libya, despite popular opinion. At the same time, the government successfully ended Zamtel's monopoly on the international gateway. Liberalization of the international gateway and the reduction of license fees to USD350 000 immediately attracted new entry. The Zambian population was treated to a rare treat when international calling rates dropped by up to 70% as a result of this entry (Zambian Economist, 2010; Lusaka Times, 2010).

The industry has had great growth and considerable expansion after changes in 1994 that paved way for new players into the Zambian telecom market. This is According to Zimba et al – 2021. Since the Zambian government liberalized the telecom sector in 1991, when only the state-owned ZAMTEL, formerly known as the Post and Telecommunications Company, participated, the telecom market in Zambia has grown very competitive as alluded earlier (Mambwe, 2015). The 2009 adoption of the information and communications Act, the 2004 licensing of AIRTEL, then as CELTEL, and MTN then known as TELECEL and the liberalization of the international gateway, allowed different private sector rivals to enter zambia's telecom market and have all contributed to the telecommunication industry in zambia becoming a lucrative investment sector (Zambia Invest, 2023). There has been an improvement in service level agreements and consumer knowledge of brands and fierce rivalry in the market for mobile network services. AIRTEL has a 47% market share in Zambia's mobile telecommunications industry, followed by MTN (36%) and ZAMTEL (17%) according to Dotzedw, 2023. Emerging market countries including those in Africa have experienced very rapid growth in the use of mobile technology. It is obvious that competitive strategies of many companies are being employed to grow market share and attract more consumers, such as discounts, price reductions, SMS marketing et al. According to a report by ZICTA -2015 there has been an increase in the use of mobile services in Zambia. The report highlighted that MTN was used by 48%, Airtel was used by 37% and

Zamtel was used by 15% of the mobile users in the country. ZICTA fined three mobile providers (MTN, Airtel, and Zamtel) K5.4 million in September 2020 for failure to adhere to quality-of-service guidelines as a result of customer dissatisfaction this was according to Lusaka Times, 2020.

Telecommunication companies are seeing demand for their services in the business-to-consumer (B2C) space driven primarily by evolving user preferences, as new devices emerge with ever-higher requirements for data. To a large degree the consumer remains at the center as demand increases.

2.8 Summary

This chapter looked at some of the literature that is relevant to the topic at hand. Several themes were explored concerning mobile network service provision, customer satisfaction, retention and loyalty at global, regional and local level. Literature used was drawn from different sources that is dissertations, books, journal articles and other publications both electronic and print. The theoretical and conceptual framework that underpinned the study will be discussed in the subsequent chapter.

CHAPTER THREE

THEORETICAL AND CONCEPTUAL FRAMEWORK

3.0 Introduction

This chapter reviews the theoretical and conceptual framework for the subject matter. Service quality, network reliability, pricing and customer support are examined to create a framework of the possible factors influencing customer satisfaction, retention and loyalty in the telecommunications industry. It also provides a structured representation of the relationships between the independent and dependent variables for the study.

3.1 Theoretical Background

According to prominent management researcher Peter Drucker, "There is only one definition of business purpose: to create a customer" (Drucker, 1954, pp. 39–40), there is little need for explanation for the study of customer pleasure, retention, or loyalty. Given the increased connection between service providers and their clients in the service-profit chain, this remark is especially relevant for service-based businesses, even though it sums up the difficulties that any business or organization encounters (Heskett, Sasser, and Schlesinger, 1997). In fact, according to Anderson and Sullivan (1993, p. 125), "high customer satisfaction ratings are widely believed to be the best indicator of a company's future profits." A number of management disciplines, including but not limited to marketing theory, performance management (PM), and total quality management (TQM), have their roots in customer satisfaction, retention, or loyalty because of its significance. This research took the market viewpoint into account.

3.2 Customer Satisfaction, Customer Retention and Customer Loyalty from a Marketing Perspective

Marketing is, at its most basic, the process of creating, promoting, and offering goods and services to consumers. "A philosophy of business management based upon a companywide acceptance of the need for customer orientation, profit orientation, and recognition of the important role of marketing in communicating the needs of the market

to all major corporate departments" (p. 51) is the way McNamara (1972) describes the marketing notion.

This definition makes it clear that the emphasis has moved from transaction marketing to a marketing strategy that relies on understanding and building enduring, mutually beneficial relationships. According to Kotler (1998), the secret to achieving organizational objectives is determining the requirements and wants of target markets and satisfying those needs and wants more successfully and efficiently than competitors. Similar to this, Walker et al. (1992) assert that the marketing concept initiates the planning and coordinating of all activities to satisfy the needs and preferences of the customer.

When consumers feel that the brand supports their personality or represents their own values, they are more likely to relate to other brand aficionados. Loyalty programs are increasingly looking to assist the development of brand-communities and elevate the views of their most devoted supporters in order to create a sense of community and purpose (Marc Steiner, Co-founder & Partner, Cyrca Strategy 2023).

It is clear that the most important concept in marketing is customer orientation, which reflects a set of ideas that prioritize the needs of the customer and result in the development of a sufficient understanding of customers to produce goods or services of higher value (Narver and Slater, 1990). This perspective holds that an organization should be customer-centric, concentrating solely on providing customers with greater value products and services. There are at least two ways to interpret the term "superior value." First, it could refer to a product or service that is of higher quality than those offered by all of its rivals. Second, it may refer to a situation where the customer's expectations are exceeded by the perceived quality of the product or service.

Scientists such as Kholi and Jaworski (1990) invented market orientation research, arguing that a company that successfully implements marketing concepts is market orientated. Kholi and Jaworski (1990) identified the following behaviors as the primary characteristics of a market-oriented organization: generating market intelligence on the organization-level regarding the current and future needs of the customer; exchanging intelligence within the organization; and responding to the market intelligence.

