UNIVERSITY OF KWAZULU-NATAL

The Impact of Corporate Brand Image on Customer Satisfaction, Loyalty and Switching Behavior: A Case Study of Mobile Telecommunications Customers in Zimbabwe

By

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DECLARATION

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ABSTRACT

Mobile telecommunication service providers in Zimbabwe are using corporate brand image to market their products and minimize brand switching which is resulting from increased market competition. The aim of the study was to investigate the impact of corporate brand image on customer satisfaction, loyalty, and switching behavior. A cross-sectional survey was conducted among a convenient sample of 385 participants in Harare, the largest city of Zimbabwe. The sample size was determined using Rao soft sample size calculator to extract an acceptable sample size. A self-administered questionnaire with a five point Likert scale was used to collect data. Data collected were tested for reliability and validity using SPSS version 20. Structural models were constructed using SPSS with Amos (version 20). Five study hypotheses were found to be statistically supported. These were: 1) mobile network service providers' brand image positively affects customer satisfaction; 2) Mobile network service providers' brand image has a positive effect on customer brand switching behaviour; 3) Customer satisfaction positively affects loyalty; 4) Customer satisfaction has an effect on consumer brand switching and corporate brand image has an indirect effect on consumer brand switching behaviour through customer satisfaction; and 5) Corporate brand image has an indirect effect on customer loyalty through customer satisfaction. Two postulated hypotheses were not statistically supported and these are: 1) Mobile network service providers' brand image has a positive effect on customer loyalty, and 2) customer satisfaction has an effect on consumer brand switching in the telecommunications sector. The researcher recommends marketers to take the present findings into consideration when designing promotional strategies for mobile network services. Marketers are also recommended to build a positive corporate brand image by participating in corporate social responsibility, improving the shopping environment, service quality and building good corporate reputation and identity for their organisations.

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List of Acronyms and Abbreviations

AtB	Attitude towards Behaviour
CFA	Confirmatory Factor Analysis
CTQ	Critical to Quality
EFA	Exploratory Factor Analysis
GST	General Systems Theory
KMO	Kaiser-Meyer Olkin
M	Mean
PBC	Perceived Behavioural Control
POTRAZ	Postal and Telecommunications Authority of Zimbabwe
SD	Standard Deviation
SIM	Subscriber Identity Module
SMS	Short Message Services
SN	Subjective Norms
SPAT	Switching Path Analysis Technique
SPSS	Statistical Package for Social Sciences
TPB	Theory of Planned Behaviour
ZIMSTAT	Zimbabwe National Statistics Agency

CHAPTER 1: INTRODUCTION

1.1 Background to the study

Competition is high among the three mobile network providers in Zimbabwe, namely, Econet Wireless Zimbabwe, Netone and Telecel Zimbabwe and the situation is exacerbated by a relatively high demand for mobile telecommunications services, which is common in the developing world (Hwambo, Shamhuyenhanzva and Sandada, 2018). However, in the past two decades competition has also increased in the mobile telecommunications sector following the deregulation of the telecommunications sector in many emergent economies in Africa (Musingarimi, Nyagadza and Vingirayi, 2020).

According to a POTRAZ Report (2012), telecommunications companies in Zimbabwe are governed by the Postal and Telecommunications Authority of Zimbabwe (POTRAZ), which was formed in 2000 under the Postal and Telecommunications Act. Musingarimi et al., (2020) argued that Zimbabwe is an agro based country and the mobile telecommunications industry in Zimbabwe is at the heart of the development of almost all the strategic economic sectors. Shujaat, Syed and Ahmed (2015) also argued that the telecommunications sector makes a huge financial contribution to the economy; communication and mobile connectivity are regarded as basic needs in the daily lives of people. These researchers further argued that more than 90 percent of people are using mobile communications. Competition further intensified in the past few years, since the country's adoption of the multicurrency system that makes it even difficult for consumers to choose the best brand or network service provider (Sithole and Njaya, 2018).

Corporate brand image is defined as the overall impressions and perceptions that are created in the customers and stakeholders mind (Babic-Hodovic, Arslanagic-Kaladzic and Imsirpasic, 2018). Today's customers evaluate a company's brand image before making purchasing decisions (Musingarimi et al., 2020). Corporate brand image plays an important role on consumer choice (Alam and Noor, 2020). This means that consumers take into consideration the image of a company before purchasing the products or services. Ochieng (2019), and Alam and Noor (2020) further added that a positive corporate brand image provides a competitive advantage to the company. Corporate brand image stays in the customers' minds and as such it has become the major pillar of corporate marketing (Tuskej and Podnar, 2018). Customers consider the image of the organisation before making purchase decisions (Ochieng, 2019). Alam and Noor (2020) further argued that corporate brand image is a very significant factor which is used by customers when choosing preferred goods and services. Das, Prakash and Khattri (2016) also argued that customers face challenges when selecting a mobile network service provider and the brands directly impact on consumers' behavior. This therefore means that an organisations' corporate image is very important because it has a great impact on organizational sales and market share. Customer perceptions on organisational brand image are very important; they have a great impact on customer's purchasing decision (Pratihari and Uzma, 2018).

According to a POTRAZ Report (2020), the total number of mobile telecommunication subscribers in Zimbabwe is 24 379 810 and 13 724 522 are active subscribers, who are people who make or receive a call, and/or send short message services (SMS) once in three months (POTRAZ 2020). However, Zimbabwe has an approximate total population of 15 million, and mobile telecommunication subscribers exceed this total, thus supporting the viewpoint of Kusotera, Chimire and Mapuwei (2018) and Hwambo et al., (2018) that subscribers purchase Subscriber Identity Module (SIM) cards from different mobile telecommunication suppliers, and also switch brands.

Lim, Yeo, Goh and Koh (2018) define brand switching as the process whereby consumers change from buying one brand to another. Malhotra and Batra (2019) report that in the telecommunications sector, switching from one brand to another is very easy. Consumer switching behavior has increased in the past decades (Malhotra and Batra, 2019). Consumers constantly change mobile network service providers in search of better services (Quoquab, Mohammad, Yasin and Abdullah, 2018). Consumer switching behavior is now a common behavior in many countries but it is higher in the mobile telecommunications industry than in any other sector (Sahi, Sambyal and Sekhon 2016; Dauda and Maiyaki, 2019). According to Hwambo et al., (2018) Zimbabwean mobile network service subscribers switch mobile network providers and this is causing one mobile network service provider to lose customers and the other getting more customers. According to Kusotera et al., (2018) subscriber mobile network switching rates in developing countries range from 20% to 90%. Globally mobile network service providers are losing out at least one quarter of their customers and they incur about 10 billion losses annually (Kusotera et al., 2018 and Sithole and Njaya, 2018). Marketers have a huge challenge of making customers loyal to their organisation (Kumar, 2018). Malhotra and Batra (2019) further argue that consumer switching behavior has huge negative effects on profits market share in international markets. Consumers switching reduces company profits (Mohammad et al., 2018). It is also cheaper to retain an existing customer than to acquire a new one (Dimitriadis and Zilakaki, 2019). The telecommunications sector of Zimbabwe has been facing a challenge of fluctuation of subscriber base (Musingarimi et al., 2020). The decision by customers to terminate a relationship with the service provider really costs the company (Sithole and Njaya, 2018). Thus there is need to investigate how corporate brand image affects consumer behaviour in the mobile telecommunications sector, where consumers are overwhelmed with choice.

1.2 Statement of the Problem

In Zimbabwe, there are three network providers which are competing for customers. Brand switching is common amongst mobile network users in Zimbabwe as noted by Hwambo et al., (2018) and Kusotera et al., 2018). Musingarimi et al., (2020) opines that customers use corporate brand image to make their choices from amongst different brands. The aforementioned authors further added that the mobile telecommunications sector is facing a challenge of fluctuacting subscriber base and have embarked on corporate branding strategies (Musingarimi et al., 2020). A POTRAZ (2020) report states that the total number of mobile telecommunication subscribers in Zimbabwe is 24 379 810, whilst only 13 724 522 are active, which implies that almost 10 655 288 subscribers have stopped using some mobile networks, or could have switched network providers. This supports the view of Hwambo et al., (2018), Kusotera et al., (2018) and Musingarimi et al 2020 that mobile network subscribers are switching service providers.

Despite the increased interest in corporate branding and consumer behaviour, little empirical evidence is available on the impact of corporate brand image on consumer switching, loyalty and satisfaction (Cuong and Khoi, 2019). Most of the studies on corporate brand image and customer satisfaction and customer loyalty have been conducted in Asian countries and European countries (Setiawan and Sayuti, 2017; Karyose, Astuti and Ferdiansjah, 2017; Iqbal, Hassan, Sharif and Habibah, 2017; Giovans and Tsokatos, 2017; Darmawan, 2018; Ashraf, Ilyas, Imtiaz and Ahmad, 2018; Lee, 2019; Lv, Yu and Wu, 2018; Ozkan, Suer and Kocakoc, 2019; Adah, 2020; Alam and Noor, 2020; Zaid, Palitati, Madjid, Rahmat and Hasnuddin, 2021). There is a dearth of corporate brand image and customer satisfaction, customer loyalty switching behavior studies in Zimbabwe. In some researches the focus was on brand switching and the factors contributing to brand switching only (Grigoriu, Majumdar and Lie, 2018; Izogo, 2018; Lim, Yeo and Ling, 2018; Shah, Husnain and Zubarshah, 2018; Quoquab, Mahomad, Yasin and Abdular, 2018; Malhotra and Batra 2019; Salhieh, 2019; Garga, Maiyaki and Sagagi, 2019; Sithole and Njaya, 2018; Hwambo et al., 2017; Kusotera et al., 2018). The research that was carried out in Zimbabwe looked at the considerations of customer brand choices in the mobile telecommunications sector in the town of Masvingo (Marumbwa, 2013) and corporate rebranding strategies effect on telecommunications Zimbabwean company brand performance by Musingarimi et al., (2020). There is limited research in Zimbabwe on the study of corporate brand image and customer satisfaction, loyalty and switching behavior. The study was therefore conducted on the impact of corporate brand image on customer satisfaction, customer loyalty and consumer switching in the mobile telecommunications industry.

1.3 Research Objectives

a) To determine if mobile network service providers' corporate brand image has an effect on customer satisfaction in the telecommunications industry.
b) To discuss the implications of mobile network service providers' corporate brand image on customer loyalty in the telecommunications industry.
c) To ascertain if there is a relationship between corporate brand image and consumer brand switching in the telecommunications industry.
d) To test the effects of customer satisfaction on customer loyalty in the mobile telecommunications sector.
e) To test the effects of customer satisfaction on consumer brand switching in the telecommunications sector.
f) To determine if corporate brand image has an effect on consumer switching behaviour through customer satisfaction in the telecommunications industry.
g) To ascertain if corporate brand image has an effect on customer loyalty through customer satisfaction.

1.4 Research Hypotheses

H_1: Mobile network service providers' brand image has a positive effect on customer satisfaction.

H_2: In the mobile telecommunications sector, the corporate brand image positively affects customer loyalty.

H_3: In the mobile telecommunications sector, corporate brand image positively affects consumer brand switching.

H_4: In the mobile telecommunications industry, customer satisfaction positively affects customer loyalty.

H_5: In the mobile telecommunications industry, customer satisfaction has an effect on consumer brand switching.

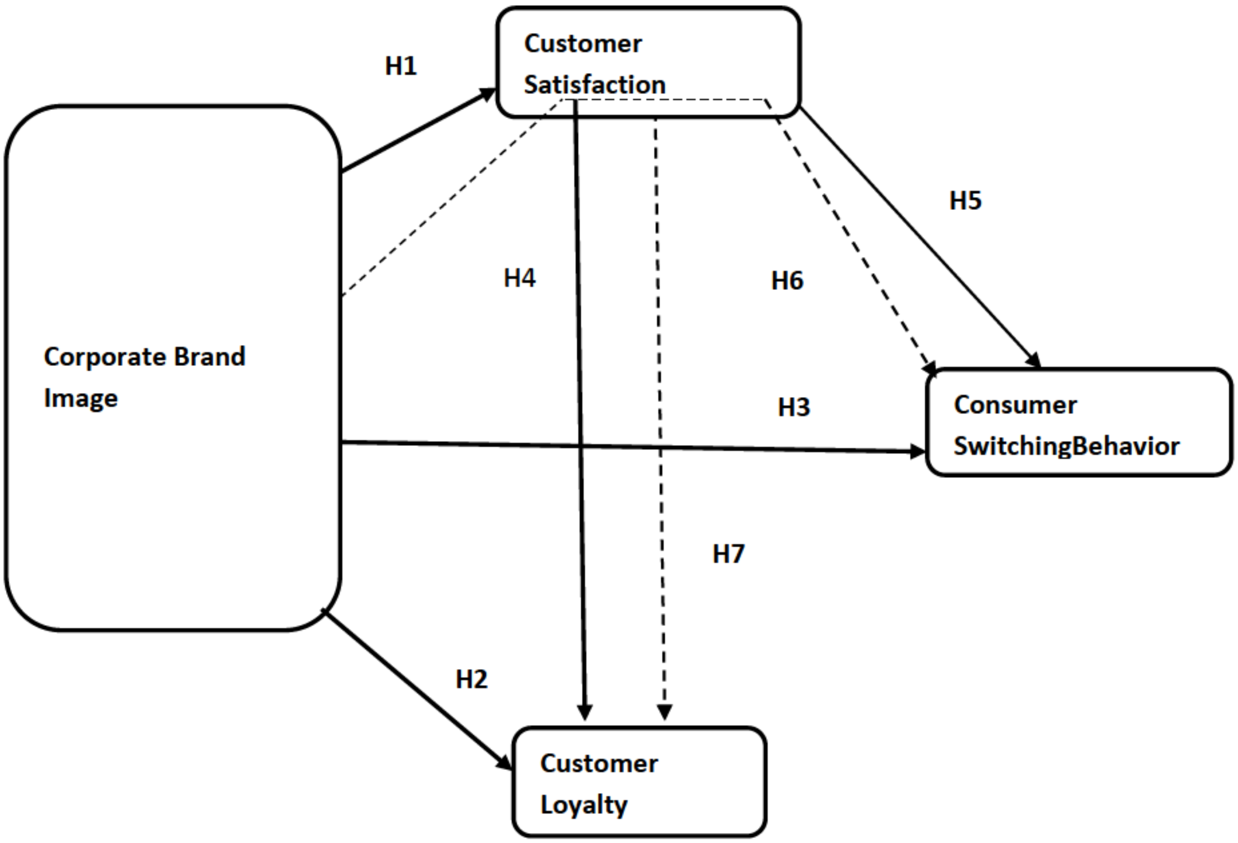
H_6: In the telecommunications industry, corporate brand image has an effect on consumer brand switching behaviour through customer satisfaction.

H_7: In the mobile telecommunications industry, corporate brand image has an effect on customer loyalty through customer satisfaction.

1.5 Conceptual Framework

A conceptual framework is a structure that is used by the researcher to explain the natural progression of a phenomenon (Adom, Hiussein and Agyem, 2018). It is built up by using theories and concepts and provides the structure and vision of the study (Ravitch and Riggan, 2012). The researcher developed a new conceptual model which is a new contribution to the knowledge base as it will help to explain the proposed relationships which were hypothesized and are illustrated in the conceptual framework in Figure 1.1.

Figure 1.1: Hypothesised Conceptual Model



Source: Developed by the Researcher

1.6 Significance of the study

1.6.1 Companies in the telecommunications industry

The research will add knowledge to the current body of knowledge on marketing and consumer behaviour in the telecommunications industry in particular, in that it enhances an understanding of corporate brand image and customer satisfaction, customer loyalty and consumer switching behaviour. Presently, since no study of this nature has been carried out in Zimbabwe's telecommunications industry, this study will help marketers to better understand consumer behaviour so that they can develop more effective promotional strategies. A better understanding of consumer behaviour will also help marketers to craft strategies that will help to reduce brand switching costs and improve brand image of the companies.

The study also intends to assist various stakeholders such as policy makers and customers in the telecommunications industry, not only in Zimbabwe but in other developing countries and the world over. The findings will also assist mobile telecommunications companies to determine why consumers are switching brands or service providers, and also why customers purchase SIM cards from certain service providers which they either do not use or use only for a short period.

This study will further assist in developing countries and emerging economies like Zimbabwe, by making businesses more aware of the behaviour of consumers in the telecommunications industry. Furthermore, it will assist in reducing unnecessary costs that companies incur through production of SIM cards that are used for a short period, through understanding brand image and consumer behaviour.

1.6.2 Research Gaps

Several studies have been conducted on the effects of corporate brand image on consumer buyer behaviour, but there is no evidence of research in the telecommunications sector of Zimbabwe, focusing primarily on corporate brand image and customer satisfaction, customer loyalty and consumer switching. To the best of the researcher’s knowledge, the only research that was conducted focused on the Determinants of consumer brand preferences in the mobile Telecommunications industry in the town of Masvingo, (Marumbwa, 2013). This particular research however, did not focus on corporate brand image and consumer behaviour. A new conceptual framework has been developed in this study, which has never been mentioned before and will help marketing managers to understand the relationships that have been proposed in this study.

1.7 Overview of the Research Methodology

A cross sectional survey research design was used, as it allowed the researcher to analyse quantitative data and test the hypotheses. The researcher used both primary and secondary sources of data. Secondary data involved reviewing the literature that is related to the study, which were retrieved from various sources, including text books, relevant peer reviewed journals, and academic research articles available on internet, using several search engines such as Google

Scholar, Elsevier, and Emerald Insight. The literature review discusses critical issues on branding and corporate brand image, customer satisfaction, loyalty and consumer switching behaviour in the telecommunications sector. Through reviewing relevant literature, the researcher was able to identify the knowledge gap, which warranted this research.

The data were gathered using closed-ended questionnaires from a sample of 385 telecommunications subscribers from Harare, which is Zimbabwe's largest city. The sample size was calculated using the Raosoft formula. The convenience sampling method was used and it is more suitable when there is no list of respondents (Makanyeza, 2014). The study used self-administered questionnaires comprising five sections. The first section focused on demographic data, the second section covered corporate brand image issues, the third section focused on customer satisfaction, the fourth section covered customer loyalty and section five covered issues on consumer switching behaviour. The questions were adopted from previous studies (Wu, 2014; Chung, Yu, Choi and Shin, 2015; Ene and Ozkaya, 2014, Izogo, 2013; Willy, 2018; Tabaku and Cerri, 2015).The data were analysed using the Statistical Package for Social Science (SPSS) version 23 with Amos. SPSS was used for descriptive analysis, exploratory factor analysis and correlations.

1.8 Scope of the Study

The study identified the impact of corporate brand image on customer satisfaction, customer loyalty and consumer switching behaviour and thus falls in the field of marketing. The key variables of the study were brand image, customer loyalty, customer satisfaction, consumer brand switching. The research was influenced by Ochieng (2019) and Alam and Noor (2020) who argued that customers consider the image of the organisation before making purchase decisions this research investigated whether a relationship exists between brand image and consumer behaviour in the telecommunications sector of Zimbabwe, focusing on the three companies, namely, Econet Zimbabwe, Telecel Zimbabwe and NetOne.

The researcher targeted the telecommunications industry because in Zimbabwe, currently, the mobile telecommunications industry is at the heart of the development of almost all the strategic economic sectors that include agriculture, manufacturing and the mining industry (Musingarimi et al., 2020). The target population comprised mobile telecommunication subscribers of the aforementioned telecommunications companies. The researcher will only target respondents in the Harare, the capital city of Zimbabwe since the city has the largest population in Zimbabwe (ZimStat, 2012.)

1.9 Assumptions of the Study

In this study it is assumed that the responses will be unbiased and no significant changes will occur in the telecommunications sector of Zimbabwe while the study is being conducted. It was also assumed that the economic conditions in Zimbabwe remain stable during the period of data collection. It is also assumed that the respondents participated willingly and provided accurate and relevant information from which it is possible to generate the research findings.

1.10 Structure of the Thesis

Chapter one focuses on the background to the study, statement of the problem, research objectives, research hypotheses, conceptual framework, significance of the study, overview of the methodology, delimitations of the study and assumptions of the study.

Chapter two provides an overview of Africa and the Zimbabwean mobile telecommunications sector reviewing literature on branding and corporate branding issues. Dimensions of corporate branding were also discussed in this chapter.

Chapter three reviews literature relevant to corporate brand image, customer satisfaction, customer loyalty and consumer switching behaviour. The chapter starts by providing the definition of customer satisfaction as well discussing the antecedents and consequences of customer satisfaction and different models of customer satisfaction. Customer loyalty was also defined and the antecedents and consequences of customer loyalty were also discussed. Literature was also reviewed on consumer switching behaviour and some consumer switching models were also discussed.

In chapter 4, the theoretical framework is explained. It was guided by four themes which are corporate brand image, customer satisfaction, customer loyalty and consumer switching behaviour and the knowledge gap was also identified.

The research methodology is explained in chapter 5. The research design, target population, sampling plan and the sample size were discussed. Furthermore, the research instruments, research procedure, pilot study, data analysis techniques, hypotheses testing and ethical considerations were also explained in this chapter.

In chapter 6, the research findings are reported and discussed. The research findings are analysed and discussed in light of the literature that has been presented in chapter two. The research objectives and the research hypotheses were the main areas of discussion as well as the socio-demographic data.

Chapter seven is the final chapter of the research study. Conclusions and recommendations were given. The conclusions were based on the hypotheses of the study and the research conclusions were drawn from the research findings that were presented in chapter five. The chapter also presented the limitations of the study and the suggested areas of further research.

1.11 Chapter Summary

The chapter provided the background to the study, statement of the problem and the research objectives as well as the hypotheses. The conceptual framework, the significance of the study and the research gaps were also presented in this chapter. The overview of the methodology, scope of the study, assumptions of the study and structure of the study were also explained in detail in this chapter. The next chapter, chapter two, focuses on literature review of the study.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

The chapter presents an overview of the mobile telecommunications sector in line with the objectives of the study, by discussing the development of the mobile telecommunications sector both in Africa and Zimbabwe. The chapter also highlights the type of mobile subscriptions that are being offered and their effect on customer loyalty and switching behaviour. The growth of the telecommunications sector and its impact on economic growth are also discussed. The chapter further discusses corporate branding, the existing corporate branding models, and also reviews literature on corporate brand image and the various corporate brand image models. Customer satisfaction, customer loyalty and consumer switching behaviour antecedents and consequences and relevant models are also discussed in this chapter.

2.2 An Overview of Mobile Telecommunications

Van Der Merwe (2015) and Oteri, Kibet and Edward (2015) define telecommunication as the transmission of information over some distance for the purpose of communicating. The first media used to communicate after the development of electricity and electronics were the fixed line telephone, radio, television, telegraphs, fibre optics, satellite and the internet (Van Der Merwe, 2015; Oteri et al., 2015). The use of mobile telecommunication is growing and has managed to substitute the fixed landline because it is portable and has many features (Kilaba and Manasseh, 2020). This growth is because of many innovations and continuous development of the mobile handsets which now has many applications that interest users (David, 2019). The introduction of pre-paid services has also contributed to the growth of the mobile telecommunications sector (Van Der Merwe, 2015). Mobile telecommunication has also contributed greatly to the way people communicate and share information (Malhotra and Malhotra, 2013). People can now share information through the use of video calls, SMS, voice calls and social networking applications which render mobile telecommunication important (David, 2019).

2.2.1 Telecommunications Sector in Africa

Changes in policies in Africa in the 1990s led to the deregulation and liberalisation of the telecommunications sector in most African countries (Kilaba and Manasseh, 2020; David, 2019).

The deregulation allowed many private mobile telecommunication companies to be established in Africa and competition developed and mobile subscriber growth has increased in African countries like Nigeria and Sudan (Casey, 2017). Subscriber growth will increase most likely because of low call prices and low prices of handsets (Casey, 2017).

Subscriber growth is also increasing because many rural areas now have network coverage (Casey, 2017). Africa still has potential for growth, as it still has a large untapped markets (Chapeyama, 2017). This means potential investors in the telecommunications sector can still try to invest in Africa as there are many untapped markets. According to Ford (2017), the mobile network service providers have grown and matured and service providers have managed to develop new products for their customers. Africa's major players are France Telecom, Vodafone, MTN, Bharti Airtel, Econet Wireless and Millicom, among others (Chapeyama, 2017). Developments and growth in the telecommunications industry also have had an effect on the economy of a nation (Sharif, 2017; Musingrimi et al., 2020) and the telecommunications industry is also necessary for development of the agricultural sector, education, manufacturing and banking industry. Sharif (2017) further added that the growth of the mobile telecommunications industry has greater impact on the economy especially in developing African countries. David (2019) also argued that Africa has low levels of infrastructural development and subscribers in Africa face many challenges which include network challenges, high call costs and poor services.

2.2.2 Mobile Network Operators in Zimbabwe

Deregulation of the telecommunications industry in the 1990s led to the entry of three big mobile service operators in Zimbabwe which are registered with POTRAZ, namely, Econet Wireless Zimbabwe, Telecel Zimbabwe and NetOne (Viriri and Phiri, 2017 and Musingrimi et al., 2020). This means the Zimbabweans' have limited choice amongst these three mobile network operators. Mobile network operators are the owners of a network structure and they are also the retailers of airtime to the consumers (Van Der Merwe, 2015). NetOne was established in 1996 by the Zimbabwe Posts and Telecommunications Corporation, and it was the first mobile network service provider in Zimbabwe, with the strategic goal of offering mobile telecommunications companies to work together with the landline telephone telecommunications being provided by TelOne Zimbabwe (Baxton, 2017). This researcher further added that NetOne has managed to extend its services to most of towns, cities, tourist resorts and the country area where it is the major service provider.

Econet Wireless Zimbabwe was formed in 1994 and it started operating in 1997, and was awarded a second license to offer mobile network services in Zimbabwe (Karombo, 2017). Econet Zimbabwe is the country's largest internet service provider registered under the name ECOWEB, and Econet is also one of the successful network service provider registered on the Zimbabwe Stock Exchange (Baxton, 2017). The third service provider, Telecel Zimbabwe, was established as a result of a partnership between Telecel International, and the black empowerment corporation and a group of local businesses (Karombo, 2017). Telecel Zimbabwe started its operations in 1998 (POTRAZ, 2017). Nhundu (2017) opines that the companies in the telecommunications sector of Zimbabwe are slow in adopting advanced technologies hence there is low innovation, poor service quality and high prices.

The telecommunications industry is important and there is great competition among the operating brands which are offering similar products and services (Shah, Husnain and Zubairshah, 2018). They further added that the competing companies in the mobile telecommunications sector are fighting to satisfy and retain customers. Currently, there are over 20 million mobile telecommunications subscribers who are registered with POTRAZ (POTRAZ, 2020). From the total number of subscribers mentioned above only 13.7 million were active and 43.7 percent of the registered subscribers were inactive (POTRAZ, 2020). The growth of the Zimbabwean mobile telecommunications industry has been hampered by the harsh economic conditions currently prevailing in the country and the annual revenue is reported to be falling steadily (Karombo, 2017). The mobile telecommunications industry of Zimbabwe is difficult to penetrate because of the high license fees and high capital requirements which is a major barrier of entry (Nhundu, 2017). POTRAZ is encouraging the sharing of infrastructure amongst the competing companies and there is continuous upgrading of infrastructure and also stated that so far there is no room for another mobile network operator (Kemp, 2020). Kemp (2020) further added that the government of Zimbabwe is also planning to merge Telecel Zimbabwe and NetOne, a move which is going to limit the mobile Zimbabwean mobile network subscribers' choice in the long run as consumers need many players to choose from.

According to Marumbwa (2013) and Karombo (2017), there has been strong competition among the three mobile network operators in Zimbabwe in the last few years and the organisations have been employing aggressive promotional activities like free calls, free short messages (SMS) and reduced tariffs at chosen time frames in order to gain a large market share.The mobile sector is the main driver of the economy of Zimbabwe and it has contributed to about 77% towards the growth of the economy (Karombo, 2017). High competition in the telecommunications sector is forcing the operators to lower their prices and provide better packages as they fight for customers in the difficult economy of Zimbabwe (Nhundu, 2017).

The mobile telecommunications sector plays a pivotal role in communication and is offering mobile voice calls, text messages, Multi Media Messages (MMS), mobile money transfers and payments, mobile data and internet services (Hossain and Suchy, 2013). The data and mobile money transfers are the main drivers of growth in the mobile telecommunications industries and the voice calls and the SMS usage have reduced by at least 8.9% (Karombo, 2017; Kaduwo, 2018; Sibanda, 2018). Kaduwo (2018) further added that data and mobile money usage may increase because of increased money shortages in Zimbabwe. Despite the challenges the industry is facing in Zimbabwe, the mobile telecommunications company is contributing greatly to the growth of the economy (Karombo, 2018).

There are many promotional activities and intense competition in the telecommunications sector and subscribers can easily switch network providers (Nhundu, 2017). Hence, as Nhundu adds, it is cheaper and simpler to switch network providers in Zimbabwe and subscribers are allowed to retain their mobile telephone numbers when they switch service providers.

2.2.3 Types of Mobile Subscriptions

In the mobile telecommunications industry there are two types of subscriptions which are the pre-paid and the post-paid (Van Der Merwe, 2015; Oteri et al., 2015), and these two types of subscriptions offer various calling plans (Oteri et al., 2015). Pre-paid subscription allows consumers to buy airtime when they need to do so and the airtime purchased reduces dependence on the number of calls and other cell phone activities (Cetinkaya, Basaran and Bagdadioglu, 2014).

Once the pre-paid value is exhausted, the subscriber can top up or buy more airtime and it is suitable for people whose income is highly unstable and have a tight budget (Malhotra and Malhotra, 2013; Van Der Marwe, 2015). Prepaid subscription allows subscribers to control their airtime usage and there is no long term contract with the service provider (Malhotra and Malhotra, 2013; Cetinkaya, Basaran and Bagdadioglu, 2014). This means prepaid subscribers can easily switch mobile network service providers as there is no long term contract with the service provider. Post-paid subscribers get into long term contracts with the mobile network service provider (Oteri et al., 2015) and these subscribers pay monthly fees to access the services and also a start-up fee which allows subscribers to access and start using the service providers services (Van Der Merwe, 2013). In addition, post-paid subscribers pay a monthly fee depending on their calling plan. It's not easy to switch mobile network providers when you are using a contract line.

2.3 Infrastructure Development in the Mobile Telecommunications Sector

High demand for mobile telecommunication has forced the mobile network operators to upgrade their infrastructure (Malhotra and Maholtra, 2013). These researchers further argued that most mobile telecommunications companies have invested heavily in infrastructure development and in the process they have greatly improved the quality of voice calls and data transmission. Telecommunications infrastructure is important as it enhances economic growth and development (David, 2019). Mobile network operators have also improved their service quality by entering into partnerships with hardware and software providers (Czamecki and Dietze, 2017). The software providers have managed to greatly improve the quality and speed of the devices (Czamecki and Dietze, 2017). Providers of telecommunications hardware have also improved the speed of devices and they have managed to improve the device from 4G to 5G, the quality of photos, video quality has also improved and this has allowed the use of video calling (Czamecki and Dietze, 2017). Kilaba and Manasseh (2020) are of the opinion that 5G networks will be available soon in Africa and will improve greatly the operations of the telecommunications industry. The development of various smart phones has also increased the use of data and in turn reduced the use of voice calls (Malhotra and Malhotra, 2013). The major developments in both software and hardware infrastructure have contributed greatly to the growth and development of the mobile telecommunications sector (Van Der Merwe, 2015; Czamecki and Dietze, 2017).

