

UNIVERSITY OF GHANA

**RELATIONSHIP MARKETING PRACTICES AND CUSTOMER
RETENTION IN THE MOBILE TELECOMMUNICATIONS
INDUSTRY OF GHANA**

The background of the central text area features a large, light blue watermark of the University of Ghana crest. The crest is a shield-shaped emblem with a purple field. It contains three golden wheat stalks in the upper section and a golden cross with four curved ends in the lower section. A golden banner is positioned at the bottom of the shield.

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**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN
PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF MPhil
MARKETING DEGREE**

JULY, 2015

DECLARATION

I do hereby declare that this long essay is the result of my own research and to the best of my knowledge, it contains no material previously published by another person, nor material which has been accepted for the award of any other degree of this or any other University, except where due acknowledgement has been made in the text.

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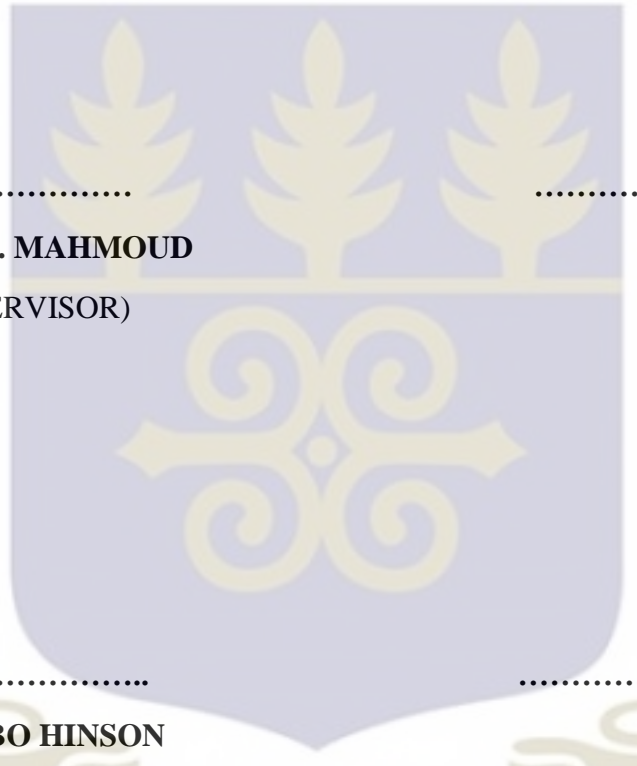
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CERTIFICATION

I hereby certify that this thesis was supervised in accordance with procedures laid down by University of Ghana, Legon.



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INTEGRI PROCEDAMUS

DEDICATION

To my family and friends, for their prayers and support towards the completion of this thesis.



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First of all, my appreciation goes to the almighty Jehovah for His unending grace that has brought me this far. I would also want to extend my profound appreciation to my supervisor, Dr. Mahmoud A. Mahmoud for his immense guidance, comments and encouragement throughout this project. Also, my sincerest gratitude goes to Prof. Robert Hinson for his tutelage and supervision.

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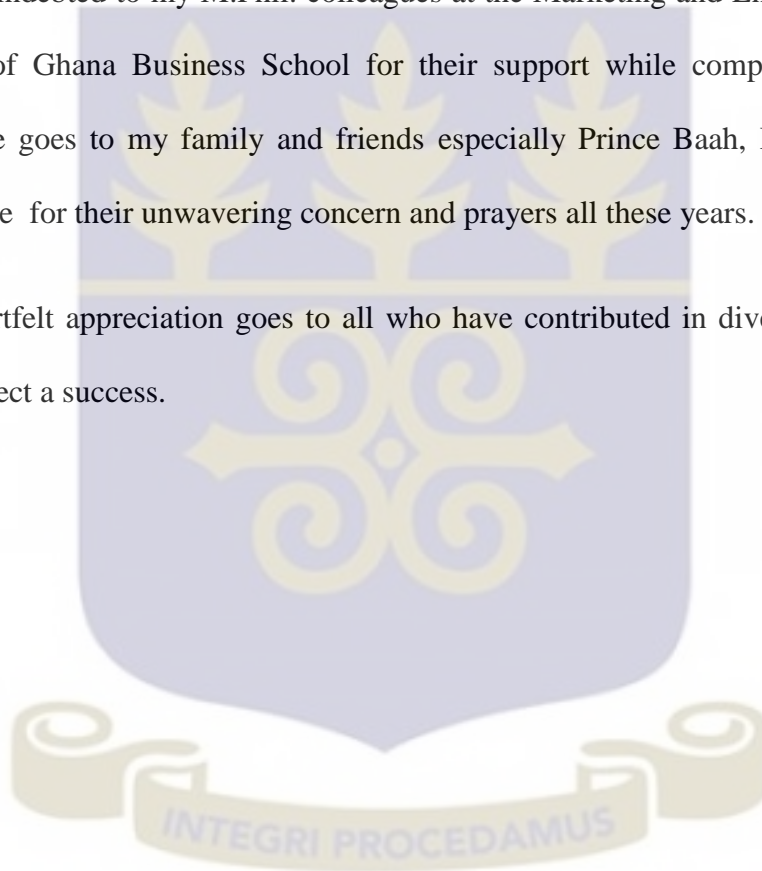


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LIST OF ABBREVIATIONS

AVE	Average Variance Extracted
CB	Covariance Base
CR	Customer Retention
EPA	Environmental Protection Agency
GDP	Gross Domestic Product
GSM	Global System for Mobile Communication
KPI	Key Performance Indicators
MNP	Mobile Number Portability
NCA	National Communications Authority
PLS	Partial Least Square Equation Modelling
RM	Relationship Marketing
SEM	Structural Equation Modelling
SET	Social Exchange Theory
SIM	Subscriber Identity Module
WoM	Word of Mouth



ABSTRACT

This main objective of this study is to determine the relationship between relationship marketing practices and customer retention in the mobile telecommunications industry of Ghana. Specifically, the study sought to analyse the direct and indirect relationship among relationship marketing (RM) practices of trust, commitment, conflict handling on customer retention. To achieve the objectives of the study, hypothesis were formulated based on literature reviewed and a descriptive quantitative study was used to investigate the problem. Methodologically, the study was a cross sectional quantitative survey that involved the use of self administered structured questionnaire to garner data from respondents of four (4) mobile telecommunication operators in Ghana. Using a sample size of 320, convenience sampling technique was used to sample the respondents. The Statistical Package for Social Sciences (SPSS) version 20.0 software and Partial Least Square's (PLS) Structural Equation Modelling (SEM) were used to analyse the responses. The findings revealed that the RM construct of trust and commitment do not have a direct relationship with customer retention except conflict handling. However, the RM practices were seen to have an indirect impact on customer retention through customer satisfaction. While the methodological limitation of the study are noted, the study offers useful theoretical and managerial contributions. The study recommended that to increase customer retention, mobile telecommunications firms were advised to implement effective conflict handling mechanisms to in order to increase customer retention. Again, the firms were recommended to increase relationship marketing efforts to enhance customer satisfaction in order to achieve a higher customer retention.

CHAPTER ONE

INTRODUCTION

1.0 Chapter Overview

The opening chapter of this study briefly introduces the major constructs of relationship marketing and customer retention and the context of the study. It further details the research problem and gaps based on prior studies. The research objectives, research questions and research hypothesis are also presented in this chapter. Furthermore, the research significance, scope and limitations of the study are discussed. The chapter concludes detailing the chapter disposition for the study.

1.1 Background of the Study

The mobile communication industry is considered as one of the most rapidly growing and competitive service sector (GSMA, 2015). Rahman and Masoom (2012) contend that, in the world of globalization, the telecommunication industry is one of the fastest growing ventures. The International Telecommunications Union (2013), recognise that globally, the penetration rate of mobile phone is 96.2 per cent with the spread of mobile technology varying significantly between countries with more mobile phone users in developing world than the developed world. A report by Vodafone (2011) indicated that the global mobile telecommunication industry generates approximately US\$ 900 billion of annual revenue and accounts for around 1.5 per cent of world Gross Domestic Product (GDP) by providing a variety of businesses such as mobile service, handsets, content delivery, and infrastructure installation.

Rahman and Masoom (2012) argue that the telecommunication industry is very competitive with customers having a large choice of mobile operators to select services. They estimated

that averagely, there are typically between three to five mobile network operators per market, although some markets have considerably more. Consequently, Verbeke, Dejaeger, Martens, Hurc, and Baesens (2012) recognise that mobile telecommunication markets are getting saturated, particularly in the developing countries. In addition to the unprecedented competition, the high cost of attracting new customers poses challenge to the survival and growth of mobile service providers (Gerpott, Ram, & Schindler, 2001; Geppert, 2002 ; Kim & Yoon, 2004). Neslin, Gupta, Kamakura and Mason (2006) submit that in service sectors, such as telecommunication, a firm can hardly differentiate itself on the basis of its products alone thereby making achieving competitive advantage extremely difficult.

Hunga, Yen and Wang (2006) reveal that with a saturated market, firms in the industry are shifting from its customer acquisition strategy for retaining customers because the cost of acquisition is typically five times higher than retention. Supporting this view, Honts and Hanson (2011) opine that saturated markets and high levels of competition within industries have necessitated the practice of customer retention strategies among firms. Hollensen (2010) submit that in the context of saturated market, customer retention is becoming more important. Therefore, contemporary marketing efforts should be geared towards strategizing on how to retain customers (Seo, Ranganathan, & Babad, 2008).

While the precise definition and meaning of customer retention vary between industries and firms, Mostert, De Meyer, and Van Rensburg (2009) view customer retention as the way in which organizations focus their efforts on existing customers in an effort to continue doing business with them. In a mathematical perspective, customer retention can also mean the number of customers who stay with the provider in the course of an established period, such as a year (Dawes, 2009). Buttle (2004) believes customer retention is concerned with repeated patronage which is closely related to repeat purchasing behaviour. Accordingly,

customer retention implies that organisations should try to form and maintain good relationship with customers in an effort to continue doing business with them in the future (Hollensen, 2010). Similarly, Harris, O'Malley, and Patterson (2003) explained the process of retaining customers as connecting and developing customer relationships and described customer retention as the intent to develop stronger bonds with customers. Thus, developing relationship with customers has been identified as a marketing practice in retaining customers (Berndt & Tait, 2012).

The concept of relationship marketing emerges from the areas of service marketing and industrial marketing (Lindgreen, Palmer, & Vanhamme, 2004) where customers are seen as the main fortitude of firms (Gupta & Zeithmal, 2006). Kotler and Keller (2012) intimate that one of the ways by which firms can survive is through implementing effective relationship marketing strategies. Kotler and Keller (2012) postulate that RM is not only a strategy for achieving survival but also necessary for firms survival.

According to Gronroos (2004), relationship marketing aims to establish, maintain and enhance relationships with customers and other partners, at a profit, so that the objectives of the parties involved are met. From the firm's perspective, the essence of relationship marketing can therefore be seen as building long-term relationships with customers rather than to continually attempt to attract new customers (Hollensen, 2010). Berndt and Tait (2012) identified that one of the main outcomes of a strong relationship between buyer and seller is customer retention.

Literature theorise RM as a composite of trust, commitment, and conflict handling (Ndubisi & Wah, 2005; Roberts-Lombard, 2011; Narteh et al., 2013). Ndubisi (2007) explains trust as the willingness of customers to rely on a supplier in whom confidence is entrusted. This willingness is reflected in the willingness of the customer customers desire to maintain the

indefinitely (Sauers, 2008). Conflict handling on the other hand, encompasses all activities employed by firms to avoid potential conflict (Ndubisi & Wah, 2005). Ndubisi and Wah (2005), suggest that when organisations successfully handle customer complaints, it has a positive impact on customer repurchase decisions and ultimately retention. According to Baran, Galka, and Strunk (2008), the overriding purpose of these RM practices is to increase satisfaction, improve customer perception of service quality and increase customer retention.

To retain customers in an increasing competitive mobile telecommunications market, it is imperative that mobile telecommunications firms in Ghana understand the impact of trust, commitment, and conflict handling on customer retention. Accordingly, the current study therefore seeks to establish the direct and indirect interplay between the independent RM variables of trust, commitment and conflict handling on customer retention through customer satisfaction.

1.2 Statement of Research Problem

Hollensen (2010) argued that in the new marketplace, customers are seen as the reason for the existence of businesses; therefore the need to develop strategies in attempted to retain customers. However, Kotler and Keller (2011) observed that customers are now harder to please, smarter, price conscious, demanding, less forgiving and they are approached by many more with equal or better offers. This has led to the majority of mobile firms losing customers at an alarming rate (Springer, Kim, Azzarello, & Melton, 2014).

Vranakis, Chatzoglou, and Mpaloukaset (2012) argue that the competition in this sector has become very intense and the quest for survival has warranted the need for mobile telecom firms to develop strategies to attract and retain customers. According to Fluss (2010), annual customer churn rate stands at almost 40 percent in the mobile telecommunication industry.

This phenomenon implies higher customer attrition in the telecommunication industry. Again, given the fact that the mobile telecom industry experiences an average of 25-40 per cent annual churn rate and that it costs 5-10 times more to recruit a new customer than to retain an existing one (Xevelonakis, 2004), customer retention has now become even more important than customer acquisition (Ang & Buttle, 2006).

The mobile telecommunications market in Ghana has become very competitive which is evidenced by the falling prices of mobile telephony services (GSM, 2015). Mahmoud and Hinson (2012) identified that companies operating in the sector now have to serve customers under competitive forces due the deregulation and the reduction of entry barriers into industry. As a result of the competition in the telecom sector, firms find it difficult in retaining their customers (Junaid & Saqib, 2011). To remain competitive in this industry, it is imperative that telecoms firms understand the impact of relationship marketing on their efforts to retaining their customers.

The concept of customer retention in the telecoms sector has been investigated from different approaches. For example, most studies on customer retention, consider the relationship between service quality and customer retention (Zeithaml et al., 1996; Ranaweera & Neely, 2003; Gummesson, 2004). Others investigated the relationship between service recovery and customer retention (eg Hart, Heskett, & Sasser, 1990; Rust & Zahorik, 1993; Jones & Sasser, 1995; Zeithaml; Berry, & Parasuraman, 1996). Also, existing studies on the customer retention in the service sector are mainly focused on the customer satisfaction and the switching barrier (Gerpott, et al., 2001; Lee & Cunningham, 2010). A recent study Ali, Ali, Rehman, Yilmaz, Safwan, and Afzal (2010) focused on establishing the link between perceived tariff and customer retention.

