

## Research Article

### Relationship Marketing Tactics and Customer Loyalty-A Case of the Mobile Telecommunication Industry in Ghana

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**Abstract:** The study was aimed at assessing the impact of relationship marketing tactics on customer loyalty in the Ghanaian mobile industry where deregulation has led to intense competition and scramble for market share. Marketers in the industry are employing variety of relationship marketing tactics to attract and retain customers. This research study adopted four relationship marketing tactics (service quality, price perception, brand image and value offered) typical of a service industry and examined their impact on customer loyalty in the Ghanaian mobile industry. A self-completion questionnaire with a total of 40 closed questions was developed to gather field data. All of the items were measured by using a five-point Likert-type response scales, defined with 5 as strongly agree and 1 as strongly disagrees. Reliability test and some parametric and non-parametric tests were conducted and the results showed that there exist a positive significant relationship between each of the four relationship marketing tactics (namely service quality, price, value offered and brand image) and customer loyalty. The results are consistent with evidence in the extant literature. The study provides insight and significant feedback from mobile phone users to the telecommunication operators. As the competitive environment increasingly becomes fierce, the voice and preferences of the customers are also becoming the priority. This finding is expected to serve as a guide and help to telecommunication managers in making informed judgment about the relationship marketing mix relevant to the present customer's need that yields increase in revenue and profit.

**Keywords:** Customer, loyalty, marketing, quality, satisfaction, telecommunications

## INTRODUCTION

Mobile telecommunication is becoming one of the fastest growing industries worldwide. There are 4.7 billion mobile customers across the globe with growth of around 20% per annum over the last three years (Vodafone Group Plc, 2010). The majority of customers are in emerging markets such as India and China (Vodafone Group Plc, 2010). Mobile networks, particularly 3G communications networks, are becoming critical infrastructure and major factor in driving substantial economic growth in developing countries across Africa. A 2009 World Bank Information and Communications for Development report showed that wireless connectivity matters: a 10% increase in mobile phone penetration results in an increase of 0.81% in per capita GDP; and a 10% increase in Internet/broadband penetration results in an increase of 1.38% in GDP (Wang, 2010).

The Ghanaian telecommunication industry had been virtually monopolized by a single national operator until 1990 when the Government of Ghana

embarked on a comprehensive restructuring and liberalization of the industry. In accordance with the reform program, licenses were issued to private operators in the field of cellular communication and data networks. The industry is becoming one of the fastest growing industries over the past few years. There are already five competitors in the industry, namely, Mobile Telecommunications Network (MTN), Tigo, Vodafone Mobile, Airtel and Expresso with the threat of new entrants such as Globacom. MTN is the market leader in subscriptions, with a market share of 49.66% (NCA-Subscriber Base Information, 2011). This is followed by TiGo and Vodafone Mobile with 22.64 and 15.10% respectively. Airtel has 9.36%, while that of Expresso is 1.38% (NCA-Subscriber Base Information, 2011).

As the competitive environment increasingly becomes fierce, the most important issue the sellers face is no longer to provide excellent, good quality products or services, but also to keep loyal customers who will contribute long-term profit to organizations

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(Tseng, 2007). Marketers in the Ghanaian mobile telecom industry are employing variety of customer-oriented relationship marketing tactics to acquire customers, keep customers and maximize customer profitability. This research study seeks to assess the impact of Relationship Marketing tactics on customer loyalty in the telecom industry.

Deregulation and reduced entry barriers into the Ghanaian Mobile industry have led to intense competition as the number of operators swell-up to contend for market shares (Frempong, 2002). Mobile Operators are engaging various marketing strategies to retain and attract new customers. Variety of relationship marketing tactics has become the market norm, leading to strong scramble for market share. Customers are indeed benefiting from the numerous promos, price war and enticing customer services. They are being bombarded by a number of marketing activities and aggressive sales tactics such as doorstep selling, radio advertisement, TV advertisement, internet promotion and other customer loyalty programs. Studies have shown that the telecommunication industry/market faces many challenges. These include poor interconnection between the operators in the country, poor network coverage, concentration of cellular phones in the urban areas and expensive mobile services. There is also the lack of clear and effective policy on the part of the telecommunication firms to check the misuse of the telecom facilities (Asare, 2008). Empirical evidence shows that relationship marketing tactics have impact on behavioral loyalty which affects customer retention (Peng and Wang, 2006). However, a lot of money have being spent and continue to be spent on these tactics which has led some of the telecom operators to be struggling to meet their core objective of increasing shareholders' fund (Asare, 2008).

This study therefore tries to examine the contribution of customer relationship tactics on customer loyalty in the Ghanaian Mobile industry.

This study aims at assessing the impact of relationship marketing tactics on customer loyalty in the Ghanaian mobile telecom industry. To achieve this, the research is designed at addressing the following specific objectives:

- To determine the relationship between service quality and customer loyalty in the Ghanaian mobile telecom industry
- To determine the relationship between price perception and customer loyalty in the Ghanaian mobile telecom industry
- To determine the relationship between value adds and customer loyalty in the Ghanaian mobile telecom industry

- To determine the relationship between brand image and customer loyalty in the Ghanaian mobile telecom industry

Some of the research questions this study seeks to answer are:

- What is the relationship between service quality and customer loyalty in the Ghanaian mobile telecom industry?
- Is there a relation between perceived price and customer loyalty in the Ghanaian mobile telecom industry?
- How does value adds impact on customer loyalty in the Ghanaian mobile telecom industry?
- How does brand image impact on customer loyalty in the Ghanaian mobile telecom industry?

This research provides both theory development for academics and practical implication for marketing managements. The result is expected to inform Mobile operators about their customers' response to the variety of relationship marketing strategies being deployed as it is helpful for marketers to understand the effectiveness of relationship marketing tactics from consumer's perspective. Marketers may take clues from this and improve their customer retention strategies.

This study is relevant to the National Communications Authority (NCA) of Ghana as it provides the authority insight and basis for enforcing consumer protection policies and regulations. The society is also expected to benefit from the output of this research study since this will serve as an information base which adds up to the existing body of knowledge and data on customer behavior in the Ghanaian Mobile industry. The academic world may also benefit from this study; it may serve as a basis for more research in this area (looking into other Relationship Marketing tactics and the Consumer), the telecom sector, as well as the rest of the service sectors.

The study is expected to cover all mobile users of telecom companies in Ghana. However, this study is limited to the customers of MTN, Vodafone, Tigo, Expresso and Airtel. The study is also limited to the following telecom services; Mobile Voice call, SMS and Mobile internet. Further, the geographic scope is limited to Accra and Kumasi, two major cities in the golden triangle of Ghana, which are most populated regional capitals with relatively high standard of living and becoming most concentrated with mobile phone users (Ghana Statistical Service, 2011).