This method is expected to improve company performance since it makes an organization's plan more visionary and focused and makes people proud to be a part of it, which boosts organizational commitment and employee morale. The ultimate consequence is customer pleasure, which generates new business and repeat business (Hinson and Mahmoud 2011; Mahmoud et al., 2010; Mahmoud and Hinson, 2012). In short, according to marketing theory, meeting and exceeding customer expectations is the most reliable strategy to obtain a sustained competitive advantage in the marketing industry. In the next section, we define customer happiness, customer loyalty, and customer retention for this study.

3.3 Determinants of Customer Satisfaction, Retention and Loyalty

Consumer research has long concentrated on determining the elements that impact or precede client happiness because of the significance of customer satisfaction as established by marketing theory and practice. A survey of the literature has shown several research streams (Anderson and Sullivan, 1993; Saeed et al., 2011; Michel and Meuter, 2008; Nimako et al., 2010; Herrmann et al., 2007; Minkiewicz et al., 2011). These consist of, but are not restricted to, (1) customer service, (2) network dependability, (3) cost, and (4) quality of service. In order to develop a framework of the potential elements influencing customer satisfaction in the mobile telecom industry, these study directions are looked at in this chapter.

Customer retention, as defined by Lake (2009), is a group of strategies employed by companies to reduce the number of consumers who discontinue their use of their goods or services. Customer retention is not only a successful and economical approach, but it is also crucial in the current business climate, as 20% of all sales come from these customers. The premise that repeat business from the same service provider is justified in a variety of ways, such as perceived price and customer experience, has been supported by a number of arguments. According to the findings, these factors will lead to customers having different goals, which would have a detrimental effect on retention (Headley & Miller, 1993).

Customer loyalty has received increased attention in the modern marketing context as one of the best measures of an organization's performance (Nyadzayo & Khajehzadeh, 2016) (Watson et al., 2015; Cobelli & Chiarini, 2020; Slack & Singh, 2020; Kanakaratne et al., 2020; Raza et al., 2020). According to Russell-Bennett et al. (2007), customer loyalty is the primary focus of marketing experts and practitioners, and it has gained widespread acceptance as a new buzzword for sustained business success and profitability. Singh and Sirdeshmukh (2000) assert that customer loyalty is the market's currency in the twenty-first century. According to Ganesh et al. (2000), cultivating and maintaining customer loyalty has become a strategic need. The concept of customer loyalty has therefore received more attention in the marketing environment (Gambarov et al., 2017; Izogo, 2017; Moura & Cunha, 2019; Koo et al., 2020; Demir et al., 2021).

3.4 Conceptual Framework

The purpose of the conceptual framework in this research is to provide a structured representation of the relationships between key variables influencing customer satisfaction, retention and loyalty in the Zambian telecommunications market. This framework serves as a guiding tool for analyzing how factors such as service quality, network reliability, pricing and customer support contribute to customer perceptions and behaviors. By illustrating these relationships, the framework helps clarify the study's focus and supports the research questions. It enables a systematic examination of how network providers like Airtel, MTN and Zamtel can enhance customer satisfaction and retention strategies, ultimately improving their competitive position in the market. The diagram below visually represents these relationships:

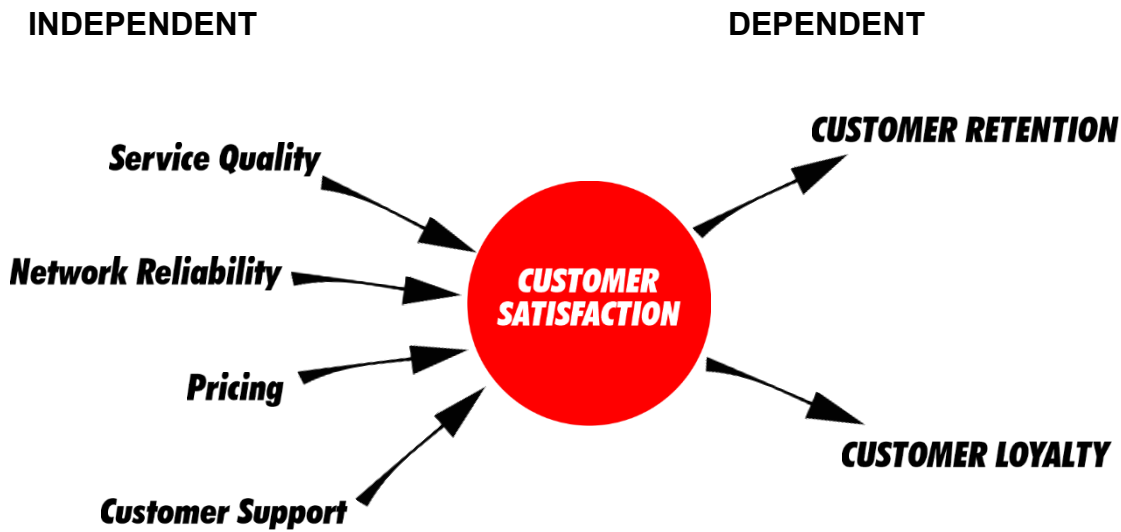


Figure 1: Illustrates the conceptual framework to be considered in the study

"Service quality," which has been recognized as the primary variable that has a substantial impact on customer satisfaction, lies at the core of this framework. Because happy consumers are more likely to stick with a service provider and keep using their services over time, customer satisfaction in turn has a significant impact on both loyalty and retention. This emphasizes how crucial it is to provide reliable and excellent services in order to guarantee a satisfying client experience, which eventually cultivates enduring relationships with customers.

The framework includes additional crucial elements that have a direct and indirect impact on customer outcomes, such as pricing, customer support, and network dependability, in addition to service quality. While price represents the affordability and perceived justice of the charges borne by customers, network reliability refers to the consistency and dependability of the service provided. The effectiveness, promptness, and professionalism of the service provider in attending to the requirements and concerns of the client are all part of customer support. These factors work together to influence how satisfied customers are. Increased satisfaction not only improves retention right away but also fosters loyalty, both of which are essential for maintaining competitive advantage

and expanding a business (Koo et al, 2020). This framework offers an organized method for comprehending how these factors work together to produce customer-centric results.