Increasingly, studies are being undertaken in establishing the link between RM marketing and customer retention (Rizan et al., 2014). These studies on relationship marketing and customer retention often identify a single relationship between RM and customer retention even though RM has been conceptualised as a composite of several practices (Ndubisi and Wah, 2005; Narteh et al., 2013). Explaining further, few studies undertake to identify the interplay between each RM practices and customer retention (Kjaernes, 2006; Liu & Louvieris, 2006). Hence, there exist paucity of research in determining the exclusive link amongst RM practices and customer retention.

Also, several studies fail to establish a relationship among each RM practices as conceptualised by Ndubisi and Wah (2009), customer satisfaction and customer retention even though customer satisfaction has been identified as an intervening factor between relationship marketing and customer retention (Hennig-Thurau & Klee, 1997; Rizan, Warokka, & Listyawati, 2014). Explaining further, most studies do not investigate the intervening role of customer satisfaction between RM practices and customer retention (see Ndubisi & Wah, 2005; Narteh, Agbemabiese, Kodua, & Braimah, 2013). In this regard, limited studies have concentrated on determining the impact of the individual RM practices on customer satisfaction.

A further review of literature revealed that most studies on customer retention are done in the financial sector (Dawkins & Reichheld, 1990; Reichheld & Kenny, 1990; Marple & Zimmerman, 1999) with emphasis in the banking sector (Roig, Garcia, Tena, & Monzonis, 2006; Ganguli & Roy, 2011). There exist limited research on customer retention strategies with specific focus on RM. With regard to respondent's focus, Buttle (2004) submit that previous studies on customer retention mainly emphasis on firms opinions on how to maintain relationship with customers. This opinion is shared by Hovmøller, Mads, and

Freytag (2008) who revealed that most studies on retention are done from the suppliers' perspective with few researches conducted to study the link between RM and customer retention from the customers' side. Hence there is the need understand customers perspectives on the link between RM practices and customer retention

In the Ghanaian context, more of the studies identify relationship between customer satisfaction and loyalty (Adjei & Denanyoh, 2014). Others studies conducted on customer retention concentrated on service quality as an antecedent to customer retention (Arko, 2006; Hinson, Owusu-Frimpong, & Dasah, 2011). Due to the paucity of study on relationship marketing and customer retention in the Ghanaian telecoms sector, industry practitioners and policy makers resort to using literatures on customer relationship and retention from other industries. More so, literatures pertaining to foreign countries are often used in the local context.

Based on the identified gaps, the current study sought to determine the interplay between relationship marketing and customer retention in the mobile telecommunication industry of Ghana from the perspective of mobile telecommunication service subscribers.

1.3 Research Objectives

The main aim of the study is to determine the relationship between relationship marketing practices and customer retention in the mobile telecom industry of Ghana.

The specific objectives of the study is to:

- i. Establish the relationship between relationship marketing practices (trust, commitment, and conflict handling) and customer satisfaction in the mobile telecommunications industry of Ghana.

- ii. Identify the relationship between relationship marketing practices (trust, commitment, and conflict handling) and customer retention in the mobile telecommunications industry of Ghana.
- iii. Determine whether there is an indirect relationship between relationship marketing practices (trust, commitment, and conflict handling) and customer retention through customer satisfaction in the mobile telecommunications industry of Ghana.

1.4 Research Questions

- i. What is the relationship between relationship marketing practices (trust, commitment, and conflict handling) and customer satisfaction in the mobile telecommunication industry of Ghana?
- ii. Is there a significant relationship between relationship marketing practices (trust, commitment, and conflict handling) and customer retention in the mobile telecommunication industry of Ghana?
- iii. Is there an indirect relationship between marketing practices (trust, commitment, communication and conflict handling) and customer retention through customer satisfaction in the mobile telecommunication industry of Ghana?

1.5 Significance of the Study

According to Ang and Buttle (2006) customer retention has gained significant attention in contemporary marketing literature and practice. The significance of retaining customers is emphasized by Kotler (2000) who noted that marketing is as much concerned with retaining as well as acquiring customers. Reichheld (2001) argues that most companies spend a majority of their resources on attracting new customers while research clearly demonstrates the value of investing in customer relationship building and retention.

The growth of interest in customer retention can be attributed to the high customer churn due to increased competition (Kim & Yoon, 2004). Relationship marketing has been identified as a marketing tool in creating value in an exchange relationship with the customer in order to develop and maintain long lasting relationship with customers. It is in this regard that Grönroos (2004) submitted that customer retention has been the main goal for firm's that practice relationship marketing. However, to achieve this, there is the need for firms to gain an understanding of the relationship between the various RM practices and customer retention.

This study contributes to academia in the aspect of literature and methodology. The current study adds to existing literature on relationship marketing, customer satisfaction and customer retention. Specifically, the findings add to the literature on the direct and indirect impact of relationship marketing practices on customer retention by establishing the link between each relationship marketing practices and customer retention. In terms of methodology, the study adds to the increasing usage of partial least squares structural equation modelling in data analysis in marketing research (Hair, Hult, Ringle, & Sarstedt, 2014)

The findings of the study are crucial for mobile phone service providers as provided an understanding of the impact of relationship marketing practices on customer satisfaction and customer retention. This will enable the telecommunications firms effectively manipulate relationship marketing practices to achieve customer satisfaction and customer retention. The study is also crucial in underpinning the essence of relationship marketing in fostering customer retention in a highly competitive mobile telecommunications industry.

1.6 Scope of the Study

This study is conducted in one of today's most rapidly growing and competitive sectors, the mobile telecommunications industry (Gruber, 2005). Even though the telecommunication sector is broad and includes broadband and internet service providers, fixed line providers, the study was limited to only cellular services. According to Alshurideh (2010), studies on customer retention in the mobile telecommunications industry can be undertaken from two perspectives- the customer and the service provider. However, this study was undertaken from the perspective of customers without factoring the perspectives of the service providers. This is informed by the views of (Thorsten & Alexander, 1997; Wirtz & Lihotzky, 2003) who argue that suppliers' perspective on relationship marketing and customer retention has been widely discussed in literature as a well-researched area. Therefore, the study was conducted on pre-paid customers of four (MTN, Tigo, Vodafone & Airtel) out of the six service providers in Ghana. The four mobile telecommunication service providers were selected since they account for about 95% of the entire subscriber base in the industry (NCA, 2014).

1.7 Chapter Disposition

This thesis is divided into six chapters which include the introduction of the study, literature review and conceptual framework, methodology for the study, the context of the study, Data analysis and discussions and finally, summary, conclusions and recommendations. The chapter are briefly explained below.

Chapter One: Thesis Introduction- The first chapter covers the background of the study, problem statement research gaps, research objectives, research questions, justification for the study.

Chapter Two: Literature Review-This chapter presents a review on extensive related literature on the subject matter. Topics to be covered include relationship marketing, customer retention, customer loyalty and customer satisfaction.

Chapter Three: Research Context -This chapter is dedicated to giving an overview of the mobile phone industry of Ghana. Specifically, the growth of the industry and the players of the industry (both statutory and network service providers) was analysed.

Chapter Four: Methodology- The third chapter outlines the methodology adopted for the study. The research design, research population, sampling technique and sample size was considered in this chapter. Additionally, sources of data, data collection instrument(s), and methods of data collection as issues on research ethical considerations were addressed. Thereafter, the data analysis tools and technique used for the study were discussed. The chapter concludes by presenting the method for testing the validity and reliability of the research instrument.

Chapter Five: Data Analysis and Discussions-The fifth chapter presents an analysis of the data collected. The descriptive and inferential analyses of the data were presented. Using structural equation modelling (SEM), the relationships between the various relationships between the latent constructs were established at this stage. Also, a discussion of the findings in relation to literature reviewed was presented.

Chapter Six: Summary, Conclusion and Recommendation .The last chapter was dedicated to the presentation of the summary of the study and conclusions based on the findings. Thereafter, implications of the study and limitations and recommendations for future study were mentioned in this chapter.

CHAPTER TWO

LITERATURE REVIEW

2.0 Chapter Overview

This chapter is dedicated to the review of literature on relationship marketing and customer retention. This section draws on existing academic literature on relationship marketing and customer retention. The chapter starts with an overview of relationship marketing dwelling on the development in marketing, evolution of relationship marketing, the concept of relationship marketing. Furthermore, emphasis is placed on relationship marketing practices and relationship marketing outcomes. The concept of customer satisfaction, and customer retention are then discussed. Consequently, the hypotheses for the study are proposed by establishing the relationships between the constructs for the study based on literature. The chapter concludes by presenting the conceptual framework for the study.

2.1 Overview of Relationship Marketing

2.1.1 Developments in Marketing

The concept of marketing has experienced tremendous change over the years. Marketing as a concept is in the process of evaluation and as such defies on singular definition. However, an earlier definition of marketing is given by the American Marketing Association (AMA), an international organisation of practioners and academics as " the process of planning and executing the conception , pricing , promotion, and distribution of ideas, goods, services to create exchanges that satisfy individual and organisational objectives (AMA,1985). This definition of marketing describes what became known as the traditional (transactional) marketing concept. This concept proved successful in the 1950s and 1960s industrial era where because of mass production and mass marketing of consumer goods, marketing was

more about attracting rather than retaining customers (Hollensen, 2010). This concept of marketing has, however evolved over the years to a more relational approach. In order to appreciate the development and emergence of RM, it is necessary to consider the traditional marketing approach.

2.1.1.1 Transactional Marketing

According to Berndt and Tait (2012), the transactional (traditional) marketing concept, focuses on marketing programmes aimed at making customers buy, regardless whether they are existing customers or new customers. In transactional marketing, firms concentrate on maximizing the profit for the company by recruiting more and more customers to purchase the firm's product and not building much of relationship with them (Kotler & Armstrong , 2012). Thus, in transactional marketing, in the promotion and selling of the product, there is little or no concentration on customer value and satisfaction, rather attempts are made to make new customer every time (Hollensen ,2010).

In addition, orientation is on product and its features, rather than planning for the long-term view of the product in the market. Also, it is based on the short time scale, with little or no emphasis on customer services. The transactional concept employs pull technique of marketing, producing the product with quality as a primary concern, and satisfying the customers' needs and wants without building any relationship with them (Kotler & Armstrong , 2012).

Traditional marketing has greatly been underpinned by the four traditional element of marketing ,sometimes referred to as the four P's. According to Hollensen (2010), the so-called 4Ps are the epitome of what should be done and are also known as the marketing mix. The marketing mix management paradigm has dominated marketing thought, research and practice since it was introduced almost 40 years ago (Palmatier, Jarvis, Bechkoff, & Kardes,

2009). The marketing mix comprises of the product or service, price, distribution or place, and promotion. According to Hollensen (2010), the model of transactional marketing (the 4Ps) rest on the three assumptions:

1. there is a large number of potential customers;
2. the customers and their needs are fairly homogeneous
3. it is rather easy to replace lost customers with new customers.

In terms of the marketing mix, the marketer is confronted with the challenge of finding an optimal mix that gets superior response in the market and, at the same time create profit (Berndt & Tait, 2012).

During the growth of the service industry, researches began to show that the marketing mix model of marketing was too restrictive for service marketing. Gronroos (2006) admitted that the marketing mix paradigm which has dominated practice, research and though since its introduction in the 70's is beginning to lose its position. In this line, several researchers have critique the marketing mix concept. They (Sheth & Parvatiyar, 2000; Gronroos, 2006) identified that the nature of traditional marketing ignored the factor of relationship marketing in a marketing process and its strategic implications in human interactions in an exchange process.

In the opinion of Kotler (2000), long term success of a company does not come solely from the manipulation of marketing mix elements but by building a long term relationship between buyer and seller. According to Gummesson (2008), the marketing mix approach is considered too limited and thus inadequate in meeting the requirements of the marketing concept. Zineldin (2000) further argue that, the marketing mix concept is not transferable to the service sector and the industrial marketing (Rafiq & Ahmed, 2000).

Again, Hollensen (2010) observes that contemporary marketing approaches clearly portray marketing process in a social context where relationship building and management are vital underpinnings. Their argument is that the marketing mix does not take sufficient account of building long term relationship between a buyer and a seller. Furthermore, it became increasingly apparent that the traditional marketing mix perspective (of the 4Ps) was too restrictive and failed to capture the broader complexities inherent within many markets (Hollensen, 2010). As a result other marketing perspectives such as relationship marketing were suggested (Harwood & Garry, 2006).

2.1.1.2 The Relationship Marketing (RM) Concept

Relationship marketing concerns the facilitation and management of the relationships between the business and its customers. The concept was developed as a response to the realisation that businesses were spending vast resources in time and money to attract customers but very little on retaining existing ones (Berndt & Tait, 2012). Relationship marketing helps to show the customer that the business cares for its existing customers just as much as its new ones and that long term customer satisfaction is the business main purpose. Berndt and Taint (2012) emphasised that relationship marketing aims to retain customers through various means (such as customer care and after-sales services) to ensure future transactions with these customers by delivering what they want. In the opinion of Morgan and Hunt (1999), relationship marketing is particularly relevant when a customer has alternative service providers to choose from, when the customer makes the selection decision and when there is an on-going desire or need for the service, such as the mobile telecommunications industry.

Bowen and Shoemaker (2003) provided some difference between transactional and relationship marketing based on several categories. The categories are tabulated below.

Table 2.1: Comparison of Relationship Marketing and Traditional Marketing

Traditional marketing	Relationship marketing
Tendency to only sell	Tendency to retain customers
Random meeting of customers	Constant relationship with customers
Focus on the properties of the product	Focusing on the value of customers
Short term perspective	Long term perspective
Poor emphasis on providing services to customers	Place emphasis on providing services for customers
Poor commitment to meet the customers need	Commitment to meet the customers' needs
Less attention to customer expectations	Considering customers' expectations
Qualitative attention from only the productive staff	Qualitative attention from all staff

Source: Bowen and Shoemaker (2003).

