



RELATIONSHIP MARKETING AND CUSTOMER LOYALTY: EVIDENCE FROM NIGERIAN TELECOMMUNICATION INDUSTRY

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Abstract

The most challenging and difficult tasks facing any business is acquiring new and retaining existing customers. A number of studies have been conducted on the factors affecting customer loyalty though with little agreement among the studies. Therefore, this study examines the effect of relationship marketing on customer loyalty using the case of Nigerian telecommunication industry. The population of the study is an infinite population with a sample size of 520. Copies of the questionnaire were distributed using simple random sampling techniques and were analyzed using regression analysis. A total of 473 copies of questionnaire were analyzed and the outcome of the regression analyses showed that customer trust and satisfaction had a positive and significant impact on customer loyalty. Evidence from the findings also showed that customer commitment and switching cost had a positive but statistically insignificant impact on customer loyalty. The study, therefore, recommended that telecommunication service providers should strive to improve service quality, perceived value and trust level in their efforts to attain a higher level of customer loyalty. If this is done, it will help them to gain more customer commitment which could result to increase in customer loyalty to the service operators. Furthermore, service providers should focus on how to provide satisfaction to customers; if achieved, it will cause customer trust in their product, then in a long-term, it will create customer loyalty.

Key words: Customer loyalty, customer trust, satisfaction, switching cost, commitment

Introduction

The most challenging and difficult tasks facing any business is acquiring new and retaining existing customers. The level of competition in the Nigerian telecommunication industry is increasing since its inception in 2001 through various products and services they offer to their customers (Alam & Salim 2013). The level of competition in the industry calls for the board of directors and management of the telecommunication companies to ensure that they maintain a good relationship with their clients through the services they provide to their customers (Mira & Elie 2018). Earning customer loyalty through customer trust, commitment, satisfaction, switching cost among others has been one of the major issues facing service providers in the telecommunication industry in Nigeria (Izogo, Ogba, & Nwekpa, 2016). Many customers switch from one service provider to another because of the lack of effective relationship marketing tools such as trust, satisfaction, and commitment and switching costs among some service providers in the industry (NCC, 2017).

Although several studies have been conducted in both developed and developing countries on the impact of relationship marketing on customer loyalty in various countries such as the studies of Malik, Ali and Ibraheem (2017); Beenish and Mat (2018); Quoquab, Muhammad, Yasin and



Abdallah (2018); Rizomyliotis, Konstantoulaki, Kaminakis, Giovanis and Papastathopoulos (2018) amongst others with little agreement among the studies as to which individual or composite proxies best captures the impact of relationship marketing on customer loyalty.

Customer trust, commitment, satisfaction, and switching cost may be seen as a very important antecedent of customer loyalty (Shamsudin, Noor, Hassim & Salam 2015; Raza & Rehman 2012, Ogunbade 2015). Some studies have been carried out on the impact of relationship marketing on customer loyalty; however, some of these studies opted to study just a few of the dimensions of relationship marketing ignoring some other important constructs that are important in ensuring customer loyalty. For instance, Abtin and Pouramiri (2016) examined whether trust and satisfaction influence customer loyalty, ignoring commitment and switching cost. On the other hand, Alrubaiee and Al-Nazer (2010) examined the effect of trust, satisfaction, and commitment on customer loyalty ignoring switching cost. In addition, Al-Hersh, Aburoub, and Saaty (2014) explored the relationship between trust and commitment to customer loyalty. Al-Hersh *et al.*, (2014) ignored satisfaction and switching cost despite their importance in ensuring customer loyalty.

In Nigeria, studies such as Joseph and Abiodun (2010), Ndubisi and Nwankwo (2015), Adejoke and Adekemi (2012), Ogunbade (2015), among others examined the correlation between relationship-marketing and customer loyalty. Just like the studies in the aforementioned paragraph, these studies did not consider customer trust, commitment, satisfaction and switching cost in their study, despite their importance as measures of relationship marketing. It is therefore important that these four proxies of relationship marketing are studied together so as to determine their impact on customer loyalty. More precisely, this study examined the impact of relationship marketing on customer loyalty using a trust, commitment, switching cost and satisfaction as proxies of relationship marketing. The findings of this study is beneficial to academia, investors, policymakers and as well as the members of the general public who constitute an integral part of this research work through identifying the link between relationship marketing and customer loyalty to gain better understanding in the services provided, since quality of the service provided play crucial roles in the telecommunication industry.

