Determinants of Customer Loyalty in the Mobile Telecommunications Sector

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Abstract

Mobile telecommunications as an intensely competitive industry in the contemporary marketing context has expanded as a high-velocity service throughout the world. The purpose of the study is to recognise major determinants which affect customer loyalty in the context of the mobile telecommunications industry and examine the degree of the impact of the determinants on customer loyalty. The mobile phone subscribers were selected as the unit of analysis of the study. A structured questionnaire was administered to a sample of 755 mobile phone subscribers. The Structural Equation Modelling technique was adopted to test the hypotheses where the effect of loyalty determinants on customer loyalty was tested. The five determinants considered in the study, namely customer satisfaction, perceived value, corporate image, loyalty programmes, and switching costs, have statistically significant positive impact on customer loyalty and the results reveal that customer satisfaction has the highest significant impact on customer loyalty in the context of mobile telecommunications industry.

Keywords: Customer loyalty, Customer satisfaction, Corporate image, Loyalty programmes, Perceived value, Switching costs, Mobile telecommunications services

Introduction

The concept of customer loyalty has drawn a renewed interest in the contemporary marketing context (Watson et al., 2015; Cobelli & Chiarini, 2020; Slack & Singh, 2020; Kanakaratne et al., 2020; Raza et al., 2020) which is treated as one of the best measures of the success of an organization (Nyadzayo & Khajehzadeh, 2016). Marketing researchers and practitioners acknowledge customer loyalty as the focal point of interest (Russell-Bennett et al., 2007) and have largely accepted it as a new mantra for sustained growth and profitability of the business. Singh and Sirdeshmukh (2000) declare customer loyalty as the marketplace currency in the twenty-first century. According to Ganesh et al. (2000), creating and maintaining customer loyalty has become a strategic mandate. Therefore, the concept of customer loyalty has drawn greater attention in the marketing context (Oliver, 1999; Gambarov et al., 2017; Izogo, 2017; Moura & Cunha, 2019; Koo et al., 2020; Demir et al., 2021).

Customer loyalty is the key to profit maximization as loyal customers are advocates of companies with positive word-of-mouth and recommendations (Xhema et al., 2018). The major aspects of building and measuring customer loyalty (Jones & Sasser, 1995; Oliver, 1999; McMullan, 2005; Watson et al., 2015), and evaluating the nature and impact of determinants of customer loyalty (Lin & Wang, 2006; Moura & Cunha, 2019; Raza et al., 2020) have been of major interests in marketing literature. Ball et al. (2004) stress the need for customer loyalty to be incorporated as an essential construct in the theory and practice of relationships in marketing where a better understanding of the determinants of loyalty is much concern. Chen (2012) specifies customer loyalty as an essential factor in business survival and development where the loyal customer is regarded as a competitive asset for an organization.

The mobile telecommunications industry plays a high velocity in the dynamics of communication services. At present, the mobile phone which plays a remarkable role in communication has become a necessity of life for most of the people that changed the lifestyle of consumers. Today, the mobile phone is a mini-computer that has evolved to perform more than what it was initially intended to do (Gerpott et al., 2001). Mobile phone strengthens the relationships and social bonds among interested parties (Wei & Lo, 2006; Chen & Li, 2017). The most dynamic changes including augmented features, benefits, new trends and styles, technological enhancements, competitive strategies, actions, and reactions have made this industry more appealing.

There is no use of a mobile phone without a subscription to a communication service provider. Each mobile phone user should subscribe to a particular mobile service connection. Once a customer is connected to the telecommunications network of a service provider, their long-term link is of greater importance compared to other industries (Gerpott et al., 2001). The mobile telecommunications industry has become an intensely competitive ground where players tend to update technology, provide attractive service packages, and introduce innovative features to make subscribers more loyal. Due to the intense competition, service providers have focused their attention on enhancing customer loyalty to retain subscribers in long run.

Cobelli and Chiarini (2020) highlight the importance of studying customer loyalty due to its imperative role and degree of impact on firm success in the contemporary business context.

Moreover, no evidence to prove that customer loyalty would be exhibited and remained in the same way because different groups of customers would exhibit loyalty differently due to the nature of expectations, perceptions, interests, motives, and cultural background. Ball et al. (2004) also state that measuring customer loyalty and its determinants in different markets and countries tend to exhibit significant variance in the explanation of loyalty. Due to this critical role of customer loyalty, the effect of customer loyalty has been addressed in different industries e.g., banking services (Beerli et al., 2004; Yilmaz et al., 2018; Khoa, 2021), airline services (Zins, 2001; Hapsari et al., 2017; Khudhair et al., 2019), healthcare services (Moliner, 2009; Fatima et al., 2018), telecommunications (Eshghi et al., 2007; Inegbedion & Obadiaru, 2019), e-services (Chen, 2012; Zhou et al., 2019) and hotel industry (Kandampully & Suhartanto, 2000; Koo et al., 2020) etc. However, the phenomenon of customer loyalty has received scant attention in the mobile telecommunications industry in Sri Lanka. Therefore, the study was conducted to recognize major determinants which affect customer loyalty in the context of the mobile telecommunications industry and examine the degree of the impact of those determinants on customer loyalty.

