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STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

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APPENDIX/ANNEXURE

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CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, KurukshetraUniversity, Kurukshetra.

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ANTECEDENTS OF CUSTOMER LOYALTY IN THE MOBILE TELECOMMUNICATION SECTOR IN KENYA

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ABSTRACT

Past studies have not sufficiently explained why some customers remain loyal to a product or service provider and/ or why others switch. This study follows a composite customer loyalty approach providing both behavioral aspects (purchase intentions) and attitudinal loyalty in order to explain the concept of customer loyalty. We therefore analyze the antecedents of customer loyalty in Kenya's mobile telecommunication sector using 140 usable respondents. It was found that service value, service quality, and social pressure were significant predictors of customer loyalty, while company image, and customer satisfaction were not significant. We recommend that in order to have loyal customer base, mobile telecommunication service companies should place more emphasis on the value offered to customers. They should also pay attention to the needs of the social units like family, friends and colleagues which have been shown to have a significant impact on the loyalty of individual consumers.

KEYWORDS

Customer Loyalty, Kenya, Customer Satisfaction, Service Quality, Telecommunication.

INTRODUCTION

Research on customer behavior has undergone tremendous developments in the last three decades. During the 1970s and 1980s, researchers gave prominence to customer satisfaction as the primary determinant of consumer behavior (Oliver 1999). However, more recently marketing scholars have expanded the horizon of behavioral research beyond satisfaction into the realms of customer commitment (Garbarino & Johnson, 1999) and customer loyalty (Oliver, 1999; Berry, 1995). This new interest is underscored by the long held view that mere acquisition of new customers and getting them satisfied cannot guarantee sustained business and that a loyal customer base is the only assurance firms have against possible losses (Berry, 1995).

A new frontier of competition whereby companies not only seek to acquire new customers, but also worry about the looming threat of losing their customers to competitors has emerged. According to Oliver (1999), calls for a paradigm shift to the pursuit of customer loyalty as a strategic business goal is becoming prominent. In support of this view, Berry (1995) argues that attraction of new customers should be viewed only as an intermediate step in the marketing process and that business managers should strive for long term relationships with customers.

Researchers have generated and tested several constructs believed to be antecedents of customer loyalty such as service quality (Zeithaml *et al.,* 1996), perceived service value (Yang and Peterson, 2004), customer satisfaction (Cronin *et al.*, 2000; Chandrashekaran, *et al.*, 2007; Lai *et al.,* 2008), customer trust and commitment (Garbarino & Johnson, 1999) and perception of corporate image (Gummesson & Gronroos, 1988; Hart and Rosenberger, 2004). These constructs influence customer purchase decisions to varying degrees depending on the industry context (Zeithaml, 2000; Jones & Sasser, 1995; Eskildsen *et al.,* 2004). For instance, De Ruyter *et al.,* (1998) studied determinants of service loyalty in five different service industries and found that the determinants vary per industry and so the findings from one industry cannot be generalized in other industries. In this regard, most studies have focused on hotel industry (Kandampully and Suhartanto, 2000; Kandampully and Suhartanto, 2003), airline industry (Ostrowski *et al.,* 1993; Zins, 2001; An and Noh, 2009; Chen, 2008), healthcare (Andreasen, 1985; Boshoff and Gray, 2004), supermarkets (Barnes and Cumby, 1995), retail outlets (Wong and Sohal, 2003), and banking industry (Bloemer *et al.,* 1998; Lewis and Soureli, 2006). Research on telecommunication industry is scanty, and more so in Kenya partly because of the relatively short history of the industry.

Over the last three decades, massive investment in telecommunication technology has led to the proliferation of advanced digital applications such as wireless internet, high speed data communication and multimedia. Further, the fast adoption of social media particularly among the younger generation has created higher demand for more versatile mobile communication platforms. As a result, highly competitive conditions have emerged with firms in the rush to not only attract new customers, but also retain existing ones.