The following research hypotheses have been developed for testing:

- H₁: Customer trust has no significant impact on customer loyalty in the Telecommunication Industry.
- H₂: Customer satisfaction has no significant impact on customer loyalty in the Telecommunication Industry.
- H₃: Customer commitment has no significant impact on customer loyalty in the Telecommunication Industry.
- H₄: Customer switching cost has no significant impact on customer loyalty in the Telecommunication Industry.

Literature Review and Theoretical Framework

2.1 Customer loyalty

Customer loyalty is considered as a key tool in business strategy and the greatest asset of each company that guarantees the company's success and improves its level of profitability of such company (Ruswanti & Widiyanti, 2016). The scholar defines Customer loyalty could as a deep



commitment to an excellent product or service that causes frequent shopping of a brand in the future considering conditional factors and marketing efforts that will change customer behavior potentially.

2.2 Trust

One of the factors that affect customer loyalty and relationship with the telecommunication service providers is considered to be customer trust. Trust reflects the extent of one party's confidence in another party's integrity in the business activities. When parties follow through on commitments, they enhance trust and strengthen relationships. Stronger trust leads to more cooperation between parties in a relationship (Chris & Graham, 2007).

2.2.1 Trust and Customer loyalty

According to Morgan and Hunt (1994), relationships can be viewed as a series of transactions that foster an awareness of a shared relationship through trust. Higher levels of trust, in turn, are related to higher levels of customer retention, and this could result in higher organizational profitability.

Trust is an important factor in affecting relationships and customer loyalty. If one party trusts another, such a party is willing to develop a positive behavioral intention toward the other party. Accordingly, when a customer trusts a business or brand, that customer is willing to form a positive buying intention towards the business. Trust as an element of customer loyalty has an impact on building customer loyalty (Aydin & Ozer 2005; Chen & Xie 2007; Du Plessis 2010).

2.3 Commitment

Customer commitment is an important component of relationship marketing in the field of marketing. Commitment is defined by Moorman, Zalthman, and Despande (2003) as a relationship between attitude and physical evidence, process, and employees with relatedness quality as well as its role in creating an intention of repeated purchase and loyalty. Customer commitment is defined as the customer's durable intention to develop and sustain the relationship with the supplier in the long run (Anderson & Weitz, 1992).

2.3.1 Commitment and customer loyalty

It was suggested by many scholars that there is no difference between commitment and loyalty (Hennig-Thurau, Gwinner & Gremler, 2004). However, the majority of researchers rejected this idea and suggested that these two constructs are related but different and that commitment is an antecedent to loyalty (Morgan & Hunt, 1994). Commitment, by definition of Berry and Parasuraman (1991) is a vital part of a successful relationship, which is going to lead to loyalty. Although loyalty simply was considered as repeat purchase at the beginning, researchers in the field realized that repurchase alone is not sufficient evidence of loyalty (Newman, 2006). According to Bettencourt and Brown (1997), commitment has a strong positive effect on loyalty. Repurchasing goods can be derived from spurious loyalty. In conclusion, it was suggested that loyalty should be conceived as the commitment to the producer stimulated by certain positive attitudes because commitment indicates the motivation to maintain a relationship, while customer turnover among committed customers decreases (Gounaris, 2005). Research of Ulaga and Eggert (2006) showed a significant and positive association between commitment and customer loyalty. Similarly, a commitment was shown as an antecedent to loyalty (Shabbir, Palihawadana & Thwaites, 2007). Commitment has been considered as one of the key factors



affecting customer loyalty that played as a central role in customer loyalty (Rauyruen & Miller, 2007). In addition, commitment has played as a mediating role with antecedents in order that leads to customer loyalty in relationship marketing (Hennig et al., 2004, Morgan & Hunt, 1994). Positive intentions to maintain and strengthen a business relationship are created by commitment, thus customer loyalty is positively influenced by commitment (Cater & Cater, 2010).

2.4 Customer Satisfaction

The concept of customer satisfaction has been defined in various ways in the literature by different scholars according to how they view it. A relationship mediator, customer satisfaction, is a customer's effective or emotional state toward a relationship. Customer satisfaction is a satisfying feeling toward the performance of service after they consume or use it (Belaid, 2014).