Literature Review

Customer Loyalty and Its Determinants

Customer loyalty represents a mix of attitudes and behaviours that benefit one firm relative to its competitors (Watson et al., 2015). Andreassen and Lindestad (1998, p. 12) state that customer loyalty expresses "an intended behaviour towards the services or the company and this includes the likelihood of future renewal of services 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". According to Oliver (1999, p. 34), customer loyalty is a "deeply held commitment to rebuy or re-patronize a preferred product consistently in the future". As such, it could be accentuated that repeat patronage is one of the key elements in customer loyalty. Accordingly, marketers set repeat patronage as an essential goal that is directed toward the success of a business. Terblanche and Boshoff (2006) stress the importance of understanding the determinants of loyalty in order to leverage the greatest benefits. Accordingly, customer satisfaction (Oliver, 1999; Chen, 2012; Slack & Singh, 2020; Cobelli & Chiarini, 2020), perceived value (Lin & Wang, 2006; Papista et al., 2018; Akroush & Mahadin, 2019; Khoa, 2021), corporate image (Andreassen & Lindestad, 1998; Nguyen & Leblanc, 2001; Martinez, 2015; Gurlek et al., 2017; Demir et al., 2021), loyalty programmes (Dowling & Uncles, 1997; Leenheer et al., 2007; Melnyk & Bijmolt, 2015; Gambarov et al., 2017) and switching costs (Lee et al., 2001; Patterson & Smith, 2003; Jones et al., 2007; Oyeniyi & Abiodun, 2010; Xhema et al., 2018) were identified as the key determinants of customer loyalty.

Customer Satisfaction and Customer Loyalty

Customer satisfaction is the customer's feelings in response to evaluations of one or more-use experiences with a product (Woodruff, 1997) and is an overall evaluation after purchasing a product (Fornell, 1992). Also, customer satisfaction can be identified as the extent to which a product's perceived performance matches a buyer's expectation (Kotler & Keller, 2006). Customer satisfaction measures how well a customer's expectations are met by a given

transaction where a customer who receives what is expected, most likely to be satisfied (Bowen & Shoemaker, 2003). Meanwhile, Oliver (1997) identifies customer satisfaction as a pleasurable fulfilment.

An increased interest has emerged to evaluate the relationship between customer satisfaction and customer loyalty among many scholars since customer satisfaction is treated as a key element that contributes to enhancing customer loyalty (Rust & Zahorik, 1993; Lai et al., 2009; Tabaku & Kruja, 2019; Slack & Singh, 2020; Demir et al., 2021). Highly satisfied customers become more loyal and remain in long run (Bowen & Shoemaker, 2003; Reichheld, 2003; Kotler & Keller, 2006). Satisfied customers engage in positive word of mouth communication which is a very important element to boost the level of customer loyalty (Swan & Oliver, 1989; Andreassen & Lindestad, 1998).

According to Oliver (1999), satisfaction is a necessary step in loyalty formation but becomes less significant as loyalty begins to set through other mechanisms and the loyalty cannot be achieved or pursued as a reasonable goal because of the nature of the product category (services) or consumer disinterest. Complete customer satisfaction is the key to securing customer loyalty and generating superior long-term financial performance (Jones & Sasser, 1995). Many companies invest lots of time and money in measuring customer satisfaction and striving for unprecedented growth by cultivating intensely loyal customers (Reichheld, 2003).

Customer satisfaction significantly influences customer loyalty (Almohaimmeed, 2019) and satisfied customers definitely become loyal (Izogo & Ogba, 2015). Customer satisfaction reports the highest impact among the factors affecting loyalty in the context of the retail banking industry (Omoregie et al., 2019). Moreover, customer satisfaction is statistically significant in influencing customer loyalty in the supermarket context (Slack & Singh, 2020). Accordingly, the following hypothesis was formulated to test the relationship between customer satisfaction and customer loyalty in the context of the mobile telecommunications industry.

H $_1$: Customer satisfaction has a significant positive impact on customer loyalty.

Perceived Value and Customer Loyalty

In the customer relationship marketing context, value is treated as an important component where the firm's offering should be treated as a value carrier and the firm must provide offering with greater net-value to achieve a sustainable competitive advantage (Ravald & Gronroos, 1996). The term, value is used as the perceived value where customers evaluate the benefits over costs of a product relative to competing offers based on their judgements and experience. The desired value guides customers when they form perceptions of how well or poorly a product has performed in the situation (Woodruff, 1997). Meanwhile, Bolton and Drew (1991) identify perceived service value as a richer and more comprehensive measure of customers' overall evaluation of a service.