Kenya's mobile telecommunication market exhibits one of the most competitive industry in the region. Some of the competitive strategies employed by mobile operators to secure and maintain the market share include high cross-network charges, tariff cuts, airtime top-up discounts, free call bonuses, switching fee waivers, added service menus (e.g. mobile cash transfer, free internet services etc), air time credit facility, mobile banking, network spread, customer support services, and general improvement in customer service. According to Communications Commission of Kenya (2011), the sector has recorded a phenomenal growth hitting 25.27 million subscribers by June 2011 representing 64.2% of the total population. CCK (2011) statistics further indicate that the total number of mobile subscriptions has tripled over the last five years. Although there are four mobile service providers: Safaricom, Airtel Network, Telkom Orange and Essar, Safaricom still controls the largest market share accounting for 68.6 percent of the total market (CCK, 2011). This has generated intense competition among the mobile service providers to retain their existing customers and attract new customers, and so is expected to engage in strategies that enhance customer loyalty. What makes Kenyan mobile industry unique is the absence of prevailing industry "locking in" by means of restrictive contracts that are common in other countries and the introduction of Mobile Number Portability (MNP). This allows customers to exercise their freedom in choice making regarding the mobile service providers and so the study examined various antecedents of customer loyalty such as perceived service value, corporate image, service quality, customer satisfaction and social pressure.

THEORY AND HYPOTHESES DEVELOPMENT

THE CONCEPT OF CUSTOMER LOYALTY

Customer loyalty has received considerable attention in the marketing literature. Research indicates that defining customer loyalty is extremely difficult (Yang and Peterson, 2004). Customer loyalty is a buyers' overall attachment or deep commitment to a product, service, brand or organization (Oliver, 1999). Studies have demonstrated that customer loyalty is a multi dimensional concept involving both behavioral and attitudinal elements (Oliver, 1999; Zaithaml, 2000; Rauyruen and Miller, 2007). Attitudinal perspective views customer loyalty as a specific desire to continue a relationship with a service provider (Oliver, 1999; Kim *et al.,* 2004). Behavioral view on the other hand defines customer loyalty as repeat patronage (i.e. repeat purchases) as measured based on the number of times a customer chooses the same product or service in a specific category compared to the total number of purchases made by the buyer in that category. Researchers have argued that defining loyalty based on behavior alone (i.e. repeat purchase) may not exhaustively capture the reasons behind sustained customer loyalty, implying the need to continuously examine the underlying customer attitudes.

In order to understand customer loyalty formation process, Oliver (1999) developed four stages of brand loyalty. The first stage is cognitive loyalty wherein customers become loyal to a brand based on the information supplied about that brand. The second stage is affective loyalty, which entails customers developing positive attitude toward the product or service. Third step is conative loyalty (behavioral intention) in which the customer develops deep commitment to buy the product or service. And lastly, the customer takes action and makes the purchase. The repetition of these transactions increases interactions which overtime lead to cultivation of relationships between the firm and the customers.

Customer loyalty manifests itself in a variety of behaviors, the common ones being recommending customers to the service provider and repeatedly patronizing the service provider (Dwyer *et al.,* 1987; Fornel, 1992). Several scholars have treated these two behaviors as customer loyalty indicators (Sirdeshmukh *et al.,* 2002; Lam *et al.,* 2004; Zeithaml *et al.,* 1996). In the same vein, this study conceptualizes customer loyalty using these two manifestations.

Customer loyalty is important for both the firm and the customer. As regards the firm, loyal customers are willing to make repeat purchases in the business that delivers value beyond their expectation. Loyal customers often will, over time bring substantial revenues and demand less attention from the firms they patronize (Yang and Peterson, 2004). Indeed, it is common to find loyal customers forgiving poor service, displaying less sensitivity to price, and disseminating positive word of mouth about the service to others (Yang and Peterson, 2004). On the other hand, loyalty is important to customers because loyal customers incur less time and costs in searching for information and evaluating purchase decisions, and also incur less or no switching costs. Consequently, customer loyalty is beneficial to both the customer and the service provider and so is a major source of sustained competitive edge (Keaveney, 1995).

PERCEIVED CUSTOMER VALUE AND CUSTOMER LOYALTY

Researchers have presented various and sometimes conflicting views of perceived customer value (Yang & Patterson, 2004). A distinction has been drawn by some authors between customer value from the firm's perspective on one hand and customer value from the perspective of the customer on the other (Maas and Graf, 2008). We, however, follow the concept of value from the perspective of the customer. In this regard, value involves the consideration of sacrifices by a customer versus the benefits obtained in return. Customer perceived value emanates from rewards and sacrifices associated with purchase decisions. The sacrifice is the monetary and non monetary costs such as time consumption, energy consumption, and stress experienced by the customers (Yang and Peterson, 2004), while rewards are the benefits derived from the purchase decisions such as satisfaction. And so, customer value is a trade-off between total benefits received to total sacrifices made, taking into consideration the available suppliers' offering.

