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Integrated Model of Customer Loyalty in the Context of the Mobile Telecommunications Service Industry: Mediating Role of Customer Satisfaction

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Abstract

This study was conducted to investigate the major determinants of customer loyalty and to develop an integrated model of customer loyalty in the context of the mobile phone telecommunications service industry. Accordingly, the degree of the impact of the determinants on customer loyalty and the mediating role of customer satisfaction were evaluated. Mobile phone subscribers were selected as the unit of analysis for the study. A structured questionnaire was administered, and data were collected from 755 mobile phone subscribers. A Structural Equation Model was used to test the hypotheses of the study. The study revealed that customer satisfaction, perceived value, and switching costs significantly affect customer loyalty. Moreover, customer satisfaction plays a critical role as a mediator, and it fully mediates the relationship between service quality and customer loyalty, and corporate image and customer loyalty in the context of the mobile phone telecommunications industry. The results of the study are decisive, and the empirical findings can be useful for service providers to identify the major determinants of customer loyalty in the context of mobile phone telecommunications service and understanding the extent to which their subscribers are loyal.

Keywords: Corporate Image, Customer Loyalty, Customer Satisfaction, Perceived Value, Service Quality, Switching Costs, Mobile Phone Telecommunications Services

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Introduction

In the contemporary marketing domain, the marketplace is proliferated with numerous products and services, both from local and global contexts, creating a platform for customers to select their preferred products from many alternatives to fulfil their needs (Guo et al., 2019; Keller, 2013; Nie and Wang, 2021). Currently, the dominance of the service sector in the economy, the emergence of new types of services and radical increase of the length of the services play a critical role in fulfilling customer needs than ever (Abd-Elrahman et al., 2019; Lee and McKibbin, 2018; Petrenko et al., 2018). It is apparent that the stronger bond between the customer and the service provider is imperative for the success of the service performance (Nyadzayo and Khajehzadeh, 2016). For instance, in the context of the services delivery process, Chen (2015) stresses that consumers can benefit from receiving better service alternatives and may remain loyal to the best service provider in return. The success of a firm mainly depends on its ability to attract consumers, make them loyal and retain them in the long run. Customer retention is vital for a firm since acquiring a new customer is far more expensive than keeping existing customers (Kotler and Keller, 2016). For retaining customers, their needs should be fully satisfied because a delighted customer stays loyal longer, talks favourably about the company's products and services, pays less attention to competing brands and less sensitive to price and offers of competing brands (Bowen and Shoemaker, 2003; Kotler and Keller, 2016).

In the contemporary marketplace, evaluating the nature of customer behaviour has received greater attention compared to the past few decades, where the strategic move on customer loyalty has drawn a renewed interest within the dynamic business context (Kanakaratne et al., 2020; Khajeheian and Ebrahimi, 2021; Watson et al., 2015). Accordingly, customer loyalty can be identified as the focal point of interest among marketing researchers and practitioners (Russell-Bennett et al., 2007). Meanwhile, Kandampully and Suhartanto (2000, p. 346) identify the loyal customer as "the customer, who purchases from the same service provider whenever possible, and who continues to recommend or maintains a positive attitude towards the service provider." Therefore, the concept of customer loyalty has drawn greater attention in the marketing context, where marketers have a substantial interest in studying the nature of customer loyalty and understanding what factors contribute to customer loyalty (Kandampully et al., 2015; Khajeheian and Ebrahimi, 2021; Koo et al., 2020; Watson et al., 2015). Meanwhile, Cobelli and Chiarini (2020) highlight the importance of studying customer loyalty due to its critical role and degree of impact on firm success in the contemporary business context. Accordingly, customer loyalty literature provides ample evidence on customer loyalty in different contexts such as building and measuring customer loyalty (Jones and Sasser, 1995; McMullan, 2005; Oliver, 1999; Watson et al., 2015), and evaluating the nature and impact of determinants of customer loyalty (Kandampully et al., 2015; Lin and Wang, 2006; Nyadzayo and Khajehzadeh, 2016; Zang et al., 2014). Due to the increased interest in the phenomenon of customer loyalty, copious studies have been conducted in various contexts, and ample evidence exists in scholarly literature. For instance, E-services (Chen, 2012; Luarn and Lin, 2003; Zhou et al., 2019), online shopping (Shafiee and Bazargan, 2018; Zang et al., 2014), healthcare services (Fatima et al., 2018; Moliner, 2009), life insurance (Nguyen et al., 2018; Rai and Srivastava, 2013), banking (Khoa, 2021; Yilmaz et al., 2018), airline services (Hapsari et al., 2017; Khudhair et al., 2019), telecommunications (Boohene and Agyapong, 2011; Inegbedion and Obadiaru, 2019), hotel industry (Kandampully and Suhartanto, 2000; Koo et al., 2020), green marketing (Martinez, 2015; Wu and Cheng, 2019) are some of the interesting contexts which have been addressed.

Accordingly, this study addressesconceptualization of customer loyalty in the context of the mobile phone telecommunications service industry as one of the essential services in the present society, where less research attention has been paid compared to the other service industries.

The mobile phone has immensely contributed to strengthening relationships and social bonds among people without meeting them physically. At present, the role of strengthening social bonds through the mobile phone has become more significant than ever on account of maintaining social distance due to the Covid 19 pandemic. Today, our mobile phone is one of the most effective and fast tools that people can reach us, and in the same way, we can reach the necessary people. The mobile phone has become an essential communication tool, which can be used at the right moment from any corner to connect with the world. Currently, the mobile phone is not merely a device used to communicate, but it has evolved to perform more than what it was initially intended to do (Chen and Li, 2017; Constantiou et al., 2006; Gerpott et al., 2001; Shim et al., 2006; Wei and Lo, 2006). Today, a mobile phone is a mini-computer that functions as a multi-task instrument being a part of our life. Especially, Asia, as the most populated region, has a massive market for this service. The significant role of the mobile phone can be evaluated by comparing the population and number of mobile phones subscriptions in Sri Lanka. For instance, compared to the population of twenty-two million, the number of mobile phone subscriptions is reported as 32, 884, 099, which is ten million above the total population in the country (Central Bank Annual Report, 2020).