2.4.1 Customer satisfaction and customer loyalty

Customer satisfaction has always been considered as the main contributor to customer loyalty in the telecommunication industry. Satisfied customers of the telecommunication sector have a high extent of usage and intentions to repurchase in the future (Henkel *et al.*, 2006). Research has shown that customer satisfaction has significant effects on customer loyalty in the mobile telecommunications services. Santouridis and Trivellas (2010) in their study of residential non-business mobile phone users in Greece found that customer satisfaction has a significant positive impact on customer loyalty. Oyeniyi and Abiodun (2010) in their study of customers of the three major mobile telecommunication firms in Nigeria found that customer satisfaction positively affects customer loyalty. Deng, Lua, Weib and Zhang (2009) in their study of mobile instant messaging users in China found that customer satisfaction directly enhance customer loyalty. In general, it can be concluded that customer loyalty is facilitated by customer satisfaction. In the absence of satisfaction, customers are unlikely to spend more on company services and recommend the services to others. Customer satisfaction is one of the most important factors contributing to customer loyalty (Turel & Serenko, 2006).

2.5 Switching Cost

Switching costs refer to the buyer's perceived costs of switching from the existing supplier to a new supplier (Heide & Weiss 1995). Switching costs are costs that are incurred by buyers for terminating transaction relationships and initiating a new relation. Ting (2014) defined Switching cost as a onetime cost facing a buyer wishing to switch from one service provider to another.

2.5.1 Switching cost and customer loyalty

A general rule of thumb is that satisfied customers will remain loyal. However, satisfied users may still switch to another provider if the switching cost is low (Lam, Shankar, Erramilli, & Murthy, 2004). This could happen in a highly competitive market where many attractive packages offered by the alternative service provider with minimal or zero switching cost. Some customers appear to be loyal, although they are dissatisfied and they do not change service providers due to high switching costs (Lee & Feick, 2001). Customers of telecom industry remain loyal although are not satisfied with certain services due to switching cost such as afraid of having to change their telephone number and the needs to update their family and friend on the new number.



Switching cost is identified as the main cause of customer loyalty (Bumham, Frels, & Mahajam, 2003). In addition, increase in switching cost leads to increase in risk and burden of the consumers as well as the high dependency on the service provider which directly leads to customer disloyalty (Morgan & Hunt, 1994). There are a number of benefits for a long term relationship between a company and the customers, such benefits include fellowship, personal recognition, reduction in anxiety and credit, discount and time-saving and customer management (Berry, 1995). Ting (2014) found out that there is a direct relationship between switching cost and customer loyalty.

2.6 Theoretical Framework - Image Restoration Theory

Adverse relationships between a corporate organization and its customers can destroy credibility, relationships, marketability, and economic welfare. In the world of business, the importance of image cannot be overstated. Organizations and individuals alike desire to achieve and maintain a positive public image because doing so has value and worth on several different levels, especially as it relates to customer retention and patronage (loyalty) which go a long way in keeping companies in business (Yukl, 1981).

According to Benoit (1995), Human beings possess a basic instinct to engage in recurrent patterns of communicative behavior designed to reduce, or avoid damage to their reputation (or face or image) from perceived wrong-doing. Therefore, when a reputation is threatened, individuals and organizations are motivated to present an image of defense: explanations, justifications, rationalizations, apologies, or excuses for behavior.

Relationship marketing as communication and business strategy is geared at maintaining such cordial rapport between a business and its customers. Then it is worthwhile that telecommunication operators avoid those behaviors that expose the industry to ridicule, misnomer and thereby negatively affecting the image and public perception of the company. They also need to make amends where the need is, be ready to apologize whenever they offend their customers' sensibility in order to retain and even acquire new ones.

Hence the current image of the organization as imprinted in Nigeria would go a long way at determining whether they would want to engage in a business relationship with them or not. This theory is also apt for the study of relationship marketing (trust) and customer loyalty in the telecommunication industry in Nigeria (Sirdeshmukh, Singh, & Sabol, 2002). This theory would be used to underpin the relationship between customer trust and satisfaction and customer loyalty in this study.

2.7 Research Framework (Model)

The figure presented the model of the study indicating the four constructs used to proxy the independent variable, relationship marketing of the study. Based on the review of literature in the previous section, we expect positive correlation between the proxies of relationship marketing and customer loyalty.