Extant literature indicates that perceived customer value is critical for organizations. For instance; Holbrook (1994) argue that perceived customer value is the fundamental basis for all marketing activity because it can help the organization to penetrate existing market segments, develop new markets, create new products and services, and more importantly enhance customer patronage. Research has shown that perceived customer value enhances customer loyalty towards a particular product or service as long as such exchanges provide superior value (Sirdeshmukh *et al.,* 2002; Yang and Peterson, 2004; Aydin and Özer, 2005; Lewis and Soureli, 2006). Oliver (1999) observed that value determines customer expectations, which in turn form comparison standards for evaluating satisfaction levels. The satisfaction levels then determines the customer loyalty. Scholars have argued that customers may stay loyal to a company if they feel that they are receiving a greater value than they would from competitors (Bolton and Drew, 1991; Sirdeshmukh *et al.,* 2002). Using structural equation modeling on users of mobile commerce in Taiwan, Lin and Wang (2006) found that customer loyalty was affected by perceived customer value. In this paper we argue that one way to maintain customer loyalty is to deliver products and services that are perceived to be of superior value viz a viz competitors because we believe that perceived value has the greatest effect on customer loyalty. We therefore hypothesize that:

H1: High customer service value perception positively affects customer loyalty

COMPANY IMAGE AND CUSTOMER LOYALTY

Several studies have indicated that company image is an important determinant of customer loyalty (Gummesson & Gronroos, 1988; Andreassen and Lindestad, 1998; Lewis and Soureli, 2006). Corporate image is a perception of an organization held in customers' memory and works as a filter which influences the perception of the operations of the firm (Keller, 1993). According to Weiwei (2007) company image is the customer response to the product or service offering, beliefs, ideas and impressions that a stakeholder has about an organization. It could relate to business name, architecture, variety of products or services, tradition, ideology and to the impression of quality communicated by stakeholders interacting with the organization.

Attitude theory scholars suggest that service evaluations are the leading cause of corporate image and that these attitudes increase in predictive value as they become more accessible in memory (Fazio & Zanna, 1978). Customer attitude reinforces a corporate image in the memory which acts as a predictor of customer loyalty. Customers who develop a positive mental schema of a company or brand will tend towards high customer loyalty. This perspective notwithstanding, research on the effect of corporate image on customer loyalty has been equivocal. Most researchers generally agree that that there is a strong relationship between corporate image and customer loyalty (Andreassen & Lindestad, 1998). These researchers argue that corporate image, through a filtering effect, impacts on customer's evaluation of service quality, value, satisfaction and ultimately customer loyalty. Corporate image creates a 'feel-good' halo effect on customer satisfaction. Lewis and Soureli (2006) also found that corporate image impacts customer loyalty directly. Ostrowki *et al.,* (1993) and Zins (2001) in a survey of commercial airline service using structural equation modeling argue that positive experience over time will ultimately lead to positive corporate image and consequently customer loyalty. Kandampully and Suhartanto (2003) found a positive relationship between image and customer loyalty from data collected from chain of hotels in New Zealand. A study by Aydin and Özer (2005) in Turkish mobile telecommunication market using structural equation modeling (SEM) on a bigger sample of 1,662 users of mobile service found corporate image to be a significant predictor of customer loyalty. A study by Chen and Chang (2008) targeting international air passengers in Taiwan found that brand image is positively related to purchase intentions. However, they noted that the effect of brand image is not significant for passengers with low switching costs. In another study by Cretu and Brodie (2007) targeting small firms buying from manufacturers found that company image and reputation influence customer loyalty.

A study by Nguyen and LeBlanc (2001) using data collected in three industries, namely, consumers in the retail sector, clients of a major long distance company and students of a faculty of business administration found that the degree of customer loyalty has a tendency to be higher when perceptions of corporate image are favorable. Similarly, with data collected from 395 students of a business school, Nguyen and LeBlanc (2001) found that the degree of loyalty has a tendency to be higher when a perception of institutional image is favorable.

