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# Determinants of Customer Satisfaction in the Mobile Telecommunications Service Industry

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## Abstract

The mobile telecommunications service industry has become one of the most dynamic and vibrant service industries in the contemporary business context. The mobile phone plays an essential role by revolutionizing consumer behaviour and creating a new fashion of life. Identifying the determinants of customer satisfaction in the mobile telecommunications service industry has drawn a greater interest among marketers due to the vibrancy of the services and severe competition in the industry. However, studies in relation to the determinants of customer satisfaction in the context of mobile phone services in Sri Lanka are scarce. Therefore, this study was conducted to identify the determinants of customer satisfaction in mobile telecommunications services in the Sri Lankan business context since identifying the key determinants of customer satisfaction in mobile phone services is of greater importance to deliver an effective service and remain subscribers satisfied. Accordingly, mobile phone subscribers were selected as the unit of analysis of the study. A structured questionnaire was administered, and data were collected from a sample of 722 mobile phone subscribers. Structural Equation Modelling was used to analyse the structural relationships in the study. The results are decisive, which will be interesting for service providers who are highly concerned about the satisfaction of their subscribers. Accordingly, the results indicate that perceived value, corporate image, trust, loyalty programmes, and service quality have a significant positive impact on customer satisfaction. Service quality, among the determinants identified in the study, plays a dominant role in satisfying customers, which has the highest impact on customer satisfaction in the context of the mobile telecommunications service industry.

**Keywords:** Customer Satisfaction, Corporate Image, Loyalty Programmes, Perceived Value, Service Quality, Trust, Mobile Telecommunications Services

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## Introduction

Appraising the nature of customer behaviour in terms of the level of satisfaction has drawn a renewed interest in the contemporary marketing context (Barusman et al., 2019; Lin et al., 2020; Shokouhyar et al., 2020; Slack et al., 2020) since a delighted customer stays loyal longer, talks favourably about the company products and services, pay less attention to competing brands and less sensitive to price and offers of competing brands (Aaker, 1991; Bowen & Shoemaker, 1998; Kotler & Keller, 2006). Moreover, satisfied customers engage in positive word-of-mouth communication (Swan & Oliver, 1989). The success of a firm largely depends on its capability to retain customers in the long run over attracting them since customer attraction is very costly (Reichheld & Sasser, 1990; Mellens et al., 1996; Roos, 1999). Therefore, identifying the determinants of customer satisfaction is imperative in order to retain customers since customer retention has become a challenge in the contemporary competitive marketing context.

As one of the most dynamic and potent tools in the telecommunications industry, the mobile phone plays a remarkable role in changing the lifestyle of current customers. The mobile phone has become a powerful tool for strengthening relationships and social bonds among interesting parties. The evolution of the mobile phone has made a revolution in human life where it has changed consumer behaviour by creating a new fashion of life. The most dynamic changes in consumer behaviour have occurred with the augmented features and benefits of the mobile phone. Moreover, new trends and styles, technological enhancements and competitive actions and reactions have made this industry more appealing. There is no use of a mobile phone without having a subscription to a service provider. In other words, each mobile phone user should subscribe to a particular mobile service connection. Accordingly, the essential feature in the mobile telecommunications industry is that once a customer has connected to a telecommunications network of a particular operator, the long-term link with the focal operator is of greater importance than in other industries (Gerpott et al., 2001). Identifying the key determinants which affect customer satisfaction with mobile phone services is imperative to retain customers in this context. However, ample evidence is not available on this important issue in the scholarly literature. Although the mobile telecommunications service industry plays an imperative role as an essential need of current customers, the factors affecting customer satisfaction in mobile telecommunications services in Sri Lanka have drawn scant attention. At present, the mobile telecommunications service industry has become one of the most dynamic and vibrant service industries in Sri Lanka. Due to the huge market in Sri Lanka, with a population of over twenty million, service providers have made a keen interest in investing in the mobile telecommunications service industry to craft intense competition. Currently, the market is saturated, and the number of mobile phone connections in 2019 was reported as 32, 884, 099 which is ten million above the total population in the country (Central Bank Annual Report, 2020). Therefore, service providers cannot predict more subscriptions in future. Thus, they need to focus on satisfying the existing subscribers' needs. Therefore, this study focuses on identifying the determinants of customer satisfaction in the mobile telecommunications service industry in Sri Lanka. Consequently, the results of the study will have a significant impact on effective service delivery by service providers who are highly concerned about the satisfaction of their subscribers.