Perceived value is a significant predictor of customer loyalty (Lin & Wang, 2006). The significant positive effect of perceived value on customer loyalty in the hotel sector (Tabaku & Kruja, 2019; Koo et al., 2020) as well as in the context of mobile banking services (Khoa, 2021) is

evidenced. Moreover, the direct effect of perceived value on loyalty in terms of green brand perspective (Lin et al., 2017; Papista et al., 2018) is also evidenced. Nyadzayo and Khajehzadeh (2016) acknowledge that offering greater value develops more loyal customers. Accordingly, the following hypothesis was formulated to test the relationship between perceived value and customer loyalty.

H_2: Perceived value has a significant positive impact on customer loyalty.

Corporate Image and Customer Loyalty

Corporate image matters to a firm's customers (Dutton et al., 1994). Organizations need to make a concerted effort to manage their corporate image (Shee & Abratt, 1989). The image perceptions are critical for both the stakeholders and the organization since they influence market transactions (Riordan et al., 1997). 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 & Lanseng, 1997). Corporate image is treated as an accumulated attitude towards the company (Andreassen & Lindestad, 1998). Corporate image plays a critical role in establishing and maintaining customer loyalty (Kim & Lee, 2010).

Zins (2001) acknowledges corporate image as a powerful and illustrative component for explaining future customer loyalty. The degree of customer loyalty tends to be higher when corporate image is strongly favourable (Nguyen & Leblanc, 2001). Aydin and Ozer (2005) declare that corporate image positively affects customer loyalty. In addition, hotel image and customer satisfaction are important factors in determining customer loyalty in the hotel industry (Kandampully & Suhartanto, 2000; Tabaku & Kruja, 2019). Accordingly, the significant impact of corporate image on customer loyalty is well-established (Jere & Mukupa, 2018; Xhema et al., 2018; Demir et al., 2021). The following hypothesis was formulated to test the effect of corporate image on customer loyalty in the context of the mobile telecommunications industry.

H_3: Corporate image has a significant positive impact on customer loyalty.

Loyalty Programmes and Customer Loyalty

Loyalty programmes are treated as business practices pursued by companies to achieve customer loyalty (Arbore & Estes, 2013). According to Noordhoff et al. (2004), a loyalty programme is a supplier's structural effort to increase customers' attitudinal and behavioural commitment to the supplier's market offering. As such, loyalty programmes are massively used in the current competitive marketing context to increase sales revenue and build a closer bond with customers (Uncles et al., 2003; Bowen & McCain, 2015). Loyalty programmes aim to enhance customer purchasing but it is particularly the company's best customers that are most likely to subscribe as members (Leenheer et al., 2007). Meyer-Waarden (2008) reveals that loyalty programmes influence purchasing behaviour for both market leaders and small retailers while demonstrating a significant difference between the loyalty programme members' and non-members' purchasing behaviour.

Companies can assess programme effectiveness by evaluating behavioural differences between member and non-member customers (Leenheer et al., 2007). The importance of customer loyalty in the contemporary marketplace is undeniable because loyalty programmes produce diverse effects in influencing customers' attitudes, intentions and behaviours (Kwiatek et al., 2020). The unique trait of a loyalty programme is that customers decide explicitly whether to participate in the programme and to take advantage of the loyalty programme, a customer must become a member and identify himself as such on every purchase occasion (Leenheer et al., 2007). There is a high tendency toward developing, implementing and measuring the potential contribution of loyalty programmes to develop customer loyalty (Dowling & Uncles, 1997). The relative attractiveness of a reward programme has a positive impact on behavioural loyalty (Wirtz et al., 2007). Accordingly, the following hypothesis was formulated to test the impact of the degree of loyalty programmes on customer loyalty.

H $_4$: Loyalty programmes have a significant positive impact on customer loyalty.

Switching Costs and Customer Loyalty

Studying the nature of customer switching behaviour has received greater attention in the current business context (Ngo & Pavelkova, 2017; Salhieh, 2019). Switching costs and switching barriers which are interchangeably used since both represent the same phenomenon are mostly discussed contemporary issues in the evaluation of customer loyalty and retention (Lee et al., 2001; Eshghi et al., 2007; Deng et al., 2009). 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 & Smith, 2003, p. 108). Customer switching costs can be further identified as "costs that are incurred by consumers for terminating transaction relationships and initiating a new relation" (Oyeniyi & Abiodun, 2010, p. 112) and "the onetime costs that customers associate with the process of switching from one service provider to another" (Burnham et al., 2003, p. 110). Also, according to Lee et al. (2001, p. 36), switching costs are "costs that the consumer incurs by changing providers that they would not incur if they stayed with their current provider".