2.1.2 Emergence of Relationship Marketing

According to Brito (2011) relationship marketing emerged as a contestant to traditional marketing theories due to the critique of the transactional nature of the traditional marketing concept. The concept of relationship marketing has emerged within the field of services marketing and industrial marketing (Berry, 1983; Jackson, 1985; Christopher, Payne, & Ballantyne, 1991) and has gain considerable interest among academics and practitioners (Egan 2004). The emergence of relationship marketing in 1980s according to (Sheth & Parvatiyar, 2000) was not a discovery but a rediscovery of an approach that has long been recognised as a sine qua none for business success. Earlier, Wilson (1995) argues that relationship between buyers and sellers existed since human bean trading goods and services. However, according to Harker and Egan (2006), the term "relationship marketing" alluded to Thomas (1976) was first explicitly used by Berry (1983) as a new rubric for service

marketing. Berry (1983) first used the term ‘*relationship marketing*’ in his book on marketing in the context of professional services. Within the same year, Levitt (1983), even though did not use the exact expression “*relationship marketing*” in his opinion, business should not limit themselves to only sales but endeavour to ensure the highest customer satisfaction which according to him depend on how well the relationship is managed by the seller. Jackson (1985) then used the same term “*relationship marketing*” in the context of industrial marketing. Amongst many other things, it has also been called “*customer-focused management*” (Gummesson, 1994), or “*relationship management*”.

In the late 20th century, the relationship marketing theory became a globally accepted and gained a widespread attention among authors (Crosby et al 1990; Morgan & Hunt, 1994; Berry, 1995; Sheth & Parvatiyar, 1995; Narteh, 2009). Previous studies on relationship marketing covers different context including business-to-business marketing (Morgan & Hunt, 1994; Wilson, 1995), business alliances (Sheth & Parvatiyar, 1994), service marketing (Berry, 1983; Crosby et al., 1990), database marketing (Treacy & Wiersema, 1993), internal marketing (Berry & Parasuraman, 1991), and business-to-customer marketing (Sheth & Parvatiyar, 1995; Christy, Oliver, & Penn, 1996).

The development of the relationship marketing theory and practice can be understood from a number of different orientations, which is highlighted by the existence of four schools of thought: the Nordic, the Industrial Marketing and Purchasing Group (IMP Group), the North American and the Anglo-Australian Approach (Cranfield School).

2.1.2.1 Nordic Approach

According to Brito (2011), the Nordic School emerged from research conducted primarily in the services field and has its roots in Nordic countries such as Sweden and Finland. The Nordic school of thought emerged as a response to the perceived limitations in transactional

approach to marketing. According to Palmer, Lindgreen, and Vanhamme (2005), researchers and practitioners in this school of thought developed the concept of service as a means of improving the quality of the relationship, stimulating customer loyalty and extending customer life cycle.

According to the Nordic School approach, managing services was at the core of relationship building and maintenance although also supported by other factors such as the building of networks, the establishment of strategic alliances, the development of customer database and the management of relationship-oriented marketing communications. Again, Brito (2011), emphasizes that with the Nordic School, making marketing decisions cannot be separated from the overall function of the company. This implies that in making decisions, whether general or functional, managers must take into account market considerations and customers.

2.1.2.2 IMP Group

Brito (2011) identifies the IMP Group – Industrial Marketing and Purchasing as having its roots in Scandinavia, UK and France. This school of thought identifies relationships within the business to business marketing. In such markets transactions are not isolated, but occur as part of a continuing stream of interaction between organizations. The interaction between companies and many individuals constitute the relationships and the multiple relationships between buyers, suppliers and other firms aggregate into network (Brito, 2011). Competitive advantage can be gained from an adequate selection process and management of network partners.

2.1.2.3 Anglo American

The Anglo-Australian approach is based on the work of Christopher et al. (1991). This school of thought integrated the contemporary theories of quality management, services marketing and customer relationship economics to explain the emergence of relationship marketing.

Under this school of thought, Christopher et al. (1991) underscores that relationship marketing embodies the following elements: emphasises on relationship rather than transactional approach to marketing, understands the economics of customer retention thereby allocating the right amount of money and resources between the two tasks of retaining and attracting customers.

In his explanation, Christopher et al. (1991) further illustrated how the traditional marketing mix concept (the 4Ps) does not adequately portray all the key elements necessary in building and sustaining relationships with all markets. He conceptualises different types of markets where relationship marketing can be manifested in (ie customer markets, internal markets, supplier/alliance market, recruitment markets, influence market and referral markets). Essentially, the Anglo American school of thought highlights the critical role of internal marketing in achieving external marketing success and ensures that marketing is considered a cross-functional process.

2.1.2.3 North America Approach

The focus of this school of thought was on the relationship between buyer and seller interacting within the context of organizational environment, enhancing their relationship (Palmer et al., 2005). The North American Approach upholds that organization's environment decides the relationship between buyer and seller.

Table 2.2: Relationship Marketing Schools of thought

Schools of Thought	Key Issues
Nordic	Integrate the network approach with issues related to service relationships and relationship economics
Industrial Marketing and Purchasing	Buyer-seller relationships are built from a series of interactions, and a close link between the concept of adoption and the process of evolving relationships
North America	Focus on buyer and seller in context of organizational Environment
Anglo-Australian	Make integration between quality management, and the use of a service marketing concept and customer relationship economics

Source: Shammout, 2007.

2.1.3 Defining Relationship Marketing

The concept of customer relationship marketing is widely understood, both academically and professionally (Harwood & Garry, 2006). Narteh et al. (2013) observe that relationship marketing has generated high interest among academics and practitioners over the last two decades. In the opinion of Story and Hess (2006), relationship emerged as an exciting area of marketing and now a dominant paradigm in marketing. Hollensen (2010), believes the conception of relationship marketing has transverse beyond the earlier ideas of attempting to attract to maintaining and enhancing customer relationships.

A further review of literature revealed that relationship marketing is handled in different ways by different authors. Hollensen (2010) intimates that relationship marketing is founded on the core proposition that the purpose of marketing is the creation long term profitable relationship with customers. Some authors (eg. Morgan and Hunt, 1994) believe that relationship marketing encompasses a network of relationships which include those between

a firm and its buyers, suppliers, employees and customers. Whereas others (e.g. Buttle, 2004) contend that relationship marketing is an external customer relationship.

Hunt, Arnett, and Madhavaram (2006) opine that the relationship marketing theory explains that successful relationship marketing is created from number of certain features of cooperative relationships. Baran, Galka and Strunk (2008) on the other hand see RM as a philosophy of strategically managing relationships with stakeholders with a strong focus on customer retention. In summing up the diverse views on the concept, Du Plessis, Jooste and Strydom (2005) conclude that relationship marketing focuses on developing and maintaining relationships with individual customers.

According to Eiriz and Wilson (2006), RM involves attracting, maintaining and – in multi-service organisations –enhancing customer relationships. This definition reflects the earlier view of Ravald and Gronroos (1996), who view RM as a way for firms to develop mutually beneficial and valuable long-term relationships with customers.

Gummesson (1994) sees RM as a continuing mutual relationship between the business holder and the customer that leads to enduring profitability. In line with such view, Grönroos (2000) argue from service marketing view that “a relationship has developed when a customer perceives that a mutual way of thinking exists between customer and supplier or service provider” (p. 33).

In an attempt to define relationship marketing, Gummesson (1997) identifies relationships, networks and interactions as the drivers of relationship marketing. Gronroos (1994) offers a more general definition of relationship marketing by describing it as a process of establishing a mutually beneficial exchanges and fulfilment of promises by parties involve in a series of interactions over the duration of the relationship.

Another view of RM is presented by Bruhn and Georgi (2006) who explain RM as concerning analysing, planning and control of measures that initiate, stabilize, intensify and reactivate business relationships with customers. Gummesson (1994) offered the following key characteristics of relationship marketing: management of interactions, relationships and networking. Rao and Perry (2002) mentioned that RM assumes a macro and micro dimensions. At a macro level, the term describes the relationship within which the organization engages with all stakeholders, thus the strategic issue is to establish the mix or portfolio of the relationship that is essential for the firm (Rao & Perry, 2002). Gummesson (1999) submit that relationship marketing at the macro level of business to business exchange involves a different approach as compared with relationship marketing between a firm and its numerous low value customers.

Relationship marketing has developed even more at a micro level, the concept at this level is concerned with the nature of the relationship between the firm and customers that emphasize a long-term relationship that takes into account the customer's needs and value (Rao & Perry, 2002). In the opinion of Eiriz and Wilson (2006), RM embraces intra and inter organisational relationships as well as relationships between organisations and individuals. Berry and Parasuraman (1991) submit that RM goal is to foster strong relationships and convert latent customers into loyal ones. Gummerson (1994) identified the main benefit of RM as customer retention. Also, Zeng, Weng, and Yen (2003) identify the main characteristics of RM practices as ensuring customer satisfaction.

For the purposes of this study, the researcher adopts the definition by Eiriz and Wilson (2006) which explains RM as the set of marketing activities oriented to establishing, developing, and maintaining relational exchanges with customers. This definition summarises the various definitions of RM, identifying the core essence of implementing RM strategies.

2.2 Relationship Marketing Practices

Since the introduction of the concept of relationship marketing theory, several researchers empirically identify the underlying principles of the theory (eg Gronroos, 1994; Palmatier, et al., 2009; Narteh et al., 2013). There has been diverse literature on relationship marketing practices.

Established literature on relationship marketing theorise relationship marketing practices as follows: trust (Moorman, Deshpande, & Zaltman, 1993; Morgan & Hunt, 1994; Ndubisi, 2004), commitment (Morgan & Hunt, 1994; Ndubisi, 2004), independence (Crosby et al 1990) ,fulfilment of promise (Gummesson,1990) competence (Chan, 2004), benevolence (Buttle, 1996), empathy (Ndubisi, 2004), conflict handling (Dwyer & Schur,1987 ; Chan, 2004), and communication or sharing of secrets (Crosby et al., 1990; Morgan and Hunt, 1994).

However, scholars have emphasized four key practices that have been theorized in the relationship marketing literature, namely trust (Morgan & Hunt, 1994), Commitment (Ndubisi, 2004; Morgan & Hunt, 1994) and conflict handling (Chan, 2004). It is these practices which contribute to the effectiveness of relationship marketing and distinguishes from other marketing concepts.

Table 2.3: Relationship Marketing Practices

Relationship Marketing Practices	Authors
Trust	Moorman et al., 1993; Morgan and Hunt, 1994; Ndubisi, 2004, Ndubisi & Wah (2005),
Commitment	Morgan and Hunt, 1994; Ndubisi, 2004, Narteh et al 2013.
Conflict Handling	Chan, 2004; Dwyer et al., 1987, Narteh et al., 2013.
Communication	Crosby et al.,1990

Source: Researcher, 2015.

2.2.1 Trust

Trust has been identified in a number of studies as an imperative in developing relationships with customers (Roberts-Lombards, 2011; Ndubisi & Wah, 2005; Narteh et al., 2013). Roberts-Lombard and du Plessis (2012) submit that if a relationship can exist, both parties must mutually perceive that the relationship exists. Wilson (1995) identified that most conceptualisation of trust involves the belief that one relationship partner will act in the best interest of the other partner. In the opinion of Liang and Wang (2006) trust is “the perceived level of confidence in transaction partners’ reliability and honesty”. Similarly, Ndubisi (2007) explains trust as the willingness to rely on a partner in whom confidence is entrusted. Likewise, Benamati, Fuller, Serva, and Baroudi (2009) see trust as the willingness of a party to be vulnerable or dependent on the actions of another party in situation or risk.

Buttle (2004) associates trust with partner’s consistency, honesty, fairness, responsibility, helpfulness and benevolence. Based on this definition, Sauers (2008) intimated that trust is based on repeated, reliable interactions and following through expected behaviour. Buttle (2004) however, defines trust as one party believing that the other party will act in his best interest, that the other party is credible and that the other party has the necessary experience. Wong and Sohal (2002) further explain the role of trust in relationship by arguing that trust indicates the extent to which each party in a relationship can consider the other persons promise.

From a customer’s perspective, trust can be seen as a desired product, at a fair price and an ongoing mutually beneficial relationship between the customer and the company (Sauers, 2008). Reichheld and Sasser (1990) highlight promise fulfilment as core aspect of building customer trust. They demonstrated that fulfilling promises is as an important conduit for achieving customer satisfaction, retaining of customers and securing long term profitability.

Sauers (2008) added that customers will trust organisations that they perceive to be honest. A betrayal of this trust, Ndubisi and Wah (2005) argue that lead to customer dissatisfaction and defection.

2.2.2 Commitment

Egan (2004) argues that commitment is central to relationship marketing and an important variable in understanding the strength of a marketing relationship. Similarly, Nguyen and Mutum (2012) stated that commitment is the most important variable used in a buyer seller relationship and an imperative element for ensuring successful, long term relationships. Like trust, commitment appears to be one of the most important variables in understanding relationships, and it is a useful construct for measuring the likelihood of customer loyalty as well as for predicting future purchase frequency (Wong & Sohal, 2002). Rauyyruen and Miller (2007) identify commitment as a psychological sentiment of the mind which attitude concerning continuation of relationship with a business partner is formed.

Commitment refers to the belief by both parties that the relationship is worth working on to ensure it endures indefinitely (Roberts- Lombard, 2011). Commitment results when customers perceive the cost of terminating the relationship to be high, or when the benefits received from the relationship are high (Du Plessis et al., 2005). From a service provider's perspective, commitment can be seen as a higher obligation to make a relationship succeed and to make it mutually satisfying and beneficial (Morgan & Hunt, 1994).

Roberts–Lombard and Du Plessis (2012) argue that commitment originates from trust, shared values and the belief that partners will be difficult to replace. Read (2009) adds that commitment involves vulnerability and leaves customers open to opportunism. Accordingly, customers will only make commitments only to trust worthy partners (Read, 2009).

According to Gummesson (2006), if the relationship is important and parties rely on it, commitment is crucial for it to work. Gummesson (2006) further argues that if the parties continue to pool resources, then they are committed to making the relationship work. Sauers (2008) submits that during the commitment stage of relationship marketing, the parties reach a mature, stable period where the parties share the benefits of the relationship. Again at this stage, customers create positive impression of the relationship, and exhibit tendencies to stay longer in the relationship (Du Plessis, 2010).

