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**DETERMINANTS OF CUSTOMER LOYALTY IN PAKISTAN'S  
TELECOM SECTOR: AN EXMINATION OF DIFFERENCES  
BETWEEN STAYERS AND SWITCHERS**



By

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**Thesis submitted to  
Othman Yeop Abdullah Graduate School of Business,  
University Utara Malaysia,  
In Fulfillment of the Requirement for the Degree of Doctor of Philosophy**



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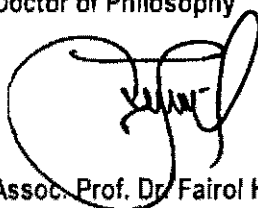
Rana Muhammad Shahid Yaqub

Tajuk Tesis / Disertasi  
(Title of the Thesis / Dissertation)

Determinants of Customer Loyalty in Pakistan's Telecommunication  
Sector: An Examination of Differences between Stayers and Switchers

Program Pengajian  
(Programme of Study)

Doctor of Philosophy



Nama Penyelia/Penyelia-penyelia  
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## ABSTRACT

Customer loyalty has gained foremost attention among the practitioners and the academic researchers because of its proximity to organizational growth, profit and survival. Based on existing literature, this study has highlighted a few critical issues related to the telecommunication sector in Pakistan such as the decline in subscriber growth, decrease in average revenue, and the increasing trend of users switching among the telecom operators. The objective of the present study was to analyze the impact of perceived service quality, price fairness, justice to service and relational bonds on customer loyalty with the mediating role of customer satisfaction and the moderating role of corporate image. This study also investigated the perceptions of stayer- and switcher- users on the determinants of customer loyalty. The framework of the present study was based on the Oliver Four Stage Model, the Expectancy Confirmation Model and the Principles of Reciprocity. Data for the current study was collected from 539 prepaid subscribers based in four major capital cities of Pakistan through questionnaires by adopting the proportionate stratified random sampling. The collected data was analyzed by using SPSS version 23 and the Smart PLS Structure Equation Modeling (PLS-SEM). The findings of the study revealed that perceived service quality and customer satisfaction are the main driving forces to customer loyalty. Moreover, customer satisfaction successfully mediates perceived service quality, price fairness, justice to service recovery and relational bonds. However, corporate image does not moderate the relationship between customer satisfaction and customer loyalty. Meanwhile, perceived service quality and relational bonds to loyalty relationship are important to the stayer- users, while price fairness and justice to service recovery are important to switchers. The present study has also suggested some theoretical and practical contributions.

**Keywords:** Customer loyalty, service quality, stayers and switchers, telecom sector.

## ABSTRAK

Kesetiaan pelanggan telah mendapat perhatian utama dalam kalangan pengamal dan penyelidik akademik disebabkan perkaitan rapatnya dengan pertumbuhan, keuntungan dan kelangsungan sesebuah organisasi. Berdasarkan sorotan karya sedia ada, kajian ini telah mengetengahkan beberapa isu kritikal berkaitan sektor telekomunikasi di Pakistan seperti penurunan pertumbuhan pelanggan, kemerosotan pendapatan purata dan peningkatan trend peralihan pengguna dalam kalangan pengendali telekom. Objektif kajian ini adalah untuk menganalisis kesan kualiti perkhidmatan yang ditanggap, keadilan harga, keadilan perkhidmatan dan bon perhubungan dengan kesetiaan pelanggan dan peranan pengantaraan kepuasan pelanggan dengan peranan penyederhanaan imej korporat. Kajian ini juga telah menyelidik persepsi stayer dan switcher terhadap penentu kesetiaan pelanggan. Rangka kerja kajian ini adalah berdasarkan Oliver 4 Stage Model, Expectancy Confirmation Model dan Principles of Reciprocity. Data kajian dikumpulkan dari pelanggan mudah alih prabayar yang berpusat di empat bandaraya utama di Pakistan. Soal selidik diedarkan dalam kalangan 539 orang pelanggan prabayar berdasarkan persampelan rawak berstrata berkadar. Data dianalisis menggunakan SPSS dan Pemodelan Persamaan Struktur PLS Pintar (SEM-PLS). Dapatan kajian menunjukkan bahawa kualiti perkhidmatan yang ditanggap dan kepuasan pelanggan sebagai daya pemacu utama kesetiaan pelanggan. Selain itu, kepuasan pelanggan berjaya mengantarakan hubungan di antara kualiti perkhidmatan yang ditanggap, keadilan harga, keadilan dengan pemulihan perkhidmatan dan hubungan bon. Walau bagaimanapun, imej korporat tidak mengantarakan hubungan di antara kepuasan pelanggan dengan kesetiaan pelanggan. Sementara itu, kualiti perkhidmatan yang ditanggap dan perhubungan bon terhadap hubungan kesetiaan adalah penting kepada stayer, manakala keadilan harga dan keadilan dengan pemulihan perkhidmatan didapati penting untuk pengguna switcher. Kajian ini turut mencadangkan beberapa sumbangan teoretikal dan praktikal.