3.5 Summary

This chapter looked at the theoretical and conceptual framework upon which this study was anchored. The different avenues were examined to create a framework of the possible factors that influence customer satisfaction, retention and loyalty and the relationships between the study variables were illustrated. The next chapter looked at the methodology which was employed in the study.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 Introduction

This chapter presents the overall research approach, research design, location of the study, sample of the study, sample size, sampling techniques that were used to select respondents, nature of the study, data collection techniques that were used to collect relevant information and data analysis as well as sources of data collection techniques. The chapter also looks at data collection related issues such as ethical considerations and research credibility with regards to validity and reliability of data instruments used.

4.2 Research Approach

Mixed methodology is a research approach that combines qualitative and quantitative in one study. It allows researchers to draw on strengths of both methods. This study employed this methodology because it comes with benefits like; flexibility, validation and triangulation, deeper exploration of findings and detailed understanding.

4.3 Research Design

According to McCombes (2019), a research design also called a research strategy, is a plan to answer a set of questions. It is a detailed plan that outlines the methods and procedures for collecting, analyzing, and interpreting data to answer research questions or test hypotheses. It serves as a framework that describes how the researcher will investigate the central problem of the research and is, thus, a crucial part of the research proposal. The research design influences the type of data to be gathered and, consequently, its results.

In any research work, design is rudimentary since everything eventually emanates from the selected design, and since this selection is the most closely related to the scholar's theories and research questions (Vogt et al., 2012). A well-crafted research design ensures systematic and rigorous data collection, enhances data quality and accuracy,

facilitates replication and verification, guides data analysis and interpretation, and increases research credibility. Key components of a research design include the research question or hypothesis, sampling strategy, data collection methods, data analysis techniques, sampling size and population, and study timeline.

The determination you make during the framing of the research design process will significantly dictate the value of the conclusions you can derive from your study outcomes (Bordens & Abbott, 2018). Ultimately, a well-structured research design is essential for producing meaningful and reliable research results.

This research study used the exploratory descriptive research design because its major emphasis was on discovery of ideas and insights on the extent to which customers of Airtel, MTN and Zamtel are satisfied with mobile network services, contributing factors for customer satisfaction, customer retention and loyalty and measures taken to ensure that customers are satisfied. The approach enabled the researcher to understand more about driving factors that influences customer satisfaction, retention and loyalty with their network service provider. This also gave the researcher leverage to connect ideas to understand the groundwork of analysis on mobile network service subscribers' satisfaction, retention and loyalty. The researcher decided to use the exploratory descriptive research design method because of the many other benefits such as flexibility, enhanced validity, Comprehensive data collection, identification of research gaps and areas of future study. Safe to note, exploratory descriptive research design was employed not to provide conclusive evidence but to help better understand the problem.

4.4 Research Population

In research, the population refers to the entire group of individuals, objects, or events that share a common characteristic and are the focus of the study. It represents the complete set of elements that the researcher aims to study and draw conclusions about (Jilcha Sileyew, 2020; Garg, 2016). Researchers must understand the population and sample to ensure their findings' validity, reliability, and applicability (Garg, 2016). The targeted population for this study was all the customers of Airtel Zambia, MTN Zambia and Zamtel. This study was conducted in Lusaka urban district. The central business district (CBD)

was earmarked due to the population and wider availability of users of mobile phone services. The actual number of subscribers to make the study population could not be determined due to the unavailability of official statistics for Lusaka CBD. The Head Offices of all the three mobile telecommunications providers are within the CBD.

4.5 Sampling Design and Sample Size

Since studying the entire population can be impractical, time-consuming, and costly, researchers use samples to gather data and conduct analyses that provide insights into the characteristics and behaviors of the larger group (Ponto, 2015). In research, a sample refers to a subset of the population that is selected for study purposes. The sample represents a smaller, manageable group that researchers use to make inferences and draw conclusions about the entire population (Taherdoost, 2018, Bhardwaj, 2019).

A sample is small enough to make data collection convenient and large enough to be a true representative of the population from which it had been selected. Sample size refers to a number of items to be selected from the population of the study to constitute a sample. Sample size is very important aspect of research design because it impacts reliability and accuracy of results. The sample that was taken for this study was 50 customers from each of the three companies Airtel Zambia, MTN Zambia and Zamtel, making a total of 150 subscribers.

According to Kothari (2006), sampling is defined as the selection of some parts of aggregate of the totality based on which a judgment or inference about the aggregate or totality is made. It is a process of selecting a group of people, events, behaviour, or other elements with which to conduct a study. An important issue influencing the choice of a sampling technique is whether a sampling frame is available, that is, a list of units comprising the study population. To select the subscribers, the researcher used simple random sampling. This was done by visiting randomly selected service centres for each company and picking on subscribers visiting the centres for business relating to service provision.

In the current study, the total population figure could not be determined due to unavailable official statistics concerning the number of mobile subscribers in Lusaka aggregated for Airtel, MTN and Zamtel. According to King, (2013) where the population is unknown, the sample size can be derived by computing the minimum sample size required for accuracy. The first step is to establish a figure of the population accessible to the researcher within particular constraints. For this study, 245 to 250 was selected as accessible within the researcher's constraint of geographical location, impossibility of accessibility to all subscribers, time and financial resources. The Sloven formula is:

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

Where n=Sample size, N=Accessible population and e=Level of significance at 0.05. Therefore:

$$\frac{245}{1 + 245 (0.05)^2}$$

$$\frac{245}{1.625}$$

$$150.7692308$$

That is, 150 respondents

4.6 Data Collection

During the study, both primary and secondary data collection methods were applied. Primary data collection is simply gathering data from source directly while secondary data collection is not directly from source but external sources. Primary data collection method was by questionnaires. Secondary data collection method that was used to collect data was the documentation method. According to Berenson, et al, (2012, p. 34) "you are using a primary data source when you collect your own data for analysis, and you are using a secondary source if the data for your analysis have been collected by someone else." High validity, control over data are some of the many benefits of primary data collection

while time efficient, very cost effective are some of the benefits of using secondary data collection.