Contemporary works on commitment suggest that commitment has two distinctive elements; first, commitment is a persistent force and second, it directs independent behaviour of other drives and attitude (Rego, Carvalho, Friere, & Vieira, 2004). Roberts and Du Plessis (2012) believe that commitment motivates partners to co-operate in order to preserve the relationship investments. Literature identifies that commitment is higher among individuals who believe that they receive more value from relationships (Read, 2009). Tu, Liu, and Chang (2015) postulate that committed customers have a more positive impression of their relationship with the company and denote intentions to remain in the relationships.

2.2.3 Conflict handling

Kuada and Hinson (2014) argue that customer complaint cannot be entirely avoided in the services industry. Conflict handling encompasses all activities by a supplier's to avoid potential conflict, solve manifested conflicts before they create problems and the ability to openly discuss solutions when problems arise (Ndubisi & Wah, 2005). Hinson, Mohammed, and Mensah (2006) succinctly intimated that the sources of complaints involve mostly of inefficiencies on the part of the service providers to provide solutions to customer complaints on time. Hinson et al. (2006) further explained the inefficiencies include unexplained delays, rudeness, inflexibility on the part of the service provider, ineptitude and incompetent service.

Robert-Lombard (2011) underscores that the ability of firms to resolve customer complaints in a satisfactory manner is crucial since they become more loyal than customers who were not dissatisfied (Kotler & Keller, 2011). This opinion is shared by Kuada and Hinson (2014) who argue that firm's service provider's ability to respond to customer complaints may result in customer satisfaction. Kuada and Hinson (2014) further added that even though complaints are sometimes undesirable; they serve as an important source of feedback to firms.

2.2.4 Communications

Sin, Tse, Yau, Lee, and Chow (2002) define communication as informal exchanging and sharing of meaningful and timely information between buyers and sellers. Communication in relationship marketing entails providing information that can be trusted and providing information when problems occur (Ndubisi & Wah, 2005). Communication as an interactive process takes place during the process of consumer purchase which involves pre-selling, selling consuming and post consuming stages. Communication as a two way process, also demands creating the necessary conditions for the relay of information from customers to service firms.

Another view on communication is that it focuses on information exchange and helps buyers and sellers to understand the other party's intentions and abilities (Kucukkancabas, Akyol, & Ataman, 2009). Narteh et al. (2013) see communication as a major factor in building a trusting relationship leading to stability in relationship.

To achieve successful communication, Gronroos (2004) proposed an integration of all marketing communication message to support the establishment, maintenance and enhancement of relationships with customers. According to Khojastehpour and Johns (2014) a more effective communication helps to provide useful information. They added that

communication can be enhanced by exchanging sufficient and useful information on a regular basis.

For the purposes of this study, RM was conceptualised as being composed of trust, commitment, and conflict handling. Trust and commitment have been identified as the basic building block of relationship marketing (Morgan & Hunt, 1994). In addition, a study conducted by Roberts-Lombard (2011) identified that conflict handling, explains RM more than other practices such as communication. Again, a recent study by Kanyan, Andrew, Ali, and Beti, (2015) in the pharmaceutical industry reveals conflict handling as the most important dimension of RM that influences customer retention.

2.3 Implementing a Relationship Marketing Approach

Kotler (2000) argues that a well thought relationship process must be well implemented. In implementing a one on one marketing strategy, Peppers, Rogers, and Dorf (1999) identified four key steps: Identification, differentiation, interaction and customisation. Similarly, Brito (2011) argues that the development of a relationship marketing policy hinges on three basic elements: identifying and understanding customers, selecting them and lastly, adapting the offering to each of them.

2.3.1 Identifying and Understand Customer Expectations

O'Malley and Mitussis (2002) submit that the implementation of relationship marketing strategies necessitate the identification and knowledge of present and potential customers. Rust and Kannan (2003) identified that database of customers are important in undertaking marketing strategies designed at the average profile of the target market segment. Furthermore, identification of customer enables the firm to develop one on one interaction with customers in terms of communication. Ahmad and Buttle (2003) submit that relationship

oriented companies need a constant flow of information and dialogue with their customers to define current and future expectations in order to create customer satisfaction.

2.3.2 Selecting customers

Customers are considered the most valuable asset of any company (Kotler & Keller, 2012). However, Reichheld (1996) iterated that not all customers are appropriate targets for relationship marketing. In essence, not all customers are worth retaining. Brito (2011) argues that it is preferable to do little but good business with fewer customers than a lot of bad business with many customers. Storbacka (2000) suggested that the selection of customers must be based on the lifetime value of each customer and the strategic value.

The lifetime value of each customer is explained as the estimation of the expected income of the customer throughout the life span of the relationship. Thus it denotes the present value of all future expected earnings derived from dealing with a specific customer. In explaining strategic intent, Storbacka (2000) argues that customers transfer value to the company through the prestige they bring, the expertise they transfer and the access to market they provide. It is essential in designing and implementing different marketing programmes for customers. Storbacka (2000) however, admitted that, it is difficult to quantify such value.

2.3.3 Adapting the Offering

After selection of customers there is the need to adapt offering to suit each customer. Adapting of services involves customising services to meet customers' needs. Brito (2011) argues that in most cases it is impossible to assume a relationship approach without a certain degree of customization; in the same way, it is impossible to carry out an individualized approach without interacting and relating with customers.

2.4 Importance of Relationship Marketing

The importance of relationship marketing has been seen in terms of the benefits received by parties, the service provider and the customer (Shammout, 2007). Hollenson (2010) submits that companies must transcend from short-term transaction-oriented goals to long-term relationship-building goals in order to satisfy its customer base.

Relationship has been identified to contribute to organisational performance and profitability. Increasingly, organisations are being cognisant that it is considerably more profitable to reduce its churn rate than to attract more customers. Relationship marketing is aimed at improving long run profitability by shifting from transaction based marketing, with its emphasis on winning new customers, to customer retention through effective management of customer relationships (Berndt & Tait, 2012). Kotler and Armstrong (2012) clearly point out that relationship marketing strategy does not only result in increased customer retention and company profitability, but it also provides a sustainable competitive advantage to a service firm as the intangible aspects of a relationship are not easily duplicated by competitors.

According to Reinartz and Kumar (2003), to make relationship marketing work, marketers have adopted a customer management orientation, which emphasises the importance of customer lifetime value, retention and the dynamic nature of a person's customer-organisation relationship over time. Based on an earlier definition of RM, Gronroos (2000), the role of relationship marketing can be seen as to identify, establish, maintain and enhance relationships with customers and other stakeholders, at a profit, so that the objectives of all other parties involved are met and that this is done by a mutual exchange and fulfilment of promises.

2.5 Relationship Marketing Outcomes

Baron, Conway, and Warnaby (2010) stress that RM practices result in a number of impacts on customer behaviour which in turn determines the profitability of firms. They explained those impacts as outcomes of relationship marketing which are broadly customer satisfaction and customer retention. Leverin and Liljander (2006) explain these outcomes as desirable outcomes of RM. The outcomes are discussed below:

2.5.1 Customer Satisfaction

Customer satisfaction has been an intensively discussed subject in the area of consumer and marketing research (Hennig-Thurau & Klee, 1997). Zhang, Ye, Law, and Li (2010) observed that customer satisfaction is a complex phenomenon. Several researchers (Oliver 1997; Reichheld & Detrick, 2003; Eakuru & Mat, 2008) explain the construct in different ways. Satisfaction has been identified as the fundamental goal of marketing as the core purpose of marketing is to satisfy customers.

Edvardsson, Johnson, Gustafsson, and Strandvik (2000) define satisfaction as customers overall evaluation of their purchase and consumption experience. Bloemer and Odekerken (2002) see customer satisfaction as a product of successful marketing strategies to create value for customers. Reflecting on the time perspective of satisfaction, Homburg and Giering (2001) submit that early research on customer satisfaction defined satisfaction as a post choice evaluative judgement. In the context of relationship marketing, Buttle (2004) conceptualises customer satisfaction as understanding customer requirements, meeting customer expectations and delivering customer value.

Spreng, Harrel, and Mackoy (1995) suggest that satisfaction occurs with the enhancement of a customer's feeling when he or she compares his/her perception of the performance of products and services in relation to his/her desires and expectations. Adjei and Clark (2010)

identified that customer satisfaction has a positive relationship of behavioural loyalty. Egan (2004) intimates that satisfaction heightens customer loyalty and prevents customer churn, lowers customers' price sensitivity, reduces the costs of failed marketing and of new customer creation, reduces operating costs due to customer number increases, improves the effectiveness of advertising, and enhances business reputation. Du Plessis, Jooste, and Strydom (2005) argue customer satisfaction also provides an opportunity for firms to communicate with customers. Essentially, customer satisfaction is crucial for organisations in creating a long term relationship with the customer (Arnett, German, & Hunt, 2003).

For the purposes of this current study, customer satisfaction is defined as the accumulated experiences of a customer purchases and consumption experience (Andreassen & Lindstad, 1998). This definition provides a basic and essential standpoint of customer experiences being critical to evaluating customer satisfaction.

2.5.2 Customer Retention

Retaining customers in highly competitive business environments is critical to any company's survival (Alshurideh, 2010). It is therefore crucial that firms maintain customers in order to prevent them switching to competitors. In fact, customer retention is seen as a mirror image of customer churn or defection. With increased competition, firms are realizing the importance of loyal customers and adopting strategies to create and sustain a loyal customer base Getz, Blattberg, and Thomas (2001). Similarly, Ryals (2005) argues that in order to maintain a competitive position in the market, firms should retain its customers.

The concept of customer retention defies a singular definition (Ang & Buttle, 2006). Gronroos (2006) submit that customer retention is an important field of relationship marketing that is mainly concerned with keeping customers in the long run. Likewise, Menon

and O'Connor (2007) see customer retention as the longevity of a client's relationship with a product and/or service provider. This perspective of customer retention is confirmed by Keiningham, Cooil, Aksoy, Andreassen, and Weiner (2007) who view customer retention as customers stated continuation of a business relationship with a firm.

In a different usage of the term, Ferrell, Hartline, and Lucas (2002) use, retention rate to explain the percentage of customers who repeat purchases which is similar to Buchman and Gillies's (1990) definition as the percentage of customers at the beginning of the year that will still remain at the end of the year. Some authors view customer retention as that part of relationship marketing knowledge concerned mainly with developing and maintaining existing customers by manipulating the relationship in a way that enables the parties, the firm and the customer, to benefit through long-term, repeat business (Chang & Chen, 2007). Thus, customer retention embraces a long term view, a desire to prevent clients from defecting as well as a means of increasing income by retaining or maintaining existing clients (Rootman , 2011).

In a quantitative perspective, Buttle (2004) views customer retention as the number of customers doing business with a firm at the end of a financial year expressed as a percentage of those who are active customers at the beginning of the year. In essence, the number of customers should grow consistently (Ferrell et al., 2002). Bruhn and Georgi (2006) explained that firms with effective customer retention are able to persuade the customers to stay and patronise their offerings.

From the preceding discussions, it can be deduced that customer retention encapsulate a long term view of firms undertaking to maintain their relationship with existing customers in an attempt to reduce customer churn behaviour or customer switching. In line with this and for the purposes of this study, the researcher adopts the definition of customer retention by

Ranawera, and Prabhu (2003) view the concept as the future propensity of customers to stay with their service provider.

2.6 Measuring Customer Retention

Ang and Buttle (2006) submitted that while the precise meaning and measurement of customer retention can differ by industries and firms, there is a general agreement recognising customer retention as a tool for achieving economic rewards. Dawkins and Reichheld's (1990) definition of customer retention suggests that customer retention can be measured by calculating the percentage number of customers at the end of a period as against the customers at the beginning of a specific period, for example one year. This method has been referred to as the crude rate of measuring customer retention (DeSouza, 1992). DeSouza (1992) suggested a measure of a weighted retention rate rather than a crude retention rate. A weighted retention rate refers to the rate that recognizes the relative importance of the buyers in terms of the volume of sales.

In measuring customer retention, Ahmad and Buttle (2003) submit that firms can use Key Performance Indicators (KPI) -related metrics. Ahmad and Buttle (2003) submit that firms that use this method should focus on the retention of every customer, irrespective of their value. Contrarily, a firm can use the sales or adjusted retention metrics that focuses on efforts on customers that contribute a higher level of sales or profit rather than every customer. Other authors (Ahmad & Buttle, 2003; Hennig-Thurau, 2004; Kumar, Andrew, & Robert, 2007) agree that customer retention rates can be measured by evaluating their characteristics in terms of repeat purchases, willingness in spreading positive word of mouth (WOM) about products and services as well as insensitiveness to price changes and non-complaining behaviour.

In this study, the researcher measures customer retention as customer's behavioural intention to patronise the services of a network provider, attitudinal predisposition towards the product, as well as their inclination to recommend the network provider to others.

2.7 Importance of Customer Retention

According to Parvatiyar and Sheth (2001), over the last two decades, due to the high churn rate in some service businesses, customer retention has attracted significant interest from both scholars and practitioners in the field of relationship marketing. Getz et al.(2001) added that with increased competition, firms are realizing the importance of loyal customers and adopting strategies to create and sustain a loyal customer base. Marketing literature identifies that the importance of customer retention has increased since a majority of firms started to suffer a noticeable loss of customers, along with the complexity and high costs of acquiring new customers (Bird, 2005).

Review of literature reveals that the essence of customer retention is often seen from the economic aspect. According to Lai and Zeng (2014) the economic value of customer retention has been widely recognized. A study by Dawkins and Reichheld (1990) first reported on the economic implication of customer retention programmes of companies. The study reported that 5% increase in customer retention result in a customer net present value of between 25% and 95% across business sectors. Corroborating this study, Hanks (2007) further suggested a firm can increase its profitability by 75% just by improving its customer retention rate by 5%. Essentially, a small improvement in customer retention can therefore lead to a significant increase in profit (Van den Poel & Lariviere, 2004).

In the arena of cost, customer retention decreases cost of doing business for both the company and the customer since it takes less time of the company to service the customer.

Dawes and Swailes (1999) opine that successful customer retention lowers the need for seeking new and potentially risky customers. Moreover, marketing literature state that it is more costly to engage a new customer than to retain an existing loyal customer (Sharma & Panigrahi, 2011) because acquiring new customers costs five to six times more than retaining existing customers(Hollensen, 2010).

