Determinants of Customer Loyalty in the Mobile Telecommunications Sector

Received 17 December 2021
Revised 28 May 2022
Accepted 01 June 2022

Karunaratna A. C.
Department of Marketing, Faculty of Management and Finance, University of Ruhuna, Sri Lanka
acruhuna@gmail.com

Kumara P. A. P. S.
Department of Marketing, Faculty of Management and Finance, University of Ruhuna Sri Lanka.

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.

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

SLJMS

Sri Lanka Journal of Management Studies
Vol 3 – Issue II, 2021
pp, 30 – 52
2682 - 7298

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).

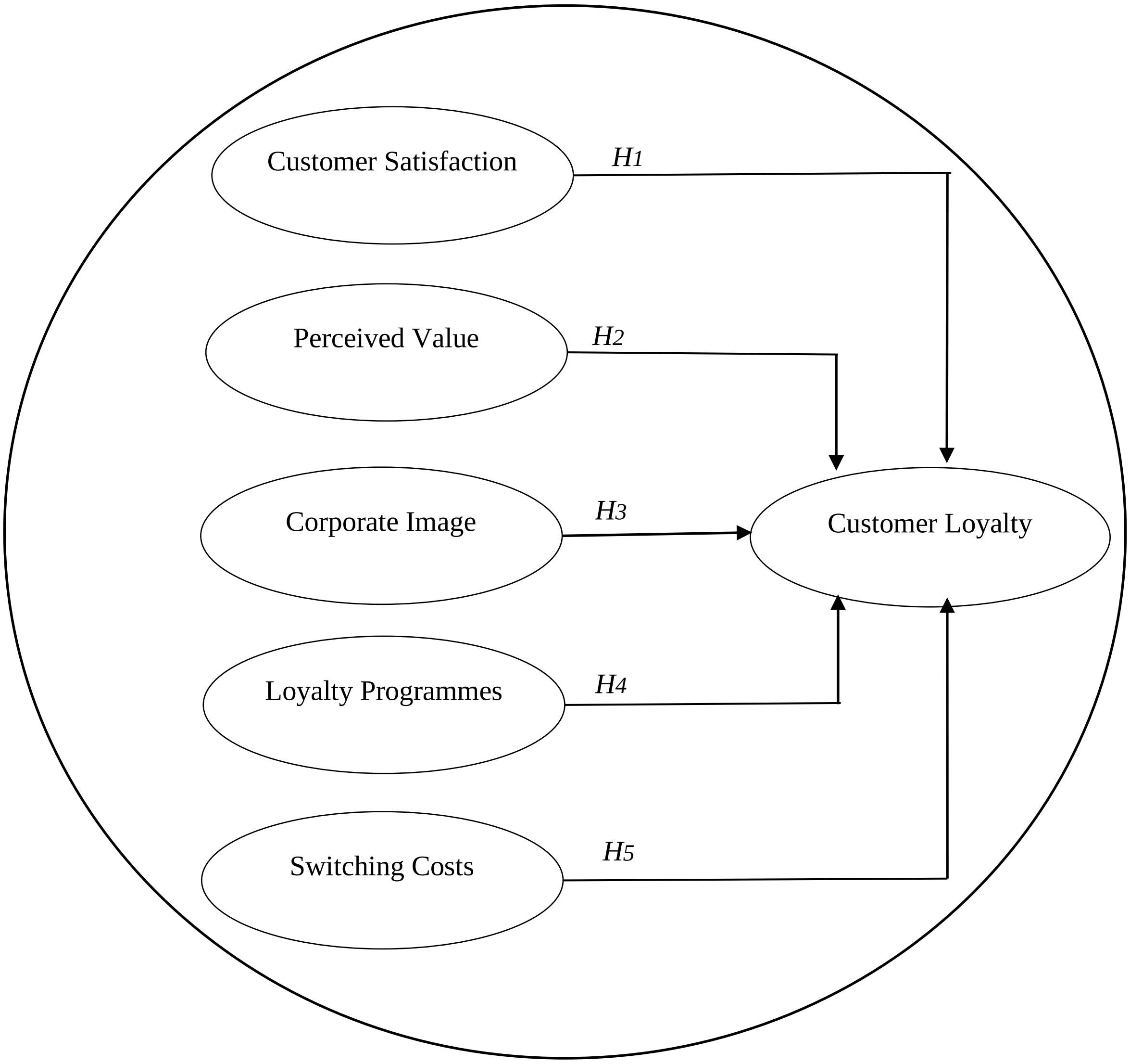

Figure 1. The Conceptual Model of Customer Loyalty

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. 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	SC 3	.70	

	mobile number.			
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.