Questionnaires were used because they enabled the researcher to get detailed information on the subject matter. The research involved structured questionnaires with closed questions guided by a Likert Scale of up to 5. Likert scaled questionnaires are widely used in research. In general, customer satisfaction has been measured using questionnaire scales for which either a Likert or a semantic differential scale have been used. A study by Liao and Cheung, (2008) investigated customer satisfaction in the service industries using the Likert scale.

4.6.1 Primary Data

Research primary data was collected through questionnaires. The purpose of the primary data was to collect the raw facts directly from the respondents which would be the basis for analyzing and interpreting the study findings. The questionnaires were distributed to the various subscribers of Airtel Zambia, MTN Zambia and Zamtel at the service centers. This was administered by the researcher with the help of research assistants. To collect data, the researcher sought permission from the respective companies to administer the questionnaires on particular days. Questionnaires were administered on location to customers who gave consent to participate in the study. These were approached on entry of the service center for completion of the questionnaire as they exit.

4.6.2 Secondary Data

Secondary data was obtained from the company offices at Airtel Zambia, MTN Zambia and Zamtel. This included data on the types of services provided to customers and the frequency with which they were used. Other related information was collected in the process. Other sources of data were individual company publications, websites, periodicals and books. The purpose of the secondary data was to supplement the primary data. It was necessary to relate the findings of the study to other empirical evidence available in academia and to consider what other official publications have documented.

4.6.3 Data Analysis

After collection, data needed to be cleaned up and transformed so that meaningful information and insights can be extracted from it regarding the study. The research data from the questionnaires was summarized on a computer spreadsheet in Microsoft Excel. The data was coded and extracted to the Statistical Package for Social Sciences (SPSS) a computer program for data analysis. Analysis was done using descriptive statistics with means, standard deviations, frequencies and percentages. Correlation, Factor Analysis and Analysis of Variance were employed to compute and compare responses of subscribers and officers on one hand and to compare among the three companies. Descriptive and exploratory techniques were used to give full explanation to the data so as to fulfill the need to establish customer satisfaction with service provision of the mobile telephone providers in Zambia.

4.7 Study Variables

Study variables refer to attributes in a research study that are controlled and measured. Understanding them is very important as they play a key role in designing and conducting a study. This research focuses on two types and these are Dependent and Independent variables. Dependent variable also known as outcome variable and independent variable also known as predictor variable.

The study variables are outlined below.

4.7.1 Dependent Variable

Customer satisfaction, retention and loyalty are the dependent variables of this study

4.7.2 Independent Variables

The independent variables are service quality, network reliability, pricing and customer support. It is taken that customer satisfaction, retention or loyalty depends on the level of customers' experiences with their mobile network provider in terms of service quality, network reliability, pricing and customer support.

4.8 Validity and Reliability

Validity refers to the accuracy of a method being employed to measure what it is supposed to measure while reliability refers to consistency of a method being employed. A thorough analysis by the researcher and a pilot test of the questionnaire guaranteed the validity and reliability of the instrument. In order to improve the precision and consistency of the data collection procedure, the pilot test's feedback guided the necessary modifications and adjustments, which were swiftly put into place prior to the study's start.

4.9 Ethical Consideration

The researcher ensured to always maintain confidentiality and anonymity as it is important to protect participants personal information. Also, took all appropriate safety measures to keep the subjects safe both psychologically and physically. The research ensured that the data collected was purely for academic purposes only. The purpose, goals, and significance of the study were explained to survey participants. This investigation was conducted in accordance with ethical guidelines.

5.0 Summary

This chapter explained the methods for acquiring data in this study. It presented the overall research approach, research design, location of the study, sample of the study, sample size, sampling techniques that were used to select respondents, nature of the study, data collection techniques that were used to collect relevant information and data analysis as well as sources of data collection techniques. The chapter also looked at data collection related issues such as ethical considerations and research credibility with regards to validity and reliability of data instruments employed. The researcher ensured the dignity and rights of participants were respected while the validity and reliability helped the researcher to trust the findings. In order to get thorough information and analysis, the exploratory descriptive research design was employed to collect the necessary data. It was used not to necessarily provide conclusive evidence but to help understand the problem. The study's sample size was 150 respondents, chosen using simple random sampling techniques.

CHAPTER FIVE DATA PRESENTATION AND ANALYSIS

5.1 Introduction

This chapter is a presentation of how the research data was manipulated for the analysis and interpretation of the findings. The study achieved a 100% response rate from the 150 customers of Airtel, MTN and Zamtel who were the respondents of the research sample. The data was coded and summarized on a spreadsheet for analysis using descriptive statistics with the aid of SPSS. The interpretation of data was statistically done by deriving frequencies, means and standard deviations, depending on the nature of data. The chapter is presented in sub-headings of demographic data; types of mobile telephone services factors and levels of customer satisfaction, retention and loyalty. Analysis of Variance is done on the study variables determining the significance of relationships.

5.2 Analysis of Demographic Data

Demographic data was assessed using descriptive statistics of frequencies and percentages to ascertain how many respondents were affected by any of the variables of gender, age and mobile network. Walcott, (1990) recommends that the characteristics of respondents be analyzed in order to report the suitability of the inclusion and exclusion criteria that were used and to show that the study used actual. Having conducted the initial test, the final questionnaires were distributed to the respondents. Out of 160 questionnaires distributed 150 usable questionnaires were obtained yielding a response rate of 93.8%. Table 1 provides the demographics details of the respondents.

Table 1: Demographics details of the respondents.