The long term relationship component of customer retention has led to the growing awareness of the customer lifetime value. Other authors concluded that long-term customers generate higher profits, tend to be less sensitive to competitive marketing activities, become less costly to serve, and may provide new referrals through positive word-of-mouth (see Reichheld, 1996; Zeithaml et al., 1996 & Ganesh, Arnold, & Reynolds, 2000). In explaining the effect of not retaining customers, Berndt and Tait (2012), submit that losing customers lead to opportunity costs because of reduced sales.

Van Den Poel and Lariviere (2004) summarise the importance of customer retention as follows:

- Lowering the need to seek new and potentially risky customers, which allows focusing on the demands of existing customers;
- Long-term customers tend to buy more;
- Positive word of mouth from satisfied customers is a good way for new customers' acquisition;
- Long-term customers are less costly to serve, because of a larger database of their demands;
- Long-term customers are less sensitive to competitors 'marketing activities;

- Losing customers results in less sales and an increased need to attract new customers, which is five to six times more expensive than the money spent for retention of existing customers;
- People tend to share more often negative than positive service experience with friends, resulting in a negative image of the company among possible future customers.

2.8 Relationship Marketing Practices and Customer Satisfaction

Buttle (2004) contend that customer satisfaction has been developed extensively as a basic construct for monitoring and controlling activities in the relationship marketing concept. Kotler and Armstrong (2000) succinctly opines that relationship marketing becomes superfluous if customers defect. They argued further that in order to retain customers, service firms must keep them satisfied. Buttle (2004) argues that relationship marketing leads to customer satisfaction which reflects in the customer being loyal. Many researchers have also recognised the improved customer satisfaction as a result of successful relationship marketing practices (Buttle, 2004). Berndt and Tait (2012) claims the objective of relationship marketing is to enhance customer satisfaction and retention.

2.8.1 Trust and Customer Satisfaction

Hutchinson, Singh, Svensson, and Hysen (2011) postulated that, if an exchange partner anticipates that they can rely on the other partner to act fairly, the partner will be more satisfied with the relationship. A study by Teichert and Rose (2003) established a strong relationship between trust and customer satisfaction. They identified trust as a major element of the supplier client – relationship. Hutchinson et al. (2011) argue that a high level of trust in an exchange partner has a positive impact on satisfaction in a relationship. Several studies

(Duarte & Davies, 2004; Svensson , Mysen, & Payan, 2010) position trust as an antecedent to satisfaction. Based on these arguments, the researcher proposes that following hypothesis:

H1a: There is a positive relationship between trust and customer satisfaction in the mobile telecommunications industry of Ghana.

2.8.2 Commitment and Customer satisfaction

Ndubisi (2007) contend that the degree of customer satisfaction with the organisation will depend on the commitment of the firm towards the relationship. According to Skarmeas, Katsikaes, Spyropoulou and Sahehi-Sangari (2008) satisfaction represent the focal outcome of the buyer, seller exchange relationship, which is unlikely to lead to future purchase intention and long term relationship without commitment. In support, Hutchinson et al (2011) indicate that customer satisfaction will in part be influenced by the customer investment in maintaining the relationship. Also, Farrelly, and Quester (2005) argue that commitment leads to customer satisfaction in an exchange relationship. Based on these arguments, the researcher proposes that following hypothesis:

H1b: There is a positive relationship between commitment and customer satisfaction in the mobile telecommunications industry of Ghana.

2.8.3 Conflict handling and Customer Satisfaction

Conflict handling according to Gronroos (2004) is a non-billable service used to service organisations to create customer value. Gronroos (2004) further explained that the proper handling of customer complaints reflects the desire to make the customer interest a priority which improves customer satisfaction. Gummesson (2006) argued that when customers are dissatisfied, they resort stop patronising services, temporary or permanent as well as speak

out negatively and demand action. In support of this, Gronroos (2004) indicated that conflict handling significantly influences customer perception of the services and their satisfaction.

A study by Narteh (2009) concluded that conflict handling has a significant outcome on customer satisfaction in relationship. In summary, conflict handling in the form of service recovery has been identified as a means satisfying customer needs, improve long term relationship and retain customers not withstanding service failures that may occur (Gronroos, 2004). Based on these arguments, the researcher proposes that following hypothesis.

H1c: There is a positive relationship between conflict handling and customer satisfaction in the mobile telecommunications industry of Ghana.

2.9 Relationship Marketing Practices and Customer Retention

Several studies over a number of years have identified a link between relationship marketing and customer retention (Wilmschurst & Mackay, 2002; Ackermann & Van Ravensteyn 2005; Bergeron, Roy & Fallu, 2008) specifically in service industries (Swartz & Lacobucci, 2000). Alshurideh (2010) submit that customer retention is the main goal of those who practise relationship marketing. Buttle (2004) argues the establishment of relationship marketing as a key factor in retaining of existing customers. Thus, a service provider that is able to successfully manage its relationship with customers might prevent the customer from switching to other providers, hence a higher retention rate for the firm.

According to Pride and Ferrell (2002), relationship marketing is necessary because it focuses on establishing long term, mutually satisfying customer supplier relationship. This view is illustrated by Burnett (1998) who claimed that RM it's a specific type of marketing aimed at developing long-standing, positive relationships with customers and other stakeholders.

2.9.1 Trust and Customer Retention

Ndubisi (2007) argues that trust is an underpinning of relationship marketing and has a positive influence on customer loyalty leading to customer retention. Customer retention is exhibited by set behaviours that indicate a desire to maintain the relationship with the organisation which include repeat patronage, engaging in positive word of mouth and recommending service providers to others (Ndubisi, 2007). Liang and Wang (2006) pointed out that, trust has a significant positive impact on customer loyalty.

Wong and Sohal (2002) associate higher levels of trust and with higher levels of customer retention. Bowen and Shoemaker (2003) pointed out that building customers' trust has an important role in ensuring customers retention. Based on these arguments, the researcher proposes that following hypothesis:

H2a: There is a positive relationship between trust and customer retention in the mobile telecommunications industry of Ghana.

2.9.2 Commitment and customer retention

Moorman et al. (1993) consider commitment as essential to customer retention. According to Wong and Sohal (2002), a higher level of service provider's commitment in the relationship will translate to overall relationship quality which impact positively on customer retention. A study by Evanschitzky, Iyer, Plassmann, Niessing, and Meffert (2006) suggested that commitment is seen as essential antecedent to customer retention. Similarly, a study by White and Yanamandram (2007) concluded that commitment has a role in determining customer retention. Commitment was found to mediate five major factors reduces customer switching behaviour which was switching cost, service recovery interpersonal relationship,

attractiveness of alternatives and inertia. Based on these arguments, the researcher proposes that following hypothesis:

H2b: there is a direct relationship between commitment and customer retention in the mobile telecommunications industry of Ghana.

2.9.3 Conflict Handling and Customer Retention

Ndubisi (2007) suggested that customer retention can be created, reinforced by handling customer conflict efficiently. Egan (2004) explains that conflict handling is explicitly a means restoring and strengthening long term relationship with customers. Homburg and Furst (2005) argue that successful conflict handling has a strong effect on customer satisfaction and retention. Ndubisi and Wah (2005) submit that the manner in which conflict is handled will either ensure customer retention, or the customers leaving for a competitor.

H2c: There is a direct relationship between conflict handling and customer retention in the mobile telecommunications industry of Ghana.

2.10 Customer Satisfaction and Customer Retention

According to Almosawi (2014), the relationship between customer satisfaction and retention has been widely researched. Customer satisfaction has been considered as antecedent to customer retention. According to Reichheld (1996), customer satisfaction prevents churn and consolidates retention. Although a review of extant literature suggests that customers can be retained by offering increased levels of satisfaction (Ranaweera & Prabhu, 2003; Zeithaml, Bitner, & Gremler, 2009), Soderlund (1998) identified that the connection between customer satisfaction and customer retention is not always a linear relation, although it constitutes a positive relationship. Similarly, (Anderson, Fornell, & Lehman, 1994; Jones, Mothersbaugh & Beauty, 2002) argue that even though customer satisfaction is an important factor influencing customer retention, it is not always significant to explain customer retention.

2.11 Relationship Marketing, Customer Satisfaction and Customer Retention

The relationship amongst RM, customer satisfaction and customer retention has received growing attention in the relationship marketing literature (Wong & Sohal, 2002). Karakostas, Kardaras, and Papathanassiou (2005) stated that about 71% of service firms implement relationship marketing strategies with the purpose of ensuring customer satisfaction which will in effect prevent customers from switching other service provider hence retaining customers. Crosby et al. (1990) submit that businesses in the service sector tend to view any future sales opportunities as depending primarily on relationship marketing and satisfaction since these are the key tools for increasing customer retention (Sweeney & Swait, 2008).

A study conducted by Gerpott et al. (2001) identified that overall relationship marketing has an impact on customer satisfaction which in turn influences customers' intentions to terminate or continue the contractual relationship with service providers. On a relationship dimension, Juttner and Wehrli (1994) submit that customer satisfaction is complemented by the comprehensive integration of the customer into an interactive value-generating process, based on interdependence and reciprocity. Arnett et al. (2003) consider customer satisfaction crucial for organizations that strive for long-term relationships with customers

Gomez, McLaughlin, and Wittink (2004) are of the view that customer satisfaction as an antecedent of customer retention are based on upon serving customers better than the competition and being perceived as offering superior service and value. Hennig-Thurau and Klee (1997) argue that customer satisfaction is often viewed as a central determinant of customer retention. Similarly, Liao, Palvia, and Chen (2009) assert that customer satisfaction is often considered as an important determinant of repurchase intention.

Almossawi (2014) submit that an important consequence of customer satisfaction is customer retention since firms will not be able to retain their customers without satisfying them.

Gerpott et al.(2001) contend that customer retention, and satisfaction in the telecommunications sector is casually interrelated. A study by Gerpott et al. (2001) in the German mobile telecommunication industry revealed that overall customer satisfaction has a significant a positive impact on customer loyalty which influences customers' intentions to terminate or extend their relationship with their service provider.

A recent study by Moyo and Makore (2013) on customer retention strategies in the telecommunication industry identified customer satisfaction is a critical to customer retention. They suggested that delighted customers always return to patronise the services of their network provider. Based on previous studies and literature, the researcher proposes the following hypothesis.

H3: Relationship Marketing indirectly impact on customer retention through customer satisfaction in the mobile telecommunications industry of Ghana.

2.12 Conceptual Framework

Shapira (2011) explains conceptual framework as a device that organizes empirical observations in a meaningful structure. The conceptual framework is an analytical tool with multiple variations used to conceptual distinctions and organise ideas in a research study to achieve research purposes. Robson (2011) argues that the conceptual framework of a study is a key part of the research design.

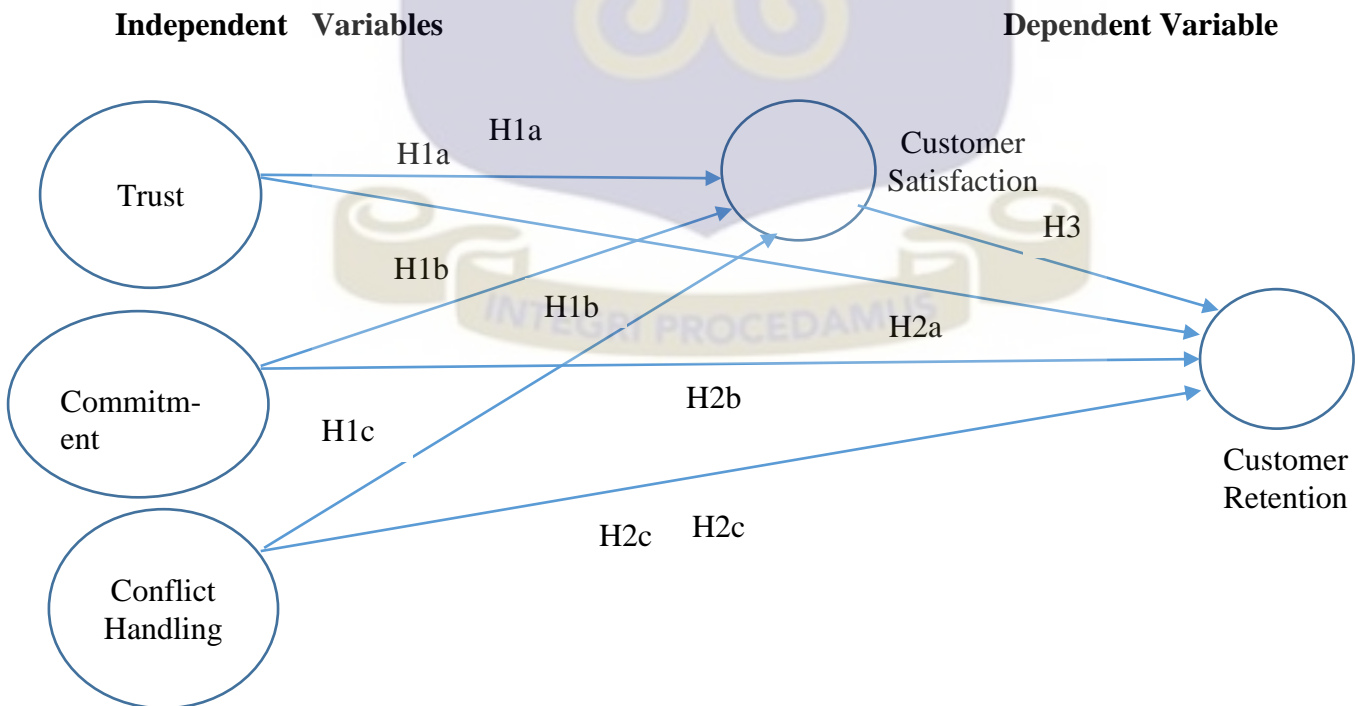
Based on reviewing the literature study, the researcher adapted a conceptual framework developed by (Ndubisi & Wah, 2005; Narteh et al., 2013). The adapted framework depicts three different relationships based on the research hypothesis developed for the study. The framework suggests a direct relationship between relationship marketing practices (trust, commitment and trust) and customer retention. The framework also suggests a relationship

between relationship marketing practices (trust, commitment and conflict handling) and customer satisfaction in the telecommunication industry of Ghana. Finally, the framework also predicts an interplay between relationship marketing practices (trust, commitment, and conflict handling) and customer retention through customer satisfaction in the communication industry of Ghana.