Other scholars (see for example, Lai *et al.,* 2001; Bloemer *et al.,* 1998) demonstrate that corporate image has no significant effect on customer loyalty. However, we believe that companies with good corporate image acts as a warranty and assurance to customers that the products or services offered are superior in the market. Similarly, good corporate image is cultivated when companies engage in excellent interactions with other stakeholders and in the process; these relationships are communicated via word of mouth to customers. As a result, customer loyalty increases.

We therefore hypothesize that:

H2: Good company image positively influence customer loyalty

SERVICE QUALITY AND CUSTOMER LOYALTY

Recent research on service quality has argued that the relationship between service quality and customer loyalty require further empirical validation and elaboration (Bloemer *et al.,* 1999) because of the inconsistencies in results. However, Zahorick and Rust (1992) believe that modeling perceived service quality as a predictor of customer loyalty will provide significant diagnostic results. Indeed previous research has confirmed this argument, for instance, De Ruyter *et al.,* (1998) studied the relationship between perceived service quality and service loyalty in five different service industries and categorized service loyalty into three dimensions: preference loyalty, price indifference loyalty, and dissatisfaction response. The study found positive and significant relationship between perceived service quality and two dimensions of service loyalty: preference loyalty and price indifference loyalty.

Wong and Sohal (2003) examine the effect of service quality and customer loyalty on two levels of retail relationships: person-to-person (salesperson level) and person–to-firm (store level) and found a positive relationship between service quality and customer loyalty. A significant relationship was found to exist between service quality and customer loyalty in the commercial airline industry (Ostrowski *et al.,* 1993; Zins, 2001). Other scholars, for example, Wong and Sohal (2001), and more recently Lewis and Soureli (2006), have included service quality in the model and strongly believe that service quality positively affect customer loyalty. We also believe that service quality is an important antecedent of customer loyalty and so we hypothesize that:

H3: Service quality affects customer's loyalty such that improved quality of services enhances customer loyalty

CUSTOMER SATISFACTION AND CUSTOMER LOYALTY

Customer satisfaction is perhaps the most researched construct in marketing literature (Johnson & Fornell, 1991; Fornell, 1992; Anderson *et al.*, 1994; McDaugall and Levesque, 2000). Customer satisfaction is a person's feelings of pleasure or disappointment that result from comparing a product's perceived performance to their expectations (Kotler & Keller, 2006). Thus, a customer is dissatisfied if the outcome of the interaction falls short of expectations, satisfied if it matches expectations and delighted if it exceeds expectations. Customer satisfaction is an overall evaluation based on the purchase and consumption experience with a product or service over time (Oliver, 1999; Anderson *et al.*, 1994).

In research on customer loyalty on services, satisfaction has been mentioned as an important determinant (Mittal & Lassar 1998; Boshoff and Gray, 2004; Lam *et al.,* 2004; Bloemer *et al.,* 1998; Lewis and Soureli, 2006; Eshghi *et al.,* 2007). However, evidence concerning the relationship between customer loyalty and customer satisfaction remain equivocal (De Rutyer *et al.,* 1998). Some studies have shown that customer satisfaction affect key indicators of customer loyalty (Mittal and Kamakura, 2001; Kandampully and Suhartanto, 2003; Lin and Wang, 2006). For instance, a satisfied customers' attitude toward a service provider could motivate the customer to make repeat purchases from the service provider and even recommend the service provider to other customers (Lam *et al.,* 2004). Research in hotel industry by Kandampully and Suhartanto (2000) found significant positive effect of customer satisfaction on customer loyalty. A study of online customers by Yang and Peterson (2004) indicated that customer loyalty can be generated through improving customer satisfaction. In a similar study by Lam *et al.,* (2004) using structural equation modeling on B2B (Business-to-Business) service context, they found a significant positive relationship between customer satisfaction and customer loyalty. Murali *et al.,* (2007) studied a large organization engaged in B2B service in both US and Canada by using probit model and found a strong positive relationship between customer satisfaction and loyalty. Research by Zins (2001) on commercial airline industry using structural equation modeling also found customer satisfaction as an important predictor of customer loyalty.

