



UNIVERSITY
of
LUSAKA

SCHOOL OF POSTGRADUATE STUDIES

**ASSESSMENT OF THE FACTORS AFFECTING CUSTOMER
PURCHASING BEHAVIOR IN SELECTED TELECOMMUNICATIONS
COMPANIES IN LUSAKA ZAMBIA**

A DISSERTATION SUBMITTED TO THE SCHOOL OF
POSTGRADUATE STUDIES, UNIVERSITY OF LUSAKA IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR AWARD OF MASTER'S
DEGREE OF BUSINESS ADMINISTRATION.

BY


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JULY 2024

DECLARATION

This document serves as proof that the dissertation authored by KAFULA MUSONDA, with the University of Lusaka student registration number MBAGEN22114557, is an original work. No other university has accepted it for degree consideration.

Signed..... 
2024.....

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DEDICATION

I dedicate this paper to my loving husband, family and friends. I would want to express my deepest gratitude to my husband Mr. Mwape who has always been by my side throughout my study. He offered me support as I was pregnant with our Son. My Son is my biggest reminder of how I had to work hard despite my situation and for that this paper is for him too. I would also like to thank you my friends Tabitha, Tabeth, Eiina and Mr. Robert for the help they rendered to me throughout my study time and lastly the university for their unwavering support and encouragement throughout my journey towards a career in business administration.

ACKNOWLEDGEMENTS

I want to start by expressing my deepest appreciation to my supervisor. Thanks to Dr Chibozu Maambo, who was an invaluable supervisor to me when I was conducting this research. I would want to acknowledge the companies and users of Airtel, MTN, and Zamtel for their assistance with data collection. Their contributions were crucial in ensuring that this study was comprehensive.

Time constraints prevent me from going on expressing my gratitude to others, but I would not forget to thank God for the gift of life and the opportunity to complete my program without incident.

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LIST OF ABBREVIATIONS

CAR	Contractor all risks
COMESA	Common Market for East and Southern Africa
CSO	Central Statistical Office
GDP	Gross Domestic Product
MNO	Mobile Network Operator
SERQUAL	Service Quality
ZMK	Zambian Kwacha
ZICTA	Zambia Information Communications Technology Authority

ABSTRACT

The objective of the study was to examine the factors influencing customer purchasing behavior within selected telecommunications companies in Lusaka, Zambia. With substantial investment and intense competition among mobile service providers in Zambia, the market has experienced significant growth in recent years. Operators in this sector offer a diverse array of advanced products and services to attract customers. The implementation of mobile number portability by the regulatory authority in April 2006 has allowed consumers to switch service providers while retaining their phone numbers. However, despite market growth, operators such as Airtel, MTN, and ZAMTEL have faced obstacles hindering their efforts to capture a substantial market share. Moreover, there is a trend of customers switching providers due to various reasons, reflecting challenges in maintaining customer loyalty. The study, employing a descriptive design with a survey of one hundred participants using questionnaires, aimed to address these dynamics.

The findings revealed that demographic variables such as age, income, family size, education, and gender significantly influence consumer behavior within Lusaka's telecommunications sector. Telecom companies adapt their offerings to cater to specific demographic demands, a strategy crucial for customer retention and acquisition in a competitive industry. The statistical analysis indicated a significant relationship between customer satisfaction and purchasing behavior, with a p-value less than 0.05. Furthermore, the study identified a correlation of 0.675 between customer purchasing behavior and customer satisfaction with the mobile operator. Income emerged as the most influential determinant of customer behavior highlighting the importance of understanding customer satisfaction in retaining clients. The study recommends that telecommunication operators should seek to improve the customer satisfaction by providing best products and services to their subscribers. The telecommunication companies should make sure that, all the products and services are available for both people with low income and people with higher income.

Key words: *SMEs, Customer purchasing behaviour, Regression, Customer satisfaction.*

CHAPTER ONE

1.1 INTRODUCTION

The telecommunication industry in Lusaka Zambia, plays a pivotal role in driving economic growth and fostering connectivity in the region. Understanding the factors that influence customer purchasing behaviour within this industry is essential for companies seeking to enhance their competitiveness and meet the evolving needs of their clientele. With the rapid advancement of technology and emergence of new market players, telecommunication companies in Lusaka face increasing pressure to differentiate themselves and deliver value- added services. This research aims to investigate the factors affecting customer purchasing behaviour in selected telecommunication companies operating in Lusaka, Zambia.

By exploring the preferences, motivations, and decision-making processes of consumers, this study seeks to provide valuable insights that can inform strategic initiatives and marketing efforts within the telecommunication sector. Through a comprehensive analysis of key factors such as demographic factor, customer satisfaction and customer service, this research aims to contribute to a deeper understanding of the dynamics shaping the telecommunication market in Lusaka.

1.1.2 BACKGROUND OF THE STUDY

The Zambian telecommunications sector has undergone significant development in recent years, with the number of base stations increasing, mobile data usage soaring, and the fixed internet landscape evolving (ZICTA, 2022). This development in the telecommunication companies has posed formidable hurdles for organizational management, necessitating agile strategies and adaptive approaches to navigate effectively, the primary challenge lies in effectively engaging in competition within the contemporary business landscape.

In recent years, business organizations have recognized the imperative of adopting strategic thinking to attain their corporate objectives. Organizations are faced with the imperative to strategically position themselves in a manner that surpasses previous efforts. This entails the translation of their knowledge and understanding into

strategies that effectively address the challenges posed by their altered circumstances. Additionally, organizations must develop justifications that are essential for establishing the necessary foundation to adopt and implement strategies within the dynamic and constantly evolving environment (Bryson, 2015).

Customer purchasing behaviour has become a strategic factor that numerous firms have adopted, as seen by the increasing interest observed in recent years. One approach to mitigate the effects of competition resulting from globalization, market saturation, and advancements in information technology is to recognize that long-term success is no longer only dependent on offering products with optimized prices and attributes. In contrast, organizations establish their prosperity via the cultivation of enduring client relationships. Costs associated with acquiring a new customer might be as much as six times higher than those associated with retaining an existing one, according to earlier studies (Rosenberg, 2019). Reducing the probability of customer attrition by 5% can lead to a profit increase of up to 60% in some industries (Reichheld 2020).

Therefore, it is evident that the augmentation and preservation of devoted clientele have emerged as crucial determinants for the sustained prosperity of enterprises. The primary focus in the field of marketing has undergone a shift, wherein the emphasis has transitioned from acquiring new customers to the act of retaining and preserving the loyalty of current clients. When faced with a deceleration in market growth or increased competition, firms are inclined to prioritize customer retention as a strategy to preserve their market share (Lee, 2021).

The task of attaining and sustaining a dominant position in a rapidly expanding industry is progressively challenging due to heightened competition and increasingly discerning client expectations. In this particular scenario, it is imperative to prioritize the safeguarding of the current client base and the preservation of customer loyalty as pivotal elements of maintaining a competitive edge. The establishment of a company's enduring competitive advantage is rooted in consumer purchasing behaviour and loyalty, which are influenced by customer satisfaction. (Lee and Cunningham 2021) assert that the cultivation and enhancement of customer loyalty play a pivotal role in the growth and performance of firms. In the realm of telecommunication services, it is commonly emphasized that the enduring relationships between customers and a

specific operator, once they have been acquired and integrated into the operator's network, hold greater significance for the company's success in competitive markets compared to other industry sectors. This phenomenon can be attributed to the lack of differentiation among cellular service providers. All of them provide a similar level of service, resulting in intense competition (Gerpott, 2019).

Because of the proliferation of new uses for mobile devices, including Internet access, mobile banking, and retail transactions, Africa's mobile telecoms sector is booming. Previously unreachable remote areas with no landline infrastructure can now have access to telephones thanks to mobile service providers. Countries like Nigeria and South Africa as well as others like Kenya, Ghana, Morocco, and Egypt have big mobile phone markets. MTN of South Africa, Bharti Airtel of India, France Telecom (under the Orange brand), Vodafone of Great Britain, Millicom of Luxembourg, and others are all major players in Africa's mobile business. Informa & Telecoms media found that at the end of September 2011, the total number of mobile subscriptions in Africa had reached a whopping 616 million. In terms of total mobile subscriptions, Africa is currently only behind Asia-Pacific in position two. There has been a meteoric rise in mobile subscriptions in Africa, making it the world's second-most connected continent. As a result of this remarkable improvement, Africa now ranks second, up from fourth at the year's end.

Due to historically low levels of penetration in both the landline and mobile sectors, Zambia's telecom business has shown impressive growth potential. One of the most noticeable results of the deregulation of Zambia's telecommunications sector, as noted in the Telecommunications Act of 1994, has been the rapid spread of mobile telephony. In 2006, the country's telecommunications industry underwent significant changes, especially in regard to the incumbent operator. Zamtel's near-total dominance of fixed-line and global bandwidth markets began to erode in recent years. Furthermore, licenses were issued to a regional carrier, a second mobile operator, and other new data carriers. This change represents a significant shift in the competitive landscape for telecommunications services across the country. New entrants to the market, the introduction of 4G services by telecommunications carriers, and, more recently, the elimination of duties on newly acquired mobile devices and the facilitation of number portability have all contributed to a dramatic increase in growth over the past five years. In Zambia, the telecommunications industry is governed by the Zambia

Information and Communications Technology Authority (ZICTA) while the framework for controlling and expanding the information and communications industry and electronic commerce is set forth in the *Zambian Communications Act (No. 2 of 1994)* and the *Zambia Communications (Amendment) Act of 2009*.

Eighty percent of the population in 2009 had access to a mobile signal, showing that Zambia has made substantial strides in expanding the availability of telecommunication services in the mobile voice sector of the market (Central Statistics Office, 2008). Prepaid billing systems are used by about 99.6% of customers across all networks, according to the data currently available. The mobile industry recorded 42 million subscribers by the end of December 2009, representing a 17.67% annual growth rate, down from the 21.5% (ZICTA, 2022). Taking into account nominal figures, the number of mobile subscribers increased by 626,098 in 2009, as reported by the Government of the Republic of Zambia (2009). However, the current mobile cellular market penetration is only 32%, indicating a substantial lack of progress. This finding suggests that there is ample opportunity for new rivalry. However, the excellent macroeconomic performance of the Zambian economy in 2009 and the predicted continuation of this performance in 2010 suggest that the mobile cellular communication market segment will witness consistent expansion in the future years. Strong client loyalty and increased spending on mobile cellular communication provider products and services are anticipated because of this expansion (Munsaka, 2009).

1.2 STATEMENT OF THE PROBLEM

In Zambia, particularly in Lusaka, the telecommunications industry is vital to the facilitation of economic activity and communication. The Zambia Information and Communications Technology Authority (ZICTA) reports that in 2021, the country's mobile penetration rate was 98.7%, compared to 57.6% for internet penetration (ZICTA, 2021). Due to their high penetration rates, Lusaka's telecom businesses have a sizable customer base, which fuels intense rivalry amongst service providers. Numerous international and local research have been carried out to identify the critical elements impacting consumer purchase decisions, such as brand loyalty, pricing, service quality, and customer service (Musonda, 2018; Kawimbe et al., 2022; Mukutu,

2022). According to these studies, consumers' purchasing decisions are mostly affected by a mix of functional and emotional factors.

What is yet unknown, though, is how these characteristics precisely impact customer purchase behaviour among various telecommunications carriers in the Zambian setting, especially in Lusaka. Although research from around the world indicates that elements like personalised services, network dependability, and digital transformation are becoming more significant (Jere and Mukupa, 2018), local studies on Zambia's telecommunications sector have not gone into great detail about how these components influence consumer choices. It would be great if telecom providers could fully utilise customer insights to offer customised and targeted services, but this does not appear to be the case overall. There is a knowledge vacuum on the precise factors influencing consumer purchasing behaviour in Zambia due to the lack of localised research on how customer preferences change in the country's quickly evolving technology landscape (Mazikana, 2020).

The purpose of this study is to evaluate the variables influencing consumer choice in a subset of Zambian telecoms operators. Finding important factors that affect consumers' decisions like service quality, cost structures, technology developments, and customer support is the major goal (Al-Mashraie, Chung, and Jeon, 2020). By providing telecom firms with practical insights on how to modify their tactics to improve customer satisfaction and retention in a competitive market, the findings will add to the body of knowledge. Furthermore, by offering data-driven recommendations tailored specifically to the Zambian context, this research will fill the current vacuum in the local literature.

1.3 GENERAL OBJECTIVE

To assess the factors affecting customer purchasing behaviour in selected telecommunication companies in Lusaka Zambia.

Specific Objective

1. To analyze the impact of demographic factors on consumer purchase behavior in selected telecommunications companies in Lusaka.
2. To examine the impact of customer satisfaction on customer purchasing behavior in selected telecommunications companies in Lusaka.

3. To determine the key factors that impact consumer purchase decisions in the selected telecommunications companies in Lusaka.

1.5 RESEARCH HYPOTHESIS

The study sought to ascertain the following hypothesis:

- H0: Demographic factors do not affect customer purchasing behavior in the selected telecommunications companies in Lusaka.
H1: Demographic factors affect customer purchasing behavior in the selected telecommunications companies in Lusaka.

- H0: Increasing customer satisfaction does not result in elevated levels of customer loyalty within the selected telecommunications companies in Lusaka.
H1: Increasing customer satisfaction result in elevated levels customer satisfaction within the selected telecommunications companies in Lusaka.

- H0: There are no key factors that have a substantial impact on client purchase decisions in the selected telecommunication companies in Lusaka.
H1: There are key factors that have a substantial impact on client purchase decisions in the selected telecommunication companies in Lusaka.

1.5 SIGNIFICANCE OF THE STUDY

This study contributes to the limited understanding of consumer behaviour in the telecommunication sector, particularly for Lusaka Zambia. It offers significant empirical evidence and valuable insights that can be used as a steppingstone for further academic research. The potential benefits from this investigation are expected to help Telecommunication operators identify how customers react to various marketing strategies implemented by them -which is crucial information required by marketers who strive towards improving their customer retention methods. The result helps organizations better comprehend whether they could convince end-users with their Marketing actions and what allured Customers' sentiment most while being careful on not spending resources into ineffectual activities based purely on presumptions or factors acknowledged outside the concern of Consumers feedbacks through such investigations. These findings also provide an excellent opportunity for fellow colleagues working within similar fields looking forward! Additionally, stakeholders

stand at advantage given these results- including but not restricted only too business analysts seeking relevant data snippets when advising investment opportunities or government officials dealing with regulating Market shares proportionately among competitors alike.