This study is also limited to only four ways of relationship marketing tactics (service quality, brand image, price perception and value offers). Other tactics and quality measurements are excluded in this study.

In addition, this research study and analysis is based only on customer's point of view, the service

firms' perspective about this subject is not considered in this study.

This study is organized into five chapters, chapters one to five. Chapter one captures the background to the study, objectives, research questions, hypothesis proposed, significance of study and research scope, as well as organization of study. Chapter two describes the review of literature relevant to the research theme, providing insight into previous studies relating to the research area. Chapter three describes the methodology including research design, sample and sampling procedure, method of data collection and method of data analysis. Chapter four presents analysis of data while chapter five describes the summary, conclusions and recommendations.

## LITERATURE REVIEW

**Introduction:** This chapter embodies the review of literature relevant to the research theme and categorized into four thematic areas; the concept of relationship marketing, relationship marketing tactics, switching costs, relationship quality and customer loyalty. These thematic areas are discussed into details from theoretical point of view and also from outcomes of past works or literature.

**The concept of relationship marketing:** Relationship Marketing is a form of marketing that evolved from direct response marketing; it places emphasis on building longer-term relationships with customers rather than on individual transactions. Relationship marketing involves an understanding of customers' needs and wants through their lifecycle and providing a range of products or services accordingly.

The term relationship marketing was popularized in the 1980s when the focus of marketers started to switch from customer acquisition to customer retention (Grönroos, 2000). The concept was strongly influenced by reengineering theory, which was gaining currency at the same time. Organizations undergoing reengineering became structured according to complete tasks and processes rather than functions. Thus, cross-functional teams should be responsible for a whole process, from beginning to end, rather than having the study go from one separate functional department to another. Traditional marketing is said to use the functional department approach, which is now deemed too limited to provide a usable framework for assessing and developing customer relationships.

In today's sophisticated consumer environment, an alternative model where the focus is on customers and relationships rather than markets and products is now required. Relationship marketing is cross-functional and

is organized around processes that involve all aspects of an organization. Many commentators prefer to call it "Relationship Management" in recognition of the fact that it involves much more than that which is normally included in marketing and the practice of relationship marketing has been greatly facilitated by several generations of Customer Relationship Management (CRM) software.

Morgan and Hunt (1994) described relationship marketing as, all the marketing activities that are designed to establishing, developing and maintaining successful relational relationship with customers. Hougaard and Bjerre (2002) also defined relationship marketing as "company behavior with the purpose of establishing, maintaining and developing competitive and profitable customer relationship to the benefit of both parties".

Again Hougaard and Bjerre (2002) argued that marketing management must pay attention to three different objectives in terms of:

- "The management of the initiation of customer relationships"
- "The maintenance and enhancement of existing relationships"
- "The handling of relationship termination"

Furthermore, Wulf *et al.* (2001) suggested that different levels of relationship duration would result in different levels of consumption experience which produce different outcomes. This also infers different relationship marketing tactics will produce different levels of satisfaction and loyalty. Relationship marketing can be said to be the method of gradually turning website visitors into subscribers and reoffered them from position to position along a planned program to convert them into lifetime customers. It can help you to retain customers for the long term; it can help people identify good after-sales service and customer care with the product and increases trust, which people have in the company selling the product. It helps show the customer that the company cares for its existing customers as much as the new ones and that satisfaction of the customers over the long run are of critical importance.

As a practice, Relationship Marketing differs from other forms of marketing in that it recognizes the long term value of customer relationships and extends communication beyond intrusive advertising and sales promotional messages. With the growth of the internet and mobile platforms, Relationship Marketing has continued to evolve and move forward as technology opens more collaborative and social communication channels. This includes tools for managing relationships with customers that go beyond simple demographic and customer service data. Relationship

Table 1: Relationship marketing versus traditional marketing

Relationship marketing	Traditional marketing
Orientation to customer retention	Orientation to single sales
Continual customer contact	Episodic customer contact
Focus on customer value	Focus on product features
Long-term horizon	Short-term horizon
High customer-service emphasis	Little emphasis on customer service
High commitment to meeting	Limited commitment to meeting
Quality concerns all staff members	Quality concerns only production staff

Dwyer *et al.* (1987)

Marketing extends to include Inbound Marketing efforts, (a combination of search optimization and Strategic Content), Public Relations, Social Media and Application Development. Relationship Marketing is a broadly recognized, widely-implemented strategy for managing and nurturing a company's interactions with clients and sales prospects. It also involves using technology to organize, synchronize business processes and automate marketing.

The overall goals are to find, attract and win new clients; nurture and retain those the company already has; entice former clients back into the fold; and reduce the costs of marketing and client service. When an implementation is effective, people, processes and technology work in synergy to increase profitability and reduce operational costs. Since the final purpose of relationship marketing is to gain the maximal value of a customer, customer loyalty should be emphasized to achieve this goal. The benefits of relationship marketing are derived from the continuing patronage of loyal customers who as a partnership are not sensitive to price cut over time (Bowen and Shoemaker, 2003).

**Relationship marketing versus traditional marketing:** Compared with traditional marketing, relationship marketing is more concerned about building customer relationships in order to achieve long-term mutual benefits for all parties involved in the exchanges. Relationship marketing essentially means developing customers as partners, where the approach is different from traditional transaction (Bowen and Shoemaker, 2003). Table 1 shows the differences between relationship marketing and traditional marketing.

**Relationship marketing tactics:** Relationship marketing tactics can be said to be a process that can allow an organization to concentrate its limited resources on the greatest opportunities to increase sales and achieve a sustainable competitive advantage (Gary and Kotler, 1983). Relationship marketing tactics are conscious actions taken by a company or person which

are designed to cause people to want to buy their goods or services. They often involve psychological aspects geared towards making you think you should buy their product or service.

Marketers have implemented relationship tactics in various ways which have had impact on customer retention and loyalty. Bansal *et al.* (2005) suggested that relationship marketing tactics can be executed through service quality, price perception, value offered, alternative attractiveness and so on.

Tseng (2007) discussed that tactics as direct mail, tangible rewards, interpersonal communication, preferential treatment and membership. Peng and Wang (2006) also examined the application of relationship tactics in service quality, reputation (brand), price perception, value offers.

This study adopts the viewpoint of Peng and Wang (2006) who suggested that relationship marketing tactics in the service industry consist of service quality, price perception, value offers and brand image. These tactics are discussed in the sections below.

**Service quality:** Service is different from physical products. Compared with physical products, Service is thought to be intangible, heterogeneous, produced and consumed simultaneously, unable to be kept in stock (Gary and Kotler, 1983). A widely accepted definition of service is proposed by Grönroos (2000) as:

A service is a process consisting of a series of more or less intangible activities that normally, but not necessarily always, takes place in interactions between the customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems (Grönroos, 2000).