**Kata Kunci:** Kesetiaan pelanggan, kualiti perkhidmatan, Stayers and Switchers, sektor telekom

## ACKNOWLEDGEMENTS

In the name of Allah S.W.T, the Most Gracious and the Most Merciful, for HIS guidance, good health, strength and protection throughout my life. First of all, my sincere gratitude and appreciation goes to my supervisor, Associate Prof. Dr. Fairol Bin Halim for his constructive ideas, guidance, and patience throughout the duration of preparing this thesis. I also wanted to convey my sincerest thanks to Associate Prof. Dr. Ismail Lebai Othman, Associate Prof. Dr. Khairul Anuar Mohd Ali and Dr. Yaty binti Sulaiman, for their careful evaluation of my work and for their invaluable feedback which has immensely helped in enriching my thesis. Also, I am grateful to Associate Prof Dr. Selvan Perumal, Dr. Noor Azmi bin Hashim and Dr. Arfan Shehzad for their valuable assistance.

I would also like to thank to all the staff at OYA Graduate School of Business and School of Business Management (SBM), Universiti Utara Malaysia (UUM) for their invaluable helps throughout my study. Finally, I would like to thank my Family members, Parents, Muhammad Yaqub and Shah Begum, Wife, Zobia, my lovely Daughters, Eshal, Mahrosh and Inaya for their unwavering support and love. I am also thankful to all my friends for providing me with overwhelming patience, love, encouragement, and inspiration that have greatly facilitated the completion of this challenging work.

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# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the study

Over the last two decades, the world's businesses have shifted its focus from the industrial to consumer services. In terms of growth, the business category with the highest growth is Telecommunication and ICT followed by Banking and other services sector, which recorded a 6% annual growth rate between 2008 and 2016. The telecommunication sector is a distinctive industry in many ways, particularly as it has undergone tremendous changes since its inception in 1875. In fact, it is not exaggerating to state that the industry has played a vital role in many ways. It has contributed significantly towards the National GDP as it has become a major source of employment. Furthermore, ICT has also helped the preservations of social ties among people across the globe (Galperin & Mariscal, 2007; Nimako, 2012; Shrivastava & Israel, 2010). In this regard, Since the early 1990s, the global demand for mobile communication services, including voice telephony; text messaging and mobile internet access have grown substantially (Lange & Saric, 2016). This increasing global demand for MCS (Mobile Communication Services) has started a stiff rivalry between different mobile network providers (MNP) as newcomers compete to break the long-standing monopoly of a particular service provider in the sector in countries (Savin, 2017).

On the other hand, the market development of mobile communication service is often measured through the level of market penetration over the last few years (ITU, 2017b). There are more than 7.50 billion active cellular subscriptions, representing a penetration rate of more than 97 % globally (see figure 1.1). The largest proportion of

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