1.6 SCOPE OF THE STUDY

The main focus of the investigation was on Zambia's telecommunications industry, specifically in Lusaka. The objective of this study aimed to uncover what factors influence consumer purchasing behaviour for the three primary telecom companies: Airtel, MTN and ZAMTEL. This research involved gathering data from both employees working within these organizations as well as clients who utilize their services during a specific timeframe. As evident by positive outcomes across various areas within each company observed throughout this study; it highlights potential opportunities that other telecommunication industries could adapt or adopt our findings.

1.7 DEFINITION OF KEY TERMS

Income: One's income is the financial remuneration or profits they receive for their work, services, investments, or business dealings. This encompasses various forms of monetary gain including salaries, wages, bonuses dividends and interest earned from invested money as well as profit made in business activities. A person's household financial health can be greatly impacted by their income since it affects quality of life; consumption choices and overall economic stability (Peter 2012).

Age is a quantitative assessment of the number of years someone has existed since their birth. It's an essential demographic factor that can impact many facets of one's life, such as physical and mental growth, legal obligations and privileges, societal roles, and cultural perspectives. Life stages are often described using age classes like infancy, adolescence, maturity or old age (Chirwa 2011).

Customer Satisfaction: Customer satisfaction is a measure of how content and pleased customers are with a product, service, or overall experience provided by a business or organization. It reflects the extent to which customer expectations have been met or exceeded. High levels of customer satisfaction are often associated with loyalty, repeat business, positive word-of-mouth referrals, and long-term success for businesses (Tapsen, 2014).

Customer care, alternatively referred to as customer service, pertains to the diverse set of actions and engagements conducted by an enterprise or corporation with a view to catering for its customers' requirements, questions, worries and demands. It integrates various methods of conveying information like face-to-face conversations between people., phone calls made through telephone facilities, electronic mails exchanged via cyberspace platforms and virtual chats available online. It aims at delivering helpdesk support services ensuring prompt resolution of issues in order to guarantee optimal client contentment levels. Adequate attention paid towards effective execution strategies aimed at addressing clients concerns positively influences enduring harmonious business-client relationships (Hellen 2017).

The term "customer behavior" refers to the range of actions, choices and conduct displayed by individuals or groups interacting with a business offering products or services. Several factors make up this sphere such as shopping routines, usage patterns, reviews given, complaints lodged and marketing engagement. Comprehending customer behavior becomes pivotal for businesses aiming to enhance their strategies through better-targeted efforts resulting in more satisfactory experiences catering accurately towards customers' wants (Karlin 2016).

CHAPTER TWO

LITERATURE REVIEW

2.0 Empirical Literature Review

This chapter provided an overview of the relevant literature pertaining to the published problem. This chapter included the theoretical framework which reviewed relevant theories and their importance to this study. Further, the chapter presented the conceptual framework and presented several literatures from publications on a similar of factors affecting customer purchasing behaviour.

2.1 Global Perspective

2.1.1 The demographic factors and consumer purchase behavior

Smith and colleagues investigated demographic effects on customer buying behavior within the telecommunications sector in their 2018 study. The research surveyed factors such as age, income, and education level to discern patterns among telecom consumers. Interestingly, premium service adoption was found to be associated with higher incomes. This means that companies should use varied advertising methods targeted at specific income demographics in order to reach a broad range of customers based on their purchasing power.

Gupta and Sharma (2020) conducted a study on the "Impact of Educational Background on Telecom Service Adoption in India." Their methodology involved cross-sectional analysis to determine how educational attainment affects technology uptake and retention. They concluded that individuals with higher levels of education tend to adopt new telecommunications technology more quickly than those who have not pursued further education. Based on their findings, telecom companies are advised to focus marketing efforts towards tech-savvy customers through informative campaigns.

"Age Demographics and Smartphone Usage Patterns" was the focus of a survey conducted by Zhang et al. (2017), which examined the behaviors of smartphone users from every age group to draw conclusions. The study revealed that individuals possess unique preferences regarding app usage and phone functions, emphasizing how critical it is for telecommunication companies to customize user interfaces and

service packages based on varying customer demographics as recommended in their report.

In Brazil, Rodriguez et al. (2016) investigated the impact of income on telecom service satisfaction. The study design involved examining satisfaction levels across various income groups. Results indicated that higher-income individuals reported greater overall contentment with their telecom services than those in lower brackets, revealing a positive correlation between satisfaction and economic status. Based on these findings, the researchers suggested that telecommunication providers prioritize high-income customers to ensure optimal quality of service delivery.

Tanaka et al. (2015) conducted a study on "The Impact of Gender on Mobile Service Adoption in Japan," using both qualitative interviews and quantitative surveys to examine gender-based preferences and loyalty traits related to mobile service usage. Results revealed that men and women have distinct choices concerning the characteristics as well as modes of utilizing mobile services, indicating an imperative for telecommunication providers to tailor their offerings and ads accordingly based on target genders.

2.1.2 The customer satisfaction and purchasing behavior

A study conducted in Sweden by Anderson et al. (2020) found a substantial association between market share, profitability, and customer satisfaction based on data from the Swedish Customer Satisfaction Barometer. The results highlight the crucial role that customer satisfaction plays in the success of businesses by demonstrating how much higher customer satisfaction improves a company's market performance and profitability.

A study by Jiang et al. (2017) on the Impact of Service Quality and Corporate Brand Image on Customer Satisfaction from China. The study used a poll to gauge consumers' levels of contentment, loyalty, satisfaction, and opinion of the brand. The results showed a favorable correlation between service quality, contentment, brand satisfaction, and loyalty. Based on the findings, telecommunications companies may enhance customer loyalty by prioritizing service quality and brand image.

A study by Kim (2014) on the Relationship between Brand Equity and Firms' Performance in Luxury Hotels and Chain Restaurants from Korea" was the subject of an alternative. Findings from polls conducted in the hospitality and telecommunications industries. Brand equity, which is increased when consumers are happy, affects performance, the study found. The poll found that in order to build brand equity, telecom companies should focus on customer satisfaction.

A study by Sin et al. (2020) on the effect of Service Orientation on Service Delivery in Hong Kong. Empirical methods predominated in studies conducted in the service industry, especially in the telecommunications subsector. The results show that service orientation improves service delivery and customer satisfaction. Research shows that telecom companies can boost customer contentment by promoting a service-oriented company culture.

A study by Zhao et al. (2018), looked at "The Impact of Customer Participation and Convenience on Customer Satisfaction in china: A Multiple Mediation." Customer involvement, usability, and satisfaction were measured through surveys as part of the research process. An inverse relationship between customer happiness, ease of use, and involvement was also discovered. The study's authors concluded that telecom providers may boost customer satisfaction by facilitating more user participation and streamlining user experiences.

2.1.3 The key factors and consumer purchase decisions

Yoo and Kim (2014) study in Saudi Arabia looked at the relationship between smartphone usage among people over 65 and personal innovativeness. The findings showed a strong correlation between smartphone adoption and individual creativity. According to the survey, for maximum effect, telecom businesses should customise their marketing techniques to better engage older clients. Concurrently, Ndubisi (2016) researched factors affecting internet banking uptake in Malaysia via empirical data gathered from developmental banks. Findings highlighted perceived ease-of-use as well as trust playing pivotal roles when it comes to determining customer interest levels relating to utilizing digital financial services such as internet banking platforms. Research suggests that telecommunications providers ought to prioritize the establishment of trust and development of user-friendly services.

In Amida's (2016) investigation of mobile banking adoption in Saudi Arabia, a comprehensive literature review was carried out to scrutinize various studies on the acceptance of this service. The results emphasized trust, perceived usefulness and ease of use as fundamental aspects for enhancing its utilization. As indicated by the study, telecommunication firms should concentrate on enabling more reliable and user-friendly mobile options.

2.1.4 Telecommunication Service Loyalty

Hur and colleagues (2019, p. 296) define brand loyalty as the consistent act of repeatedly purchasing or supporting a specific product or service despite competitors offering better deals or utilizing different marketing tactics to entice customers away from their preferred brand. In contrast, Anderson and Narus' (2020) research identifies trust as placing confidence in another individual's capacity to fulfill commitments based on integrity, competence, and other positive character traits while anticipating that this person will either execute requests competently without backfiring repercussions. Bloomer et al.'s (2018) study suggests that consumers who have emotional attachment with brands are more likely to sustain long-term relationships with those suppliers due to increased customer retention compared to less active buyers for whom switching costs may become prohibitive when considering alternative providers—rendering it a significant decision-making factor according Roberts & Dowling's recent findings (2022).

Melody (2021) argues that customers would face more risk and spend more money if switching prices were to rise. In their study, Serkan and Gorhan (2020) discovered that the four factors they looked at directly impact customer loyalty and purchase behavior. It was also shown that these traits interact with one another, which affects consumer loyalty in the telecom sector.

According to Fornell and Miller (2019), a strong correlation exists between high-quality service and customer retention, which in turn may increase overall profitability.

2.2 Examination of the Regional Perspective.

The Roberts and Dowling's (2022) research highlights the significance of customer behavior and loyalty as a key issue for marketing managers and marketers today and will continue to be relevant in the years to come. It is impossible to overstate the

significance of consumer behavior and loyalty in accomplishing organizational objectives, according to Melody (2021). Economic variables, cultural features, and human attributes are among the many factors that Fornell (2019) argues significantly impact consumer behavior and loyalty in the telecoms business.

2.2.1 The demographic factors and consumer purchase behavior

A study by Kate et al (2019) examined "The Influence of Demographics on Consumer Purchase Behavior in the Telecommunications Industry in Morocco." Factors such as age, income, and education level were examined in the study's survey-based research on consumer telecom choices. Premium telecommunications service uptake was determined to be income dependent. According to the research, telecommunications firms should target different income groups with different advertisements.

A study by Kiambi (2021) on demographic Trends and Customer purchasing behaviour in the Telecommunications Sector in South Africa. Purchasing behavior were examined across age groups and geographic regions using longitudinal research. Findings include geographical differences in service satisfaction and shifting loyalty patterns among younger users. The research concluded that telecommunications companies should modify their reward programs to accommodate customers' evolving tastes.

Chalie (2018) conducted research in Egypt on the "Impact of Educational Background on Telecom Service Adoption and Loyalty." The study's methodology was a cross-sectional analysis of the effects of educational attainment on the uptake and retention of technological systems. A higher level of education was associated with a more rapid uptake of new telecommunications technology. Telecom companies should target tech-savvy customers with informative marketing campaigns, according to the report.

According to research conducted in Ghana by Esther et al. (2020) titled "Age Demographics and Smartphone Usage Patterns." We surveyed people of all ages who use smartphones and looked at their habits to draw our conclusions. What this means is that different people have different tastes when it comes to the functions and apps available on their smartphones. There should be an effort by telecom firms to tailor user interfaces and service bundles to different age groups, according to the report.

Rodney et al. (2019) conducted research in Cameroon on "The Role of Income Levels in Telecom Service Satisfaction." The research strategy relied on comparing satisfaction levels among different income brackets. Overall satisfaction with telecom services was found to be positively correlated with higher income levels. The research concluded that telecommunications companies should give higher-income consumers preferential treatment in terms of service quality.

Tanaka et al. (2019) conducted a study in Uganda to investigate gender-specific preferences on the impact of gender on mobile service adoption and loyalty. The study utilised both qualitative interviews and quantitative surveys. The study brought to light important distinctions in the features and mobile service consumption patterns of men and women. The results indicate that in order to improve customer happiness and loyalty, telecoms providers should modify their services and marketing tactics to account for these gender-based differences.

2.2.2 The customer satisfaction and customer purchasing behavior

Henry et al. (2020) conducted research in Nigeria on "Customer Relationship Management: Emerging Practice, Process, and Discipline." The research strategy relied on a survey of the relevant literature as well as case studies from the telecom sector. Findings highlighted the significance of happy customers in establishing enduring bonds. Among the suggestions made was that, in order to increase customer happiness and loyalty, telecom businesses should prioritize CRM procedures.

A study by Jacky et al (2019) on the Impact of Service Quality and Corporate Brand Image on Customer Satisfaction in Namibia. The study's methodology was a survey that examined customer happiness, satisfaction, and perceptions of the brand. Service quality, satisfaction, satisfaction with the brand, and loyalty were all positively correlated, according to the results. According to the research, telecoms can increase customer purchasing behaviour by focusing on service quality and brand image.

Kelvin et al. (2020) conducted research in Niger on "The Impact of Customer Participation and Convenience on Customer Satisfaction: A Multiple Mediation."

Research methodology included surveying customers to gauge their level of engagement, ease of use, and overall happiness. Customer participation, convenience, and satisfaction were found to be positively correlated, according to the results. According to the research, telecom businesses may increase customer satisfaction by making it easier for customers to participate and by making their services more convenient.

2.2.3 The key factors and consumer purchase decisions

Tafara conducted an empirical study in 2019 on the adoption factors of telecommunication in Zimbabwe, gathering data from users. The research findings showed that consumers tend to buy telecommunications products if they are easy-to-use and trustworthy. Consequently, service providers should prioritize establishing trust-building measures as well as offering user-friendly services based on these results.

In 2020, Taonga examined the factors contributing to subscriber churn and customer purchasing behavior in South Africa's mobile telephony market. The study analyzed data from this industry and concluded that both service quality and brand image greatly impact consumer loyalty and turnover rates. This suggests telecom companies should place a high emphasis on enhancing their services' quality or implementing strong brand management strategies based on these findings.

In 2018, Sarah et al. conducted a study on the factors that influence customer purchasing behavior in Liberia's mobile telecommunications industry. The investigation involved gathering data through surveys to explore various aspects affecting consumer behavior. Based on the findings, trust, satisfaction and service quality were identified as significant variables impacting customers' buying decisions. From their research outcomes, it was inferred that telecom companies would benefit from prioritizing both excellent services and ensuring high levels of customer delight in promoting sales growth among target audiences within this sector.

2.2.4 Customer Satisfaction and Service Quality.

Ladhari and Leclerc's (2020) assertion is that for telecommunications companies to acquire and maintain customers, providing exceptional customer satisfaction is essential. In the current fierce business environment, businesses must prioritize client happiness above all other considerations if they hope to survive (Reichheld & Sasser, 2021). Consequently, organizations should create accurate and numerical measures of customer satisfaction.

The purpose of this article is to define various aspects of perceived service quality. Implementing this strategy will allow for reviews of performance across different departments within a company or even throughout the industry as a whole, as well as improved continuous assessment of service quality (Izogo and Ogba, 2017).

Jain and Gupta (2019) state that operationalizing service quality only based on perceptions is a more effective way to explain a substantial portion of the variation in the concept. Following the reasoning laid forward by Ladhari and Leclerc (2019), the current method of assessing service quality is based solely on impressions.