Currently, the evolution of the mobile phone has created a revolution in humankind. Within the services domain, the telecommunications service industry has developed at a rapid pace during the last few decades. This has happened because of the rapid development of technology throughout the world, and this trend is dynamically growing up at an unprecedented rate. The mobile phone being the most effective communication tool among people was largely upgraded with the augmented features and benefits of the mobile phone (Kang, 2014; Siau and Shen, 2003). Moreover, new trends and styles, technological enhancements and competitive actions and reactions have made this industry more appealing (Constantiou et al., 2006; Shim et al., 2006). Therefore, the mobile phone telecommunications service industry, which shows a high-velocity in the pace of development in this decade, was selected for the current study for the purpose of evaluating the nature of loyal behaviour of mobile phone subscribers and identifying the major determinants which impact customer loyalty in the context of the mobile phone telecommunications service industry. Several scholars (Aydin and Ozer, 2005; Aydin et al., 2005; Kim and Lee, 2010; Kim et al., 2004; Lee et al., 2001; Oyeniyi and Abiodun, 2010) have evaluated the loyal behaviour of mobile phone subscribers in different contexts in other countries. Consequently, the current study was conducted with the key objective of developing an integrated conceptual model of customer loyalty with major determinants of customer loyalty since there is a conceptual gap to be filled in relation to the phenomenon of customer loyalty in the context of the mobile phone telecommunications service industry. Accordingly, the study expects to fill a conceptual gap by developing an integrated conceptual model with the major determinants of customer loyalty in the context of the mobile phone telecommunications service industry, which is recognized as an intensely competitive industry and one of the most dynamic and vibrant service industries in the contemporary business context.

Literature Review

Customer Loyalty

Loyalty is recognized as a concept that has its roots in the consumer behaviour theory and is something that consumers may exhibit to brands, services or activities (Boohene and Agyapong, 2011). According to Yi and Jeon (2003), loyalty entails repeated purchases of a particular product or service during a certain period of time. Watson et al. (2015) state that researchers often selectively examine loyalty, which is an attitude, purchase behaviour, or multidimensional construct. Accordingly, Watson et al. (2015) state that although there is no consensus definition of loyalty in the extant literature, it represents a mix of attitudes and behaviours that benefit one firm relative to its competitors. Meanwhile, Oliver (1999) provides a comprehensive definition for loyalty as "a deeply held commitment to rebuy or repatronize a preferred product/services consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour" (Oliver, 1999; p. 34). According to Andreassen and Lindestad (1998), customer loyalty expresses an intended behaviour towards the services or the company and this includes the likelihood of future renewal of service contracts or the profitability of a change in patronage, how likely the customer is to provide positive word of mouth, or the likelihood of customers providing voice. As far as the definitions of customer loyalty are considered, it could be accentuated that repeat patronage is one of the key elements in customer loyalty inspired by marketers where many marketers set repeat patronage as an essential goal-directed towards the success of a business. However, Reichheld (2003) states that customer loyalty means much more than repeat purchases because loyal customers talk favourably about the company and its offers. Investigating how loyalty is developed, Oliver (1999) states that consumers first become loyal in a cognitive sense, perceiving brand attribute information that one brand is preferable to its alternatives. The second stage is affective loyalty, whereby a consumer develops a liking for the brand based on cumulatively satisfying usage occasions. At the third stage, conative loyalty, the consumer is committed to rebuying the same brand. This would lead to the fourth stage termed action loyalty, whereby the consumer exhibits consistent repurchase behaviour. Watson et al. (2015) accentuate that although achieving customer loyalty is a primary marketing goal, building loyalty and reaping its rewards remain ongoing challenges.

Determinants of Customer Loyalty

Perceived Value

The concept of perceived value has gained momentum in the marketing context due to its profound effect on customer satisfaction and loyalty (Sweeney and Soutar, 2001). In defining marketing philosophy, Kotler and Armstrong (2014) identify the concept of value as one of the core elements which should be delivered to customers. Moreover, Ravald and Gronroos (1996) consider value as an important component in the relationship marketing context and declare that the firm's offering should be treated as a value carrier, and the firm must provide an offering with greater net-value to achieve sustainable competitive advantage. Zeithaml (1988, p, 14) defines perceived value as the "consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given". According to Luarn and Lin (2003), perceived value is directly related to customer loyalty. Lin and Wang (2006) affirm perceived value as a significant predictor of customer loyalty. The significant positive effect of perceived value on customer loyalty in the hotel sector has been evidenced (Koo et al., 2020; Tabaku and Kruja, 2019). Meanwhile, Khoa (2021) also confirms that perceived value significantly affects customer loyalty in the context of mobile banking services. Moreover, the direct effect of customer value on loyalty in terms of green brand perspective (Lin et al., 2017; Papista et al., 2018) has also been confirmed. Accordingly, the following hypothesis was formulated to test the effect of perceived value on customer loyalty.

H1: Perceived value has a significant positive impact on customer loyalty in the context of the mobile phone telecommunications service industry.

Corporate Image

Corporate image plays an important role in enhancing customer loyalty (Andreassen and Lindestad, 1998; Boohene and Agyapong, 2011). Riordan et al. (1997) characterise corporate image as individuals' perceptions about the actions, activities and accomplishments of an organization. Andreassen and Lanseng (1997) state that corporate image is established and developed through communication and experience as it has an impact on customers' choice of company when service attributes are difficult to evaluate. Zins (2001) acknowledges corporate image as a powerful and illustrative component for explaining future customer loyalty. Aydin and Ozer (2005) declare that corporate image positively affects customer loyalty. According to Nguyen and Leblanc (2001), the degree of customer loyalty has a tendency to be higher when corporate image is strongly favourable. Boohene and Agyapong (2011) have also proved a strong positive relationship between corporate image and customer loyalty in the telecommunications service industry. In the hotel industry, hotel image and customer satisfaction are important factors in determining customer loyalty (Kandampully and Suhartanto, 2000; Tabaku and Kruja, 2019). Based on a study conducted on Generation Y customers, Alam and Noor (2020) also assert that customer loyalty is positively and significantly influenced by corporate image. Accordingly, the significant effect of corporate image on customer loyalty is well-established in the marketing literature (Demir et al., 2021; Jere and Mukupa, 2018; Xhema et al., 2018). The following hypothesis was formulated to test the effect of corporate image on customer loyalty in the context of the mobile phone telecommunications service industry.