2.4 Branding, Corporate Branding and Corporate Brand Image Branding

According to Kotler and Keller (2013), Lestari, Dimyati and Shihab (2017) and Efer (2017) a brand is a term, design, any sign, or any other characteristic that distinguishes any seller's goods and services from other seller's goods and services. Efer (2017) further added that brands can be used to differentiate goods and services and brands can be a combination of different things which are product packaging, promotion and the overall presentation of the product. A brand can be a mixture of many entities or a logo, legal instrument, the organisation, system identity, image painted in the minds of consumers, value added and the character (Tabaku and Zerellari-Mersini, 2016 and Efer, 2017).

2.4.1 Corporate Branding

Corporate branding gained attention from as early as 1955 and it has gained popularity in the field of marketing (Biraghi and Gambetti, 2015). Corporate branding gained more attention in the mid-1990s and it changed the brandscape and gave rise to corporate marketing (Balmer, Powel, Kernstock and Brexendorf, 2017). The concept of corporate branding emerged from product branding (Ocheng, 2019). This researcher further added that product branding focuses mainly on brand essence and visual characteristics. Corporate brand image is also regarded as the organisation's pillar of strength as it guides the organisation's mission and activities (Balmer and Chen, 2018).

A corporate brand comprises of customer expectations that provide important resources to the organisation, based on sustainable competitive advantage (Richard and Zhang, 2012). Tu, Wang and Chang (2012) cite Barich and Kotler (1991) who argue that corporate brand is composed of two important variables, which are, corporate values and the company's stakeholder identity. Abratt and Kleyn (2012) argued that corporate brand is associated with many tangible and behavioural aspects of the company such as the name of the business, style, range of products and services, belief, principles and the value shown and communicated by the company's goods and services. According to Nguyen, Leclerc and Leblanc (2013), corporate brand is a combination of beliefs, information, and impressions that the consumer has of an organisation.

2.4.2 Corporate branding versus Product Branding

According to Efer (2017) product branding involves giving a name to a product or service, it involves using signs or symbols that distinguish the product from other products. Product branding focuses on a single product whilst corporate branding focuses on the whole organisation with a strategic and longer term effect (Balmer et al., 2017; Tomala and Saraniem, 2018). For example, Apple and Samsung are examples of corporate brands and examples of products are I phone which is a product of Apple Company, Galaxy from Samsung (Teng, 2019). With product branding organisations will be targeting customers and with corporate branding organisations will be trying to build relationships with different stakeholders and it is quite challenging to manage (Tomala and Saraniem, 2018). Product branding involves implementing strategies to build images for different products and services whilst corporate branding involves building a positive image and maintaining a good reputation for the whole organisation (Teng, 2019). Corporate brands involve a broader range of associations than product brands (Brexendorf and Keller, 2017). Corporate brands require the commitment of chief executive officers and senior management and their decisions have to meet the expectations of all the stakeholders and create stakeholder and shareholder value (Lestari et al., 2017; Tuskej and Podnar, 2018). Product branding requires the attention of middle level management (Tuskej and Podnar, 2018). Corporate brands show the purpose of the organisation and who it is and product branding represents consumer perceptions on certain brands (Balmer et al., 2017).

2.4.3 Corporate Brand Image

Tran, Nguyen and Bodoh (2015) argue that corporate brand image involves the tangible and intangible aspects that are interconnected with the aspect of reputation. Giovanis and Tsoukatos (2017) , Dilmitriadis and Zilakaki (2019) and Hamid, Jusoh and Maulan (2020) state that corporate brand image results from the communications of stakeholders, values, experiences, impressions, , knowledge, beliefs and information about the goods and services being provided by the organisation. Alwi and Kitchen (2014) commented that corporate brand image can be derived from many sources like direct experience with the organisation and exposure to marketing communication. According to Richard and Zhang (2012) corporate brand image is a picture that is formed in the customer’s mind and it is based on consumer’s beliefs, impressions and is combined with information provided by the company advertisements and public relations.

Corporate brand image refers to the overall impression that a company portrays to the external stakeholders it is usually associated with customers feelings, attitudes, experiences and organistion's products and services (Wang, 2020).

Corporate brand image is also regarded as the summation of consumer's feelings, opinions, attitudes, experiences of an organisation that a consumer has of an organisation, these opinions can either be positive or negative (Setiawan and Sayuti, 2017; Hassan and Shamsudin, 2019). Corporate brand image involves both visual and non-visual forms, and the visual forms can be in t0he form of logos, trademarks and promotions, whilst the non-visuals are comprised of the methods used to train personnel, the procedures and the language used (Zameer et al., 2015). Abd-El-Salam, Shawky and Nahas (2013) are of the opinion that corporate brand image consist of tangible and intangible characteristics, the tangible characteristics are very easy to measure and the intangible variables are difficult to measure like emotions, values and attitudes and all these sum up to make corporate brand image. Corporate brand image refers to the overall picture that stakeholders have of an organisation; these images and impressions develop when the organisation develop its communication programs for its customers (Hassan, Shamsudin and Mustapha, 2019). From the definitions above, it is apparent that most of the authors (Giovanis and Tsoukatos, 2017; Setiawan and Sayuti, 2017; Dilmitriadis and Zilakaki, 2019; Hassan, Shamsudin and Mustapha, 2019; Wang (2020) and Hamid et al., 2020) agree that corporate brand image refers to the overall picture that is portrayed by the companies to the external stakeholders , organisations can use different tangible and intangible cues to build the corporate brand image but these factors are very difficult to measure as most of the cues are intangible in nature like customers feelings, beliefs and experiences.

2.4.4 Dimensions of Corporate Brand Image

According to Rodrigues, Mazzola, Sutter, Miyahira and Fleury (2017) corporate brand image has three approaches namely transactional, internal and external. The authors further explained that the transactional approach is about what the company does, like its products and services and sponsorships and the internal approach refers to the company's brands its visual identity. The third approach which is the external approach which focuses on the impact of negative corporate brand image and the organisation's financial performance, but Suryo and Riani (2016) also argued that corporate brand image has three dimensions namely brand value, brand characteristic and brand association. Teng (2019) and Wang (2020) cite Walters (1978) who argued that there are three dimensions of corporate brand image which are institutional image, functional image and commodity image. Teng (2019) further described institutional image as how the customers perceive the organisation, their impressions on its branding activities including corporate social responsibilities in the society. Functional image focuses on the company's activities which include pricing, innovations, promotional activities and customer services (Wang, 2020). Commodity image involves the consumer's perceptions on the organisation's products and services (Teng, 2019; Wang, 2020). Husu (2018) came up with three dimensions which are corporate identity, individuality and marketing communications. Batra and Batra (2020) suggested six corporate brand image dimensions namely corporate identity, corporate culture, corporate behavior, image, credibility and communication. However, there is no conformity in literature regarding the corporate brand image dimensions (Pratihari and Uzma, 2018), as various authors have come up with different dimensions, also there are a lot of inconsistences on the terminologies that are being used in describing the corporate brand image dimensions (Anisimova, Weiss and Mavondo, 2017). For the purposes of this study the six corporate brand image dimensions identified by Batra and Batra (2020), will be used as they focus on the six detailed important pillars which can help an organisation to build its overall image.

2.5 Consumer Behaviour and Customer Satisfaction

The focus on consumer behaviour in the 1950s resulted in the origin of customer satisfaction (Oliver, 2014; Famiye, Asante-Darko and Kwarteng, 2018; Prayag, Hassibi and Nunkoo, 2018). The concept customer satisfaction was further developed by Cardozo in 1965, who argued that customer satisfaction really encouraged customer repurchase behaviour, a view which is supported by several researchers (Irshad, Rahim, Khan and Khan, 2017 and Famiye et al., 2017). Srivastava (2015) is of the opinion that customer satisfaction is a construct of consumer behaviour. According to Nazir (2015) customer satisfaction is an important aspect in marketing and it also has a strong impact on the profits and the future of an organization. Daikh (2012) and Sekyere (2015) suggest that satisfied customers usually repurchase the company's products and services. Customer satisfaction has developed into a vital competitive strategy for many companies (Duong, 2016).

Customer satisfaction contributes greatly to the growth and success of the organisation (Karim and Chowdhury, 2014; Lu, 2016).

According to Setiawan and Sayuti (2017), customer satisfaction is defined as the company's goods and services being able to meet customer expectations. Some researchers (Nguyen, Nguyen, Nguyen and Phan, 2018, Cuong and Khoi, 2019) agree that if the products and services performance matches or exceeds customer expectations the customer is satisfied, if it fails to meet customer expectations, there is customer dissatisfaction. If the performance exceeds the expectations, the customer is delighted (Nguyen et al., 2018; Phuong and Trang, 2018; Cuong and Khoi, 2019). Umar (2018) argues that satisfaction of customers is an emotional state that the consumer experiences after consuming the company's goods or services. Erzmoneit et al., (2017) cite Schiffman and Kanuk (2004), who view customer satisfaction as the perception a customer holds towards a certain brand, in relation to their expectations. Customer satisfaction is also considered as the individual perceptions customers have towards products and services (Chung, Yu, Choi and Shin, 2015). According to these researchers, if the customers' perceptions are met, there is customer satisfaction and if they are not met there is customer dissatisfaction. Customer satisfaction is also defined as difference between the perceived service delivery and the actual services provided (Huang et al., 2014). The aforementioned also agree that customer satisfaction involves the customers' judgement on company's products offerings and also the products being able to meet the customers' expectations and the judgement of company's products. Li, Liu, Tan and Hu (2020) argue that there is no consensuses on the definition of customer satisfaction as several authors have come up with different definitions. Different authors have come up with different definitions of customer satisfaction (Al-Ghamdi, and Badawi, 2019). For the purposes of this study the definition by Nguyen et al., (2018) which focuses on meeting customer expectations, which conforms with the expectancy and disconfirmation theory (Oliver, 1977)

2.5.1 Approaches to Customer Satisfaction

Transaction-specific satisfaction and cumulative satisfaction can be used to evaluate satisfaction levels of customers (Shode, 2017; Saroha and Diwan, 2017; Suchanek and kralova, 2018). Transaction-specific evaluation is a feeling a consumer has after purchasing a product or a service, it is measured basing on the specific transaction that would have occurred (Suchanek and kralova, 2018). Transaction-specific customer satisfaction is measured through only own individual experiences and reactions that occur on a certain service encounter (Pham, 2015; Duong, 2016). Transaction-specific satisfaction is defined as post evaluation judgement that is done by consumers after a single purchase of a product or service (Hamza, 2014). A transaction-specific transaction occurs when a customer has a once off purchasing experience with an organisation, (Mentz, 2014). Whilst Shode (2017) is of the opinion that transaction-specific is satisfaction that is experienced by first time product or service consumers.

Cumulative satisfaction is the overall measurement of consumer experiences up to the present date (Pham, 2015; Duong, 2016). Shode (2017) and Suchanek and Kralova (2018) further added that cumulative satisfaction occurs when the customer evaluates his/ her overall experiences with a product or on different occasions over a certain period of time. Saroha and Diwan (2017) argue that cumulative satisfaction is the evaluation of satisfaction that occurs over a longer period of time. Cumulative satisfaction is the total assessment by customers on their total purchase, use and experience with the service provider (Hamza, 2014). The above researchers further added that cumulative satisfaction measures satisfaction and consumer experiences that were encountered in the past, current and the future.

Duong (2016) argued that in many research studies, cumulative satisfaction has been adopted because satisfaction is measured over a period of time unlike in transaction-specific transaction where satisfaction is evaluated on single transactions done. Hamza (2014) is of the view that cumulative satisfaction is important in sectors that provide continuous services like the health sector, financial services and the telecommunications.

2.5.2 Antecedents and Consequences of Customer Satisfaction

Customer satisfaction is regarded as the long term goal of almost every organisation and it is of great importance for organisations to know the antecedents and consequences of customer satisfaction (Kaura, 2013; Gill and Waqas, 2014; Al-Msallam, 2015). Customer satisfaction is an important concept in the field of marketing, since it assists marketers to predict the behaviour of consumers (Al-Msallam, 2015). This researcher also argued that for organisations to be able to satisfy customers, it is important for them to know the antecedents of customer satisfaction. Different factors exist which are the antecedents of customer satisfaction (Sabir, Ghafoor, Hafeez, Akhtar and Rehman, 2014). Several researchers (Shode, 2017; Sanchez-Rebull, Rudchenko and Martin, 2017; Afthanorhan, Awang, Rashid, Foziah and Liza, 2019) investigated different antecedents of satisfaction which were service quality, service features, perceived value, price, convenience, competitiveness and customer expectations. Irfan, Shamsudin and Hadi (2016) also suggested commitment, service fairness, communication and relational benefits as antecedents of customer satisfaction. Oghjafor, Ladipo, Ighomereho and Odunewu (2014) also argued that core service, price, distribution, promotion and customer service are the main pillars of customer satisfaction. Afthanorhan et al., (2019) also identified three customer satisfaction antecedents namely, perceived quality, perceived value and customer expectations. The antecedents and consequences of customer are still under debate among various researchers (Sanchez-Rebull et al., 2017). This shows that antecedents and consequences of customer satisfaction have gained much attention. It's still an area under debate, as different authors have come up with different factors that are affecting and enhancing customer satisfaction. Rind, Shaik, Kumar, Solangi and Chahjro (2018) also postulated that little research on customer satisfaction has been done in the telecommunications sector. There is need to conduct more research to aid the understanding of customer satisfaction in the telecommunications sector.

For the purposes of this research, service quality, price, expected service quality expectations of customers will be adopted, as this view is also supported by several researchers (Shode, 2017; Willys, 2018; Chun, Tham and Azam, 2019). The main antecedents that have been mentioned which affect customer satisfaction in the telecommunications sector are effective service quality issues, such as network coverage and effective network (Gill and Waqas, 2014; Chakraborty and Segupta, 2014; Abdul, Salman and Olota, 2014; Viriri and Phiri, 2017). Several researchers, Abdul et al., (2014); Makanyeza et al., (2014); Hamza (2014); Karim and Choudhury (2014), Ishard, Rahim, Khan and Khan (2017); inter alia have shown that customer satisfaction has several consequences or outcomes that organisations are benefiting from and these are profitability, repurchase intentions and customer loyalty.

2.5.2.1 Service Quality

Service quality is considered an antecedent of customer satisfaction by several researchers (Ishard, Rahim, Khan and Khan, 2017; Thusyanthy and Tharanikaran, 2017; Nguyen et al., 2018; Kumar, 2018). Product quality is defined as the product attributes and features that aid in satisfying customer needs and wants (Mentz, 2014). LeninKumar (2019) and Chun et al., (2019) further added that product quality should conform to the expectations of customers, since product quality is considered to be a major factor of customer satisfaction (Liat, Mansori, Chuan and Imrie, 2017). Hult, Sharma, Morgeson and Zhand (2019) also argued that service quality is an essential aspect of customer satisfaction because quality is considered as producing the right product required by the customer. Service quality is a major antecedent of customer satisfaction because consumers have their own perceptions of service quality before they purchase a product or service and those perceptions should be met for them to be satisfied (Minh and Huu, 2016). Mannan, Chowdhury, Sarker and Amir (2019) and Chu et al., (2019) further argued that higher levels of service quality also improve customer satisfaction levels to a greater extent. Service quality plays a major role in improving customer satisfaction (Rind et al., 2020).

According to Viriri and Phiri (2017), network quality, clarity in voice without any network work problems are major service quality issues that determine service quality. The aforementioned further added that service quality issues like service experience and encounters, speed of complainant processing, easy ways of reporting problems and the billing system are also major determinants of customer satisfaction. Oghojafor et al., (2014), Gill and Waqas (2014) and Shode (2017) are of the opinion that customer service as an element of service quality, is an important aspect of customer satisfaction; it involves listening to customer complaints, availing proper mechanisms to listen to customer complaints, providing proper response for customer's complaints and staff training.

Call quality is regarded as a major antecedent of customer satisfaction in the telecommunication sector (Gill and Waqas, 2014). These researchers further stated that call quality involves listening quality, what the consumers hears when calling another person, conservational quality which refers to echoes or any delays that may occur in the reception of the voice and transmission quality which involves connection quality and quality network. All the service quality factors mentioned above are determinants of customer satisfaction (Ariokiasamy and Abdullah, 2013; Oghojafor et al., 2014). Mobile network providers who provide high quality services are able to satisfy their customers (Chun et al., 2020)

2.5.2.2 Perceived Value

Customer's perceived value is the difference between the expected benefits and costs of obtaining the product (LeninKummar, 2019). The aforementioned author further added that customers' perceived valued has a greater impact on customer satisfaction. Thusyanthy and Tharanikaran, (2017) highlighted that perceived value involves low price being charged and what the consumer wants from a product or service. Hult et al., (2019) and Al-Msallam (2019) assert that the customer's perceived value is a major determinant of satisfaction. Service providers also consider consumers perceived value before producing a product and customers perceived value therefore determines customer satisfaction (Hult et al., 2019).

2.5.2.3 Price

Price is also a determinant of customer satisfaction (Ishard, Rahim, Khan and Khan, 2017; Nguyen et al., 2018). Chun et al., (2019) suggested that price is the amount paid to gain access in order to use the services of a network provider. Thusyanthy and Tharanikaran, (2017); Nguyeni et al., 2018) further argued that price can determine the standard of a product and it therefore determines customer satisfaction. Nguyen et al., (2018) assert that value perceived is a determinant of customer satisfaction because consumers compare the price charged and the benefits gained. If the value is below the consumers' expectations the customer is satisfied (Nguyen et al., 2018). Price fairness is also regarded as a determinant of customer satisfaction (Abdul-Aziz et al., 2014; Chakraborty and Sengpta, 2014). Sabir et al., (2014) and Chakraborty and Sengupta (2014) further added that under perceived value, tariff rates offered by network providers, the billing system of the company, cost of calling to other networks are also major factors affecting customer satisfaction in the telecommunications industry. Consumers in the telecommunications sector are more satisfied if they buy and use the products and services at a low price (Oghojafor et al., 2014; Shode, 2017).

2.5.2.4 Customers' Expectations

Customers have expectations before they purchase a product or service (Hult et al., 2019). Customer expectations are a major determinant of customer satisfaction (Mollah, 2014; Khuong and Dai, 2016). Hamza (2014) and Khuong and Dai (2016) posited that if the product characteristics meet the expectations, the customer will be satisfied. Organisations that focus on producing goods and services that meet the customer's expectations in most cases results in satisfaction of customer's needs and wants (Karim and Chowdhury, 2014). Customer satisfaction is measured by the comparing the expected and the actual service provided, so the service provider should be able to match the expected service or provide much better services (Almsalam, 2014; Mollah, 2014; Al-Msallam, 2015).

2.5.3 Consequences of Customer Satisfaction

2.5.3.1 Profitability

Satisfied customers usually do repeat purchases which in turn increases the profitability of the company (Shode, 2017; Srivastava and Rai, 2018). Prayag et al., (2018) added that customer satisfaction increases the company's revenues, since satisfied customers usually have higher consumption of products and services unlike dissatisfied customers, so they higher sales which in turn increase the company's profits. Prayag et al., (2018) and Mbango and Toerin (2019), argued that customer satisfaction is an important competitive tool for the organisation that ensures long-term profitability, increase in profits, high market share and survival of organisations.

2.5.3.2 Repurchase Intentions and Customer Loyalty

Several researchers (Bowers, 2017; Shode, 2017; Willys, 2018; Srivastava and Rai, 2018; Mbango and Toerin, 2019), suggest that satisfied customers usually make repeat purchases and these consumers also recommend the product to other potential customers. Willys (2018) also argue that customer satisfaction leads to high rates of repeat purchasing. Abdul et al., (2014) and Bowers (2017) state that loyal customers have a great impact on the sales turnover of a company. Satisfied customers usually do repeat purchases and in most cases the customers become loyal to the organisation (Mannan, Chowdhury, Sarker and Amir, 2017; Srivastava and Rai, 2018). It is cheaper to keep existing customers than to acquire new ones (Hamza, 2014; Karim, 2014; Mentz, 2014; Makanyeza et al., 2015; Irfan et al., 2016). Karim and Chowdhury (2014) also point out that customer satisfaction is important as it allows for customer retention which is good for companies, since profits are also increased. Satisfied customers at times pay less attention to competitor's promotional campaigns and may remain loyal to a certain organisation (Oghojaforet al., 2014). Amgebe and Osakwe (2017) and Sitorus and Yustisia (2018) opine that customer satisfaction is a key aspect in determining customer loyalty and customer loyalty has a strong impact on company's revenues.

2.5.3.3 Willingness to Pay Premium Prices

Some researchers (Diaw and Asare, 2018; Makanyeza et al., 2015) highlight that loyal customers are prepared to buy goods at higher prices to obtain greater value than non- loyal customers. In addition, as pointed out by Hamza (2014), satisfied customers can continue to buy even if there is a price increase.

2.5.3.4 Word of Mouth

Satisfied customers spread positive word-of-mouth which in turn increases the organisation's customer base and profitability (Saroha and Diwan, 2017; Willys, 2018; Diaw and Asare, 2018; Lee, 2019). Word-of-mouth is whereby a customer shares his/her experiences of certain products and services with relatives and friends (Lee, 2019). Karim (2014) and Hamza (2014) indicate that satisfied customers tell family and friends about their positive experience with the goods or services which in turn increase the customer base and market share of the company. Word-of-mouth is important when consumers are making purchasing decisions and satisfied customers normally spread positive word-of-mouth and this also increases the company's market share (Bowers, 2017; Inegbedion and Obadiaru, 2019).

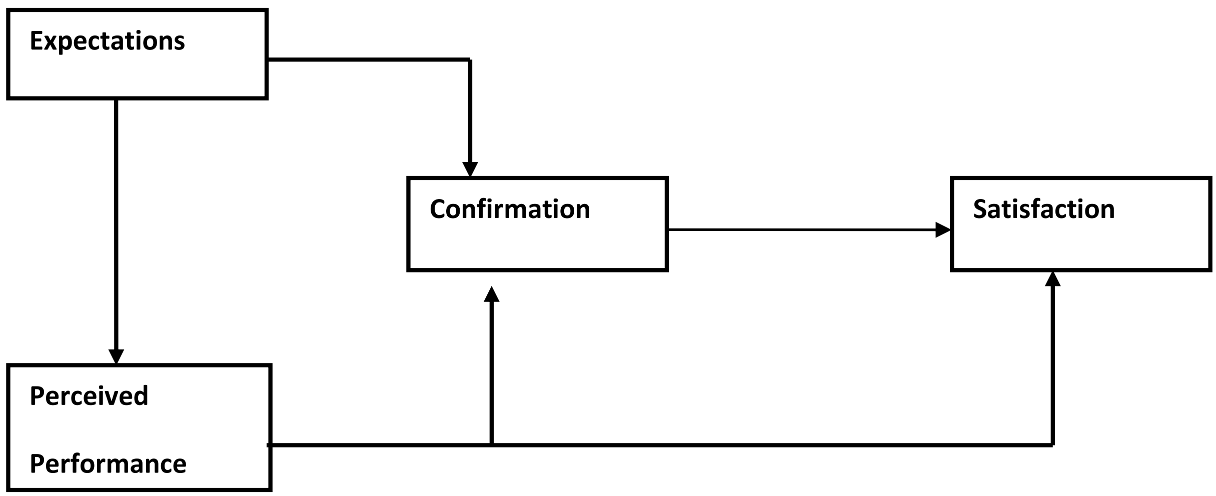
2.6 Customer Satisfaction Models

According to Gamba (2015), many models of customer satisfaction have been developed and in this research the confirmation / disconfirmation theory and the Kano (1984) model will be explained below.

2.6.1 Expectation/ Disconfirmation Theory

Pham (2015) and Saroha and Diwan (2017) put forward the notion that many models of customer satisfaction exist and one such model is the expectation /confirmation theory reflected in Figure 2.1, which was developed by Oliver (1997). The theory has been used by several researchers (Cicerali, Kaya Cicerali, and Saldamlı, 2017; Rather, 2018; Sipe and Testa, 2018; Prayag et al., 2018). The theory helps marketers to understand customer satisfaction and it is the base of customer satisfaction models (Saroha and Diwan, 2017).

Figure 2.1: Expectation/Disconfirmation Theory



Source: Pham (2015)

The Expectation/Disconfirmation theory explains that if a product or service performs better than expected, it is called positive disconfirmation and if the product performs below the expected performance it is called negative confirmation because the customer would have been dissatisfied (Pham, 2015; Srivastava, 2015; Saroha and Diwan, 2017).

2.6.1.1 Expectations

Before customers purchase any products and services, they already have certain expectations that are usually based on the employees and the industry's perceptions (Pham, 2015; Nazir, 2015; Srivastava, 2015). The expectations are based on the customer's past experience and on the experience of other customers whom they interact with, so before customers buy they already have their expectations (Pham, 2015: Nazir, 2015).

2.6.1.2 Confirmation

Pham (2015) and Nazir (2015) underline that confirmation is the evaluation of the perceived performance in comparison with the set quality standards and positive confirmation occurs when a customer is satisfied and negative confirmation occurs when the customer is dissatisfied (Pham, 2015; Srivastava, 2015).

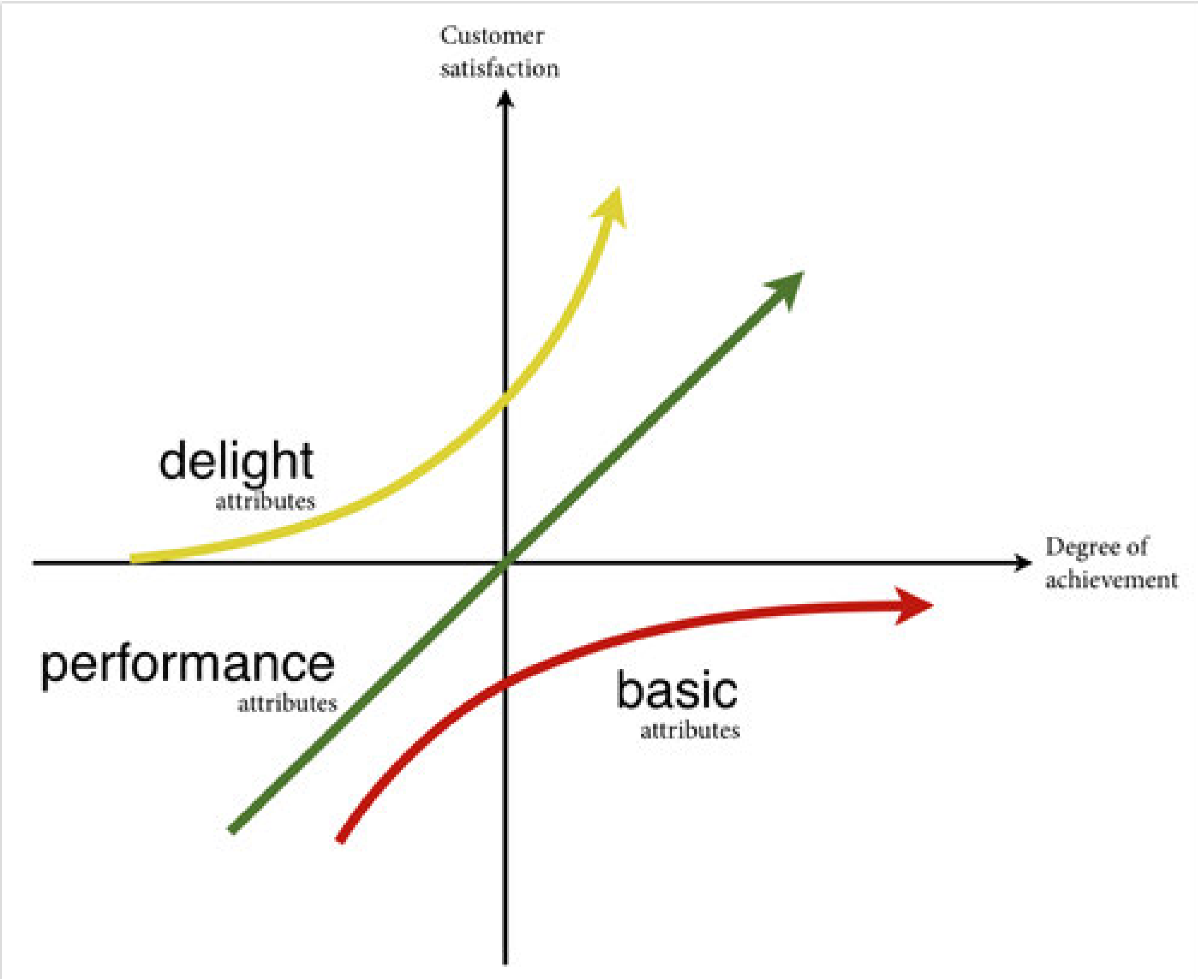
2.6.1.3 Satisfaction

Pham (2015) and Nazir (2015) suggested that when the perceived performance exceeds customer expectations, the customer is satisfied but if the perceived performance is less and do not meet the expected standards, then the customer is dissatisfied in the Expectancy and Disconfirmation theory. The confirmation/expectation theory postulates that consumers can be satisfied if products or services perform better than the expected services and if performance is bad, the customer is dissatisfied (Kariuki, 2015).

2.6.2 The Kano Model

Go and Kim (2018) cite Kano (1984) who developed the Kano Model depicted in Figure 2.2, as a tool to measure the happiness of a customer. The Kano Model is important as it helps understand and classify customer needs (Gamba, 2015) and also assists organisations to determine the features and services that are able to satisfy and dissatisfy the customer needs in service organisations (Pham, 2015). Kano's (1984) model has also been used to classify customers' preferences, product quality and characteristics, however in other researches it has been used with other tools to aid the understanding of customer requirements for them to be satisfied (Lin, Tsai, Lee, Halao, Zhou, Wang and Shang, 2017).

Figure 2.2: The Kano Model



Source: Lin et al., (2017)

The Kano Model (1984) is used to present the Critical to Quality (CTQ) distinctiveness, which shows the needs and wants of customers and three major variables, namely:

- Must Be - there should always be quality and if it is not available the customer may move to the one providing quality.
- Performance -the company should perform better and should be able to satisfy consumers' needs and wants.
- Delight- performing beyond customers' expectations is regarded as a bonus and they are usually satisfied (Pham, 2015).

In the Kano Model (1984) shown in Figure 2.4, the X-axis shows how the service provider is being able to meet the expectations of consumers with CTQ characteristics and the Y-axis shows customers' satisfaction levels (Pham, 2015). On the model the red line stands for the 'Must Be' factors, and if the organisation fails to provide the right quality the customer will look for the right quality from another service provider (Pham, 2015). The green line is for performance, the voice of the consumer, the service provider should strive to meet the needs and wants of the consumer (Pham, 2015).The yellow line represents the quality which the customer did not expect to get but received it (Pham, 2015).

2.7 Customer Loyalty

Customer loyalty originated from the concept of consumer behaviour (Agyei and Kalika, 2014; TaghiPourian and Bakhsh, 2015; Hafez and Akther, 2017). With competition increasing in the industries, having more loyal customers has become the main goal in order to survive and remain profitable (TaghiPourian and Bakhsh, 2015; Watson, Beck, Henderson and Palmatier, 2015). These researchers further argue that customer loyalty was used to describe the customers' eagerness to continue purchasing from a particular firm over a long period of time.