2.2.5 The level of commitment exhibited by customers towards telecommunication services

A consumer's level of affective commitment can be defined as the degree to which they have a strong emotional connection to a particular brand (Fulerton, 2020). The tendency for people to engage in long-term transactions through their social networks and existing ties with a certain organization is the topic of discussion (Geyskens et al., 2021).

When people perceive significant barriers to switching, few alternative options, or a cognitive assessment of the costs associated with quitting a specific brand, they may develop a sense of attachment known as continuance commitment (Davis-Sramek et al., 2019). A psychological incentive with a mostly pessimistic outlook is calculative commitment, which is another name for continuity commitment. As Sweeney and Swait (2018) point out, there is a difference between motivation and emotional commitment.

2.2.6 Customer Service/Care/Promotion

The parts of customer service, care, and promotion that pertain to businesses are covered in this section.

Several parts make up customer service, such as systems to assist customers, how complaints are handled, how well complaints are processed, how easy it is to submit complaints, and how friendly the staff is when dealing with complaints (Kim et al., 2018). Jackson et al. (2021) states that advertising and customer service have a substantial influence on how effective a provider is evaluated.

In the telecommunications industry, customer loyalty and spending habits are heavily impacted by an individual's job or profession (Anderson and Narus, 2020). The qualities of an individual's job have a significant impact on their lifestyle choices and consumer habits. Getting airtime for a doctor is clearly different from getting airtime for a teacher, landlord, attorney, or administrative assistant. The development and execution of various marketing strategies that cater to the purchasing motivations of various global occupational groups is under the purview of marketing managers.

A person's spending habits are highly affected by their income level, according to studies done by Anderson and Narus (2019). A person's income is the primary means by which they can acquire purchasing power, so it serves an essential purpose. There are clear patterns and different levels of brand loyalty in consumer behavior that are influenced by people's economic positions.

2.3 Local viewpoint

The quality of services provided and the pricing of products are two of the many factors that Chileshe (2018) argues have a positive impact on consumer satisfaction in the telecommunications industry. As a result, this has a beneficial effect on the organization's overall performance. According to Rashid (2021), client happiness is the key to a company's success in highly competitive marketplaces. Therefore, the components or aspects of perceived consumer satisfaction must be defined in a way that is both precise and measurable.

If businesses follow this strategy, as outlined by Obadia (2019), they will be able to monitor client happiness over time, see how they stack up against the competition, and compare internal metrics like service quality and departmental success.

Monde (2021) used data from the Zambian Customer Satisfaction Barometer to examine the relationship between market share, profitability, and customer

satisfaction in a study done in Lusaka. Analytical techniques were used in the study to investigate the impact of demographic factors. The results showed a positive relationship between market share, profitability, and customer satisfaction, suggesting that improving a company's market success is greatly dependent on its capacity to satisfy its customers.

A study by Chanda et al. (2018) conducted research on "Customer Relationship Management in Zambia. Emerging Practice, Process, and Discipline." The research strategy relied on a survey of the relevant literature as well as case studies from the telecom sector. Findings highlighted the significance of demographics and consumer happiness in establishing enduring connections. Among the suggestions made was that, to increase customer happiness and loyalty, telecom businesses should prioritize CRM procedures.

A study by Jacky et al (2019) on "the impact of Service Quality and Corporate Brand Image on Customer Satisfaction." The study's methodology was a survey that examined customer happiness, satisfaction, and perceptions of the brand. Service quality, satisfaction, satisfaction with the brand, and loyalty were all positively correlated, according to the results. According to the research, telecoms can increase customer loyalty by focusing on service quality and brand image.

A study by Chanda, (2018) on the relationship between, demographic factors, customer satisfaction, Brand Equity and Firms' Performance in Luxury Hotels and Chain Restaurants in Lusaka, Zambia. Research in the fields of telecommunications and hospitality served as the basis for the methodology. Based on the findings, demographic variables and consumer happiness have a favorable effect on brand equity, which affects performance. According to the survey, telecom businesses should prioritize customer satisfaction activities to establish brand equity.

"The Effect of demographic factors and Service Orientation on Service Delivery."—a research project conducted by Chirwa et al. (2020) in the province of Southern. Research in the service sector, particularly the telecoms sector, was empirical in nature. Both service delivery and customer satisfaction are positively impacted by demographic variables and service orientation, according to the results. According to

the research, in order to increase customer happiness, telecom businesses should foster a culture that is focused on providing excellent service.

A study by Chansa et al. (2019) on the impact of demographic factors, Customer Participation and Convenience on Customer Satisfaction in Zambia: A Multiple Mediation." Research methodology included surveying customers to gauge their level of engagement, ease of use, and overall happiness. There were favorable correlations found between demographic variables, consumer engagement, ease of use, and happiness. According to the research, telecom companies can increase customer happiness by making it easier for customers to participate and by making their lives more convenient.

2.3 Theoretical Framework

2.3.1 Service Quality theory

A model proposed in 2006 by K. Storbacka, T. Strandvick, and C. Grönroos states that the most important element impacting customer satisfaction is their most recent experience with the product or service, considering both their expectations and the actual performance. Grönroos (2006) states that if the current experience exceeds expectations, consumer satisfaction is likely to be high. To find out how well a service met a customer's expectations, we question them about their expectations and how they felt about the service they got. The difference between expected and perceived service is the definition of service quality. Although closely related to satisfaction, service quality is an attitudinal measure based on perceived rather than actual service received, as defined by Grönroos (2006). In order to handle items with high means and standard deviations, Parasuraman et al. (2008) suggested modifying the original service quality measure. This allowed for a more precise evaluation of the customer value connected to each construct.

This notion, however, is the bedrock upon which the investigations rest. Customers' spending habits in the telecommunications sector can be better understood via the prism of the Service Quality theory, which provides a holistic perspective on customer satisfaction. This theory examines customer views, anticipations, and experiences, which gives a solid groundwork for the research. As a result, the complex dynamics influencing consumer choices and actions are better understood.

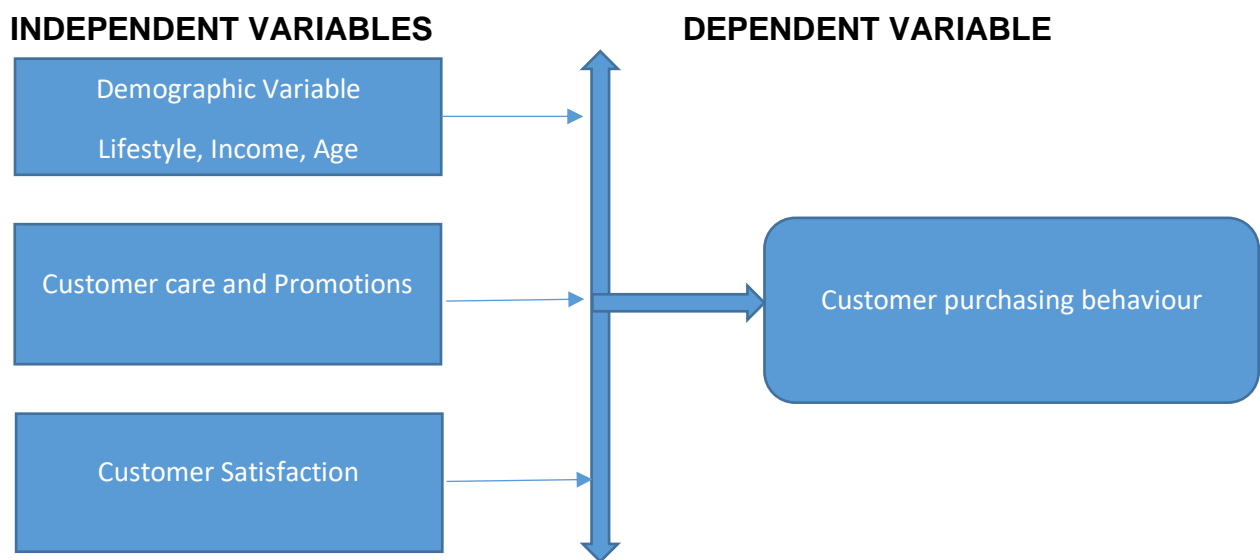
2.3.2 The Theory of Brand Culture

According to Jonathan and Salzer (1995), modern marketing is like a blindfolded chef fumbling around in the kitchen in search of a new branding model. With all the sharp blades and such, it's a pretty unpleasant condition. It posits that consumers simply will not purchase a created brand image longer, meaning that the traditional branding model—which relies on building an external, and at times fake, picture of the business—is obsolete. Truth is what people nowadays are seeking.

2.4 Conceptual Framework

The study is based on the conceptual framework to assess the influence of the indicated factors on customer purchasing behavior in Lusaka Township. The independent variables of the study focus on: lifestyle, Promotions, age, Customer care, and customer satisfaction.

Figure 1: Conceptual framework



(Researcher: 2023)

Building upon the literature analysis, the study utilised the aforementioned conceptual framework to examine the elements impacting telecommunication industry customers' purchasing behavior. The key or major focus of the study is on the dependent variable, which in this case is customer purchasing behaviour. The independent variables in this relationship-building process include the customer's lifestyle, income, age, Customer care and Promotions, and Customer Satisfaction.

2.4.1 Operationalisation of the study variables

The dependent variable in the picture is client purchasing behaviour, which is influenced by three independent variables according to the conceptual framework. The variables are operationalised as follows:

Demographic Variables: Lifestyle, income, and age are examples of demographic variables that might influence a person's decision to buy based on their unique traits.

Customer Care and Promotions: Pertained to the marketing strategies used for telecom services and the level of customer support provided, which in turn affects consumer engagement.

Customer Satisfaction: This is a metric that gauges how happy customers are with the services they have received overall. It has a direct influence on customer loyalty and purchase behaviour.

Understanding the elements that influence consumer purchase behaviour in the telecom sector is aided by each independent variable.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter outlines the most appropriate methods of research approach, design, study population, sample size, Sampling Techniques, data collection/instruments, Data analysis as regards this research. There will also be a description of the ethical considerations that will be necessary to complete the study is also presented.

3.1 Study Approach

There are three distinct research approaches that are commonly employed in academic studies: qualitative, quantitative, and mixed methods. Qualitative research involves the generation of knowledge assertions that are primarily based on constructivist viewpoints. By analyzing the relationship between variables, quantitative research provides an empirical means of testing objective hypotheses. It is possible to collect numerical data for statistical analysis by systematically evaluating these variables, frequently with the use of instruments (Creswell, 2012). The mixed methods paradigm entails the utilization of both qualitative and quantitative research approaches in conducting a study. The research aims and the importance of the study dictated the technique of methodology, which in this case was a quantitative approach. This strategy also made it easier for the researcher to use statistical approaches to analyze the problem.

3.2 Study Design

As part of the study design, the ways to collect and analyse data were carefully thought out and planned. Because of this, a descriptive research method and a thematic structure were used in the study. Furthermore, Hale (2018) says that a descriptive study method involves showing the traits of a small group of people chosen from a larger population so that the results can be applied to the whole population. The current study used a descriptive research design with a survey technique. Questionnaires and interviews were used to make it easier for participants to give answers. The descriptive research design method was chosen for this study because it allowed for the collection of data that accurately showed the following events. It was easier to organize, categorize, and make sense of the collected data about the current state of factors that affect customers' buying habits and trust in the telecommunications sector using this method.

3.3 Study Population

The study population of "Assessment of the Factors Affecting Customer Purchasing behavior in Selected Telecommunications Companies in Lusaka, Zambia" included individuals who are customers of the selected telecommunications companies in Lusaka, Zambia such as Airtel, MTN and Zamtel. The specific criteria for inclusion in the study population involved individuals who have purchased telecommunications services from the selected companies such as Airtel, MTN and Zamtel.

The study focused on a particular demographic, such as age groups, income levels, or occupation, depending on the research objectives. It also included both residential and business customers, in Lusaka only. The goal was to gather insights into the factors that influence customer purchasing behavior within the context of telecommunications services in the specified location.

The whole client base of each telecommunications provider in Lusaka, Zambia, was included in the study's population estimate. We got this information straight from the businesses. Market share, or the proportion of consumers that each telecom provider owns in the overall market, was used in the study. At 46.4%, Airtel Zambia has the biggest market share, followed by MTN Zambia (35.7%) and Zamtel Mobile (17.8%), which is the third-largest operator.

3.4 Rationale for selecting Lusaka

Zambia's capital and largest city, Lusaka, acts as a crucial centre for both scientific and economic advancements. Its population is diverse and expanding quickly, which makes it a perfect place to study how customers behave in the telecom industry. Due to the high rates of internet and mobile usage in Lusaka as well as the presence of significant telecom providers, the city offers an ideal setting for analysing the variables affecting consumer purchase decisions. Furthermore, Lusaka's status as Zambia's commercial hub means that it provides a representative sample of both urban and peri-urban clients, which makes it a good place to assess market trends and customer preferences in the telecom sector.

3.5 Sample Size

The Selecting an appropriate sample size for a research study is crucial and depends on multiple factors, such as the objectives of the investigation, required precision levels, available resources, and statistical considerations. Although there isn't a

universal solution to determining optimal sample sizes in such cases; researchers often weigh practicalities versus basic mathematical principles when selecting their desired choices. Accordingly, opting for 100 participants was reasonable due to challenged resource availability while conducting surveys or interviews that require valuable time consumption alongside financial investment (including personnel). Using smaller samples may prove more manageable given these limitations since larger survey data can be much slower under strict project timelines seeking speedy completion within schedule limits. Having considered all relevant aspects carefully: adopting this approach allowed us greater efficiency during our comprehensive effort at collecting reliable results with ease!

A statistically reliable outcome can be obtained with a sample size of 100, particularly when the population is quite uniform or when there exists a considerable effect magnitude. In summary, a sample size of 100 is justified because it strikes a balance between practical considerations and statistical accuracy, making it suitable for this research.

The telecom companies in Lusaka, Zambia provided information regarding their total number of customers for the study's population size. The market shares or percentage of each company's customers within the overall market was also considered. Airtel Zambia holds the largest portion with 46.4%, followed by MTN Zambia at 35.9% and Zamtel at 17.8%. This guided how sample sizes were allocated to each company accordingly after which a calculation is conducted by multiplying proportions from desired samples (100).

For Airtel: $46.4\% \text{ of } 100 = 46 \text{ customers}$

For MTN: $35.9\% \text{ of } 100 = 36 \text{ customers}$

For Zamtel: $17.8\% \text{ of } 100 = 18 \text{ customers}$

Within each company, a convenience sampling method to select the specified number of customers was used.