H2: Corporate image has a significant positive impact on customer loyalty in the context of the mobile phone telecommunications service industry.

Service Quality

Since delivering service quality is an essential element of an effective marketing strategy, the attention on measuring and managing service quality has gained strategic importance (Ardakani et al., 2015; Fatima et al., 2018; Shokouhyar et al., 2020). Parasuraman et al. (1994) state that service quality measurement has become an area of growing interest to researchers and managers. Accordingly, many scholars have selected service quality as their focal interest and introduced different models, including SERVQUAL (Parasuraman et al., 1988), SERVPERF (Cronin and Taylor, 1992), BANKSERV (Avkiran, 1994), BSQ (Bahia and Nantel, 2000), E-S-QUAL (Parasuraman et al., 2005), HEdPERF (Abdullah, 2006) and HESQUAL (Teeroovengadum et al., 2016), in order to measure service quality in different service industries based on the nature of each service. Since service quality is a prerequisite for customer loyalty, many scholars have paid their attention to behavioural consequences of service quality, the measurement and management of service quality, and the impact of service quality on customer satisfaction and loyalty (Ali and Raza, 2017; Ardakani et al., 2015; Meesala and Paul, 2018). Accordingly, the positive relationship between service quality and customer loyalty (Boohene and Agyapong, 2011; Lopentus and Erdiansyah, 2020; Rai and Srivastava, 2013) has existed in some service contexts, while some scholars affirm that service quality does not have a significant impact on customer loyalty (Ngo et al., 2019; Wijaya, 2020). The following hypothesis was formulated to test the relationship between service quality and customer loyalty in the context of the mobile phone telecommunications service industry.

H3: Service quality has a significant positive impact on customer loyalty in the context of the mobile phone telecommunications service industry.

Switching Costs

Studying the nature of switching costs as a barrier to shift to another product, brand or service provider has also gained a higher interest among research scholars and marketing practitioners (Deng et al., 2009; Eshghi et al., 2007; Ngo and Pavelkova, 2017; Oyeniyi and Abiodun, 2010; Salhieh, 2019). Switching cost is conceptualized as "the perception of the magnitude of the additional costs required to terminate a relationship and secure an alternative one" (Patterson and Smith, 2003, p. 108). According to Burnham et al. (2003, p. 110), switching costs are "the onetime costs that customers associate with the process of switching from one service provider to another." Meanwhile, Oyeniyi and Abiodun (2010, p. 112) define switching costs as "costs that are incurred by consumers for terminating transaction relationships and initiating a new relation." In the context of services, switching costs can be treated as "costs that the consumer incurs by changing providers that they would not incur if they stayed with their current provider" (Lee et al., 2001, p. 36). According to Oyeniyi and Abiodun (2010), several critical costs, including costs of informing others such as friends, colleagues and business associates about the change, costs of acquiring new services package or connection, costs associated with breaking long-standing relationship with the services provider, and costs of searching and dealing with new services provider, have to be considered when determining to engage in switching in telecommunications services. Kim et al. (2004) state that switching costs, such as loss cost, move-in cost and interpersonal relationships, significantly actas switching barriers. Koutsothanassi et al. (2017) identify switching barriers, such as confidence benefits and special treatment benefits and switching costs, affect customer loyalty. Aydin et al. (2005) affirm that switching costsdirectly affects customer loyalty, although Papista et al. (2018) declare that switching costs indirectly affect customer loyalty. Meanwhile, Xhema et al. (2018) assert that switching costs have a significant positive effect on customer loyalty in the retail market. Accordingly, the following hypothesis was formulated to test the effect of switching costs on customer loyalty.

H4: Switching Costs have a significant positive impact on customer loyalty in the context of the mobile phone telecommunications service industry.

Customer Satisfaction

Customer satisfaction constitutes a critical barometer for assessing the performance of a product, service, transaction, or firm, where delighted customers exhibit distinct behavioural patterns and are more likely to return while dissatisfied customers tarnish the image and the reputation (Li et al., 2020). Fornell (1992) identifies satisfaction as an overall evaluation after purchasing a product, while Woodruff (1997) states that overall satisfaction is the customer's feelings in response to evaluations of one or more user experiences with a product. According to Bowen and Shoemaker (2003), customer satisfaction measures how well a customer's expectations are met by a given transaction. Kotler and Armstrong (2014, p. 35) define customer satisfaction as "the extent to which a product's perceived performance matches a buyer's expectations." Accordingly, the performance of a product in satisfying the needs of the customer has strategic importance. If perceived product performance matches customer expectations, they would be satisfied with the product. In the case where perceived product performance may exceed customer expectations, the customer becomes delighted. However, on the other side, when a customer perceives the performance of the product is below the expected level, the customer may become dissatisfied. Oliver (1999) states that consumers first become loyal in a cognitive sense, perceiving brand attribute information that one brand is preferable to its alternatives. Loyal customers talk favourably about the company and its offers through positive word of mouth communication with their family members, colleagues, and business partners. The tendency of loyal customers to bring in new customers to the company at no cost is particularly beneficial for the growth of the company. Bowen and Shoemaker (2003) state that satisfaction is a requisite for loyalty. Jones and Sasser (1995) declare that a high level of satisfaction leads to greatly increased customer loyalty, and increased customer loyalty is treated as the single most critical driver of long-term financial performance. Therefore, there is an extensive volume of research conducted to evaluate the impact of customer satisfaction on loyalty (Almohaimmeed, 2019; Eshghi et al., 2007; Omoregie et al., 2019; Slack and Singh, 2020).

According to Han et al. (2018), brand satisfaction is the most important contributor to building brand loyalty. Voon (2017) also stresses customer satisfaction as crucial for customer loyalty. Izogo and Ogba (2015) declare that satisfied customers definitely become loyal. According to Slack and Singh (2020), customer satisfaction is statistically significant in influencing customer loyalty in the supermarket context. Almohaimmeed (2019) also affirms that customer satisfaction significantly influences customer loyalty. Accordingly, the following hypothesis was formulated to test the relationship between customer satisfaction and customer loyalty in the context of the mobile phone telecommunications service industry.