Although there is widespread consensus on the important role of customer satisfaction in establishing customer loyalty, some scholars argue that it is not automatic that customer satisfaction will lead to customer loyalty (Mittal and Lassar, 1998; Oliver, 1999; Garbarino Johnson, 1999) because it is possible to find situations where customers change patronage despite high degree of satisfaction. We argue in this study that customer satisfaction is an important determinant of customer loyalty because satisfied customers have a tendency to make repeat purchases and repeat purchases may result in development of relationship which strengthens customer loyalty.

H4: Customer satisfaction has a positive and significant effect on customer loyalty

SOCIAL PRESSURE AND CUSTOMER LOYALTY

Researchers in consumer behavior have explained the complexity of consumption patterns on the basis of sociological dynamics. Studies have shown that consumer choice making is influenced by the social or the peer pressure (Mangleburg *et al.,* 2004; Makgosa and Mohube, 2007). Social pressure refers to the influence of 'outside entities' such as family, friends, peer groups, and symbols (e.g. celebrities) in customer decisions (Lee & Murphy, 2005).

Extant literature indicate that customers tend to possess deeply rooted need to conform, copy and act like their peers and so they make purchase decisions that conforms to their expectations (Clark and Oswald, 1998). Social pressure is likely to be high in technology oriented products because customers are likely to seek advice before making purchase decisions. Such advice may guide the customer on the quality of service and consequently enhance their loyalty. Using a sample of university students in Botswana, Makgosa and Mahube (2007) found the existence of normative peer influence on the use of cell-phones. The word of mouth of peers has been demonstrated to be a strong determinant of purchase decisions (Mangleburg *et al.,* 2004) thereby acting as a booster to customer loyalty.

Other studies such as Lee & Murphy (2005) found that social pressure ranks low in determining loyalty because mobile phone services have been relegated to ordinary commodity status and no longer enjoys the high status influence. We argue that social pressure is an important antecedent of customer loyalty because as has been demonstrated from sociological literature, increased interaction with friends, family and colleagues within a mobile telecommunication network tends to create a sense of belonging and contentment creating conditions for sustained customer loyalty. We therefore hypothesize that:

H5: The higher the social pressure to use a service the higher the customer loyalty

METHODS

We tested study hypotheses using data collected from users of mobile telecommunication services in Kenya. The approach of using one industry is consistent with prior research in customer loyalty research (see for example Lam *et al.,* 2004; Shankar *et al.,* 2003; Kandampully and Suhartanto, 2000; Kandampully and Suhartanto, 2003; Bloemer *et al.,* 1998; Wong and Sohal, 2003; Ostrowski *et al.,* 1993; Boshoff and Gray, 2004). Focusing on one industry allows for customization of items in the questionnaire to suit the characteristics of the industry being studied. In the same vein, single industry studies helps to improve internal validity of the instruments and this could reduce error variance (Lam *et al.,* 2004) resulting in increased power of hypothesis testing. Structured questionnaires were utilized to collect data from a random sample of 300 respondents in which 140 usable questionnaires were used in the analysis.

VALIDITY AND RELIABILITY

To ensure content validity of the scale used, the study adapted measurement scales from prior researches (Luarn & Lin, 2003; Lai *et al.*, 2009). Test re-test was conducted to ensure the reliability of the data collection instruments. Cronbach alpha was used to test the reliability of the questionnaire. Construct validity was assessed using exploratory factor analysis on the 18 items in the questionnaire. Customer loyalty yielded a one-factor solution with an eigen value of 2.68 and item loadings of 0.83. Similarly, all the independent variables had eigen values greater than 1 and factor loadings greater than the rule of thumb of 0.7, indicating evidence of convergent validity in our measure (Nunnally, 1978).

VARIABLES MEASUREMENTS

Dependent Variable: We measured customer loyalty using two items scale (α=.79) adapted from Zeithaml *et al.,* (1996), Lam *et al.,* 2004, and more recently used by Lai *et al.*, (2009). It is anchored on a five point Likert scale (1 for very unlikely and 5 for very likely). The first item assessed the intention to repeat a purchase (patronize) or switch and the second related to the willingness to recommend the service to other customers. Overall the measure is found to be reliable with cronbach alpha of .79.

Independent Variables: Perceived customer value was measured using two items (α= .89) adapted from Lai *et al.,* (2009). The first item sought to measure how valuable the respondents perceived service value from a company and the second sought to find out from respondents whether they considered the service received as worth their expectations. The items were presented on a five-point Likert scale ranging from 1 for strongly disagree and 5 for strongly agree.