3.6 Sampling Techniques

In Lusaka, Zambia, there are multiple methods that can be implemented to sample customers from Airtel, MTN and Zamtel. The technique utilized depends on the study's requirements as well as available resources along with population characteristics.

Nevertheless, a convenience sampling approach was adopted for this particular analysis - which entails choosing easily accessible individuals. In order to achieve that objective respondents visiting telecommunication companies were interviewed.

3.7 Data collection

A survey with closed-ended questions was designed to collect quantitative data and identify variables. It was conducted in Lusaka, Zambia over four weeks using a convenience sample of mobile subscribers. One hundred questionnaires were administered with a 100% response rate. The questionnaire included inquiries on customer care and promotion, customer satisfaction, income, age, and education. The first part focused on demographic factors while the second explored seven constructs using Likert-type items featuring five-point scales ranging from strongly agree (1) to strongly disagree (5).

3.8 Data Analysis

The collected data underwent scrutiny to determine how the research sample responded to the examined items. This involved both descriptive and inferential statistical procedures, with computer software like Excel and SPSS 16.0 employed for analysis purposes. Demographic information from respondents was evaluated descriptively, while correlation and regression methods were used quantitatively on dependent and independent variable data. The analytical process utilized SPSS version 16, including construction of frequency tables followed by further examination."

3.9 Ethical consideration

The researchers got ethical clearance from the Research Ethics Council of the University of Lusaka School of Business, as well as permission from Zambia Telecommunication Services in Lusaka. Confidentiality will be upheld by ensuring the records remain undisclosed, and the omission of any individual's name on the questionnaire. The interviews were carried out in a secluded and confidential setting, such as a closed private room or a designated location ensuring utmost privacy. The participants were provided with an explanation of the study and subsequently acquired informed consent.

3.10 Chapter summary

This chapter presented the methodology that was used to provide answers to the research questions in accordance with research objectives. It presented a brief

description of the type of study being conducted, followed by the research approach, research design, sources of data collection, the research population and site/ area, the sample size, sampling technique, data collection techniques, data analysis, and ethical considerations.

CHAPTER FOUR

RESULTS PRESENTATION, INTERPRETATION AND ANALYSIS

4.1 Introduction

Study results are presented in this chapter. The study's pertinent demographic information, such as the respondents' ages, sexes, and educational backgrounds, is first provided. There are two sections to this chapter. Part, one discusses the respondents' demographics. The descriptive statistics for the items relating to goals are provided in the second half. To analyse the study's data, descriptive statistics were employed. Bachman claims that a population's scores may be summarized, tabulated, and characterized using descriptive statistics.

4.1.1 RESPONSE RATE

Through a survey involving 100 participants, the aim of this study was to investigate the factors influencing customer purchase behaviour within the telecoms business. The sample was made up of Lusaka-based telecom users and workers from MTN, Zamtel, and Airtel. This ensured a high degree of representation. Interestingly, every respondent gave their consent to participate in the survey, which led to an astonishing 100% of respondents for the study.

Table 4.1 shows the response rate of the participants who took part in answering the questionnaire.

Information	Frequency	Percentages
Responded	100	100%
Not responded	0	0%
Total	100	100%

Source: Researcher, 2023

The remaining portion of the chapter outlines the discoveries regarding factors that impact consumer purchasing patterns in the telecom sector. To commence with, demographic data from participants will be gathered as part of the study's first phase.

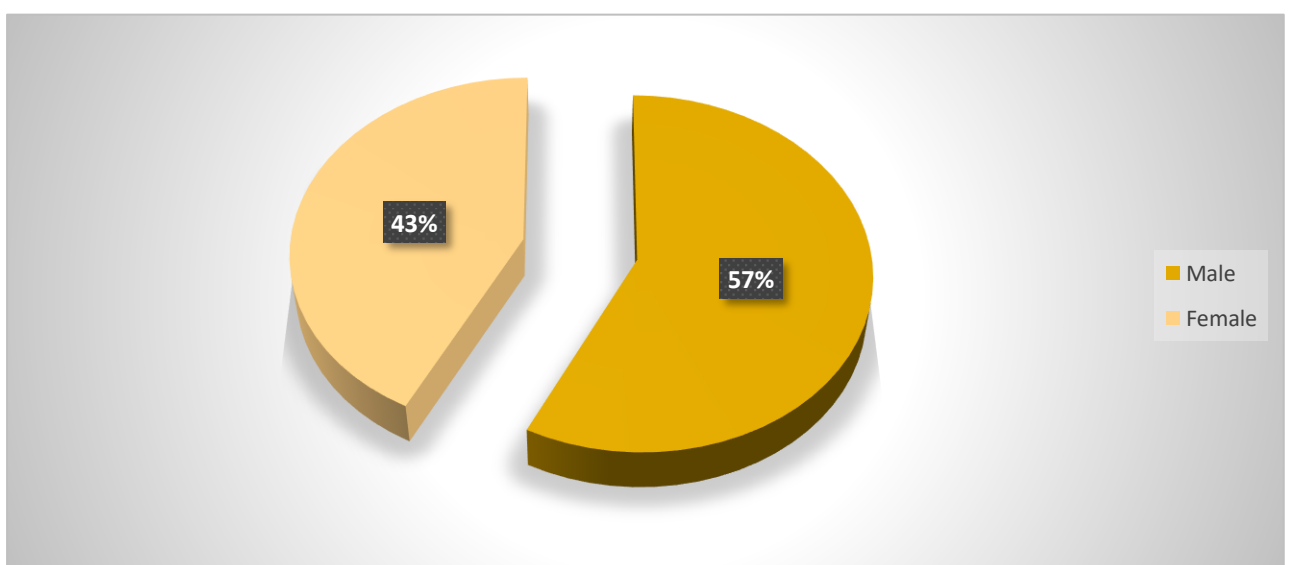
Table 4.2: Age distribution of respondents

Age Category	Frequency	Percentage
18 – 25	32	32
26 – 35	36	36
36 – 45	18	18
46 – 55	9	9
56 – 59	5	5
TOTAL	100	100

Source: *Researcher, 2023*

According to the statistics provided, 36% of all respondents were between the ages of 26 and 35, and 32% were between the ages of 18 and 26. Furthermore, 18% of participants were in the 36–45 age group, 9% were in the 46–55 age range, and 5% were in the 56–59 age range. Notably, 36% of respondents were between the ages of 26 and 35, suggesting that a significant majority of survey respondents fell within this age range.

Figure 4.1 Gender composition of respondents



Source: Researcher, 2023

According to the given diagram, it was discovered that 57 percent of those surveyed were male and 43 percent were female. Generally speaking, males constituted the majority of respondents based on these findings. The gender proportions in this sample influence how the findings are interpreted and applied. Understanding gender differences and ensuring representation will enhance the validity, applicability and ethical integrity of this research.

Figure 4.3: Marital status of the respondents

Marital Status	Frequency	Percentage
Married	47	47
Not married	29	29
Divorced	16	16
Widowed	8	8
Total	100	100

Source: Researcher, 2023

Based on the aforementioned data, it can be inferred that 47% of the total respondents (or a count of 47 out of 100) were married. Conversely, single individuals accounted for only about 29%, while divorced and unmarried participants comprised just around 16% and approximately 8%, respectively. It is noteworthy to mention that most respondents identified as being wedded; this was true regardless of whether they were subscribers or employees affiliated with Airtel, MTN, and Zamtel telecommunications companies alike.

The educational profiles of the participants were also analyzed and are presented in the table below. The information is sorted according to their academic attainments, which range from primary certification, diplomas, degrees to advanced levels. The distribution of educational level and marital status affects how representative the findings are for the broader population and helps in properly interpreting and applying the findings from this study.

Table 4.4: Level of education of the respondents

Level of education	Frequency	Percentage
Primary level	13	13
Secondary level	18	18
Certificate level	20	20
Diploma level	32	32
Degree level	15	15
Masters level	2	2
Total	100	100

Source: Researcher, 2023

According to the given data, 32% of those who participated in the survey had a diploma or equivalent qualification, and 20% possessed a certificate. Furthermore, while 18% finished their secondary education successfully, another 15% acquired an undergraduate degree. It was found that around 13%, which is thirteen participants only completed primary school; in contrast, approximately 2%, i.e., two individuals claimed to have obtained graduate-level education. Despite these differences in educational accomplishments among respondents surveyed during this period for research purposes- it seems evident from available information that most people managed no more than high-school diplomas as confirmed by majority participation at this level attained within current dataset collection window for surveys conducted on them.

Table 4.5 presents the examination of the monthly income of the respondents, which had to be considered crucial in order to ascertain their purchasing behaviour.

Table 4.5: Monthly Income in Kwacha of the Respondents

Monthly Income	Frequency	Percentage
Below 2000	12	12
Between 2000 to 4000	32	32
Between 4000 to 6000	43	43
Above 6000	13	13
Total	100	100

Source: Researcher, 2023

Based on the data presented in Table 4.5, most survey participants were able to meet their telecommunications service obligations based on their income brackets. More precisely, 43% of respondents revealed that they earned a monthly salary ranging from K4000 to K6000 while another 32% indicated earning between K2000 and K4000 per month. A minority proportion (13%) reported making more than these ranges, whereas an equally small percentage (12%) claimed earnings below them- all being calculated with respect to each bracket's compiled responses totals for every category surveyed overall.

4.2 Factor Analysis and Internal Reliability of the Research Tool

This study aims to analyze customer purchasing behavior in specific telecommunication companies situated in Lusaka, Zambia. The decision to use this approach was based on the recognition that several factors could possibly be consolidated into a limited set of elements. Therefore, an index had been created and common variance from each variable merged into a single score mandating further investigation.

The primary use of factor analysis is to interpret and analyze the relationships between variables, along with other factors affecting customer purchasing behavior in selected telecommunication companies located within Lusaka Zambia. Unlike grouping responses or response types, this technique organizes significant variables based on their importance. Three essential kinds of factor analyses include exploratory factor analysis, confirmatory factor analysis, and structural equation modeling; selection depends upon market research or data study requirements. Regarding this investigation presented today: its exploratory factorial approach has been validated using structural equation modelling which helps improve comprehension about massive tangled link datasets by highlighting subtle interrelationships that may not seem apparent at first (Brass & Larisa 2002).

The study highlights the interrelated factors affecting customer purchasing behaviour in telecommunications companies in Lusaka, Zambia. Factor analysis and market research tools help organize data to reveal empirical clusters of variables contributing to these factors. Exploratory factor analysis uncovers underlying elements while

confirmatory factor analysis verifies them. Structural equation modelling then investigates possible relationships between parameters across three providers in Lusaka for hypothesis testing and result confirmation. In summary, both exploratory and confirmatory modelling can be utilized through structural equation modeling as a viable way to verify hypotheses effectively (Badiru & Adedeji, 2022).

For accurate and practical outcomes in factor analysis, it is essential that the researcher possess proficiency in data selection and attribute allocation. There must also be vigilance exercised when selecting factors and variables to avoid redundancy or over-inclusion of similar features. As outlined by Bartholomew and David (2009), effectively executed factor analysis has potential for contributing insights toward decision-making aspects like customer lifestyle, income, age demographics, customer care strategies as well as promotions effectiveness assessment. To establish component structure with an exploratory approach on a principal-axis extraction basis was utilized while evaluating loaded components through Varimax rotation criteria combined with principal component analytical methods (ibid).

The factorability of the items was initially assessed using a variety of recognized methods, demonstrating reasonable factorability by indicating at least a 0.3 correlation between each item in the matrix and at least one other item. Further testing with Kaiser-Meyer-Olin (KMO) values suggested adequate sample adequacy when finding significance through Barlett's sphericity test. Ultimately, all commonalities exceeded 0.3 which indicated that every component had some shared variance among its constituents; resulting in accurate analysis for each element. Principal component analysis was used to compute composite scores for original factors while also removing any elements not meeting criteria - inadequate if below an initial loading value of 0.4 or more above traditional standards- from our dataset accordingly as necessary throughout this process ensuring validity remained intact.

4.2.1 The impact of demographic factors on consumer purchase behavior in selected telecommunications companies in Lusaka.

The first goal states that, as in many other markets, demographics play a major role in determining consumer behavior in the Lusaka telecom market. Here are a few ways that demographics can influence consumer actions and devotion for the better.

This survey found that in a subset of Lusaka's telecommunications businesses, 100 percent of customers said that demographic considerations affected their spending habits.

Table 4.6: Demographic factors influence customer purchasing behavior in selected telecommunication industry in Lusaka.

Factors	Frequency	Percentage
Income Levels	28	28
Age	23	23
Family Size	16	16
Education Level	19	19
Gender	14	14
Total	100	100

Source: Researcher, 2023

The linear regression model is shown below as:

$$\text{Customer Purchasing behaviour} = -3.467 + 2.31\text{Demographics} + 3.48\text{Customer Care and Promotions} + 5.76\text{Customer Satisfaction}$$

The model was highly significant and all the variables were important in the model. The model suggests that the relationships observed are unlikely to be due to random chance this makes the variables important because they are reliably associated with the changes in consumer purchasing behavior. The X1 to X5 represented Income Levels, Age, Family Size, Education Level, and Gender

Based on the above table 4.4 and the model, the study discovered that 21 of the respondents said that a customer's income affects their buying habits in a certain telecommunications industry. The model showed that people in Lusaka with better incomes may be more likely to buy high-end telecom services like high-speed internet, postpaid plans, and the newest smartphones (with a coefficient of 2.31). With loyalty programs, premium services, and other services that add value, telecom businesses can target this group in their marketing.

Twenty-three of the people who answered the survey said that age affects how customers buy things in Lusaka's telecommunications industry. The model with a coefficient of 3.48 showed that people of different ages have different communication needs and interests. Younger customers may want plans with lots of data for streaming and social media, while older customers may want simpler talk and text services. Telecom companies can make marketing efforts and packages that are specific to groups of people of different ages.

Sixteen of the people who answered the survey said that family size affects how and why customers buy things in a certain Lusaka telecommunications business. With a coefficient of 5.76, the model showed that bigger families might need more lines, data, and gadgets. To meet the needs of households with multiple users, telecom companies can offer family plans with discounts or choices for shared data. These kinds of family-friendly products can make customers more loyal.

The study found that nineteen of the people who answered said that a customer's level of education affects how they buy things in a certain telecommunications company in Lusaka. With a coefficient of 2.22, the model showed that users with a lot of education may be the first to use new technology and services. To get people to use and stay with their telecom companies, companies can market new goods and services to this group, like 5G, IoT, and smart home solutions.