Brodin and Sand (2016) cite Kapferer (2012) who defines customer loyalty as the degree of manifestation of attachment customers experience when buying specific brands. According to Akpoviroro, Amos, Oladipo and Adewale (2020) customer loyalty occurs when a customer buys goods and services from the same brand instead of buying other different brands. Several researchers (Saroha and Diwan, 2017; Erzmoniet, Gustafsson and Westroth, 2017; Hafez and Akther, 2017; Hassan and Shamusudin, 2018; Kumar, 2018; Umar, 2018), assert that customer loyalty involves commitment of consumers' to make repeat purchases from the same service provider; it also involves recommending the product to friends and relatives. Customer loyalty usually results in repeat purchases and the customers help in spreading the word of mouth (Umar, 2018; Cuong and Khoi, 2019). Loyal customers usually remain faithful to particular brands (Makudza, 2020).

According to Fraering and Minor (2013), customer loyalty has three antecedents which are satisfaction of customers, consumer trust and goods and services performance. Petrauskaite

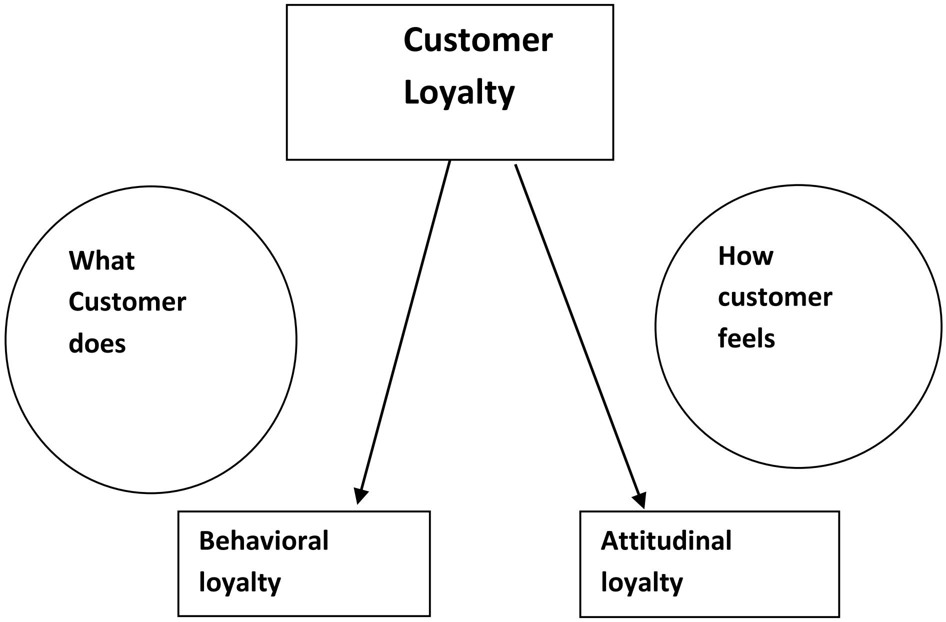
(2014), Nuepane (2015), Aspizain (2016) and Erzmoniet et al., (2017) cite Dick and Basu (1994) who argues that loyal customers are important and they deserve great marketing effort, they are keen to purchase more and extra products, they also spread positive word of mouth. Furthermore, Cuong and Khoi (2019) argued that customer loyalty refers to the consumer's willingness to enter into an ongoing relationship with an organisation.

The aforementioned reveals that customer loyalty involves repeat purchases, showing preferences for a specific brand and forming long term relationships. Therefore, in this research, the definition of customer loyalty by Erzmoniet et al., (2017) will be adopted, which states that customer loyalty is the process where a customer repeatedly purchases and prefers products from a specific organisation and is willing to have an ongoing relationship with the organisation. The definition by Erzmoniet et al., (2017) also includes the variables that have been mentioned by most of the authors mentioned above, namely, repeat purchases, showing preferences for the product and willingness to have an ongoing relationship with the organisation.

2.7.1 Dimensions of Customer Loyalty

Seto-Pamies (2012), Stan, Caemmerer and Cattan-Jallet (2013), Khizindar, Al-Azzam and Khanfar (2015), Rajeswari, Srinivasulu and Thiyagarajan (2017) concur that customer loyalty can be divided into three different types, which are loyalty based on behaviour, attitudinal loyalty and cognitive loyalty. Lee (2019) also posited that customer loyalty has three dimensions and these are behavioural, attitudinal and a combination of both attitudinal and behavioural loyalty. Rather and and Sharma (2017) mentioned three customer loyalty dimensions, namely attitudinal, behavioural and composite. Some researchers (Kumar, 2018; Stanisavljević, 2017; Morgan and Govender, 2017; Tartaglione, Cavacece, Russo and Granata, 2019; Dimitriadis and Zilakaki, 2019; Han, Yu, Lee and Kim, 2019; Ozkan, Suer, Keser and Kocakoc, 2019; Quach, Thaicon, Roberts and Weaven, 2020;) argued that customer loyalty has two dimensions which are behavioural and attitudinal loyalty. This therefore shows that more research needs to be done on customer loyalty dimensions as many authors have expressed different opinions regarding customer loyalty dimensions. For the purposes of this study, customer loyalty can be divided into two types, namely, loyalty based on attitudes and loyalty based on behaviour which are shown in Figure 2.3.

Figure 2:3 Dimensions of Customer loyalty



Source: Taghipourian and Baksh (2015)

2.7.1.1 Behavioural Loyalty

Behavioural loyalty refers to repeat purchasing of certain brands or services (Inegbedon and Obadiaru, 2019). Han et al., (2019), repeat purchasing of the company's products occurs because the consumers would have developed a liking of the company's products, but Mollah, (2014) and Stanisavljević, (2017) further argue that consumers may repeatedly and frequently purchase the products and services because there will not be an alternative product to buy. Stanisavljević (2017 further added that the frequent purchases of the services may even occur even when the company has a bad image. Masuku (2015) is of the opinion that behavioural loyalty can be measured by the number of times a consumer purchases a product. The aforementioned also argued that behavioural loyalty can be developed by marketing communication, word of mouth and consumer experience with the brand. Behavioural loyalty involves a customer having a continuous relationship with a company (Sabri and Ramely, 2015).

Quach, (2020) also suggested that behavioural loyalty does not measure the reason behind the purchase of the product but only measures the frequency of purchasing the product. Kipkirong and Rabach (2013) also highlighted the number of times the customer purchases the product in comparison with the number of purchases done with the customers in that same category is defined as behavioural loyalty. As shown by Fraering and Minor (2013), with regard to behavioural loyalty, customers are loyal but do not have any emotional attachment with the product, it can also be further called false loyalty because consumers will be forced by different circumstances to remain loyal. However Kipkirong and Rabach, (2013) argue that behavioural loyalty does not clearly explain the factors why consumers become loyal so alone it's not able to explain the customer attitudes towards a certain brand. Abdolavand et al., (2016) assert that behaviourally, loyal consumers are mostly affected by chance and routine not by liking the product. According to Kumar (2018), behavioural loyalty is defined as the behavior being portrayed at the present moment by the customers. Behavioural loyalty is not enough to measure customer loyalty and there are other factors that can be used to measure customer loyalty (Rajeswari, Srinivasulu and Thiyagarajan, 2017). This therefore shows that behavioural loyalty only measures the number of purchases by a customer but it does not show other factors like customers feelings towards the product or the fact that there is no any other product available except for the one which will be on offer.

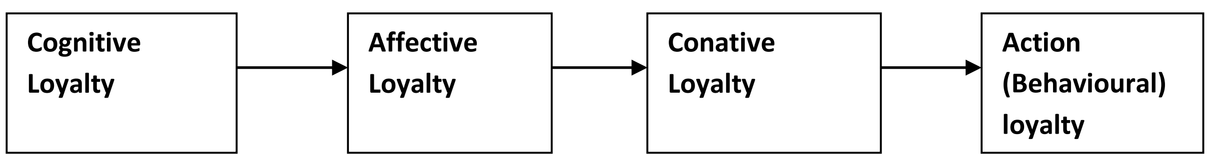
2.7.1.2 Attitudinal loyalty

Attitudinal loyalty is regarded as emotional connection of customers to a certain specific product (Stanisavljević, 2017; Rajeswari et al., 2017). Mohammad (2017), Dimitriadis and Zilakaki (2019) and Inegbedon and Obadiaru (2019) posited that attitudinal loyalty is when a customer shows commitment to repurchase the company's products and also spreading positive word of mouth. Tartaglione et al., (2019) postulated that attitudinal loyalty is measured by customers' willingness and intention to keep on repurchasing specific company products or services. According to Sulibhavi and Shivashankar (2017), attitudinal loyalty also involves customers psychologically encouraging others to purchase a specific brand. These researchers further added that customers then become committed to the brand. Attitudinal loyalty involves focusing more on establishing a relationship with the firm (Nguyen, Leclcerc and Blanc, 2013; Kipkirong and Rabach, 2013). Komunda and Osarenkhoe (2012) and Fraering and Minor (2013) also suggested that attitudinal loyalty is a positive attitude towards a product and also willingness and desire to have a continuous relationship with the company. According to Watson, Beck, Henderson and Palmatier (2015) attitudinal loyalty develops after a customer has a positive experience with the brand. Attitudinal loyal customers are mostly committed and develop emotional attachment to the brand (Abdolvand et al., 2016). According to Kumar (2018) attitudinal loyalty is when customers show a positive attitude towards a product. Attitudinal loyalty occurs when a customer becomes attached to the product or organisation and then makes some repeat purchases (Tartaglione et al., 2019). This shows that attitudinal loyalty mainly involves emotional attachment and long term commitment of customers to the company's products and services but Yaqub and Halim (2018) believe that attitudinal loyalty cannot effectively measure the levels of customer loyalty. The aforementioned authors believe there are other better factors other than attitudinal loyalty.

2.7.2 Stages of Customer Loyalty Development

Tabrani, Amin and Niza (2017) and Yaqub and Halim (2018) cite Oliver (1999) who argued that customer loyalty has four stages of development and these are cognitive, affective, conative and behavioural as presented in Figure 2.4.

Figure 2.4: Customer Loyalty Development Stages



Source: Hegner-kakar, Richter and Ringle (2018)

Manzuma-Ndaaba, Harada and Romle (2016), and Yaqub and Halim (2018) who argued that cognitive loyalty is loyalty that develop when a customer is given information about a brand. TaghiPourian and Baksh (2015) and Manzuma-Ndaaba et al., (2016) also added that cognitive loyalty also develops from customers experiences of using the brand. Tabrani et al., (2017) further added that cognitive loyalty relates to customers' preferences when searching for a product or service. Tabrani et al., (2017) also argued that at this stage the customer uses logic in making re-purchasing decisions because he/she makes several comparisons with other products. It is also regarded as one of the weakest means of measuring customer loyalty (Hegner-Kakar Richter and Ringle, 2018) because the consumer does not have any experience with the brand. The second stage is affective loyalty and is described by Yaqub and Halim (2018) as loyalty that develops when a customer develops positive attitude and emotional attachment to a brand. TaghiPourian and Baksh (2015) also added that cognitive loyalty develops when consumers get more information about a brand and cognitive loyal customers can easily switch to another brand. This stage is very important because customers can make repeat purchases because they would have acquired more information about a product (Tabrani et al., 2017).

Conative loyalty is the third stage of loyalty. Tabrani et al., (2017) and TaghiPourian and Baksh (2015) cite Oliver (1999) who describes conative loyalty as loyalty that develops when a customer develops a deep commitment to purchase products. TaghiPourian and Baksh (2015) also argue that conative loyal customers have a greater willingness to purchase the brand but commitment does not mean the consumer will take action to buy the brand. Tabrani et al., (2017) also argued that the first three stages define attitudinal loyalty. The fourth stage is behavioural loyalty, which is when the customer takes action by purchasing the firms' products and services and the customer also repeats the transactions and this leads to a development of a relationship between the company and the customers (Hegner-Kakar et al., 2018). Both behavioural and attitudinal loyalty are described in these four stages of customer loyalty (Tabrani et al., 2017). These four stages have also been used to measure customer satisfaction in the telecommunications industry, which makes them essential to this study (Yaqub and Halim, 2018).

2.7.3 Antecedence and Consequences of Customer Loyalty

2.7.3.1 Antecedents of Customer loyalty

Singh, Singh and Vij (2017), Singh, Nayyar and Das (2018), Yaqub and Halim (2018), Bhat, Darzi and Parrey (2018) and Shamsudin, Esa and Ali (2019) agree that loyalty antecedents involve commitment, trust, satisfaction, and loyalty incidents. Quach et al., (2020) also added service quality, perceived switching costs, customer engagement and price as loyalty antecedents. Service quality improves customer loyalty (Rizomyliotis, Konstantouaki, Kaminakis, Giovanis and Papastathopoulos, 2018). Hafez and Akther (2017) argue that customer loyalty programs are usually in the form of membership cards or reward programs they have a direct effect on customer loyalty. Commitment is the willingness to maintain an important relationship with the seller (Watson et al., 2015; Minh and Huu, 2016). Watson et al., (2015) and Quach et al., (2020) further indicates that commitment results in the development of relationships between the customer and the seller rather than just a passing business deal. Customer satisfaction often leads to customer loyalty (Kumar, 2018; Kaur and Soch, 2018; Jere and Mukupa, 2018; Quach et al., 2020). However, Jere and Mukupa (2018) cite Boohene and Agyapong (2011) who postulated that customer satisfaction is important but it’s not an antecedent of customer loyalty. This shows that more research needs to be done to find out if customer satisfaction is an antecedent of customer loyalty. Trust is the reliability and confidence that the consumer has on the seller (Watson et al., 2015). Jere and Mukupa (2019) further added that it is important to understand and know the determinants of customer as they are important in the growth and customer retention of customers.

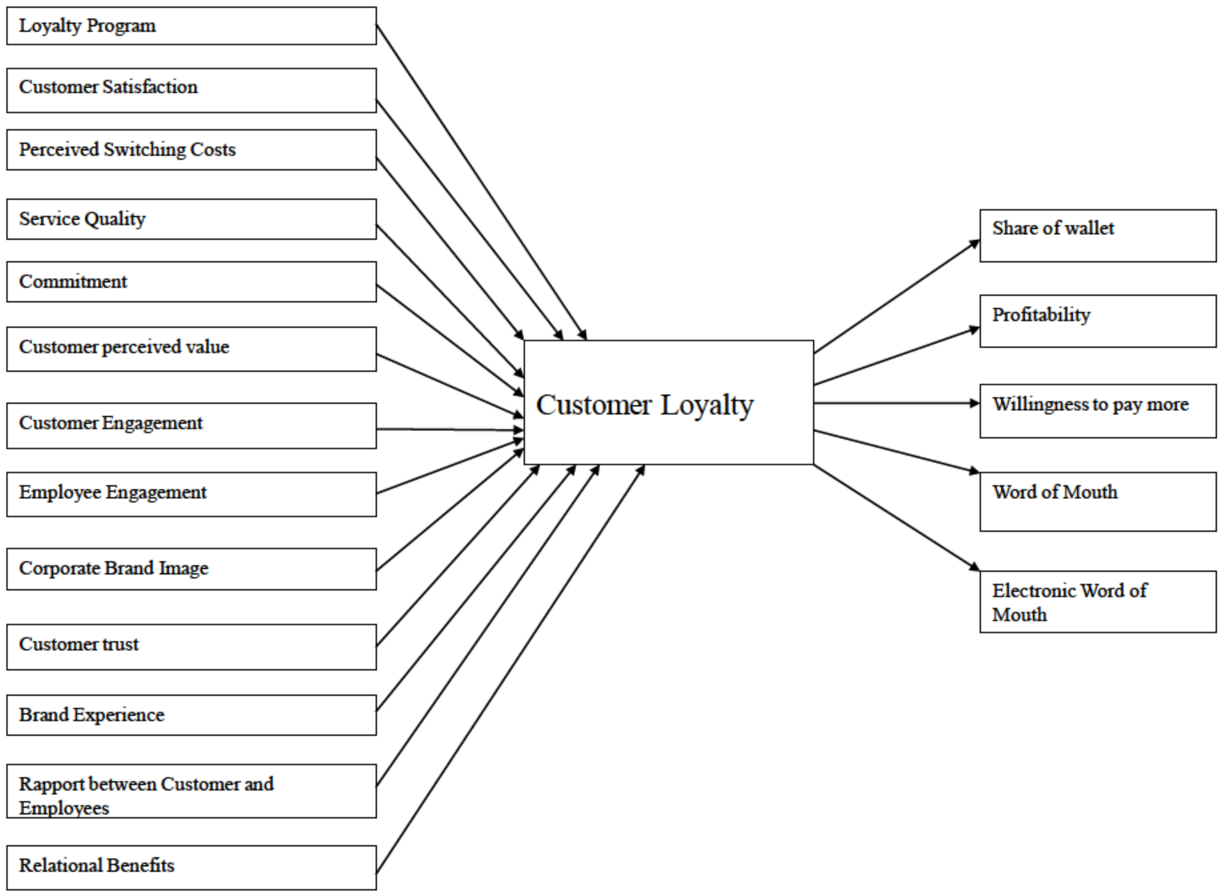
2.7.4 Consequences of Customer Loyalty

Stan et al., (2013), Kipkirong and Rabach (2013), Liat, Mansori and Huei (2014), Kandampully et al., (2015), Tabaku and Cerri (2015), Cengiz and Cengiz (2016), Abdolavand et al., (2016) and Lee (2019) posit that customer loyalty has a direct impact company profitability, company’s competitive advantage and company performance. Loyal customers also increase the firm’s revenues because of repeat purchasing (Setiawan and Sayuti, 2017; Saroha and Diwan, 2017; Hassan and Shamsudin, 2018; Hassan et al., 2019; Cuong and Khoi, 2019; Lee, 2019). Minh and Huu (2016) also added that customer loyalty has a strong impact on organisational performance. Umar (2018) added that customer loyalty increases the success of the organisation because loyal customers repeatedly buy the company’s products; loyal customers also bring in high incomes for the firm. Customer loyalty reduces the switching of brands by consumers and encourages repeat purchasing (Sulibhavi and Shivashankar, 2017).

Some researchers (Abdolavand et al., 2016) state that loyal customers reduce the costs of advertising for the organisation and they also increase the profits. Loyal customers usually are eager to pay more and also spread positive word of mouth (Hassan et al., 2019 and Makudza, 2020). Liat et al., (2014), Kandampully et al., (2015) and Abdolavand et al., (2016) also argue that customer loyalty is also regarded as a tool that encourages retention of customers because it is more efficient to grow an existing profitable customer than getting a new one. Abdolavand et al., (2016) and Umar (2018) argue that loyal customers are prepared to pay more. Loyal customers usually recommend the company’s products and services to other potential buyers (Jere and

Mukupa, 2018; Lee, 2019).The antecedents and consequences of customer loyalty are shown in Figure 2.5.

Figure 2.5 Antecedents and Consequences of Customer Loyalty

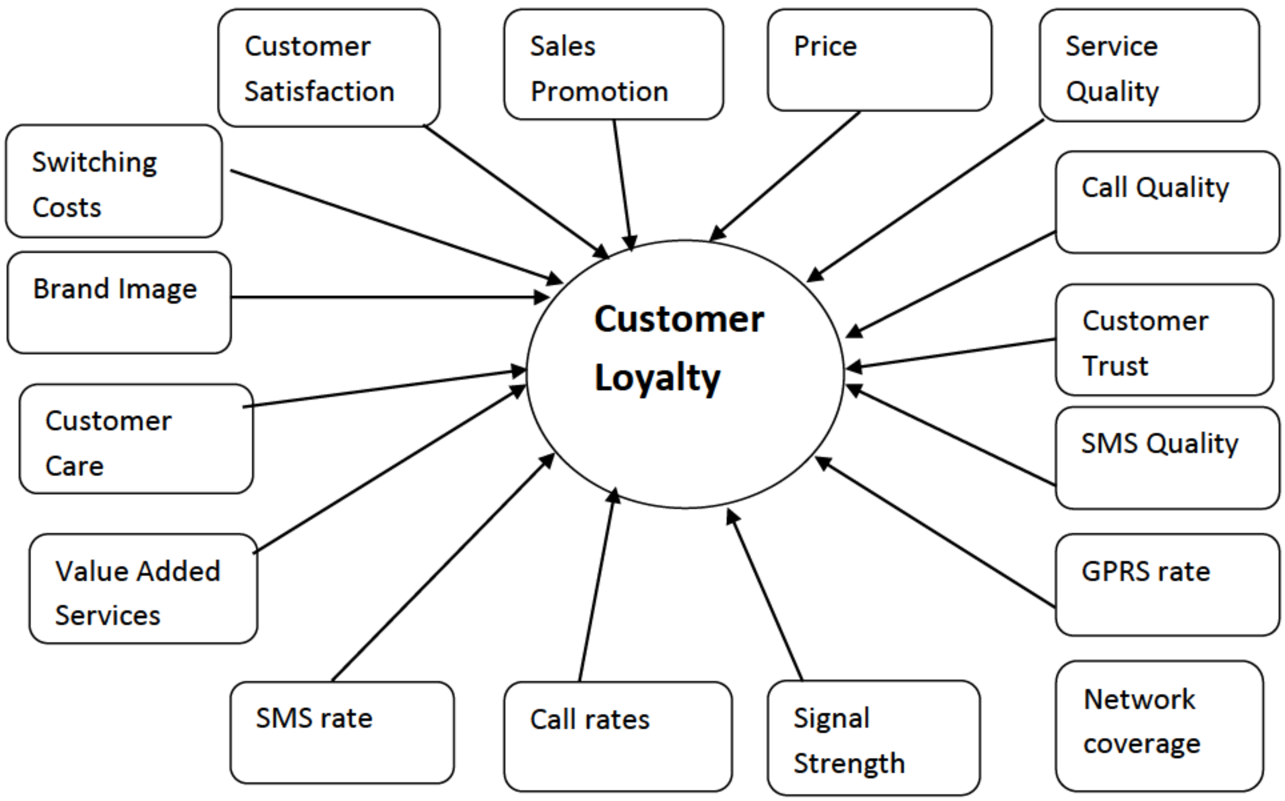


Source: Kandampully et al., (2015)

2.7.5 Customer Loyalty in the Telecommunications Sector

Adjei and Denanyoh (2014) and Oghojafor et al., (2014) are of the view that promotional activities have a strong impact on customer loyalty because the more the customer gets them the more he/she becomes loyal. Customer service care also has a strong impact on customer loyalty (Adjei and Denanyoh, 2014). Oghojafor et al., (2014) added that customer services include being able to listen to customers, the service personnel response to customers and the efficiency of mechanisms to listen to the customers and if all this satisfies customers they usually stay loyal to the mobile telecommunication service provider. Good network coverage and signal strength also have a great effect on customer loyalty (Adjei and Denanyoh, 2014). These researchers further argued that low call rate, call quality, SMS quality, GPRS and SMS rates, greatly influence customers to become loyal to the mobile network service provider as reflected in Figure 2.6.

Figure 2.6: Factors Influencing Customer Loyalty in the Telecommunications Industry



Source: Adjei and Denanyoh (2014)

2.8 Consumer Switching Behaviour

2.8.1 The Concept of Consumer Switching

Nguyen (2016) argues that switching means changing a service provider. Lim, Yeo and Ling (2018) define consumer switching as the process in which a customer changes from buying and using a certain brand to another brand. Srivastava and Sharma (2013) argue that consumer switching refers to customers who are not loyal to a particular brand. According Dauda and Maiyaki (2019), consumer switching occurs when a customer partially or completely stops using the services of a certain organisation and begins using services of another organisation. These researchers further add that consumer switching occurs when the consumer ends an existing relationship with a service provider and then begins new relations with a different service provider of the same product category.

Mandal (2017) and Shah, Husnain and Zbarirshah (2018) define consumer switching behaviour as the process in which a customer stops being loyal to his/her usual service provider and moves to another either because of customer dissatisfaction or any other problems that might have arisen. Consumer switching behaviour refers to consumers using an alternative service provider or replacing one service provider with another (Liu, Li, Xu, Kostakos and Heikkila, 2015; Aslam and Frooghi, 2018). These researchers agree with the notion that consumer switching involves stopping the use of a certain product and moving to another service provider. Consumer switching is therefore regarded as the process whereby the consumer changes from using one brand and moves to the use of another product or brand. In the telecommunications industry, consumer switching can either be partial or total switching (Malhotra and Batra, 2019; Kukreja and Ajagaonkar, 2020). This therefore means that a consumer can temporarily stop subscribing to a certain network provider or can totally stop using their services. Dauda and Maiyaki's (2019) assertion will be adopted in this study because their definition of consumer switching mentions the idea of partial and total switching behaviour which is the case in the mobile telecommunications.

2.8.2 Switching Intention

Switching intention refers to customer's intention to move to another service provider (Van Der Merwe, 2015). These researchers further added that switching intention shows customer's plans to remain or to move to another service provider. Switching intention refers to the possibility or plans to switch service providers (Rizwan, Hayat and Ali, 2013). Hung and Lee (2015) defined consumer switching intention as the customer's plans to dissolve an existing relationship with existing service providers mainly because of dissatisfaction. Switching intention is the signal or intention to end a relationship partially or completely with the service provider (Jabeen, Bakar, Hamid and Rehman, 2015). The difference between switching intention and switching behaviour is that switching intention is a plan to change a service provider but with switching behaviour the consumer actually switches the service provider (Van Der Merwe, 2015).

Consumers may decide to switch service providers because of a number of factors that may include poor service quality and poor customer satisfaction (Jabeen et al., 2015). Switching intention is defined as consumers' willingness to move from one service provider to another (Nimako, Ntim and Mensah, 2014). These researchers further added that switching intentions are indications of willingness to change service providers. Organisations should monitor consumers and should be proactive in detecting consumer's intentions to switch in order to reduce loss of customers and also a reduction in sales and profits (Van Der Merwe, 2015). This researcher further argued that organisations should also be able to understand various factors (antecedents) that cause consumers to consider switching service providers.

2.8.3 Antecedents of Switching Intentions

There are predisposing and precipitating factors that cause consumers to move from one service provider to another (Van Der Merwe, 2015). Predisposing factors are factors which cause consumers to consider moving to another service provider whereas precipitating factors are factors which cause consumers to make a sudden decision to switch service provider like service failures or a sudden increase in prices. A number of scholars have carried out research to investigate why consumers switch service providers (Fontana, Iori and Nava, 2017; Mandal, 2017; Aslam and Frooghi, 2018; Sithole and Njaya, 2018). Sithole and Njaya (2018) argue that it is of great importance for a company to know and understand consumer behaviour and factors that precipitate switching behaviours so that they can put in place preventive strategies.

Research on switching intentions have been carried out in various sectors, like the telecommunications sector (Van Der Merwe, 2015; Grigoriou et al., 2018; Makwana, Sharma and Arora, 2014; Shah, Husnain and Zubairshah, 2018), the banking industry (Vyas and Raitan, 2014), public transport (Chen and Chao, 2011), dry cleaning and hair styling (Bansal and Taylor, 1999). No consensus was reached regarding the characteristics that cause consumers to move from one service provider to another. It's not clear which factors affect consumer switching behaviour (Aslam and Frooghi, 2018). There are inconsistent findings on the causes of switching behaviour in the telecommunications sector (Malhotra and Batra, 2019) Therefore there is need to conduct more research to establish the factors that really cause consumers to switch mobile network providers as the results are inconclusive (Hwambo et al., 2017).

The antecedents which will be discussed are price, core service failure, and employee's response to service failure, inconvenience, competition, service quality, customer dissatisfaction and corporate image. Unique factors that have been identified which only apply in the telecommunications sector are network coverage and call quality (Kusotera, Chimire and Mapuwei, 2018). The various antecedents of switching intentions are briefly discussed below.

2.8.3.1 Price

Many researchers (Fontana, Iori and Nava, 2017; Sithole and Njaya, 2018; Kusotera et al., 2018; Lim, Yeo, Goh and Koh, 2018; Grigoriou et al., 2018; Malhotra and Batra, 2019; Dauda and Maiyaki, 2019), strongly support the view of Keaveney (1995), that price is the main reason why consumers switch service providers. Price plays a big role on consumer switching behaviour in the mobile telecommunications industry (Shah et al., 2018). Grigoriou et al., (2018), Lee and Lee (2018) and Salhieh (2019) indicate that when customers find out that competitors are offering better prices consumers can switch and move on to service provider offering cheaper prices. Shah et al., (2018) and Manzoor, Baig, Usman, Shahid (2020) assert that the pricing category included all critical switching behaviours which are call rate prices, Internet browsing costs, penalties, price deals, coupons or promotions, and they all contribute to consumer switching behaviour.

Mandal (2017), Aslam and Frooghi (2018), Malhotra and Batra (2019) and Ndebele, Marsh and Scarpa (2019) also suggest that price changes also can cause consumers to switch service providers. Mandal (2017) also added that negative price perceptions impact greatly on consumer switching behaviour. Grigoriou et al., (2018) and Dauda and Maiyaki (2019) also highlight that high call rates and internet browsing fees usually make consumers switch mobile network service provider. The issue of gain or less ratio plays an important role on consumer switching behaviour, if the consumers feel they are gaining they can stay with the service provider but if they feel they are losing they can shift to another better service provider (Shah et al., 2018). Ndebele at al., (2019) further added that even small changes on price packages can lead to consumer switching service providers because consumers are constantly looking cost effective network and also saving their money as they are price sensitive.

2.8.3.2 Promotional Offers

Effective promotional offers provide customers with information, value, and create awareness, as customers are shown what the organisation will be offering (Thaicon, Quach, Bavalur and Nair, 2017). They further argue that promotional activities end up giving consumers options available which later on influence switching behaviour. Sombultawee (2017) and Manzoor et al., (2020) also assert that switching incentives like discounts, product bundling and advertising activities encourage consumer switching behaviour.

2.8.3.3 Core Service Failure

Lee et al., (2015) argue that core service failure refers to failures in product quality and it is a very essential factor in the telecommunications sector. Aslam and Frooghi (2018) further described service failure as failure by the organisation to satisfy consumer needs and also failure to meet up their expectations. Thaicon et al., (2017) and Aslam and Frooghi (2018) observe that service failure often leads to consumers switching organisations. The aforementioned further added that if organisations fail to handle customer complaints the customers can switch service providers. The viewpoints by Aslam and Frooghi (2018) resonate with Sidhu (2005) who also highlighted that if consumers are given negative responses concerning services they can switch to another service provider. Thaicon et al., (2017) also assert that consumers do not normally switch service providers because of one incident of service failure but if the problem continues they tend to exit. Lee et al., (2015) highlight that service failures like technical issues and problems are critical incidents that affect the quality of services and cause consumers to lose trust on their service provider. Lee et al., (2015) and Lim, Yeo, goh and Koh (2018) further add that core service failures lead to consumer switching behaviour in the telecommunications sector.

2.8.3.4 Employee Responses to Service Failures

Mandal (2017) cites Keaveney (1995) who argues that in some cases customers do not switch service providers because of service failures but they can switch if employees fail to handle service failures properly. Mandal, (2017), Thaicon et al., (2017) and Lim et al., (2018) further added that poor responses to services failure contribute greatly to consumer switching behaviour. Employee service failures include reluctant responses, failure to take action and giving negative responses (Mandal, 2017).

2.8.3.5 Inconvenience

Aslam and Frooghi (2018) and Manzoor et al., (2020) argued that inconveniences also cause consumers to switch service providers. In addition, Aslam and Frooghi (2018) observe that inconveniences refer to time a customer waits to get a service, short hours of operation and all these contribute to consumer switching service providers.