H5: Customer satisfaction has a significant positive impact on customer loyalty in the context of the mobile phone telecommunications service industry.

Mediating Role of Customer Satisfaction

Customer satisfaction plays a critical role as a mediator, and the mediating role of customer satisfaction on customer loyalty is well-admitted (Fatima et al., 2018; Lopentus and Erdiansyah, 2020; Martinez, 2015; Ngo et al., 2019; Nguyen et al., 2018; Slack and Singh, 2020; Tabaku and Kruja, 2019). As far as the relationships between various determinants and customer loyalty are considered, many scholars have evidenced customer satisfaction as a strong mediator in different services and industries. For instance, Customer satisfaction mediates the relationship between perceived value and customer loyalty (Cha and Borchgrevink, 2019; Lai et al., 2009; Lopentus and Erdiansyah, 2020; Wiardi et al., 2020). According to Lam et al. (2004), customer value positively affects customer satisfaction, while customer satisfaction mediates the relationship between value and loyalty. Lin and Wang (2006) have examined the determinants of customer loyalty in the mobile commerce contexts and report that customer satisfaction plays a crucial intervening role in the relationship between perceived value and loyalty. Moreover, Cha and Borchgrevink (2019), and Wiardi et al. (2020) also confirm the mediating role of customer satisfaction in the relationship between perceived value and customer loyalty. Accordingly, the following hypothesis was formulated to test the mediation impact of customer satisfaction on the relationship between perceived value and customer loyalty.

H6: Customer satisfaction mediates the relationship between perceived value and customer loyalty in the context of the mobile phone telecommunications service industry.

Customer satisfaction, which has a significant mediation effect on the relationship between corporate image and customer loyalty, has also been confirmed. According to Lai et al. (2009), satisfaction significantly mediates the relationship between corporate image and customer loyalty in the Chinese telecom sector. Meanwhile, Wiardi et al. (2020) and Demir et al. (2021) also affirm that customer satisfaction mediates the relationship between the image and customer loyalty. Accordingly, the following hypothesis was formulated to test the mediation impact of customer satisfaction on the relationship between corporate image and customer loyalty.

H7: Customer satisfaction mediates the relationship between corporate image and customer loyalty in the context of the mobile phone telecommunications service industry.

Ngo and Nguyen (2016) affirm that service quality and customer satisfaction are important antecedents of customer loyalty and customer satisfaction mediates the effect of service quality on customer loyalty in the retail banking context. Meanwhile, Fatima et al. (2018) declare that service quality is positively related to patient loyalty, mediated through patient satisfaction in the context of healthcare services. Moreover, conducting a study to examine the effects of service quality and the mediating role of customer satisfaction on loyalty, Caruana (2002) highlights the mediating role of customer satisfaction on service loyalty and confirms that service quality acts on service loyalty via customer satisfaction. Accordingly, the mediating role of customer satisfaction on the relationship between service quality and loyalty is well-admitted (Bei and Chiao, 2006; Lopentus and Erdiansyah, 2020; Ngo et al., 2019; Slack and Singh, 2020; Tabaku and Kruja, 2019). Therefore, the following hypothesis was formulated to test the mediation impact of customer satisfaction on the relationship between service quality and customer loyalty.

H8: Customer satisfaction mediates the relationship between service quality and customer loyalty in the context of the mobile phone telecommunications service industry.

Switching costs are used as barriers to switching from one service provider to another or discourage terminating a relationship (Kim et al., 2004; Koutsothanassi et al., 2017; Oyeniyi and Abiodun, 2010). If a particular customer needs to terminate an existing relationship and switch to another service provider, the customer has to incur various types of costs (Kim et al., 2004;

Koutsothanassi et al., 2017). Therefore, the relationship between switching costs and customer satisfaction is inconsistent (Meng and Elliott, 2009; Ngo and Pavelkova, 2017). Meanwhile, Meng and Elliott (2009) state that switching costs have a negative effect on customer satisfaction. Matzler et al. (2015) also declare that switching experience negatively influences customer satisfaction and behavioural loyalty intention. Due to this discrepancy, the mediation effect of customer satisfaction on the relationship between switching costs and customer loyalty was not considered in the current study.

Methods

The main objectives of the study are to test the effect of the determinants on customer loyalty and to evaluate the mediating role of customer satisfaction in the relationships between various loyalty determinants and customer loyalty in the context of the mobile phone telecommunications service industry. Research design is identified as a framework or blueprint for conducting research, providing a systematic roadmap that guides the collection, measurement, and analysis of data (Malhotra, 2010; Malhotra & Peterson, 2006). It ensures that the research problem is addressed effectively and that the evidence obtained enables valid conclusions to be drawn. In designing a study, several key components must be carefully considered. Sekaran (2003) identifies six fundamental components of research design: the purpose of the study, type of investigation, extent of researcher interference, study setting, unit of analysis, and time horizon. These elements collectively determine the structure and direction of the research process. Research can also be classified based on its purpose. Collis and Hussey (2014) categorize research into four main types: exploratory, descriptive, analytical, and predictive, depending on the underlying objective of the study. Similarly, Saunders et al. (2011) identify three major research designs: exploratory, descriptive, and explanatory. In line with these classifications, the present study adopts an explanatory research design, also referred to as causal research. This approach is appropriate as the study seeks to examine and explain the relationships between variables, specifically by evaluating the impact of key determinants on customer loyalty within the context of mobile telecommunications service industry. The explanatory design enables the testing of hypotheses and the identification of cause-and-effect relationships, thereby providing a deeper understanding of how and why customer loyalty is influenced.

Referring to the loyalty literature, customer satisfaction, perceived value, corporate image, service quality, and switching costs were identified as the major determinants of customer loyalty and empirically tested within the context of the mobile telecommunications industry in Sri Lanka. The mobile phone subscribers were selected as the unit of analysis in the study. A customer survey was conducted to collect data with a structured questionnaire. The responses were scaled from strongly disagree (1) to strongly agree (7) with a seven-point Likert type scale. The sample consisted of 755 mobile phone subscribers, and the structural equation modeling technique was employed to purify the scale items and validate the model of the study.