Switching barriers which include interpersonal relationships, perceived switching costs and the attractiveness of alternatives are important factors impacting a customer's decision to remain with a service provider that makes customer defection difficult or costly (Jones et al., 2000). According to Pirc (2008), understanding customer propensity to react to competitors' marketing actions to switch can provide valuable insight into the study of determinants of relationship maintenance and customer loyalty. Patterson and Smith (2003) have examined six potential switching barriers such as search costs, loss of social bonds, setup costs, functional risk, the attractiveness of alternatives, and loss of special treatment benefits as propensity to stay with services providers. Oyeniyi and Abiodun (2010) declare that several critical costs such as costs of informing others such as friends, colleagues, and business associates about the change, costs of acquiring a new services package or connection, costs associated with breaking long-standing relationships 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. Customers may be loyal due to high switching barriers or lack of real alternatives (Andreassen & Lanseng, 1997). Switching costs directly affect customer loyalty (Aydin et al.,

2005). As such, switching costs have a significant positive effect on customer loyalty in the retail market (Xhema et al., 2018). Accordingly, the following hypothesis was formulated to test the impact of switching costs on customer loyalty.

H $_5$: Switching costs have a significant positive impact on customer loyalty.

Materials and Methods

The research onion presented by Saunders et al. (2011) specifies the issues underlying the choice of data collection techniques and analysis procedures. The first two outer layers represent the research philosophy and research approach. This study involves the objectivism perspective as the ontology, the positivism approach under epistemology and the quantitative approach as the methodology. Moreover, since the study focuses on theory testing rather than theory building, the deductive approach was adopted. The survey is a popular and common strategy in business research and is usually associated with the deductive approach (Saunders et al., 2011). Therefore, a customer survey was conducted to collect data. A structured questionnaire was used, and the responses were scaled from strongly disagree (1) to strongly agree (7) with a seven-point Likert scale. The unit of analysis of the study involves mobile phone subscribers, and the sample of the study comprises 755 mobile phone subscribers.

The main objective of the study is to - 36 -ecognize major determinants which affect customer loyalty in the context of the mobile telecommunications industry. Accordingly, customer satisfaction, perceived value, corporate image, loyalty programmes and switching costs were selected as the major determinants of customer loyalty within the context of the mobile telecommunications industry as depicted in Figure 1. The scale items to measure the variables of the study were derived referring to the literature. Accordingly, customer satisfaction was adopted from Oliver (1999) and Otto et al. (2020), the perceived value was adopted from Woodruff (1997) and Nyadzayo & Khajehzadeh (2016), corporate image was adopted from Aydin & Ozer (2005) and Khoo (2020), loyalty programmes were adopted from Yi & Jeon (2003) and Melnyk & Bijmolt (2015), and switching costs were adopted from Burnham et al. (2003) and Oyeniyi & Abiodun (2010), and customer loyalty was adopted from Andreassen & Lindestad (1998), Oliver (1999) and Watson et al. (2015).

The sample represents mobile phone subscribers who are employed in both the private sector and the public sector. Moreover, self-employed businessmen and entrepreneurs as well as students both college students, and undergraduates in universities were also selected since the perceptions of all these categories are equally important. Accordingly, data were collected using a printed questionnaire from 222 public sector employees and 33 self-employed businessmen and entrepreneurs while 245 private sector employees and 255 students were reached via Google form as per their convenience and interest.