2.8.3.6 Competition

According to Aslam and Frooghi (2018), Lim et al., (2018) and Salhieh (2019) if competitors are providing better services customers usually switch to another service provider. Promotional activities by competitors can cause a consumer move from one service provider to another (Grigoriou et al., 2018; Aslam and Frooghi, 2018). Price has a positive effect on consumer switching behaviour and if service providers charge high prices consumer can move to other service providers (Hwambo et al., 2017; Lee et al., 2018). Competitor actions also impact on consumer switching behaviour (Lim et al., 2018). The aforementioned further argue that competitor actions like announcements of lower rates and lower prices encourage consumers to switch service providers.

2.8.3.7 Service Quality

In the telecommunications industry, service quality is important and it is recognized through the use of advanced technologies, communication and valued added services (Shah et al., 2018). According to Parganas, Papadimitriou, Anagnostopoulos and Theodoropoulos (2017), Hidayat, Soesanto and Mahfudz (2017) and Salhieh (2019), poor service quality can lead to consumers switching service providers. Consumers can compare the service quality being provided by the firm and the expected service if the service being provided does not meet the expected quality the consumers can consider switching the service provider (Thaichon et al., 2017). Service quality in the telecommunications industry plays a big role on consumer switching behaviour (Shah et al., 2018). Hence, consumers in the telecommunications sector usually look for the best service provider of high quality services. Consumers constantly look for better quality services on mobile network which is reliable if the mobile network operator fails to meet the quality standards the consumers tend to switch and join a better service provider (Lim et al., 2018).

Hidayat et al., (2017) also opine that poor service quality leads to consumer switching service providers. These authors also suggest that poor service quality leads to dissatisfaction which ultimately leads to customer switching behaviour. Voice communications as part of service quality are mainly used by mobile network users in the whole world and it is also a major driver of consumer switching behaviour in the telecommunications industry (Grigoriou et al., 2018 and Kukreja and Ajagaonkar, 2020). Therefore, data download quality is also factor that affects consumer switching behaviour; subscribers also download music, pictures and check email if data downloading is slow it consumers tend to switch to better service providers.

2.8.3.8 Network Coverage

Grigoriou et al., (2018), Sithole and Njaya (2018), Wimalasiri (2018) and Malhotra and Batra (2019) concur that if the network quality, coverage and clarity of a telecommunications company are poor consumers tend move another service provider. Consumers also consider network coverage when selecting mobile network operators, if the service provider has large network coverage consumers tend move to that network in order to have better coverage (Ofori, Larbi-Siaw and Addae, 2015). Malhotra and Batra (2019) also argued that poor network quality usually forces subscribers to move to another service provider. This researcher further added that frequent network problems usually frustrate subscribers and it usually makes them switch mobile network service providers. Afzal et al., (2013) and Shujaat et al., (2015) and both concur that negative experience by consumers due to poor quality services causes consumers to change from one network user to another. Quality is important in the telecommunications sector, service providers who have poor signals tend to frustrate consumers and it makes them switch service providers (Shujaat et al., 2015).

2.8.3.9 Company Image and Reputation

Manzoor et al., (2019) argues that if an organisation has a bad image and poor reputation, consumers usually switch to better network service providers. Mandal (2017) asserts that an organisation’s reputation especially in the banking industry can lead to consumers switching banks. The company’s image helps to retain customers, if the company has a bad image consumers usually switch to a company with a better brand image, therefore, a negative company brand image leads to consumers switching service providers (Jayawickramarathna, 2014).

2.8.3.10 Customer Dissatisfaction

Hwambo et al., 2017 suggested that customer dissatisfaction is also another factor that leads to consumers switching networks. If a consumer is dissatisfied usually moves to a better service provider (Hwambo et al., 2017). If consumers do not like the products being offered by a company, they tend to move to other the service providers but if they are satisfied they tend to stay with their service providers (Hwambo et al., 2017; Parganas et al., 2017). Martins et al., (2013) further highlights that when customers are satisfied and believe that they are getting the best service, they will continuously maintain their relationship with service providers.

Thaichon et al., (2017) are of the view that dissatisfied customers have a higher switching rate. These researchers further argued that customer satisfaction is also a main exit barrier and it increases consumer switching behaviour. Saleh et al., (2015) are also of the view that mobile services are continuous in nature and consumers also continuously assessing the service delivery process and if their needs are not met they usually switch to another better service provider. These researchers further highlighted that if mobile network operators fail to satisfy the needs and wants of their consumers they tend to switch service providers.

2.8.3.11 Family and Friends

Family and friends are able to influence one another to switch mobile network service providers (Malhotra and Batra, 2019). Shah et al., (2018) also added that family and friends have a great impact on the mobile network service provider their relative can use. The aforementioned authors also suggest that family and friends usually bear in mind the service provider their friend or relative is using, in most instances they switch in order to use the same service provider because it becomes cheaper to call one another from the same network provider.

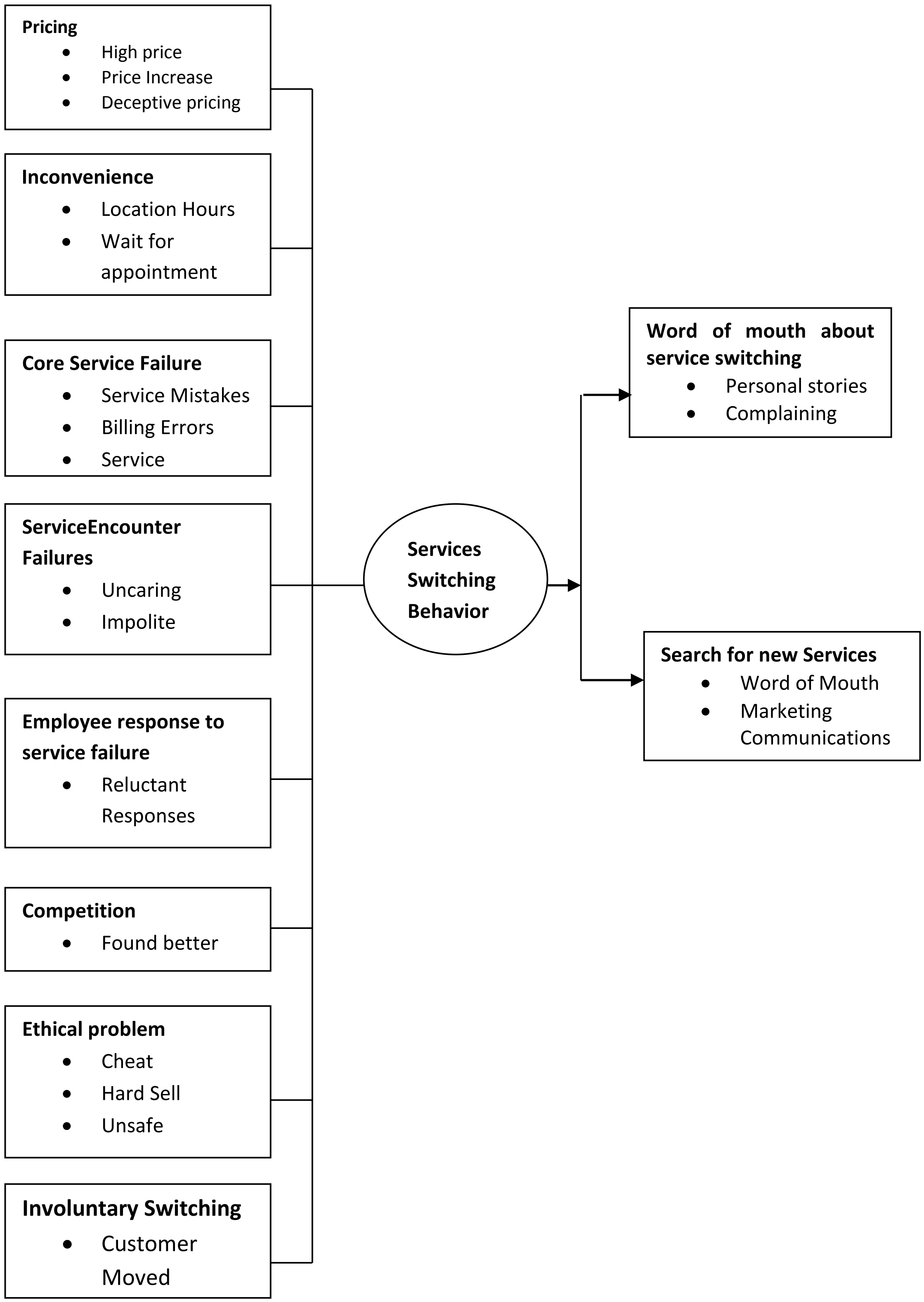
2.8.3.12 Customer Service Care

Customer service is comprised of systems that support customer complaint procedures, processing of customer complaints and friendliness of the service personnel (Kusotera et al., 2018). They further point out that when customer service care is poor, customers may switch to another efficient service provider. Lee et al., (2015) also added that customer service care involves employee interaction and communication quality levels with mobile service subscribers. In addition, employees' bad attitude and unprofessional behaviour influences consumers to switch service providers.

2.9 Consumer Switching Behavior Model

Several researchers (Srivastava and Sharma, 2013; Choi, Paulraj and Shin, 2013; Vyas and Raitani, 2014; Shujaat et al., 2015; Cheng, Du and Ma, 2016; Mandal, 2017; Malhotra and Batra, 2019; Salhieh, 2019) cite Keaveny (1995) who developed the Consumer Switching model depicted in Figure 2.7. The model proposes that consumers mainly move from one service to another because of eight main reasons which are price, inconvenience, core service failures, service encounter failures, competition issues, ethical problems and involuntary factors.

Figure 2.7: Consumer Switching Model



Source: Aslam and Frooghi (2018**)**

2.10 Switching Costs

Switching costs are incurred when consumers switch service providers (Nguyen, 2015). Nguyen (2016), cite Porter (1988) who argued that switching costs are costs that are involved when consumers switch from one provider to another, the costs are in monetary units and also psychological costs of being a new customer, effort and time wasted looking for information to join the new service provider. Switching costs are hidden costs a consumer faces when he/she switches mobile service providers (Abdelrahman, 2017). Switching costs can also be defined as costs that are incurred whn terminating a contract (Monago, 2017). Sharmin (2017) defines switching as onetime costs that customers incur as they move from one service provider to another. Pourabedin, Foon, Chatterjee and Ho (2016) defined consumer switching costs as time spent, financial costs and psychological effects that a consumers suffers after switching a service provider. Switching costs are a barrier that stops a consumer from switching to another service provider (Van Der Merwe, 2015). Alemu (2018) further added that switching costs can also be regarded as lock in costs which prevent the consumer from leaving the current service provider. Switching costs are also used as a defensive marketing tool that can give the company a competitive advantage (Sharnim, 2017 and Alemu, 2018). Switching costs can determine if it is easy for consumers to switch service providers, if the switching costs are low consumers can easily switch service providers (Van Der Merwe, 2015; Yin, 2014). Abedelrahman (2017) further added that switching costs can also lock in and make it hard for them to change service providers. In a nutshell consumer switching costs are costs that are incurered by a consumer when he/she changes a service provider.

2.10.1 Switching Costs Typologies

Yin (2014) argues that the concept of switching costs was developed by Porter (1980). Van Der Merwe (2015) suggest that different types of switching models have also been developed by different authors notably Edward and Sahadev (2011) and Huang and Hsieh (2012). Eappen (2014) also postulate that various forms of switching costs exist which are search costs, learning costs, loyal customer discount, customer habit, emotional costs, cognitive effort and consumer risk perception. Abdelrahman (2017) argued that there are two types of switching costs, namely transactional and learning switching costs.Various researchers (Masuku, 2015; Sharmin, 2017; Shah et al., 2013; Pourabedin et al., 2016; Willys, 2018; Samudro, Sumarwan, Yusuf and

Simanjantak, 2018), suggested three types of switching costs, which are procedural costs, financial costs and relational switching costs. This shows that there is no consensus on the types of switching costs but for the purposes of this study the three switching costs, procedural financial and relational switching costs will be considered since they have been mainly used and have been illustrated in Figure 2.8.

Figure 2.8: A Typology of Consumers Perceptions of Switching Costs

Procedural Switching Costs	**Financial Switching Costs**	**Relational Switching Costs**
• Economic Risk Costs • Evaluation Costs • Setup Costs • Learning Costs	• Benefit loss Costs • Monetary Loss Costs	• Personal Relationship loss costs • Brand Relationshiploss costs

Source: Bhattacharya (2013)

2.11 Types of Switching Costs

2.11.1 Procedural Costs

Procedural switching costs, also referred to as learning costs (Martins et al., 2013), involve the effort the consumer puts in collecting information about the brand and following all the stages in switching the service provider (Sharnim, 2017). Procedural switching costs are costs that are incurred when the consumer is moving from one service provider to another; the switching costs involve time lost and the extra effort that is put looking for another service provider (Van Der Merwe, 2015). Procedural switching costs can also be divided into pre-switching search and evaluation costs (Nguyen, 2015; Masuku, 2015). Pre-switching costs are costs that are incurred when the consumer will be gathering information about the product the consumer intends to shift to another service provider. Masuku (2015), Nguyen (2016) and Willys (2018) argue that pre-switching costs also involve an evaluation of the type of service being provided by the new service provider, costs of starting a new relationship and the process of learning the procedures of the new service provider.

Willys (2018) also suggests that procedural switching costs involve risks, setup time and costs of analysing the type of services being provided. Procedural switching costs can be very expensive and during the learning process the consumer may experience negative utility which may change their mind and abandon the idea of switching service providers (Masuku, 2015). Masuku further argues that procedural costs are incurred because of customers' lack of knowledge and ability to gather enough information about other brands. Procedural costs differ depending on the industrial sector and the product offering (Masuku, 2015; Nguyen, 2015). In the telecommunications industry a consumer incurs costs by breaking long time relationships with the mobile network service provider and also costs of learning the operations of the new service provider (Shah et al, 2013).

2.11.2. Financial Switching Costs

Financial switching costs are representing a loss in monetary resources of a customer (Samudro et al., 2018; Willys, 2018). These costs usually occur in the insurance, furniture and telecommunications industry (Masuku, 2015). Masuku (2015) further added that financial cost make switching impossible because the customers will be in a long term contract with their service provider, if the consumer switches he/ she will incur sunk costs. Financial switching costs reduce the intention of switching service providers (Van Der Merwe, 2015). If the products and services are being provided efficiently, the financial switching costs can be insignificant, and in the telecommunications sector the service providers have similar products and the switching costs are insignificant as the service providers provide incentives which reduce the switching costs. Shah et al., (2013) also argue that in the telecommunications sector, the consumer incurs costs when they inform family and friends that they have moved to a new mobile network service provider and that they also incur costs of buying a new line or SIM card.

2.11.3 Relational Switching Costs

Masuku (2015) and Willys (2018) agree that relational switching costs cause psychological and emotional harm. Relational switching costs also involve individual and brand relationship losses

(Martins et al., 2013). Changing service providers results in broken relationships between the service provider and consumer (Masuku, 2015). The telecommunications company offers both contract lines and pre-paid lines which are making it easy for consumers to switch mobile network service providers (Shujaat et al., 2015). In the telecommunications sector the customers face uncertainties and experience emotional pain when joining a new mobile network service provider (Shah et al., 2013). When consumers repeatedly purchase from one service provider a bond develops between the two parties, this bond can be a strategy that reduces switching of service providers (Van Der Merwe, 2015).

For the purpose of this research, all three of the aforementioned switching typologies will be used as they all apply in the telecommunications sector (Van Der Merwe, 2015).

2.12 Lock-in Switching Barriers

In the telecommunications industry, there are positive and negative switching barriers (Yin, 2014). Switching costs, lock-in consumers and consumers will be unable to leave a service provider; they prevent consumers from leaving (Van Der Merwe, 2015). There are hard lock-ins and soft lock-ins (Malhotra and Malhotra, 2013; Van Der Merwe, 2015). Hard lock-ins are negative switching barriers whilst soft lock-ins are positive switching barriers. Companies benefit to a greater extent if consumers are locked-in (Malhotra and Malhotra, 2013). These researchers further added that soft lock-ins are the relational benefits the consumer enjoys for being an organisations customer. Mobile network operators have two types of subscribers which are the pre-paid ones and the contract subscribers (Van Der Merwe, 2015; Malhotra and Malhotra, 2013). Pre-paid customers are usually in a soft lock-in switching barrier whilst hard lock-in strategies are for contract customers (Van Der Merwe, 2015; Malhotra and Malhotra, 2013). Some consumers remain in relationship because of lock-ins and some consumers remain in the relationship against their will lose out because of switching costs (Malhotra and Malhotra, 2013). Examples of hard lock-ins are financial switching costs and soft lock-ins are relational benefits that consumers gain from being in a relationship with the service provider.

2.12 Hard Lock-in

2.12.1 Contractual Agreements

Hard lock-in strategies exist and are a result of procedural switching costs like entering into contracts, starting up costs, learning products costs (Van Der Merwe, 2015). If the consumer is in a contractual agreement with the service provider he is obliged to stay until when the contract expires (Malhotra and Malhotra, 2013; Cetinkaya and Basaran, 2014). Contracts are regarded as effective lock-in strategies that prevent consumers from switching a service provider (Van Der Merwe, 2015). Contract subscribers have higher switching costs than pre-paid consumers (Malhotra and Malhotra, 2013). These researchers further argue that procedural lock-in strategies discourage consumers from switching but may also encourage negative word of mouth.

2.12.2 Mobile Number Portability

Besides contractual agreements, consumers also lose their mobile numbers if they switch to other mobile network service providers (Van Der Merwe, 2015; Astbury, 2018). Some people do not accept calls from unknown numbers because of the increased number of unsolicited calls and telemarketing (Malhotra and Malhotra, 2013). There is a higher chance that the recipient may reject the incoming call if the caller is unknown (Van Der Merwe, 2013). Changing numbers will also increase costs on the customer as he or she has to incur costs trying to inform relatives that he or she has a new number and also costs of making new business card with a new number (Malhotra and Malhotra, 2013; Van Der Merwe, 2015). However, in some countries such as South Africa, it is now possible to use the same mobile number, when one changes mobile network providers (Van Der Merwe, 2015; Astbury, 2018). Mobile number portability is also now possible in many countries and it is contributing greatly to consumer switching behaviour since consumers are allowed to retain their mobile numbers (Grigoriou et al., 2018).

2.12.3 Network Locking

Vermeulen (2015) posited that mobile network operators provide handsets that do not function when another service provider's SIM card has been inserted. Consumers are therefore prevented from switching because they will be forced to buy another handset (Van Der Merwe, 2015; Malhotra and Malhotra, 2013). These researchers further added that hard lock-in strategies prevent consumers from switching service providers even when they are not satisfied.

2.12.4 Soft lock-in

Soft lock-in strategies decrease switching intention and at the same time if a competitor has better service offerings the consumer can easily switch service providers (Malhotra and Malhotra, 2013). The soft lock-in strategies are promotions, cheaper calling rates, competition. Before consumers switch providers, they, usually tell at least one person, either a relative, friend or work colleagues (Msibah, 2014; Mandal, 2017). These researchers added that switchers usually look for information before they switch service providers and they find information from the marketing communications usually posted by other companies.

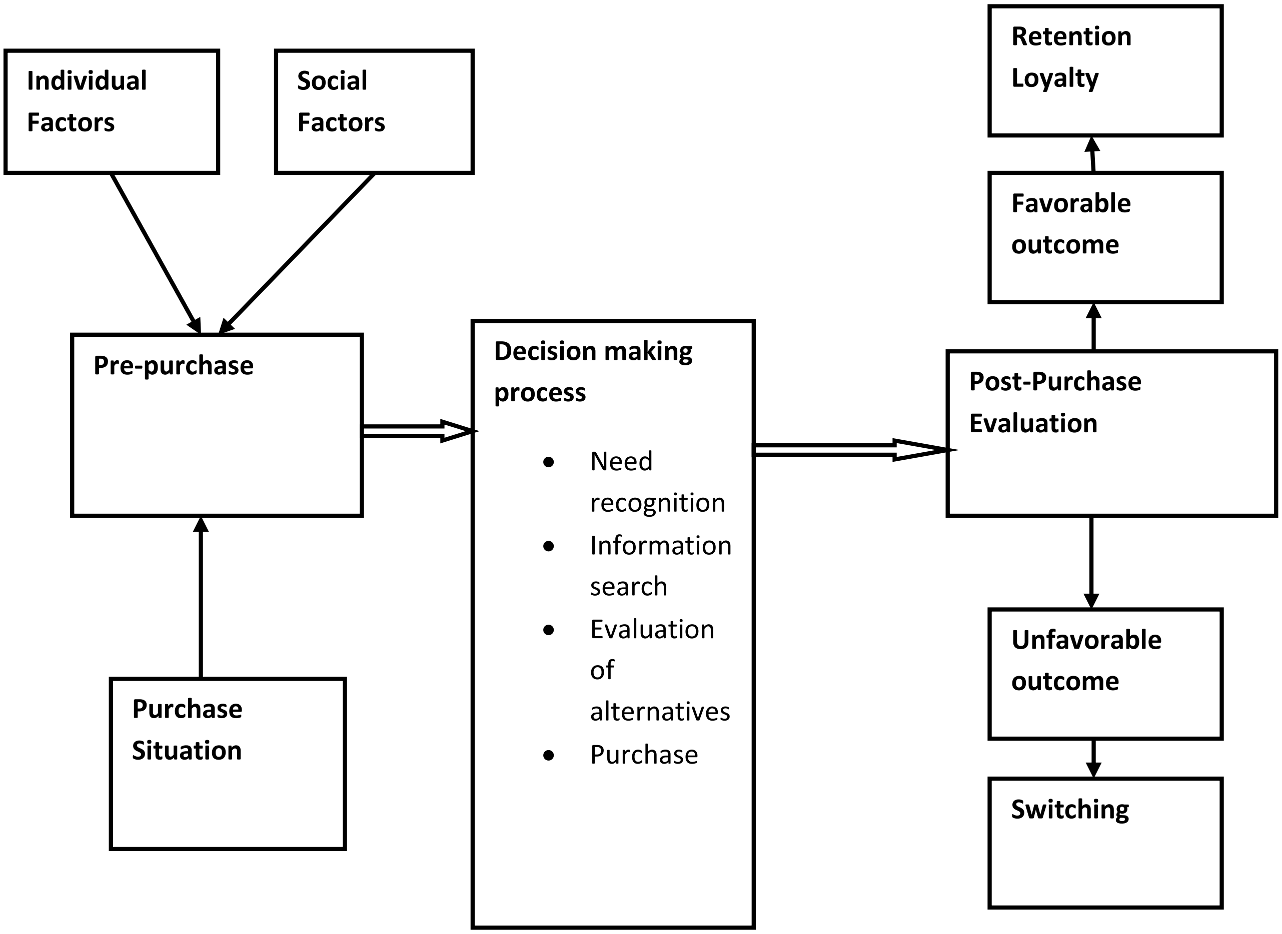
2.13 Consumer Switching Models

Various theories have been developed in an effort to understand consumer switching behaviour, and these include Purchase Process Model, Consumer Switching Model, and Push-Pull-Mooring model, The Purchase Process, Switching Process Model and the General Systems Theory. These will be briefly discussed.

2.13.1 The Purchase Process

The Purchase Process by Howard and Sheth (1969) reflected in Figure 2.9, describes the consumer decision making process and reflects how consumers use their products and services after purchase (Van Der Merwe, 2015). The model reflects three stages which are the pre-purchase, purchase and post-purchase (Prasad and Jha, 2014). The Consumer Decision Model by Howard and Sheth (1969) will be referred to in this study, since it involves an element of switching after post evaluating the product or service (Van Der Merwe, 2015). This researcher further added that understanding of consumer needs and satisfying them will then reduce consumer switching from one provider to another provider.

Figure 2.9: Purchasing process



Source: Van Der Merwe (2015)

2.13.2 Pre-purchase

Individual factors, social factors and purchase situation affect the purchasing decision. Individual factors include customer's motivational factors to purchase, cultural factors, consumer values, beliefs and attitudes, consumer personality and consumer social class all affect consumer purchasing decision (Prasad and Jha, 2014). Factors which affect the purchasing situation include the purchasing reasons, factors surrounding the purchasing decision and decisions that may affect impulsive or planned purchase (Van Der Merwe, 2015).The above factors affect the decision making process of consumers with different purchasing motivations and different social and individual factors (Van Der Merwe, 2015).

2.13.3 Purchasing Process

Prasad and Jha (2013) and Van Der Merwe (2015) further argued that during the purchasing process consumers will be trying to satisfy a need by buying the best product (Van Der Merwe, 2015). These researchers further added that consumer's also first look for information and consider alternatives before they purchase a product.

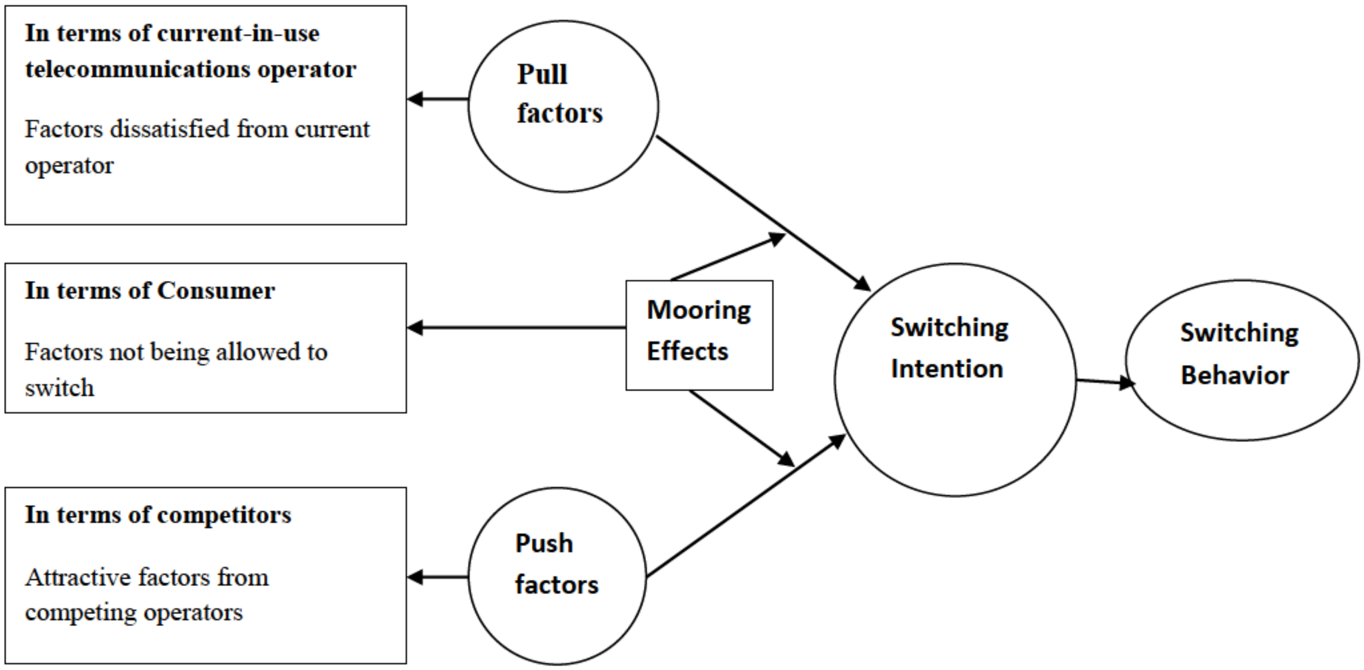
2.13.4 Post purchase process

After the purchase, the customer enters the post-evaluation phase where the consumer evaluates whether the product or service managed to satisfy their needs (Van Der Merwe, 2015; Babin and Harris, 2013). Post-evaluation can lead to favourable or unfavourable intentions (Van Der Merwe, 2015). Favourable intentions include customers spreading favourable intentions, customer loyalty, and customer's willingness to pay high prices and buying different products from the same organisation. Unfavourable intentions can lead to the spread of negative word of mouth (Van Der Marwe, 2013). If a customer is not satisfied, they may decide to switch providers (Van Der Merwe, 2015; Prassad & Jha, 2014).

2.14 Push-Pull Mooring Theory

The Push, Pull and Mooring (PPM) model in Figure 2.10, has been used by various researchers (Papalapu, 2015, Izogo, 2013, Hou, Shang and Wu, 2014, Khosroshahi, 2016) to show the consumer switching behaviour in many organisations providing services to customers. The PPM theory has been used in many industries in Asia, Latin America and Sub-Saharan Africa (Sithole and Njaya, 2018).

Figure 2.10: Push, Pull, Mooring Model



Source: Lee, Kwak and Lee (2015)

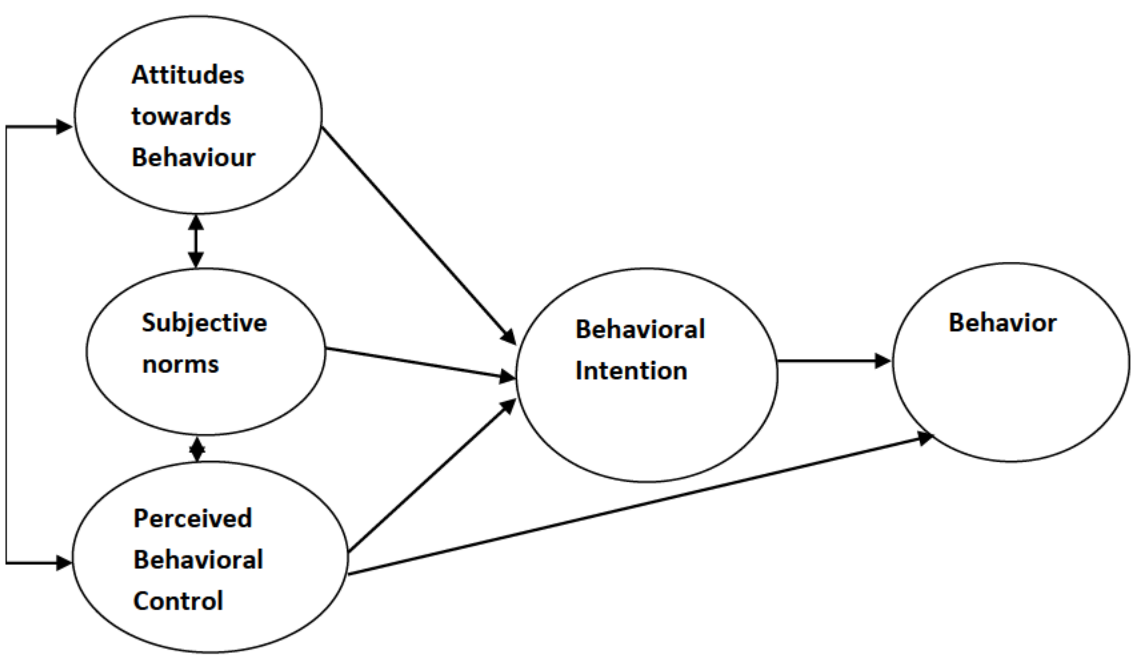
Sithole and Njaya (2018) who argues that various consumers are pushed by factors such as poor quality products, customer satisfaction, low cost, trust, loyalty, high perceived prices, service failure, poor complaint handling and consumers are pulled by factors such as low prices and the emergent of another service provider. Consumers are moored by attitude towards switching, subjective norm, switching costs, infrequent switching costs and the search of a variety of products (Hwambo et al., 2017; Sithole and Njaya, 2018). The mooring factors act as moderating factors that encourage switching or discourage consumers from switching service providers (Hwambo et al., 2017).