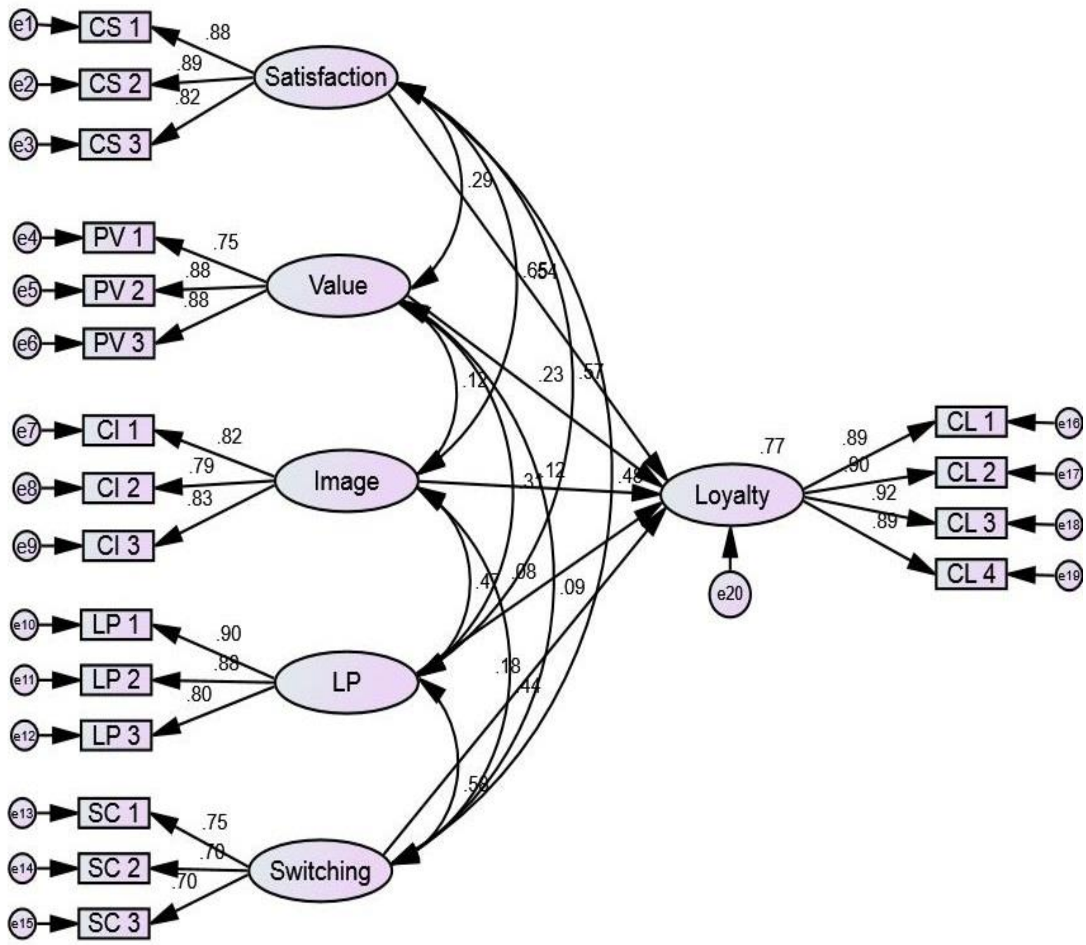

Figure 2. The Structural Model of the Determinants of Customer Loyalty

The model $\chi2$ is significant ($\chi2$ = 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 ($\chi2$)	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.