The scale items to measure the variables of the study were derived referring to the literature. Accordingly, customer satisfaction was adopted from Fornell (1992) and Oliver (1999), perceived value was adopted from Nyadzayo and Khajehzadeh (2016) and Woodruff (1997), corporate image was adopted from Aydin and Ozer (2005) and Bayol *et al.* (2000), service quality was adopted from Aydin and Ozer (2005) and Izogo (2017), switching costs were adopted from Burnham *et al.* (2003) and Oyeniyi and Abiodun (2010), and customer loyalty was adopted from Oliver (1999) and Watson *et al.* (2015). The study model was developed using Structural Equation Modelling (SEM) with AMOS, and the appropriate statistical procedures were employed, including tests of reliability and validity. The model was also validated using a comprehensive set of fit indices, namely absolute fit indices, incremental fit indices, and parsimony fit indices. Table 1 depicts the scale items of each construct of the study. The scale items, which reported 0.7 and above of the factor loading, were considered to be employed for the analysis since the standardized loading estimates should be 0.5 or higher, and ideally, 0.7 or higher for a good converge (Hair *et al.,* 2014).

Table 01: Variables and Scale Items of the Study

Variables	Scale Items	Item Code	Factor Loading	Reference
Perceived Value	Service provider offers more value for money.	PV 1	.75	Nyadzayo and Khajehzadeh (2016); Woodruff (1997)
	Service provider offers more benefits than expected.	PV 2	.88	
	Selection of the service is a right decision when rates and services are compared.	PV 3	.88	
Corporate Image	The brand is well-reputed.	CI 1	.84	Aydin and Ozer (2005); Bayol *et al.* (2000)
	The company is a leading firm in the industry.	CI 2	.77	
	The brand frequently appears in media channels.	CI 3	.82	
Service Quality	Service provider has wide area coverage.	SQ 1	.80	Aydin and Ozer (2005); Izogo (2017)
	Employees are enthusiastic to serve customers.	SQ 2	.74	
	Service provider offers attractive packages for selection.	SQ 3	.79	
	Easy access to automatic information system.	SQ 4	.79	
Switching Cost	Switching to a new service provider incurs monetary cost.	SC 1	.74	Burnham *et al.* (2003); Oyeniyi and Abiodun (2010)
	It is required to spend a considerable time to find a new service provider.	SC 2	.71	
	Afraid of breaching social bonds due to the change of the existing service network and mobile number.	SC 3	.71	
Customer Satisfaction	This service provider has met my expectations.	CS 1	.88	Fornell (1992); Oliver (1999)
	I Enjoy a successful service offered by service provider.	CS 2	.89	
	Overall, I am satisfied with this service.	CS 3	.82	

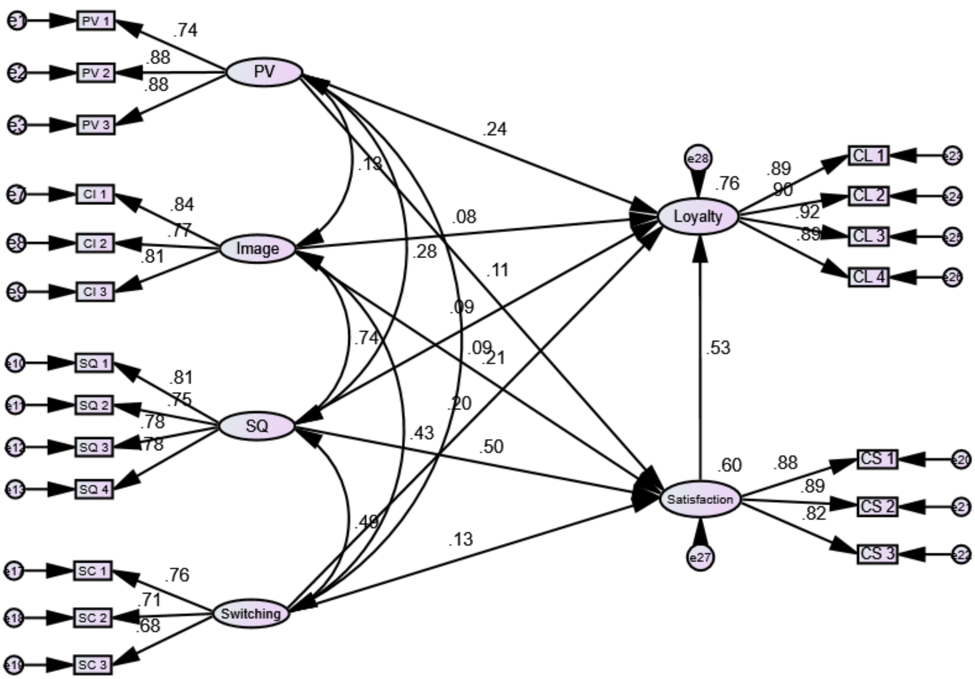
Customer Loyalty	Prefer the brand (service provider) over competitors.	CL 1	.89	Oliver (1999); Watson *et al.* (2015)
	Intend to continue the patronage of this service.	CL 2	.90	
	Engage in positive WoM about this service network.	CL 3	.92	
	Recommend others to use this service network.	CL 4	.89	

Data Analysis

Structural Model of the Study

The confirmatory factor analysis is treated as theory testing, which is used as the most direct method of validating the results of a study (Byrne, 2010; Hair *et al.,* 2014; Schreiber *et al.,* 2006). Accordingly, the structural equation modeling technique was used to test the model. Figure 1 depicts the structural model of the study. The model $\chi 2$ is significant ($\chi 2$ = 752.164 with 155 degrees of freedom). The *p*-value associated with the result is significant, which is expected given the large sample size (N = 755).