## Literature Review

### *Customer Satisfaction*

Bowen and Chen (2001) state that customer satisfaction is the key goal of the success of a business organization. Johnson and Fornell (1991) declare that satisfaction has re-emerged as a measurable and comparable theoretical entity. Fornell (1992) identifies satisfaction as an overall evaluation after purchasing a product. Accordingly, customer satisfaction is denoted as post-purchase evaluation. Woodruff (1997, p. 143) 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 (1998, p. 14), “customer satisfaction measures how well a customer’s expectations are met by a given transaction.” Accordingly, a customer who receives what he or she expected is most likely to be satisfied. Moreover, if the expectations are exceeded, he or she may be delighted (Bowen & Shoemaker, 1998). 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 satisfy with the product. In the case where perceived product performance may exceed customer expectations, the customer becomes delighted. However, at the same time, when a customer perceives the performance of the product is below the expected level, the customer becomes dissatisfied. Accordingly, customer satisfaction constitutes a critical barometer for assessing performance where delighted customers exhibit distinct behavioural patterns and are more likely to return while dissatisfied customers tarnish their image and reputation (Li et al., 2020).

According to Oliver (1999, p. 14), “consumer senses that consumption fulfils some need, desire, goal or so forth and that this fulfilment is pleasurable, and satisfaction is the consumer’s sense that consumption provides outcomes against a standard of pleasure versus displeasure.” Accordingly, Oliver (1997) defines satisfaction as pleasurable fulfilment. Due to the significance of measuring customer satisfaction, some countries have even introduced customer satisfaction indexes such as the Swedish customer satisfaction barometer (Fornell, 1992), the American customer satisfaction index (Fornell et al., 1996) and the European consumer satisfaction index (Bayol et al., 2000) to measure the level of customer satisfaction in each setting and within their context. Although customer satisfaction is a major focus of many companies, satisfying customers is a severe challenge in the competitive marketplace (Yap et al., 2012). According to Jones & Sasser (1995), high-quality products and associated services designed to meet customer needs will create a high level of customer satisfaction. The study of customer satisfaction is imperative for the success of the business since customer satisfaction plays a causal driver in recommending and repeating intentions (Kassim & Abdullah, 2010).

### *Perceived Value*

The concept of value is treated as an important element in the customer relationship marketing context (Ravald & Gronroos, 1996). Woodruff (1997, p. 142) defines perceived value as “a customer’s perceived preference for and evaluation of those product attributes attribute performances, and consequences arising from use that facilitate (or block) achieving the

customer's goals and purposes in use situations." According to Zeithaml (1988, p. 14), perceived value is "consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given." Williams and Soutar (2009) report that customer value which is conceptualized as a multidimensional construct has a strong positive influence on customer satisfaction and behavioural intentions. Sweeney and Soutar (2001) also ascertain perceived value as a multidimensional concept consisting of four value dimensions: emotional, social, quality/performance and price/value for money. According to Tarn (1999), perceived value is strongly correlated with customer satisfaction. Kuo et al. (2009) declare that perceived value positively influences customer satisfaction. Moreover, perceived value has a positive impact on customer satisfaction (Hu et al., 2009; Omoregie et al., 2019; Lopentus & Erdiansyah, 2020; Tran & Le, 2020). Accordingly, the following hypothesis was developed to test the impact of perceived value on customer satisfaction in the context of the mobile telecommunications service industry.

*H1: Perceived value has a significant positive impact on customer satisfaction.*

### *Corporate Image*

Corporate image is an individual's perceptions of the actions, activities, and accomplishments of an organization (Riordan et al., 1997). According to Nguyen and Leblanc (2001), corporate image is related to the physical and behavioural attributes of a firm. 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 (Andreassen and Lanseng, 1997; Andreassen & Lindestad, 1998). Shee and Abratt (1989) affirm that organizations need to make a concerted effort to manage their corporate image due to its imperative role. According to Lai et al. (2009), corporate image is one of the significant predictors of customer satisfaction. Minkiewicz et al. (2011) reveal that corporate image in the leisure services sector has a significant positive relationship with customer satisfaction. Huo and Xu (2010) also declare that corporate image has a positive effect on customer satisfaction. Accordingly, the corporate image has a significant impact on customer satisfaction (Cameran et al., 2010; Omoregie et al., 2019; Yazid et al., 2020). The following hypothesis is tested to evaluate the effect of corporate image on customer satisfaction in the context of the mobile telecommunications service industry.

