

The Impact of Service Quality, Satisfaction, Trust on Customer Loyalty for Mobile Operators in Nigeria*

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Abstract

Purpose – This paper examines the major antecedents of customer loyalty for mobile operators in a developing country in Africa especially in Nigeria. This study tests 5 hypotheses about the relationships among service quality, customer satisfaction, trust, and customer loyalty.

Research design and methodology – In order to collect the sample data, online survey was conducted via email and social media network. The samples were collected from 415 random respondents. The statistical analyses were done for both assessing the reliability and the validity and testing 5 hypotheses of this study. SPSS version 21 was used for empirical analysis.

Results – Service quality has a significant effect on customer satisfaction and service quality has a significant effect on trust also. Customer satisfaction has a significant effect on trust and customer satisfaction has a significant effect on customer loyalty also. Trust has a significant effect on customer loyalty. All of 5 hypotheses were supported.

Conclusions – The results of the study show that it is important for marketing managers to manage service quality, customer satisfaction, and trust for improving customer loyalty in mobile service industry. This study also provides some implications for mobile service managers about the importance of customer retention and customer loyalty.

Keywords: Service Quality, Customer Satisfaction, Trust, Customer Loyalty, Mobile Operators.

JEL Classification Code: M10, M31.

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1. Introduction

Attracting the appropriate target market, urging them to ingest the product on a regular basis and in high quantities and promoting an item enables more customers to move from the substitute item to your product what is known as Customer loyalty. Usually depicted as the capacity to create rehash orders from clients and anchoring great appraisals and audits. This, thusly, results in an expansion in the client base for the company as more clients move towards the company items because of informal attention from the current clients.

It is expected by all providers of mobile service that value added-services impact the loyalty of customer. But does value added services satisfy all the needs of customers and is it the main factor that help company in maintaining and building up the customers loyalty? As indicated by Lee et al. (2001) the providers of mobile services should develop commitment of customer by giving good service quality to their clients.

The business can guarantee good benefits through customers who happy and loyal by giving firm assurance with items with good quality. Out of the various methods for accomplishing loyalty of customer not many are through gift coupons, free offers etc. Whatever, the final goal is increase the client base by including more clients, so that, via their publicity, word of mouth, it helps the company in reaching the objective of high profitability and having and keeping glad customers.

There are numerous plans to attract customers towards a company, like giving away free gifts with the items or enabling discounts to the clients or by one get one free plan.

The company can offer a period of risk free trial to the client to try their items, also known as brand name loyalty, the goal of all these plans are to make the potential client to not only purchase the company's item repeatedly but to also influence them to try different types of items from the products and services of the company's portfolio. Another way for gaining customers who are loyal is to give good after-sales and customer service. A company that wants to increase customer loyalty should make an after-sales service and service for product claims because an excellent customer service is important to maintain and create loyalty of customer.

For every business keeping its existing clients has been less expensive than making new clients. With existing customers the achievement of existing level of sales are guarantee but also are quick to respond to any supplemental item that is launched by the company. Loyal customers are an effective element in maintaining the marketing and consumer education costs down the expected levels. A lot of companies believe that customer experience programs as a great tool to make a difference between them and the competitors. With that differentiation it helps in creating and increasing loyalty of customer via their behavior, cultural association with the item, during or after the use. Management of customer gives a good advantage to the companies that focus on loyalty of customer.

The strategies used by company should move from gaining new clients to keeping existing clients. This point of view is accepted by Reichheld (1996) who said that the best marketing strategy is to keep the existing client base by improving customer loyalty. However, a section is inclusive since more insight has to be gained with respect to that. It is therefore imperative that more researches be undertaken to unearth more prudent ways of dealing with these challenges faced by the telecom sector in Nigeria.

Various studies were conducted by different researchers to identify the key factors that influence customer loyalty in telecom sector. Differently from similar studies on the Nigerian telecom sector (Oghojafor et al., 2014) who focused on the elements of marketing, commitment, social networks, etc., this study will consider service quality as a new element affecting both customer satisfaction and trust, hence leading to said customer loyalty. As such, this thesis will also be contributing to the enrichment of the literature on customer loyalty in Nigerian Telecom sector. With the competitive nature of the telecom sector of Nigeria, the study will seek to propose various strategies telecom operators and service providers can employ in sustaining loyalty of customers.