Izogo (2013) and Papalapu (2015) further argue that some customers maybe dissatisfied by the quality of services provided but they will not switch because of switching costs. They further point out that in the telecommunications sector a lot of factors are considered before switching service providers, factors like costs of informing friends and family members, costs of buying a new line or SIM card and costs associated with breaking an existing relationship with a long time service provider. The PPM model is an important tool that helps to clarify the switching intentions of a customer but it shows only the dissatisfactory factors and does not show the behavioural determinants that cause the customer to move from one service provider to another (Misbah, 2014). This is a major weakness of the theory.

2.15 Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is regarded as an expectancy value model that explains consumer's behaviour and intentions. The TPB model in Figure 2.11 below assumes that people are rational and they use the available information to make decisions. The theory was by developed by Bansal and Taylor (1999) who studied consumer switching behaviour in the services industry (Eappen, 2014). The TPB model is made up of three components which are Attitudes towards behaviour (AtB), Subjective norms (SN) and perceived behavioural control (PBC) (Garga, Maiyaki, Sagagi, 2019). The three predictors play a big role in explaining behavioral intentions of customers (Huang, 2013).

Figure 2.11: The Theory of Planned Behavior



Source: Msibah (2014)

2.15.1 Behavioral Intention

Behavioural intentions represent the consumers' willingness and motivation to behave in a certain manner (Huang, 2013; Motalebi, Iranagh, Abdollahi and Lim, 2014). Motalebi et al., (2014) suggests that behavioral intentions are the determinants of behaviour.

2.15.2 Attitudes towards Behavior

Attitudes towards Behaviour (AtB) are based on beliefs of consumers on the consequences of performing the behaviour (Motalebi et al., 2014). AtB usually predict a human being's behavioural intention (Huang, 2013). AtB can show the positive and negative evaluations of performing certain behaviour (De Leeuw et al., 2015; Motalebi et al., 2015). Attitudes indirectly determine behaviour but they directly impact on the actual behaviour (Huang, 2013).

2.15.3 Subjective Norms

Subjective norms (SNs) are also determinants of behavioural intentions (Huang, 2013). SNs refer to the big influence that other people's opinions have on some individuals, they are able to encourage or discourage a person from performing certain behaviour (Huang, 2013). SNs have a great impact on behavioural intention which also has an influence on a person's behaviour. Opinions that matter usually come from relatives, associates, neighbors or experts (Huang, 2013; Motalebi et al., 2014).

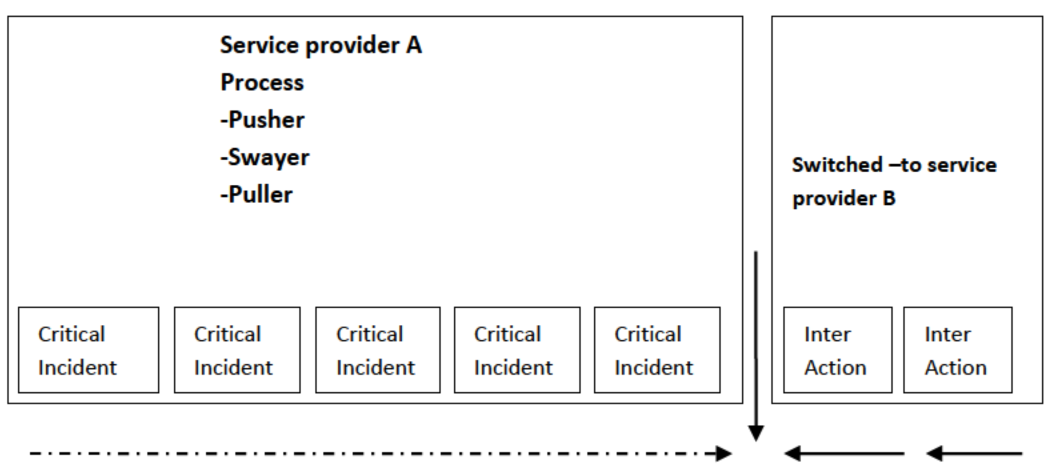
2.15.4 Perceived Behavioral Control

Perceived Behavioural Control (PBC) is the third element of the TPB model (Huang, 2013). PBC is also related to the self-efficacy concept and it shows a person's levels of control over internal and external challenges of behavioural performance based on the perceived simplicity or difficulty in earlier experiences (Huang, 2013; Motalebi et al., 2014). According to Huang (2013), PBC refers to an individual's perception of the extent to which performance of the behavior is easy or difficult. PBC has a great impact on behavioural intention and also direct impact on behaviour (Motalebi et al., 2014). The TPB theory is important in this study as it shows the constructs that affect consumer's behavioral intentions and behavior in general before they switch service providers (Huang, 2013). In addition, the TPB theory is an important framework that assumes that human beings are rational and they search for information before they perform any behaviors and in this study it is essential as it shows what consumers go through or the factors that affect them before they decide to switch service providers (Motalebi et al., 2014).

2.16 Consumer Service Switching Process

After analysing the consumer switching antecedents, it is crucial to analyse and understand the consumer switching process (Sharmin, 2017). Consumer switching shows a decrease in company revenue, so it is essential to know the consumer switching process using the Switching Path Analysis Technique (SPAT) and the General Systems Theory (GST).The Switching Path Technique (SPAT) in Figure 2.12 is a theory that is used to describe the service switching process (Sharmin, 2017; Eappen, 2014).

Figure 2.12 Switching Path Analysis Technique Model



Source: Sharmin (2017)

In the SPAT model in Figure 2.14, the consumer switching process is described in terms of critical incidents and triggers and determinants which are in existence for the consumer switching process to occur (Sharmin, 2017; Eappen, 2014; Selos, Laine, Suomala and Pitkanen, 2013). The switching stimuli are regarded as the 'triggers' (Sharmin et al., 2017). Triggers may be relational and relate to relational issues, situational issues which can be referred to as consumer life circumstances or influential which are marketing activities (Selos et al., 2013; Eappen, 2014). The switching process proceeds through the switching path by getting its motivation and direction from the triggers.

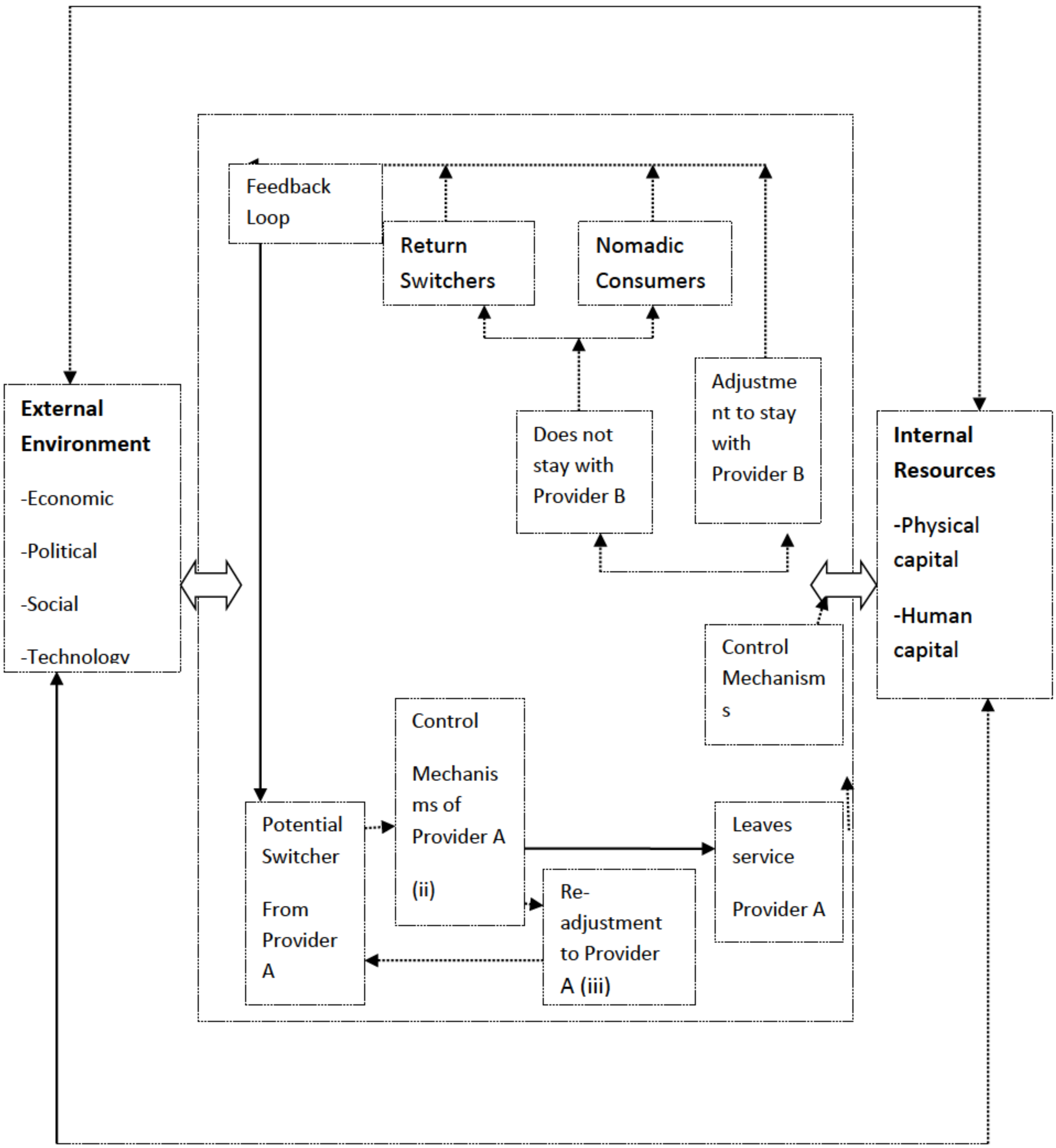
In the SPAT model there are also switching determinants which are the pusher, puller and swayer determinants (Selos et al., 2013; Eappen, 2014). The reason why customers switch are known as the push factors and these are; price, product range, provider policy and system failure (Selos et al., 2013). Swayer determinants can be positive or negative variables that may delay the switching process (Sharmin, 2017). Service provider employees, location, habits and queuing are examples of swayer determinants (Selos at al., 2013; Eappen, 2014). These factors can also be referred to as 'puller determinants', factors like location, range of products and policies (Sharmin, 2017).

The SPAT model shows the consumer switching process and how the consumer breaks existing relations with the current service provider and how new relations are formed with a new service provider (Sharmin, 2017). This researcher further added that the SPAT model shows how both service providers participate in the critical incidents and also describes the customer choices and considerations. The SPAT model has been used by many service providers in the Retail, Banking, Telecommunication and the Insurance industry (Sharmin, 2017; Selos et al., 2013).

2.17 The General Systems Model

The General Systems Theory (GST) in Figure 2.13 was developed by Njite, Kim and Kim (2008) to understand consumers switching behavior in the hospitality industry (Sharmin, 2017). The GST model shows an interrelationship and interdependence of items and their attributes (Nimako, 2014; Sharmin, 2017). It also shows holism, objective-seeking, the transformational process, inputs and outputs, entropy, regulations, differentiation, equi-finality and multi-finality (Sharmin, 2017). In this model, consumer switching behaviour is described as the movement of consumers from one service provider to another provider in order to improve their financial status (Nimako, 2014). The GST theory shows a holistic system in which all factors of switching from and switching to are considered and also show how they are interrelated (Sharnim, 2017). The GST theory shows various factors from the political, economic, social and technological factors together with the service provider and customer factors (Nimako, 2014; Sharmin, 2017).

Figure 2.13: General Systems Theory



Source: Sharmin (2017)

External factors and internal factors are related and they are also considered as independent factors in the GST theory (Sharmin, 2017). This researcher further added that the switching costs are independent factors and they control the system. Consumer moving to another provider and moving factors are considered as dependent factors in the GST theory (Nimako, 2014; Sharnim, 2017). The GST theory has some basic fundamentals such as the customers, the switching control mechanisms from the macro environment, the service provider, the available resources and the information from switchers through the feedback mechanisms (Sharmin, 2017). In the GST model, consumer switching involves exchange and interaction with the external environment (Nimako, 2014). Nimako goes on to state that the external environment consists of the market, social, political, regulatory environment and the changes in technology. The consumer in the GST model gets information, inputs and is motivated by the external environment and the service providers and the consumers influence the macro environment (Sharmin, 2017). This researcher adds that the macro-environment and the organisational resources work together to influence and determine behavioral outcomes such as customer retention and the switching of service providers. Service providers can minimize consumer switching by offering better value, than is offered by competitors and in turn they can also gain a competitive advantage (Sharmin, 2017; Nimako, 2014).

2.18 Chapter Summary

The chapter presented an overview of mobile telecommunications in Africa and Zimbabwe, to demonstrate developments and growth in the mobile telecommunications sector. The issues discussed in this chapter are important factors that affect customer satisfaction, loyalty and switching behaviour of consumers. Furthermore, the issues discussed in this chapter including mobile telecommunications infrastructure, will also contribute to the discussion in the subsequent chapters, and to integrate the findings with the literature.

Corporate brand image, customer satisfaction, loyalty and switching behaviour with respect to mobile telecommunications customers were also discussed in this chapter. Literature review helped to define customer satisfaction and aided on understanding of customer satisfaction approaches, antecedents and consequences of customer satisfaction. The chapter also discussed customer loyalty and more specifically the antecedents and consequences of customer loyalty in the telecommunications industry. Furthermore, consumer switching behavior was defined. Factors contributing to consumer switching behaviour and the consumer switching behaviour models that clearly show processes and antecedents of consumer switching behaviour were also discussed in this chapter. The next chapter will look at the development of the conceptual framework.

CHAPTER 3: THEORETICAL FRAMEWORK OF THE STUDY

3.1 Introduction

According to Cresswell and Cresswell (2017) a theoretical framework is defined as a collection of theories, models or conceptual model constructs that are used by scholars in their research studies to show the assumptions of the current study. Imenda (2014) added that a theoretical framework is the blueprint that shows variables that are related. The different relationships proposed between corporate brand image and customer satisfaction, customer loyalty and consumer switching behaviour and the interrelationships among these variables are explained.

3.2 Corporate Brand Image and Customer Satisfaction

A company with a successful corporate brand image works to improve on its products and services to maintain the brand image which helps to improve customer satisfaction (Kariuki, 2015). Nguyen et al., (2018) and Hassan et al., 2019) argue that corporate brand image has a positive influence on customer satisfaction. Some researchers argue that corporate brand image has a positive effect on customer satisfaction (Ishard et al, 2017; Wu, 2014; Sallam, 2016). Other researchers assert that corporate brand image directly impacts on customer satisfaction in the telecommunications and education sector (Karyose et al., 2017; Setiwan and Sayuti, 2017). A strategic relationship exists between corporate brand image and customer satisfaction (Nguyen et al., 2018). Corporate brand image creates higher customer satisfaction levels (Onyancha, 2013). Calvo-Porral and Levy-Mangin (2015) further added that corporate image also is the main determinant of customer satisfaction. Iqbal, Hassan, Sharif and Habinah (2017) are of the opinion that corporate brand image improves the customers levels of satisfaction. In order to explore the above relationship with respect to the mobile telecommunications consumers in Zimbabwe, it is hypothesised that:

H1: Mobile network service providers' brand image has a positive effect on customer satisfaction.

3.3 Corporate Brand Image and Customer Loyalty

According to Ishard et al., (2017) corporate brand image has an impact on loyalty of customers. Hamid et al., (2020) argue that a favourable corporate brand image increase sales through improved customer loyalty. According to Putra and Yasa (2017), corporate brand image stimulates customer loyalty. This researcher added that an organisation's brand image has a great impact on the loyalty of customers. Iqbal (2019) argue that brand image positively affects customer loyalty in three sectors which are the telecommunications, retail and the education sector. Putra and Yasa (2017) argued that there is great connection between an organisation's brand image and loyalty of customers.

Setiwan and Sayuti (2017), Hassan, Shamsudin and Mustapha (2019) and Hayati, Suruso, Suliyanto and Kaukab (2020) also point out that corporate brand image positively impacts on customer loyalty. Dimitriadis and Zilakaki (2019) also suggests that corporate brand image has a great impact on loyalty. This researcher added that companies with a good image strongly attract customers and they usually have repeat purchases and the customers become loyal to the organisation. Corporate brand image and customer loyalty are highly interrelated and also corporate brand image is a big determinant of customer loyalty (Iqbal et al., 2017). A good corporate image usually influences customer loyalty as the consumers perceive the company's services to be of greater value (Kipkirong and Rabach, 2013). The organisation's image is the main issue that is used by customers to measure the organisation's performance, if the customers are impressed they can stay loyal to the organisation (Ashraf et al., 2018). These researchers argue that consumers can keep the good things provided by the company in their memory; the good image allows the consumer to have a good perception about the organisation which in turn influences the consumers to be loyal to the organisation.

A good corporate brand image has a strong effect on customer loyalty (Karyose et al., 2017 and Lee, 2019). Strategies used to improve corporate brand image have a strong effect on customer loyalty, they actually improve the loyalty of customers (Clemes, Shu and Gan, 2014). Corporate brand image has a direct impact on customer loyalty and it increases the number of repeated purchases in many sectors like the education, retail and telecommunication services (Lee, 2019). Thus, in order to examine the relationship proposed above in the context of the mobile telecommunications sector in Zimbabwe, it is hypothesised that:

H2: In the mobile telecommunications sector, the corporate brand image positively affects customer loyalty.

3.4 Corporate Brand Image and Consumer Switching Behaviour

Srivastava and Sharma (2013) indicate that a favourable organisation's brand image has a great effect on consumer switching behavior. Saeed and Azmi (2015) are of the opinion that any corporate brand image element that touches on religion influences consumer switching to another brand. Consumers who have positive perceptions of the company's brand image rarely switch, because a positive company brand image attracts customers (Ceesay, 2017). Corporate brand image has a great influence on customer satisfaction (Wu and Ai, 2015). These researchers further added that corporate brand image plays a big role in reducing switching of service providers by the consumers because high customer satisfaction reduces consumer switching behaviour. In order to examine the abovementioned relationship in the context of the mobile telecommunications sector in Zimbabwe, it is hypothesised that:

H3: In the mobile telecommunications sector, corporate brand image positively affects consumer brand switching.

3.5 Customer Satisfaction and Customer Loyalty

Several researchers (Moorthy, Ting, Na, TseChing, Loong, Xian and Ling, 2017; Ramli, 2017; Nguyen et al., 2018, Cuong and Khoi, 2019, Mbango and Toerin, 2019), concur that customer satisfaction has a strong effect on customer loyalty. According to Karyose et al., (2017) and Triandewo and Raidah (2020), satisfaction of customers is a vital component in the building and formation of customer loyalty. These researchers also argued that there is a direct relationship between satisfaction of customers and customer loyalty and satisfied customers develop loyalty to the products. Customer satisfaction positively affects customer loyalty (Ashraf et al., 2018). Iqbal et al., (2017) assert that satisfaction of customers is a powerful sign of customer loyalty.

Singh et al., (2017) and Willys (2018) also suggest that when customers are satisfied with the company's products they usually repurchase the products, spread word of mouth and become loyal to the organisation's products. Satisfied customers usually repurchase the company's products and they often become loyal to the organisation (Mbango and Toerin, 2019). Apondi (2016) and Setiawan and Sayuti (2017) further add that customer satisfaction determines customer loyalty levels and there is a positive correlation between customer satisfaction and customer loyalty. Satisfied customers usually build up a long term relationship with service providers which then develop into customer loyalty (Irshad, Rahim, khan and Khan, 2017). In addition, Hassan et al., (2019) suggest that customer satisfaction greatly impacts on customer loyalty and is also a great driver of customer loyalty. Customer satisfaction has a direct effect on customer loyalty (Karyose et al., 2017).

Satisfied customers usually make repeat purchases and customer satisfaction has a positive impact on loyalty (Saleem and Raja, 2014; Willys, 2018). Customer satisfaction has a great effect on customer loyalty, both behavioral and attitudinal loyalty and it is an antecedent of customer loyalty (Willys, 2018). Customer satisfaction directly influences customer loyalty and satisfied customers do not usually switch service providers (Al-Msallam, 2015). If customers are satisfied they become loyal to the company's products and brand switching is less likely to happen (Nuepane, 2015). With respect to the mobile telecommunications customers in Zimbabwe, it is hypothesised that:

H4: In the mobile telecommunications industry, customer satisfaction positively affects customer loyalty.

3.6 Customer Satisfaction and Switching Behaviour

According to Garga et al., (2019) high levels of customer satisfaction reduces consumer brand switching. The aforementioned authors further added that consumer switching behaviour is greatly influenced by customer satisfaction levels, if consumers are dissatisfied they move to another service provider. Daikh (2015) and Kariuki (2015) also argue that satisfied customers usually urge other customers to buy and they may not switch to other brands. Some researchers (Saroha and Diwan, 2017; Ceesay, 2017) suggest that if consumers are dissatisfied in most cases they switch service providers. Dissatisfied customers usually switch service providers and it is believed to be the main factor causing consumers to switch service providers (Shah et al., 2013). Thaichon et al., (2017) and Grigoriou et al., (2018) opine that customer satisfaction is the main predictor of consumer switching. Satisfaction is regarded as one of the variables that cause consumer to switch service providers (Calvo-Porral and Levy-Mangin, 2015). The aforementioned author further added that if consumers are not satisfied they tend to switch service providers and their needs can be easily fulfilled by the competitor. Therefore, it is hypothesised that:

H5: In the mobile telecommunications industry, customer satisfaction has an effect on consumer brand switching.

3.7 Corporate Brand Image, Customer Satisfaction and Consumer Switching Behaviour

According to Kariuki (2015), if customers are satisfied by the company's products and services and there is positive corporate brand image, there is less probability of consumer switching. This researcher also indicated that corporate brand image indirectly impacts on consumer switching through customer dissatisfaction. Andreani, Taniaji and Pusitasari (2012) argue that a company with a strong image usually satisfies its customers and these customers become loyal, but a poor brand image can lead to dissatisfaction and also cause consumer switching brands. Corporate brand image indirectly affects consumer switching behaviour through customer satisfaction (Srivatava and Sharma (2013). Corporate brand image and customer satisfaction contribute greatly to consumer switching behaviour (Wu and Ai, 2015). To explore the above relationships further and specifically with respect to mobile telecommunications customers, it is hypothesised that:

H6: In the telecommunications industry, corporate brand image has an effect on consumer brand switching behaviour through customer satisfaction.

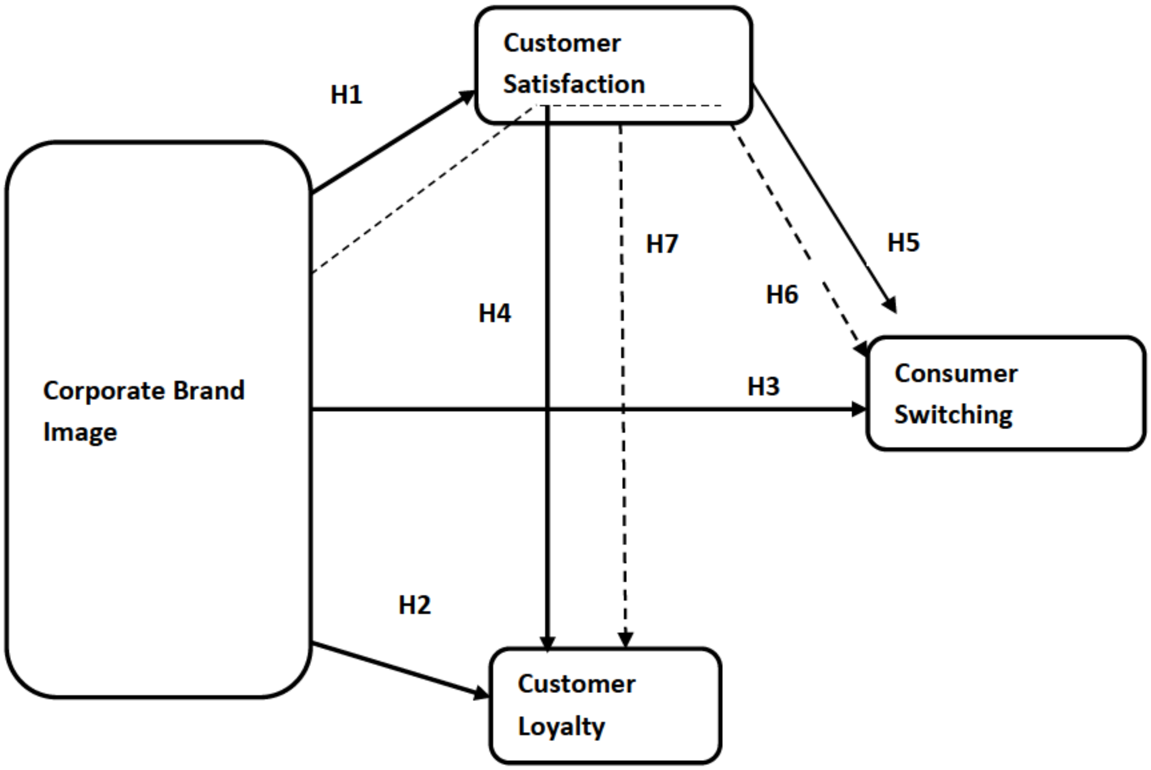
3.8 Corporate Brand Image, Customer Loyalty, and Customer Satisfaction

According to Irshad et al., (2017) corporate brand image and satisfaction of customers positively affects their loyalty. Sulibhavi and Shivashankar (2017) argue that an organisation's brand image affects customer loyalty and this is mediated by customer satisfaction. Kariuki (2015), Kunanusorn and Puttawong (2015) and Karyose et al., (2017) also posit that corporate brand image has an indirect impact on customer loyalty, through customer satisfaction. A strong corporate brand image has a direct effect on customer satisfaction which in turn builds customer loyalty (Ashraf et al., 2018). Ene and Ozkaya (2014), Ishaq, Bhutta, Hamayun, Danish, Hussain (2014) and Kunanusorn and Puttawong (2015) and are also of the opinion that customer satisfaction plays an intermediating role between corporate brand image and customer loyalty. Corporate brand image influences customer satisfaction, which then impact positively on customer loyalty (Kunanusorn and Puttawong, 2015). Ashraf et al., (2018) further argue that organisations that work on building the corporate brand image also help in improving customer satisfaction. Satisfied customers usually become loyal customers (Sulibhavi and Shivashankar, 2017). A strong relationship exists between company brand image, customer satisfaction and customer loyalty (Liat et al., 2014). Ashraf et al., (2018) and Ferdiawan, Hermawan, Wardana, Arief and Sarbin (2018) argue that corporate brand image indirectly impacts on customer satisfaction through customer loyalty. Customer satisfaction indirectly affects customer loyalty through corporate brand image (Ishaq et al., 2014). Customer satisfaction plays a mediating role between corporate brand image and customer loyalty (Iqbal et al., 2017). In order to investigate this relationship further, and in the context of the mobile telecommunications sector in Zimbabwe, it is hypothesised that:

H7: In the mobile telecommunications industry, corporate brand image has an effect on customer loyalty through customer satisfaction.

Based on the above hypothesized relationship, the conceptual framework is reflected in Figure 3.1.

Figure 3.1: Conceptual Framework



Source: Researchers conceptual framework

3.9 Chapter Summary

Against the literature reviewed in the previous chapter, this chapter briefly conceptualized various relationships which will be empirically evaluated by conducting a survey among a sample of mobile telecommunications customers in Zimbabwe. The next chapter will discuss the research methodology that has been used to examine the hypothesized relationships.

CHAPTER 4: RESEARCH METHODOLOGY

4.1 Introduction

Research methodology is a systematic way of solving research problems (Kothari and Gaurav, 2019) and it is also a science of studying how scientific research is to be conducted (Walliman, 2017). This chapter focuses on the research methodology that was used to conduct this study by discussing the research design, research approach, sampling method and research instruments. Data collection procedures, data analysis, reliability and validity, pilot testing and the ethical considerations are explained in this chapter.

4.2 Research Philosophy

According to Cresswell and Cresswell (2017), there are three types of research philosophies which are positivisim, interpretivisim and pragmatism. In this study, the positivist research philosophy was used. According to Cresswell and Cresswell (2017) positivism is also a type of epistomology. Its tenets encourage the natural science methods that should be used in the study of social reality, since positivism is reality in nature, and it is also objective and it does not rely on social factors. The positivist philosophy is adopted because the researcher does not want to interfere with the subjects and the researcher also is not affected by the subjects. The researcher and the resources are not able to change the facts about the phenomenon under observation. Positivism focuses on causality and generalisations. The phenomenon is made simpler and values are not permitted to interfere with the interpretation of data. The researcher is objective and independent of the data. Positivism allows for quantitative data analysis and it allows large data samples to be collected. It also enables the use of existing literature to develop hypotheses that should be tested and may lead to a further theory which maybe further tested by further research.

4.3 Research Strategy

According to Kothari and Gaurav (2019) and Saunders, Lewis and Thornhill (2019) a research design is a blueprint for carrying out research and collecting data**.** The cross-sectional survey research strategy was used in this study. According to Creswell and Cresswell (2017), a survey is used for exploratory and descriptive researches and it also allowed the researcher to collect quantitative data which was analysed using SPSS with AMOS. The cross-sectional survey research design allowed the researcher to test relationships between two variables. With a survey, it is easy to generate findings that represent the whole population. The cross-sectional survey also enabled the use of structured questionnaires. A cross-sectional research approach is cost effective, since it also allows the researcher to collect representative data from large and small samples. Cresswell and Cresswell (2017) argues that a survey research strategy allowed collection of data at one point in time, which was the case in this study, since it is also cost effective and time conscious, which also allowed the research to be completed on time.

4.4 Target Population

Saunders et al., (2019) define the population as the total set of individuals, houses and businesses that will be included in the study. In this research, the target population comprised mobile telecommunication subscribers from the three companies and the subscribers are registered with POTRAZ. According to a POTRAZ (2018), there are 14 092 104 active subscribers in Zimbabwe and they constitute the target population for this survey.

4.5 Sampling Methods

Zikmund Carr, Griffin and Babin (2016) point out that two types of sampling methods exist, namely, probability and non-probability sampling methods. Probability sampling includes simple random technique, systematic sampling technique and stratified random sampling technique, cluster and multi-stage sampling technique. Non-probability sampling methods include convenience sampling, judgmental sampling, quota sampling and snowball techniques. According to Zikmund, Carr, Griffin and Babin (2016), the suitability of a sample design is influenced by the levels of accurateness, accessibility of resources, time and information of the population. For the purposes of this study, the convenience sampling technique was used, since it is more appropriate where there is no population list (Wanninayake and Chovancova, 2012; Etikan, Musa and Alkassim, 2016).

4.5.1 Sampling and the Sample size

Sampling involves using a part of the population so that conclusions can be drawn from the whole population (Saunders et al., 2019). A sample shows or estimates the true picture of a given population and it can be referred to as a subset of a part of a population. To arrive at the sample size, time constraints and costs should be considered (Saunders et al., 2019). By using the Rao Software (Rao Soft Inc. 2004), a sample size of 385 participants was determined with a confidence level of 95% and margin of error of 5%. The participants were drawn from Harare. The city of Harare was conveniently selected, it also has the highest population compared to other cities in Zimbabwe (ZIMSTAT, 2012). Convenience sampling was used since there was no available list of people who use mobile phones in Harare (Bandara and Moloslava, 2012). Adults who are 18 years and above were selected to participate in this study, since they are able make their own purchasing decisions (Wanniyake and Chavancova, 2012:8).