This definition implied that service is a process where interactions between customer and service provider most often exist. Hence, in a service context, there is almost a relationship between customer and service provider; such relationship can be used as a basis for marketing (ibid). In order to retain loyal customers who will bring long-term profit to the firm, the key issue for service provider is to make use of this relationship in the way it manages customers by offering what customers' need and want.

The quality of a service is subjectively perceived by customers during the interactions with a firm (ibid).

Parasuraman *et al.* (1988) defined service quality as the consumers' judgment about a firm's overall excellence or superiority. What is perceived by customers in the interaction process will obviously have critical impact on customers' evaluation of service quality (Grönroos, 2000). Due to the peculiar attributes of service, the evaluation of service quality is more

complex than evaluation of product quality. There have been various ways for measurements of service quality proposed by previous researches and literatures. The famous measurement model of service quality is SERVQUAL developed by Parasuraman *et al.* (1988), who measured the difference between customer expectations and perceptions by five determinants as follows:

- **Tangibles:** Appearance of physical facilities, equipment, employees and communication materials from a service company.
- **Reliability:** A service company's ability to perform the promised service dependably and accurately.
- **Assurance:** Employees' knowledge and behavior about courtesy and ability to convey trust and confidence.
- **Responsiveness:** A service company is willing to help customers and provide punctual services.
- **Empathy:** A service company provides care and individualized attention to its customers, as well as having convenient operating hours.

Based on integrating previous studies and conceptual works, Grönroos (2000) summarized seven criteria of good perceived service quality as:

- Professionalism and skills
- Employees' attitudes and behavior
- Accessibility and flexibility
- Reliability and trustworthiness
- Service recovery
- Service scope
- Reputation and credibility

The first criterion is outcome-related and thus a technical quality dimension; the last one is image-related and fulfills a filtering function; and the rest of the five are process-related and present the functional quality dimensions (Ibid).

High service quality is regarded as a key to succeed in competitive service markets. Many researchers have showed that service quality perceived by customers will directly influence customers' satisfaction, as well as their trust in the service firm (Parasuraman *et al.*, 1988; Aydin and Özer, 2005; Ismail *et al.*, 2006). Customers might be satisfied when a firm provides better services than their pre-purchase expectations. Customer trusts also emerge when customers perceive positive service quality from a firm and believe the service firm would bring preferable outcomes for them.

In mobile telecommunication industry which belongs to service industry, service quality is an

important indicator to assess a service provider's performance. Offering a high quality service is considered to be a visible way to create customers trust and satisfaction, as well as obtaining competitive advantages and building a long-term relationship with customers.

**Price perception:** Price is the monetary cost for a customer to buy products or services. It is the critical determinant that influences customer buying decision. Customers usually select their service providers strongly relying on perceived price. How much consumers are willing to pay differs due to their different needs and wants. Thus, the price perceptions to the same service or product may differ among individuals. Higher pricing perceived by consumers might negatively influence their purchase probabilities (Peng and Wang, 2006). Price perception is also thought to be related to price searching (Lichtenstein *et al.*, 1993). Consumers are likely to be attracted by perceived high-quality services at perceived competitive prices during the searching process.

Oliver (1997) suggested that consumers often judge price relating to service quality and accordingly generate satisfaction or dissatisfaction, depending on the equity principle. If a consumer perceives price as fairness, he or she is willing to conduct this transaction with the service provider.

Based on previous studies, Cheng *et al.* (2008) proposed that price perception can be measured by two dimensions: one is reasonableness of prices, which reflects the way that price is perceived by customers comparing to that of competitors.

Another is value for money, which implies the relative status of the service provider in terms of price. In general, high-quality services are considered to cost more than low-quality equivalents (Chitty *et al.*, 2007). Many researchers have pointed out that price perception influences customer satisfaction and trust (Oliver, 1999; Peng and Wang, 2006; Cheng *et al.*, 2008; Kim *et al.*, 2008). Customers often switch mainly due to some pricing issues, example, perceived high prices, unfair or deceptive pricing practices (Peng and Wang, 2006). Therefore, in order to increase customer loyalty, it is essential for service firms to actively manage their customers' price perceptions. Example; carrying out attractive pricing, offering reasonable price mix, lower prices without decreasing quality and so on.

**Brand image:** Brand concept has been frequently discussed in marketing literatures. Brand building is not only an important driving force for marketing physical products, it is also a vital issue for service firms. Brand image was defined by Keller (1993) as "perceptions

about a brand as reflected by the brand associations held in consumers' memory."

It is thought as the perception or mental picture of a brand formed and held in customers' mind, through customers' response, whether rational or emotional (Dobni and Zinkhan, 1990). Brand image is therefore consequence of how a customer perceives the relationship with a brand over time (Grönroos, 2000).

The concept of relationship marketing within services displays the importance of one-to-one relationships between businesses and customers as well as relationships between consumers and the brands (Gary and Kotler, 1983). The development of a brand relationship with customers is based on a series of brand contacts experienced by customers (Grönroos, 2000). Customer's perception and experience during every brand contact is of great importance for firms to realize. Furthermore, customers are likely to form brand image in mind from inexperienced ways, such as word of mouth from other consumers, a company's reputation in public, marketing communication and so on.

A positive brand image makes it easier for a firm to convey its brand value to consumers and also generates favorable word of mouth among people. A neutral or unfamiliar image may not cause any damage, but it does not increase the effectiveness of communication and word of mouth. A negative image reduces sales, communication effectiveness, trust and so on Gary and Kotler (1983). The more customers consider a brand valuable, the more sales can be expected to be achieved (Ibid). Therefore, a positive brand image is supposed to meet customer's expectation and offer more benefits to customer.

**Value offers:** Value offers to a customer means adding something to the core product that the customer perceives important, beneficial and of unique value (Wilson and Jantrania, 1995).

Companies should concern about customer's value from customer's point of view and thoroughly understand customer's value chain and be able to reduce customer-perceived sacrifice (ibid). In telecommunication sector, it is essential for operators to offer something valuable to customers in service interaction process, such as reward and promotional offers, in order to gain customer satisfaction and trust, which are expected to enhance customer loyalty. As noted by Zeithaml (1988), customers will judge the value of consumption after contrasting benefits gained from products and services with their costs.

**Customer loyalty:** Customer loyalty is the most important goal of implementing relationship marketing activities. Oliver (1997) defined customer loyalty as a "deeply held commitment to rebury or re-patronize a

preferred product or service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts have the potential to cause switching behavior".

Customers are the driving force for profitable growth and customer loyalty can lead to profitability (Hayes, 2008). For a customer, loyalty is a positive attitude and behavior related to the level of re-purchasing commitment to a brand in the future (Kuo-Ming, 2009).