The sample comprises 306 (40.5%) female respondents and 449 (59.5%) male respondents. Also, the sample comprises different age categories of mobile phone subscribers. Accordingly, 84 subscribers are college students who represent the teen-age category. The age category of '20 - 40' includes 443 subscribers.
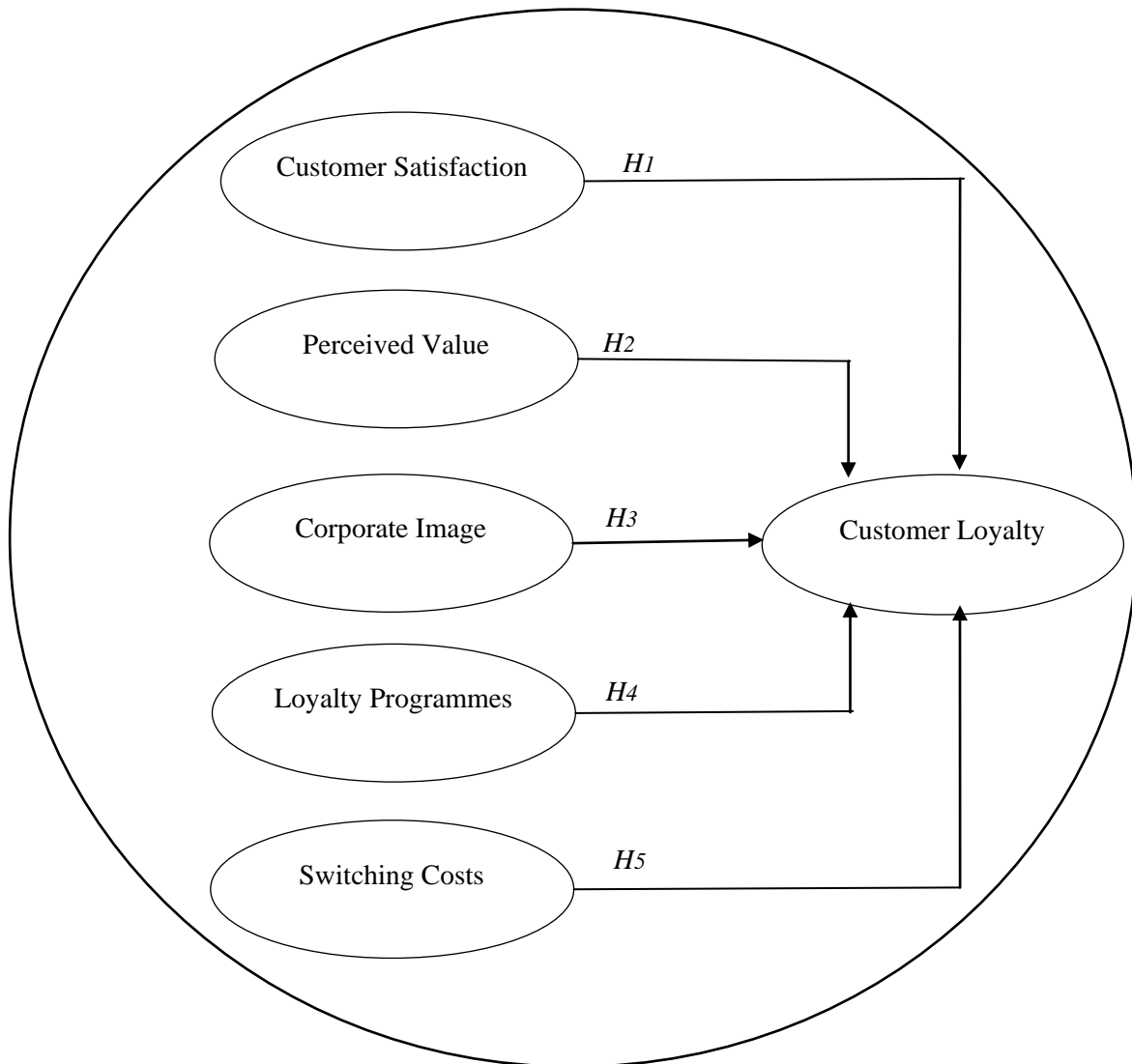
Figure 1. The Conceptual Model of Customer Loyalty

Moreover, the age category above 40 represents 228 subscribers. The sample composition in terms of gender and age is appropriate since the perceptions of all these categories are equally important to represent the evaluation of mobile phone services and customer loyalty.

In terms of the duration of patronage to the mobile telecommunication services, 245 subscribers have enjoyed 3 to 5 years of patronage. The majority of the respondents, for instance, 318 subscribers have been using their current mobile service network for 6 to 10 years. Moreover, 114 subscribers in the sample have used their service network for over 10 years. The sample representation in terms of the number of years of patronage is very important since a longer time period of usage is a good indicator for demonstrating a higher level of loyalty.

Table 1 depicts the scale items of the variables of the study. The items which reported 0.7 and above of the standardized loading produced by Structural Equation Modeling 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 1: Variables and Scale Items of the Study

Variables	Scale Items	Item Code	Factor Loading	Reference
Customer Satisfaction	This service provider has met my expectations.	CS 1	.88	Oliver (1999), Otto et al. (2020)
	I Enjoy a successful service offered by service provider.	CS 2	.89	
	Overall, I am satisfied with this service.	CS 3	.82	
Perceived Value	Service provider offers more value for money.	PV 1	.75	Woodruff (1997), Nyadzayo & Khajehzadeh (2016)
	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	.82	Aydin & Ozer (2005), Khoo (2020)
	The company is a leading firm in the industry.	CI 2	.79	
	The brand frequently appears in media channels.	CI 3	.83	
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	.88	
	Winners are awarded with valuable prizes.	LP 3	.80	
Switching Cost	Switching to a new service provider incurs monetary cost.	SC 1	.75	Burnham et al. (2003), Oyeniyi & Abiodun (2010)
	It is required to spend a considerable time to find a new service provider.	SC 2	.70	
	Afraid of breaching social bonds due to the change of the existing service network and mobile number.	SC 3	.70	
Customer Loyalty	Prefer the brand (service provider) over competitors.	CL 1	.89	Andreassen & Lindestad (1998), 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	