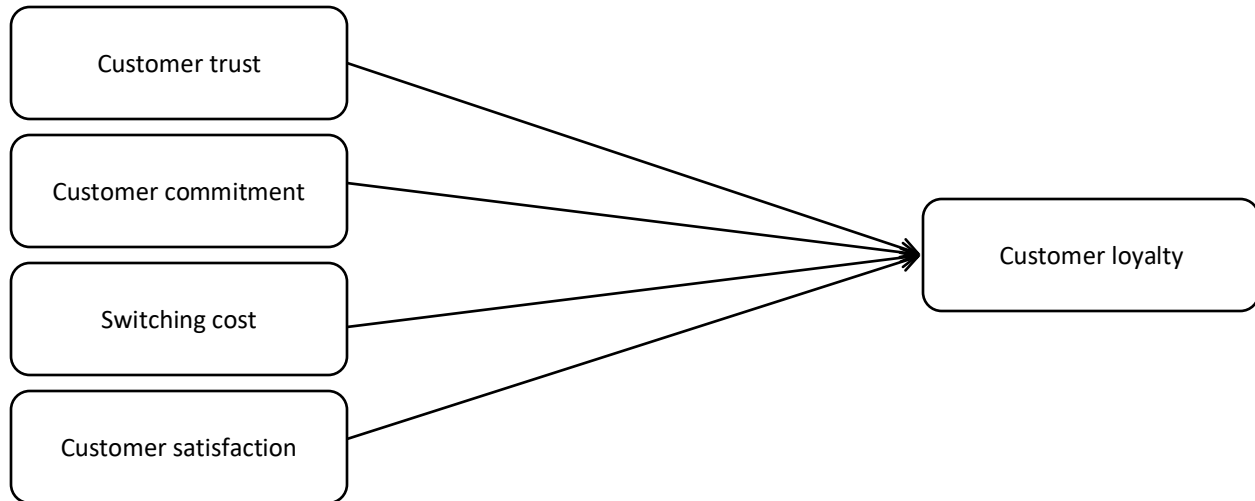


Figure 1: Research model (adapted from Ndubusi, 2007)

3. Research methodology

The study utilized cross-sectional research design with the main objective of acquiring the knowledge to the subject matter and it involves a largely quantitative approach and hypotheses were statistically tested. The population of the study constitutes all the customers of the four major telecommunication industries in Kaduna metropolis. The population of the study is an infinite population since the number of customers patronizing telecommunication services in this area cannot be disaggregated accurately.

Since the population of this study is infinite in nature. Rose, Spinks and Canhoto (2015) formula for determining the sample size of the infinite population has been employed as follow:

$$nr = 4pq/d^2$$

Where nr = required sample size, p = proportion of the population having the characteristic. P is also the approximate prevalence rate for which the survey is to be conducted. The knowledge of this is to be obtained from previous surveys or from pilot survey. While, $q = 1 - p$, d is the permissible error in the estimate or d is the degree of precision (Singh, & Masuku, 2011).

The proportion of the population (p) may be known from prior research or other sources; if it is unknown use $p = 0.5$ which assumes maximum heterogeneity (i.e. a 50/50 split). The degree of precision (d) is the margin of error that is acceptable. Setting $d = 0.05$.

In order to estimate what proportion of the population uses their services at an approximate 95% confidence level and since no data are available on the proportion currently using their mobile service, p was set as 0.5 (and therefore $q = 1-0.5 = 0.5$). As this is the main study you are prepared to accept a margin of error of $\pm 5\%$ so $d = 0.05$.

So, the minimum sample size for this study was determined as follows;

$N = 4pq/d^2 = 4*0.5*0.5/0.05^2 = 1/0.0025 = 400$. Thus the minimum sample size for this study is 400. However, in order to reduce non-response effect additional 30% was added to the sample size as suggested by Israel (2013). Therefore, 30 percent of the study sample size is 120, where



the original sample size is 400. Hence, the new sample size that has been drawn from the study population is 520. However, instead of 400, which is the initial sample size, 520 were used in this study.

The questionnaires were adapted from various previous researchers work for this study. Items that measure the construct dimensions (customer trust and customer switching cost on customer loyalty) in the questionnaire were adapted from past researches: Bloemer, Ruyter and Wetzels (1999), Ulaga & Eggert (2006) among others and for loyalty dimension (Churchill & Surprenant, 1982).

The study employed multiple regression analysis to test for the impact of independent variables on the dependent variable under study. The result of the regression was also used to test the hypothesis under study at 95% confidence level through SPSS 22.0.