Variables		Frequency	Percent	Cumulative Percent
Age				
	16-25	11	7.2	7.2

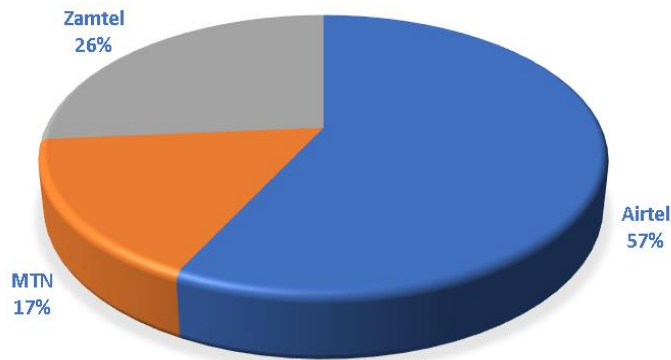
	26-40	103	67.3	73.5
	41-55	39	25,5	91.8
	56-65	1	0.7	92.5
	Above 65	1	0.7	100,0
Gender				
	Male	78	51	51
	Female	75	49	100,0
Employment				
	Public	53	34.6	34.6
	Private	70	45.8	80.4
	Self employment	16	10.5	90.9
	Student	9	5.9	96.8
	Unemployed	7	4.6	100,0
Package Plan				
	Prepaid	144	95	95
	Post paid	8	5	100
Duration of usage				
	1-6 months	13	3	3
	6-12 months	4	2	5

	1-3 years	3	8	13
	Above 3 years	132	87	100

5.3 Preferred Service Provider

The figure below shows respondents preferred service provider. The data analysis indicates that majority of the respondents that filled in the questionnaire prefer to use Airtel Zambia at 57% while 26% is covered by Zamtel and 17% by MTN Zambia.

Figure 2: Preferred Service Provider



5.4 Customer Rating of the Service Provider of their Choice

Table 2: Customer Rating of Service Provider of their Choice

Service Provider Rating	Airtel	Zamtel	MTN
Excellent	5	3	4
Very Good	9	6	21
Good	32	12	10

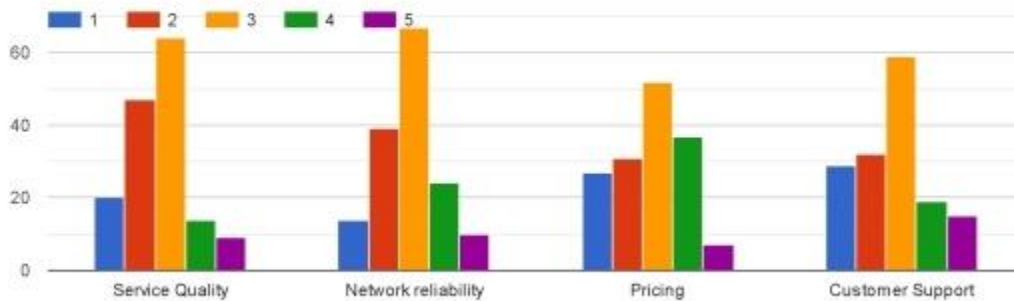
Fair	33	3	3
Poor	8	2	1

From the Table above, it depicts that Airtel is the most excellent and good service provider as 32 out of 87 respondents believe that the service of the company is good. Then Zamtel recorded 12 out of 40 respondents as a good service provider while MTN Zambia had only 10 out of 25 respondents who rated the service provider as good. However, Airtel on the other hand recorded high ratings 8 respondents who said the service provider is poor while Zamtel only had 2 ratings and MTN had 1 respondent respectively.

5.5: Factors which influenced Customers to buy the service of their choice

Figure 3: Factors which influenced Customers to buy the service of their choice

Explanation: 1-5 points represent the degree of Service provider's influence on customer's of the product: Airtel, MTN and Zamtel, 1 means "excellent", 2 means "very good", 3 means "good", 4 means "bad", and 5 means "very bad"



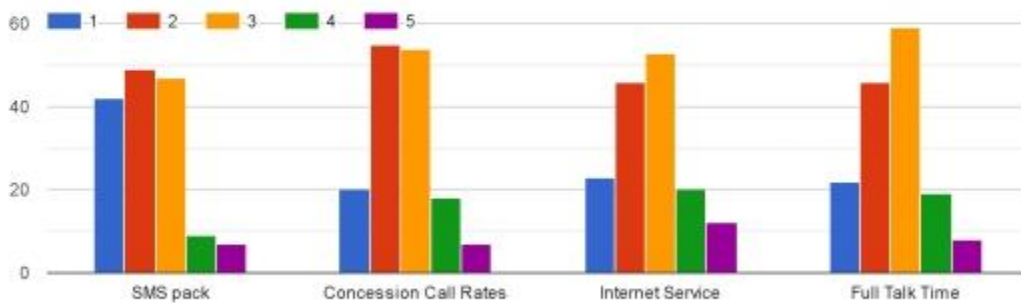
From the analyzed data above, 67 respondents representing 46.7% were influenced by network reliability when choosing their preferred network provider. 42.7% of the respondents indicated that service quality as a determinant factor in choosing the service provider and 39.3% of respondents highlighted customer support while 33.3% of respondents feel pricing has influence when choosing the mobile network service provider.

5.6 Value Added Services

When it comes to value added services which attracted most of the customers to buy or retain the mobile service, 59 respondents indicated that the service provider have fair full talk time service. 55 respondents indicated that call rates attracted them to the service provider followed by 53 respondents who said that internet service attracted them while 48 respondents mentioned SMS pack.

Figure 4: Value Added Services Which Attracted Customers

Explanation: 1-5 points represent the degree of customer's attraction to buy or retain the mobile service: Airtel, MTN and Zamtel, 1 means "Excellent", 2 means "Very Good", 3 means "Fair", 4 means "Bad", and 5 means "Very bad"



5.7 Analysis of Customer Satisfaction, Customer Retention And Customer Loyalty

The dependent variable (customer satisfaction, customer retention and customer loyalty) was analyzed with the descriptive statistics (frequency distribution). Table 3 presents the result of the analyzed overall customer satisfaction, customer retention and customer loyalty.