References

Akroush, M. N., & Mahadin, B. K. (2019). An intervariable approach to customer satisfaction and loyalty in the internet service market. *Internet Research*, *29*(4), 772-798. https://doi.org/10.1108/IntR-12-2017-0514

Alam, M. M. D., & Noor, N. A. M. (2020). The Relationship between Service Quality, Corporate Image, and Customer Loyalty of Generation Y: An Application of S-O-R Paradigm in the Context of Superstores in Bangladesh. *SAGE Open*, *10*(2), 1-19. https://doi.org/10.1177/2158244020924405

Almohaimmeed, B. (2019). Pillars of customer retention: An empirical study on the influence of customer satisfaction, customer loyalty, customer profitability on customer retention. *Serbian Journal of Management*, *14*(2), 421-435. https://doi.org/10.5937/sjm14-15517

Andreassen, W. T., & Lanseng, E. (1997). The Principal's and agents' contribution to customer loyalty within an integrated services distribution channel: An external perspective. *European Journal of Marketing*, *31*(7), 487-503. https://doi.org/10.1108/03090569710176637

Andreassen, T. W., & Lindestad, B. (1998). Customer loyalty and complex services: The impact of corporate image on quality, customer satisfaction and loyalty for customers with varying degrees of service expertise. *International Journal of Service Industry Management*, *9*(1), 7-23. https://doi.org/10.1108/09564239810199923

Arbore, A., & Estes, Z. (2013). Loyalty program structure and consumers' perceptions of status: Feeling special in a grocery store? *Journal of Retailing and Consumer Services*, *20*(5), 439-444. https://doi.org/10.1016/j.jretconser.2013.03.002

Aydin, S., & Ozer, G. (2005). The analysis of antecedents of customer loyalty in the Turkish mobile telecommunication market. *European Journal of Marketing*, *39*(7/8), 910-925. https://doi.org/10.1108/03090560510601833

Aydin, S., Ozer, G., & Arasil, O. (2005). Customer loyalty and the effect of switching costs as a moderator variable: A case in the Turkish mobile phone market. *Marketing Intelligence & Planning, 23*(1), 89-103. https://doi.org/10.1108/02634500510577492

Ball, D., Coelho, P. S., & Machas, A. (2004). The role of communication and trust in explaining customer loyalty: An extension of the ECSI model. *European Journal of Marketing*, *38*(9/10), 1272-1293. https://doi.org/10.1108/03090560410548979

Beerli, A., Martin, J. D., & Quintana, A. (2004). A model of customer loyalty in the retail banking market. *European Journal of Marketing*, *38*(1/2), 253-275.https://doi.org/10.1108/03090560410511221

Bolton, R. N., & Drew, J. H. (1991). A Multistage Model of Customers' Assessments of Service Quality and Value. *Journal of Consumer Research*, *17*(4), 375-384. https://doi.org/10.1086/208564

Bowen, J. T., & McCain, S. L. C. (2015). Transitioning loyalty programs: A commentary on the relationship between customer loyalty and customer satisfaction. *International Journal of Contemporary Hospitality Management*, *27*(3), 415-430.https://doi.org/10.1108/IJCHM-07-2014-0368

Bowen, J. T., & Shoemaker, S. (2003). Loyalty: A Strategic Commitment. *The Cornell Hotel and Restaurant Administration Quarterly, 44*(5-6), 31-46. https://doi.org/10.1016/S0010-8804(03)90105-4

Byrne, B. M. (2010), *Structural Equation Modeling with AMOS: Basic Concepts, Applications, and Programming,* Taylor & Francis, New York.

Burnham, T. A., Frels, J. K., & Mahajan, V. (2003). Consumer Switching Costs: A Typology, Antecedents, and Consequences. *Journal of the Academy of Marketing Science, 31*(2), 109-126. https://doi.org/10.1177/0092070302250897

Cavana, R. Y., Delahaye, B. L., & Sekaran, U. (2001). *Applied Business Research: Qualitative and Quantitative Methods*, John Wiley & Sons, Queensland.