*H2: Corporate image has a significant positive impact on customer satisfaction.*

### *Trust*

Morgan and Hunt (1994, p. 23) conceptualize trust as "existing when one party has confidence in an exchange partner's reliability and integrity." Moorman et al. (1993, p. 82) define trust as "a willingness to rely on an exchange partner in whom one has confidence." According to Lee and Turban (2001), trust is an essential element under conditions of uncertainty and risk while Gefen et al. (2003) identify trust as a central aspect in many economic transactions. According to Islam et al. (2021), trust is confidence in the company's consistency and honesty. Trust plays a vital role in building and managing relationships (Morgan & Hunt, 1994; Sirdeshmukh et al., 2002). Kassim and Abdullah (2010) also state that trust is an important construct catalyst in many transactional relationships. Ball et al. (2004) also state that trust is logically and

experientially a critical variable in relationships. According to Demir et al. (2021), trust demonstrates the positive interaction between the customer and the company. It is evident that store trust, which is formed with trust in salespersons and trust in store-branded products, stimulates store patronage in the retail service setting (Guenzi et al., 2009). Moreover, trust is a vital component of customer satisfaction in the online environment (Barreda et al., 2015). According to Martinez (2015), trust has a positive influence on satisfaction. Moreover, customer satisfaction is significantly impacted by trust (Dehghanpouri et al., 2020). Accordingly, the effect of trust on customer satisfaction is hypothesized in the context of the mobile telecommunications service industry.

*H3: Trust has a significant positive impact on customer satisfaction.*

### *Loyalty Programmes*

Loyalty programmes are employed to enhance customer purchasing and building a closer bond with customers (Leenheer et al., 2007; Arbore & Estes, 2013; Bowen & McCain, 2015). Customers receive exclusive benefits by joining loyalty programmes (Koo et al., 2020). According to Meyer-Waarden et al. (2013), customer enrolment for loyalty programmes is very high. Customers prefer to contribute to loyalty programmes since they are rewarded for their patronage. Price promotions, coupons, gifts, lotteries and club memberships are mainly utilized as loyalty programmes, which are often called reward programmes, to enhance customer patronage (Yi & Jeon, 2003). An effective loyalty programme can maximize the expected utility of customers over an extended time horizon (Lewis, 2004). Leenheer et al. (2007) affirm that companies can assess loyalty programme effectiveness by evaluating behavioural differences between members versus non-members. Kwiatak et al. (2020) declare that loyalty programmes produce diverse effects in influencing the attitudes, intentions and behaviour of customers. Meyer-Waarden (2008) also declares that loyalty programmes influence the purchasing behaviour of customers where a significant difference is displayed by members who contribute to loyalty programmes over non-members in terms of their purchasing behaviour. Hendrawan and Anggraeni (2020) declare that loyalty programmes significantly influence customer satisfaction. Koo et al. (2020) state that the perceived value of loyalty programmes has a significant impact on customer satisfaction. Accordingly, the following hypothesis was developed to evaluate the impact of loyalty programmes on customer satisfaction in the context of the mobile telecommunications service industry.

*H4: Loyalty programmes have a significant positive impact on customer satisfaction.*

### *Service Quality*

Service quality has become a critical issue in the services industry since delivering service quality is an essential element of an effective marketing strategy (Pont & McQuilken, 2002). Due to the contribution of the service domain in satisfying customer needs has largely increased, the attention on measuring and managing service quality has gained momentum (Zeithaml et al., 1996; Ardakani et al., 2015; Fatima et al., 2018; Shokouhyar et al., 2020; Wijaya et al., 2020). Many scholars have introduced various measurement tools and scales to measure service quality measure based on the nature and the type of service or service industry. The tool, SERVQUAL, which was introduced by Parasuraman et al. (1988), has become the most popular tool to

measure service quality at current. SERVQUAL includes five broad dimensions; tangibles, reliability, responsiveness, assurance and empathy. Meanwhile, Cronin and Taylor (1992) have presented a model called SERVPERF to measure service quality. Later, different models such as BSQ (Bahia & Nantel, 2000), E-S-QUAL (Parasuraman et al., 2005), HEdPERF (Abdullah, 2006) and HESQUAL (Teeroovengadum et al., 2016) were introduced by various scholars to measure different types of services. Moreover, since both technical quality and functional quality are important for service performance evaluation, Gronroos (1984) has presented a model to measure service quality, including both technical quality and functional quality. Cronin and Taylor (1992) state that service quality is an antecedent of consumer satisfaction. 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 (Kassim & Abdullah, 2010; Dehghanpouri et al., 2020; Nunkoo et al., 2020; Wijaya et al., 2020; Lopentus & Erdiansyah, 2020). The following hypothesis was formulated to evaluate the impact of service quality on customer satisfaction in the context of the mobile telecommunications service industry.

*H5: Service quality has a significant positive impact on customer satisfaction.*

Accordingly, the conceptual model of the study is depicted in Figure 1, which shows the interrelationships between the determinants of satisfaction and customer satisfaction. The conceptual model shows perceived value, corporate image, trust, loyalty programmes and service quality as the major determinants of customer satisfaction in the study.