Table 3: Overall Customer Satisfaction, Customer Retention And Customer Loyalty

Satisfaction	Frequency	Percent	Cumulative percent
Very satisfied	21	13.7	13.7
Satisfied	61	39.9	53.6

Dissatisfied	17	34	87.6
Very dissatisfied	4	11.1	98.7
No opinion	52	2.6	100

This result demonstrates that 39.9% of the respondents are satisfied, and 13.7% are very satisfied with the mobile telecommunication services in Zambia. The interpretation of this result could be that Zambian customers are truly satisfied with the mobile service performance and its impact. In line with the adopted definition, this result showed that customers are satisfied with their experiences of use of the mobile services (services meet expectation). This satisfaction measure could also result from lack of viable competitors that the customers can compare services with and/or could be due to the fact that customers are kind of new to satisfaction measurement and may not be able to express their perceptions well. Thus, there is need for routine customer satisfaction, retention and loyalty measurement to better capture customers perceptions.

5.8 Exploratory Factor Analysis

The data was first analyzed using exploratory factor component analysis with Varimax rotation. A factor analysis was conducted to reduce the large number of variables into manageable factors for better understanding and interpretation. The overall KMO was 0.794, Bartlett's test was significant (Chi Square=756.413, df 136 p<0.001) and Cronbach alpha was slightly above 0.70 which is consider acceptable in social science research.

Table 4: Exploratory Factor Analysis

	Component			
	Price	Network Coverage and signal quality	Customer service	Usage ease
Call rates to other networks	853			
Call rates to fixed line	790			
Call rates with in network	727			
International call rates	581			

Price of services	566		515	
Number of cities Covered by the network		774		
Coverage and signal quality on highways		702		
signal reception quality		674		
Coverage inside the building		672		
Coverage with the city and suburbs		634		
Customer service center attitude			820	
Staff speed of solving problems			808	
Price package variety			702	
Billing Accuracy			548	
Speed of getting through				851
Easy to reload my account				724
Ease of getting through during busy hours				611
Eigenvalues	5.32	2.54	1.58	1.25
% of variance	31.36	14.98	9.382	7.37
Alpha	.823	.788	.785	.742

Note: Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser

Normalization. a Rotation converged in 6 iterations.

5.9 Mean values

Table 5: Mean Values

Variables	Mean	Std Dev	Mean	Std Dev
Call rates to other networks	3.12	1.16	3.48	1.138
Call rates to fixed line	3.28	1.26		
Call rates with in network	3.81	1.03		
International call rates	3.32	1.09		
Price of services	3.87	1.09		
Number of cities Covered by the network	3.83	.88	3.86	.88
Signal reception quality	3.82	.87		
Coverage with the city and suburbs	3.95	.91		
Customer service center attitude	3.74	.95	3.69	.94
Staff speed of solving problems	3.52	1.07		
Price package variety	3.70	.91		
Billing Accuracy	3.82	.84		
Speed of getting through	3.60	.82	3.62	1.01
Easy to reload my account	3.97	1.00		
Ease of getting through during busy hours	3.30	1.03		

The above Table shows the mean values of each item and its related component of the final model was calculated and is presented in Table 5. The mean ranges from 3.12 to

3.97 reflecting a moderate difference across the different items on the performance parameters of mobile phone service providers. The transmission-related items received the highest mean value of 3.86 reflecting customers are quite satisfied with the core service delivery which in this case is to assure wider network coverage and higher signal quality. The overall mean to price related items is 3.48, which is lower than transmission related variables. However, the major reason of this lesser value is due to the customers less favorable perception on the items related to call rates on fixed line and call rates on other network which score a mean of 3.28 and 3.12 respectively. However, customers are relatively more satisfied with the customer service dimension where the average mean of items is 3.69. Similarly, the average mean regarding the ease-of-use dimension also reflects a favorable response.

5.10 Summary

This chapter presented how the research data was manipulated for the analysis and interpretation of the findings. A 100% response rate was achieved from the 150 customers of Airtel, MTN and Zamtel who were the respondents of the research sample. The data was coded and summarized on a spreadsheet for analysis using descriptive statistics with the aid of SPSS. The interpretation of data was statistically done by deriving frequencies, means and standard deviations, depending on the nature of data. Analysis of Variance was done on the study variables determining the significance of relationships. The findings on the factors of customer satisfaction, retention and loyalty were on the variables of service quality, network reliability, price fairness and customer support. The factors had sub questions with responses based on likert scale of 1 to 5. Likert scales have been highly suggested for data interpretation in both qualitative and quantitative research. Advantage to note for this scale; raw data can be coded and summarized for using computer-based applications. The data can then be used to derive inferential ,descriptive and other statistics with an aim of minimizing unwarranted presumptiveness and arbitrary interpretations and the findings of the study have been discussed in the subsequent chapter.

CHAPTER SIX

DISCUSSION AND INTERPRETATION OF RESULTS

6.1 Introduction

This chapter is a discussion and interpretation of the findings of the study. It is a critical part of any research as it requires analysis and explanation of findings and linking them to the broader literature and drawing of conclusions. The findings are discussed in terms of their implications to theory and practice in relation to customer satisfaction, retention and loyalty. The focus of the study was assessment of the satisfaction of mobile telecommunication subscribers with service provision of the three Zambian network providers, namely Airtel, MTN and Zamtel.

6.2 Discussion of Results

The items can be grouped into four groups. The first group is related to the technical side of service delivery, concerned with the network service provider capacity and the resulting quality of transmission. The second group of items is related to price and covered price phenomena from a customer perspective and genuinely concern with both on and off net charges by a network service provider. The third group of items deals with ease of usage, involving reloading of their accounts and getting connected with ease. The last group of items represents support services. Interestingly most of the final items generated were identical with the previous research conducted in India (Sharma & Ojha, 2004). This similarity is probably due to the close cultural, economic, market growth as well as competition conditions.

The results revealed that customer satisfaction, customer retention and customer loyalty are a multidimensional construct. The finding supports a four-dimensional construct, constituting price, coverage & signal quality, customer service and usage ease. Only two items were removed from initial model, one each from network coverage and signal reception component. Highway coverage and signal quality inside building were the two items removed from the initial model. Several explanations can be put forward. In case of highway coverage ban on using cellular phone while driving on highways in Zambia could be the one reason. Second coverage on highway is the exclusive requirement of frequent

travelers and thus less relevant for the general public. On the other hand, coverage inside the building was excluded due to the similar item loaded on the component measuring overall single reception quality.