Chaudhuri, M., Voorhees, C. M., & Beck, J. M. (2019). The effects of Loyalty programme introduction and design on short-and long-term sales and gross profits. *Journal of the Academy of Marketing Science*, *47*(4), 640-658. https://doi.org/10.1007/s11747-019-00652-y

Chen, H. T., & Li, X. (2017). The contribution of mobile social media to social capital and psychological well-being: Examining the role of communicative use, friending and self-disclosure. *Computers in Human Behaviour*, *75*, 958-965. https://doi.org/10.1016/j.chb.2017.06.011

Chen, S. (2012). The customer satisfaction-loyalty relation in an interactive e-service setting: The mediators. *Journal of Retailing and Consumer Services*, *19*(2), 202-210. https://doi.org/10.1016/j.jretconser.2012.01.001

Cobelli, N., & Chiarini, A. (2020). Improving customer satisfaction and loyalty through mHealth service digitalization: New challenges for Italian pharmacists. *The TQM Journal*, *32*(6), 1541-1560. https://doi.org/10.1108/TQM-10-2019-0252

Demir, A., Budur, T., & Heshmati, A. (2021). Antecedents of trust, corporate image, and switching costs: a case in telecommunication services in the Kurdistan region of Iraq. *International Journal of Mobile Communications*, *19*(1), 53-74. https://doi.org/10.1504/IJMC.2021.111892

Deng, Z., Zhang, J., Zhao, L., Lu, Y., & Wei, K. K. (2009). Customer Satisfaction and Loyalty of Mobile Services. *Eighth International Conference on Mobile Business*, Dalian, China, 27-28 June 2009, 115-119. https://doi.org/10.1109/ICMB.2009.27

Dowling, G. R., & Uncles, M. (1997). Do Customer Loyalty Programs Really Work? *Sloan Management Review*, *38*(4), 71-82.

Dutton, J. E., Dukerich, J. M., & Harquail, C. V. (1994). Organizational Images and Member Identification. *Administrative Science Quarterly*, *39*(2), 239-263. https://doi.org/10.2307/2393235

Eshghi, A., Haughton, D., & Topi, H. (2007). Determinants of customer loyalty in the wireless telecommunications industry. *Telecommunications Policy*, *31*(2), 93-106. https://doi.org/10.1016/j.telpol.2006.12.005

Fatima, T., Malik, S. A., & Shabbir, A. (2018). Hospital healthcare service quality, patient satisfaction and loyalty: An investigation in context of private healthcare systems. *International Journal of Quality & Reliability Management*, *35*(6), 1195-1214. https://doi.org/10.1108/IJQRM-02-2017-0031

Fornell, C. (1992). A National Customer Satisfaction Barometer: The Swedish Experience. *Journal of Marketing*, *56*(1), 6-21. https://doi.org/10.1177/002224299205600103

Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, *18*(1), 39-50. https://doi.org/10.1177/002224378101800104

Gambarov, V., Sarno, D., Hysa, X., Calabrese, M., & Bilotta, A. (2017). The role of loyalty programs in healthcare service ecosystems. *The TQM Journal*, *29*(6), 899-919. https://doi.org/10.1108/TQM-02-2017-0019

Ganesh, J., Arnold, M. J., & Reynolds, K. E. (2000). Understanding the Customer Base of Service Providers: An Examination of the Differences between Switchers and Stayers. *Journal of Marketing*, *64*(3), 65-87. https://doi.org/10.1509/jmkg.64.3.65.18028

Gerpott, T. J., Rams, W., & Schindler, A. (2001). Customer retention, loyalty, and satisfaction in the German mobile cellular telecommunications market. *Telecommunications Policy*, *25*(4), 249-269. https://doi.org/10.1016/S0308-5961(00)00097-5

Gurlek, M., Duzgun, E., & Uygur, S. M. (2017). How does corporate social responsibility create customer loyalty? The role of corporate image. *Social Responsibility Journal*, *13*(3), 409-427. https://doi.org/10.1108/SRJ-10-2016-0177

Hair, J. F., Money, A. H., Samouel, P., & Page, M. (2007). *Research Methods for Business*, John Wiley & Sons, New Jersey.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). *Multivariate Data Analysis*, Prentice Hall, New Jersey.