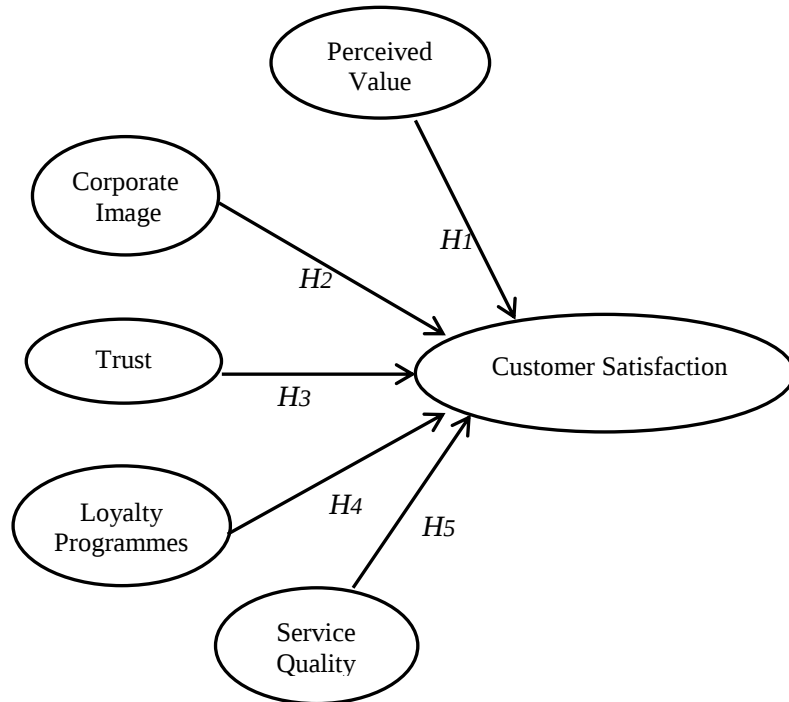


Figure 1: Conceptual Model of the Study

## Study Design and Methods

The study was conducted to identify the determinants of customer satisfaction in the context of the mobile telecommunications service industry in Sri Lanka. In referring to scholarly literature, perceived value, corporate image, trust, loyalty programmes and service quality were selected as the major determinants of customer satisfaction. The indicators to measure customer satisfaction were derived from Fornell (1992) and Oliver (1999). Meanwhile, the scale to measure the construct of perceived value was adopted from Woodruff (1997) and Nyadzayo & Khajehzadeh (2016), the corporate image was adopted from Bayol et al. (2000) and Aydin & Ozer (2005), trust was adopted from Aydin & Ozer (2005) and Nyadzayo & Khajehzadeh (2016) loyalty programmes was adopted from Yi & Jeon (2003) and Melnyk & Bijmolt (2015), and service quality was adopted from Aydin & Ozer (2005) and Izogo (2017). The structural equation modelling technique was employed to test the study model and the hypotheses. Each study variable was measured with six items on the scale. Table 1 depicts the scale items of the study variables where the items with standardized loading above 0.7 were selected to proceed with the analysis since the standardized loading estimates should be 0.5 or higher, and ideally, 0.7 or higher for good convergence (Hair et al., 2014).

Table 1: 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      | .92            | Woodruff (1997), Nyadzayo & Khajehzadeh (2016) |
|                 | Service provider offers more benefits than expected.                               | PV 2      | .93            |                                                |
|                 | Selection of the service is a right decision when rates and services are compared. | PV 3      | .86            |                                                |
| Corporate Image | The brand is well-reputed.                                                         | CI 1      | .85            | Bayol et al. (2000), Aydin & Ozer (2005)       |
|                 | The company is a leading firm in the industry.                                     | CI 2      | .78            |                                                |
|                 | The brand frequently appears in media channels.                                    | CI 3      | .80            |                                                |
| Trust           | Service provider is trustworthy.                                                   | T         | .90            | Aydin & Ozer (2005), Nyadzayo &                |
|                 | Service provider does not cheat customers.                                         | T         | .80            |                                                |

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|                       |                                                            |      |     |                                           |
|-----------------------|------------------------------------------------------------|------|-----|-------------------------------------------|
|                       | Service provider offers a reliable service.                | T    | .83 | Khajehzadeh (2016)                        |
| Loyalty Programmes    | Loyalty programmes are held to reward customers.           | LP 1 | .90 | Yi & Jeon (2003), Melnyk & Bijmolt (2015) |
|                       | Loyalty programmes are well-informed to customers.         | LP 2 | .89 |                                           |
|                       | Winners are awarded with valuable prizes.                  | LP 3 | .79 |                                           |
| Service Quality       | Service provider has wide area coverage.                   | SQ 1 | .83 | Aydin & Ozer (2005), Izogo (2017)         |
|                       | Employees are enthusiastic to serve customers.             | SQ 2 | .80 |                                           |
|                       | Service provider offers attractive packages for selection. | SQ 3 | .84 |                                           |
|                       | Easy access to automatic information system.               | SQ 4 | .78 |                                           |
| Customer Satisfaction | This service provider has met my expectations.             | CS 1 | .89 | Fornell (1992), Oliver (1999)             |
|                       | I Enjoy a successful service offered by service provider.  | CS 2 | .88 |                                           |
|                       | Overall, I am satisfied with this service.                 | CS 3 | .80 |                                           |