4. Results and Discussion

In this study, a total of 520 copies of the questionnaire were distributed and 473 (91%) were returned duly completed. The data were screened for missing values and outliers, normality and homoscedasticity test was conducted. The missing values noted were replaced using serial mean.

Table 1: Regression Result

Variables Regressed	Beta Coefficient	Standard Error	T-Value	P-Value	Result
Constant	3.316	1.133	2.927	0.004	
CCOM	0.091	0.064	1.416	0.157	Not Significant
CTRUST	0.775	0.046	16.914	0.000	Significant
CSWC	0.001	0.050	0.013	0.990	Not Significant
CSAT	0.259	0.056	4.663	0.000	Significant
R	0.678				
R-Square	0.459				
Adjusted R-Square	0.454				
F-Statistics	95.468				
P-Value	0.000				
D.W	2.006				

Source: Field Work, 2019.

Note: CCOM, Customer Commitment; CTRUST, Customer Trust; CSWC, customer switching cost; CSAT, customer satisfaction as explanatory variables. Outcome variable: Customer Loyalty.

The f-statistic showed the fitness of the study model with value of 95.468 and a corresponding p-value of 0.000 significant at 1%. This implies that the study explanatory variables (customer trust, commitment, satisfaction and switching cost) are good enough to predict the outcome variable (customer loyalty). The adjusted R-square value of 0.454 or 45.4% signify that explanatory jointly account for about 45.4% variation in the outcome variable (customer loyalty), while the remaining 54.6% is been explained by other factors that are not incorporated into the study model. This implies that the study independent variables are good enough to explain the dependent variable. Furthermore, the presence of serial autocorrelation was investigated using



Dubin Watson statistic. The value of Dubin Watson statistic of 2.006 falls within the accepted region of 1.5 to 2.5. This implies that there is no presence of serial autocorrelation in the study model and the standard error is not inflated or deflated.

From the result, customer trust as one of the explanatory variables of relationship marketing showed a positive regression coefficient (0.775), with a p-value of 0.000 significant at a 1% significance level. This implies that customer trust had a significant impact on customer loyalty in the telecommunication industry. Hence, hypothesis 1 is rejected. Therefore, customer trust has a significant impact on customer loyalty in the telecommunication industry. This finding implies that a unit percent rise in the customer trust will bring about 0.775% rise in the level of customers loyal to their telecommunication service providers. This finding shows that loyalty will occur if the customers truly trust the service providers they make transactions with. This finding is in conformity with the work of Morgan and Hunt (1994) who documented a positive and significant relationship between customer trust and loyalty. It is argued that the duration of the relationship is also impacted by a trust relationship. The findings are also in conformity with the following studies; Nakhleh, (2012); Alam and Salim, (2012).

Customer satisfaction as one of the explanatory variables of relationship marketing showed a positive regression coefficient (0.259), with a p-value of 0.000 significant at a 1% significance level. The rise in the level of customer loyalty for about 25.9% will improve the services of telecommunication service providers by the same percentage. This finding signifies that when customers are satisfied with the services rendered by their telecommunication operators, such customers tend to be loyal to their service providers and vice versa. For satisfaction to affect loyalty, frequent or cumulative satisfaction is required so that individual satisfaction episodes become aggregated or blended. This finding is in conformity with the work of Shamsudin et al (2015) who found a positive and significant relationship between customer satisfaction and customer loyalty. Sivadass and Prewitt (2000) who documented that customer satisfaction is a fundamental determinant of customer loyalty and Jahanzeb, Tasneem and Khan (2011) who also found a positive and significant impact on customer loyalty.

Customer commitment as one of the explanatory variables of relationship marketing shows a positive regression coefficient (0.091), with a p-value of 0.157 insignificant at 5% significance level. This implies that customer commitment had an insignificant impact on customer loyalty in the telecommunication industry. Hence, hypothesis three is accepted. Therefore, customer commitment has an insignificant impact on customer loyalty in the telecommunication industry. This finding implies that a unit percent rise in customer commitment will bring about 9.1% rises in the level of customers loyal to their telecommunication service providers. This finding signifies that when customers are committed to their service providers, it will lead to an increase in the level of their loyalty. Commitment is important to the study of relationships because it not only signals enduring stability at the conceptual level but also serves as a reliable surrogate measure of long-term relationships at the operational level (Farrelly & Quester, 2003). This finding is in line with the work of Alam and Salim, (2012); Ogunbade (2015) who found positive relationships between customer commitment and customer loyalty.