This research has uniqueness in that it deals with the empirical study on the consumer behaviors in Nigerian telecom sector that few researcher studies. This study also has meaningfulness in that it focuses on the service quality affecting both customer satisfaction and trust.

2. Literature Review and Hypotheses

2.1. Service Quality

Service quality can simply be the fulfillment of customer expectations. Empirical studies claim that quality of service is about three level product, environment, and (quality) delivery (Rust, 1994). Service quality's objective is

to reach the criteria chosen by customers therefore guiding towards customer satisfaction as an outcome. Specially, Grönroos (1984) who classifies quality into two different categories:

- 1) Technical quality is referring to the nature of the service that is given to the customer
- 2) Functional quality refers to the delivery method of the service to the customer

Different researches in various industry sectors were done by Parasuraman et al., (1985) to describe better SERVQUAL, a statistical measure that quantify customers' global evaluation of service quality of a company. On the other hand, Cronin and Taylor (1992) affirmed that actual performance and operations related measures as perceived quality are best tools for measurement criteria as compared to perceptual measures. We could say that past researches have focused on the fact that quality of service is more about attitude but it is not considered at par with satisfaction, which is normally expected as a consequence of comparing expectations and performance. It is not important that customers buy the item or service which give highest quality, but they may rank companies on other factor as comfort, durability, competitive pricing and their own past experiences (Lee, 2010).

2.2. Customer Satisfaction

According to Fornell (1992), Customer satisfaction is the position a customer takes after using a particular product. Customer satisfaction has been seen as a major factor of loyalty. Customer satisfaction is a set of behavior formed based on the experience after clients buy an item or use a service (Fornell, 1992). Satisfaction is the evaluation of the experience of interacting with a provider of service up to the current time, and is used by client to forecast future experience (Crosby, 1990). Satisfaction is a feeling that is impacted by the service quality and the item, its price and personal factors (Zeithaml, 2000).

Ryu and Han (2010) showed that "price perceived has a great effect on the relationship between customer satisfaction and quality." Zeithaml (1988) mentioned the components of price as; (i) perceived non-monetary price, (ii) objective price, and (iii) sacrifice. Studies carried out by the author indicate that the monetary prices of items are not recalled by the clients, but they adopt other means that are significant to them for sake of comparison. Thus we cannot be mistaken to make a conjecture about customers' perception of a reasonable price, arguing that it in fact it increases the influence of quality of service on satisfaction of customer therefore acting as a moderating variable. Crosby et al., (2003) studied how perceptions of quality were born and kept in the consumers' minds. What the authors found was that an understanding of quality could not necessarily be something that was perceived, let alone fabricated, in the consumer mind upon the first impression.

2.3. Trust

Whitener (1998) defined trust as three components. First, trust refers to beliefs and beliefs about good behavior of others. Second, this belief cannot be enforced or controlled. Third, it implies dependency on others. Morgan and Hunt (1994) believe that trust is a major factor influencing the relationship, Commitment in continuum brand trust leads to brand loyalty.

According to Chaudhuri and Holbrook (2001), brand trust is directly connected to both purchase and attitudinal loyalty. The trust that customers show is a crucial indicator that helps the company to sustain even during uncertain times (Doney et al., 1997). Chaudhuri and Holbrook (2001) found that brand trust and emotions had a significant effect on brand performance. Trust lead to long-term loyalty and relationship between two parties becomes stronger (Singh & Sirdeshmukh, 2000).

A consumer who believes in a product is more likely to grow favorable attitudes toward the product, and pay a premium price, stay loyal to it, and spread positive word-of-mouth (Chaudhuri & Holbrook, 2001). In between buyer-seller transaction, trust plays the role of a catalyst and in terms of meeting the exchange relationship criteria, trust offers buyers with higher expectations (Hawes & Kenneth, 1989).

2.4. Customer Loyalty

Although there could be some situational effects on strategic initiatives that could lead to brand replacement and switching, customer loyalty is a firm engagement to redo encouragement from a chosen product/service consistently, thus resulting in continuous repurchasing of the same-brand or same brand-set,

Customer loyalty is one of the most major factors of marketing planning because customer retention is more meaningful than customer absorption (Behara et al., 2002). It is a long term engagement from the regular customers

for the repurchase of products and services (Martensen et al., 2007). Customer loyalty is described as a considerable source for generation of income while on the other hand; loyal customers are taken as the best people for marketing of products and services (Andreasen & Lindestad, 1998).