Hapsari, R., Clemes, M. D., & Dean, D. (2017). The impact of service quality, customer engagement and selected marketing constructs on airline passenger loyalty. *International Journal of Quality and Service Sciences*, *9*(1), 21-40. https://doi.org/10.1108/IJQSS-07-2016-0048

Hu, L., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling: A Multidisciplinary Journal*, *6*(1), 1-55. https://doi.org/10.1080/10705519909540118

Inegbedion, H., & Obadiaru, E. (2019). Modelling brand loyalty in the Nigerian telecommunications industry. *Journal of Strategic Marketing*, *27*(7), 583-598. https://doi.org/10.1080/0965254X.2018.1462842

Izogo, E. E. (2017). Customer loyalty in the telecom service sector: the role of service quality and customer commitment. *The TQM Journal*, *29*(1), 19-36. https://doi.org/10.1108/TQM-10-2014-0089

Izogo, E. E., & Ogba, I. E. (2015). Service quality, customer satisfaction and loyalty in automobile repair services sector. *International Journal of Quality & Reliability Management*, *32*(3), 250-269. https://doi.org/10.1108/IJQRM-05-2013-0075

Jere, M. G., & Mukupa, A. (2018). Customer satisfaction and loyalty drivers in the Zambian mobile telecommunications industry. *Journal of Business and Retail Management Research*, *13*(2), 120-128. https://doi.org/10.24052/JBRMR/V13IS02/ART-11

Jones, T. O., & Sasser, W. E. (1995). Why Satisfied Customers Defect. *Harvard Business Review*, *73*(6), 88-99.

Jones, M. A., Mothersbaugh, D. L., & Beatty, S. E. (2000). Switching barriers and repurchase intentions in services. *Journal of Retailing*, *76*(2), 259-274. https://doi.org/10.1016/S0022-4359(00)00024-5

Jones, M. A., Reynolds, K. E., Mothersbaugh, D. L., & Beatty, S. E. (2007). The Positive and Negative Effects of Switching Costs on Relational Outcomes. *Journal of Service Research, 9*(4), 335-355. https://doi.org/10.1177/1094670507299382

Kanakaratne, M. D. S., Bray, J., & Robson, J. (2020). The influence of national culture and industry structure on grocery retail customer loyalty. *Journal of Retailing and Consumer Services*, *54*. https://doi.org/10.1016/j.jretconser.2019.102013

Kandampully, J., & Suhartanto, D. (2000). Customer loyalty in the hotel industry: the role of customer satisfaction and image. *International Journal of Contemporary Hospitality Management*, *12*(6), 346-351. https://doi.org/10.1108/09596110010342559

Khoa, B. T. (2021). The impact of the personal data disclosure's tradeoff on the trust and attitude loyalty in mobile banking services. *Journal of Promotion Management*, *27*(4), 585-608. https://doi.org/10.1080/10496491.2020.1838028

Khoo, K. L. (2020). A study of service quality, corporate image, customer satisfaction, revisit intention and word-of-mouth: evidence from the KTV industry. *PSU Research Review*, Article in press. https://doi.org/10.1108/PRR-08-2019-0029

Khudhair, H. Y., Jusoh, A., Mardani, A., Nor, K. M., & Streimikiene, D. (2019). Review of scoping studies on service quality, customer satisfaction and customer loyalty in the airline industry. *Contemporary Economics*, *13*(4), 375-387. https://ssrn.com/abstract=3545228

Kim, Y. E., & Lee, J. W. (2010). Relationship between corporate image and customer loyalty in mobile communications service markets. *African Journal of Business Management*, *4*(18), 4035-4041. https://ssrn.com/abstract=2690511

Koo, B., Yu, J., & Han, H. (2020). The role of loyalty programs in boosting hotel guest loyalty: Impact of switching barriers. *International Journal of Hospitality Management*, *84*. https://doi.org/10.1016/j.ijhm.2019.102328

Kotler, P., & Keller, K. L. (2006). *Marketing Management.* Prentice-Hall, New Jersey.