Loyal customers are less likely to switch to a competitor solely because of price and they even make more purchases than non-loyal customers (Bowen and Shoemaker, 2003). Loyal customers are also considered to be the most important assets of a company and it is thus essential for vendors to keep loyal customers who will contribute long-term profit to the business organizations (Tseng, 2007). Attempt to make existing customers increase their purchases is one way to strengthen the financial growth of a company (Hayes, 2008).

Furthermore, organization's financial growth is dependent on a company's ability to retain existing customers at a faster rate than it acquires new ones (Ibid). Managers should understand that the road to growth runs through customers-not only attracting new customers, but also holding on existing customers, motivating them to spend more and getting them to recommend products and services to the other people.

Customer loyalty has been generally divided into attitudinal loyalty and behavioral (Aydin and Özer, 2005). Attitudinal loyalty describes customer's attitude toward loyalty by measuring customer preference, buying intention, supplier prioritization and recommendation willingness; on the other hand, behavioral loyalty relates to shares of purchase, purchasing frequency (Ibid).

There are evidences suggesting that stronger relationship commitment reoffered to buyers' repeat patronage. Wulf *et al.* (2001) defined the construct of behavioral loyalty as a composite measure based on a consumer's purchasing frequency and amount spent at a retailer compared with the amount spent at other retailers from whom the consumer buys. Morgan and Hunt (1994) found significant relationships between the level of a buyer's relationship commitment and his acquiescence, propensity to leave and cooperation, all of which can be regarded as behavioral outcomes of relationships.

Several factors have been identified to influence customer loyalty. Zins (2001) postulates that corporate image, service quality and customer satisfaction of a

service provider are powerful and expressive components for explaining future customer loyalty. Nguyen and Leblanc (2001) discovered that corporate image relates positively with customer loyalty in three sectors (telecommunication, retailing and education).

In Ghana, few researches have been done regarding customer loyalty and its antecedents and this is mainly in the banking sector (Owusu-Frimpong, 1999).

This research study seeks to investigate if factors that determine customer loyalty in other telecom industries will hold for the case of Ghanaian mobile telecom industry.

### MATERIALS AND METHODS

**Introduction:** The research methodology chapter is an important component that essentially maps out the methods and overview approach that was utilized in conducting the research. It also provides descriptions of how data was gathered, processed and analysed to draw conclusions. The chapter comprises the following sub-sections: case selection and sampling; questionnaire design and data collection; reliability and pretesting; and statistical analysis.

**Case selection and sampling:** The case selection of this research was focused on the Ghanaian mobile telecommunication industry. The Ghanaian telecommunication industry had been virtually monopolized by a single national operator until 1990 when the Government of Ghana embarked on a comprehensive restructuring and liberalization. Due to the reform program, licenses were issued to private operators in the field of cellular communication and data networks. The industry is becoming one of the fastest growing industries over the past few years.

There are already five competitors competing for market shares and flooding the market space with variety of relationship marketing tactics. It was therefore appropriate to select this industry to test the impact of relationship marketing tactics on customer loyalty. Another reasons for this case selection was that the author is working in one of the companies in the industry and it would be easy for the author to get related information and support.

The research was studied from customers' point of view and so the population was expected to involve the people who are consuming mobile services from the telecommunication operators. The decision about the

Table 2: Reference table for questionnaire

Constructs	Items	Referred to
Service quality	<ul style="list-style-type: none"> <li>• This mobile telecom operator follows up in a timely manner to customer requests</li> <li>• The customer care officials of this operator are always willing to help me</li> <li>• The response to consumers' complaints is always taken quickly</li> <li>• This operator provides timely information when there are new services</li> <li>• This operator is consistent in providing good quality service</li> <li>• My calls, text messages and internet services always go through, I hardly encounter network problems</li> </ul>	<ul style="list-style-type: none"> <li>• Peng and Wang (2006)</li> <li>• Grönroos (2000) and Parasuraman <i>et al.</i> (1988)</li> </ul>
Price perception	<ul style="list-style-type: none"> <li>• It is easy to know and understand the pricing policies of products and services of this operator</li> <li>• The pricing policies of products and services from this operator are attractive</li> <li>• The calling rate offered by this operator is reasonable.</li> <li>• This operator offers flexible prices for various services that meet my needs</li> <li>• I will continue to stay with this operator unless the price is significantly higher for the same service</li> </ul>	<ul style="list-style-type: none"> <li>• Cheng <i>et al.</i> (2008)</li> <li>• Peng and Wang (2006)</li> </ul>
Brand image	<ul style="list-style-type: none"> <li>• The brand of this operator is popular and well admired by many</li> <li>• I appreciate the social responsibility programs offered by this operator</li> <li>• People love to be associated with the brand of this operator</li> </ul>	<ul style="list-style-type: none"> <li>• Aydin and Özer (2005)</li> <li>• Grönroos (2000)</li> <li>• Ravald and Grönroos (1996)</li> </ul>

Table 3: Reference table for questionnaire continued

Value offered	<ul style="list-style-type: none"> <li>• This operator offers very attractive and exciting promotions</li> <li>• The promotional offers from this operator were worth the money</li> <li>• It was easy to get benefits from the promotional offers</li> <li>• I wish to always participate in the promos offered by this operator</li> </ul>	<ul style="list-style-type: none"> <li>• Peng and Wang (2006)</li> <li>• Zeithaml (1988)</li> </ul>
Customer loyalty	<ul style="list-style-type: none"> <li>• I intend to continue using mobile services from this operator for a long time</li> <li>• If I want an additional telecom service, I am willing to continue selecting this operator</li> <li>• Even if another operator's price is lower; I will go on using this provider</li> <li>• I am willing to say positive things about this operator to other people</li> <li>• I will encourage friends and relatives to use the services offered by this operator</li> <li>• To me, this operator clearly is able to provide the best service</li> </ul>	<ul style="list-style-type: none"> <li>• Aydin and Özer (2005)</li> <li>• Wulf <i>et al.</i> (2001)</li> <li>• Morgan and Hunt (1994) etc.</li> </ul>

Table 4: Descriptive statistics for service quality

Construct	Question	No of respondents	Median	Mean	S.D.	Cronbach $\alpha$
Service quality	This mobile telecom operator follows up in a timely manner to customer requests.	651	4	3.6037	1.13256	
	The customer care officials of this operator are always willing to help me.	651	4	3.7174	1.10940	
	The responses to consumers' complaints are always taken quickly.	651	4	3.4946	1.11129	
	This operator provides timely information when there are new services.	651	4	3.8126	1.09343	
	This operator is consistent in providing good quality service.	651	4	3.5392	1.07971	
	My calls, text messages and internet services always go through, I hardly encounter network problems.	651	4	3.3932	1.17102	
	Overall score	651	4	3.6897	0.99330	0.855