We measured company image using four indicators. Three of these items reflected the company's overall reputation, prestige and brand reputation (Selnes, 1993), while the fourth item compared the reputation of the customer's current provider viz-a-viz competition (Selnes, 1993). The indicators were presented in the form of statements and respondents were expected to select their perceptions based on a five-point Likert scale ranging from 1 very low to 5 very high. The measure was found to be reliable (α= .97).

Service quality was measured with five items adapted from Parasuraman *et al.,* (1988). These include tangibility, responsiveness, reliability, assurance, and empathy. In tandem with previous studies, these items were expected to capture a customer's perception of service quality (Cronin & Taylor, 1994; Debholkar *et al.,* 1996). Respondents were asked to rate these elements in a five point Likert scale ranging from 'strongly agree' to 'strongly disagree' and the measure is reliable (.98).

Customer satisfaction was measured using two items adapted from Lai *et al.,* (2009). The first item asked the respondents how satisfied they were with the services received from a company and second how satisfied they were with the company offering the services. These items were measured on a five-point Likert scale with 1= "very dissatisfied' and 5= 'very satisfied' (α=.74).

We measured social pressure using three items adapted from (Makgosa & Mohube, 2007) which capture the effect of family and friends on customer's initial decision to subscribe to his current provider, whether friends' suggestions could influence their switching and whether the customer could move to another provider regardless of the position of friends and relatives. The responses were based on five point Likert scale measurements ranging from 'strongly agree' to 'strongly disagree' (α=.71).

ANALYTIC APPROACH

Most studies in customer loyalty have used structural equation modeling to test research hypotheses (see for example, Lin and Wang, 2006; Lam *et al.,* 2004; Lai *et al.,* 2009). In this study we use multiple regression analysis to test our hypotheses. Before testing the hypotheses, we examined variables for multicollinearity following the procedure set out in Hair *et al.,* (2006). Multicollinearity exists when there is a strong correlation between two or more predictors in a regression model (Field, 2005). To assess multicollinearity, Variance Inflation Factors (VIF) was used. Hair *et al.,* (2006) suggested a threshold of VIF values of 10 in which case all study variables range from 1.06-3.92 which falls within acceptable limits, and hence indicate no problem of multicollinearity. Secondly, assumptions of normality were tested using residual plots for all variables in the regression equations and found no major violations of normal distribution.

The regression specification is as follows:

Customer loyalty= $\alpha + \beta_1$ *(Service value)* + $_{\beta 2}$ *(Company image)* + β_3 *(Service quality)* + β_4 *(Customer satisfaction)* + β_5 *(Social pressure)* $_{+\acute{\varepsilon}}$

RESULTS

Out of the 300 respondents presented with questionnaires, only 144 (representing 48%) returned completed questionnaires. The response rate was consistent with other studies using survey method, for example, Lai *et al.,* (2009), utilized a smaller sample size of 118 Chinese respondents and the results were robust. The results were therefore analyzed based on earlier researchers' demonstration that a lower response rate does not automatically render the results unrepresentative (Holbrook *et al.*, 2007; Buyl *et al.,* 2011).

CORRELATION ANALYSIS

Table 1 presents the means, standard deviations and bivariate correlations among the study variables. The correlations indicate that all the independent variables are positively correlated with customer loyalty. However, social pressure although significantly related to customer loyalty is not significantly correlated with other variables. These results are expected given the fact that these variables are related. Some studies have shown that some variables mediate the relationships while others moderate the relationships.

TABLE 1: CORRELATION MATRIX

Variable	Mean	Std. Dev.	Customer Loyalty	Service Value	Company Image	Service Quality	Customer Satisfaction	Social Pressure
Customer loyalty	3.14	1.09	1					
Service value	3.59	0.94	.67**	1				
Company image	2.91	1.02	.65**	.84**	1			
Service quality	3.92	0.51	.66**	.70**	.72**	1		
Customer satisfaction	3.81	0.93	.62**	.74**	.61**	.81**	1	
Social pressure	3.03	1.4	.56**	.10	.12	.12	.03	1

***significant at 0.01 level; N=144*

REGRESSION RESULTS

Table 2 presents the regression results for testing hypotheses. Hypothesis 1 proposed that high perceived customer service value perception positively affects customer loyalty. The results supports this hypothesis (β = 0.193; p < 0.01). This means that high perceptions of service value could predict stronger loyalty bonds between a customer and a mobile service provider. Therefore, service value is an important antecedent in the establishment of customer loyalty. Hypothesis 2 was not supported by the results, which show that company image does not significantly affect customer loyalty (β = 0.117; p =.196). This means that customers in the mobile industry are not motivated by the image of the company in order to remain loyal to the services.