2.12.1 Components of the Conceptual Framework

The conceptual framework is made up of three main constructs. The constructs are relationship marketing, customer satisfaction and customer retention. The constructs of the conceptual framework are explained below. Relationship marketing represents the independent construct of the study while customer retention is the dependent variable. Customer satisfaction however is the mediating variable for the framework.

Figure 2.1: Conceptual Framework of the study



Adapted from Narteh et al.(2013).

2.12.1.1 Relationship Marketing Practices

According to Hollensen (2010), relationship marketing is aimed at attracting and maintaining existing customer base through the development of strong relationships with both new and old customers. Berndt and Tait (2012). revealed that relationship marketing practices are geared towards customer retention with focus on customer service, quality and higher customer commitment. Narteh (2009) identified the role of relationship marketing in building customer satisfaction which leads to customer repurchase intentions.

In essence, relationship marketing enables organisations build stronger relationships with customers (Claycomb & Martin, 2001) which may increase the customer propensity to patronise the services of a service provider. The framework identifies that relationship marketing practices of trust, commitment and conflict handling lead directly to customer retention and again indirectly to customer retention through customer satisfaction. These relationships are evidenced by previous studies discussed in the literature review and the respective hypothesis proposed for each relationship marketing practices relationship with customer satisfaction and customer retention.

2.12.1.2 Customer Satisfaction

Kotler and Keller (2012) intimated that customer satisfaction is both a goal and a marketing tool for customer centred firms. Anderson, Fornell, and Roland (1997) view customer satisfaction as an evaluation of a company's services or products to adequately meet customer needs. Lin and Wang (2006) explain customer satisfaction in the telecom industry as a customer's post purchase appraisal and emotional response or reaction to the overall product or service and familiarity with the industry. A recent study by Junaid and Saqib (2011) concluded that customer satisfaction leads to customer loyalty and ultimately

customer retention. Fornell, Johnson, Anderson, Jaesung, and Bryant (1996) argued that there exist a strong interplay between customer satisfaction and customer retention.

Based on the literature review, customer satisfaction is an of the implementation of relationship marketing practices. Subsequently, a direct positive relationship was proposed between each relationship marketing practices of trust, commitment and conflict handling on customer satisfaction. Again customer satisfaction as the intervening variables was identified as an antecedent to customer retention.

2.12.1. 3 Customer retention

Customer retention has received considerable interest in the service marketing literature during the last few years. Getz et al. (2001) explain that a customer retention occurs when patronise services again and again. In order to retain customers in the telecommunications sector, Kumar (2013) suggested that service providers should focus on satisfying customer to prevent them from switching services or being attracted by other service providers.

Customer retention in this study is seen as a direct result of implementing relationship marketing practices of trust, commitment, and conflict handling. Again, customer retention is presented as an outcome of customer satisfaction as a result the relationship marketing practices of trust, commitment, and conflict handling which is clearly displayed in the conceptual framework

CHAPTER THREE

CONTEXT OF THE STUDY

3.0 Introduction

This section provides an overview of the telecommunication industry. The chapter starts by given an overview of the global telecommunication industry, the history and overview of the telecommunication industry of Ghana. It further provides a profile of the mobile telecommunications firms in Ghana and the regulatory framework of the telecommunications industry. The chapter concludes by presenting the market share of the mobile telecommunications industry of Ghana.

3.1 The Global Telecommunication Industry

The mobile communication industry is considered as one of the most rapidly growing and competitive sectors. Rahman and Masoom (2012) contended that in the world of globalization, the telecommunication industry is one of the fastest growing ventures. ITU (2013), recognised that the spread of mobile technology has varied significantly between countries with the majority of mobile subscribers in the developing countries. Statistics indicate that globally the penetration rate of mobile phone subscribers is 96.2%. Essentially, there are now more mobile phone users in the developing world than the developed world.

According to a report by Vodafone (2011), the mobile communication industry is driven by increasing demand for data services and rising mobile penetration in emerging economies. The report emphasises that the industry had approximately 5.6 billion customers, which is equivalent to 80% of the world's population as at 2011. According to the same report, Mobile services account for around 60% of telecommunications revenue with the remainder coming from fixed. The number of mobile customers far exceeds other forms of electronic

communication. Only 1.3 billion people have fixed line telephones, 2.1 billion have access to the internet and 1.2 billion have televisions.

The mobile proportion of voice calls has increased over the last five years and now accounts for 82% of all calls made, with the remainder over fixed lines, reflecting the benefits of mobility, lower cost handsets and cheaper calling plans (Vodafone, 2011).

Rahman and Massom (2012) intimated that the telecommunications industry is very competitive with consumers having large choice of mobile and fixed line operators from which to select service. It has been estimated that averagely, there are four to five service operators per market, although in some cases may be more (Rahman & Massom, 2012). Consequently, companies in the telecommunications industry are being challenged to adopt innovative measures as well as more competitive advantage by introducing technological dynamism to enable the provision of value added services to their subscribers (Rahman and Masoom, 2012)

Xevelonakis (2004) identified that the global the telecommunications sector is changing radically. The changes are driven by a combination of market, business and technological forces. He identified factors that influence the market as:

- The globalisation of the economy is forcing many multinationals to expand into new markets. These companies look for a single provider to meet all their telecom's needs.
- Telecom operators looking for new revenue streams are entering the international marketplace.
- New technologies — like wireless, digital subscriber line (DSL) and voice over internet protocol (VoIP) are enabling new service opportunities. The demand for bandwidth and high-speed access is growing, driving the development of new services such as wireless broadband and DSL.

- Customer awareness and knowledge is increasing. Customers want services that satisfy their unique needs and demand reliable service delivery at competitive prices.

3.2 Overview of Telecommunication in Ghana

Allotey and Akorli (1999) trace the history of telecommunication in Ghana back to the colonial era where the system was established by the administration for the purposes of facilitating control and exploitation of the colony. According to Allotey and Felix (2000) Ghana's telecommunication history started during the pre-colonial era when the first telegraph line in the then Gold Coast was installed in 1881 between the administration seat of the colony's governor in Cape coast and Elmina.

After independence, the communication industry remained a state run system focused mainly in areas of economic activity. Reform of the telecommunication sector of Ghana was heralded by the introduction of the Accelerated Development Programme 1994-2000 (ADP 2000) which basically sought to promote competition in the telecommunication industry. The liberalization process was motivated by a combination of pressure from international finance agencies, WTO commitments, inefficiency in the existing system, the government's need for revenue, and a desire to promote universal service (Frempong & Henten, 2004).

3.3 Mobile Telephony in Ghana

Mobile phone services were first introduced into the Ghanaian market in March 1992 by Millicom International Cellular with its Mobitel Brand. The company however won the license to operate in the country two years earlier. Ghana is the first African country the company launched its operations in. Mobitel started its operation using the ETACS (Extended Total Access Communication System) an analogue standard as opposed to GSM which is digital. The ETACS technology had limited function which supported mostly voice

services. A year after Mobitel was launched; a new telecom company Celltel (now Expresso) won a license to operate. Similarly, the company operated on an analogue network known as AMPS (Advanced Mobile System) on a frequency 850MHz. However, in 2005 it converted to CDMA (Code Division Multiple Access) 20001X on the same frequency making the company the sole CDMA operator. This feature was determined by the company's association with its USA shareholders and the spectrum the company was allotted (Frempong & Henten, 2004).

The year 1995 witnessed the increased activities and involvement of several firms in the sector. Capital Telecom was licensed to provide rural telephony in southern Ghana via wireless local loop. This was part of a Rural Telecommunication Project initiated by the Ministry of Telecommunications and Transport. Capital Telecom faced numerous technical, managerial and political problems, which eventually led to its collapse. Its equipment had a capacity of 10,000 lines, but Capital Telecom never installed more than 600 lines. Outside of this attempt at rural telephony, mobile phone ownership was limited to government officials and wealthy business people (Frempong & Henten, 2004).

Meanwhile, another firm, Scancom limited was given license to operate the first GSM standard/network in 1995. They however, started operations in 1996 under the brand name Spacefon. In 2000, the then sole fixed line carrier in the country, Ghana Telecom launched a GSM network under the brand name OneTouch. In that same year, Mobitel migrated to the digital platform under the new brand name Buzz which was later changed to Tigo to conform to the international branding strategy (Frempong & Henten, 2004). In 2012, the sixth cellular network provider started operations after it was given the license to operate four years earlier. It became the fifth GSM service provider in the country.

Ghana's mobile telecommunications industry has been described as oligopolistic. The industry is highly competitive with six major telecommunications companies in operations. Mobile service providers continue to invest in its expansion and the bid to provide high value services to their customer base. The growth in the industry has been championed by the liberation and the increased accessibility to low cost mobile phones. This has accorded a majority of the population to own and subscribe to mobile telecommunications services.

According to the NCA (2015), the mobile phone environment in Ghana shares many characteristics with other markets on the continent, such as predominant prepaid customers, the availability of multiple competing mobile networks, and the proportion of customers that have accounts and SIM at more than one of the network.

3.3.1 Mobile Service Providers in Ghana

The mobile telecommunication industry in Ghana is recognised as one of the most competitive sectors of the country. Within the last decade, the telecommunication industry of Ghana has experienced a massive growth service providers and subscriber base. The growth of the sector can basically be attributed to the positive economic outlook of the country, fast growing customer base and availability of array of service providers.

The mobile service industry in Ghana has a long history of acquisition. Currently there are six mobile telecommunication service providers in the country. Almost all the current mobile service providers in the country except Tigo and Glo entered into the industry through the acquisition of other existing brands. The firms in the telecommunication industry in order of their time of operation are Tigo, MTN, Vodafone, Expresso, Airtel and Globacom. The following are profile of the mobile telecommunication service providers in Ghana.

3.3.1.1 Millicom Ghana (Tigo)

Tigo is operated by Millicom Ghana Limited, a subsidiary of Millicom international cellular with its corporate head office in UK and Luxembourg. The company is the first cellular network provider in the country operating under the brand name Mobitel in 1991. In the year 2000, Mobitel migrated to digital standard under the brand name Buzz. In March 2006 the company changed its brand name to the current name, Tigo to conform to global branding strategy. The company has pioneered certain innovations in the telecommunication industry of Ghana. It was the first company that introduced GSM technology in 2002 (www.tigo.com.gh/about-tigo)

3.3.1.2 Mobile Telecommunication Network (MTN)

The history of MTN can be traced to Scancom Gh limited. Scancom operators of Spacefon started its operation in October 2006 on the GSM (Global Systems for Mobile Communication) 900 technology platform.. The company in 2005 changed its brand name to Areeba after being acquired by Investcom LLC. Shortly afterwards, it was acquired by Mobile Telecommunication Network, a South African company. MTN is a giant in the global mobile communication industry with an estimated combined subscriber base of 219 million in 21 countries in Africa and Middle East. MTN is currently the largest network provider in terms of subscriptions with a market share of 46% as at December, 2014 (NCA, 2014). MTN stands out with their wide network coverage and numerous value-added services (NCA, 2014)

3.3.1.3 Vodafone Ghana

Vodafone in Ghana is an operating company of Vodafone Group Plc., the world's leading mobile telecommunications company, with a significant presence in Europe, the Middle East, Africa, Asia Pacific and the United States. Vodafone is a widely recognised mobile

telecommunication brand globally and adjudged as the second most valuable brand in the world.. Vodafone entry into the Ghanaian telecommunication industry commenced through an acquisition of the erstwhile OneTouch managed by Ghana Telecom (GT). In 2008, Vodafone acquired 70% in GT making it the majority shareholder of GT and started operating under the new brand name –*Vodafone* (www.vodafone.com.gh).

3.3.1.4 Bharti Airtel (Ex-Zain)

Airtel is an Indian global leading telecommunication company. Its operations cover 19 countries in Asia and Africa. It operates in 16 countries in Africa and three countries in Asia. Airtel African operations are owned by Bharti Airtel Limited, it has over 200 million customers across its operations of which 50 million of the customers are from Africa.

Bharti Airtel started its operation through a 75% acquisition share of Zain, a Kuwait mobile telecommunication company. The current brand name, Airtel was launched in 2010 and is reputed for being one of the most affordable service providers in the country. Airtel's services can be accessed from all the ten regions in Ghana. Airtel vision is to make mobile communication affordable for all to give people the freedom to meet their daily challenges and to drive the economic and social development (<http://africa.airtel.com/wps>)

3.3.1.5 Expresso

Expresso is a telecommunications group currently operating in Senegal, Mauritania, Guinea and Ghana. Expresso entered the Ghanaian market through the acquisition of Kasapa Telecom in 2010. Expresso describes itself as an African telecommunications and information services company. The firm's telecommunications services currently provide coverage in five African markets through both our fixed and mobile network infrastructure, servicing our individual and business customers. The firm employs more than 1,000 employees across four commercial operations in Senegal, Mauritania, Guinea and Ghana.

Expresso is a leader in adopting a variety of technologies to meet the needs of our customers
(www.expressotelecom.com.gh)

The company has one of the fastest software that immediately connects customers to the fastest data speed available. The telecommunications company over the years has experienced a downturn in its subscription base. The firm currently has 200,000 subscribers representing less than 0.4% of the market share (NCA, 2014).

3.3.1.6 Globacom

Glo Mobile of Globacom, founded in 2003, has become the market leader in its home country Nigeria. It revolutionized the telecoms industry in Nigeria with lower tariffs and even more value added services. Glo won a license to operate its services in Ghana, but started operation in 2012. The delay entry of Glo into the Ghanaian market was attributed to the bureaucratic procedure of the Environmental Protection Agency (EPA) GLO had a highly awaited Internet service (www.gloworld.com).

3.3.2 Types of Mobile Services Provision

Sey (2008) recognised that mobile service providers offer basically two forms of services – voice and data services. The voice services are described as call and text services while data service includes packages that enables the user to access the internet. These two services according to Sey (2008), can be categorised basic and value added services. Basic services are designed to target the low and middle income earners. Value-added telecommunication services are telecommunication for which supplier “add value” to the customer’s information by enhancing its form or content. Value added services are often made to target high income earners and corporate institutions in need of high speed connections and high end service. It must be stressed that between the two main categories of mobile telecommunication services, basic telecommunications, are commonly patronised by Ghanaians (Sey, 2008).