The Model of Determinants of Customer Loyalty

Confirmatory factor analysis is treated as theory testing rather than theory building which is used as the most direct method of validating the results of a study (Schreiber et al., 2006; Byrne, 2010; Hair et al., 2014). Accordingly, confirmatory factor analysis was employed to

examine the study constructs of the model (Figure 2). Subsequently, the structural equation modelling technique was used to test the effect of loyalty determinants on customer loyalty.
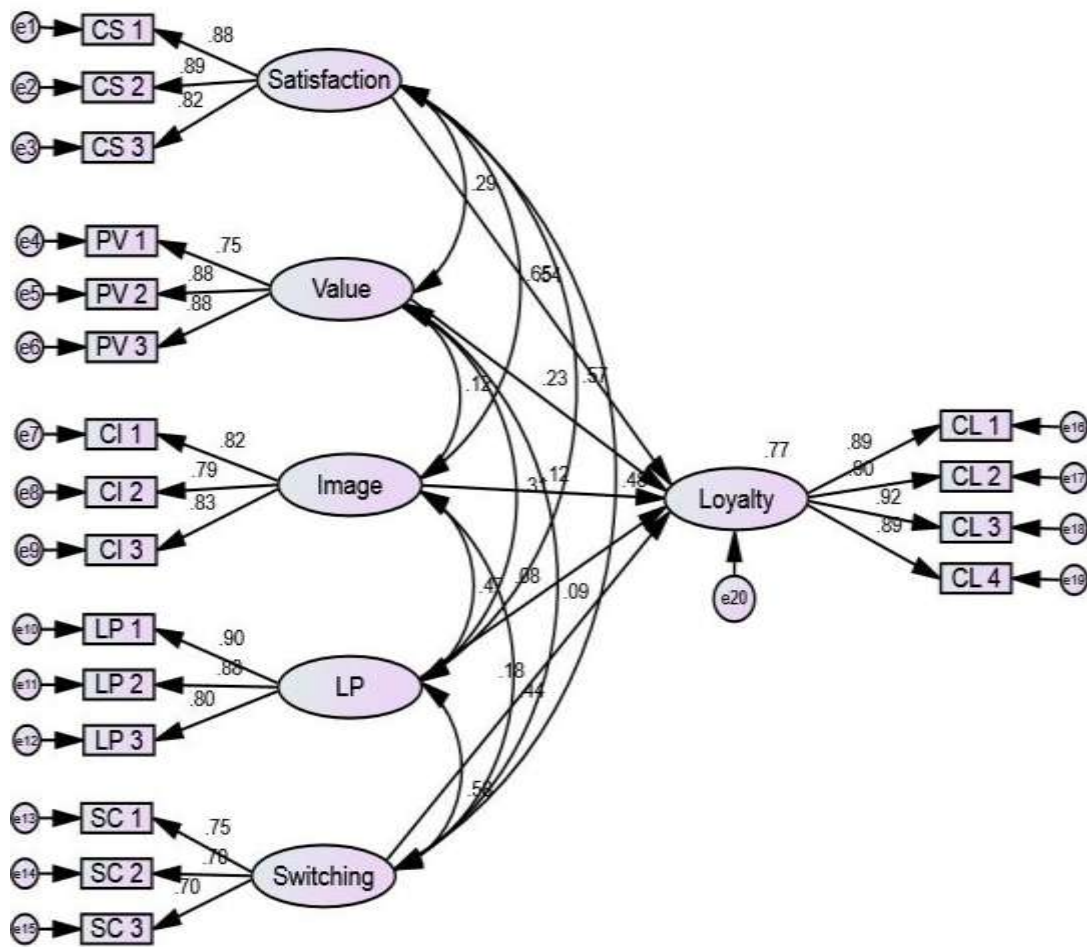

Figure 2. The Structural Model of the Determinants of Customer Loyalty

The model $\chi 2$ is significant ($\chi 2 = 684.457$ with 137 degrees of freedom). The *p*-value associated with the result is significant which is to be expected given the large sample size ($N = 755$). Confirmatory factor analysis considers many fit indices which are coming under three major categories of absolute fit indices, incremental fit indices and parsimony fit indices to validate the model (Hu & Bentler, 1999; Byrne, 2010; Hair et al., 2014).