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The deductive research approach, which involves developing a conceptual and theoretical structure tested by empirical observations, was adopted for the study (Collis & Hussey, 2014). Accordingly, the study is quantitative in nature that involves quantifying data that applies numerical values, statistical analysis and testing hypotheses (Malhotra, 2010). The sample comprised 722 mobile phone subscribers since the study was conducted to identify the determinants of customer satisfaction in mobile telecommunications services. Accordingly, mobile phone subscribers were selected as the unit of analysis of the study. The data were collected using a structured questionnaire, and the responses were scaled from strongly disagree to strongly agree with a seven-point Likert-type scale. Table 2 presents the details of the sample of the study, in terms of the respondents' demographics.

Table 2: Sample Composition

| Variable              | No of Respondents | Percentage |
|-----------------------|-------------------|------------|
| Gender                |                   |            |
| Female                | 306               | 42.4%      |
| Male                  | 416               | 57.6%      |
| Age                   |                   |            |
| Below 20 Years        | 84                | 11.6%      |
| 20 – 29 Years         | 282               | 39.1%      |
| 30 – 39 Years         | 161               | 22.3%      |
| 40 – 49 Years         | 153               | 21.2%      |
| 50 and Above          | 42                | 5.8%       |
| Type of Occupation    |                   |            |
| Public Sector         | 222               | 30.8%      |
| Private Sector        | 245               | 33.9%      |
| Students              | 255               | 35.3%      |
| Duration of Patronage |                   |            |
| 1 – 2 Years           | 64                | 8.9%       |
| 3 – 5 Years           | 245               | 33.9%      |
| 6 – 10 Years          | 308               | 42.7%      |
| 11 – 15 Years         | 91                | 12.6%      |
| 16 and Above          | 14                | 1.9%       |

As depicted in Table 2, the sample consists of 306 (42.4%) female respondents and 416 (57.6%) male respondents in the study. Accordingly, both male and female mobile phone subscribers represent the sample. Since every individual tends to use a mobile phone despite gender, the composition of both male and female subscribers makes the sample more appropriate where the perceptions of both groups are equally important in assessing the satisfaction of customers. Also, the sample comprises different age categories of mobile phone subscribers. Accordingly, 84 subscribers are school students who represent the teenage category. The youth age category of '20 - 29' includes 282 subscribers, and most of them are undergraduates. The age category of '30 - 39' consists of 161 respondents. Both of these groups are treated as very active customers of mobile phone services. Moreover, the age category of '40 - 49' is represented by 153 and above 50 categories by 42 subscribers respectively. The customers who represent both of these age categories are treated as mature customers.

Moreover, the sample represents mobile phone subscribers enrolled in both private and public sector employment as their occupation along with students since the perceptions of all these categories are equally important in identifying the factors that affected satisfaction. Accordingly, it shows that 222 respondents are public sector employees while 245 respondents are private sector employees. Moreover, 255 respondents represent the students' category, including both school students and undergraduates.

As depicted in Table 2, the majority of the respondents in the sample, for instance, 308 subscribers, have been using their current mobile service network for 6 to 10 years. Moreover, 91 subscribers in the sample have used their service network for the duration of 11 – 15 years. Another 245 respondents have enjoyed 3 to 5 years of patronage. Moreover, 14 subscribers who have been using their preferred service network for more than 16 years were also contacted. The sample representation in terms of the number of years of patronage is very important in appraising the level of customer satisfaction.

## Data Analysis

### *Specifying the Model of Customer Satisfaction*

In order to identify the effect of determinants of customer satisfaction, the structural equation modelling technique was used. Figure 2 portrays the structural model of the study, which shows the intercorrelation among the variables of the study and the impact of each variable on customer satisfaction.