Figure 01: Structural Model of the Study



The three major categories of indices, namely absolute fit indices, incremental fit indices and parsimony fit indices, were evaluated in order to validate the model (Byrne, 2010; Hair *et al.,* 2014; Hu and Bentler, 1999). Accordingly, the Normed Chi-Square value (CMIN/DF), which is recognized as one of the critical Absolute Fit Indices, should be below 5. The value of the Normed Chi-Square of the study is reported as 4. 853, which is also satisfactory. In addition, the Root Mean Square Error of Approximation (RMSEA) value should be below 0.08 as the threshold value, where the study has reported 0.071, is also satisfactory. The Goodness of Fit Index (GFI) value is 0.908, which is above the threshold value of 0.9 is treated as a good indicator. The Comparative Fit Index (CFI) and Normed Fit Index (NFI), which are recognized under the Incremental Fit Indices, have reported above the threshold value of 0.9, indicating 0.945 (CFI) and 0.932 (NFI), respectively. Moreover, the Adjusted Goodness of Fit Index (AGFI) as the Parsimony Fit Index indicates a value of 0.875, which is above the threshold value of 0.8. Accordingly, all key indices have achieved the desired level, which confirms that the structural model of the study is statistically fit.

Validity and Reliability of the Study Model

The construct validity (Byrne, 2010; Fornell and Larcker, 1981; Hair *et al.,* 2014; Hu and Bentler, 1999; MacKenzie *et al.,* 2011), including convergent validity, which refers to "the extent to which indicators of a specific construct converge or share a high proportion of variance in common" (Hair *et al.,* 2014, p. 601) and discriminant validity which refers to "a construct is truly distinct from other constructs both in terms of how much it correlates with other constructs and how distinctly variables represent only this single construct" (Hair *et al.,* 2014, p. 601), and the reliability of the model (Fornell and Larcker, 1981; Hair *et al.,* 2007; MacKenzie *et al.,* 2011; Raykov, 1997) were assessed.

Table 02: AVE, Correlations, Squared Correlations, and Composite Reliability among the Variables of the Model

Constructs	Perceived Value	Corporate Image	Service Quality	Switching Cost	Customer Satisfaction	Customer Loyalty	Composite Reliability
Perceived Value	.70	.02	.08	.01	.08	.19	0.87
Corporate Image	.13	.65	.55	.18	.42	.37	0.85
Service Quality	.28	.74	.61	.24	.56	.50	0.86
Switching Cost	.09	.43	.49	.52	.23	.31	0.76
Customer Satisfaction	.28	.65	.75	.48	.75	.66	0.90
Customer Loyalty	.44	.61	.71	.56	.81	.81	0.94

*Values below the diagonal are correlation estimates among the variables and values above the diagonal are squared correlations, and the values on the diagonal represent the AVE values of the study variables.

Table 2 comprises the values of Average Variance Extracted (along the diagonal) of each variable, correlation values (below the diagonal) and squared correlation values (above the diagonal). Accordingly, convergent validity is guaranteed as each variable has reported AVE value above 0.5. Meanwhile, discriminant validity is assessed by comparing the average variance-extracted values for any two variables with the squared correlation estimate between the two variables or comparing the square root of average variance-extracted values with the correlation estimate (Fornell and Larcker, 1981; Hair *et al.,* 2014; MacKenzie *et al.,* 2011). The AVE of each variable is greater than the squared correlation estimates of variables, which confirms the discriminant validity of the study.

The reliability of the variables was tested using Composite Reliability. As shown in the final column in Table 2, all study variables have obtained the threshold value of above 0.7 (Fornell and Larcker, 1981; Hair *et al.,* 2007; MacKenzie *et al.,* 2011; Raykov, 1997). Moreover, the variables, except switching cost, have reported a reliability value above 0.8. Meanwhile, the Composite Reliability of customer satisfaction is 0.9 and customer loyalty is 0.945, indicating high internal consistency among the scale items of each variable.

Effect of Determinants on Customer Loyalty

The main objective of the study is to evaluate the effect of the determinants of customer loyalty in the context of the mobile phone telecommunications service industry. Accordingly, the hypotheses were tested using the structural equation modeling technique, and the regression model of the study has produced satisfactory results. The R^2 value of customer loyalty is 0.76, where the variance of customer loyalty can be successfully predicted by 76% with the determinants selected in the study. According to the results of the study, customer satisfaction has the strongest positive impact on customer loyalty (P<0.05) over the determinants of customer loyalty. Accordingly, customer satisfaction is a strong determinant of customer loyalty in the context of the mobile telecommunications service industry. Next, perceived value with a considerable impact has a positive effect on loyalty (P<0.05). Switching costs, although treated as barriers for customer defection, also have a considerable level of significant positive impact on loyalty (P<0.05). However, corporate image and service quality are non-significant on loyalty in the context of the mobile telecommunications industry. Accordingly, while the hypotheses *H1, H4, and H5* are accepted*, H2, and H3* are rejected as per the results of the study.

Table 03: Direct and Indirect Effects of Customer Loyalty

Variables of the Study	Direct Effect				Indirect Effect	
	Customer Loyalty		Customer Satisfaction		Customer Satisfaction	
	β	*P*	*β*	*P*	*β*	*P*
Perceived Value	.236	.001	.106	.004	.057	.003
Corporate Image	.083	.069	.206	.008	.110	.006
Service Quality	.086	.097	.502	.001	.267	.000
Switching Cost	.203	.001	.131	.022	.070	.015
Customer Satisfaction	.532	.001	**	**	**	**

Mediating Effect of Customer Satisfaction on Customer Loyalty

According to the regression model of the study, three loyalty determinants, namely perceived value, corporate image and service quality, have a significant effect on customer satisfaction. Although the relationship between service quality and customer loyalty is not significant, service quality has a strong significant impact on customer satisfaction ($P<0.05$), which is the highest compared to the other determinants. Accordingly, customer satisfaction fully mediates the relationship between service quality and customer loyalty, and *H8* is accepted. Moreover, the relationship between corporate image and customer loyalty is non-significant in the context of the mobile phone telecommunications service industry, but corporate image has a significant impact on customer satisfaction ($P<0.05$). Accordingly, customer satisfaction fully mediates the relationship between corporate image and customer loyalty, and *H7* is also accepted. Perceived value has a significant effect on both customer satisfaction and customer loyalty. Accordingly, customer satisfaction partially mediates the relationship between perceived value and customer loyalty, and *H6* is also accepted.