Kwiatek, P., Morgan, Z., & Thanasi-Boce, M. (2020). The role of relationship quality and loyalty programs in building customer loyalty. *Journal of Business & Industrial Marketing*, *35*(11), 1645-1657. https://doi.org/10.1108/JBIM-02-2019-0093

Lai, F., Griffin, M., & Babin, B. J. (2009). How quality, value, image and satisfaction create loyalty at a Chinese telecom. *Journal of Business Research*, *62*(10), 980-986. https://doi.org/10.1016/j.jbusres.2008.10.015

Lee, J., Lee, J., & Feick, L. (2001). The impact of switching costs on the customer satisfaction-loyalty link: mobile phone service in France. *Journal of Services Marketing*, *15*(1), 35-48. https://doi.org/10.1108/08876040110381463

Leenheer, J., Van Heerde, H. J., Bijmolt, T. H. A., & Smidts, A. (2007). Do loyalty programmes really enhance behavioural loyalty? An empirical analysis accounting for self-selection members. *International Journal of Research in Marketing*, *24*(1), 31-47. https://doi.org/10.1016/j.ijresmar.2006.10.005

Lin, H. H., & Wang, Y. S. (2006). An examination of the determinants of customer loyalty in mobile commerce contexts. *Information & Management*, *43*(3), 271-282. https://doi.org/10.1016/j.im.2005.08.001

Lin, J., Lobo, A., & Leckie, C. (2017). The role of benefits and transparency in shaping consumers' green perceived value, self-brand connection and brand loyalty. *Journal of Retailing and Consumer Services*, *35*, 133-141. https://doi.org/10.1016/j.jretconser.2016.12.011

MacKenzie, S. B., Podsakoff, P. M., & Podsakoff, N. P. (2011). Construct Measurement and Validation Procedures in MIS and Behavioural Research: Integrating New and Existing Techniques. *MIS Quarterly*, *35*(2), 293-334. https://doi.org/10.2307/23044045

Martinez, P. (2015). Customer loyalty: exploring its antecedents from a green marketing perspective. *International Journal of Contemporary Hospitality Management*, *27*(5), 896-917. https://doi.org/10.1108/IJCHM-03-2014-0115

McMullan, R. (2005). A multiple-item scale for measuring customer loyalty development. *Journal of Services Marketing*, 19(7), 470-481. https://doi.org/10.1108/08876040510625972

Melnyk, V., & Bijmolt, T. (2015). The effects of introducing and terminating loyalty programs. *European Journal of Marketing*, *49*(3/4), 398-419. https://doi.org/10.1108/EJM-12-2012-0694

Meyer-Waarden, L. (2008). The influence of loyalty programme membership on customer purchase behaviour. *European Journal of Marketing*, *42*(1/2), 87-114. https://doi.org/10.1108/03090560810840925

Moliner, M. A. (2009). Loyalty, perceived value and relationship quality in healthcare services. *Journal of Service Management*, *20*(1), 76-97. https://doi.org/10.1108/09564230910936869

Moura e Sa, P., & Cunha, P. (2019). Drivers of customer satisfaction and loyalty in swimming pools. *The TQM Journal*, *31*(3), 436-450. https://doi.org/10.1108/TQM-09-2018-0127

Ngo, V. M., & Pavelkova, D. (2017). Moderating and mediating effects of switching costs on the relationship between service value, customer satisfaction and customer loyalty: investigation of retail banking in Vietnam. *Journal of International Studies*, *10*(1), 9-33. https://doi.org/10.14254/2071-8330.2017/10-1/1

Nguyen, N., & Leblanc, G. (2001). Corporate image and corporate reputation in customers' retention decisions in services. *Journal of Retailing and Consumer Services*, *8*(4), 227-236. https://doi.org/10.1016/S0969-6989(00)00029-1

Noordhoff, C., Pauwels, P., & Odekerken, S. G. (2004). The effect of customer card programs: A comparative study in Singapore and The Netherlands. *International Journal of Service Industry Management*, *15*(4), 351-364. https://doi.org/10.1108/09564230410552040

Nyadzayo, M. W., & Khajehzadeh, S. (2016). The antecedents of customer loyalty: A moderated mediation model of customer relationship management quality and brand image. *Journal of Retailing and Consumer Services*, *30*, 262-270. https://doi.org/10.1016/j.jretconser.2016.02.002

Oliver, R. L. (1997), *Satisfaction: A Behavioural Perspective on the Consumer*, Routledge, New York.