4.6 Survey Administration

There are two types of data sources, these are primary and secondary data sources (Saunders et al., 2019). Kothari and Gaurav (2019) define primary data as data that has been collected to solve the current problem and achieve the set results, and also provides first-hand information. Zikmund et al., (2016) argue that secondary sources of data may be raw data and published sources, which are collected for purposes other than solving the current existing problem. For the purposes of this study, secondary data were collected from government institutions, trade associations and press, periodicals and academic peer reviewed journals.

There are four ways of collecting quantitative data and these are interviews, questionnaires, test measures and observations (Saunders et al., 2019). Self-administered questionnaires were used in this study, because they allow researchers to cover large sample sizes at a lower cost and they allow respondents to have enough time to respond to the research questions (Kothari and Gaurav, 2019). The respondents were intercepted at Service Centres in Harare, where they buy airtime (Aaker, 2007:247; Krystallis et al., 2007:57; Zakersalehi and Zakersalehi, 2012).

This study is quantitative in nature and the questions aimed at the mobile network subscribers were structured on a five-point Likert scale, and divided into five sections.

Section A: questions in this section focused on the demographic profiles of the respondents or mobile telecommunications subscribers. The questions focused on the main mobile network subscriber being used, reasons why they chose that network provider as their main line and the number of years they have been using that mobile network service provider.

Section B: Assessed the corporate brand image of the organisations in the mobile telecommunications industry. The respondents were asked to show their views on corporate brand image on a five point scale ranging from ‘Strongly Disagree =1’ to ‘Strongly Agree =5’.

Section C: Assessed the levels of customer satisfaction in the mobile telecommunications sector. The five-point Likert scale was also used.

Section D: Assessed customer loyalty levels in the mobile telecommunications industry and the five-point Likert scale was also used.

Section E: Assessed the readiness of consumers to switch mobile network service providers and the five-point Likert scale was also used to assess consumer switching intentions.

4.7 Pilot Study

Before the questionnaire is used to collect data, a pilot study should be conducted (Kothari and Gaurav, 2019). Thus, a pilot study was done in order to make the necessary corrections to the questionnaire and to assess how long a research participant takes to complete the questionnaire, to get clarity on some of the questions and to get some comments from the respondents (Saunders et al., 2019).

In this research study, 80 questionnaires were distributed by the researcher in the city of Harare and 56 were returned, two had 80% missing data and only 54 questionnaires were analysed. The 54 questionnaires used in the pilot study were not included in the final sample of 384 questionnaires as they had errors which needed correction. On average participants required 13 to 15 minutes to complete the questionnaire. Respondents had no problem in understanding the questions. One important issue that was raised by the participants was that some of the questions were repeated and also the questionnaire was too long. Thus, questions which were repeated were removed and all other questions were retained, as they are necessary for answering the proposed research questions.

4.8 Reliability and Validity

4.8.1 Reliability

A measuring instrument is regarded as being reliable if it manages to provide consistent results and standardising the conditions in which the measurements take place. Cronbach Alpha test was conducted to check questionnaire reliability (Martelli and Greener, 2018), by assessing the degree to which the research questionnaire items will be homogenous and if they will also be reflecting the same underlying constructs. If the Cronbach alpha coefficients are more than 0.6, then the questionnaire will be regarded as acceptable (Taber, 2018).

4.8.2 Content validity

According to Vakili and Jahangiri (2018), content validity is defined as the levels the research instrument is able to cover the content that it is intended to measure, and it is also measures the content domain of a questionnaire. Koller, Levenson and Gluck (2017) argued that content validity can be determined from three sources which are the literature, relevant populations, representatives and experts. Extensive literature review was conducted on the various constructs, namely corporate brand image, customer satisfaction, customer loyalty and consumer switching behavior. Some of the corrections to the questionnaire were done after the researcher consulted relevant professionals and academics in the marketing field. Exploratory factor analysis was carried out to assess the validity of the research instrument.

4.9 Data analysis

4.9.1 Quantitative data Analysis

When data are collected, they have to be processed and analysed using the appropriate statistical tool (Saunders et al., 2019). The process of data processing involves editing, coding, classification and tabulation of data before data analysis (Saunders et al., 2019). Data analysis involves exploring, presenting and examining some relationships and trends from the data (Hair, Back Babin and Anderson, 2019). The researcher coded the questionnaires by assigning numerical values to each variable and entered the data on an Excel spreadsheet which information was then exported to the Statistical Package for Social Science (SPSS) for analysis using Amos. After the data were entered, descriptive data analysis was conducted to find out cases of missing data. Exploratory and confirmatory factor analysis were conducted to reduce the number of variables and to identify if relationships exist between corporate brand image, customer satisfaction, customer loyalty and consumer switching behavior (Yong and Pearce, 2013; Orcan, 2018). All the 384 questionnaires collected were deemed useable for data analysis.

Correlation analysis was done to test if a relationship exists between corporate brand image and other variables. Structural equation modeling using SPSS version 23 with Amos was used to assess the theoretical model and examine the proposed relationships.

4.9.2 Descriptive Statistics

Once the researcher has determined that the data is free from errors, descriptive data analysis should be conducted (Saunders et al., 2019). Descriptive statistics allows researchers to summarise and organize data so that it can be understood (Hair et al., 2019). Descriptive statistics allows the researcher to compare numerical variables and to get an in-depth understanding of the variables involved (Holcomb, 2016).

4.9.3 Correlation Analysis

The correlation coefficient (*r*) allows researchers to assess the strength of linear relationships between variables (Kothari and Gaurav, 2019). The correlation coefficient (r) can only have a value between -1and1 (Saunders et al., 2016) and a value of +1 shows a perfect positive relation and -1 represents a perfect negative correlation (Hair et al., 2019). A value of 0 means the variables are independent and there is no relationship. However, if the coefficient correlations values are above +7 and -7, it means a significant relationship exists between the two variables (Saunders et al., 2019). Significant statistical relationships between two variables are shown when $p < 0.05$ (Saunders et al., 2019).

4.9.4 Exploratory Factor Analysis

Exploratory factor analysis (EFA) is a procedure that is conducted to reduce the number of variables and to discover the relationships that may exist between the variables (Yong and Pearce, 2013). Exploratory factor analysis is also carried out to explore and develop the theoretical constructs of the phenomena (Hair et al., 2019). Thomas and Brad (2014) also highlighted that exploratory factor analysis is done in order to assess data structure, remove problem items and data purification.

In this study, factors with an eigenvalue greater 1 were retained for further investigation and factor loadings below 0.4, which loaded significantly on more than one component, were also omitted.

The third step of factor analysis which is factor rotation was also conducted, since it enables the altering of patterns and also helps to interpret the factor loadings. Varimax rotation, which is under othorgonal rotational method, was used since it is the most commonly used method (Corner, 2009).

4.9.5 Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis (CFA) is a form of structural equation modeling (SEM) and is performed to examine the proposed theory or model (Hair et al., 2019; Field, 2017). CFA uses assumptions and expectations based on a priori model and theory concerning the number of constructs and also to determine the construct theories or models best fit (Saunders et al., 2014). It is important to conduct CFA before structural equation modeling (SEM) analysis is used in the study of corporate brand image, customer satisfaction, loyalty and consumer switching behavior model (Hair et al., 2014; Field, 2017). CFA is a tool that is used to either accept or reject the proposed theory or model (Saunders et al., 2019). In this study CFA was run using SPSS version 23 with Amos. When the model was constructed and estimated the SEM table was presented to show the correlation between the observed and latent variables and their statistical significance. The criterion for goodness of fit has been summarised in Table 4.1.

Table 4.1: Criterion for model goodness of fit

Fit Statistic	Accepting criteria
Chi-square/df (X^2 /df)	Ratio of 5.0 is acceptable to as low as 3.0
P-value model	<.05 regarded as statistically significant
Root Mean Square Error of Approximation (RMSEA)	< 0.08
Pclose	<0.08
Comparative fit index (CFI)	>.05
Tucker Lewis Index (TLI)/ (Non) Normed-Fit Index	CFI ≥ 0.90
CD	≥ 0.95

Source: Hooper, Coughlan and Mullen (2008)

4.9.6 Multiple regression analysis

Multiple regression analysis is used to predict the effects and also predict trends and future values (Saunders et al., 2019). Multiple regression analysis is a statistical tool that is used when the dependent and independent variables are metric. Multiple linear regression analysis was done to test the relationships between the dependent variable (corporate brand image) and the independent variables (customer satisfaction, customer loyalty and consumer switching behavior).

4.9.7 Structural Equation Modelling (SEM)

Structural Equation Modeling (SEM) is a performance which helps to describe existing relationships among multiple variables (De Carvalho and Chima, 2014; Saunders et al., 2019). SEM enables researchers to understand correlation patterns among variables and it also helps to describe all their variances (De Carvalho & Chima, 2014; Martynova, West and Liu, 2018). The SEM has three distinctive characteristics and these are: estimating several interrelated dependence relationships, enabling researchers to represent unobserved concepts in relationships and account for measurement error in the process of estimation and defining a model to describe the set of relationships (De Carvalho & Chima, 2014; Martynova et al., 2018). SEM uses goodness-of-fit indices which have been outlined in Table 4.1.

4.9.8 Hypotheses Testing

According to Kothari and Gaurav (2019), a hypothesis is a statement which is predictive or a proposition which can be tested scientifically to establish its validity. Prasad, Rao and Rehani (2001) further added that the hypothesis is a tentative prediction about the type of relationships that exist between different variables. A hypothesis helps to clarify the research problem and to give a prediction of the expected results (Kothari and Gaurav, 2019). Hypothesis testing begins with the formulation of the null and alternative hypothesis (Prasad et al., 2001) Null hypothesis (H_0) predicts that a relationship does not exist between an independent and a dependent variable, whilst an alternative Hypothesis (H_1) is a statement of what the researcher wants to establish (Kothari and Gaurav, 2019). The alternative hypothesis is the opposite of null hypothesis. If the probability (p-value) of the test statistic is low ($p<0.05$), the relationship is regarded as statistically significant. This is called rejecting the null hypothesis and accepting the alternate hypothesis (Saunders et al., 2019). If the p-value >0.05 then it is concluded that there is an insignificant relationship between the variables. Table 4.2 reflects the statistical techniques that were used to test the hypotheses in this study.

Table 4.2 Hypothesis Testing

Hypothesis	Techniques used
H1: Mobile network service providers' brand image has a positive effect on customer satisfaction.	Structural Equation Model (SEM), Descriptive
H2: In the mobile telecommunications sector, the corporate brand image positively affects consumer brand switching.	SEM, Descriptive
H3: In the mobile telecommunications sector, corporate brand image positively affects consumer brand switching.	SEM, Descriptive
H4: In the mobile telecommunications industry, customer satisfaction positively affects customer loyalty.	SEM, Descriptive
H5: In the mobile telecommunications industry, customer satisfaction has an effect on consumer brand switching.	SEM, Descriptive
H6: In the telecommunications industry, corporate brand image has an effect on consumer brand switching behaviour through customer satisfaction.	SEM, Descriptive
H7: In the mobile telecommunications industry, corporate brand image has an effect on customer loyalty through customer satisfaction	SEM, Descriptive

4.10 Research Ethics

Ethics considerations are defined as the suitability of a researcher's behavior relative to the rights of the participants (Zikmund et al., 2016). The researcher should seek consent and should not harass or offer any inducements to respondents beyond the scope of their participation and should contact the respondents at reasonable times. In this study the researcher adopted the ethical considerations proposed by Martelli and Greener (2018). The researcher also followed the clearance procedure that is required by the University of KwaZulu-Natal and was granted the permission to conduct the research. The ethical clearance letter has been attached as an appendix. The researcher also observed anonymity and respected the privacy of the participants. The participants had full knowledge of the study. The research was also conducted after the researcher was given permission by the Postal and Telecommunications Regulations Authority of Zimbabwe (POTRAZ) and the letter has been attached as an appendix.

4.11 Chapter Summary

The chapter focused on the research design, sampling plan, target population and the sample size. Survey administration, pilot study, data analysis techniques, hypothesis testing and ethical considerations were also explained in this research. A self-administered questionnaire was used to gather data on the relationships between corporate brand image, customer satisfaction, loyalty and switching behavior in the telecommunications sector of Zimbabwe. The findings of the study will be presented and analysed in the next chapter.

CHAPTER 5: RESEARCH FINDINGS

5.1 Introduction

This chapter reports the research findings resulting from the descriptive data analysis, followed by the exploratory factor analysis, which was done to reduce the number of variables in the study and to examine the structure of relationships between and among the research variables. Structural equation modeling (SEM) was conducted to explain the relationship between corporate brand image, customer satisfaction, customer loyalty and consumer switching behavior.

5.2 Response Rate

Although 385 questionnaires were distributed, only 384 were successfully completed and considered for analysis, which represents a response rate of 99.7%. Mishra and Alok (2017) suggested that a response rate of 70% and above is regarded as satisfactory; thus the attained response rate of 99.7 % in this study, is considered adequate and acceptable**.**

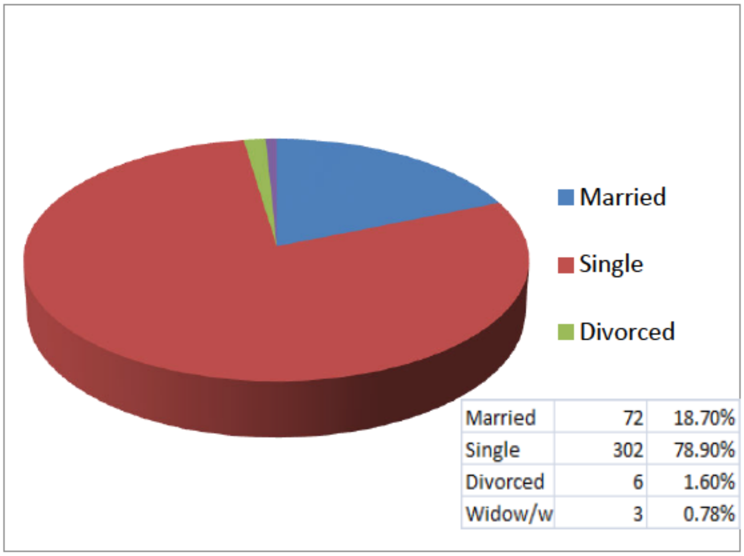
5.3 Socio-Demographic Characteristics of the Sample

Demographic information allows researchers to understand different factors like age, family structure, education attainment and economic status of the family (Kothari and Gaurav, 2019). Consumer behavior is affected by socio-demographic factors to a greater extent (Kotler and Keller, 2015). The study considered several socio-demographic factors like the marital status, level of education, main network service provider, period of using the mobile network service provider and reasons for switching the main mobile network service provider.

5.3.1 Marital status

As shown in Figure 5.1, the majorities (78.9%) of the respondents were single; 18.7% were married, and 1.6% was divorced.

Figure: 5.1: Marital status of the respondents

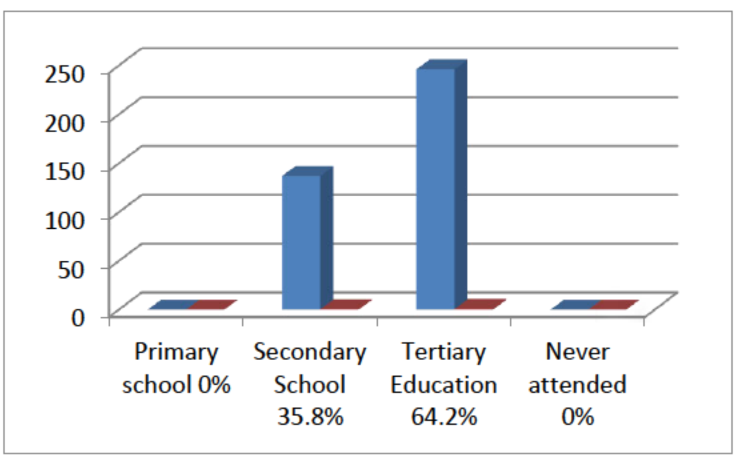


Source: Primary data

5.3.2 Level of Education

Figure 5.2 below shows that most respondents had attained tertiary education (64.2%) and 35.8% only attended secondary school. This corresponds with ZIMSTAT report (2012), which states that many people in Zimbabwe are pursuing studies towards higher and tertiary education.

Figure 5.2: Level of education of the respondents



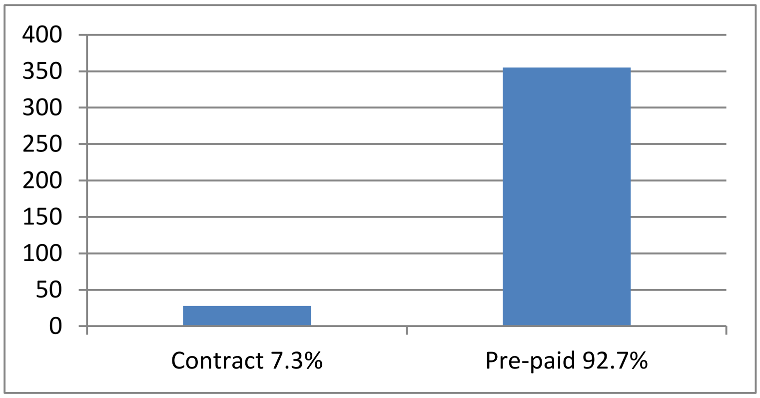
Source: Primary data

5.4 Customer Profile Data

5.4.1 Contract/ Prepaid network services

As reflected in Figure 5.3, most of the respondents (92.7%) had pre-paid lines. Pre-paid lines make it easier for subscribers to switch mobile network providers (Malhotra and Batra, 2019).

Figure 5.3: Contract/Prepaid network services

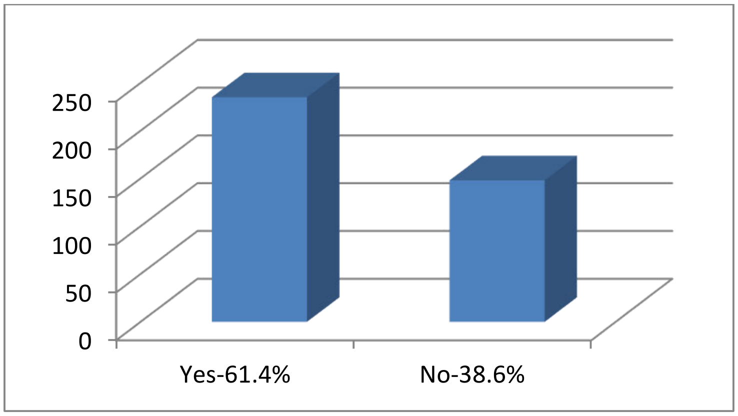


Source: Primary data

5.4.2 Use of Multiple Sim Cards

It was ascertained that (Figure 5.4) the majority (61.4%) of the respondents used the services of more than one service provider and only 38.6% indicated that they use the services of one mobile network service provider only. The results are consistent with the findings of POTRAZ (2016) that mobile network subscribers in Zimbabwe are using multiple sim cards in order to enjoy various promotions being offered.

Figure 5.4: Use of multiple Sim cards by the respondents



Source: Primary data

5.4.3 Reasons for having multiple Sim cards

The results which are presented in Table 5.1 show the reasons why the respondents have multiple Sim cards. 100% of the respondents indicated they have multiple Sim cards so that they can have access to a network in cases where the other service provider will have poor quality network. Mobile network service providers are not available in all the areas in Zimbabwe, so 9.2% of the respondents highlighted that they have multiple Sim cards in case they visit areas not covered by one of the service providers and in that case they then use the other service provider. 0.1% of the respondents indicated that they have multiple sim cards so that they can enjoy promotional offers from all the mobile network providers

Table 5.1 Reasons why the respondents have multiple sim cards

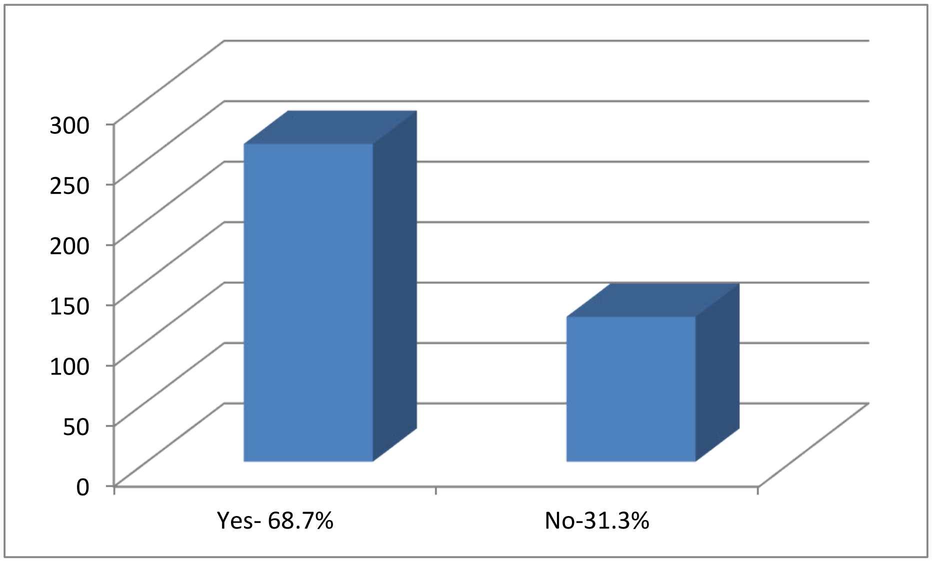
Reasons for having multiple Sim cards	**Number of respondents**	**Percentage of the respondents**
In case of poor network connection can use the other network	54	100
In case I visit remote areas I can use the other network	5	9.2
To enjoy promotions on offer	4	0.1

Source: primary data

5.4.4 Switching of Mobile Network Providers

As reflected in Figure 5.5, it is apparent that most of the respondents (68.7%) had switched mobile network service providers at some point.

Figure 5.5: Switching of mobile network providers



Source: Primary data

The findings are concurrent with the studies of Hwambo et al., (2018) and Kusotera et al., (2018), who argued that there is high rate of switching of mobile network service providers in the telecommunications industry.

5.4.5 Switching of Mobile Service Providers

Table 5.2 shows the results of switching of mobile network service providers.

Table 5.2: Mobile Service Providers Switched

	Frequency	Percent
Econet Wireless	141	36.7
Telecel Zimbabwe	69	17.9
NetOne	50	13.0
No response	124	32.3
Total	**383**	**100**

Source: Primary data

The results in Table 5.2 show that 36.7% of the respondents had switched from Econet wireless, 17.9% switched from Telecel Zimbabwe and 13.0% switched from NetOne. According to Mangudla (2016) Telecel Zimbabwe and Econet Wireless are losing subscribers and NetOne is having an increased customer base. Therefore, the results in this study are in line with those reported by the above researchers.

Table 5.3 reflects that the main mobile network service provider that consumers switched to is NetOne, followed by Econet and then Telecel. Interestingly, 33.7% of the respondents did not switch mobile network service providers. The results are similar to the findings of Mangudhla (2016), namely, that NetOne is having an increase in customer base as many customers are switching to this provider from other mobile network providers.

Table 5.3: Mobile Network Service Provider Switching

	Frequency	**Percent**
Econet Wireless	95	24.8
Telecel Zimbabwe	34	8.9
Netone	125	32.6
No response	130	33.7
Total	**384**	**100**

Source: primary data

5.4.6 Main reasons for switching mobile network service providers

Results presented in Table 5.4 show that subscribers are switching mobile network providers because they want to access cheaper data bundles, efficient data services, cheaper calling rates and SMS, benefit from promotions on offer and access wider network coverage.

Table 5.4: Main reasons for switching mobile network service providers

Reason for switching	**Number of respondents**	**Percentage**
Cheaper data	34	64.2
Cheaper calls and SMS	18	33.3
Efficient data services	5	9.3
Benefit from promotions on offer	4	7.4
Wider network coverage	4	7.4

Source: primary data

5.5 Exploratory Factor Analysis

Exploratory factor analysis was conducted before structural equation modeling (SEM). Exploratory factor analysis was performed for corporate brand image, customer satisfaction, customer loyalty and consumer switching behavior.

Before conducting the exploratory analysis, the researcher first determined the Kaiser-Meyer-Olkin (KMO) and Bartlett's test of Sphericity, which tests sphericity to determine the adequacy of the sample and also if the data is suitable for factor analysis (Saunders et al., 2019). Exploratory factor analysis can be carried out if the KMO value is greater than 0.5 and the Bartlett's Spherical value should be significant with a p value < 0.5 (Arkkelin, 2014; Saunders et al., 2019). Table 5.5 captures the KMO and Bartlett's test of sphericity statistics for corporate brand image, customer satisfaction, customer loyalty and consumer switching behaviour.

Table 5.5: KMO and Bartlett's test of Sphericity statistics

Construct	Kaiser-Meyer-Olkin Measure of sampling Adequacy	Bartlett's Test of Sphericity		
		Approx. Chi-Square	Df	Sig.
Corporate Brand Image	.872	2713.535	253	.000
Customer Satisfaction	.933	3766.577	253	.000
Customer loyalty	.955	4830.273	153	.000
Consumer Switching Behavior	.917	3425.601	190	.000

The KMO statistic of .872 was obtained for corporate brand image, .933 for customer satisfaction, .955 for customer loyalty and .917 for consumer switching behavior. The KMO values which are greater than the expected value of .5 and Bartlett test values < 0.001 show that the data is correlated. This means that the sample was adequate for the study and the data was suitable for exploratory factor analysis.

5.5.1 Exploratory Factor analysis for corporate brand image

Exploratory factor analysis was performed using the Principal Component Analysis (PCA) method with Varimax rotation. Before performing PCA, KMO and Bartlett's test of Sphericity were done and the results are shown in Table 5.5. The total variance explained in Table 5.6, shows that the first four components of corporate brand image have eigenvalues which are greater than 1. According to Hair et al., (2019) factors with eigenvalues values greater than 1 are regarded as significant. The four components have a cumulative variance of 50.102%, which implies that the data is free from random errors as the value is above the satisfactory threshold of ≥ 50% (Saunders et al., 2019).

Table 5.6: Total Variance Explained- Corporate brand image									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.263	27.230	27.230	6.263	27.230	27.230	3.696	16.070	16.070
2	2.031	8.831	36.061	2.031	8.831	36.061	2.730	11.870	27.940
3	1.814	7.888	43.949	1.814	7.888	43.949	2.630	11.434	39.374
4	1.415	6.153	50.102	1.415	6.153	50.102	2.468	10.729	50.102
5	.976	4.244	54.346						
6	.938	4.076	58.422						
7	.880	3.827	62.249						
8	.846	3.679	65.927						
9	.820	3.564	69.491						
10	.709	3.082	72.574						
11	.684	2.975	75.549						
12	.644	2.800	78.349						
13	.615	2.673	81.021						
14	.592	2.575	83.596						
15	.542	2.358	85.954						
16	.495	2.154	88.108						
17	.464	2.019	90.127						
18	.437	1.899	92.026						
19	.425	1.850	93.876						
20	.390	1.695	95.571						
21	.371	1.615	97.186						
22	.342	1.489	98.675						
23	.305	1.325	100.000						
Extraction Method: Principal Component Analysis.									

Four retained factors were taken for further analysis which is the varimax rotation method. Varimax rotation was conducted to assist in the interpretation of the factors that have been extracted. Varimax rotation results are presented in Table 5.7.

Table 5:7 Rotated Component Matrix: Corporate brand image

	Component			
	1	**2**	**3**	**4**
B1				
B2		.693		
B3		.661		
B4		.720		
B5		.671		
B6		.613		
B7			.641	
B8			.690	
B9				
B10				.550
B11				.729
B12				.761
B13				.676
B14			.530	
B15			.738	
B16			.612	
B17	.634			
B18	.646			
B19	.527			
B20	.672			
B21	.704			
B22	.777			
B23	.712			
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
Rotation converged in 6 iterations.				

The results in Table 5.7 reveal that variables with loadings less than 0.4 were suppressed in the output and there were blank spaces. Corporate brand image factors were grouped together and sorted out according to their correlation sizes. Factors with less than three items were not considered, as they are regarded as weak (Osborne, Costello and Kellow, 2008). In this regard, one factor with two items only (B7 and B8) was not considered. Four factors were extracted and named as follows: Confidence, Ambience, Value for Money and Customer Services. Table 5.8 reveals the four extracted factors of corporate brand image.

Table 5.8: The extracted factors for corporate brand image

Construct	Code Statement
Confidence	B2: My service provider meets consumer desires and needs B3: I have confidence in my mobile service provider B4: My mobile service provider is trustworthy B5: The mobile service provider does business in an ethical manner B6: The mobile service provider has a good reputation
Ambience	B10: The atmosphere of the mobile service provider's shop is excellent. B11: The mobile service provider's shop is and clean and tidy. B12: The mobile service provider's shop layout makes shopping easy. B13: The mobile service provider's shop has an attractive décor.
Value For money	B14: My mobile service provider provides good value for money. B15: Prices are low as compared to other mobile service providers' prices. B16: The relationship between the price and quality of my mobile service provided are good
Customer Services	B17: The employees at my mobile service provider are kind and helpful. B18: The mobile service provider offers a high level of customer service B19: My current mobile service provider provides smooth and fast service B20: The mobile service provider has knowledgeable employees. B21: The mobile service provider has enough employees to serve the customers. B22: The mobile service provider has helpful employees. B23: The mobile service provider has friendly employees

5.5.2 Exploratory factor Analysis for Customer satisfaction

The first four factors with eigenvalues greater than 1 were extracted and the four components have a total variance of 55.589%. The total variance obtained shows that the data is free from random errors as the obtained value is above 50%, which is a satisfactory threshold value. According to Saunders et al., (2019), the acceptable total variance is 60 % and in some cases less than 60% is also considered satisfactory. The results are shown in Table 5.9.

Table 5.9: Total Variance Explained for Customer Satisfaction

The four retained factors were taken for further analysis which is the varimax rotation method.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.732	37.966	37.966	8.732	37.966	37.966	5.011	21.785	21.785
2	1.604	6.973	44.939	1.604	6.973	44.939	2.752	11.967	33.752
3	1.245	5.412	50.350	1.245	5.412	50.350	2.712	11.790	45.542
4	1.205	5.239	55.589	1.205	5.239	55.589	2.311	10.047	55.589
5	.985	4.282	59.872						
6	.874	3.801	63.672						
7	.804	3.494	67.166						
8	.733	3.187	70.353						
9	.695	3.021	73.374						
10	.614	2.669	76.043						
11	.605	2.630	78.672						
12	.563	2.447	81.119						
13	.537	2.336	83.455						
14	.488	2.122	85.577						
15	.485	2.109	87.686						
16	.448	1.948	89.634						
17	.407	1.770	91.404						
18	.394	1.714	93.118						
19	.388	1.688	94.806						
20	.354	1.538	96.344						
21	.322	1.401	97.746						
22	.283	1.231	98.977						
23	.235	1.023	100.000						
Extraction Method: Principal Component Analysis.									

Varimax rotation was conducted to assist in the interpretation of the factors that have been extracted. The Varimax rotation results are shown in Table 5.10.