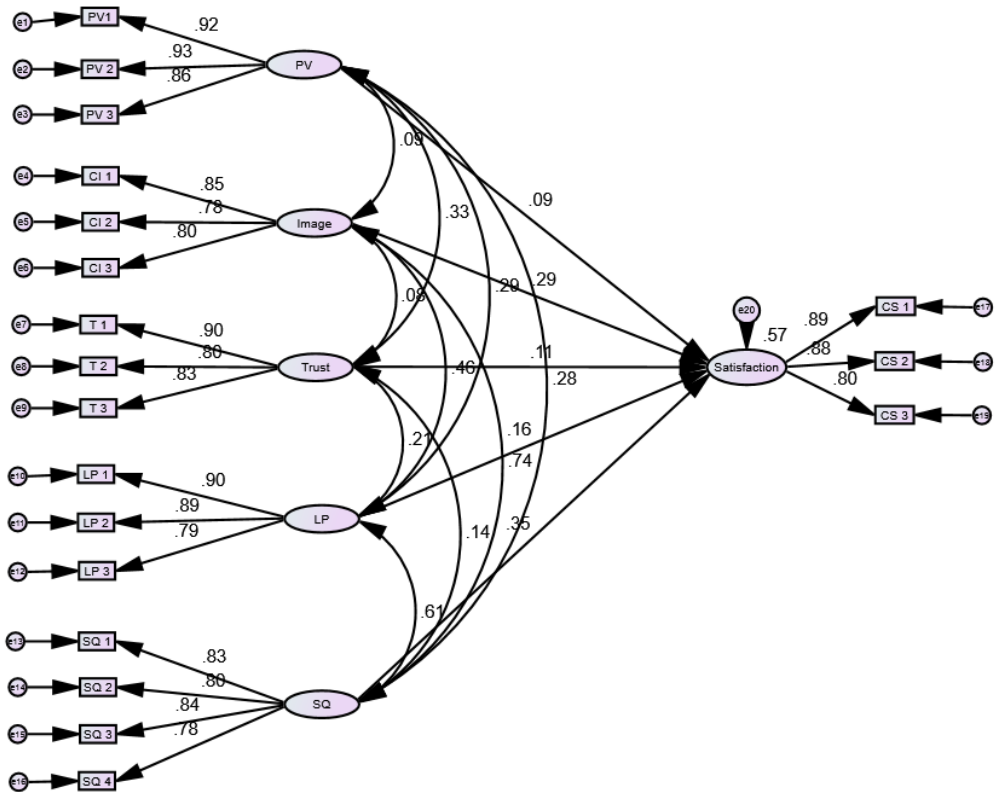


Figure 2: Structural Model of the Study

The model  $\chi^2$  is significant ( $\chi^2 = 556.697$  with 137 degrees of freedom). The  $p$ -value is significant ( $p < 0.01$ ), which is to be expected with a sample size of 722. The absolute fit indices, incremental fit indices and parsimony fit indices of the model (Hu & Bentler, 1999; Byrne, 2010; Hair et al., 2014) have produced satisfactory results. Accordingly, the Normed Chi-Square value (CMIN/DF) of the model is 4.063, which is expected to be below 5 and can be treated as a good indicator. Moreover, the Root Mean Square Error of Approximation (RMSEA) of the study has reported 0.065, which should be below 0.08 as the threshold value is also satisfactory. Also, the Goodness of Fit Index (GFI) value is 0.927, which is above 0.9. As far as the Incremental Fit Indices are considered, both the Comparative Fit Index (CFI) and Normed Fit Index (NFI) have reported above the threshold value of 0.9, indicating 0.957 (CFI) and 0.944 (NFI) respectively. Moreover, the Adjusted Goodness of Fit Index (AGFI) as the Parsimony Fit Index indicates a value of 0.898, which is above the threshold value of 0.8. Table 3 includes the summary of the fit indices of the analysis.

Table 3: Fit Indices of the Measurement Model

| Goodness of Fit Indices               | Value                 |
|---------------------------------------|-----------------------|
| Chi Square ( $\chi^2$ )               | 556.697 ( $P=0.000$ ) |
| Degree of freedom                     | 137                   |
| Absolute Fit Indices                  |                       |
| Normed Chi Square value (CMIN/DF)     | 4.063 ( $<5.0$ )      |
| RMSEA                                 | 0.065 ( $< 0.08$ )    |
| Goodness of Fit Index (GFI)           | 0.927 ( $> 0.9$ )     |
| Incremental Fit Indices               |                       |
| Comparative Fit Index (CFI)           | 0.957 ( $> 0.9$ )     |
| Normed Fit Index (NFI)                | 0.944 ( $> 0.9$ )     |
| Parsimony Fit Index                   |                       |
| Adjusted Goodness of Fit Index (AGFI) | 0.898 ( $> 0.8$ )     |

## Reliability and Validity of the Study Variables

It is mandatory to assess the construct validity, which consists of convergent validity and discriminant validity (Fornell & Larcker, 1981; Hu & Bentler, 1999; Byrne, 2010; MacKenzie et al., 2011; Hair et al., 2014) and the reliability of the model (Fornell & Larcker, 1981; Raykov, 1997; Hair et al., 2007; MacKenzie et al., 2011). Convergent validity 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), whereas discriminant validity 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).