Fourteen of the people who answered the survey said that gender affects how customers buy things in certain businesses in Lusaka's telecommunications industry. With a coefficient of 2.56, the model showed that gender-based tastes can affect what people buy. Telecom companies change how they advertise and help customers based on the wants and needs of different genders.

4.2.1.1. Factor Analysis Results on the impact of demographic factors on consumer purchase behavior in selected telecommunications companies in Lusaka.

Table 4.7: Factor Analysis Results on the impact of demographic factors on consumer purchase behavior in selected telecommunications companies in Lusaka.

	Cronbach's Alpha	Initial	Extraction
Income is a crucial demographic factor affecting purchasing behavior. In Lusaka, varying income levels among residents influence their preferences and affordability for telecommunication services. Customers with higher incomes may opt for premium services or high-end devices, while those with lower incomes might prioritize more affordable plans or budget-friendly handsets.		1.000	.885
Different age groups have distinct preferences and needs when it comes to telecommunication services. Younger demographics might prioritize data-heavy plans for social media and streaming, while older demographics might prioritize voice calls and simpler phone features. Understanding the age distribution in Lusaka helps telecommunication companies tailor their offerings to different age segments effectively.		1.000	.610
People living in Lusaka have varying telecommunication needs, which are influenced by their job and employment status. For instance, professionals may require fast internet connectivity for remote work or business communication. Meanwhile, individuals working informally or in manual labor jobs might prioritize affordable voice calls or basic texting features. By understanding the unique requirements of each group based on their occupation, telecom companies can offer tailored packages and services that cater specifically to these specific segments.			

	0.8434	1.000	.816
It is commonly observed that there exists a correlation between education level and the adoption of technology. Those with higher educational attainment in Lusaka tend to be early adopters of novel technologies and services, while people with lower levels of education may prefer products that are easy to access and uncomplicated. Therefore, telecommunication companies should consider their target audience's academic background when developing marketing strategies as well as product proposals.		1.000	.730
Telecommunication purchasing behavior in Lusaka is affected by the size and makeup of households. Households with more members may require additional phone lines or data plans, while those with fewer individuals might only need one or two devices/services. Moreover, families that include children or elderly persons could have unique communication requirements which companies can cater to through customized features and services.		1.000	.831
Products can become more enticing and generate increased sales by utilizing attractive packaging, detailed labelling, and informative product descriptions. .		1.000	.932
The urban-rural divide can have an impact on telecommunications preferences and buying habits. For instance, individuals living in Lusaka's bustling city areas tend to prioritize high-speed internet, mobile data for work or pleasure purposes, as well as communication; conversely, those residing in remote		1.000	.951

regions may place a higher value on reliable voice connectivity than other factors. By recognizing these discrepancies based on geography (urban versus rural), telecommunication firms are better equipped to offer customized infrastructure and services that cater to their varied customer bases more effectively.			
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Source: Researcher, 2023

The EFA results in the table display data regarding how demographic factors impact consumer purchase behavior for six items among selected telecommunications companies situated in Lusaka. The sample adequacy, evaluated using the KMO metric and based on output obtained from the analysis, was 0.384. The purpose of conducting a KMO test is to determine if collected data is suitable for factor analysis by assessing variable sampling adequacy as well as examining overall model variability- specifically identifying shared variance between variables. Through this process measurement validity can be established or disputed since it identifies whether said data-collection methods are valid measures when interpreting research outcomes. Relatedly the significance of other aspects may also be determined through such an analysis but ultimately conclusion must rest upon scientific findings rather than assumptions alone.

Utilizing factor analysis is a useful technique to determine if a group of variables are measuring the same concept. It was deemed acceptable to retain all six items due to their commonality, as they were each greater than 0.4 in value – although this fell below the established threshold for alpha according to Cronbach's score table (which recorded an impressive measure of 0.8434). In essence, Cronbach's alpha serves as an indicator that measures internal consistency and inter-relationships between multiple elements or indicators within a scale; it acts as an effective tool for assessing reliability along different dimensions. A negative result from such testing would prove unsuitable while positive outcomes demonstrate appropriateness when subjected into how analyses-factorial analytics being one example among many others.

4.2.2 The impact of customer satisfaction on customer purchasing behavior in selected telecommunications companies in Lusaka.

The primary objective of the study was to determine how service satisfaction affected staff, mobile users and customers' purchase behavior. To gather information on customer contentment with aspects such as SMS/MMS messages, clarity in calls, availability of help from customer support teams and network coverage; questionnaires were administered by researchers. The questionnaire had a scale which ranged from 1 (very dissatisfied) to 5 (very pleased). Mean score for each answer given was calculated by adding all respondent scores together then dividing it by the total number of respondents. Results revealed that if mean score is lower than 1.5, this indicates that there are factors causing high dissatisfaction levels among participants while those between 2.5-3 show neutral feelings towards specified services offered by providers. Those within range or potential influence, for instance, customer care departments scored well over mid-range meaning much happier clients. Overall, the survey provided insights into areas where consumers were happy and another sectors set out steps businesses need undertake so as improve their overall offering'. The findings were:

Table 4.8 Customer Satisfaction of the services offered by Telecommunication companies

VARIABLE	MTN	Airtel	Zamtel	Total
Delivery of SMS, MMS, Voice, data, billing errors	3.988	3.803	3.526	3.772
Call clarity	4.626	3.783	4.297	4.235
Customer care support Services	3.549	3.453	3.221	3.408
Network coverage	4.732	3.492	3.212	3.812
Level of service quality	4.22	3.63	3.56	3.803

Source, field survey 2023

Table 4.8 reveals that MTN was the top performer in terms of delivering SMS, MMS, voice calls and data with accurate billing based on their mean score of 3.988. Airtel came second place as a runner-up scoring a mean value of 3.803 while Zamtel took third position with a reasonable rating of 3.744. The overall satisfaction recorded among respondents for all aspects including how phone companies managed errors in payments or services rendered had an average score rounded up to four decimal places at (mean = 3.772). The highest call clarity quality received from customers who used MTN topped the charts earning them a reputable figure (mean=4.626) which ranked higher than any other network service provider's performance. Airtel followed closely behind taking second spot by garnering remarkable scores. In contrast, Zamtel offered similar services but placed only after these two leading firms receiving modest approvals from satisfied clients using its offerings. Moreover, similar feedback positively reflected people's usage experiences towards this specific network operator's package deals.'

According to the evaluation, MTN had the top level of customer service satisfaction with an average score of 3.549 followed by Airtel in second place at 3.63. Zamtel received varied reviews from participants and was ranked third among providers assessed for their customer support services with an average mean score of 3.456.

In terms of network coverage satisfaction, MTN was deemed the highest with respondents giving it a mean score of 4.732. Airtel followed in second place with a mean score of 3.492, indicating contentment among its users as well. In third position was Zamtel who obtained an average rating of 3.212 on the customer gratification scale, proving that people were satisfied enough with their services too. T-Mobile's network coverage barely made an impact and received neutral ratings around 3.803 from most participants who took part in this survey regarding user experience evaluation. According to the table above, MTN had an average score of 4.224, making it the telecom company with the most satisfied customers. Airtel came in second place with a mean score of 3.63, indicating that their respondents were equally as happy as MTN's customers while Zamtel took third position by achieving a mean satisfaction rate of 3.56.

To measure customer loyalty, a survey was administered containing questions about customers' intentions to stay with the company during unexpected changes and their

likelihood of continuing to use its products or services. They were also asked if they shared similar values with the business and whether they would recommend it to others in their personal network. Responses ranged from "very likely" to "very unlikely," each option corresponding with a score from 1-5 (with 5 indicating stronger support). Scores for all four questions were added up per participant, resulting in scores between 4-20 that indicate purchasing behaviors related to brand allegiance. On the other hand, satisfaction levels were determined by asking interviewees how operators could improve overall experiences. Results have been analyzed alongside consumer tendencies shown through comparable surveys completed previously on buying habits/loyalty patterns identified among clients who displayed contentment towards these methods implemented earlier on.

4.3 Correlation Analysis

Table 4.9: Correlation Coefficients

Pearson Correlation	Customer purchasing behavior	Demographic variables	Customer care	Customer satisfaction
Customer Purchasing behavior	1			
Demographic Variables	0.821	1		
Customer care	0.815	0.518	1	
Customer satisfaction	0.948	0.620	0.546	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: *Researcher, 2023.*

The A strong positive correlation was found between customer purchasing behavior and demographic variables, as well as with customer care and satisfaction. The correlation coefficients were 0.821, 0.815, and 0.948 respectively. Therefore, at a significance level of 5%, it can be concluded that there is a significant relationship or influence from demographics, customer care, and satisfaction on the purchasing behavior of customers.

Table 4.10: Factor Analysis Results on the impact of customer satisfaction on customer purchasing behavior in selected telecommunications companies in Lusaka.

	Cronbach's Alpha	Initial	Extraction
Customers who are content with the quality of telecommunication company's service, customer support and network reliability have a greater tendency to repeatedly buy from or upgrade within same firm. Such satisfied customers exhibit loyalty towards staying invested in additional services while also upgrading their current plans.		1.000	.975
Brand advocates are frequently created through customer satisfaction, as they enthusiastically promote the telecommunication company to their acquaintances. This kind of affirmative word-of-mouth advertising yields significant influence over others' purchasing behaviors and facilitates new clients acquisition; hence constant delivery of high levels of gratification is crucial. Unfavorable experiences can likewise discourage potential customers from choosing this brand.		1.000	.750

<p>The lower churn rates are a result of customers' high satisfaction levels since people who feel content with their service provider won't easily move on to other options, especially in the fiercely competitive telecommunication sector. It's crucial for sustainable growth that telecommunications firms keep hold of their clientele. Achieving this objective is possible by regularly satisfying or surpassing customer needs which helps reduce turnover and fosters an unwavering group of patrons.</p>	0.8765	1.000	.716
<p>Long-term success depends on brand loyalty and trust, both of which are nurtured by customer satisfaction. A satisfied customer feels valued and develops a lasting connection to the brand that reduces their inclination towards competitors' offerings even if they seem tempting. Trust is strengthened through dependable service, transparent pricing policies, and attentive support from the telecommunications company, creating an unshakeable bond between customers and the business.</p>		1.000	.830
<p>Telecommunication companies can boost revenue per customer by capitalizing on cross-selling and upselling opportunities among satisfied customers. This entails tailoring recommendations for additional services or upgrades based on their preferences and needs, thereby leveraging their existing satisfaction to drive repeat purchases.</p>		1.000	.931

In the dynamic telecommunications industry, prioritizing customer satisfaction as a strategic objective can lead to sustained revenue growth for telecommunication companies. When customers are satisfied, they tend to return and also promote positive brand reputation which ultimately leads profitability over time. By adopting this approach in their market position strategy, these companies establish strongholds that enable them achieve sustainable growth within the ever-changing terrain of telecoms landscape.		1.000	.832
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Source: Researcher, 2023

The exploratory factor analysis (EFA) results for the impact of customer satisfaction on customer purchasing behavior in selected telecommunications companies in Lusaka are displayed in the table above, including all six items. The KMO metric was used to determine sample adequacy and yielded a score of 0.50. This test is commonly utilized to ascertain data suitability for factor analysis. All six items were retained due to their similarities being greater than 0.4, which was deemed satisfactory given that Cronbach's alpha score had heavy loading at 0.8765 according to the preceding table; this indicates a scale less or equal value as suggested by an α threshold below .050. Cronbach's alpha is a method employed to gauge internal consistency between two objects such as variables within scales or factors during research ventures involving psychometric testing procedures

4.2.3 The key factors that impact consumer purchase decisions in the selected telecommunications companies in Lusaka.

The third objective, the study sought to establish from the respondents the overall factors they felt would determine loyalty to an operator amongst the key elements. Table 4.11 displays the finding.

Table 4.11: The extent to which, in general you agree that the factor influence customer purchasing behavior.

Factors	Response	Frequency
Age	Moderate extent	19
Poor network coverage	Low extent	15
Poor network quality on both voice.	Great extent	30
Poor coverage Poor network quality on both voice and data. Network congestion	Great extent	36

Source: Researcher: 2023

Table 4.11 shows that 36 respondents think that network congestion, poor voice and data quality, and inadequate coverage significantly affect customer choices. But thirty respondents claimed that poor internet and voice network quality significantly impacts consumer purchasing behavior and decisions. Of the remaining respondents, 19 indicated that age has a moderate effect on customer purchasing behavior, while 15 indicated that poor network coverage has a negligible effect.

Respondents were also asked to provide a list of factors that influence customer purchasing behavior.

Figure 4.12: Factors influencing customer purchasing decisions

Factors	Frequency	Percentage
Income	48	48
Lifestyle	18	18
Age	11	11
Customer care and promotion	23	23
Total	100	100

Source, field survey 2023

The most important element influencing consumers' purchasing habits and loyalty was income, according to 48 respondents (or 48% of the total) in the aforementioned

presentation. In addition, 23 people (or 23% of the total) cited promotions and customer service as major elements influencing consumers' propensity to buy. However, 18 out of 100 respondents (18% of the total) claimed that customers' lifestyles influenced their purchasing behavior. Eleven individuals, or eleven percent of the overall sample, mentioned that a customer's age was one factor that influenced their purchasing behavior. In general, respondents felt that a customer's income level is the single most essential factor influencing their trust and subsequent purchases.

Table 4.13: Factor Analysis Results on the key factors that impact consumer purchase decisions in the selected telecommunications companies in Lusaka.