Table 2: Fit Indices of the Measurement Model

Goodness of Fit Indices	Value
Chi Square ($\chi 2$)	1239.49 (*P*=0.000)
Degree of freedom	271
Absolute Fit Indices	
Normed Chi Square value (CMIN/DF)	4.996 (< 5)
RMSEA	0.073 (< 0.08)
Goodness of Fit Index (GFI)	0.915 (> 0.9)

Incremental Fit Indices		
Comparative Fit Index (CFI)	0.949 (> 0.9)	
Normed Fit Index (NFI)	0.937 (> 0.9)	
Parsimony Fit Index		
Adjusted Goodness of Fit Index (AGFI)	0.883 (> 0.8)	

As Table 2 depicted, under Absolute Fit Indices, Normed Chi Square value (CMIN/DF) should be below 5. The value of the Normed Chi Square of the study is reported as 4. 996 which is satisfactory. Moreover, Root Mean Square Error of Approximation (RMSEA) value should be below 0.08 as the threshold value where the study has reported 0.073 which is also satisfactory. Goodness of Fit Index (GFI) value is 0.915 which is above the threshold level of 0.9 and is treated as a good indicator.

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 0.949 (CFI) and 0.937 (NFI) respectively. Moreover, the Adjusted Goodness of Fit Index as the Parsimony Fit Index indicates the value of 0.883 which is above the threshold value of 0.8. Accordingly, all key indices have reported the desired levels which are above the threshold level of each of the indices, thus fit the measurement model statistically.

Construct Validity and Reliability of the Model

It is required to assess the validation of a model using convergent validity and discriminant validity (Fornell & Larcker, 1981; Hu & Bentler, 1999; Byrne, 2010; MacKenzie et al., 2011; Hair et al., 2014). Construct validity refers to the extent to which a set of measured items actually reflects the theoretical latent construct those items are designed to measure (Hair et al., 2014). Convergent validity, which should be of 0.5 or higher value of AVE, is assessed with the items that are indicators of a specific construct converge or share a high proportion of variance in common (Hu & Bentler, 1999; Byrne, 2010; Hair et al., 2014) whereas discriminant validity refers as "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 3 shows the Average Variance Extracted (along the diagonal) of each latent construct, correlations (below the diagonal) and squared correlations (above the diagonal) of variables and the composite reliability values of the variables of the study. Accordingly, all constructs have reported AVE value above 0.5 confirming the convergent validity.

Table 3: AVE, Correlations, Squared Correlations and Composite Reliability among the Variables of the Model

Constructs	Perceived Value	Corporate Image	Loyalty Programmes	Switching Costs	Customer Satisfaction	Customer Loyalty	Composite Reliability
Perceived Value	.70	.01	.09	.01	.08	.19	.876

Corporate Image	.12	.66	.22	.19	.42	.37	.854
Loyalty Programmes	.31	.47	.74	.34	.33	.39	.896
Switching Costs	.09	.44	.58	.52	.23	.31	.760
Customer Satisfaction	.29	.65	.57	.48	.75	.64	.898
Customer Loyalty	.44	.61	.62	.56	.80	.81	.945

*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 3 can be used to assess the discriminant validity of the constructs as well. Discriminant validity can be evaluated by comparing the Average Variance-Extracted values for any two constructs with the squared correlation estimate between the two constructs or comparing the square root of average variance-extracted values with the correlation estimate between the two constructs (Fornell & Larcker, 1981; MacKenzie et al., 2011; Hair et al., 2014). The AVE should be greater than the squared correlation estimates of each construct to confirm the discriminant validity which is also satisfactory in the study.

The internal consistency among the items of a construct commonly known as reliability has a high weight in social science research. Either Cronbach Alpha value or Composite Reliability value can be used as the key tools used to measure reliability (Fornell & Larcker, 1981; Raykov, 1997, Cavana et al., 2001; Hair et al., 2007; MacKenzie et al., 2011). Table 3 shows that all variables used in the study are reliable with the reliability values above 0.7 of Composite Reliability.

The Impact of Loyalty Determinants on Customer Loyalty

The study was conducted to examine the impact of loyalty determinants on customer loyalty in the context of the mobile telecommunications industry. As illustrated in Figure 2, the structural model has produced satisfactory results.

Table 4: Regression Statistics of the Structural Model of the Study

Study Variables	Standardized Regression (β)	Significance Level (P)
Perceived Value	.231	.000
Corporate Image	.118	.000
Loyalty Programmes	.078	.023
Switching Costs	.182	.000
Customer Satisfaction	.541	.000

Table 4 presents the regression statistics of the study which show that all five variables are statistically significant and have positive impact on customer loyalty. More importantly, it denotes

that customer satisfaction plays a major role among the loyalty determinants where it has a very strong significant impact on customer loyalty ($P<0.01$). Accordingly, customer satisfaction has a decisive power and has the strongest effect on customer loyalty in the context of the mobile telecommunications industry. Next, perceived value with a considerable impact has a positive effect on loyalty ($P<0.01$). Switching costs although treated as barriers for customer defection also have a considerable level of significant positive impact on loyalty ($P<0.01$). Corporate image also has a positive significant impact on customer loyalty ($P<0.01$). Loyalty programmes have a significant but moderate level of impact indicating β value of 0.78 ($P<0.05$) on customer loyalty in the context of the mobile telecommunications industry. However, compared to other loyalty determinants, loyalty programmes have the least impact on loyalty. According to the results of the study, all the hypotheses of the study; *H1, H2, H3, H4 and H5* are accepted.