Customer switching cost as one of the explanatory variables of relationship marketing shows a positive regression coefficient (0.001), with a p-value of 0.990 insignificant at 5% significance



level. This implies that customer switching cost had an insignificant impact on customer loyalty in the telecommunication industry. This finding shows that the relationship between customer switching cost and customer loyalty is statistically insignificant at 5% significance level. Hence, hypothesis 4 is also accepted. Therefore, customer switching cost has an insignificant impact on customer loyalty in the telecommunication industry. This finding implies that a unit percent rise in switching cost will bring about a 0.1% rise in the level of customers loyal to their telecommunication service providers. This finding signifies that the cost of switching from one operator to another makes some customers to be loyal to their service providers. If switching costs are low, we should find very few false loyal customers (hostages), since dissatisfaction should result in changing providers. However, we are likely to find many mercenary customers who are satisfied but disloyal because low switching costs make a change so easy. In contrast, if switching costs are high, we are likely to see many false loyal customers; even though they are not satisfied, switching costs make them less likely to change. This finding is in conformity with the work of Chen and Cheng, (2012) who documented a positive relationship between switching cost and customer loyalty.

5. Conclusion and Recommendations

Base on the results of the analysis, the study concludes that relationship marketing constructs of trust and customer satisfaction are significant while commitment and switching cost are not significant in predicting customer loyalty among customers of telecommunication firms in Kaduna Metropolis.

In line with the findings and conclusion made above, the researcher forwarded the following recommendations for enhancing customer relationship marketing so as to ensure customer loyalty

- i. The study recommends that companies must focus on those attributes of trust which consumers rely on in order to judge the trustworthiness of the services provided. Telecommunication companies should avoid making exaggerated claims or promises that will unnecessarily raise the expectations of the customers which could lead to customer distrust.
- ii. Customer satisfaction, in comparison to switching cost, should be more valued. To effectively elevate customer repurchase intention, the service providers should first enhance customer satisfaction, after reaching basic customer satisfaction limit, and then implement the strategies of increasing switching cost. To improve customer loyalty level and develop loyal customers, the telecommunication operators should ensure customer satisfaction as it is a good predictor for future purchase behavior, an indication of behavioral loyalty of the customer. Satisfied loyal customers generate profit as they are responsible for a large percentage of sales and are less costly to develop than new customers.
- iii. The study found a positive impact of customer commitment on customer loyalty. The telecommunication industry should also demonstrate a commitment to a complaint by putting in place policies and procedures for speedy and fair complaint resolution. In addition, they should continuously and effectively train and develop the skills of the employees that will enable them to deliver prompt and acceptable services to the customers. If this can be done, it will help them to gain more customer commitment which could result to increase in their loyalty to service operators.
- iv. In addition, telecommunication operators should pay special attention to building long-term clients, as switching costs increase over time, whereas they are lower at the beginning of the



relationship. When customers are treated well and satisfied with the services provided by the telecommunication operators, they will take migration cost into consideration and stick to their current service providers. Managers, therefore, must significantly consider switching barriers when making plans or focusing efforts on customer loyalty as higher switching cost will make customers less likely to switch to other providers.

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APPENDICES

Demographic Description of the Respondents

Category	Frequency	Percentage (%)
Gender		
Male	277	58.6%
Female	196	41.4%
Total	473	100
Educational Background		
SSCE	103	21.8%
OND/DIP	243	51.4%
HND/B.Sc	117	24.7%
Post Graduate	10	2.1%
Total	473	100
No. of years using the network		
0-5	191	40.4%
5-10	247	52.2%
10-15	35	7.4%
Total	473	100

Source: Field Work, 2019.

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk
	Statistic	Sig.	Statistic	Sig.
CCOM	.163	.435	.915	.536
CSAT	.144	.167	.953	.125
CTRUST	.306	.118	.851	.087
CSWC	.214	.187	.876	.108
CLYT	.311	.231	.773	.149

Source: SPSS Output, 2019

White's test for Ho: homoscedasticity

unrestricted heteroscedasticity



Chi-square value	2.17	Decision on Ho
Probability Value	0.7255	Accepted

Source: Field Work, 2019.