Table 5.10: Rotated Component Matrix for Customer Satisfaction

Rotated Component Matrix[a]				
	Component			
	1	2	3	4
C1			.699	
C2			.663	
C3			.635	
C4			.655	
C5		.493	.444	
C6	.484		.490	
C7	.694			
C8	.755			
C9	.672			
C10	.555			
C11	.717			
C12	.598			
C13	.495	.537		
C14.	.469	.486		
C15				.422
C16		.505		
C17		.666		
C18		.796		
C19				.648
C20				.756
C21	.548			.454
C22	.595			.478
C23	.600			.409
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
Rotation converged in 7 iterations.				

The results in Table 5.10 reveal that those variables with loadings less than 0.4 were suppressed in the output and there were blank spaces. Cross loading factors are items that load on more than two factors at .32 or higher (Hair et al., 2019, Costello and Osbone, 2008), and these should be dropped from further analysis (Hair et al., 2019). The following items were cross loading and there were deleted; C5, C6, C13, C14, C15, C21, C22 and C23. Four factors were extracted and grouped together and sorted out according to their correlation sizes. The four extracted factors were named as follows, Meeting Expectations, Satisfactory Service, Service Recovery and Problem Solving. Table 5.11 shows the four extracted factors of customer satisfaction

Table 5.11: The extracted factors for Customer Satisfaction

Construct	Code	Statement
Meet expectations	C1	When you visit the company's offices, the employees in charge will welcome you in an appropriate manner
	C2	When you contact the customer service, your problem will be solved
	C3	When you visit the company's offices you do not wait for a long time.
	C4	When I call on the emergency call center I do not wait for a long time before I speak to a representative
	C5	My mobile network operator provides good customer care
Satisfactory Service	C7	My mobile network operator provides fast internet connectivity
	C8	My mobile network operator provides good quality network coverage
	C9	My service provider's network coverage is reliable
	C10	My service providers' network covers all the areas in Zimbabwe
	C11	I am satisfied with the network coverage of my service provider.
	C12	My mobile network service provider offers good value for money
Problem Solving	C15	There are competent people to deal with connectivity and network issues.
	C19	Anytime there is a problem failure the mobile network provider acknowledges the problem without the customer's complaints.
	C20	The organisation offers an unconditional apology.
Service Recovery	C16	My mobile network service provider offers exciting discounts and promotional offers
	C17	My mobile network operator does not send unwanted messages
	C18	The mobile network operator restricts unwanted messages

5.5.3 Exploratory factor Analysis for Customer Loyalty

The total variance explained in Table 5.12 reveals that only two components of customer loyalty with eigenvalues which are greater than 1 have been extracted and these two components have a total variance of 63.566%. This implies that the total variance obtained is sufficient because it is above the recommended value ≥ 6 (Saunders et al., 2019).

Table 5.12: Total Variance Explained for Customer Loyalty

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.691	53.838	53.838	9.691	53.838	53.838	7.003	38.907	38.907
2	1.751	9.728	63.566	1.751	9.728	63.566	4.439	24.659	63.566
3	.754	4.187	67.752						
4	.677	3.760	71.512						
5	.648	3.601	75.113						
6	.574	3.187	78.300						
7	.469	2.604	80.903						
8	.450	2.501	83.405						
9	.411	2.284	85.689						
10	.386	2.146	87.835						
11	.360	2.000	89.835						
12	.340	1.887	91.722						
13	.307	1.706	93.429						
14	.298	1.654	95.083						
15	.273	1.517	96.600						
16	.253	1.408	98.008						
17	.199	1.106	99.114						
18	.160	.886	100.000						
Extraction Method: Principal Component Analysis									

5.5.4 Varimax Rotation for Customer Loyalty

The two factors retained were further analysed using varimax rotation method and results are shown in Table 5.13

Table 5.13: Varimax Rotation for Customer Loyalty

	Component	
	1	**2**
D1.		.816
D2		.861
D3		.828
D4		.784
D5		.764
D6	.589	.441
D7	.732	
D8	.698	
D9.	.760	
D10	.646	
D11	.609	
D12	.712	
D13	.689	
D14	.702	
D15.	.752	
D16	.785	
D17	.739	
D18	.812	
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		
Rotation converged in 3 iterations.		

The results in Table 5.13 reveal that those variables with loadings less than 0.4 were suppressed in the output and there were blank spaces. D6 was cross loading and it was deleted. Customer loyalty factors were grouped together and sorted out according to their correlation sizes. The factors were named as follows, word of mouth and satisfaction. Table 5.14 shows the two factors extracted for customer loyalty.

Table 5.14: Extracted factors after varimax rotation (customer loyalty)

Construct	Code and Statement
Word of mouth	D1: I will say positive things about my mobile network service provider
	D2: I can recommend my mobile network service provider to my friends and relations
	D3: If I was starting again, I would choose my current mobile network service provider
	D4: I get good value for money with my mobile network service provider.
	D5: My mobile network services provider offers the best services.
Satisfaction	D8: I will not switch my mobile network service provider.
	D9: I will continue to use my current mobile network service provider.
	D10: I consider my current service provider to be my best choice.
	D11: I will only say positive things to my friends about my mobile network service provider
	D12: Even if other mobile network service providers have discounts and promotions, I will still use my service provider
	D13: I am willing to maintain my relationship with my mobile network service provider.
	D14: I am happy with my mobile network service provider.
	D15: I will not switch to another mobile network service provider in the near future.
	D16: My mobile network service provider remains my best choice.
	D17: I am loyal to my mobile network service provider
	D18: I will continue to use my current mobile service provider

5.5.5 Exploratory factor Analysis for Consumer Switching Behavior

The first three components have a cumulative total variance of 55.283%. Table 5.15 shows that the first three components of consumer switching behavior with eigenvalues which are greater than one (1) have been extracted.

Table 5.15: Total variance explained (consumer switching behavior)

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.459	37.296	37.296	7.459	37.296	37.296	4.272	21.359	21.359
2	2.219	11.095	48.391	2.219	11.095	48.391	3.959	19.795	41.154
3	1.378	6.892	55.283	1.378	6.892	55.283	2.826	14.130	55.283
4	.964	4.822	60.105						
5	.794	3.968	64.073						
6	.776	3.881	67.954						
7	.727	3.636	71.590						
8	.716	3.580	75.170						
9	.598	2.989	78.159						
10	.566	2.831	80.990						
11	.511	2.555	83.545						
12	.489	2.447	85.993						
13	.457	2.283	88.275						
14	.439	2.197	90.473						
15	.406	2.028	92.500						
16	.384	1.921	94.422						
17	.340	1.698	96.120						
18	.278	1.389	97.509						
19	.260	1.301	98.810						
20	.238	1.190	100.000						
Extraction Method: Principal Component Analysis.									

The three retained factors were taken for further analysis using the varimax rotation method. Varimax rotation was conducted to assist in the interpretation of the factors that have been extracted. Varimax rotation results for customer switching behavior are presented in Table 5.16.

Table 5.16: Rotated component matrix for consumer switching behavior

Rotated Component Matrix[a]			
	Component		
	1	2	3
E1		.625	
E2		.800	
E3		.640	
E4		.707	
E5		.811	
E6		.481	
E7		.676	
E8			.656
E9			.692
E10			.635
E11			.676
E12			.547
E13	.699		
E14	.732		
E15	.576		
E16	.720		
E17	.682		
E18	.680		
E19	.756		
E20	.724		
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 6 iterations.			

The results in Table 5.16 show the results of consumer switching behavior, the factors were grouped into three and sorted out according to their correlation sizes. The factors were named as follows: Inconveniences, Poor Service and Easy to Switch. Table 5.17 highlights the named three extracted factors of consumer switching behavior.

Table 5.17: The extracted factors after varimax rotation (Consumer Switching Behavior)

Construct	Code and Statement
Poor Services	E1: I often get poor customer service from my current mobile network service provider.
	E2: To me the general quality of services provided by my network service provider are very poor
	E3: I have often considered changing from my current network to another mobile network
	E4: When I call my mobile network service provider's help line numbers, I do not get help
	E5: The general quality of services provided by my network service provider is very poor.
	E6: My service provider's network is not available in some places in Zimbabwe
	E7: I experience poor network clarity when making calls
Easy to switch	E8: Switching to other operators does not take time and effort to learn their new services.
	E9: Switching to a new mobile operator does not involve some upfront costs (call fees and connection fees
	E10: I don't think it will be stressful notifying family members, relatives, friends and colleagues etc., of my new line if I change to another provider.
	E11: Costs of acquiring a new lines are not high
	E12: Other mobile networks' billing is cheaper I will switch to enjoy cheaper rates.
Inconveniences	E13: Promotional services by other telecommunication companies make me switch service providers
	E14: Promotional activities of service providers make me have more than one sim card
	E15: My friends and family encourage me to switch my network service provider.
	E16: There are a lot of inconveniences (time wasting, congestion) at my mobile telecommunications customer services centre.
	E17: I receive too many text messages from my mobile services provider that inconvenience me.
	E18: When I call my mobile network service provider, the help line or numbers, I am not able to get help
	E19: I am likely to switch to another mobile network if another mobile network offers better service
	E20: I am likely to switch to another mobile network if my service provider does not handle my complaints promptly

5.6 Descriptive Analysis

Descriptive statistics allows researchers to illustrate and compare variables numerically (Saunders et al., 2019). In this study, the descriptive statistics included results on mean (M), Standard deviation (SD), average responses and standard error bars. The mean is normally used measure of central tendency and standard deviation (SD) refers to the measurement of the average distance between each observation and the mean (Hair et al., 2019). Low SD shows fairly consistent responses and a large SD shows varying responses (Saunders et al., 2019). SD is equal to zero when responses are similar. When the mean and the standard deviation are used together they give a better level of understanding of the data. The standard error bars show the SD of the mean within the data set and when the standard error is small it shows that the data is a representative of the mean and a large standard error shows that there may be some noticeable errors (Saunders et al., 2009).

5.6.1 Descriptive Statistics for Corporate Brand Image

Four items were used to measure corporate brand image and these are confidence, ambience, value for money and customer services. Table 5.18 is a summary of the output of descriptive analysis.

Table 5.18: Descriptive statistics for confidence (N = 384)

Measurement item	Mean	Standard deviation
B2	3.71	1.004
B3	3.79	.950
B4	3.62	1.055
B5	3.81	1.078
B6	4.04	.933

The highest mean and ± rating was 4.04 and 0.933 for item B6 (descriptor ‘My mobile service provider meets consumer’s desires and needs’) and the least mean rating 3.62) had a SD of .055 for item B4 (descriptor ‘My mobile service provider is trustworthy’). The overall item mean ± SD rating was 3.80 ± 1.004 [(3) neutral to (4) agree]. This shows that respondents have confidence and a positive view of the corporate brand image of telecommunications companies of Zimbabwe.

5.6.1.1 Descriptive Statistics for Ambience

Table 5.19 gives a summary of the descriptive statistics for ambience; the construct has four measuring items.

Table 5.19: Descriptive Statistics –Ambience (N = 384)

Measurement item	Mean	Standard Deviation
B10	3.78	1.055
B11	4.04	.957
B12	3.82	1.040
B13	3.66	1.123

The results in Table 5.19 reveal that the highest mean ± rating was 4.04 ± 0.957 for item B11 (descriptor 'the mobile service provider's shop is and clean and tidy'). The least mean ± SD rating was 3.66 ± 1.123 for item B13 (descriptor 'The mobile service provider's shop has an attractive décor'). The overall rating mean ± SD rating was 3.83 ± 1.044 [(3), neutral to (4) agree]. This shows that the respondents in the study believe that the mobile network service provider's shop has a clean, tidy and good environment.

5.6.1.2 Descriptive statistics for Value for money

Table 5.20 shows a summary of the descriptive statistics for value for money.

Table 5.20: Descriptive statistics- Value for money (N = 384)

Measurement item	Mean	Standard Deviation
B14	3.48	1.053
B15	3.11	1.357
B16	3.44	1.115

The results in Table 5.20 illustrate that the highest mean ± SD rating was 3.48 ± 1.053 for item B14 (descriptor 'My mobile service provider provides good value for money'). The least rating was mean SD rating was 3.11 1. ± 357 for item B15 (descriptor' Prices are low as compared to other mobile service providers' prices'). The overall mean ± SD rating was 3.34 ± 1.175 (neutral). This depicts that the respondents neither agreed nor disagreed on the fact that mobile telecommunications companies are providing services that are worthy the value of the money.

5.6.1.3 Descriptive statistics for customer services

Descriptive analysis of customer services is shown in Table 5.21. Seven items have been used to measure customer services levels in the mobile telecommunications industry of Zimbabwe.

Table 5.21: Descriptive statistics-customer services (N = 384)

Measurement item	Mean	Standard Deviation
B17	3.66	1.116
B18	3.57	1.137
B19	3.55	1.115
B20	3.81	.909
B21	3.45	1.185
B22	3.70	.962
B23	3.68	1.028

The highest mean ± SD rating was 3.81 ±0.909 for item B20, (descriptor 'The mobile service provider has knowledgeable employees'). The least mean ± SD rating was 3.45 ±1.185 for item B21 (descriptor 'The mobile service provider has enough employees to serve customers'). The overall mean ± SD rating was 3.63 ± 1.076 [(3) neutral to agree (4)]. The results indicate that the respondents agree that the mobile network service providers are providing better customer services.

5.6.2 Descriptive statistics - Customer satisfaction

Four items were used to measure customer satisfaction and these are: meet expectations, satisfactory services, service recovery and problem solving.

5.6.2.1 Descriptive statistics- meet expectations

Results in Table 5.22 present a summary of descriptive analysis for the responses of the respondents in the survey. Five items were used to measure meet expectations as presented in Table 5.22.

Table 5.22: Descriptive statistics-meet expectations (N = 384)

Measurement item	Mean	Standard Deviation
C1	3.63	1.079
C2	3.48	1.123
C3	3.00	1.235
C4	3.20	1.280
C5	2.64	1.385

The highest mean ± SD rating was 3.63 ± 1.079 for item C1 (descriptor 'When you visit the company's offices, the employees in charge will welcome you in an appropriate manner'). The least mean ±SD rating was 2.64 ± 1.385 for item C5 (descriptor 'When I call on the emergency call center I do not wait for a long time before I speak to a representative'). The overall mean rating is 3.19 SD 1.220 [(3) neutral] this shows that respondents were neutral; neither agreed nor disagreed that the mobile network service providers is able to meet their expectations.

5.6.2.2 Descriptive Statistics- Satisfactory Services

Table 5.23 shows a summary of descriptive analysis of the responses for satisfactory services. Six items were used to measure satisfactory services.

Table 5.23: Descriptive Statistics-Satisfactory Services (N = 384)

Measurement item	Mean	Standard Deviation
C7	3.52	1.247
C8	3.56	1.174
C9	3.56	1.158
C10	3.38	1.289
C11	3.39	1.240
C12	3.32	1.177

The highest mean ± SD was 3.56 ± 1.158 for item C9 (descriptor 'My service provider's network coverage is reliable'). The least mean ± SD rating was 3.32 ± 1.177 for item C12 (descriptor 'My mobile network service provider offers good value for money'). The overall mean ± SD rating was 3.46 ± 1.214 [(3) neutral]. Overall, the respondents neither agreed nor disagreed that they are being offered satisfactory services by the mobile network service providers of Zimbabwe.

5.6.2.3 Descriptive Statistics-Service Recovery

Table 5.24 provides a summary of descriptive analysis of the responses for service recovery. Three items were used to measure service recovery, as illustrated in Table 5.24.

Table 5.24: Descriptive Statistics-Service Recovery (N = 384)

Measurement Item	Mean	Standard Deviation
C16	3.27	1.235
C17	3.07	1.396
C18	3.05	1.321

The highest mean ± rating was 3.27 ± 1.235 for item C16 (descriptor 'my mobile network service provider offers exciting discounts and promotional offers'). The least mean ± SD rating was 3.05 1.321 ± for item C18 (descriptor 'The mobile network operator restricts unwanted messages'). The overall mean± SD rating was 3.13 ± 1.317 [(3) neutral]. This shows that the respondents neither agreed nor disagreed on the service recovery strategies being used by the mobile telecommunication service providers.

5.6.2.4 Descriptive Statistics - problem solving

Table 5.25: Descriptive Statistics-Problem Solving (N = 384)

Measurement item	Mean	Standard Deviation
C15	3.38	1.169
C19	3.63	1.197
C20	3.55	1.262

The highest mean ± rating was 3.63 ± 1.197 for item C19 (descriptor 'Anytime there is a problem failure the mobile network provider acknowledges the problem without the customer's complaints.'). The least mean ± SD rating was 3.38± 1.321 for item C15 (descriptor 'There are competent people to deal with connectivity and network issues.'). The overall mean± SD rating was 3.52 ± 1.176 [(3) neutral to (4) agree]. This shows that the respondents agreed on service recovery strategies being used by the mobile telecommunication service providers.

5.6.3 Descriptive Statistics for Customer Loyalty

Two items are being used to measure customer loyalty and these are word of mouth and satisfaction.

5.6.3.1 Descriptive statistics -Word of Mouth

Table 5.26 presents a summary of descriptive statistics of word of mouth. Five items are used to measure word of mouth.

Table 5.26 Descriptive Statistics- Word of Mouth (N = 384)

Measurement item	Mean	Standard Deviation
D1	3.62	1.159
D2	3.78	1.147
D3	3.70	1.261
D4	3.44	1.190
D5	3.51	1.222

The highest mean ± SD rating was 3.78 ± 1.147 for the item D2 (descriptor 'I can recommend my mobile network service provider to my friends and relations'). The least mean ± SD rating was 3.44± 1.190 D4 (descriptor 'I get good value for money with my mobile network service provider'). The overall rating was mean 3.61 1.1 ± 958 [(3) neutral to (4) strongly agree].

5.6.3.2 Descriptive statistics - Satisfaction

The results in Table 5.27 portray a summary of descriptive analysis for the responses of satisfaction. Twelve items are used to measure the satisfaction levels.

Table 5.27: Descriptive Statistics-Satisfaction (N = 384)

Measurement item	Mean	Standard Deviation
D7	3.82	1.023
D8	3.36	1.184
D9	3.67	1.016
D10	3.53	1.249
D11	3.42	1.161
D12	3.23	1.297
D13	3.67	1.057
D14	3.58	1.115
D15	3.33	1.173
D16	3.60	1.126
D17	3.55	1.153
D18	3.77	1.088

The results in Table 5.27 show that the highest mean ± 3.82 ± 1.023 for the item D7 (descriptor 'I will continue to use my current mobile network service provider'). The least mean ± SD rating was 3.23 ± 1.297 for item D12 (descriptor 'Even if other mobile network service providers have discounts and promotions, I will still use my current network service provider'). The overall mean ± SD rating was 3.54 ± 1.137 [(3) neutral to (4) strongly agree].

5.6.4 Descriptive Statistics - Consumer switching behaviour

Three items are being used to measure consumer switching behavior and these are inconvenient, poor service and easy to switch.

5.6.4.1 Descriptive statistics - Poor Service

The results in Table 5.28 give a summary of descriptive analysis for the responses of poor services. Seven items are used to measure poor service.

Table 5.28: Descriptive Statistics - Poor service (N = 384)

Measurement item	Mean	Standard Deviation
E1	2.62	1.360
E2	2.35	1.174
E3	2.63	1.298
E4	2.45	1.212
E5	2.36	1.193
E6	2.73	1.349
E7	2.45	1.212

The highest mean ± SD rating was 2.73 ± 1.349 for the item E6 (descriptor ‘My service provider’s network is not available in some places in Zimbabwe’). The least mean ± SD rating was 2.35 ± 1.193 for item E2 (descriptor ‘To me the general qualities of services provided by my network service provider are very poor’). The overall mean ± SD rating was 2.51 ± 1.257 [(2) disagree to (3) neutral]. This shows that respondents were neutral and also disagreed that the mobile network service providers are providing poor service.

5.6.4.2 Descriptive Statistics - Easy to Switch

Table 5.29 presents a summary of descriptive analysis for easy to switch. Five items are used to measure if it’s easy to switch mobile network service providers.

Table 5.29: Descriptive statistics-easy to switch (N = 384)

Measurement item	Mean	Standard Deviation
E8	3.04	1.332
E9	3.01	1.252
E10	2.92	1.384
E11	3.27	1.446
E12	2.52	1.656

The highest mean ± SD rating was 3.27 ± 1.446 for item E11 (descriptor ‘Costs of acquiring a new line are not high’). The least mean ± SD rating was 2.52 ± 1.656 for item E12 (descriptor ‘Other mobile networks' billing is cheaper I will switch to enjoy cheaper rates'). The overall mean ± SD rating was 2.95 ± 1.414 [(2) disagree to (3) neutral].

5.6.4.3 Descriptive Statistics for Inconveniences

Table 5.30 shows a summary of descriptive analysis for the responses of inconveniences. Eight items are used to measure the item Inconveniences.

Table 5.30: Descriptive Statistics for Inconveniences (N = 384)

Measurement item	Mean	Standard Deviation
E13	2.76	1.405
E14	3.03	1.425
E15	2.67	1.414
E16	2.68	1.366
E17	2.69	1.321
E18	2.61	1.261
E19	3.10	1.394
E20	3.16	1.389

The highest mean ± SD rating was 3.16 ± 1.389 for item E20 (descriptor 'I am likely to switch to another mobile network if my service provider does not handle my complaints promptly'). The least mean ± SD rating was 2.61 1.261 ± for item E18 (descriptor 'When I call my mobile network service provider, the helpline or numbers, I am not able to get help'). The overall mean was 2.84 1.3 ±72 [(2) strongly disagree to (3) neutral].

5.7 Reliability and Validity

Convergent and discriminant validity were determined to test for data reliability and validity. Hair et al., (2014) argues that using one, either convergent validity or discriminant validity may not be enough to show that validity of the construct has been achieved.

5.7.1 Reliability Test

Reliability tests were conducted using Cronbach's alpha, composite reliability, measurement model fit, standardized factor loadings, critical ratios and p values. Cronbach's (1951) alpha tests were carried out for each variable and the results are presented in Table 5.31.

Table 5.31: Reliability Coefficients for the Measurement Instrument

Measures	Cronbach's Alpha	No. of Items
Corporate Brand Image	.870	23
Customer satisfaction	.922	23
Customer loyalty	.948	18
Consumer Switching Behaviour	.908	20

Accordingly, Table 5.31, the corporate brand image measurement scales with 23 items had an alpha value of 0.870, customer satisfaction measurement with 23 items produced an alpha value of 0.922, customer loyalty measurement scale with 18 items had an alpha value of 0.948 and consumer switching behavior with 20 items had an alpha value of 0.908.

The Cronbach's alpha coefficients showed that all the variables measurement scales were above 0.7 and this highlighted that there was internal consistency of the measuring scales.

5.7.2 Discriminant Validity

Discriminant validity is the level at which two similar concepts are distinct conceptually (Hair et al., 2019). Discriminant validity is obtained by comparing the average variance extracted (AVE) and squared inter construct correlations (SICs) (Saunders et al., 2017). Discriminant validity is achieved when the square root of AVE is bigger than SIC (Arkkelin, 2014).

Table 5.32: AVEs and SICs Validity results

Factor	M ± SD	CB	SA	LO	SB
Corporate Brand (CB)	3.69 ± 0.53	**0.51**	0.54	0.53	-0.33
Satisfaction (SA)	3.38 ± 0.72	0.29	**0.61**	0.68	-0.25
Loyalty (LO)	3.59 ± 0.84	0.28	0.46	**0.82**	-0.21
Switching Behaviour (SB)	2.76 ± 0.81	0.11	0.06	0.04	**0.67**

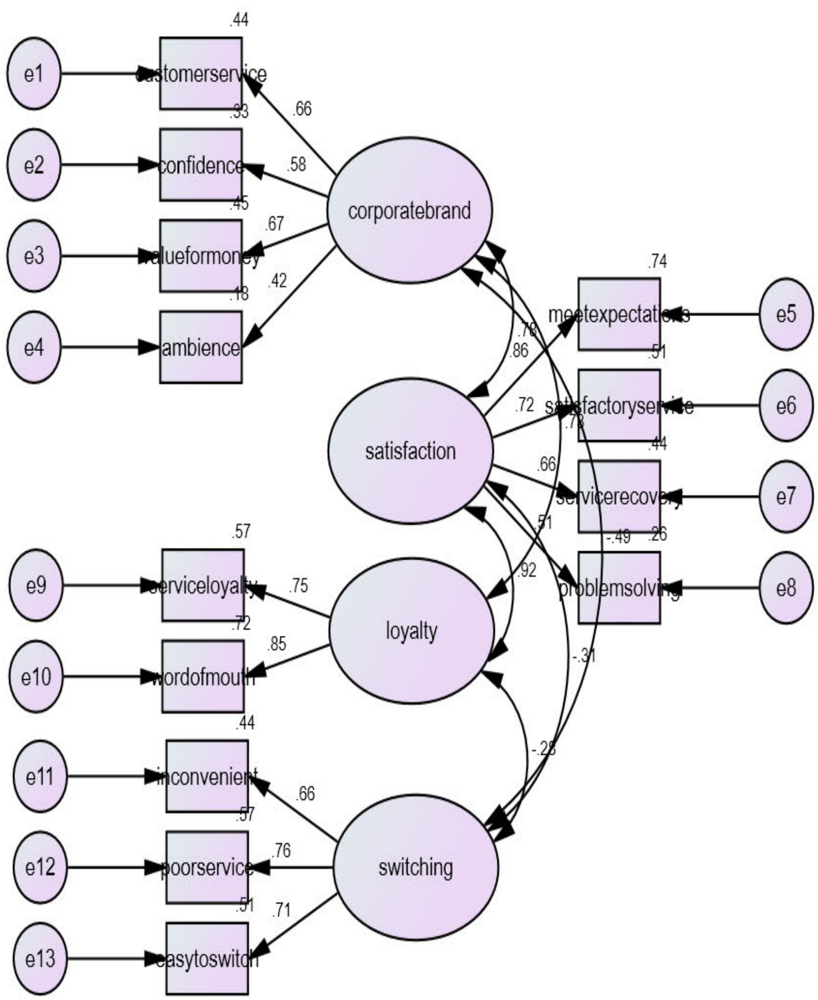
*Diagonal elements in bold represent AVE, numbers below diagonal elements represent SICs, numbers above diagonal elements represent correlations, M denotes mean and SD denotes standard deviation.

The results presented in Table 5.32 portray that the all the AVEs were greater than the SICs and this means that the conditions for discriminant validity were practically met. (Arkkelin, 2014). When discriminant validity is conducted, it means the data can be developed into a structural model to help in the testing of the proposed hypotheses.

5.8 Measurement Model

The measurement model is part of the model that inspects if relationships exist between latent variables and their measures (Hair et al., 2019). The model fit compares the theory and the reality (Saunders et al., 2014). Fig 5.6 shows the measurement model of the study.

Figure 5.6: Measurement model



5.8.1 Assessment of the model fit

The measurement model is assessed using chained multilateral index number (CMIN/DF), goodness of fit indices (GFI), adjusted goodness of fit (AGFI), normed Fit Index (NFI), Tucker-Lewis index (TLI), comparative fit Index (CFI) and root mean square error approximation (RMSEA), as reflected in Table 5.33.

Table 5.33: Fit indices of the measurement model

Fit indices	**Obtained value**	**Recommended Values**	**Sources**	**Decision**
CMIN/DF	3.482	2 ≤ CMIN/DF ≥ 5	Saunders et al.,(2019)	**satisfactory**
NFI	1.000	Between 0 and1.	Saunders et al., (2019)	**Acceptable**
CFI	.923	CFI≥0.9	Shadfar &Malekmohammadi (2013)	**Acceptable**
RMSEA	.080	between 0.03 and 0.08	Shadfar &Malekmohammadi (2013	**Acceptable**
TLI	.881	0.8≤TLI≥1	Saunders et al., (2019)	**Satisfactory**
GFI		GFI ≥0.9	Saunders et al., (2019)	**Acceptable**

CMNI/Df contains the chi-square and it is the minimum value of the discrepancy divided by its degrees of freedom. The accepted ratio is supposed to be close to 1 for right models. There is no consensus regarding the acceptable ratios of CMIN/DF (Hair et al., 2019). Paswan (2009) argues that values below 2 (CMIN/Df<2) are preferred and values between 2 and 5 (2≤CMIN/DF≥5) are regarded as being acceptable. The CMIN/Df value obtained was 3.482 and it considered acceptable. NFI is regarded as an original fit index (Saunders et al., 2019). The obtained value NFI value is 1.000 and acceptable values range between 0 and 1 (Hair et al., 2019). This means that the obtained NFI value is acceptable (Shadfar & Malekmohammadi, 2013). CFI is regarded as an incremental fit index and a better version of the NFI (Saunders et al., 2019). RMSEA shows how a model fits the population (Saunders et al., 2019) and the acceptable TLI values range between 0 and 1 (Shadfar & Malekmohammadi, 2013). The TLI value obtained is .881, which is considered acceptable as it lies in the acceptable range. The obtained RMSEA value is 0.08 and the recommended values for RMSEA range between 0.03 and 0.08 with 95% confidence interval

(Shadfar & Malekmohammadi, 2013). Therefore, the RMSEA value obtained is acceptable, since it falls in the acceptable range of 0.03 and 0.08.

Factor loading sizes are considered to be very important (Hair et al., 2017) and high convergent and high loadings show that they converge on a common position (Hair, Sarstedt, Ringle and Gudergan, 2017). Standardised factor loadings are interpreted as correlations between the indicator and its factor (Field, 2017). Standardised loadings should be .5 or .7 or higher (Hair et al., 2017). If loadings are less than .7, they are still considered as significant (Hair et al., 2017). Critical ratios (CRs) for items should be large and greater than 2 (CR>2) at significant level p value of less than 0.001 (p <0.001). Table 5.34 illustrates the standardised factor loadings (λ), critical ratios (CRs) and P values.

Table 5.34: Standardised Factor Loadings, critical ratios and p values

Construct	Item	Standardised factor loading	CR	P value
Corporate Brand Image	Customer Service	.660	6.976	***
	Ambience	.422		
	Confidence	.575	6.617	***
	Offers value for money	.668	7.004	***
Customer satisfaction	Meets my expectations	.860		
	satisfactory Service	.716	13.246	***
	Service recovery	.660	12.499	***
	Problem solving	.513	10.624	***
Consumer switching behavior	Inconvenient	.663	10.176	***
	Poor service	.756	10.529	***
	Easy to switch	.714		

Notes:-CR is fixed; ***p <0.001

The results in Table 5.34 reveal that the standard factor loadings of all the factors are above 0.5, which is above the lowest cut off point of ((λ = 0.5) and are therefore regarded as significant (Hair et al., 2014). The critical ratios for all the items are also large enough (CR>2) and all the P values are significant (p<0.001) (Field, 2017).

5.8.2 Testing of Hypotheses

Hypothesis testing was done in order to accept or reject the proposed statements (Hair et al., 2017). The hypotheses were tested using structural equation modeling (SEM) in AMOS.

5.8.3 Structural model

A structural model describes the relationships between endogenous and exogenous variables (Hair et al., 2017) and it assists the researcher to analyse the direction and strength of causal effects between the variables (Hooper, Coughlan & Mullen, 2008). Calculations that are done on the structural model include path coefficients, collinearity, coefficient of determination (R2), total effect and effect size, etc. (Hair et al., 2017). The Measurement Model in Figure 5.6 was evaluated on the following fit indices: CMIN/DF, GFI, AGFI, NFI, TLI, CFI and RMSEA. Figure 5.6 depicts the structural model developed from SPSS with Amos to allow testing of the hypotheses.