	Cronbach's Alpha	Initial	Extraction
<p>Network Quality and Reliability:</p> <p>Impact: Consumers prioritize telecommunications companies with robust network infrastructures offering reliable connectivity and minimal service disruptions. Customers are more likely to remain loyal and make repeat purchases when they experience consistent network quality, leading to reduced churn rates and increased brand trust.</p>		1.000	.865
<p>Service Affordability and Pricing:</p> <p>Impact: Pricing strategies significantly influence consumer purchasing decisions, particularly in markets where cost-consciousness is prevalent. Competitive pricing and affordable service plans attract budget-conscious consumers, fostering brand loyalty and encouraging long-term relationships with the telecommunications company.</p>		1.000	.872

Customer Service and Support:		1.000	
Impact: Exceptional customer service enhances the overall customer experience and influences purchasing behavior. Prompt and efficient resolution of issues, responsive support channels, and personalized assistance contribute to higher customer satisfaction, leading to increased loyalty and positive word-of-mouth referrals.	0.8643		.856
Innovative Products and Services:			
Impact: Telecommunications companies offering innovative products and services cater to evolving consumer needs and preferences. Introduction of new features, technologies, and value-added services attracts tech-savvy consumers, driving adoption rates and differentiating the company from competitors, ultimately leading to increased customer loyalty.		1.000	.760
Brand Reputation and Trust:			
Impact: Brand reputation plays a crucial role in shaping consumer perceptions and purchasing behavior in the telecommunications industry. Companies with strong brand equity and a positive reputation for reliability, integrity, and ethical practices tend to attract and retain loyal customers, as consumers associate the brand with trustworthiness and quality.		1.000	.811

Convenience and Accessibility:			
Impact: Accessibility and convenience of service channels, such as online portals, mobile apps, and physical stores, influence consumer preferences and purchasing decisions. Telecommunications companies offering seamless and user-friendly platforms for account management, bill payment, and customer support enhance the overall customer experience, leading to higher satisfaction levels and increased loyalty.		1.000	.752

Extraction Method: Principal Component Analysis, Source: Researcher, 2023

The results of the exploratory factor analysis (EFA) for all six items on the reasons for consumers moving between telecom companies, notwithstanding the use of marketing methods, are summarised in Table 4.4 below. According to the appendix data, the sample adequacy for this study was 0.449 using the KMO measure. All four items were maintained based on similarities because they were all greater than 0.4; this was a fair scale because it was less than the alpha value of 0.449 based on the strong loading Cronbach's alpha score of 0.8643 from the table above. Cronbach's alpha is a measure of internal consistency, or how closely linked a group of things is. It is regarded as a scale reliability metric.

4.3. Determination of Variables

Table 4.14: Using means to determine the impact of demographic factors on customer purchasing behaviour in selected telecommunication companies in Lusaka.

Statement	N	Mean	Std. Dev
Income is a crucial demographic factor affecting purchasing behavior. In Lusaka, varying income levels	100	4.99	0.87

among residents influence their preferences and affordability for telecommunication services. Customers with higher incomes may opt for premium services or high-end devices, while those with lower incomes might prioritize more affordable plans or budget-friendly handsets.			
Different age groups have distinct preferences and needs when it comes to telecommunication services. Younger demographics might prioritize data-heavy plans for social media and streaming, while older demographics might prioritize voice calls and simpler phone features. Understanding the age distribution in Lusaka helps telecommunication companies tailor their offerings to different age segments effectively.	100	4.76	0.68
Education level often correlates with technology adoption and usage patterns. More educated consumers in Lusaka may be early adopters of new technologies and services, while those with lower education levels might require simpler and more accessible products. Telecommunication companies need to consider the educational background of their target customers when designing marketing strategies and product offerings.	100	4.87	0.52
The size and composition of households in Lusaka influence telecommunication purchasing behavior. Larger households may require multiple phone lines or data plans, while smaller households might only need one or two. Additionally, households with children or elderly members may have specific communication needs that companies can address through targeted services or features.	100	4.54	0.53

<p>Telecommunication preferences and purchasing behavior can be influenced by the division between urban and rural areas. In Lusaka's urban regions, fast internet service and mobile data for work, entertainment, or communication might take precedence over others. Meanwhile, in rural settings where reliable voice communication is more critical than advanced technologies like high-speed Internet services would differ instead. By recognizing disparities between the two environments clearly helps telecommunication enterprises customize their offerings to cater effectively to customers residing in distinct locations' specific requirements with suitable infrastructures and corresponding amenities needed accordingly.</p>	100	4.93	0.63
<p>The telecommunication requirements and preferences of individuals in Lusaka are significantly influenced by their occupation and employment status. Individuals engaged in skilled professions may prioritize the need for high-speed, dependable internet services to enable them to work remotely or communicate effectively for business-related activities. Conversely, those employed in manual labor-intensive sectors or informal jobs may require affordable packages that provide basic texting options or voice calls as a priority. Telecommunications companies can tailor relevant telecommunications packages according to different customer segments based on understanding their occupational demographics which would help cater better towards individualized needs of customers with utmost satisfaction guaranteed.</p>	100	4.67	0.76

Table 4.14 shows that respondents strongly agreed on income being a crucial demographic factor influencing purchasing behavior. In Lusaka, varying income levels among residents affect their preferences and affordability for telecommunication services. Customers with higher incomes tend to choose premium services or high-end devices compared to those with lower incomes who prioritize more affordable plans or budget-friendly handsets. Urban and rural areas have different impacts on customers' telecommunications preferences and buying behaviors in Lusaka. For urban dwellers, high-speed internet and mobile data are top priorities for work, entertainment, and communication while reliable voice communication takes precedence over other factors in the rural areas. Telecommunication companies need an understanding of these differences between urban-rural divides because it helps them tailor infrastructure setup/services to meet customer needs based on location — education levels often correlating technology adoption/usage patterns as well when ensuring appropriate service provision across social strata is necessary by providers alike firms operating within this space should strive towards continually assessing socio-economic indicators such as poverty rates among segments therein too make evidence-based decisions concerning resource allocation particularly where revenue capture models may thrive differently from neighborhood-to-neighborhood.

Telecommunication companies should account for the education levels of consumers in Lusaka when developing marketing strategies and product offerings. More educated individuals may be early adopters who seek advanced technologies, while those with lower educational backgrounds might prefer simplified and easily accessible products. Additionally, age plays a crucial factor as younger demographics prioritize data-rich plans geared towards social media usage or streaming content, whereas older generations give more importance to voice calls and basic phone features. Furthermore, telecommunication providers can effectively tailor their service options based on the demographic distribution across different age categories within Lusaka. Lastly, occupation type along with employment status significantly influences an individual's telecommunications needs indicating that telecom firms must consider this parameter before finalizing any new concept/service launch plan etcetera targeting local residents. In order to cater to the specific needs of their customer base, telecommunication companies should take into account the varied occupational

landscape in Lusaka. While professionals may need fast and reliable internet for remote work or business communication purposes, those involved in manual labor or informal sectors might prioritize affordable voice calls or basic texting services instead. Furthermore, households of different sizes will have differing telecommunication requirements - larger homes may require multiple phone lines/data plans while smaller ones only need one or two. Telecommunications providers can also develop targeted services/features tailored towards households with children/elderly members who possess unique communication needs that are important to them with a mean of 4.99, 4.93, 4.87, 4.76, 4.67 and 4.54 respectively.

Table 4.15: Using means to determine the impact of customer satisfaction on customer purchasing behaviour in selected telecommunication companies in Lusaka.

Statement	N	Mean	Std. Dev
Customers who are content with the quality of service, customer support and network reliability offered by a telecommunication company tend to be more loyal. They are inclined towards repeat purchases as well as upgrading their current plans in pursuit of additional services.	100	4.97	0.35
Happy customers frequently transform into brand ambassadors who endorse the telecommunication corporation among their associates, kin and coworkers. Such positive referrals have a notable impact on others' buying behavior which indeed leads to fresh customer acquisitions. In contrast, unpleasant experiences can discourage potential clients from opting for this company; thus emphasizing the significance of maintaining consistent high satisfaction levels.	100	4.86	0.43
Lowering churn rates is achievable by ensuring high levels of customer satisfaction, since content	100	4.69	0.45

customers are less prone to switching to rivals. In the fiercely competitive telecommunications market, keeping hold of customers is fundamental for steady expansion. The ability to actively meet and surpass consumer expectations enables telecommunication firms to diminish dropouts while cultivating a steadfast clientele.			
Brand loyalty and trust are vital for sustained success, achieved through customer satisfaction. Satisfied customers who feel valued inevitably cultivate a sense of brand allegiance, reducing the likelihood of being attracted by competing offers. By providing reliable service along with transparent pricing and responsive customer support, a telecommunications company can establish mutual trust with its clients thereby promoting steadfast relationships in its client base.	100	4.64	0.65
Telecommunication companies can capitalize on satisfied customers to boost revenue per customer through cross-selling and upselling efforts. By comprehending individual preferences and requirements, these corporations can provide personalized suggestions for upgrades or additional services based on existing contentment levels - ultimately driving more purchases in the process.	100	4.56	0.76
In the telecommunications industry, long-term revenue growth is achieved through sustaining customer satisfaction. This leads to repeat business and a positive brand reputation which ultimately assists in boosting profitability over time. By making customer satisfaction a strategic objective, telecommunication companies can enhance their market position and	100	4.53	0.87

attain sustainable growth within an ever-evolving landscape of telecommunications.			
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Source: Researcher, 2023

As shown in the aforementioned table, respondents displayed robust agreement that contented customers tend to engage in repeat purchases and upgrades with their current telecom provider. This behavior is typically triggered by positive encounters related to service quality, network reliability or customer support; it cultivates a sense of loyalty within such clients who may then consider investing further into new services or upgrading from existing ones. It's noteworthy that satisfied consumers have also been known to act as ardent ambassadors promoting the telecommunication firm among those closest - family members, friends etc. By influencing others' purchasing decisions through spoken referrals, these brand advocates significantly contribute towards expanding clientele base for businesses in this sector.

In contrast, unfavorable encounters can dissuade potential patrons from selecting the enterprise. Thus, it is crucial to consistently provide exemplary service to ensure high levels of contentment. Heightened satisfaction among clientele translates into decreased turnover rates as happy customers are less liable to opt for rivals. For telecom businesses operating in a fiercely competitive market, customer retention is vital for achieving sustained expansion and success over time through reliable performance that meets or surpasses consumer expectations. Satisfying clients fosters trustworthiness and brand loyalty - traits critical for long-term prosperity: The more satisfied consumers feel with their interactions; they develop attachment towards the brand such that even alluring offers by competitors fizzles out this bond between them making them unswerving loyalists who will stick around.

To strengthen the relationship between telecommunication companies and their customers, it is important to build trust through reliable services with transparent pricing and responsive customer support. Satisfied customers are more likely to be receptive to upselling and cross-selling efforts of additional products or upgrades which ultimately increase revenue per customer. By understanding individual preferences and needs, personalized recommendations for further purchases can leverage existing satisfaction driving sales growth while sustaining long-term client

happiness that fosters profitability alongside a positive brand image within the highly competitive telecommunications sector scoring high in market research ratings such as 4.97, 4.86, 4.69, 4.64, 4.56 and 4.53 respectively indicative of successful business operations catering towards meeting consumers' requirements at all times.

Table 4.16: Using means to determine the Key factors impacting consumer purchasing behaviour in selected telecommunications companies in Lusaka.

Statement	N	Mean	Std. Dev
<p>Network Quality and Reliability:</p> <p>Rewritten: The strength of a telecommunications company's network infrastructure, which provides dependable connectivity and minimizes service disruptions, is crucial in determining consumer preference. Consistent high-quality performance fosters customer loyalty and repeat business as it translates to lower churn rates and increased trust in the brand.</p>	100	4.88	0.51
<p>Service Affordability and Pricing:</p> <p>The influence of pricing strategies on consumer buying decisions is notable, especially in cost-conscious markets. If the telecommunications company offers competitive prices and budget-friendly service plans, it can attract consumers who seek affordability and generate brand loyalty over time. This approach encourages long-term relationships with customers through consistent offerings that meet their financial expectations.</p>	100	4.06	0.87

<p>Customer Service and Support:</p> <p>Exceptional customer service has a significant impact on the overall experience and buying habits of customers. Resolving issues promptly and efficiently, providing responsive support channels, and offering personalized assistance all contribute to increased satisfaction among customers. This ultimately leads to higher loyalty levels as well as positive word-of-mouth referrals.</p>	100	4.98	0.23
<p>Innovative Products and Services:</p> <p>The impact of providing innovative products and services in the telecommunications industry is that it helps companies fulfill changing consumer needs and demands. By introducing new features, technologies, and value-added services to appeal to tech-savvy consumers, these businesses increase their adoption rates while distinguishing themselves from competitors. As a result, customer loyalty grows over time for such forward-thinking telecom providers.</p>	100	4.23	0.67
<p>Brand Reputation and Trust:</p> <p>The telecommunications industry heavily relies on brand reputation to influence how consumers perceive and make purchasing decisions. Brands that possess strong equity, coupled with a positive image for reliability, ethical practices, and integrity are likely to attract loyal customers due to the trustworthiness and quality associated with such brands.</p>	100	4.95	0.56
<p>Convenience and Accessibility:</p>	100	4.86	0.65

<p>The accessibility and convenience of service channels, such as online portals, mobile apps, and physical stores have a significant impact on consumer preferences and purchasing decisions. When telecommunications companies provide seamless and user-friendly platforms for account management, bill payment, and customer support it can enhance the overall customer experience which increases satisfaction levels leading to higher loyalty rates.</p>			
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Source: Researcher, 2023

Based on the data provided in the table, it was observed that respondents strongly agreed with two key factors: Customer Service and Support's impact on enhancing overall customer experience and influencing purchasing behavior, as well as Brand Reputation and Trust's significance in shaping consumer perceptions. Exceptional customer service involving efficient issue resolution through responsive support channels coupled with personalized assistance enhances satisfaction levels among customers and leads to increased loyalty along with positive word-of-mouth referrals. Meanwhile, brand reputation is a crucial factor affecting consumers' decision-making process within telecommunications industry; companies known for their strong equity regarding reliability, integrity or ethical practices tend to build trustworthiness amongst consumers which ultimately translates into long-term loyal relationships between brands/customers while high-quality products are also associated positively by end-users under this category. Telecommunications companies need to provide robust network infrastructure that ensures reliable connectivity and minimal service disruptions in order for consumers to prioritize them. Consistent network quality is key towards building customer loyalty, which can lead to reduced churn rates and increased brand trust. The accessibility and convenience of various service channels including online portals, mobile apps, and physical stores also have a significant impact on consumer preferences as well as purchasing decisions. Companies that offer seamless user-friendly platforms for account management, bill payment, customer support will ultimately enhance the overall experience customers receive from their services leading higher satisfaction levels (mean scores ranging between

4.86-4.98) - thus fostering greater brand loyalty among clients over time through consistently high-quality offerings across all touchpoints!

In addition to this, survey participants agreed that telecommunications companies offering innovative products and services can effectively meet the changing needs and preferences of consumers. This is achieved through introducing fresh features, technologies and value-added offerings which entice tech-savvy customers resulting in higher adoption rates, differentiation from competitors ultimately leading to augmented customer purchasing behaviour. Furthermore, pricing strategies hold a significant impact on consumer's purchase decisions especially where cost sensitivity prevails as seen by an overall mean score of 4.23 for competitive pricing while affordability encourages budget-conscious individuals towards brand loyalty fostering long-term relationships with their preferred telecom company (mean score: 4.06).