The results support hypothesis 3, that there is a positive and significant relationship between service quality and customer loyalty (β = 0.173; t=2.57; p< 0.05). Our evidence is consistent with existing theory that high quality service enhances customer loyalty (cite). Hypothesis 4 predicted that customer satisfaction is positively related with customer loyalty. This hypothesis was rejected (β = 0.066; p=.263). Therefore customer satisfaction did not significantly influence customer loyalty. This finding is consistent with the findings of Jones and Sasser (1996) who found that satisfied customers are not necessarily loyal.

Hypothesis 5 suggested that the higher the social pressure among the users of mobile services, the higher the customer loyalty. As shown in Table 2, this hypothesis is supported (β = 0.159 and p < 0.01). Results reveal that higher social pressure among the peer would result to higher loyalty to the service rendered.

TABLE 2: REGRESSION RESULTS

Dependent variable: Customer loyalty

Predictor Variable	Parameter Estimate	t-value	*p*-value	VIF
Service Value	0.285	2.647	0.009	3.924
Company Image	0.137	1.299	0.196	3.776
Service Quality	0.254	2.571	0.011	3.294
Customer satisfaction	0.096	0.908	0.365	3.804
Social pressure	0.260	4.655	0.000	1.056
R^2			0.599	
Adjusted R^2			0.584	

TABLE 3: SUMMARY OF HYPOTHESES AND REGRESSION RESULTS

Hypotheses	Estimate	*p*-value	Decision
H1: High service value perception positively affect customer loyalty	0.193	0.009	Accept
H2: Company image positively affects customer loyalty	0.117	0.196	Reject
H3: Service quality positively affects customer loyalty	0.173	0.011	Accept
H4: Customer satisfaction has a positive effect on customer loyalty	0.066	0.365	Reject
H5: The higher the social pressure to use a service the higher the customer loyalty	0.159	0.000	Accept

DISCUSSIONS AND CONCLUSIONS

The goal of the present study was to explore the antecedents of customer loyalty using a sample of respondents in the mobile telecommunication industry. We postulated that high perceived service value, company image, service quality, customer satisfaction and social pressure enhance customer loyalty. Our results provide support to some of the hypotheses. In line with our expectation and previous research (Yang & Peterson, 2004), perceived service value increases customer loyalty. We argue that customers exercise rational decision making to determine the value for money. It follows that services that match or exceed customer value expectation would influence the customer to make repeat purchases. Such repeat purchases may in the long run facilitate the formation of relationships that may foster customer loyalty.

Results also suggest that customers in the mobile industry do not regard the image of the company as an important attribute in their quest to remain loyal. We argue that Kenya's mobile telecommunication service consumers may not base their loyalty to a service provider based on the company image. The probable reason for this is that given the dynamic nature of the industry and the intensive competition it exhibits, it is possible that customers place emphasis in other tangible benefits to the exclusion of company image.

Consistent with other studies (see Lewis and Soureli, 2006, and Wong and Sohal, 2001), service quality is positively related to customer loyalty because service quality in the mobile telecommunication industry is critical to customers. More importantly, the voice and data transfer service is expected to meet customer expectations otherwise customers may be unable to enjoy the service. Mobile service providers that do not offer clarity say in voice related services or less network coverage may jeopardize customer communications and consequently cause customer dissatisfaction. Because in the Kenyan context, voice calls still dominate the mobile service menu, we argue that the initial choice and continued patronage by customers may be strongly influenced by quality of service rendered.

Although prior studies (Mittal and Lassar, 1998; Kandampully and Suharto, 2000; Murali *et al.,* 2007) have suggested that customer satisfaction is a determinant of customer loyalty; our study shows that customer satisfaction does not enhance customer loyalty. This suggests, in line with Jones & Sasser (1995) study that satisfied customers have been found to switch to competitors. We argue that satisfaction is a fleeting evaluation which can vary on a day to day basis depending on multiple factors and type of service.