The study evaluated the impact of major loyalty determinants on customer loyalty. While it examined the direct effect on customer loyalty, the indirect effect through customer satisfaction was also evaluated. According to the results of the study, customer satisfaction plays a key role as a strong mediator in the context of the mobile phone telecommunications service industry. Accordingly, customer satisfaction fully mediates the relationship between service quality and customer loyalty and the relationship between corporate image and customer loyalty, and it partially mediates the relationships between perceived value and customer loyalty.

Results and Discussion

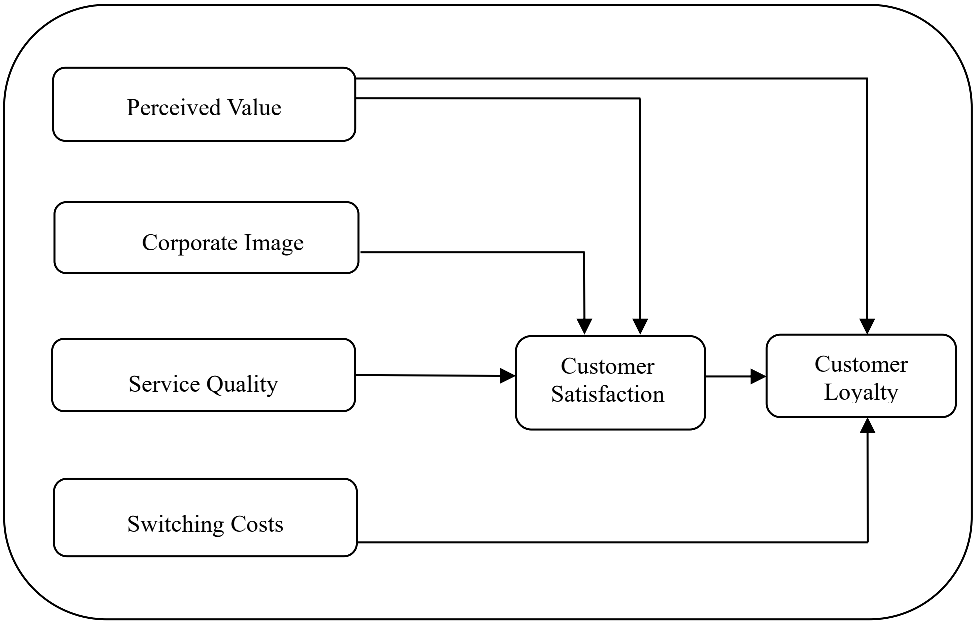
The study has produced similar results as in the context of the mobile phone telecommunications industry conducted in China by Lai et al. (2009), where customer satisfaction has a significant positive impact on customer loyalty. Moreover, Lai et al. (2009) also confirm the imperative role of customer satisfaction as a mediator among the relationships between loyalty determinants and customer loyalty as per the responses obtained from customers in the mobile communications market. According to Lam et al. (2004), customer value has a positive effect on customer satisfaction, while customer satisfaction mediates the relationship between value and loyalty. Accordingly, the results of current study also confirm the mediating role of customer satisfaction. Many scholars have confirmed the positive effect of customer satisfaction on customer loyalty based on their empirical findings (Demir et al., 2021; Lopentus and Erdiansyah, 2020; Martinez and Rodriguez del Bosque, 2013; Raza et al., 2020; Slack and Singh, 2020; Tabaku and Kruja, 2019). Also, Jere and Mukupa (2018), in the context of the Zambian mobile telecommunications industry, and Omoregie et al. (2019), in the context of the Ghanaian retail banking industry, confirm that customer satisfaction has the highest impact among the factors affecting customer loyalty. The role of customer satisfaction in predicting customer loyalty in the context of the mobile phone telecommunications service industry in Sri Lanka is similar to the studies conducted in other countries, where customer satisfaction has the highest impact on customer loyalty among the determinants of perceived value, corporate image, service quality, and switching costs, and customer satisfaction plays an imperative role as the mediator in the mobile phone telecommunications service industry.

Luarn and Lin (2003) state that customer satisfaction and perceived value are directly as well as indirectly related to customer loyalty in the e-service context. According to Lin and Wang (2006), perceived value and satisfaction are significant predictors of customer loyalty in mobile commerce contexts. Williams and Soutar (2009), conducting a study to evaluate the value, satisfaction and behavioural intentions in the adventure tourism context, report that customer value has strong positive influences on customer satisfaction and behavioural intentions. Accordingly, perceived value is another key driver of customer loyalty and significantly influences customer satisfaction (Yang and Peterson, 2004). According to Yang and Peterson (2004), customer loyalty can be generated through improving customer satisfaction and offering high product/service value. At the same time, some recent empirical findings also confirm the significant positive impact of perceived value on customer loyalty in the hotel sector (Koo et al., 2020; Tabaku and Kruja, 2019), and in the context of mobile banking services (Khoa, 2021). Several other scholars, such as Chou et al. (2019), Lopentus and Erdiansyah (2020), Omoregie et al. (2019), Shao et al. (2019), and Slack and Singh (2020), who have conducted studies in the recent past confirm that perceived value has a significant impact on customer satisfaction and perceived value on customer loyalty. Accordingly, the results of the current study in the mobile phone telecommunications service industry also support the findings made by the other scholars, where perceived value significantly impacts customer satisfaction and loyalty.

Conducting a study in the leisure services sector, Minkiewicz et al. (2011) reveal that corporate image has a significant positive relationship with customer satisfaction. According to Lai et al. (2009), corporate image is one of the significant predictors of customer satisfaction. Chang and Fong (2010) affirm that corporate image is positively associated with customer satisfaction in the green marketing context. Evaluating the role of customer satisfaction and image on customer loyalty in the hotel industry, Kandampully and Suhartanto (2000) declare that hotel image and customer satisfaction are important factors in determining customer loyalty. Kim and Lee (2010) declare that corporate image plays a critical role in establishing and maintaining customer loyalty in the mobile communications service markets in Korea. Boohene and Agyapong (2011) have also proved a strong positive relationship between corporate image and customer loyalty in evaluating the antecedents of customer loyalty in the telecommunications service industry. However, the results of the current study in the context of the mobile phone telecommunications service industry reveal that corporate image does not have a direct effect on customer loyalty but significantly affect customer loyalty through customer satisfaction. Accordingly, customer satisfaction significantly mediates the relationship between corporate image and customer loyalty, as evident by empirical findings by Demir et al. (2021), Lai et al. (2009), and Wiardi et al. (2020).