Yi (1990) stated that the influence of customer satisfaction on customer loyalty by claiming that “customer satisfaction influences purchase intentions as well as post-purchase attitude”. In other word, satisfaction is associated to behavioral loyalty, which involves maintaining the fact of buying from the same company, word of mouth and increased scope of relationship. Fornell (1992) discovered that there is a positive relationship between customer satisfaction and customer loyalty but this relationship is not always a linear relation. Oliver (1999) claimed that the connection between satisfaction and loyalty is that satisfaction is changed into loyalty with the help of a multitude of other factors. But, this link is complex and asymmetric. High levels of satisfaction lead to high levels of attitudinal loyalty. Attitudinal loyalty involves different feelings, which create a customer’s overall attachment to a product, service, or company (Lovelock et al., 2001). There was a positive relationship between customer satisfaction and customer loyalty in the study of the German mobile telecommunication (Gerpott et al., 2001). They also found that both customer satisfaction and customer loyalty are important variables in the mobile telecommunications industry.

3. Hypotheses and Research Model

Cronin and Taylor’s, (1992) SERVPERF model validates the theoretical framework where quality of service and satisfaction of customer are assumed to have a causal relationship. Moreover, researches made on telecommunication services exhibited that service quality impinges customer satisfaction (Lee, 2010). So service quality precedes in determination of satisfaction of customer. Therefore, we can propose as follows:

H1: Service quality has a positive effect on customer satisfaction

Belief of customer on trust concerning service is the delivery of service quality that meets expectations of customer. (Anderson & Weitz, 1989). Trust has the highest importance in assessing the products and services quality from customers’ viewpoint as reputation comes from the products and services quality. Therefore, we can propose H2 as:

H2: Service quality has a positive effect on trust

There is a positive relationship between trust and satisfaction (Palvia, 2009). Trust can act as catalyst between buyer-seller transactions, satisfying exchange relationship. The higher is the customer satisfaction, the higher is the trust. So we can propose H3 as:

H3: Customer satisfaction has a positive effect on trust

Customer satisfaction may also have a positive effect on customer loyalty (Deng et al., 2009). Satisfaction is the assessment of the experience of interacting with a service provider up to the present time, and is used by customers to predict future experience (Crosby 1990). Satisfaction positively affects customer loyalty” (Deng et al., 2010). Though customer satisfaction may not be the sole reason for people to remain loyal to a specific brand (Gerpott et al., 2001), it is safe to say that satisfied customers are more loyal. Thus we can propose H4 as:

H4: Customer satisfaction has a positive effect on customer loyalty.

Customers are believed to be more loyal to that company if he has trust on it (Garbarino & Johnson, 1999). In Chinese mobile instant message users, it was found that trust leads to customer loyalty (Deng et al., 2009). Major driver of customer loyalty is trust (Chaudhuri & Holbrook, 2001; Garbarino & Johnson, 1999), and according to Reichheld and Scheffer (2000), trust is customer loyalty’s precondition. Thus we can propose H5 as:

H5: Trust has a positive effect on customer loyalty.

From the above discussion we can state our research hypothesis as:

- **H1:** Service quality has a significant positive effect on Customer satisfaction
- **H2:** Service quality has a significant positive effect on Trust
- **H3:** Customer satisfaction has a significant positive effect on Trust
- **H4:** Customer satisfaction has a significant positive effect on customer loyalty
- **H5:** Trust has a positive significant effect on customer loyalty

The above hypothesis led to the elaboration of our research model which can be seen as following:

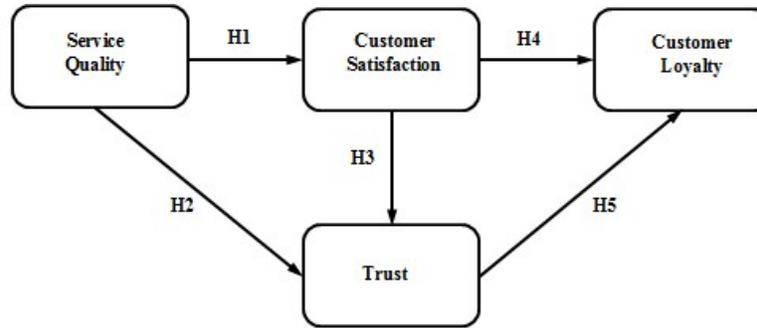


Figure 1: Research model

4. Methodology

4.1. Samples and Measurements

The samples were selected from the customers using mobile telecommunication services in Nigeria in this study. A total of 415 questionnaires were selected and others were discarded because of irrelevant or incomplete responses.

There are two parts of the survey in this study. Part 1 is for respondents information such as age, gender, education, income, and the mobile service company. Part 2 is for the latent variables that are important for this research. These variables are service quality, trust, customer satisfaction and customer loyalty.

The scales used in this research are adopted from previous literature and published researches, both on the international and local levels. Most importantly, studies and publications on telecommunication in Nigeria and other African countries were applied. The five-point Likert scale for ranking the selected variables was used in this study. (1: strongly agree to 5: strongly disagree). Responses were gathered and these questionnaires were coded and inputted into SPSS for further analysis.

This study used measurement items for variables based on previous literature. It used 'high quality and excellent features of mobile service' for service quality variable. Satisfaction with specific experiences, suiting my needs, and satisfaction with the purchasing decision making were used for measuring satisfaction. This study used 'both trusting the mobile service and relying on the mobile service' for measuring trust. For measuring customer loyalty, this study used 'loyal to my mobile service', 'recommend this mobile service to someone', 'get good value for my money', and 'say positive thing about my mobile service to other people'.

4.2. Characteristics of the Sample

The characteristics of the samples are shown <Table 1>.

According to the respondents' profiles, among the 289 respondents, 73.7% are male that represents 306 persons. While 26.3% of respondents are female that represents 109 persons. Almost 78% of respondents are between 26 and 45 years old.

Additionally, 39.5% of respondents are students that represents 164 persons and 46.0% of respondents are business/personal represents 191 persons. 44.1% of respondents using MTN and 39.5% of a respondents using GLO as their telecom service operators

Table 1: Respondents' Profile

Variables	Categories		Frequencies	Percentages
Gender	Male		306	73.7
	Female		109	26.3
Age	18- 25		61	14.7
	26-35		217	52.3
	36-45		106	25.5
	45+		31	7.5
Status	Student		164	39.5
	Business/Personal		191	46
	Unemployed		60	14.5
Operators in Nigeria	MTN		183	44.1
	ETISALAT/AIRTEL		68	16.4
	GLO		164	39.5

5. Results

5.1. Reliability and Validity Test

Values of Cronbach's alpha of all variables were more than the recommended value of 0.60 by Moss et al. (1998). <Table 2> displays that the all the 12 items were reliable. All Cronbach's alpha values are higher than 0.60.

Table 2: Reliability

Variables	Numbers of measured items	α
Customer Loyalty	4	.95
Customer Satisfaction	3	.94
Trust	2	.90
Service Quality	3	.92

We conducted a Principal Component Analysis (PCA) on the 12 items with orthogonal rotation (varimax). The KMO Measure of Sampling Adequacy verified the sampling adequacy for analysis, KMO = .96. Value greater than .6 is view as an indication that the data are good for factor analysis. The next result is for Sphericity of Bartlett's Test, which showed a chi-square of $\chi^2 (66) = 6094.094$, and a high level of significance ($p < .0001$), showed that correlations between items were enough large for PCA.

<Table 3> displays the factor loadings and the items that are on the same components shows:

Component 1: customer loyalty, Component 2: customer satisfaction, Component 3: service quality; Component 4: trust.

Table 3: Rotated Factor Loadings

Items	Customer Loyalty	Customer Satisfaction	Service Quality	Trust
CL1	.77	.158	.205	.100
CL2	.75	.177	.241	.154
CL3	.72	.246	.184	.075
CL4	.63	.216	.202	-.031

CS1	.144	.76	.195	.064
CS2	.244	.75	.200	.065
CS3	.413	.57	.175	.059
SQ1	.324	.141	.77	.126
SQ2	.440	.185	.65	.140
SQ3	.256	.070	.65	.160
T1	.080	.306	.230	.78
T2	.076	-.012	.045	.71

<Table 4> shows the results of correlation analysis. This analysis can check the basic relationships between the variables used in this study before hypothesis testing.