Consistent with previous studies, social pressure was the strongest predictor of customer loyalty in this research. The results support past research (see for example Makgosa & Mohube, 2007), who found that peer pressure on young adult's consumption trends was a strong predictor not only on the initial purchase, but also on a customer's continuous subscription to a service provider. Literature derived from sociology argue that peer pressure conditions a 'herd behavior' in decision making wherein the peers stand on the way of decision making and ratify choice of other peers (Clark and Oswald, 1998). Peers who are loyal to a particular service may prevail upon other undecided users within their network to remain loyal, thereby establishing wider and stronger loyalty bonds.

We argue that social and peer pressure in the mobile industry is high because the dynamism in the industry requires users to constantly seek information on the services from family, friends and colleagues. Customers are therefore more likely to be influenced in the decision making both at initial purchase and repeat patronage. In conclusion, customers in the mobile telecommunication industry will to a greater extent remain loyal to a particular service provider if they consider the services offered to them as valuable if the quality of the services is high, and when they are under social influence.

PRACTICAL IMPLICATIONS

In order to better understand customer loyalty, perceived customer value, service quality and social pressure should be taken into consideration. Lately, technological change has shifted competition in telecommunication industry from price and core services to value added services. Therefore, service providers should differentiate their services and guarantee customers value for money and high quality service. This eventually triggers a campaign by customers via word of mouth of the nature of the service, and as such peer pressure is expected to act as a lock in mechanism. A clear understanding of the postulated relationships among the studied variables might encourage the mobile service providers to figure out appropriate course of action to win customer loyalty.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

Evidently, our study is not without limitations. First, our final sample of 140 mobile users is relatively small. However, it should be noted that these respondents are the users of mobile telecommunication services and were selected from a population that is fairly informed about the existing technology. Future research on larger samples, using different measures as well as within different contexts would help in moving theory forward.

Secondly, our study was performed in one particular industry, limiting the generalizability of the findings. We believe, however, that the results can be replicated to other service sectors operating in other diverse environments.

Finally, the research obtained unguided comments from some respondents regarding their intentions to switch to other networks but had been unable to because of various factors. It is possible that some subscribers were 'involuntarily loyal' to particular providers and would not hesitate to switch at the earliest opportunity. This group of clients seemed held back by some 'force'. Zeithaml (1981) indicated that switching barriers in some service industries are responsible for customer retention. Future research may explore this phenomenon in Kenya's mobile telecommunication sector.

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APPENDIX

APPENDIX 1: FACTOR ANALYSIS

Variable	Scale items	Factor loading	Eigen values	% variance
Service Value	Overall, the service I receive from my current mobile service provider is valuable.	0.83	3.28	18.79
	The service quality I receive from my current provider is worth my time, energy and efforts.	0.78		
Corporate Image	This is how I rate the reputation of my current mobile service provider	0.84	2.72	15.73
	This is how I rate the prestige of my current mobile service provider	0.66		
	This is what I think about the reputation of my current mobile service provider’s products & services	0.58		
	Compared with the competitors, this is what I think about the reputation of my current mobile service provider.	0.77		
Service quality	My current service provider has attractive offices and pleasant likeable staff.	0.84	2.80	14.22
	My current service provider is reliable in providing services as promised.	0.80		
	My current service provider always shows willingness to help customers and provide prompt service	0.93		
	My current mobile provider’s staff inspires trust and confidence in me when I visit their offices	0.86		
	My current mobile provider’s staff provides me with caring and individualized attention whenever I visit their offices.	0.75		
Satisfaction	This is how I rate my satisfaction with the services I receive from my current mobile service provider.	0.75	2.59	13.08
	Overall, this is how I rate my satisfaction with the company offering the services	0.84		
Social Pressure	My friends’ suggestion & recommendation will influence my decision to switch to a new mobile provider.	0.94	2.42	12.68
	I will NEVER switch to a new mobile service provider as long as most of my colleagues are with my current provider	0.82		
	My family determined the mobile service provider I am currently subscribed.	0.80		

DEPENDENT VARIABLE

Variable	Scale items	Factor loading	Eigen values	% variance
Customer Loyalty	It is probable that I will switch to another mobile service provider in the near future	0.82	2.68	67.47
	It is likely that I will recommend my current service provider to my friends and relatives?	0.88		

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