Table 4: AVE, Correlations, Squared Correlations and Reliability among the Variables

| Constructs            | Perceived Value | Corporate Image | Trust | Loyalty Programmes | Service Quality | Customer Satisfaction | Composite Reliability |
|-----------------------|-----------------|-----------------|-------|--------------------|-----------------|-----------------------|-----------------------|
| Perceived Value       | .82             | .01             | .10   | .08                | .08             | .08                   | 0.930                 |
| Corporate Image       | .09             | .66             | .01   | .19                | .42             | .40                   | 0.852                 |
| Trust                 | .33             | .08             | .71   | .04                | .02             | .06                   | 0.881                 |
| Loyalty Programmes    | .29             | .46             | .21   | .74                | .37             | .30                   | 0.896                 |
| Service Quality       | .28             | .74             | .14   | .61                | .66             | .49                   | 0.886                 |
| Customer Satisfaction | .29             | .63             | .24   | .55                | .70             | .74                   | 0.893                 |

\*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 4 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, each study variable has reported AVE value above 0.5 in confirming the convergent validity. 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 & Larcker, 1981; MacKenzie et al., 2011; Hair et al., 2014). The AVE of each variable is greater than the squared correlation estimates of variables confirming the discriminant validity of the study.

The reliability of the variables was tested using Composite Reliability. As shown in the final column in Table 4, all study variables have obtained a threshold value of above 0.7 (Fornell & Larcker, 1981; Raykov, 1997; Hair et al., 2007; MacKenzie et al., 2011). Moreover, all variables have reported reliability values above 0.85, indicating high internal consistency among the scale items of each variable.

## Assessing the Impact of the Determinants of Customer Satisfaction

Since the main objective of the study is to identify the key determinants of customer satisfaction in the context of the mobile telecommunications service industry, the impact of the variables of perceived value, corporate image, trust, loyalty programmes and service quality on customer satisfaction was evaluated by employing the structural equation modelling, and the results are illustrated in Table 5.

Table 5: Regression Statistics of the Structural Model of the Study

| Study Variables    | Standardized Regression ( $\beta$ ) | Significance Level ( $P$ ) |
|--------------------|-------------------------------------|----------------------------|
| Perceived Value    | .088                                | .009                       |
| Corporate Image    | .288                                | .000                       |
| Trust              | .107                                | .001                       |
| Loyalty Programmes | .162                                | .000                       |
| Service Quality    | .351                                | .000                       |

According to the results in Table 5, perceived value, corporate image, trust, loyalty programmes and service quality can be identified as the determinants of customer satisfaction since they are statistically significant and positively impact customer satisfaction. It denotes that service quality has the highest impact on customer satisfaction ( $P < 0.01$ ) among the major determinants which were identified in the current study. Accordingly, service quality is a critical determinant that has a decisive power on customer satisfaction in the context of the mobile telecommunications service industry. Secondly, the corporate image has a considerable positive impact on customer satisfaction which is significant ( $P < 0.01$ ). Next, loyalty programmes also have a significant positive impact on customer satisfaction ( $P < 0.01$ ). Moreover, trust ( $P < 0.05$ ) and perceived value ( $P < 0.05$ ) also have a significant positive impact on customer satisfaction, although they are not as strong as other determinants. Accordingly, the hypotheses *H1*, *H2*, *H3*, *H4* and *H5* are accepted.

## Results and Discussion

According to the results of the study, service quality has the highest impact on customer satisfaction in the context of the mobile telecommunications service industry among the major determinants identified in the study. Based on the empirical findings in different service industries, the positive impact of service quality on customer satisfaction (Caruana, 2002; Beerli et al., 2004; Izogo & Ogba, 2015; Slack & Singh, 2020) has been well-established. According to Beerli et al. (2004), perceived quality has a direct influence on customer satisfaction in the retail banking market. Izogo and Ogba (2015) declare that service quality is a significant

predictor of customer satisfaction as per the evidence in the automobile repair services sector. Caruana (2002) also confirms the impact of service quality on customer satisfaction. Cronin and Taylor (1992) identify service quality as an antecedent of consumer satisfaction. Slack and Singh (2020) declare that service quality is statistically significant in influencing customer satisfaction in the context of supermarkets. According to Kassim and Abdullah (2010), service quality has a significant positive impact on customer satisfaction in e-commerce settings. Dehghanpouri et al. (2020) state that customer satisfaction is significantly influenced by service quality within the context of electronic customer relationship management systems. Moreover, Lopentus & Erdiansyah (2020), Nunkoo et al. (2020) and Wijaya et al. (2020) also confirm the positive impact of service quality on customer satisfaction in different service contexts. Accordingly, the result of the current study is consistent with the results of other studies conducted by various scholars, which confirms that service quality has a significant positive impact on customer satisfaction in the context of the mobile telecommunications service industry. In this context, the service quality attributes such as wide-area coverage, attractive service packages, access to automatic information systems and enthusiastic service from employees can be identified as critical attributes as perceived by mobile phone subscribers.