Oliver, R. L. (1999). Whence Consumer Loyalty? *Journal of Marketing*, *63*(4), 33-44. https://doi.org/10.1177/00222429990634s105

Omoregie, O. K., Addae, J. A., Coffie, S., Ampong, G. O. A., & Ofori, K. S. (2019). Factors influencing consumer loyalty: evidence from the Ghanaian retail banking industry. *International Journal of Bank Marketing*, *37*(3), 798-820. https://doi.org/10.1108/IJBM-04-2018-0099

Otto, A. S., Szymanski, D. M., & Varadarajan, R. (2020). Customer satisfaction and firm performance: insights from over a quarter century of empirical research. *Journal of the Academy of Marketing Science*, *48*(3), 543-564. https://doi.org/10.1007/s11747-019-00657-7

Oyeniyi, J. O., & Abiodun, J. A. (2010). Switching cost and customers loyalty in the mobile phone market: the Nigerian experience. *Business Intelligence Journal*, *3*(1), 111-121.

Papista, E., Chrysochou, P., Krystallis, A., & Dimitriadis, S. (2018). Types of value and cost in consumer-green brands relationship and loyalty behaviour. *Journal of Consumer Behaviour*, *17*(1), 101-113. https://doi.org/10.1002/cb.1690

Patterson, P. G., & Smith, T. (2003). A cross-cultural study of switching barriers and propensity to stay with services providers. *Journal of Retailing*, *79*(2), 107-120. https://doi.org/10.1016/S0022-4359(03)00009-5

Pirc, M. (2008). Mobile Service and Phone as Consumption System - the Impact on Customer Switching. *Working paper*, *6*(33), Sprouts, 22 September. https://aisel.aisnet.org/sprouts_all/151

Ravald, A., & Gronroos, C. (1996). The value concept and relationship marketing. *European Journal of Marketing*, *30*(2), 19-30. https://doi.org/10.1108/03090569610106626

Raykov, T. (1997). Estimation of composite reliability for congeneric measures. *Applied Psychological Measurement*, *21*(2), 173-184.

Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. *The TQM Journal*, *32*(6), 1443-1466. https://doi.org/10.1108/TQM-02-2020-0019

Reichheld, F. F. (2003). The One Number You Need to Grow. *Harvard Business Review. 81*(12), 46-55.

Riordan, C. M., Gatewood, R. D., & Bill, J. B. (1997). Corporate image: employee reactions and implications for managing corporate social performance. *Journal of Business Ethics, 16*(4), 401-412. https://doi.org/10.1023/A:1017989205184

Russell-Bennett, R., McColl-Kennedy, J. R., & Coote, L. V. (2007). Involvement, satisfaction, and brand loyalty in a small business services setting. *Journal of Business Research*, *60*(12), 1253-1260. https://doi.org/10.1016/j.jbusres.2007.05.001

Rust, R. T., & Zahorik, A. J. (1993). Customer Satisfaction, customer retention, and market share. *Journal of Retailing*, *69*(2), 193-215. https://doi.org/10.1016/0022-4359(93)90003-2

Salhieh, S. M. (2019). Modeling the rationality of customers' switching mobile services behaviour. *International Journal of Engineering Business Management*, *11*, 1-13. https://doi.org/10.1177/1847979019865411

Schreiber, J. B., Nora, A., Stage, F. K., Barlow, E. A., & King, J. (2006). Reporting Structural Equation Modeling and Confirmatory Factor Analysis Results: A Review. *The Journal of Educational Research*, *99*(6), 323-338. https://doi.org/10.3200/JOER.99.6.323-338

Shee, P. S. B., & Abratt, R. (1989). A new approach to the corporate image management process. *Journal of Marketing Management*, *5*(1), 63-76. https://doi.org/10.1080/0267257X.1989.9964088