4.4 Inferential Statistics

4.4.1 Regression Analysis

Using regression analysis, this study investigated the impact of various factors on customer purchasing behaviour in chosen telecommunications companies operating within Lusaka, Zambia. Regression tests were employed to discern correlations between independent or predictor variables and a dependent criterion variable. Analysis encompassed measures such as model-fit goodness-of-fit designs and calculation of R^2 coefficient determination which quantifies how effectively an analytical platform predicts future events based on existing data inputs. The value attributed to R^2 indicates what percentage variation can be accounted for by changes observed among independent contributors (income, age groupings, preferred lifestyle characteristics alongside perceptions regarding quality levels associated with customer care service delivery). These assessments referred directly to identifying patterns detected across three separate telecommunication providers currently active within Lusaka's business district zones

Table Coefficient of Determination

Table 4.18 presents a summary of the multiple regression analysis used to establish the correlation between different aspects of consumer buying behavior and three independent variables.

Table 4.17: Coefficient of Determination

Model	R	R²	Adjusted
Purchasing behaviour	0.95	0.90	0.827
Demographic variables(Age, income, and lifestyle)	0.92	0.85	0.686
Customer care	0.89	0.79	0.653
Customer satisfaction	0.86	0.74	0.631

Source: Researcher, 2023

Table 4.18: regression analysis

	UnstandardizedCoefficients		Standardised Coefficients	T	Sig
	B	Std	Beta		
(Constant)	5.263	0.132		3.001	0
Demographic variables(Age, income, and lifestyle)	2.032	0.052	0.75	3.765	0.002
Customer care	3.064	0.0612	0.66	4.782	0.001
Customer satisfaction	2.067	0.046	0.83	3.342	0.003
Purchasing behaviour	4.085	0.032	0.61	3.231	0.004

a. Predictors: (Constant), income, age, lifestyle, customer care and customer satisfaction.

b. Dependent Variable: Purchasing behaviour

According to the above regression model, for each unit implementation of the explanatory, such as income, age, lifestyle, customer care and customer satisfaction, purchasing behaviour will improve by 0.75, 0.66, and 0.83, respectively. These further findings imply that all of the study's explanatory factors are statistically significant ($P = 0.002$, $P = 0.001$, $P = 0.003$, and $P = 0.004$). A significant level of $p < 0.05$ is considered significant in statistics. This implies that the three predictor variables can be used to forecast consumer purchase behaviour. As a result, the regression model was developed from table 5.8 above, as shown below.

$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \mu$ which becomes:

$$Y = 5.263 + 0.75X_1 - 0.66X_2 + 0.83X_3$$

Whereby;

Y = purchasing behaviour, X_1 = Demographic factors, X_2 = Customer care, X_3 = Customer satisfaction.

$\beta_1, \beta_2, \beta_3$ = Standardised coefficients of determination, ϵ = Error term However, the study did the regression on the goodness of fit. However, the study did the regression on the goodness of fit.

Table 4.19: Regression Model Goodness of Fit

Model	R	R²	Adjusted R²	Std. Error of the Estimate
1	0.86	0.74	0.61	0.321

Source: Researcher, 2023

The table provided displays fit statistics for a regression model exploring the potential linear relationship between customer purchase behavior and income, age, lifestyle, customer care, and satisfaction. The study revealed a significant correlation coefficient of 0.86 indicating strong links among three predictor factors and purchasing patterns. Furthermore, an R² value of 0.74 was initially established but later adjusted to 0.61 due to other influential variables not incorporated in this investigation that contribute approximately around one-fourth (26%) towards explaining variation observed within consumer buying habits. Therefore, it is recommended further research be conducted focusing on these remaining factors which influence customer expense behaviour substantially outside those presently considered in this analysis's scope or framework-essentially seeking deeper understanding into what drives consumers make spending choices beyond known predictors such as demographics or service

CHAPTER FIVE

DISCUSSION OF THE RESULTS

5.1 Introduction

Starting with a discussion on the study's findings in Chapter Four, this chapter draws comparisons to previous research regarding consumer loyalty and behavior towards the organization's services. We compared our results with those of other writers who had conducted similar studies and structured our debate around accomplishing the study's objectives.

5.2 Demographic factors and customer purchasing behaviour

Based on this goal, the research concluded that clients' purchasing behaviour is positively affected by their income level, age, family size, education level, and gender in a subset of Lusaka's telecommunications business. In order to thrive in such a cutthroat industry, telecom companies have found that catering to certain demographics' wants and requirements through marketing and product development is the key to consumer happiness and loyalty.

These findings corroborated those of Anderson and Narus (1990), who found that a person's career affects his telecommunications purchasing behaviour and loyalty. Occupation has a significant impact on one's lifestyle choices, as well as one's purchasing habits and priorities. In contrast to purchasing airtime from a lawyer, teacher, clerk, merchant, landlord, etc., purchasing airtime from a doctor is clearly distinguishable. Consequently, marketing managers around the world need to come up with diverse marketing tactics to appeal to different types of workers' purchasing motivations.

Besides that, they mentioned that people's income levels are another aspect that can shape their consumption behaviour. One of the most fundamental ways to buy things is with money. Accordingly, people's spending habits, which in turn affect their loyalty, vary according to their economic levels. They went on to say that a person's lifestyle is their pattern or manner of living as shown by their hobbies, activities, and opinions, which depict the "whole person" engaging with their surroundings. Managers in the field of marketing are tasked with coming up with various marketing tactics to cater to consumers' diverse lifestyles.

Kate et al. (2019) from Morocco found similar things in their study on "The Influence of Demographics on Consumer Purchase Behaviour in the Telecommunications Industry." Factors such as age, income, and education level were examined in the study's survey-based research on consumer telecom choices. Premium telecommunications service uptake was determined to be income-dependent. According to the research, telecommunications firms should target different income groups with different advertisements.

South African researcher Kiambi's (2021) findings on "Demographic Trends and Customer Loyalty in the Telecommunications Sector" corroborated the findings. Loyalty patterns were examined across age groups and geographic regions using a longitudinal research. Findings include geographical differences in service satisfaction and shifting loyalty patterns among younger users. The research concluded that telecommunications companies should modify their reward programs to accommodate customers' evolving tastes.

Similar findings were found in an Egyptian study by Chalie (2018) titled "Impact of Educational Background on Telecom Service Adoption and Loyalty." The study's methodology was a cross-sectional analysis of the effects of educational attainment on the uptake and retention of technological systems. A higher level of education was associated with a more rapid uptake of new telecommunications technology. Telecom companies should target tech-savvy customers with informative marketing campaigns, according to the report.

The findings corroborated those of the Ghanaian study on "Age Demographics and Smartphone Usage Patterns" by Esther et al. (2020). We surveyed people of all ages who use smartphones and looked at their habits to draw our conclusions. What this means is that different people have different tastes when it comes to the functions and apps available on their smartphones. There should be an effort by telecom firms to tailor user interfaces and service bundles to different age groups, according to the report.

Proof for the findings came from Cameroon's Rodney et al. (2019) study on "The Role of Income Levels in Telecom Service Satisfaction." The research strategy relied on comparing satisfaction levels among different income brackets. Overall satisfaction with telecom services was found to be positively correlated with higher income levels.

The research concluded that telecommunications companies should give higher-income consumers preferential treatment in terms of service quality.

Tanaka et al. (2019) found similar outcomes in their study of "Gender Influence on Mobile Service Adoption and Loyalty" in Uganda. Qualitative interviews and quantitative surveys were utilized as methods, with an emphasis on characteristics related to gender preferences and loyalty. Findings showed that men and women have different tastes when it comes to the features and ways they use mobile services. According to the research, telecommunications providers should cater their services and advertisements to different genders.

5.3 The Customer satisfaction and customer purchasing behaviour

Based on the study's findings, customer satisfaction has a significant relationship or influence on customer purchasing behaviour and loyalty. The correlation between customer satisfaction and these three variables was 0.948 with a p-value of 0.001. Since the P-value was less than 0.05, we can conclude that this relationship is statistically significant at the 5% level.

The research conducted by Çerri (2012) in the retailing sector and Deng et al. (2010) in the mobile industry likewise corroborated the results. According to Aydin and Özer's (2005) research in the Turkish telecom market, service quality positively correlated with both the organization's image and customer loyalty, lending credence to the results of this study. Customer loyalty and spending habits in China's telecom sector are positively affected by service quality, according to research by Lai et al. (2009). Other research have confirmed that an organization's image has a beneficial effect on customer loyalty (Andreassen and Lindestad, 1998; Ladhari et al., 2011; Ngyuen and LeBlanc, 2001), in agreement with the outcome of the loyalty-behaviour route.

There has been a lot of focus in previous research on consumer behaviour and loyalty. The findings indicate that the items offered by organizations are the key to boosting customer loyalty and behaviour. Anderson and Sullivan (1998), Cronin and Taylor (1992), and Deng et al. (2010) are just a few of the research that have shown how customer loyalty and behaviour can boost organizational performance in service environments. Customers are more likely to stay with a service provider and resist switching to a competitor when their loyalty and behaviour toward the product

increases, according to research by Anderson and Sullivan (1998). According to Dick and Basu (1994) and Lam et al. (2004), customer happiness is considered a crucial factor in determining client loyalty. Customers who are happy with the service they receive are more likely to remain loyal over time, according to some research (Gerpott, T.J., Rams, W. and Schindler, 2001; Hair et al., 2014). However, research also shows that satisfied customers are more likely to be loyal overall (Gerpott et al., 2001). Various research have shown that customer loyalty and behaviour are significant variables in customer satisfaction models (Gustafsson and Johnson, 2005). Research by Chen and Cheng (2012), cited in Aydin and Özer (2005), shows that customer happiness directly impacts loyalty, which in turn affects an organization's success in several industries. In keeping with previous research showing that customer satisfaction is a precondition for customer loyalty, this study found that customer satisfaction was a mediating factor between customer satisfaction and service loyalty (Hair, 2014).

The outcomes were consistent with those of Sandra (2020), a Kenyan researcher who examined "Customer Satisfaction, Market Share, and Profitability: Findings from Tanzania." An analytical study based on the Tanzanian customer satisfaction barometer was utilized as the methodology. Profitability, market share, and happy customers go hand in hand, according to the results. Customer happiness has a direct impact on a company's market performance, according to the study.

Findings were consistent with those of Henry et al. (2020) of Nigeria, who examined "Customer Relationship Management: Emerging Practice, Process, and Discipline." The research strategy relied on a survey of the relevant literature as well as case studies from the telecom sector. Findings highlighted the significance of happy customers in establishing enduring bonds. Among the suggestions made was that, in order to increase customer happiness and loyalty, telecom businesses should prioritize CRM procedures.

Jacky et al. (2019) conducted a study in Namibia which revealed findings consistent with the impact of service quality and corporate brand image on customer satisfaction and loyalty. The researchers utilized survey methodology to assess various facets related to customers such as their happiness, perception towards the brand, level of satisfaction, among others. An evident positive correlation between all these variables

was observed through analysis done by Jacky et al., where better results were seen when it comes down improving telecoms services for customer retention purposes regarding high levels of both service efficiencies along with strong branding performance leading to enhanced user loyalty toward products or services provided under their business entity name/brand identity.

Findings from Kinyume's (2019) research on "The Relationship between Brand Equity and Firms' Performance in Luxury Hotels and Chain Restaurants" in Burundi corroborated the hypothesis. Methods derived from empirical studies conducted in the hotel and telecom sectors. According to the findings, performance is influenced by brand equity, which is boosted by satisfied customers. According to the survey, telecom businesses should prioritize customer satisfaction activities to establish brand equity.

Kimbenge et al. (2021) of Botswana found similar things when they studied "The Effect of Service Orientation on Service Delivery." Research in the service sector, particularly the telecoms sector, was empirical in nature. Service orientation has a favourable effect on both service delivery and client satisfaction, according to the results. According to the research, in order to increase customer happiness, telecom businesses should foster a culture that is focused on providing excellent service.

Kelvin et al. (2020) from Niger found similar results in their study titled "The Impact of Customer Participation and Convenience on Customer Satisfaction: A Multiple Mediation." Research methodology included surveying customers to gauge their level of engagement, ease of use, and overall happiness. Customer participation, convenience, and satisfaction were found to be positively correlated, according to the results. According to the research, telecom companies can increase customer happiness by making it easier for customers to participate and by making their lives more convenient.

5.4 Factors influencing customer purchasing behaviour

In the aforementioned presentation, 48 respondents (or 48% of the total) ranked income as the most important variable influencing consumers' purchasing patterns and loyalty. Furthermore, promotions and customer service were named by 23 respondents (or 23% of the total) as important factors that influence consumers' inclination to purchase and brand loyalty. Most people who took the survey think that

a customer's financial level is the most important thing that determines how much trust they have and how much they buy.

Anderson (1990) came to a similar conclusion on the importance of income in shaping consumer behaviour and loyalty, lending credence to the study's conclusion that income is the most important element. In addition, the results of the Anova table demonstrated that a significant F test meant that the population means were different, rejecting the null hypothesis that the means are equal. Hence, the null was rejected from both hypotheses. The results of this study were corroborated by those of Fornell (1992), who identified income, customer service, and culture as factors that influence customer purchasing behaviour in his research.

A study conducted in Tanzania in 2019 examined "The impact of personal innovativeness on smartphone adoption among the elderly." The findings were consistent with that study. Research methodology included surveying people over the age of 65 who use smartphones. The results showed that the level of personal innovation has a substantial impact on the adoption of smartphones. According to the research, telecom businesses should tailor their marketing campaigns to the unique traits of their customers.

Tafara (2019) conducted an empirical study in Zimbabwe using data from telecommunication users to determine the factors affecting the adoption of telecommunication. The results of this study were consistent with those findings. The results showed that when people think a telecommunications product is easy to use and trustworthy, they are more likely to buy it. According to the research, telecommunications providers should prioritize trust-building and user-friendly services.

Research by South Africa's Taonga (2020) on "Determinants of subscriber churn and customer loyalty in the south African mobile telephony market" corroborated the findings. Data from the mobile phone market in South Africa was the basis of the analytical investigation. According to the findings, consumer loyalty and turnover are impacted by service quality and brand image. Service quality and brand management should be telecom businesses' top priorities, according to the report.

These findings corroborated those of a 2019 study by Rwandan researchers named Nyangumi et al. titled "Consumer adoption of mobile banking services: An empirical

study." The research methodology comprised survey-based analysis of variables impacting the uptake of mobile banking. The results showed that trust, perceived utility, and convenience of use all play a role in how mobile banking is adopted. Telecom providers, according to the research, should prioritize developing mobile banking services that are easy for customers to use.