The corporate image of an organization is imperative in satisfying customers, and the significant positive influence of corporate image on customer satisfaction is also evidenced (Lai et al., 2009; Minkiewicz et al., 2011; Yazid et al., 2020). Minkiewicz et al. (2011) reveal that corporate image in the leisure services sector has a significant positive relationship with customer satisfaction. Huo and Xu (2010) also declare that corporate image has a positive effect on customer satisfaction. According to Cameran et al. (2010), the corporate image has a significant impact on customer satisfaction in relation to the study conducted among the professional service industries. Meanwhile, Omoregie et al. (2019) also confirm that corporate image has a significant effect on customer satisfaction in the retail banking industry. Lai et al. (2009) declare that corporate image plays as one of the significant predictors of customer satisfaction in telecommunications services in China. Accordingly, the results of the current study also confirm that corporate image has a significant impact on customer satisfaction in the context of the mobile telecommunications service industry in Sri Lanka.

The effect of loyalty programmes on customer satisfaction has drawn less attention in the marketing literature. However, Meyer-Waarden (2008) states that loyalty programmes influence the purchasing behaviour of customers. Further, Meyer-Waarden (2008) declares that a significant difference is displayed by members who contribute to loyalty programmes over non-members. Meanwhile, Kwiatek et al. (2020) also state that loyalty programmes produce diverse effects in influencing the attitudes, intentions and behaviour of customers. Koo et al. (2020) affirm that the perceived value of loyalty programmes has a significant impact on customer satisfaction. Moreover, Hendrawan and Anggraeni (2020) also assert that loyalty programmes significantly influence customer satisfaction. Accordingly, the results of the current study also support these findings and confirm that loyalty programmes in the context of the mobile telecommunications service industry contribute to satisfying customers.

Barreda et al. (2015) accentuate that trust is a vital component of customer satisfaction in the online environment. According to Martinez (2015), trust has a positive influence on satisfaction. Dehghanpouri et al. (2020) also confirm that customer satisfaction is significantly impacted by the trust. Moreover, Williams and Soutar (2009) report that customer value has a strong positive influence on customer satisfaction and behavioural intentions. Tarn (1999) declares that

perceived value is strongly correlated with customer satisfaction. According to Kuo et al. (2009), perceived value positively influences customer satisfaction. In addition, Hu et al. (2009), Omoregie et al. (2019), Lopentus & Erdiansyah (2020) and Tran & Le (2020) also confirm that perceived value has a positive impact on customer satisfaction. The results of the current study confirm these relationships in the context of the mobile telecommunications industry in Sri Lanka, which confirm that trust and perceived value significantly influence customer satisfaction.

## Conclusions, Implications and Future Research

The mobile phone has become an essential and powerful tool to strengthen relationships and social bonds among people. Therefore, the study was conducted to identify the major determinants of customer satisfaction in the mobile telecommunications service industry in Sri Lanka since customer satisfaction has drawn a renewed interest as one of the key goals in the success of business organizations Barusman et al., 2019; Lin et al., 2020; Shokouhyar et al., 2020; Slack et al., 2020. Accordingly, perceived value, corporate image, trust, loyalty programmes and service quality were identified as major determinants of customer satisfaction in the mobile telecommunications service industry.

The results of the study produced the desired outcome, which will be interesting for service providers who are highly concerned about the satisfaction of their subscribers. According to the study results, service quality was identified as the most crucial determinant of customer satisfaction in the mobile telecommunications services industry. Accordingly, service quality has the highest impact on customer satisfaction among the major determinants identified in the study. This relationship between service quality and customer satisfaction is well-established in the marketing literature (Dehghanpouri et al., 2020; Lopentus & Erdiansyah, 2020; Nunkoo et al., 2020; Wijaya et al., 2020), and the current study further confirms this relationship in relation to the mobile telecommunications services. 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 etc.

The results of the study further revealed that the corporate image of service providers is also an important determinant of customer satisfaction. Accordingly, the necessary steps to be taken to enhance the image and reputation of service providers will reap more benefits for service providers in terms of customer attraction and retention. Loyalty programmes launched in the mobile telecommunications service industry have also significantly affected customer satisfaction. Therefore, the implementation of well-designed loyalty programmes for rewarding customers will make subscribers more satisfied. Moreover, it was reported that trust and perceived value significantly influence customer satisfaction, although not at a high level compared to the other determinants of satisfaction. Accordingly, service providers should pay attention to delivering more benefits for their subscribers and enhance service value and strengthen the bond with the customers by building trust in them.

The current study evaluated customer satisfaction in the mobile telecommunications service industry in relation to five key determinants of satisfaction, including perceived value, corporate image, trust, loyalty programmes and service quality. Therefore, future research can direct towards exploring other determinants, especially the impact of new technology and customer relationship management practices.

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