Under the payment options, just like the system in many countries, customers have the option of pre-paid and post-paid payment plan. The prepaid payment affords a user to buy a phone and subscriber identity module (SIM) card at an affordable price and top up with credit to enjoy the operator's services. This payment mode happens to be the most widely opted by Ghanaians. However, the continuous usage of the mobile service is conditional on regular recharge of credit. The prepaid option involves a sign up contract which allows the user to enjoy mobile services before payment (Sey, 2008).

3.3.3 Technological Standards in the Telecommunications Industry

Currently, telecommunication service companies in Ghana provide service mainly on two main technological platforms. They are namely GSM (Global Systems for Mobile Communications) and CDMA (Code Division Multiple Access). All the telecommunications companies in Ghana operate on the GSM technological standard except Expresso. The main limitation of CDMA technology, as currently offered in Ghana, is the inability to freely switch between networks, by changing SIM cards on the same handset (Sey, 2008). Thus, GSM has an advantage over CDMA in the context of changing networks at will by changing SIM cards without changing the handsets. In addition, CDMA does not offer international roaming which is an advantage to GSM users.

Table 3.1: Technological Standards Adopted by Mobile service Providers in Ghana

	MTN	Airtel	Tigo	Vodafone	Kasapa	GLO
GSM	✓	✓	✓	✓		✓
CDMA					✓	

Source: Researcher, 2015.

3.4 Regulatory Framework of Telecommunication Industry of Ghana

Ghana's communication environment is mostly regulated by government agencies. Iqbal (2007) opined that it is imperative that telecom regulatory agencies are independent and powerful entity.

3.4.1 National Communication Authority (NCA)

The National Communication Authority was established by Act 524 of 1996 as a central regulatory body to regulate the telecommunication sector and to ensure a level-playing field in the telecommunication industry for efficient service delivery and the attainment of public policy goals in telecommunication. The general objective of the Authority is to regulate communications by wire, cable, radio, television, satellite and similar means of technology for the orderly development and operation of efficient communications services in Ghana.

Haggarty, Shirty and Wallsten (2002) explained the specific objectives of the NCA as the promotion of fair competition among the players, protection of operators and consumers from unfair conduct from other operators with respect to quality of service and payment of tariffs, and protection of consumers' interest.

To achieve these objectives, the NCA performs the following functions:

1. Set technical standards;
2. License service providers;
3. Provide guidelines in tariffs chargeable for services;
4. Monitor the quality of service of providers and initiate corrective action where necessary;
5. Set the terms/guidelines for interconnections of different networks;
6. Considers complaints from telecom users and take corrective action where necessary;

7. Resolve disputes among service providers (in respect of interconnections, sharing facilities and utility installations) and between service providers and consumers (in respect of rates, billing, and provision of services, among others);
8. Control the numbering plan and the approval of equipment and
9. Advise the minister of communications on policy formulation and development strategies for the industry.

3.4.2 Ministry of Communication

The Ministry of Communications (MoC) exists to facilitate the development of a reliable and cost effective world-class communications infrastructure and services, driven by appropriate technological innovations to enhance the promotion of economic competitiveness in a knowledge-based environment (MoC , 2015). The vision of the Ministry of Communications is to manage the convergence of information and communications technologies to ensure free flow of information and gathering of feedback for the promotion of a viable integrated national development process within a global setting (MoC , 2015)..

3.5 Current Trends in the Telecommunication Industry of Ghana

Network service providers continue to adopt various strategies to achieve competitive advantage in the market. Being cognisant of the fact that their survival and growth is driven by customer loyalty and retention, which are highly dependent on customer satisfaction and value, delivering service quality has been a central pursuit of mobile network service providers in Ghana.

A recent development in the mobile communication landscape of Ghana is the introduction the mobile number portability (MNP). MNP was launched in Ghana the NCA in 2011 amidst intense competition in the telecommunication industry. MNP is a system that allows mobile telephony customers to move from one service provider to another whilst retaining their

mobile number (NCA, 2015). A report by NCA (2015) pegged the number of customers who have successfully ported their network service provider since the launch of the system in Ghana at 2 million. This indicates an active customer switching behaviour in the mobile telecommunications industry of Ghana.

3.5.1 Customer Retention in the Telecommunication Sector

Over the last decade, the mobile industry has passed through a wave of critically rapid changes in its structure, competition, strategies, techniques, and technological environment (Xevelonakis, 2004). These changes came as a result of globalization, liberalisation, deregulation, and technological developments which are the primary factors affecting economies in general and the mobile phone sector in particular (Xevelonakis, 2004).

Kim and Yoon (2004) identified the mobile service as one of the fastest growing sectors of the telecommunications industry with a high turnover and high customer acquisition cost (Bolton, 1998). Similarly, Seo et al. (2008) submitted the telecommunications sector is experiencing unprecedented increased competition accentuating the need of customer retention. In line with this assertion, Seth, Deshmukh, and Vrat (2005) argue that the main challenges that face mobile operators in today's competitive business are how to acquire new subscribers and retain existing ones, especially young subscribers (Seth et al. 2005).

Ensuring Customer retention in the telecommunication industry has become critical as Alshurideh (2010) argues that customers have become very familiar with mobile communication and have acquired a relatively good knowledge of mobile services. In the telecom industry, customer retention determines the success and survival of mobile service providers (Mittal & Kamakura, 2001; Leelakulthanet & Hongcharu, 2011). Alshurideh (2010) identifies the issue of customer churn as necessitating the need of customer retention in the mobile telecommunication industry. For example, Ranawera and Prabhu (2003)

observed that most mobile telecommunications service providers lose up to 30% of their subscriber base despite implementing various marketing strategies. Based on the high rate of customer defect rate in the telecommunication industry, service providers need to establish strategies in retaining their customers. As identified customer retention offers benefits to firms.

3.6 Market Structure of the Telecommunication Industry of Ghana

Ghana's mobile telecommunications sector is one the most competitive and saturated industries competing in an oligopolistic market structure. In 1992, Mobitel initiated the first cellular phone service provider in Ghana. In that very year, it was estimated that there were about 19,000 owned mobile phones. Half a decade later, the number of mobile phone users increased to 43,000 representing a 226% increase within that period. In 2000, four companies competed for cellular customers and subscribers numbered 132,000. After passing the 5 million mark in 2005, the sector now has about 26 million subscribers at the beginning of 2015 (NCA, 2015)

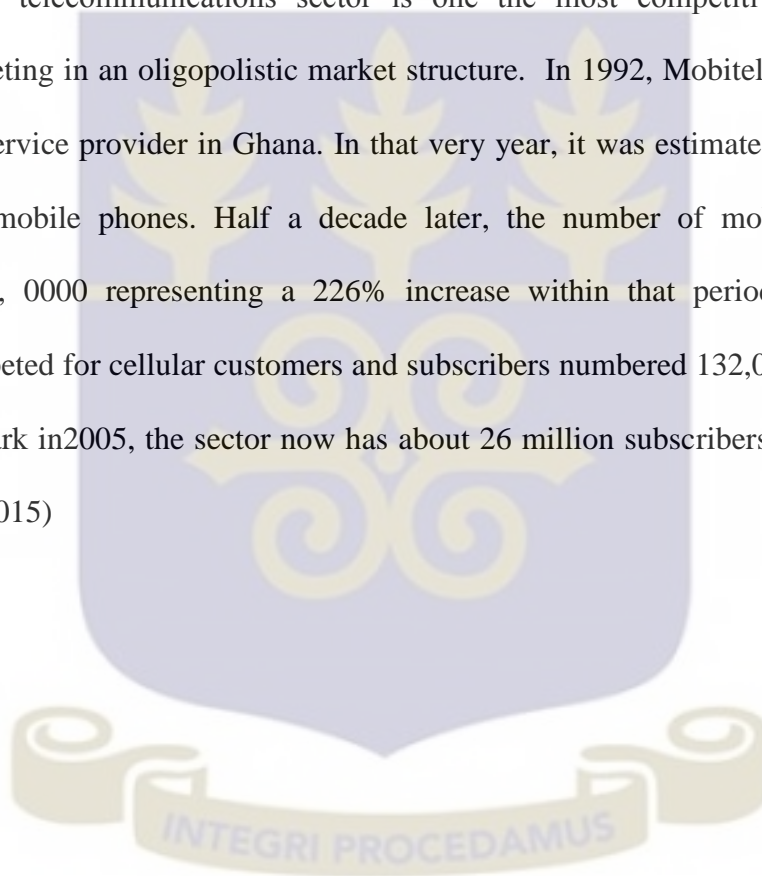


Table 3.2: Mobile Subscription Trends

MOBILE OPERATORS		July	August	September	October	November	December
EXPRESSO		122,356	123,825	120,108	118,171	120,667	119,059
MILLICOM (TIGO)		4,037,212	4,015,946	4,012,580	4,056,322	4,100,172	4,202,923
SCANCOM (MTN)		13,431,919	13,541,961	13,546,678	13,478,525	13,852,398	13,852,398
VODAFONE MOBILE		6,749,504	6,688,783	6,870,223	7,128,764	7,137,501	7,069,516
AIRTEL		3,659,531	3,756,547	3,790,636	3,742,970	3,756,656	3,735,656
GLO		1,368,715	1,404,426	1,474,988	1,465,829	1,347,400	1,450,382
TOTAL MOBILE		29,369,237	29,531,488	29,815,213	29,990,581	30,219,162	30,360,771
Month Over Month Growth		0.51%	0.55%	0.96%	0.59%	0.76%	0.47%
FIXED OPERATORS							
VODAFONE		256,816	256,984	252,292	253,028	252,841	252,669
AIRTEL		8,355	8,305	8,197	8,082	8,082	7,738
TOTAL FIXED		265,171,	265,289	260,489	261,110	260,923	260,407
Month over month growth		-40%	0.04%	-1.81%	0.24%	-0.07%	-0.20%
Total Access Lines		29,643,408	29,796,777	30,075,702	30,129,517	30,480,085	30,621,178
Month over month growth		0.50%	0.55%	0.94%	0.18%	1.16%	0.46%
POPULATION		26,513,214	26,566,240	26,619,373	26,672,612	26,725,957	26,779,409

Source: NCA (2014)

According to the latest figures from the NCA, Ghana has a mobile phone penetration rate of 114.5 % with a mobile market share of 99.15%. This figure makes Ghana one of the few African countries having more than 100% mobile voice adoption. In theory, the current subscription figure of over 30 million subscribers exceeds the total population which is estimated to be 26 million. This phenomenon has been attributed to the practice of “multi simming”-when an individual subscribes to more than one service provider.

On average the telecommunication sector receives a subscription growth of 0.5%. The statistics also shows that there are only fixed line operators in Ghana. Fixed line services are provided by Vodafone and Airtel. The combined subscription base of customers in the fixed line segment is 260,407 representing a penetration rate of 1%. This implies that only 1% of the entire population have access to fixed line services as opposed 114.5% to mobile phone services.

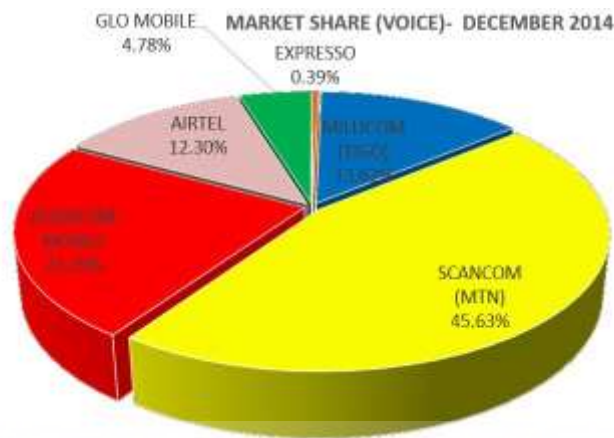
It is evident that which such practice, the possible of a service provider losing customers to competitors is very high. Customer retention is thus paramount to retain existing customers to prevent high customer churn rates.

Table 3. 3: Market Share of Mobile Operators (July-Dec, 2014)

	July (%)	August (%)	Sept (%)	Oct (%)	Nov (%)	Dec (%)
Millicom (Tigo)	13.75	13.60	13.46	13.53	13.57	13.62
GT/Vodafone	22.98	22.65	23.04	23.77	23.62	23.29
Scancom/MTN	45.73	45.86	45.44	44.94	45.23	45.63
Airtel -Mobile	12.46	12.72	12.71	12.48	12.43	12.30
Expresso	0.42	0.42	0.40	0.39	0.40	0.39
Glo Mobile	4.66	4.76	4.95	4.89	4.76	4.78
Total	100	100	100	100	100	100

Source; NCA (2014)

Figure 3.1: Market share of the telecommunication Sector of Ghana



Source: NCA (2015)

According to NCA, as at December, 2014, MTN had the largest subscription base of representing 45.63% of the market. Vodafone mobile follows with a distant figure of 23.29% of the market. Tigo is the third position with a little above one third (1/3) the subscription base of MTN at 13.62%. Airtel closely follows with a subscription base of 12.30%. The last two positions are occupied by Glo and Expresso with a subscription base of 4.78% and 0.39% of the market respectively.