Results and Discussion

Xhema et al. (2018) confirm that switching costs and corporate image have significant positive effects on customer loyalty in retail market settings. Ngo and Pavelkova (2017) state that companies employ switching costs as barriers to prevent customer defection which affect customer loyalty. Wiardi et al. (2020) identify perceived value, store image and customer satisfaction as determinants of loyalty that have positive and significant relationships with store loyalty. Khoa (2021) also declares that perceived value has a significant impact on customer loyalty. Lin and Wang (2006) also affirm that perceived value and satisfaction are significant predictors of customer loyalty. Alam and Noor (2020) assert that customer loyalty is positively and significantly influenced by corporate image. Chaudhuri et al., (2019) reveal that introducing strategically designed loyalty programmes can dramatically increase both short-term and long-term firm performance which ultimately contributes to customer loyalty. Accordingly, the results of the present study are similar to all these studies in examining the determinants of customer i.e., perceived value, corporate image, loyalty programmes and switching costs.

The examination of the relationship between customer satisfaction and customer loyalty has drawn a higher interest in the marketing context (Almohaimmeed, 2019; Cobelli & Chiarini, 2020). Meanwhile, Jere and Mukupa (2018) identify that customer satisfaction has the highest impact on customer loyalty among loyalty drivers in the mobile telecommunications industry in Zambia. Omoregie et al. (2019) also confirm that customer satisfaction has the highest significant impact on loyalty with the evidence from the retail banking industry in Ghana. Moreover, Slack and Singh (2020) state that customer satisfaction is statistically significant in influencing customer loyalty in the supermarket context. Additionally, customer satisfaction has a positive effect on loyalty in telecommunications services (Demir et al., 2021) and in the sports and fitness context (Moura & Cunha, 2019) as well. Raza et al., (2020) also identify that e-satisfaction has a significant positive impact on e-customer loyalty in the internet banking context. The present study affirms that customer satisfaction has a decisive power with the highest impact on loyalty in the context of the mobile telecommunications service industry.

Managerial Implications

The outcome of the study provides a better source of inputs to the service providers to understand to what extent their subscribers become loyal and to what factor. For instance, the

results of the study depict that customer satisfaction is the most crucial determinant of customer loyalty in the context of the mobile telecommunications industry. The relationship between customer satisfaction and customer loyalty is well-established in the marketing literature and the current study confirms this relationship. Therefore, service providers should be dedicated to satisfying the needs of their subscribers, if it is required to enhance the level of loyalty among subscribers. Moreover, service providers should take necessary steps to deliver more value for money paid by the subscribers, and more benefits to make subscribers feel the higher perceived value of the services since perceived value significantly impacts loyalty. Companies must maintain a good image among the public and should appear in media often to strengthen the bond with the customers since the corporate image of the service provider is also a matter of loyalty.

Service providers can use switching costs effectively as switching barriers in the mobile telecommunications industry since subscribers tend to remain with the existing service provider due to switching costs, especially they are afraid to breach the social bonds. Loyalty programmes are also significantly affected customer loyalty but at a moderate level. Therefore, it is recommended to strategically design loyalty programmes for rewarding customers without any bias or discrimination.

Conclusions

The concept of customer loyalty has drawn greater attention in the marketing context (Oliver, 1999; Watson et al., 2015; Moura & Cunha, 2019; Cobelli & Chiarini, 2020; Slack & Singh, 2020; Raza et al., 2020). The study was conducted to evaluate the major determinants of customer loyalty in the context of the mobile telecommunications service industry in Sri Lanka. Structural Equation Modeling technique was used for data analysis, and it was revealed that five determinants namely, customer satisfaction, perceived value, corporate image, loyalty programmes and switching costs have statistically significant impact on customer loyalty while customer satisfaction has the highest significant impact on loyalty.

The current study mainly focused on evaluating five key determinants only, which can be treated as one of the limitations since there are more factors such as service quality, trust, commitment, CSR and CRM that affect customer loyalty. However, these five factors were selected as a result of an extensive literature survey. Therefore, future research can direct towards exploring more determinants of customer loyalty in the mobile telecommunications industry as well as in other service industries. More importantly, the nature and the level of loyalty is differed according to the cultural differences. Since Sri Lanka is a country where customers represent different cultures in terms of language, religion and consumption habits, future research studies would be conducted to evaluate and compare how customer loyalty is different and in what contexts among different cultures. The outcome of such studies might have a significant contribution to the theoretical implications.

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