The final model resulted from conformity factor analysis revealed that customers are most sensitive towards the call rate to other cellular networks and rate charge for calling fixed line. This phenomenon depicts the customers concerns of price strategies adopted by the network service providers in Zambia. The network service providers heavily promote low-cost packages within their own networks but charge heavily for calling on other networks. Similarly, fixed line operation is mainly found with government control institutions, parastatal institutions, international co-operations and private institutions who has its own cellular service unit with approximately 20% share of the cellular phone market (Anonymous, 2007). This left majority of cellular phone users forced to pay high price for calling on fixed line.

The second reason can be drawn from the value concept in customer satisfaction where customer is concerned with the benefits compared to the cost he bears (Monroe, 1991). Previous research advocates that, value of money is positively correlates with the better satisfaction of customer as compared to those who perceived that they did not receive the proper value of their money (Zeithaml, 1988).

The second component reflects the concept of core service delivery (McDougall & Levesque, 1994). The second component contributes 14% of the variance. Conformity factor analysis suggests that signal reception is the most important contributor towards the customer satisfaction. This is followed by coverage in suburbs and the number of cities covered. This seems logical from an ordinary customer perception that need good network transmission and wider network coverage to stay connected with his social and business network. A mobile service provider main focus is to provide excellent communication service which includes signal reception quality, and area coverage both in terms of cities and suburbs.

The third and fourth component falls into the area of augmented service. Both components collectively contribute around 17% of the variance. The third Component is concerned with support services including billing accuracy, customer service staff attitude and their speed of solving problems. The fourth component extracted represent the customer preference of easy use in terms of account reload and ease through which their calls can be connected, especially in peak hours.

The conformity factor analysis of the third component shows that customer service center staff attitude is the most critical, followed by their ability to solve problems. The last component, which constitutes of items related to easy use of service reveal that easy reload of account is most important and critical contributor. This was followed by the ease by which a customer gets connected during peak hours. This shows two important areas a network service provider should focus on. Further improvement on mobile money platforms to make easy availability of recharge options and packages for prepaid customers. Second how to develop a user-friendly bill payment system for postpaid customers.

The findings are largely consistent with earlier studies carried out in other nations (Sharma & Ojha, 2004). It should come as no surprise that mobile customers need high-quality communication at a reasonable price, regardless of the mobile phone service providers they choose. However, different courts place differing emphasis on different components. Network operators must simultaneously be mindful of how their staff handles customer complaints and offer a range of package bundles for customers with various requirements. The fierce competition cannot afford to lose customers because they place less value on support service activities, even though they continue to be on the periphery of any service organization.

Network coverage, signal reception, and capacity are the main topics of this dimension. Consumers appreciate seamless connectivity because it guarantees continuous social and professional communication, especially in cities and suburbs. It's interesting to note that factors like in-building signal quality and highway coverage were left out, indicating that these characteristics are either under-represented in general measurements of signal

reception or are not as important to the general public. This exclusion may also be due to reasons unique to Zambia, like laws governing the use of phones on highways and a decline in the desire for specialized coverage among infrequent travelers. It is still crucial for network service providers to make investments in strong infrastructure that guarantees consistent signal quality in a variety of places.

With special attention to inter-network call rates and fees for calls to fixed lines, the findings highlight how important pricing is to consumer happiness. Customers' concerns about perceived disparities in pricing strategies—where businesses advertise intra-network affordability but charge exorbitant fees for external connections—are reflected in this sensitivity. Given that fixed-line activities are frequently associated with institutional and governmental institutions, the economic ramifications are substantial. According to Monroe's value concept (1991), matching pricing tactics to customer perceptions of value can increase customer satisfaction by making sure that consumers believe they are getting advantages that are proportionate with their costs.

The results emphasize the universal customer expectations for high-quality communication at affordable prices, which is consistent with earlier research in related markets, including that done by Sharma & Ojha (2004) and Woo & Fock (1999). However, the need for localized methods is highlighted by the disparities in emphasis across nations. The emphasis on dependable suburban coverage and inter-network pricing in Zambia reflects market-specific requirements.

These findings highlight how crucial it is for network service providers to maintain a balanced focus on both core and augmented services. In a highly competitive market, improved usability and first-rate support services can set a business apart, even though strong technical infrastructure and low pricing are still essential for ensuring client happiness. In order to ensure affordability and inclusivity, providers must also take into account creative bundling alternatives catered to a range of customer needs. Resolving complaints and managing accounts are examples of peripheral tasks that can be handled well to reduce customer turnover and foster enduring loyalty.

3.2 Summary

This chapter discussed and interpreted the findings of the study. It is a critical part of any research as it requires analysis and explanation of findings and drawing of conclusions. The findings are discussed in terms of their implications to theory and practice in relation to customer satisfaction, retention and loyalty. The focus of the study was assessment of the satisfaction of mobile telecommunication subscribers with service provision of the three Zambian network providers, namely Airtel, MTN and Zamtel. The next chapter focused on the conclusion and recommendations of the study.

CHAPTER SEVEN

CONCLUSION AND RECOMMENDATIONS

7.0 Introduction

The conclusion and recommendations are the last chapter of the thesis. It summarizes the key findings and implications and recommendations for future research.

7.1 Conclusion

The current study's findings offer important empirical support for assessing the key variables affecting client loyalty, retention, and satisfaction in Zambia's mobile telecommunications industry. The study effectively evaluated how these factors impact subscriber decisions and experiences by concentrating on the three primary network providers; Airtel, MTN, and Zamtel. These results advance our knowledge of the dynamics of Zambia's mobile telecommunications sector and lay the groundwork for better service delivery to satisfy client demands and boost competitiveness.

The study found that customer happiness, retention, and loyalty are significantly impacted by four important factors: price justice, customer assistance, network dependability, and service quality. With 46.7% of subscribers giving network reliability top priority when selecting their chosen provider, it was the most important criteria among the respondents. Closely behind, 42.7% of respondents emphasized the significance of service quality. 39.3% of respondents cited customer service, which includes promptness and problem-solving, while 33.3% cited price fairness as a crucial factor. These findings highlight how complex consumer preferences are and how providers must be exceptional in every way to draw in and keep clients.