Slack and Singh (2020) declare that service quality is statistically significant in influencing customer satisfaction. Accordingly, service quality, which has a significant positive impact on customer satisfaction, is well-established (Dehghanpouri et al., 2020; Kassim and Abdullah, 2010; Lopentus and Erdiansyah, 2020; Nunkoo et al., 2020; Wijaya et al., 2020). The results of the current study further confirm this relationship, and service quality has the highest and significant impact on customer satisfaction compared to the other determinants. However, the relationship between service quality and customer loyalty has made contradictory results. Accordingly, while the positive relationship between service quality and customer loyalty (Boohene and Agyapong, 2011; Lopentus and Erdiansyah, 2020; Rai and Srivastava, 2013) is supported, some scholars affirm that service quality does not have a significant impact on customer loyalty (Ngo et al., 2019; Wijaya et al., 2020). Meanwhile, Bei and Chiao (2006) declare that perceived service quality mainly affects customer loyalty through customer satisfaction. Caruana (2002) also confirms that service quality acts on loyalty via customer satisfaction. According to Beerli et al. (2004), perceived quality is one of the indirect antecedents of loyalty that has a direct influence on customer satisfaction in the retail banking market. Accordingly, this study also confirms that service quality is not directly related to customer loyalty, and customer satisfaction plays a critical role as a mediator between service quality and customer loyalty to enhance the level of loyalty of mobile phone subscribers. In this context, it should be noted that Kim et al. (2004) state that mobile carriers must maximize customer satisfaction in the context of Korean mobile telecommunication services in order to enhance customer loyalty. Further, Kim et al. (2004) declare that mobile carriers must focus on service quality and offer customer-oriented services to heighten customer satisfaction.

Figure 02: Integrated Model of Customer Loyalty



Switching costs as the means of barriers to switching from the existing service provider to a new service provider, which contribute to keeping customers remain loyal, are considered by many scholars (Deng et al., 2009; Eshghi et al., 2007; Oyeniyi and Abiodun, 2010; Salhieh, 2019; Xhema et al., 2018). It is believed that switching barriers are built as a necessary strategy to safeguard the market (Kim et al., 2004). Meanwhile, Andreassen and Lanseng (1997) state that customers may be loyal due to high switching barriers or lack of real alternatives. According to Beerli et al. (2004), switching costs are major antecedents of customer loyalty. Aydin et al. (2005) also declare that switching costs directly affect customer loyalty. Xhema et al. (2018), for instance, in a different context such as in the retail market, also affirm that switching costs have a significant positive effect on customer loyalty. Accordingly, the results of the current study in relation to the effect of switching costs on customer loyalty in the context of the mobile phone telecommunications service market in Sri Lanka are consistent with the claims provided by scholars, and it shows that switching costs have a significant positive impact on customer loyalty.

Accordingly, the integrated model of customer loyalty in the context of the mobile phone telecommunications service industry can be presented as depicted in Figure 2, where perceived value has both direct effect and indirect effect through customer satisfaction on customer loyalty. Customer satisfaction plays a critical role as a determinant of customer loyalty and as a mediator, where it fully mediates the relationship between service quality and customer loyalty as well as the relationship between corporate image and customer loyalty. Meanwhile, switching costs also have a significant direct effect on customer loyalty.

Managerial Implications of the Study

The empirical findings of the study can be useful for service providers to understand to what extent their subscribers are satisfied and become loyal. For instance, customer satisfaction is the most crucial determinant of customer loyalty in the context of the mobile telecommunications industry, while it plays a critical role as the mediator. The relationship between customer satisfaction and customer loyalty is well-established in the marketing literature, and the current study confirms this relationship in the context of the mobile phone telecommunications service industry. Therefore, service providers are required to be dedicated to satisfy the needs of their subscribers in order to enhance the level of loyalty among subscribers. Moreover, service providers are required to take the necessary steps to deliver more value and benefits for their subscribers since perceived value significantly impacts loyalty. In addition, service providers can effectively use switching costs as a switching barrier in the mobile phone telecommunications service industry since the findings of the study reveal that the mobile phone subscribers tend to be loyal and remain with the existing service provider due to switching costs, especially non-monetary switching cost, such as breaching social bonds. Moreover, service quality was identified as the most crucial determinant of customer satisfaction in the mobile telecommunications services industry. Therefore, service providers are required to draw their attention to enhancing and upgrading the service quality attributes, which should include introducing attractive packages, expansions of coverage and providing enthusiastic service to satisfy their subscribers, which will ultimately contribute to loyalty.

Conclusion and Future Research

The study was conducted to evaluate the determinants of customer loyalty and develop an integrated model of customer loyalty in the context of the mobile phone telecommunications service industry since the mobile phone telecommunications service industry plays a high-velocity in the pace of development in Sri Lankan business context. Accordingly, the key objectives of the study were investigating major determinants of customer loyalty, evaluating the role of customer satisfaction in the relationship between loyalty determinants, and customer loyalty and developing an integrated conceptual model to illustrate the nature of relationships among the determinants of customer loyalty in the context of the mobile phone telecommunications services industry. The study produced a decisive result. Accordingly, customer satisfaction, perceived value, and switching costs significantly impact customer loyalty, while customer satisfaction plays a critical role as a mediator. The results have revealed that customer satisfaction fully mediates the relationship between service quality and customer loyalty as well as the relationship between corporate image and customer loyalty.

This study mainly focused on evaluating five key determinants: customer satisfaction, perceived value, corporate image, service quality, and switching costs. Even though a few scholars addressed the effect of some other factors, such as trust, commitment, CSR and CRM on customer loyalty, they were excluded due to lack of empirical support. Therefore, future research can direct towards exploring more determinants of customer loyalty in the mobile telecommunications industry. Moreover, many mobile phone subscribers tend to enjoy the dual-sim facility to overcome the disadvantages and obstacles in this service industry. Therefore, evaluating how mobile phone subscribers become loyal to two (or more) service providers would be an interesting issue to be further explored.

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