Field data (2011)

Table 5: Descriptive statistics for price perception

Construct	Question	No of respondents	Median	Mean	S.D.	Cronbach $\alpha$
Price perception	It is easy to know and understand the pricing policies of products and services of this operator.	651	4	3.5207	1.14117	
	The pricing policies of products and services from this operator are attractive.	651	4	3.5023	1.13052	
	The calling rate offered by this operator is reasonable.	651	4	3.5422	1.96414	
	This operator offers flexible prices for various services that meet my needs.	651	4	3.5161	1.10145	
	I will continue to stay with this operator unless the price is significantly higher for the same service.	651	4	3.7005	2.30537	
	Overall score	651	4	3.5161	1.05435	0.866

Field data (2011)

Table 6: Descriptive statistics for brand image

Construct	Question	No of respondents	Median	Mean	S.D.	Cronbach $\alpha$
Brand image	The brand of this operator is popular and well admired by many	651	4	3.9048	1.04961	
	I appreciate the social responsibility programs offered by this operator	651	4	3.6559	1.10309	
	People love to be associated with the brand of this operator	651	4	3.6974	0.99025	
	Overall score	651	4	3.7742	0.99368	0.799

Field data (2011)

Table 7: Descriptive statistics for value offered

Construct	Question	No of respondents	Median	Mean	S.D.	Cronbach $\alpha$
Value offered	This operator offers very attractive and exciting promotions	651	4	3.7343	1.03703	
	The promotional offers from this operator were worth the money	651	4	3.5346	1.01676	
	It was easy to get benefits from the promotional offers.	651	4	3.3963	1.57175	
	I wish to always participate in the promos offered by this operator	651	4	3.2903	1.13417	
	Overall score	651	4	3.6114	0.96451	0.822

Field data (2011)

Table 8: Descriptive statistics for customer loyalty

Construct	Question	No of respondents	Median	Mean	S.D.	Cronbach $\alpha$
Customer loyalty	I intend to continue using mobile services from this operator for a long time.	651	4	3.6283	1.15695	
	If I want an additional telecom service, I am willing to continue selecting this operator.	651	4	3.4101	1.20352	
	Even if another operator' price is lower; I will go on using this provider.	651	4	3.2519	1.30601	
	I am willing to say positive things about this operator to other people.	651	4	3.5714	1.04912	
	I will encourage friends and relatives to use the services offered by this operator.	651	4	3.5545	1.10301	
	To me, this operator clearly is able to provide the best service.	651	4	3.5231	1.13099	
	Overall score	651	4	3.6390	1.05405	0.896

Field data (2011)



size of the sample was taken considering time and cost, the need of precision and a variety of further considerations (Bryman and Bell, 2003). Due to the limit of time and costs, the population was narrowed to mobile phone users in two major cities of Ghana, Accra and Kumasi. Therefore, mobile phone users in these two cities were chosen as survey sample. The sample selected was not bias towards one particular group of users, the units included people with diverse demographics and employment status, ranging from unemployed, traders, artisans, professionals, students, army officers, engineers, among others.

**Data collection and questionnaire design:** A self-completion Questionnaire (Table 2 and 3) with closed questions was developed for primary data collection. The questions were easy to follow and particularly easy to answer. According to Bryman and Bell (2003), closed questions have some advantages: it is easy to process answers; it enhances the comparability of answers, and makes them easier to show the relationship between variables. The questionnaire was composed of two parts and total 24 statements (Table 2 and 3). The first part was about individual characteristics with two questions by asking respondents' gender and the name of the mobile telecom operator they are using currently. The second part contained all four constructs as suggested by Peng and Wang (2006). Several items on each construct were developed and adopted from relevant literatures (Table 3 and 4). All of the items were measured by using a five-point Likert-type response scales, anchored at 5 strongly agree and 1 strongly disagrees.

The author and research assistants personally administered questionnaires to all participants and received 651 valid responses out of 700 questionnaires in 2011 (Table 4, 5, 6, 7 and 8). They helped those who needed assistance in understanding the questions.

#### **Reliability and pretesting:**

**Reliability testing:** Reliability testing was conducted on multiple-items under each construct to ensure each of the items correlated and could be aggregated to form an overall score for that construct (Bryman and Bell, 2003). Cronbach's alpha method was used for the test. The result of 0.7 and above implied an acceptable level of internal reliability. The results of the Cronbach's alpha analysis confirmed high correlations and reliability among items under each construct. Questionnaires were then printed out for distribution according to the sample selected.

**Questionnaire pretesting:** Pretesting was used as a valuable indicator to find out the effectiveness of the questionnaire. This involved selecting, approaching and interviewing a small segment in the same manner which was followed in the full scale operation. It helped the researcher to know whether the replies or questionnaire responses provided the type of information needed or respondents were misinterpreting any of the questions. In addition, results obtained in the pretest could suggest new ideas or questions worthy of further examination.

Twenty questionnaires were tested on a small sample of 20 respondents in order to eliminate any ambiguities and improve clarity in all questions.

### **STATISTICAL ANALYSIS**

The field data was processed by editing; coding, classification and tabulation to present a clearer view for analysis. The coding was necessary for efficient analysis of data. For this research study, coding decisions were taken at the designing stage of the questionnaire. All of the items under each of the 4 constructs were measured by using a five-point Likert-type response scales, assigning numerals to question responses with 5 coded for strongly agree, 4 for agree, 3 for neutral, 2 for disagree and 1 for strongly disagree. Responses for demographical questions (questions 1 and question 3) were also coded. Question 1 requested for respondents' gender information, numerals were assigned, 1 for male and 2 for female. Question 3 asked for the mobile network respondents are connected to, responses were categorized and each assigned numeral between 1 and 5.

The response categories in Likert scales have a rank order and therefore could be referred as ordinal because ordinal scale of measurement is one that conveys order (Jamieson, 2004). There are many tools and techniques appropriate for analyzing ordinal data. In this study, the research chose the software SPSS for Windows to do analysis. SPSS for Windows is probably one of the most widely used computer software for analysis of quantitative data for social scientists. SPSS (Statistical Package for the Social Sciences) has been in existence since the mid-1960 and over the years has undergone many revisions, particularly since the arrival of personal computers (Bryman and Bell, 2003).

The SPSS software was used to carry out reliability test (Cronbach's alpha's test for each construct); descriptive analysis (frequency and percentage distributions); and non-parametric test such as Spearman rank correlation coefficient.

The Spearman rank correlation coefficient was used to test the existence of relationships between variables, the strength of association between paired variables and also to test the consistency of the relationship (Gravetter and Wallnau, 2005).

## RESULTS AND DISCUSSION

**Introduction:** Data analysis involved various ways through which information gathered from the field and other sources were put together in a meaningful way for easy comprehension. This included reliability testing of question items in questionnaires, editing, coding, tabulation and statistical analysis of responses received from the field. Below is the detail analysis of the responses.