Singh, J., & Sirdeshmukh, D. (2000). Agency and Trust Mechanisms in Consumer Satisfaction and Loyalty Judgements. *Journal of the Academy of Marketing Science*, *28*(1), 150-167. https://doi.org/10.1177/0092070300281014

Slack, N. J., & Singh, G. (2020). The effect of service quality on customer satisfaction and loyalty and mediating role of customer satisfaction: Supermarkets in Fiji. *The TQM Journal*, *32*(3), 543-558. https://doi.org/10.1108/TQM-07-2019-0187

Swan, J. E., & Oliver, R. L. (1989). Postpurchase communications by consumers. *Journal of Retailing*, *65*(4), 516-533.

Tabaku, E., & Kruja, D. (2019). An integrated framework for customer loyalty in the hotel sector. *Serbian Journal of Management*, *14*(1), 205-221. https://doi.org/10.5937/sjm14-18253

Terblanche, N. S., & Boshoff, C. (2006). The relationship between a satisfactory in-store shopping experience and retailer loyalty. *South African Journal of Business Management*, *37*(2), 33-43. https://doi.org/10.4102/sajbm.v37i2.600

Uncles, M. D., Dowling, G. R., & Hammond, K. (2003). Customer loyalty and customer loyalty programmes. *Journal of Consumer Marketing*, *20*(4), 294-316.

https://doi.org/10.1108/07363760310483676

Watson, G. F., Beck, J. T., Henderson, C. M., & Palmatier, R. W. (2015). Building, measuring, and profiting from customer loyalty. *Journal of the Academy of Marketing Science*, *43*(6), 790-825. https://doi.org/10.1007/s11747-015-0439-4

Wei, R., & Lo, V. H. (2006). Staying connected while on the move: Cell phone use and social connectedness. *New Media & Society*, *8*(1), 53-72. https://doi.org/10.1177/1461444806059870

Wiardi, A. H., Hadi, E. D., & Novrianda, H. (2020). Perceived Value, Store Image and Satisfaction as Antecedents of Store Loyalty Moderated by Procedural Switching Costs. *Economics and Management Media*, *35*(1), 34-51. http://dx.doi.org/10.24856/mem.v35i1.1175

Wirtz, J., Mattila, A. S., & Lwin, M. O. (2007). How effective are loyalty reward programs in driving share of wallet? *Journal of Service Research*, *9*(4), 327-334. https://doi.org/10.1177/1094670506295853

Woodruff, R. B. (1997). Customer value: The next source of competitive advantage. *Journal of the Academy of Marketing Science*, *25*(2), 139-153.

http://dx.doi.org./10.1007/BF02894350

Xhema, J., Metin, H., & Groumpos, P. (2018). Switching Costs, Corporate Image and Product Quality effect on Customer Loyalty: Kosovo Retail Market. *IFAC-PapersOnLine*, *51*(30), 287-292. https://doi.org/10.1016/j.ifacol.2018.11.303

Yi, Y., & Jeon, H. (2003). Effects of Loyalty Programs on Value Perception, Program Loyalty, and Brand Loyalty. *Journal of the Academy of Marketing Science*, *31*(3), 229-240. https://doi.org/10.1177/0092070303031003002

Yilmaz, V., Ari, E., & Gürbüz, H. (2018). Investigating the relationship between service quality dimensions, customer satisfaction and loyalty in Turkish banking sector: An application of structural equation model", *International Journal of Bank Marketing*, *36*(3), 423-440. https://doi.org/10.1108/IJBM-02-2017-0037

Zhou, R., Wang, X., Shi, Y., Zhang, R., Zhang, L., & Guo, H. (2019). Measuring e-service quality and its importance to customer satisfaction and loyalty: an empirical study in a telecom setting. *Electronic Commerce Research*, *19*(3), 477-499. https://doi.org/10.1007/s10660-018-9301-3

Zins, A. H. (2001). Relative attitudes and commitment in customer loyalty models: Some experience in the commercial airline industry. *International Journal of Service Industry Management*, *12*(3), 269-294. https://doi.org/10.1108/EUM0000000005521