Table 5.35: Hypothesis test results

Hypothesis	SRW	CR	P	Outcome
H_1: Corporate brand image → customer satisfaction	.792	6.342	< 0.001	Supported
H_2: Corporate brand image → Customer loyalty	.032	.322	.748	Not supported
H_3: Corporate brand image →consumer brand switching	-.459	-.4938	.002	Supported
H_4: Customer satisfaction →customer loyalty	.898	10.965	<0.001	Supported
H_5: Customer satisfaction → consumer switching behaviour	-.306	-4.456	.800	Not supported
H_6: Corporate brand image → customer satisfaction → consumer switching behaviour	.547	6.525	<0.001	Supported
H_7: Corporate brand image → customer satisfaction → customer loyalty	.929	8.868	<0.001	Supported

5.8.4 Discussion of the Hypotheses Results

Table 5.35 shows a summary of hypotheses which were supported (H1, H3, H4, H6 and H7) and those which were not supported (H2 and H5), using standardised regression weight (SRW), critical ratio (CR) and Probability (P). Higher positive weights are recommended for observations as they give reliable information on functions of regression (Hair et al., 2014). Acceptable SRW values should be not be above one (1), although values which are greater than 0.09 are also preferred, (1< SRW> 0.09) (Saunders et al., 2019). CR values should be higher than 2 (CR>2) and the significant p value should be less than 0.001 ($p<0.001$) and $P< 0.05$), (Hair et al., 2019). For hypothesis to be accepted, it should fulfill more than one of the required mentioned statistics (Hair et al., 2019).

5.9 Chapter Summary

The research results were presented in this chapter and focused on the response rate analysis, socio-demographics analysis, exploratory factor analysis, descriptive statistics, reliability and validity and testing of hypothesis. The ensuing chapter focuses on the discussion of findings.

CHAPTER 6: DISCUSSION OF FINDINGS

6.1 Introduction

This chapter analyses the research findings and more specifically in relation to the literature discussed in chapters two and three. The discussion of the results was premised on the research objectives and research hypotheses. The main aim of the research was to ascertain the impact of corporate brand image on customer satisfaction, customer loyalty and consumer switching behavior.

6.2 The relationship between corporate brand image and customer satisfaction

The results show that there is a positive relationship between corporate brand image and customer satisfaction in the telecommunications industry of Zimbabwe. This finding concurs with the studies done by Setiawan and Sayuti (2017), Ashraf, IIyas and Ahmad (2018), Nguyen et al., (2018), Sangwan and Bhakar (2018), Hassan et al., (2019) who concluded that corporate brand image has a strong impact on customer satisfaction. Corporate brand image dimensions such as the environment, knowledgeable employees, service quality, etc. all have a significant impact on customer satisfaction (Ekorn and Khan, 2014; Ene and Ozkaya, 2014). When customers are impressed by the company's brand image they also become satisfied with the services being provided (Srivastava and Sharma, 2013). Positive corporate brand images are unique and instant, they send positive mental feed to consumers and this positively affects customer satisfaction (Onyancha, 2013). Corporate brand image has a positive effect and it greatly influences customer satisfaction in the long run (Karyose et al., 2017). A positive corporate brand image meets the customer's expectations which often lead to customer satisfaction (Onyancha, 2013). When customers are impressed by a company's image they become highly satisfied (Irshard et al., 2017)

The findings also concur with the results obtained by Tu et al., (2013), Ishaq et al., (2014), Neupane (2015) who highlighted that corporate brand image significantly affects customer satisfaction and satisfied customers can make repeat purchases. The authors further added that corporate brand image is an antecedent of customer satisfaction and it leads to high customer satisfaction. A positive corporate brand image impacts greatly on customer satisfaction and a pleasing company image usually leads to high customer satisfaction (Lahap et al., 2015; Wu and Ai, 2016). A company's brand image with impressing factors satisfies its customers to a greater extent and satisfied customers make repeated purchases (Esmaeilpour and Barjoei, 2016). The results are also in line with the findings of Ene and Ozkaya (2014), who found out that corporate brand image dimensions like store layout, store prestige, in store promotion and product quality greatly influences customer satisfaction. The results also concur with the findings of Dimitriadis and Zilakaki (2019) who found out that corporate brand image has a great effect on customer satisfaction.

6.3 The relationship between corporate brand image and customer loyalty

The results revealed that there is an insignificant relationship between corporate brand image and customer loyalty in the telecommunications sector of Zimbabwe. Corporate brand image dimensions that include the layout of the shop, the knowledge levels of the employees and the quality of services do not have an impact on customer loyalty in the mobile telecommunications industry of Zimbabwe. The results are in conflict with the findings of Karyose et al., (2017), Dimitriadis and Zilakaki (2019), Hassan and Shamsudin (2019), Lee (2019), Alam and Noor (2020) and Hayati et al., (2020), who found out that corporate brand image has a positive impact on customer loyalty. However these research findings are also similar with the results of Sangwan and Bhakor (2018) and Richard and Zhang (2012), who also established that there is an insignificant relationship between corporate brand image and customer satisfaction. Other researchers (Ishaq, 2012; Amin et al., 2013) also reported similar findings, that corporate brand image does not have an influence on customer loyalty.

6.4 The relationship between corporate brand image and consumer switching behaviour

The results show that there is a relationship between corporate brand image and consumer switching behaviour in the telecommunications industry of Zimbabwe. The results are similar with the findings of Hossain (2018) who stressed that there is a significant relationship between corporate brand image and customer satisfaction. The company's overall image helps in maintaining relationships with the company and this reduces consumer switching behaviour.

6.5 The relationship between customer satisfaction and loyalty

The results reveal that a positive relationship exists between customer satisfaction and customer loyalty in the telecommunications sector. Satisfied customers usually become loyal to their service provider (Moorthy et al., 2017). The results dovetail with the findings of (Bamfo, Dogbe and Osei-Wusu, 2018; Hassan et al., 2019; Hamid et al., 2020) who pointed out that there is a significant relationship between customer satisfaction and customer loyalty. Customer satisfaction is a major determinant of customer loyalty (Chalil and Basu, 2015). Customer satisfaction strategies have a great influence on customer loyalty, once a customer has a great experience with the service provider they then share their experience with other people and this increases the customer base and customer loyalty (Chiguvi and Guruwo, 2017; Ganiyu, 2017). Setiawan and Sayuti (2017), Chinomona and Dubihlela (2017) and Saroha and Diwan (2017) further added that customer satisfaction determines customer loyalty because satisfied customers usually prefer to be loyal to their service providers.

The results corroborate the findings of Singh et al., (2017) Sulibhavi and Shivashankar (2017) who stated that customer satisfaction contributes greatly and it is an antecedent of customer loyalty. Satisfied customers usually recommend the products to other customers and there is a less probability of switching service providers (Neupane, 2015, and Al-Msallam, 2015). The results also concur with the findings of Irshad et al., (2017) who highlighted that customer satisfaction has a great impact on customer loyalty. High satisfaction levels often lead to improved customer loyalty (Saroha and Diwan, 2017; Hassan and Shamusudin, 2018). Nguyen et al., (2018) further added that there is a strong relationship between customer satisfaction and customer loyalty. Customer satisfaction is one of the major drivers of customer loyalty (Singh et al., 2017). Ramli (2017) and Umar (2020) also added that customer satisfaction greatly influences customer loyalty in various industries. The results also concur with the findings of Anisimova, Weiss and Mavondo (2018), Hassan et al., (2019), Cuong and Khoi (2019), Hamid et al., (2020) who found out that customer satisfaction has a great impact on customer loyalty and it also encourages repeat purchases.

6.6 The Relationship between customer satisfaction and consumer switching behaviour

It was evident that there is no relationship between customer satisfaction and consumer brand switching in the Zimbabwean mobile telecommunications industry. Probably factors other than customer satisfaction cause the consumers to switch service providers. The results confirm the findings of Han and Hyun (2013), Wu and Ai (2016), Althonayan, Alhabib, Alrasheedi and Saleh (2015), Calvo-Porral and Levy-Mangin (2015) and Cheng, Du and Ma (2016) that customer satisfaction has no effect on consumer switching behavior. Srivatsava and Sharma (2013) also highlighted that there is an insignificant relationship between customer satisfaction and consumer switching behaviour.

6.7 The relationship between corporate brand image, customer satisfaction and consumer switching behaviour

The research findings show that there is an indirect relationship between corporate brand image and consumer switching behaviour, through customer satisfaction. The results are consistent with the findings of Srivastava and Sharma (2013) who found out that corporate brand image has an indirect influence on consumer switching behaviour through customer satisfaction. This implies that when the company has a positive corporate brand image customers are satisfied and they do not switch service providers. A good organisational brand image positively impacts on customer satisfaction and switching behaviour. However, if an organisation has bad brand image customers are dissatisfied and consumers switch service providers (Wu and Ai, 2016).

6.8 The relationship between corporate brand image, customer loyalty, and customer satisfaction

The research findings show a strong relationship exists between corporate brand image and customer loyalty through customer satisfaction. The results support the previous findings by Karyose et al., (2017) who pointed out that corporate brand image has an indirect impact on customer loyalty through customer satisfaction. If a company has a positive brand image, customers are satisfied and in turn they become loyal to the organisation. Customer satisfaction mediates the relationship between corporate brand image and customer satisfaction (Sulibhav and Shivashankar, 2017; Ashraf et al., 2018). Corporate brand image is an attitude which is strongly related to customer satisfaction and it usually leads to customer loyalty (Ishaq et al., 2014).

Corporate brand image dimensions are important as they build customer satisfaction and customer loyalty (Ene and Ozkaya, 2014). The results are also consistent with the findings of Ashraf et al., (2018) who stated that the company's positive brand image positively affects customer satisfaction which also helps in retaining customers. Setiawan and Sayuti (2017) also opine that corporate brand image improves customer satisfaction and in turn it ultimately makes customers become loyal to the organisation.

6.9 Chapter summary

The chapter discussed the findings of the study with reference to previous studies which either confirmed or disagreed with the research findings. The next chapter presents the conclusions, recommendations of the study, theoretical implications, marketing implications, limitations of the study, and areas of future research.

CHAPTER SEVEN: CONCLUSIONS AND IMPLICATIONS

7.1 Introduction

Conclusions and recommendations were presented in this chapter. The research conclusions and recommendations were based on the findings of the study and they are also linked to the research objectives. The chapter also outlines the limitations of the study, future areas for study and the marketing implications of the findings.

7.2 Summary of the Findings

Seven hypotheses were developed and were tested through a survey from a sample of mobile telecommunication subscribers in Zimbabwe, the capital city of Harare. The findings of the study are summarised in the ensuing sections.

7.2.1 The relationship between corporate brand image and customer loyalty

There is sufficient evidence from the research findings and interpretation of results that suggest that there is no relationship between corporate brand image and customer loyalty in the mobile telecommunications sector of Zimbabwe. This implies that customer loyalty does not depend on corporate brand image but that there are other factors that can cause the customer to be loyal or not to their mobile network service provider.

7.2.2 The relationship between corporate brand image and customer satisfaction

From the research findings and an interpretation of the results, it has been concluded that a positive relationship exist between corporate brand image and customer satisfaction in the mobile telecommunications sector of Zimbabwe. Companies which have a good corporate brand image tend to satisfy their customers in the mobile telecommunications industry.

7.2.3 The relationship between corporate brand image and consumer switching behavior

There is sufficient evidence from the research a significant relationship exist between corporate brand image and consumer switching behavior in the mobile telecommunications industry of Zimbabwe. This implies that there is a strong relationship between consumer switching and corporate brand image in the mobile telecommunications industry.

7.2.4 The relationship between customer satisfaction and customer loyalty

The results show that a positive relationship exists between customer satisfaction and customer loyalty in the telecommunications industry of Zimbabwe. This implies that when there is customer satisfaction, customers tend to be loyal.

7.2.5 The relationship between customer satisfaction and consumer switching behavior

There is sufficient evidence from the findings and interpretation of the results indicates that there is an insignificant relationship between customer satisfaction and consumer switching behavior in the mobile telecommunications sector of Zimbabwe. This implies that satisfied customers can still switch mobile network operators.

7.2.6 The relationship between corporate brand image, customer satisfaction and consumer switching behavior.

The results from the study and the interpretation reveal that there is an indirect relationship between corporate brand image and consumer switching behavior through customer satisfaction. This means if a company has a good corporate brand image customers become satisfied and they do not switch service providers.

7.2.7 The relationship between corporate brand image, customer satisfaction and customer loyalty.

Evidence from the research findings and interpretations reveal that there is a strong relationship between corporate brand image and customer loyalty via customer satisfaction. This means that a company with a good brand image can satisfy the customers and they can become loyal to the organisation.

7.3 Conclusions

The findings show that corporate brand image of the mobile telecommunications companies has no effect on customer loyalty. Therefore, it means that there are other factors other than corporate brand image that make customers become loyal to their service provider.

The findings from the study also show that the mobile network service provider's image has a strong impact on customer satisfaction. As such, this means that companies in the mobile telecommunications sector have to constantly work on improving their image as it directly impacts on customer satisfaction. The mobile network service providers should put more emphasis on enhancing their corporate image, for example improving the shopping environment, having a better reputation and providing fast and smooth service, etc. All these have a greater influence on customer satisfaction.

It can also be concluded from the research findings that a positive relationship exist between corporate brand image and consumer switching behavior. Consumer switching has a strong relationship with corporate brand image. A good corporate brand image has a great impact on consumer switching behavior. Consumers will not switch service providers if they are offering good services.

The findings also show that customer satisfaction has a positive effect on customer loyalty. This implies that if a customer is satisfied in the mobile telecommunications sector he/she can become loyal to the company. Therefore, companies in mobile telecommunications sector are recommended to improve on factors that improve customer satisfaction that include improved service delivery, service quality and service recovery. Once these factors are improved customer satisfaction and loyalty are developed.

It has also emerged from the research findings that there is an insignificant relationship between customer satisfaction and consumer switching behavior. It therefore means that even if customers are satisfied they can still switch brands. There is need to find out other factors that cause customers to switch brands.

The results from the findings show that corporate brand image indirectly affects consumer switching behavior through customer satisfaction. Consumers do not switch mobile network operators if they have a better image and offer better customer satisfaction. Organisations have to improve corporate brand image because it has a great impact on customer satisfaction and consumer switching behavior. Consumers do not switch service providers if they are satisfied.

The findings also show that corporate brand image indirectly impacts on customer loyalty through customer satisfaction; it therefore means that good corporate brand image has a positive effect on customer satisfaction which in turn causes customers to be loyal to the company. Therefore, companies in the mobile telecommunications sector should implement corporate brand image strategies which can improve the levels of customer satisfaction, which helps to improve customer loyalty. It is cheaper to maintain a relationship with an existing customer than to look for a new one.

The findings show that mobile network subscribers are switching mobile network operators. The Mobile network operators can reduce consumer switching behaviour by charging low prices on call rates, SMS rates and also reducing the cost of data. Subscribers need wider network coverage and excellent network signal strength. Mobile network operators can also engage in promotional activities as they have an impact on sales and switching behaviour.Mobile network operators also need to prioritise initiatives that help to improve customer satisfaction in the telecommunications sector as this will help to remove consumer switching behaviour.

7.4 Implications of the study

Implications of the study on theory, practice, methodology and future research will be discussed in this section

7.4.1 Theoretical Implications

The results of this study show that some relationships exist between corporate brand image and customer satisfaction, customer loyalty and consumer switching behavior. Currently there is insufficient evidence in the literature regarding the relationship between corporate brand image and customer satisfaction, customer loyalty and consumer switching behavior in Zimbabwe, a developing country. Other research was carried out in developed countries mostly in Asia and Europe. This gives insight into the domains of corporate brand image and customer satisfaction, customer loyalty and consumer switching behavior in less developed countries.

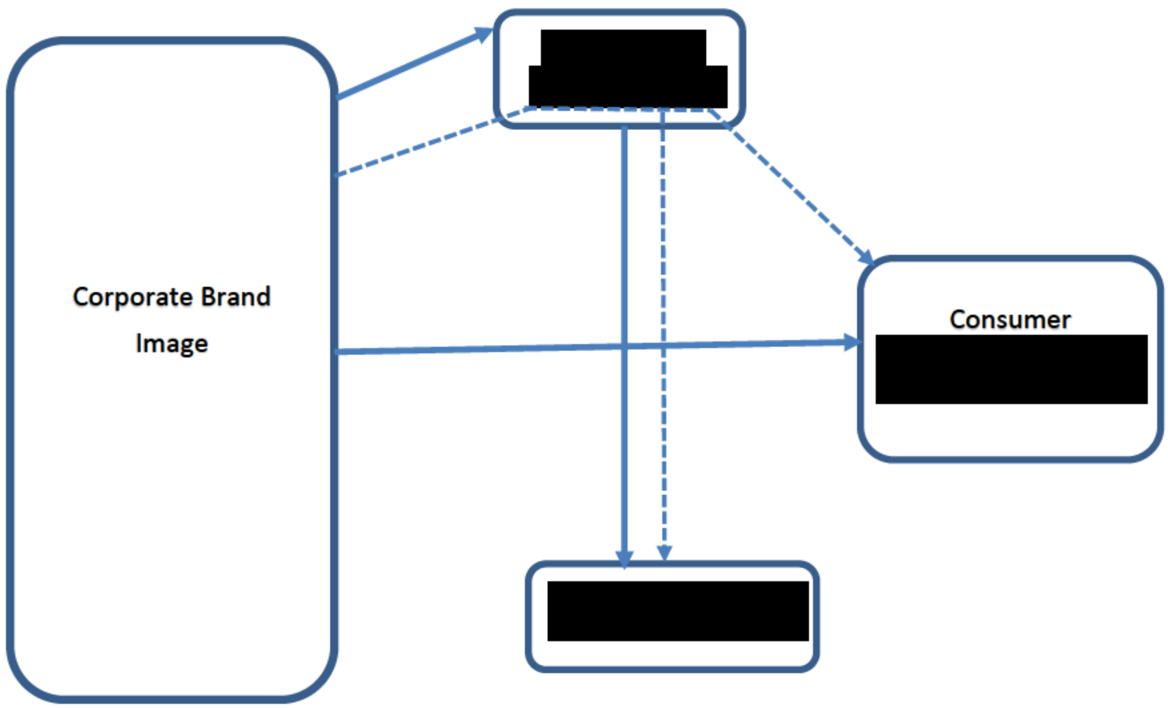
There is insufficient literature on corporate brand image and customer satisfaction. Several researches were done on brand image and customer satisfaction (Adhitama, Kasumawati and Abdillah, 2017; Mohammed and Rashid, 2018; Waluya, Iqbal and Indradewa, 2019; Aurelia, Firdiansjah and Respati, 2019; Semuel and Wibisono, 2019; Yulisetiarini, Diah, Prahasta and Ade, 2019; Rahi, Ghani and Ngah, 2020). This study therefore contributes by adding literature on the relationship between corporate brand image and customer satisfaction.

There is limited research on corporate brand image and consumer switching behavior. A few studies focused on the relationship between corporate brand image and consumer switching barriers or corporate brand image and consumer switching costs or consumer switching barriers (Giovanis and Tsoukatos, 2017; Budur and Taylan, 2018; Kaur and Soch, 2018; Rachamawati and Mohaidin, 2019; Demir, Budur and Heshmati, 2021). The contribution of the study is that corporate brand image has a positive effect on consumer switching behavior.

Currently there is insufficient literature in regarding the relationships between corporate brand image and consumer switching behavior with customer satisfaction playing a mediating role in the telecommunications industry. Some research was carried out by Wu and Ai (2016). Therefore, this study contributes by demonstrating that there is a positive relationship between corporate brand image, customer satisfaction and consumer switching behavior in the telecommunications industry.

Lastly, this research study contributes to the body of knowledge by showing confirmed and non-confirmed relationships between corporate brand image and customer satisfaction, customer loyalty and consumer switching behavior. Out of the seven proposed research hypothesis only five were accepted. Using the accepted hypothesis a new conceptual model has been developed for this study and the model is illustrated in Fig 7.1. The new model in will assist marketing managers to understand the impact of corporate brand image on customer satisfaction, loyalty and consumer switching behavior.

Fig 7.1: The adopted empirical model of the study



7.5 Marketing Implications

Currently, there is intense competition in the mobile telecommunications industry of Zimbabwe. The subscribers are switching mobile network operators and causing revenue losses to the companies so there is need to improve on corporate brand image as it positively impacts on customer satisfaction, customer loyalty and consumer switching behavior. Marketing managers need to put in place strategies that help to build corporate brand image, since it is more expensive to look for a new customer than to keep an existing one. Therefore, there are several issues that marketing managers have to address that are closely related to the research hypotheses:

a) Marketing managers need to work on improving the brand image of their companies as it greatly impacts on customer satisfaction and customer loyalty.

   The corporate brand image of the company can be built by improving the working environment, having a good reputation, having a good shopping environment, providing efficient service and practising corporate social responsibility and many more.

b) Companies in the telecommunications sector have to work on improving customer satisfaction so that they can be able to retain customers, since loyal customers do make repeat purchases and this improves non-revenue earnings of the company.
c) Marketing managers need to work on improving customer satisfaction, since if a customer is not satisfied he can switch to another service provider. Customer satisfaction can be improved by providing high quality products and services so there is need for marketing managers to work on providing fast data connection, efficient network coverage, good network quality and providing efficient customer services.
d) Consumers are also switching mobile network providers in search of mobile banking, cheaper data, cheaper SMS and calling rates. There is need for marketing managers to put in place strategies that help to retain customers to avoid losses as consumers switch to other mobile network operators.
e) Customer loyalty factors also need to be taken into consideration, since each company needs loyal customers who do repeat purchases; so there is need for marketing managers to put in place strategies that help organisations to retain their customers.

7.6 Limitations of the study and future research

The present study has limitation in that it only focused on the telecommunications industry and this means the findings of the study are only confined to the mobile telecommunications sector of Zimbabwe, although there are many sectors that need to be studied. The study also focused on subscribers who are in the urban area and mainly in the city of Harare, yet there are other cities in Zimbabwe and also a person being in Harare does not mean he/she is a permanent resident of Harare which was also a major limitation of the study. The study also excluded subscribers in the rural areas of Zimbabwe, although there are consumers of the mobile network services who reside in rural areas. Therefore, it is recommended that further studies need to be conducted in the rural areas of Zimbabwe to investigate the impact of corporate brand image on customer satisfaction, loyalty and switching behavior in the telecommunications sector of Zimbabwe, to compare the views of urban and rural customers. The study also revealed that there is no relationship between corporate brand image and customer loyalty. Therefore there is need to further carry out research and investigate why customers are not being loyal to their service providers. The study did not investigate further on the issue of use of multiple sim cards and temporal switching of mobile networks which is also a limitation of the study.

7.8 Chapter summary

The chapter focused on the key findings of the study, conclusions and recommendations. The marketing implications of the study were provided in this chapter. Limitations of the study, contributions of the study and future studies were also covered in this chapter.

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List of Appendices

Appendix 1: Research instrument and informed consent

UNIVERSITY OF KWAZULU NATAL
School of Management, IT and Governance
Research Project: PhD Marketing Management
Researcher: Shylet Chigwende (+263 774478568)
Supervisor: Professor K Govender (+27 81 333 3712)
Information Sheet and Consent to Participate in Research

CONSENT TO PARTICIPATE

I…………………………………….have been informed about the study entitled "**The Impact of Corporate Brand Image on Zimbabwe's Telecommunications' customers' satisfaction, loyalty and switching behavior"** by Shylet Chigwende

I understand the purpose and procedures of the study (add these again if appropriate). I have been given an opportunity to ask questions about the study and have had answers to my satisfaction. I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to. I have been informed about any available compensation or medical treatment if injury occurs to me as a result of study-related procedures. If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher at (provide details). If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION
Research Office, Westville Campus
Govan Mbeki Building
Private Bag X 54001
Durban
4000
KwaZulu-Natal, SOUTH AFRICA
Tel: 27 31 2604557 - Fax: 27 31 2604609
Email: HSSREC@ukzn.ac.za

_____________________ _____________________

Signature of Participant **Date**

Section A: Information about the Respondents

Background on the Respondents

1. Province ………………………… City …………...........................
2. Sex (please tick) Male ☐ Female ☐
3. Marital status Married ☐ Single ☐ Divorced ☐ Widow/widower ☐
4. Level of education Primary ☐ Secondary ☐ University ☐ Never attended ☐

Information on mobile network use

5. Which one of the mobile service networks is your main service provider?

Econet Wireless	
Netone	
Telecel	

5b. Why did you choose the above service provider as your main service provider? ………

6. Which mobile network services do you currently use, if you use both kindly select the one you consider to be your main line.

Contract	
Pre-paid	

7 (a) Do you have multiple sim cards?

Yes	
No	

7 (b) **If Yes,** please explain why you decided to have two Sim cards. ………

8(a). Have you ever switched from one mobile network service provider to another service provider?

Yes	
No	

If yes:
8(b). Which mobile network did you switch from?

Econet Wireless	
Telecel	
NetOne	

8(c). If you switched mobile network service providers, which mobile network did you switch to?

Econet Wireless	
Telecel	
NetOne	

8(d). What was your main reason for switching from this mobile network to another service provider?..
....
....
……………………………………………………………………………………………………
……………………………………………………….

Section B: Information about Corporate Brand Image

Please evaluate each of the statements below by placing a X in the column with the number that best suits your response.

EXAMPLE: If you Disagree with the statement, place a X on 2.

Strongly	**Disagre**	**Neutral**	**Agree**	**Strongly agree**
1	**2**	**3**	**4**	**5**

Please indicate the extent to which you agree or disagree with each of the following statements.

		Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
B1	My mobile service provider has a prestigious store.					
B2	My mobile service provider meets consumer's desires and needs.					
B3	I have confidence in my mobile service provider.					
B4	My mobile service provider is trustworthy.					
B5	The mobile provider does business in an ethical manner.					
B6	The mobile provider has a good reputation.					
B7	My current service provider offers remarkable and intriguing promotions.					
B8	The promotions being offered are satisfying.					
B9	I have positive perceptions of my mobile service provider.					
B10	The atmosphere of the mobile service provider's shop is excellent.					
B11	The mobile service provider's shop is and clean and tidy.					
B12	The mobile service provider's shop layout makes shopping easy.					
B13	The mobile service provider's shop has an attractive décor.					
B14	My mobile service provider provides good value for money.					
B14	Prices are low as compared to other mobile service providers' prices.					
B15	The relationship between the price and quality of my mobile service provided are good.					
B16	The employees at my mobile service provider are kind and helpful.					
B17	The mobile service provider offers a high level of customer service.					
B18	My current mobile service provider provides smooth and fast service.					
B19	The mobile service provider has knowledgeable employees.					
B20	The mobile service provider has enough employees to serve customers.					
B21	The mobile service provider has helpful employees.					
B22	The mobile service provider has friendly employees.					

Section C: Information about Customer Satisfaction

Please indicate the extent to which you agree or disagree with the following statements

		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
C1	When you visit the company's offices, the employees in charge will welcome you in an appropriate manner.					
C2	When you contact the customer service your problem will be solved.					
C3	When you visit the company's offices you do not wait for a long time.					
C4	My problems and claims are always dealt with quite well by my mobile services provider.					
C5	I am satisfied with the employee's response and prompt customer services.					
C5	When I call on the emergency call center I do not wait for a long time before I speak to a representative.					
C6	This mobile operator meets my expectations.					
C7	My mobile service provider satisfies my needs.					
C7	I am glad I use this operator.					
C8	I am happy with the local calling rates.					
C9	I am happy with the international calling rates.					
C10	The price I am paying is fair.					
C11	I am satisfied with the mobile network provider's charges.					
C12	I am satisfied with the mobile network service provider's charges.					
C13	My current service provider's data / internet speed is efficient.					
C14	With my current network service provider there is always uninterrupted services.					
C15	My service provider's network coverage is reliable					
C16	My service providers' network covers all the areas					
C17	I am satisfied with the network coverage of my service provider.					
C18	There are competent people to deal with connectivity and network issues.					
C19	Anytime there is a problem failure the mobile network provider acknowledges the problem without the customer's complaints.					
C20	The organisation offers an unconditional apology.					

Section D: Information about Customer Loyalty

Please indicate the extent to which you agree or disagree with the following statements.

		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
D1	I will say positive things about my mobile network service provider.					
D2	I can recommend my mobile network service provider to my friends and relations.					
D3	If I was starting again, I would choose my current mobile network service provider.					
D4	I get good value for money with my mobile network service provider.					
D5	My mobile network services provider offers the best services.					
D6	I enjoy doing business with my mobile network service provider.					
D7	I will continue to use my current mobile network service provider.					
D8	I will not switch my mobile network service provider.					
D9	I will continue to use my current mobile network service provider.					
D10	I consider my current service provider to be my best choice.					
D11	I will only say positive things to my friends about my mobile network service provider.					
D12	Even if other mobile network service providers have discounts and promotions, I will still use my current network service provider.					
D13	I am willing to maintain my relationship with my mobile network service provider.					
D14	I am happy with my mobile network service provider.					
D15	I will not switch to another mobile network service provider in the near future.					
D16	My mobile network service provider remains my best choice.					
D17	I am loyal to my mobile network service provider					
D18	I will continue to use my current mobile service provider					

Section E: Information about Consumer Switching Behavior
Please indicate the extent to which you agree or disagree with the following statements.

		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
E1	I am likely to switch to another mobile network if another mobile network offers better service					
E2	I am likely to switch to another mobile network if my service provider does not handle my complaints promptly					
E3	I have often considered changing from my current network to another mobile network					
E4	When I call my mobile network service provider's help line numbers, I do not get help					
E5	My service provider's network is not available in some places in Zimbabwe					
E6	I experience poor network clarity when making calls.					
E7	The general quality of services provided by my network service provider are very poor,					
E8	My service provider's network is not available in some places in Zimbabwe					
E9	I experience poor network clarity when making calls.					
E10	To me the general quality of services provided by my network service provider are very poor,					
E11	Switching to other operators does not take time and effort to learn their new services.					
E12	Switching to a new mobile operator does not involve some upfront costs (call fees and connection fees					
E13	I don't think it will be stressful notifying family members, relatives, friends and colleagues etc., of my new line if I change to another provider.					
E14	Costs of acquiring a new lines are not high					
E15	Other mobile networks' billing is cheaper I will switch to enjoy cheaper rates					
E16	Promotional services by other telecommunication companies make me switch service providers					
E17	Promotional activities of service providers make me have more than one sim card					
E18	My friends and family encourage me to switch my network service provider.					
E19	There are a lot of inconveniences (time wasting, congestion) at my mobile telecommunications customer services centre.					
E20	I receive too many text messages from my mobile services provider that inconvenience me.					
E21	When I call my mobile network service provider, the help line or numbers, I am not able to get help					

Thank you for participating in this study.

Appendix 2: Ethical Clearance

UNIVERSITY OF KWAZULU-NATAL
INYUVESI YAKWAZULU-NATALI

16 January 2019

Ms Shylet Chigwende (217081358)
School of Management, IT & Governance
Westville Campus

Dear Ms Chigwende,

Protocol reference number: HSS/2118/018D
Project title: The impact of Corporate Brand Image on Zimbabwean Mobile Telecommunications customers' satisfaction, loyalty and switching behavior

Approval Notification – Expedited Approval

In response to your application dated 20 November 2018, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol have been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

Please note: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

......[redacted]............
Dr R[redacted] (Chair)

/ms

Cc Supervisor: Professor KK Govender
cc Academic Leader Research: Professor Isabel Martins
cc School Administrator: Ms Angela Pearce

Humanities & Social Sciences Research Ethics Committee
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