**Reliability testing:** The survey involved multiple-item measure for each of the five constructs. Reliability tests were carried out to ascertain whether question items under each construct were strongly related and were good indicators for the construct. Cronbach's alpha method was used for the test. The result of 0.7 and above implied an acceptable level of internal reliability (Table 9). Nunnally (1978) has indicated 0.7 to be an acceptable reliability coefficient.

Referencing Table 9, it can be said that the Cronbach's alphas for all five constructs (Service quality, Price perception, Brand image, Value offered and Customer loyalty) were above the threshold (0.7), indicating acceptable levels of internal reliabilities. Thus question items defined under each construct were well related and aggregated to give a common view about the associated construct.

**Demographic characteristics:** A total of 670 responses were received, 19 were detected to be incomplete or with errors. Correct and defect free responses summed up to 651 and formed the basis for this analysis. The respondents for the study first and foremost were people who were subscribers of at least one of the five operational telecommunication service providers in the country. In addition they were of the ages not less than 18 years and could appreciate the demand of the questions. In administering the questionnaire particular attention was paid to the respondents' responses with the objective of minimizing the missing values, the practices where people refuse to respond to questions because they do not understand a phrase or the intention of a question.

This was greatly achieved as the results suggest that there was less incidence of missing values. The

Table 9: Reliability statistics output

Constructs	Cronbach's $\alpha$	Number of Items	Acceptable level of internal reliability
Service quality	0.855	6	Yes
Price perception	0.866	5	Yes
Brand image	0.799	3	Yes
Value offered	0.822	4	Yes
Customer loyalty	0.896	6	Yes

Field data (2011)

Table 10: Frequency distribution table-respondent by gender

Gender	Frequency
Male	486
Female	165
Total	651

Field data (2011)

Table 11: Frequency distribution of responses by occupation

Occupation	Frequency
Administrator	33
Artisan	50
Business	51
Clergy	6
Engineer	170
Forces	13
Medical	8
Sports	6
Student	137
Teaching	55
Trading	94
Transport	14
Unemployed	14
Total responses	651

Field data (2011)

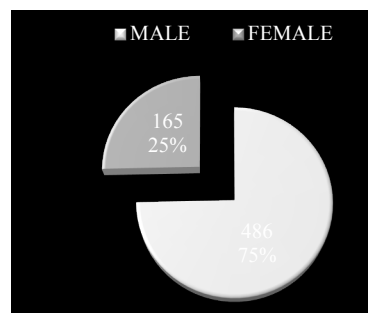


Fig. 1: Frequency distribution of responses by gender (Field data, 2011)

results revealed that the sample included both genders and captured users of all the five telecommunication operators in Ghana.

**Gender analysis:** Frequency statistics carried out on gender showed that majority of the 651 respondents were male, 486 giving 75% of the total, while female respondents were 165 giving 25% (Fig. 1 and Table 10). Making reference to the provisional results

Table 12: Service quality frequency response table

Service quality				
	Frequency	(%)	Valid (%)	Cumulative (%)
Strongly disagree	13	2.00	2.00	2.00
Disagree	87	13.4	13.4	15.4
Neutral	114	17.5	17.5	32.9
Agree	312	47.9	47.9	80.8
Strongly agree	125	19.2	19.2	100.0
Total	651	100.0	100.0	

Field data (2011)

Table 13: Price perception frequency response table

Price perception				
	Frequency	(%)	Valid (%)	Cumulative (%)
Strongly disagree	27	4.10	4.10	4.10
Disagree	108	16.6	16.6	20.7
Neutral	109	16.7	16.7	37.5
Agree	316	48.5	48.5	86.0
Strongly agree	91	14.0	14.0	100.0
Total	651	100.0	100.0	

Field data (2011)

Table 14: Brand image frequency response table

Brand image				
	Frequency	(%)	Valid (%)	Cumulative (%)
Valid Strongly disagree	22	3.40	3.40	3.40
Disagree	52	8.00	8.00	11.4
Neutral	123	18.9	18.9	30.3
Agree	308	47.3	47.3	77.6
Strongly agree	146	22.4	22.4	100.0
Total	651	100.0	100.0	

Field data (2011)

of the Ghanaian 2010 Provisional Housing Census (PHC), the total population of Ghana was 24,223,431; males make up 48.7% of the population while females constitute 51.3%. Thus, population of females in Ghana is higher than that of males while questionnaire respondents had more male than female. The field data showed that the spread of mobile telephony among female is less compared to that among males in Ghana. Since there is no national data on the gender distribution of mobile phone usage in the country, the above conclusion may not be very appropriate.

**Occupational analysis:** The research sample created consisted of members with diverse occupational background. This was necessary to avoid bias in the

Table 15: Value offered frequency response table

Value offered					
		Frequency	(%)	Valid (%)	Cumulative (%)
Valid	Strongly disagree	15	2.30	2.30	2.30
	Disagree	78	12.0	12.0	14.3
	Neutral	154	23.7	23.7	37.9
	Agree	302	46.4	46.4	84.3
	Strongly agree	102	15.7	15.7	100.0
	Total	651	100.0	100.0	

Field data (2011)

Table 16: Customer loyalty frequency response table

		Frequency	(%)	Valid (%)
Valid	Strongly disagree	21	3.20	3.20
	Disagree	89	13.7	13.7
	Neutral	128	19.7	19.7
	Agree	279	42.9	42.9
	Strongly agree	134	20.6	20.6
	Total	651	100.0	100.0

Field data (2011)

answers to the questionnaire. A frequency distribution table showing the spread across various occupational backgrounds is shown in Table 11.

**Results and discussions for constructs:**

**Descriptive statistics:** Kindly refer to Table 4, 5, 6, 7 and 8 for this portion of the analysis. The median as a measure of central tendency was widely used in this research analysis to provide an organized and summarized view for the field data. It was used to determine the single value that identifies the center of the distribution and best represents the entire set of data for each construct. The median was used because it serves as a valuable alternative to the mean especially for ordinal data. Methodological and statistical texts are clear that for ordinal data one should employ the median or mode as the measure of central tendency (Jamieson, 2004). This is because the arithmetical manipulations required calculating the mean (and standard deviation) are inappropriate for ordinal data where the numbers generally represent verbal statements (ibid). As argued by Kuzon *et al.* (1996), the average of fair and good is not fair-and-a half; this is true even when one assigns integers to represent fair and good. Median is appropriate for ordinal scale because it's defined by direction and ordered sequence

Table 17: Reliability coefficient and descriptive statistics for service quality, price perception, brand image, value offered and customer loyalty

	Service quality	Price perception	Brand image	Value offered	Customer loyalty
Valid number of respondents	651	651	651	651	651
Mean	3.6897	3.5161	3.7742	3.6114	3.6390
Median	4.0000	4.0000	4.0000	4.0000	4.0000
Standard deviation	0.9933	1.0544	0.9937	0.9645	1.0541
Cronbach's alpha	0.8550	0.8660	0.7990	0.8220	0.8960

Field data (2011)

as in ordinal scale. Other descriptive statistics that may be used to describe Ordinal data include frequencies or percentages of response (Jamieson, 2004). This is captured in Table 12, 13, 14, 15 and 16 for the various constructs.