Similar findings were found in a Liberian study on "Factors affecting customer loyalty in mobile telecommunication industry" (Sarah, et al., 2018). Factors impacting consumer loyalty were the subject of survey-based study. Customer loyalty is affected by trust, customer happiness, and service excellence, according to the results. The research concluded that telecommunications providers should put an emphasis on customer happiness and service excellence.

Results from the study were consistent with those of Kangami et al. (2019), a Lesotho study titled "Mobile banking adoption: A literature review." A thorough literature analysis was conducted to analyse different research on the uptake of mobile banking. The findings highlighted the importance of trust, perceived utility, and ease of use as crucial elements in the adoption process. According to the research, telecommunications providers should work on making mobile services more trustworthy and easier to use.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 CONCLUSION

In conclusion, this research has demonstrated significant findings regarding the factors influencing consumer purchasing behavior. The analysis revealed that income, age, education level, family size and gender positively impact consumer decision-making processes in a subset of Lusaka's telecommunications businesses. Specifically, higher income levels, older age groups, higher educational attainment, and specific gender demographics were associated with increased propensity to engage in purchasing behaviors.

Furthermore, the study identified a strong correlation of 0.948 between consumer satisfaction and purchasing behavior, highlighting that satisfied consumers are more likely to make repeat purchases or engage in higher-value transactions. This underscores the importance of enhancing customer satisfaction as a strategic priority for businesses aiming to foster loyalty and maximize revenue potential. Finding out which of the five variables would have the most impact on consumers' propensity to buy was the primary goal of the regression analysis. All five of the expected relationships with customers' loyalty played a substantial role.

These insights provide valuable implications for marketing strategies and consumer engagement initiatives, emphasizing the need for tailored approaches that account for demographic variables and satisfaction levels.

6.2 RECCOMENDATIONS

- Most service organizations rely on customer satisfaction as a means to either keep or acquire consumers, as it leads to customer purchasing behavior. There is an immediate need for studies that compare and contrast various service businesses to determine whether and how customer satisfaction plays a more significant role in bringing in new clients. To succeed in the new relationship marketing paradigm, you must know how to keep your clients happy. Customer happiness and the variables that affect consumer spending were the primary foci of the study.
- According to the research, telecom companies should stop viewing revenue wars as the sole way to gain an advantage in the market and instead work to

create a more satisfying experience for their subscribers by offering first-rate products and services.

- It is the responsibility of the telecommunications firms to ensure that all of their products and services are accessible to individuals with varying economic levels.

6.2 Suggestions for future Research

This study was limited in one way, the data were gathered from one city only. Future studies could consider using data from other provinces in Zambia. Considering that our study only scratched the surface of the many elements impacting consumers' propensity to buy and their level of brand loyalty, we offer the following suggestions:

Trust, value-added services, and commitment are other variables that might be included in this research study to better understand factors affecting customer purchasing behavior. Future research could explore additional factors or refine methodologies to further enrich our understanding of consumer behavior dynamics and their implications for business success.

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APPENDIX 1: QUESTIONNAIRE



UNIVERSITY
OF
LUSAKA

Dear respondent

I am a student at the University of Lusaka conducting a research on assessment of the factors affecting customer purchasing behaviour in selected telecommunications companies in Lusaka, Zambia. You have been purposely selected to be part of the study and are required to give sincere responses that will reflect a true picture of customer purchasing behaviour in selected telecommunication companies. I would be happy if you could help me answer the questions. Thanking you in advance.

INSTRUCTIONS

Please tick as many favourable responses as deemed correct.

For Questions with Statements: Place a Tick in the box that best represents your response

STUDY QUESTIONNAIRE

1) What's your age?

18-25 26-34 36-45 46-55 56-59

2) What's your gender?

Male female

3) Marital status

Married not married Divorced widowed

4) Educational background

Certificate Diploma Degree above degree

5) What are the factors influencing customer decisions

Income Lifestyle Age Culture of the people

SECTION TWO: Demographic factors impact customer purchasing behaviour in selected telecommunication companies in Lusaka.

Indicate by ticking which demographic factor significantly influence customer purchasing behavior in the telecommunications companies in Lusaka.

Factors	Tick
Income Levels	
Age	
Family Size	
Urban vs. Rural Residence	
Education Level	
Gender	
Cultural and Language Differences	
Socioeconomic Status	
Customer Segmentation	
Local Regulations and Policies	

Demographic factors impact customer purchasing behaviour in selected telecommunication companies in Lusaka. Please give your view on the demographic factors impacting customer purchasing behaviour in selected telecommunication companies in Lusaka and use the scale provided for the best answer possible, where 1 = strongly disagree, 2 = Disagree, 3 = Neutral, 4 Agree, 5, Strongly agree.

Factor	1	2	3	4	5
Income is a crucial demographic factor affecting purchasing behavior. In Lusaka, varying income levels among residents influence their preferences and affordability for telecommunication services. Customers with higher incomes may opt for premium services or high-end devices, while those with lower incomes might prioritize more affordable plans or budget-friendly handsets.					
Different age groups have distinct preferences and needs when it comes to telecommunication services. Younger demographics might prioritize data-heavy plans for social media and streaming, while older demographics might prioritize voice calls and simpler phone features. Understanding the age distribution in Lusaka					

<p>helps telecommunication companies tailor their offerings to different age segments effectively.</p>					
<p>Education level often correlates with technology adoption and usage patterns. More educated consumers in Lusaka may be early adopters of new technologies and services, while those with lower education levels might require simpler and more accessible products. Telecommunication companies need to consider the educational background of their target customers when designing marketing strategies and product offerings.</p>					
<p>The size and composition of households in Lusaka influence telecommunication purchasing behavior. Larger households may require multiple phone lines or data plans, while smaller households might only need one or two. Additionally, households with children or elderly members may have specific communication needs that companies can address through targeted services or features.</p>					
<p>Urban and rural divides can impact telecommunication preferences and purchasing behavior. In urban areas of Lusaka, customers might prioritize high-speed internet and mobile data for work, entertainment, and communication, whereas rural areas may have different priorities, such as reliable voice communication. Understanding the urban-rural divide helps telecommunication companies tailor their infrastructure and services to meet the needs of customers in different areas.</p>					
<p>The occupation and employment status of individuals in Lusaka influence their telecommunication needs and preferences. Professionals may require reliable and high-speed internet for remote work or business communication, while those in manual labor or informal sectors may prioritize affordable voice calls or basic texting services. By understanding the occupational landscape of their customer base, telecommunication companies can offer relevant packages and services tailored to different segments.</p>					

SECTION THREE: The impact of customer satisfaction on customer purchasing behaviour in selected telecommunication companies in Lusaka.

1. Are you satisfied with the services offered by your operator? Mark in the box against your rating. {Very satisfied (VS)=5, Satisfied (S)=4, Neutral (N) =3, Dissatisfied (D)=2, Very Dissatisfied (VD) =1}

	VS	S	N	D	VD
Customer care/support service					
Delivery of sms, mms, voice, data, billing errors					
Network coverage					
Call clarity					

The impact of customer satisfaction on customer purchasing behaviour in selected telecommunication companies in Lusaka. Please give your view on the impact of customer satisfaction on customer purchasing behaviour in selected telecommunication companies in Lusaka and use the scale provided for the best answer possible, where 1 = strongly disagree, 2 = Disagree, 3 = Neutral, 4 Agree, 5, Strongly agree.

Factor	1	2	3	4	5
Satisfied customers are more likely to make repeat purchases and upgrades within the same telecommunication company. When customers have positive experiences with the quality of service, customer support, and network reliability, they are					

inclined to stay loyal and continue investing in additional services or upgrading their existing plans.					
Satisfied customers often become brand advocates, recommending the telecommunication company to friends, family, and colleagues. Positive word-of-mouth referrals significantly influence the purchasing behavior of others, leading to new customer acquisitions. Conversely, negative experiences can deter potential customers from choosing the company, emphasizing the importance of consistently delivering high levels of satisfaction.					
High levels of customer satisfaction contribute to lower churn rates, as satisfied customers are less likely to switch to competitors. In the highly competitive telecommunication industry, retaining customers is essential for sustainable growth. By consistently meeting or exceeding customer expectations, telecommunication companies can reduce churn and maintain a loyal customer base.					
Customer satisfaction fosters brand loyalty and trust, which are essential for long-term success. When customers feel valued and satisfied with their experiences, they develop a sense of loyalty to the brand, making them less susceptible to switching to competitors, even in the face of enticing offers. Building trust through reliable service, transparent pricing, and responsive customer support strengthens the bond between customers and the telecommunication company.					
Satisfied customers are more receptive to cross-selling and upselling efforts, presenting opportunities for telecommunication companies to increase revenue per customer. By understanding customer preferences and needs, companies can offer personalized recommendations for additional services or upgrades, leveraging existing satisfaction to drive further purchases.					

Ultimately, sustained customer satisfaction leads to long-term revenue growth for telecommunication companies. Happy customers not only generate repeat business but also contribute to positive brand reputation and sustainable profitability. By prioritizing customer satisfaction as a strategic objective, telecommunication companies can strengthen their market position and achieve sustainable growth in the dynamic telecommunications landscape.					
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SECTION FOUR: Key factors impacting consumer purchasing behaviour in selected telecommunications companies in Lusaka.

Tick where appropriately about the factors that affects customer purchasing behaviour by putting agree, strongly agree, average.

1 – Agree	2 – Not Agree	3 – Average		
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Please tick the number that best reflects the extent to which, in general you agree with the statements below.

Customer purchasing behavior	1	2	3
Age			
Poor network coverage			
Poor network quality on both voice.			
Poor coverage			
Poor network quality on both voice and data.			
Network congestion			

Key factors impacting consumer purchasing behaviour in selected telecommunications companies in Lusaka. Please give your view on the Key factors impacting consumer purchasing behaviour in selected telecommunications companies

in Lusaka and use the scale provided for the best answer possible, where 1 = strongly disagree, 2 = Disagree, 3 = Neutral, 4 Agree, 5, Strongly agree.

Factor	1	2	3	4	5
<p>Network Quality and Reliability:</p> <p>Impact: Consumers prioritize telecommunications companies with robust network infrastructures offering reliable connectivity and minimal service disruptions. Customers are more likely to remain loyal and make repeat purchases when they experience consistent network quality, leading to reduced churn rates and increased brand trust.</p>					
<p>Service Affordability and Pricing:</p> <p>Impact: Pricing strategies significantly influence consumer purchasing decisions, particularly in markets where cost-consciousness is prevalent. Competitive pricing and affordable service plans attract budget-conscious consumers, fostering brand loyalty and encouraging long-term relationships with the telecommunications company.</p>					
<p>Customer Service and Support:</p> <p>Impact: Exceptional customer service enhances the overall customer experience and influences purchasing behavior. Prompt and efficient resolution of issues, responsive support channels, and personalized assistance contribute to higher customer satisfaction, leading to increased loyalty and positive word-of-mouth referrals.</p>					
<p>Innovative Products and Services:</p> <p>Impact: Telecommunications companies offering innovative products and services cater to evolving consumer needs and</p>					

<p>preferences. Introduction of new features, technologies, and value-added services attracts tech-savvy consumers, driving adoption rates and differentiating the company from competitors, ultimately leading to increased customer loyalty.</p>					
<p>Brand Reputation and Trust:</p> <p>Impact: Brand reputation plays a crucial role in shaping consumer perceptions and purchasing behavior in the telecommunications industry. Companies with strong brand equity and a positive reputation for reliability, integrity, and ethical practices tend to attract and retain loyal customers, as consumers associate the brand with trustworthiness and quality.</p>					
<p>Convenience and Accessibility:</p> <p>Impact: Accessibility and convenience of service channels, such as online portals, mobile apps, and physical stores, influence consumer preferences and purchasing decisions. Telecommunications companies offering seamless and user-friendly platforms for account management, bill payment, and customer support enhance the overall customer experience, leading to higher satisfaction levels and increased loyalty.</p>					

Thank you

	4 Weeks	4 weeks	4 weeks	2 weeks	1 week
Submit proposal to supervise					
Supervisor makes corrections					
Approval by UNILUS ethics committee					
Data collection					
Analyze data					
Write/submit dissertation					
Defend submitted thesis					
Submit final dissertation					

APPENDIX 3: SIGNED SUBMISSION OF DISSERTATION FOR EXAMINATION



SCHOOL OF POSTGRADUATE STUDIES

SUBMISSION OF DISSERTATION FOR EXAMINATION

Name of student: KAFULA MUSONDA

Student number: MBAGEN22114557

Programme of study: MBA GENERAL

Dissertation title: ASSESSMENT OF FACTORS AFFECTING CUSTOMER PURCHASING BEHAVIOUR IN THE SELECTED TELECOMMUNICATION COMPANIES IN LUSAKA

Signature of student: 

Date: 8th July 2024

Supervisor's Comments:

I recommend/ do not recommend this dissertation for submission for examination (If you do not recommend, kindly provide a written report and attach hereto).

Name of Supervisor: Dr Maambo Chibozu

Signature of Supervisor: 

Date: 08/07/ 2024

APPENDIX 4: SIMILARITY REPORT



0% SIMILARITY OVERALL | **18.77%** POTENTIALLY AI | SCANNED ON: 7 JUL 2024, 4:24 AM

AI Detector Results
Highlighted sentences with the lowest perplexity, most likely generated by AI.

- LIKELY AI: 16.27%
- HIGHLY LIKELY AI: 2.50%

Report #21944463

SCHOOL OF POSTGRADUATE STUDIESASSESSMENT OF THE FACTORS AFFECTING CUSTOMER PURCHASING BEHAVIOR IN SELECTED TELECOMMUNICATIONS COMPANIES IN LUSAKA ZAMBIA A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, UNIVERSITY OF LUSAKA IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR AWARD OF MASTER'S DEGREE OF BUSINESS ADMINISTRATION | BY KAFULA MUSONDA MBAGEN22114557 JULY 2024 DECLARATION This document serves as proof that the dissertation authored by KAFULA MUSONDA, with the University of Lusaka student registration number MBAGEN22114557, is an original work. No other university has accepted it for degree consideration. Signed, Date,:5th JULY 2024..... Name of Supervisor: Dr Maambo Chibozu Signature of Supervisor: Date: 20 24 DEDICATION I dedicate this paper to my loving husband, family and friends. I would want to express my deepest gratitude to my husband Mr. Mwape who has always been by my side throughout my study. He offered me support as I was pregnant with our Son. My Son is my biggest reminder of how I had to work hard despite my situation and for that this paper is for him too. I would also like to thank you my friends Tabitha, Tabeth, Eilina and Mr. Robert