Table 4: Correlations of All Constructs

Variables	Customer Loyalty	Customer Satisfaction	Service Quality	Trust
Customer Loyalty	1			
Customer Satisfaction	.850**	1		
Service Quality	.872**	.835**	1	
Trust	.814**	.854**	.803**	1

5.2. Hypotheses Tests

The first hypothesis was that service quality will have a significant positive effect on customer satisfaction. To prove this hypothesis, linear regression analysis was applied. The results in <Table 5> showed that service quality ($\beta=.835$, $t=30.842$, $p<.001$) has a significant positive effect on customer satisfaction of users.

The results show that when mobile operators improve the service quality, customers are more satisfied. Thus, this shows that quality of service is a good predictor of satisfaction of customer. Therefore mobile operators must keep improving the service quality in order to satisfy the consumers.

The R Square value of .697 indicates that 69.7% ($100 \times .697$) of the variance in customer satisfaction can be explained by service quality.

Table 5: Regression analysis (hypothesis 1)

Dependent variables		Standardized Coefficients		Standardized Coefficients Beta	t-value	p-value	Collinearity statistics	
		B	Std. Error				tolerance	VIF
Ind. variables	(Constant)	.028	.446		.063	.949		
	Service Quality	.982	.032	.835	30.842	.000	1.000	1.000

Hypothesis two and three were that service quality and customer satisfaction will have a positive effect on trust. Linear regression analysis was applied to see the significance of the hypotheses. And the results in <Table 6> showed that service quality ($\beta=.290$, $t=6.680$, $p<.001$) has a significant positive effect on trust and customer satisfaction also ($\beta=.607$, $t=13.713$, $p<.001$) has a significant positive effect on trust.

Meaning that when the service quality is there, and consumers are satisfied, consumers tend to trust more the mobile operators. Thus, this shows that service quality and customer satisfaction is a significant predictor of trust. Therefore mobile operators must improve the service quality and satisfied more the consumers in order to be trust.

The R Square value of .756 indicates that 75.6% ($100 \times .756$) of the variance in trust can be explained by service quality and customer satisfaction

Table 6: Regression analysis (hypothesis 2&3)

Dependent variables		Standardized Coefficients		Standardized Coefficients Beta	t-value	p-value	Collinearity statistics	
		B	Std. Error				tolerance	VIF
Ind. variables	(Constant)	-.459	.290		-1.582	.114		
	Service Quality	.252	.038	.296	6.680	.000	.303	3.303
	Customer Satisfaction	.439	.032	.607	13.713	.000	.303	3.303

Hypothesis 4 and 5 were that customer satisfaction and trust will have a positive effect on customer loyalty. Linear regression analysis was applied to see the significance of the hypotheses. And the results in <Table 7> showed that customer satisfaction ($\beta=.575$, $t=12.181$, $p<.001$) has a significant positive effect on customer loyalty and trust also ($\beta=.323$, $t=6.839$, $p<.001$) has a significant positive effect on customer loyalty.

The results show that when consumers are satisfied and trust the mobile operators, consumers tend to be more loyal. Thus, this shows that customer satisfaction and trust are significant predictor of customer loyalty. Therefore mobile operators must more satisfied the consumer and find a way to make the consumer to more trust on them in order to keep the consumer loyal.

The R Square value of .751 indicates that 75.1% ($100 \times .751$) of the variance in trust can be explained by service quality and customer satisfaction.