Regarding the analysis of this study, the median for each construct per observation was computed. This provided a single value or score for each construct per observation as proposed by Bryman and Bell (2003). The median score matrix defined per observation per construct was developed to give a summarized view showing responses per respondent (Table 4, 5, 6, 7 and 8). The complete median score matrix showing responses for all 651 observations was fed into SPSS software for further computation and analysis including frequency distribution and Spearman correlation test.

Table 17 presents the overall scores of the median, mean, standard deviation and Cronbach's Alpha for each construct. The reliability coefficients (Cronbach's Alpha values) for each of the five constructs were all above the threshold of 0.7 and this indicated that all question items under each construct had good acceptable level of internal relation and aggregated to give a single measure for their respective constructs.

On a five-point Likert scale, the median mark for service quality for all 651 respondents was 4. This indicates that customers' perception about service quality of the mobile telecommunication operators is good and quite high. The median mark for price perception for all 651 respondents was 4 (denoting 'agree' in the Likert scale), indicating that customers gave affirmative response and are happy about the pricing plans of the mobile telecommunication operators. The median mark for value offered for all 651 respondents was 4 (denoting 'agree' in the Likert scale), suggesting that people agree to the kind of value offers being provided by Ghanaian mobile telecom operators and agree that the values offered are very attractive and exciting. The median mark for brand

image for all 651 respondents was 4 (denoting 'agree' in the Likert scale).

This also implies that customers appreciate the social responsibility programs offered by these operators and enjoy association to their respective brands. The median mark for customer loyalty for all 651 respondents was 4 (denoting 'agree' in the Likert scale), which suggest that customers are loyal to the mobile telecommunication service providers and are willing to stay connected to their network. Comparing the median scores of the five constructs discussed above and assuming the responses were provided by same set of respondents, we can conclude that, service quality, price perception, value offered and brand image are linked to customer loyalty.

**Spearman's correlation matrix:** The Spearman's correlation with two tailed tests of statistical significance at 0.01 levels was carried out to find out the strength of association and the consistency of the relationships between the constructs (Gravetter and Wallnau, 2005). The correlation matrix showing the statistical significance of the relationship between constructs is presented in Table 18. All four relationship marketing tactics are found to be significantly (statistically) and positively correlated with customer loyalty. Service quality is significantly and positively correlated with customer loyalty ( $r = 0.523, p < 0.01$ ). Price perception is significantly and positively correlated with customer loyalty ( $r = 0.488, p < 0.01$ ). Value offered is significantly and positively correlated with customer loyalty ( $r = 0.506, p < 0.01$ ). Brand image is significantly and positively correlated with customer loyalty ( $r = 0.401, p < 0.01$ ).

**Summary discussions:** The positive relationship between service quality and customer loyalty indicates that when service quality increases, customer loyalty increases and vice versa.

Table18: Spearman correlation matrix

		Service quality	Price perception	Brand image	Value offered	Customer loyalty
Service quality	Correlation coefficient	1.000	0.494**	0.415**	0.472**	0.523**
	Sig. (2-tailed)	-	0.000	0.000	0.000	0.000
	N	651	651	651	651	651
Price perception	Correlation coefficient	0.494**	1.000	0.371**	0.516**	0.488**
	Sig. (2-tailed)	0.000	-	0.000	0.000	0.000
	N	651	651	651	651	651
Brand image	Correlation coefficient	0.415**	0.371**	1.000	0.463**	0.401**
	Sig. (2-tailed)	0.000	0.000	-	0.000	0.000
	N	651	651	651	651	651
Value offered	Correlation coefficient	0.472**	0.516**	0.463**	1.000	0.506**
	Sig. (2-tailed)	0.000	0.000	0.000	-	0.000
	N	651	651	651	651	651
Customer loyalty	Correlation coefficient	0.523**	0.488**	0.401**	0.506**	1.000
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	-
	N	651	651	651	651	651

\*\* : Correlation is significant at the 0.01 level (2-tailed); Field data (2011)

Table 19: Summary of research findings

Research question (Assess the relationship between the following under listed variables in the Ghanaian mobile telecom industry)	Test results	
	Significant relationship	Positive relationship
Service quality and customer loyalty	Yes	Yes
Perceived price and customer loyalty	Yes	Yes
Value offered and customer loyalty	Yes	Yes
Brand image and customer loyalty	Yes	Yes

Field data (2011)

This is consistent with the findings of Ruyter *et al.* (1998), Boulding *et al.* (1993) and Brady and Cronin (2001) who suggested that high degree of service quality translates into loyalty. Loyalty of customers is expected to increase when customers' service quality expectations are met.

The positive relationship between price perception and customer loyalty also suggests that, customers who are happy about price offers are likely to stay connected to respective mobile operators. Thus, when price plans are favorable to customers, they remain loyal. On the other hand, as concluded by Peng and Wang (2006), customers may switch or change service provider if price offers are perceived not to be reasonable.

Value offered found to be positively related to customer loyalty suggests that the promotional offers by service providers are worth the money and people wish to always participate in the promos offered by these operators. In other words, customers who are happy about value offered are likely to stay connected to respective mobile operators. As noted by Zeithaml (1988), customers will judge the value of consumption after contrasting benefits gained from products and services with their costs.

The positive relationship between brand image and customer loyalty implies that the two variables changes in the same direction. Increase in brand image may lead to increase in customer loyalty and vice versa. This consistent with Nguyen and Leblanc (2001) who demonstrated that corporate brand image relates positively with customer loyalty in three sectors (telecommunication, retailing and education).

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

**Summary of findings:** In this research, the relationship between relationship marketing tactics and customer loyalty in the Ghanaian mobile telecom industry was assessed. The summary of the findings are presented as follows. There exist a positive significant relationship between each of the four relationship marketing tactics (namely service quality,

price, value offered and brand image) and customer loyalty. An increase in each of the tactics results in a subsequent increase of customer loyalty and vice versa. Thus, from customers' perspective, variations in service quality may affect customer loyalty. The kind of pricing plan being employed by mobile operators may inform customer's decision to either switch or remain connected to the operator. Further, attractive promotional activities and customer's confidence in corporate brand image may also lead to customer's decision to be loyal or not. Answers to all of the four research questions have been identified and has been summarized in Table 19.