As a result of customers' need for constant communication services and flawless connectivity, network stability became the most important component. For people and enterprises who depend on mobile networks for social interactions and productivity, this component is essential to addressing their everyday needs. Customers also emphasized the significance of effective call handling, data speed, and overall service delivery, indicating that service quality is crucial. These two elements emphasize how important it

is for telecom companies to make investments in reliable infrastructure and effective operations in order to foster long-term loyalty and confidence.

Price fairness received a lower rating than other criteria, but it still has a big impact because 33.3% of respondents said that reasonable prices that offer good value for money were important. It's interesting to note that the results showed that many subscribers are prepared to pay more if the price is commensurate with the level of service they receive. This suggests that preserving customer happiness and retention requires striking a balance between perceived value and cost. Furthermore, almost 40% of respondents emphasized the significance of customer service in guaranteeing that their demands and complaints are swiftly addressed, demonstrating the importance of this function.

The study's findings indicate that Zambian mobile network operators' subscribers have a little higher overall level of satisfaction, loyalty, and retention, indicating that their basic communication demands are being filled. Nevertheless, it also indicated areas that needed work, given that a sizable percentage of subscribers voiced discontent. Increasing customer happiness and loyalty may result from addressing these issues by improving network dependability, service quality, and customer assistance while keeping prices reasonable. These results give mobile telecom companies in Zambia useful information they may use to strengthen their market positions and enhance client interactions.

7.2 Recommendations

1. There is need for Airtel, MTN and Zamtel to prioritise the delivery of quality, uninterrupted services to customers. In this regard, the three operators should work with other sector stakeholders and put measures in place to swiftly tackle connectivity problems and begin to deliver quality, reliable services at reasonable prices which are especially fair to subscribers.
2. There is need to reduce costs at the supply level so that benefits can be transferred to the subscribers. Each mobile network service provider currently has its own network

infrastructure. This, to a large extent, has an effect on the cost of the services provided, as capital investments are invariably high. Such costs can be reduced if service providers share their network infrastructure.

3. There is need to sensitize the public about their rights to the usage of mobile telecommunication services. Most users of telecommunication services are not aware of the role of the communications authority, their rights, or the obligations of telecommunications service providers. The Communications Authority of Zambia should embark on a campaign to educate users on the role of the communications authority and the rights of users.
4. ZICTA should play a critical role to inform subscribers about the relevant offerings and are thereby placing them in a position to demand particular levels of performance.

7.3 Recommendations for further research

Future studies should look into how new technologies, such as mobile apps and 5G networks, affect consumer loyalty, retention, and happiness. Studies that examine the uptake and effects of these developments might shed light on how network service providers can employ technology breakthroughs to improve customer experiences and maintain their competitiveness.

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QUESTIONNAIRE

This questionnaire is part of a study to assess customer satisfaction with mobile telephone services provision in Zambia. The study focuses on subscribers of MTN, Airtel and Zamtel. The study has been approved by the University of Lusaka for academic purposes only. Data will be collected only from the participating subscribers and will be used only for academic purposes. All information will be regarded as confidential and no disclosure of respondents' identity will be made for any purpose at any level before, during and after the completion of this questionnaire. Your cooperation is well appreciated. Thank you.

Section A

Q1:- Which of the following age category are you in?

- 16-25
- 26-40
- 41-55
- 56-65
- 66-75

Q2:- Please indicate your gender

- Male
- Female

Q3:- Please indicate your type of employment

- Public employment
- Private employment

- Self-employment
- Student
- Unemployed

Q4:- What is your area of residence?

Section B

Q5:- Which network service provider do you have?

- a) Airtel b) MTN c) Zamtel

Q6:- What kind of service are you on?

- a) Pre-paid b) Post-paid

Q7:- Overall, how would you rate your network service provider?

- a) Excellent b) Good c) Average d) Poor e) Terrible f) Not Sure

Q8:- Which factor influenced you to buy the network service provider of your choice?

- a) Service Quality b) Network reliability c) Pricing d) Customer Support

Q9:- Which of the following Services attracted you the most to buy or retain the mobile service? Rank them.

Explanation: In this section, 1-5 points represent the degree of customer satisfaction, customer retention and customer loyalty among the users of Airtel, MTN and Zamtel, 1 means "fully disagree", 2 means "disagree", 3 means "Not sure", 4 means "agree", and 5 means "fully agree".

	Measurement Standard	Degree of satisfaction				
		1	2	3	4	5
1	Call rates to other networks	1	2	3	4	5
2	Call rates to fixed line	1	2	3	4	5
3	Call rates within network	1	2	3	4	5
4	International call rates	1	2	3	4	5
	Price of services	1	2	3	4	5
5	Number of cities Covered by the network	1	2	3	4	5
6	Signal reception quality	1	2	3	4	5
7	Coverage with the city and suburbs	1	2	3	4	5
8	Customer service center attitude	1	2	3	4	5
9	Staff speed of solving problems	1	2	3	4	5
10	Price package variety	1	2	3	4	5
11	Billing Accuracy	1	2	3	4	5
12	Speed of getting through	1	2	3	4	5
13	Easy to reload my account	1	2	3	4	5
14	Ease of getting through during busy hours	1	2	3	4	5
15	Overall customer care service	1	2	3	4	5
16	Ability to get customer service representative quickly	1	2	3	4	5
17	Attitude of the attendant	1	2	3	4	5
18	Ability to provide a solution	1	2	3	4	5
19	Process of getting your queries resolve quickly	1	2	3	4	5
20	Courteous of customer service representative	1	2	3	4	5
21	Waiting time for having my questions addressed	1	2	3	4	5

Q15:-.Would you suggest your network service provider to others?

Yes

No

Q16:- If you were not totally satisfied with the customer service, please describe the reasons for your dissatisfaction?

Thank you for spending your precious time on filling in the questionnaire!

PLAGIARISM SIMILARITY REPORT