Table 7: Regression analysis (hypothesis 4&5)

Dependent variables		Standardized Coefficients		Standardized Coefficients Beta	t-value	p-value	Collinearity statistics	
		B	Std. Error				tolerance	VIF
Ind. variables	(Constant)	1.776	.472		3.761	.000		
	Customer Satisfaction	.793	.065	.575	12.181	.000	0.271	3.676
	Trust	.616	.090	.323	6.839	.000	0.271	3.676

Table 8: Testing results of hypothesis

Hypotheses	Content of Hypotheses	T Value	P Value	Results
H1	Service quality has a significant positive effect on customer satisfaction.	30.84	.000	Accepted
H2	Service quality has a significant positive effect on trust.	6.680	.000	Accepted
H3	Customer satisfaction has a significant positive effect on trust.	13.713	.000	Accepted
H4	Customer satisfaction has a significant positive effect on customer loyalty	12.181	.000	Accepted
H5	Trust has a significant positive effect on customer loyalty	6.839	.000	Accepted

The hypotheses in this study show the relationships among service quality, customer satisfaction, trust, and customer loyalty. The test results are summarized as <Table 8>.

Table 8 shows all the hypotheses in this research model are accepted. There are causal relationship among service quality, customer satisfaction, trust, and customer loyalty in mobile service industry in Nigeria.

6. Conclusions

6.1. Summary and Implications

This study examines the relationships among service quality, customer satisfaction, trust, and customer loyalty. Researchers know that the biggest challenge for telecommunication companies is keeping or retaining your esteemed customers. Users of mobile keep changing their service providers of mobile. This research helps understand what variables impact the intentions of the customer to be loyal to the company they are using as the mobile service provider.

The research results showed that quality of service has a significant positive effect on satisfaction of customer. Results show that higher degree of quality of service will lead to higher level of satisfaction of customer and a loyal clientele. The first reason for this is perception of customer of being in receipt of good service quality so deriving good value by paying low price for a better service of telecommunications. In addition, when satisfaction of customer is built between service quality and loyalty of customer, it plays the role of a mediator and moderator, impinging the relationship between quality of service and loyalty of customer, strengthening the ties. Many studies have shown the importance of satisfaction of customer and its effect on loyalty of customer (Lee, 2010). From the research findings of Woo, 'satisfaction of customer is an important element in the relationship between service providers and customers'. If the customers are happy, it is sure that they will be loyal to the brand. The link shown between satisfaction of customer and customer loyalty is significantly positive. Hypothesis claiming that good quality of service helps gain the trust of customer is also supported. Results indicate that trust significantly effects loyalty of customer. If the customer does feels safe in using the mobile services, it is less sure that he will move to another mobile service provider. It costs five times more to get new customers than keeping the old customers. This is a strong lesson for mobile operators to harness.

This study has theoretical implications in that this research contributes to the enrichment of literature regarding customer loyalty considering the variables service quality, trust and customer satisfaction as its antecedents. It shall also be used practically for telecommunication companies in Nigeria, to focus on the factors affecting customer loyalty. The best advertisement is a satisfied customer; this work not only discussed the variables influencing customer loyalty but the influence of quality of service and trust over satisfaction of customer.

This study has important practical implications, especially in Nigeria that has the largest black population by country. It is a good market place to engage in business, but it is necessary to know and understand your customers and make them stay with your brand. With the increasing competition for greater market share within the telecommunication sector of Nigeria, unique core competencies and inimitable competitive benefits are necessary for success in this dynamic sector. The best ways of achieving this is via a cogent marketing and retention strategy of customer. The investment that a mobile service provider takes up to attract potential clients is greatly higher than the costs of keeping the old customer base. So, the main focus in the way of achieving satisfaction of customer is to know and deploy the core satisfaction determinants. Most challenging job that brands face is management of image with customer satisfaction as a goal. They must improve attribute of products, enhance quality of service and build trust to improve experiences of customer with mobile phones devices and by doing like that get a boost in customer loyalty.

6.2. Limitations and Future Research

As many other studies, this research suffer from various limitations that must discussed. This study's sample, although collected randomly, is not the ideal representation of the general smartphone consumer. The sample was not large enough with its relative small size of 415 respondents, making difficult to generalize the findings of this study. Additionally, the survey was held only in Nigeria. The results of similar study can be different if that study will be conducted in a different country or at the global level. The samples used in this study cannot represent all smartphones users.

The academic literature recommends that the sample coverage should be wide in order to enhance the generalization if results. In the future, a bigger sample should be provided the geographical area should be expanded for the generalization of similar research. Additionally, this research suffers from the lack of literature on the research of smartphone in Nigeria but as well as on the African continent. Finally, to improve the global understanding of smartphones users in Nigeria the addition of other independent variables is of a crucial importance.

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