**Conclusion:** This study is consistent and adds onto the finding of many researchers which have showed that relationship tactics have influence on customers' loyalty to a mobile telephone service provider. As examined and concluded by Peng and Wang (2006), this study also affirms that relationship marketing tactics consisting of service quality, price perception, value offers and brand image for the service industry have positive impact on customer loyalty. Ability of a company to retain and grow a number of loyal customers is considered as one of the most important assets of a company. This is essential because loyal customers contribute long-term profit to the business organizations (Tseng, 2007). It is therefore necessary for Telco marketers to regulate the four tactics discussed in this study, in an attempt to make both new and existing customers increase their purchases to strengthen the financial growth of a company (Hayes, 2008).

Service quality and corporate image were found to have positive relationship with customer loyalty. Thus, high degree of service quality and perceived good brand image translates into loyalty (Boulding *et al.*, 1993; Brady and Cronin, 2001). Again as many researchers have pointed out that price perception influences customer loyalty (Oliver, 1999; Peng and Wang, 2006; Cheng *et al.*, 2008; Kim *et al.*, 2008), this research study has also proven and established that price perception has a positive relation with loyalty of a customer. Customers often switch mainly due to some pricing issues, example, perceived high prices, unfair or deceptive pricing practices (Peng and Wang, 2006).

Furthermore, the research study has also added-on to the conclusion that, Service firms provide superior value through enhanced offers that can improve and increase the customer's perceived benefits, thereby reducing the sacrifice so that customer retention is improved (Ravald and Grönroos, 1996).

Finally, the findings support the view points that: relationship marketing tactics can enhance the

quality of a buyer-seller relationship and in turn increase customer loyalty.

**Recommendations:** The findings provide important evidence for managers who take charge of relationship marketing tactics and it's useful for marketers in the Ghanaian mobile industry to appreciate the effectiveness of relationship marketing tactics from consumer's perspective.

Further, this piece of study is purposely meant for all Telco managers, especially marketing officials who take decisions in organizations, propose, develop and design products. It is expected to serve as a guide and help them make informed judgment about the relationship marketing mix relevant to the present customer's need. As the competitive environment increasingly becomes fierce, the voice and preferences of the customers are also becoming the priority. This study provides insight and significant feedback from mobile phone users to the Telco operators. The operators may benefit from these findings by being informed about customers feedback which could serve as an input to future reward or improvement plans for customers.

**Directions for future research:** In this research, the sample used was selected at random from two cities of Ghana, Accra and Kumasi due to resource constraints. Further research could expand the sample size by selecting sample units from all ten major cities across Ghana in order to have a better representation of Mobile phone users.

Bansal *et al.* (2005) also pointed out the impact of the relationship marketing tactics-“push effects” (quality, satisfaction, value, trust, price perception, commitment), the “pull effects” (alternative attractiveness) and the “moor effects” (attitude towards switching, subjective norms, switching costs, prior switching experience, variety seeking) -on retaining customers. These and other tactics such as commitment and customer behavior, which could influence customer loyalty, have not been discussed in this study. Further research could investigate and analyze these other tactics in order to gain deeper insight.

#### APPENDICES

##### List of acronyms and abbreviations:

GSM	:	Global System for Mobile communication.
GDP	:	Gross Domestic Product
NCA	:	National Communications Authority
1G	:	First Generation
2G	:	Second generation
3G	:	Third Generation

4G	:	Fourth Generation
TELCO	:	Telecommunications Company
2010 PHC	:	2010 Population and Housing Census Provisional

#### RESULTS QUESTIONNAIRE

##### Customer relationship marketing tactics and customer loyalty:

**A case of the mobile telecommunication industry in Ghana:** This questionnaire is designed to know your opinion related to your loyalty to the Ghanaian Mobile service provider you subscribe. This survey is a part of my master's degree thesis and your kind support is crucial for the successful completion of this research project. Your responses will be anonymous; data will be combined and analyzed as a whole. Please attempt to answer all the questions and check one appropriate box that best suits your perspective for each statement.

Your participation in the study will be greatly appreciated. Thank you very much for your time and assistance.

##### Individual characteristics:

1. Gender Male  Female
2. What is your occupation -----
3. Which Mobile Telecom network are you connected to?  
 Vodafone  MTN  Tigo  Expresso (Kasapa)  
 Airtel

##### Service quality:

1. This mobile telecom operator follows up in a timely manner to customer requests.  
 strongly agree  agree  neutral  disagree  
 strongly disagree
2. The customer care officials of this operator are always willing to help me.  
 strongly agree  agree  neutral  disagree  
 strongly disagree
3. The response to consumers' complaints are always taken quickly.  
 strongly agree  agree  neutral  disagree  
 strongly disagree
4. This operator provides timely information when there are new services.  
 strongly agree  agree  neutral  disagree  
 strongly disagree
5. This operator is consistent in providing good quality service.  
 strongly agree  agree  neutral  disagree  
 strongly disagree
6. My calls, text messages and internet services always go through, I hardly encounter network problems.  
 strongly agree  agree  neutral  disagree  
 strongly disagree

##### Price:

7. It is easy to know and understand the pricing policies of products and services of this operator.  
 strongly agree  agree  neutral  disagree  
 strongly disagree
8. The pricing policies of products and services from this operator are attractive.  
 strongly agree  agree  neutral  disagree  
 strongly disagree
9. The calling rate offered by this operator is reasonable.

- strongly agree    agree    neutral    disagree  
 strongly disagree
10. This operator offers flexible prices for various services that meet my needs.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
11. I will continue to stay with this operator unless the price is significantly higher for the same service.  
 strongly agree    agree    neutral    disagree  
 strongly disagree

**Brand image:**

12. The brand of this operator is popular and well admired by many.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
13. I appreciate the social responsibility programs offered by this operator.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
14. People love to be associated with the brand of this operator.  
 strongly agree    agree    neutral    disagree  
 strongly disagree

**Value offered:**

15. This operator offers very attractive and exciting promotions.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
16. The promotional offers from this operator were worth the money.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
17. It was easy to get benefits from the promotional offers.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
18. I wish to always participate in the promos offered by this operator.  
 strongly agree    agree    neutral    disagree  
 strongly disagree

**Customer loyalty:**

19. I intend to continue using mobile services from this operator for a long time.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
20. If I want an additional telecom service, I am willing to continue selecting this operator.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
21. Even if another operator' price is lower, I will go on using this provider.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
22. I am willing to say positive things about this operator to other people.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
23. I will encourage friends and relatives to use the services offered by this operator.  
 strongly agree    agree    neutral    disagree  
 strongly disagree
24. To me, this operator clearly is able to provide the best service.  
 strongly agree    agree    neutral    disagree  
 strongly disagree

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