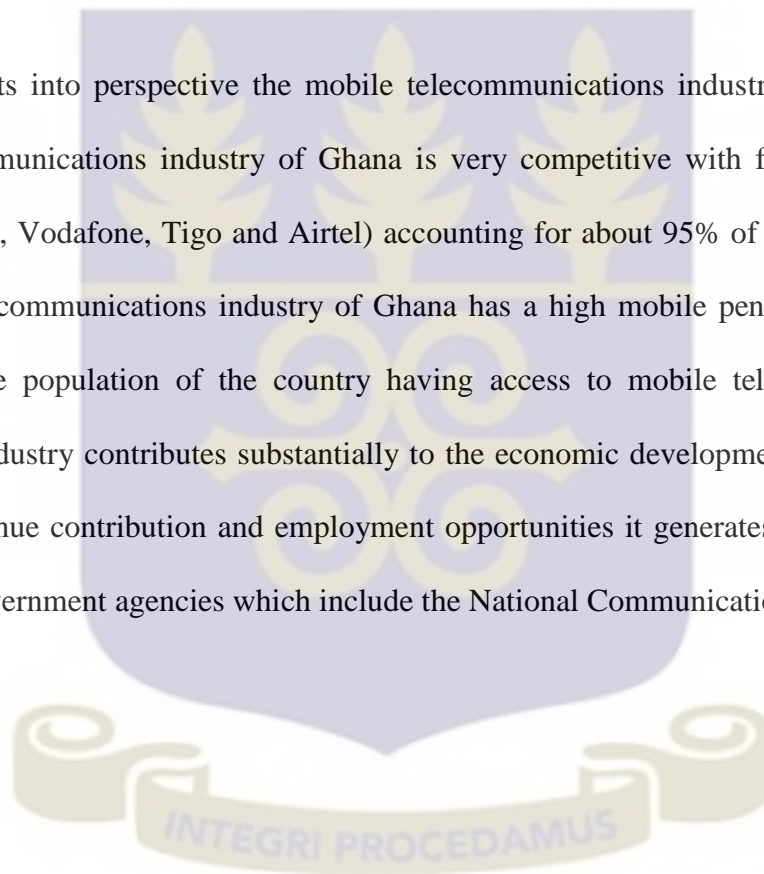
3.7 Contribution of the Mobile Telecommunication Industry to Ghana's Economy

The telecommunication industry has been a major driver of economic growth. A latest report by GSMA (2015) on the Digital Inclusion and Mobile Sector, Taxation in Ghana claims that the mobile sector contribute significantly to the country's long run economic and fiscal stability. The contribution is mainly through the sectors, direct involvement in the economy and government revenue. The report further added that the in 2013, the sector contributes 9.1% of the country's total tax revenue. Contribution to the Gross Domestic Product in the same year was at 3.2%.

The mobile industry is one of the most heavily taxed industries in the country. Mobile service operators contribute a total of \$ 650million taxes in each year (GSMA, 2015). Mobile services provide opportunities for investment and employment in the mobile sector GSMA (2015). In terms of employment, Teppoh (2011) revealed that the mobile telecommunications sector directly employ more than 6,000 full time workers and 1.5 million people indirectly.

3.8 Summary

This chapter puts into perspective the mobile telecommunications industry of Ghana. The mobile telecommunications industry of Ghana is very competitive with four main service providers (MTN, Vodafone, Tigo and Airtel) accounting for about 95% of the market share. The mobile telecommunications industry of Ghana has a high mobile penetration rate with over half of the population of the country having access to mobile telecommunications services. The industry contributes substantially to the economic development of the country through its revenue contribution and employment opportunities it generates. The industry is regulated by government agencies which include the National Communication Authority.



CHAPTER FOUR

METHODOLOGY

4.0 Introduction

This section is dedicated to discussing the research methodology that was used in order to achieve the purpose of the study. The chapter begins by explaining research methodology and the research design, whereby the various classifications of research are discussed. Thereafter, the research paradigm is articulated paving way to the detailing of the research population, sampling technique, sample size. Furthermore, the types of data, data collection techniques are highlighted. The chapter concludes presenting the data analysis procedure for the study and issues of ethical considerations regarding the conduct of the study.

4.1 Research Methodology

Malhotra and Birks (2007) define research methodology as a procedural framework within which a research is conducted. In other words, research methodology can be seen as the process used to collect data for a research study. Research methodology offers the theoretical foundations for the understanding which method or set of methods can be applied to specific case rather than providing solutions to research problems.

4.1 Research Design

Boateng (2014) defines research design as how, when and where data for a research is to be collected and analysed. Collis and Hussey (2013) identify different categories of research in order to classify research studies. They identified the type of study based on the process, purpose and logic.

Table 4.1: Basis of Research Design

Basis Of Research Classification	Types Of Research
Process of the research	Quantitative and qualitative
Purpose of the research	Explorative, explanatory, and descriptive,
Research Logic	Deductive and inductive

Source: Collis and Hussey (2013).

4.1.2 Research Process

According to Collis and Hussey (2013), research can be classified under process explains whether a research is either quantitative or qualitative. Boateng (2014) makes a distinction between two research criteria, namely qualitative and quantitative research. Boateng (2014) explain further that the focus of qualitative research is to explore a phenomenon. Similarly, Hancock, Ockleford, and Windridge (2009) explain that qualitative research focuses studies behaviour in natural settings or uses people's accounts as data; which usually involves no manipulation of variables.

According to Boateng (2014), quantitative research seeks to determine the quantity or extent of a problem or the existence of a relationship between aspects of a phenomenon by quantifying the variation. Measures in quantitative studies are often systematically created before data collection is standardized. The objective of quantitative is to test the hypothesis that he researcher generates (Malhotra & Birks, 2007). According to Rootman (2011), quantitative research is used when the population is large and objectivity is of the utmost importance.

In this study, quantitative research method was used to obtain responses from the respondents. A review of literature on RM has revealed an extensive use of quantitative research technique in data analysis (Ryals, 2005; Ndubisi & Wah, 2005, Narteh, 2009; Roberts-Lombard, 2011).

Also, due to the nature of the study, quantitative method was adopted to test the hypothesis developed for the research (Malhotra & Birks, 2007)

4.1.3 Research Purpose

According to Saunders, Lewis and Thornhill (2012), researches can be classified in terms of their purpose. They identified three types of research based on purpose which are explanatory research, exploratory research and descriptive research.

4.1.3.1 Exploratory research

Boateng (2014) submits that exploratory research seeks to explore an area where little is known or little research has been done either in the context or on the research topic in that particular context. Kotler and Armstrong (2012) identify that the objective of exploratory research is to gather preliminary information that will help define problems and suggest hypothesis.

4.1.3.2 Descriptive Research

Descriptive research is seen as a step further from exploratory research. With descriptive research, there is an attempt by the researcher to systematically describe a phenomenon, situation or problem (Boateng, 2014). Descriptive research often asks the questions “what” and “how” rather than “why”. As the name implies, the objective of descriptive research is to describe things (Kotler & Armstrong, 2012). To explain further, descriptive research seeks to provide accurate descriptions of observations of a specific phenomenon.

4.1.3.3 Explanatory Research

Explanatory research focuses on cause effect relationships (Yin, 2014). Explanatory research tends to portray the cause and effect relationship among variables. Similarly, Maxwell and Mittapalli (2008) agreed that the term explanatory research implies that the research in

question is intended to explain, rather than simply describe, the phenomena studied. They further added that traditionally, explanatory research is quantitative in nature and typically tests prior hypothesis by measuring the relationship between variables.

The various research purposes are not mutually exclusive and as such researchers can identify more than one purpose in a study. In view of this; the present study adopts both descriptive and explanatory research purposes. The descriptive research purpose was used to describe the relationship between the independent and dependent variables under study. The suitability of using the explanatory method is to enable the researcher identify the relationship between customer relationship variables, customer satisfaction and customer retention.

4.1.4 Research Logic

According to Collis and Hussey (2013), research logic can either be deductive or inductive. Deductive approaches to research mainly aim at testing theory whilst inductive is concerned with generating a new theory emerging from data gathered. To achieve this purpose, deductive approach starts with hypothesis development and testing them. Inductive approach, on the other hand, generally use research questions to narrow the scope of the study. It also focuses on exploring previously researched phenomena from a different perspective. This approach is generally associated with qualitative study (Gabriel, 2013).

Since this seeks to test the relationship between variables, the deductive approach was used where there is the need to support or refute the hypothesis developed for the study.

4.2 Research Paradigm

Collis and Hussey (2013) submit that a research paradigm is the process of scientific practice based on a researcher's philosophies and assumptions about the world and the nature of knowledge. Burns and Burns (2008) argued that there are two major research paradigms

which are the positivistic (quantitative) and the phenomenological (qualitative, interpretivist, constructivist) paradigms. The positivistic paradigm ensures that the methods and principles of science are applied to the study of human behaviour and human events. The positivist paradigms assume that the researcher is independent of and neither affects nor is affected by the subject of the research. Interpretive paradigm aims at understanding the subjective meanings of persons in the studied domains (Goldkuhl, 2012).

The current research adopts a positivist approach since the study uses a quantitative approach to identify the relationship between the identified variables through hypothesis testing. Also, this method is appropriate for the study since the researcher is independent and does not influence the subject under study.

4.3 Research Strategy

Saunders, Lewis, and Thornhill (2012) submit that there are several research strategies that can be employed in a research. They identified experiment, survey, case study, grounded theory, ethnography and action research. However, Yin (2012) notes three research strategies in quantitative study: experiments, surveys and case studies.

The Survey

Leedy and Ormrod (2010) view surveys as a study, which is designed to determine the incidence, frequency, as well as the distribution of certain characteristics in a population. Collis and Hussey (2013) explain survey as a positive methodology whereby a sample of subjects is drawn from a population and studied to make inferences about the population. Thus, a survey is a means of soliciting information about the characteristics, actions, or opinions of a large group of people, referred to as a population (Malhotra & Birks, 2007). They further added that survey strategy offers strength in measurement given the standardised

questions. The survey method has an advantage of making the researcher examine many variables and to use a variety of statistics to analyse the data (Wimmer & Dominick, 2011).

For the purposes of this study, the survey strategy was used. The survey is the relevant strategy for this study because it allows for the garnering of subscribers' perception on customer relationship practices in the mobile telecommunication industry. The purpose of this study is to examine the direct and indirect relationship between relationship marketing practices and customer retention in the telecommunication industry from the perspectives of mobile subscribers. To get a reliable result, it is appropriate that a large amount of data from the population sample is collected. This is emphasised by Babbie (2013) who asserted that surveys are particularly suited to field of mass public opinion. Also, several studies on relationship marketing and customer retention adopted the survey method (eg. Leverin & Liljander, 2006; Eiriz & Wilson, 2006).

With regard to the time dimension, research design is independent from which strategy adopted. The researcher can either gather data on cross sectional or longitudinal basis. Cross sectional studies are designed to gather data at once. Cross sectional studies looks at contemporary issues with no reference to past or trend of work. Inversely, longitudinal studies involve the gathering of data over a period of time.

The current study garnered data on cross sectional basis, thus primary data from respondents were collected at one point in time. Most works on RM and customer retention adopt this style of time dimension in data collection (eg. Ndubisi & Wah, 2005).

4.4 Population and Sample Selection

Malhotra and Dash (2011) explain population as a set of elements that contains the information needed by the researcher about which the inferences are to be made. Russell and Purcell (2009) explain population as the entire or complete collection, group or set of

observations of interest to the researcher of a study. Thus the population is the larger pool from which sampling elements are drawn and to which findings can be generalised.

The population for the study comprised all mobile phone subscribers in Ghana. However, the unit of analysis for this study was the customers of the top four mobile telecommunication service providers in Ghana. Subscribers of the top four mobile service providers account for almost 95% of the entire market hence using subscribers of the top four service providers is a significant representation of the market. The four mobile providers used in this study are MTN, Vodafone, Tigo and Airtel.

4.4.1 Sample Size

After the sample population has been specified, the next stage, it is to determine the sample size for the study. The sample refers to the number of elements to be included in the study (Saunders et al., 2012). Therefore, a sample is a subset of the larger population. Many authors have proposed different ideas to determine sample size (see Alshurideh, 2010). However, literature identified that using the sample size similar to previous researches afford the researcher a comparison with other researchers' judgement. In line with this, the researcher identified that previous research on relationship marketing in the service sector advocate an appropriate sample size ranging from 200 to 1000 (Narteh, 2009).

Also, in a similar study on relationship marketing and customer loyalty, in the banking sector by Anabila, Narteh and Tweneboah-Kouah (2012) used 247 respondents. A study by Lee, Lee, and Feick (2001) in the mobile telecommunication industry of France suggested a sample size up to 400 is ideal for drawing conclusions. Again prior studies (Ndubisi & Wah, 2005; Rootman, 2011) used responses from 264 and 220 respondents respectively in drawing viable conclusions. Accordingly, based on the sample size previous studies and recommendations, a samples size of 320 respondents was used for the study.

4.4.2 Sampling Method

Saunders and Rojon (2014) explain sampling method as the technique for selecting a sample from a defined population. The technique or techniques you used to select your sample. The purpose of sampling has been identified to enable researchers to estimate some unknown characteristic of the population. Blumberg, Cooper and Schlinder (2011) identify three core reasons for sampling: for greater speed, greater accuracy of results, and availability of population elements.

There are basically two sampling methods; they are classified as probability or non-probability sampling (Buame, 2010). Probability sampling occurs when elements or sampling units are selected by chance. All elements do not necessarily have the same chance of being selected, but the probability of selection of each element can be specified (Blumberg et al., 2011).

Probability sampling methods include; simple random sampling, systematic sampling, stratified sampling and cluster sampling (Blumberg et al., 2011). Non-probability sampling relies on personal judgement of researchers to select the sample. Chance selection procedures are not used to draw the sample. Non-probability sampling methods include; convenience sampling, judgement sampling, quota sampling and snowball sampling (Malhotra, 2006).

In this study the author used convenience sampling for selecting the respondents from the four telecommunication firms. This method was deemed appropriate for this study because as Blumberg et al. (2011) explained that this method is appropriate for survey research where cases within samples can be randomly selected. They emphasised that even though the method has limitations, they are less important where there is less variation in the population. Again, most studies of customer retention the UK's telecommunications industry by adopted the convenience sampling method due to the difficulty in getting a sampling frame for

probability sampling (Alshurideh, 2010). Also, Prior studies using the survey method adopted the convenience sampling method (Alshurideh, 2010; Arthur, Ahenkrah & Asamoah, 2012; Narteh & Odoom, 2015).

The sample was divided into four specific strata with a specified number of respondents expected from each stratum. This was used to get representation of customers of the telecommunication companies adopted for the study. Respondents of mobile service providers were randomly selected from customer service outlets of the selected service providers in Accra.

4.5 Types and Sources of Data

Researchers need to consider the sources on which to base the findings of their research. In order to achieve the objectives of a study, researchers can use either primary or secondary sources or use both.

Primary Data

Boateng (2014) define primary data as a direct record of observations and findings. Thus, primary data refer to data garnered directly from the source by the researcher specifically for a research study. According to Blumberg, Schlinder and Cooper (2011), primary data are the most authoritative because information has not been diluted or interpreted by second party.

Secondary Data

Cooper and Schlinder (2011) explain secondary data as the interpretation of primary data. According to Kent (2007), secondary data is used to help researchers in solving their problems, and to develop an approach for answering certain research problems. Secondary data collection according to Bradley (2007) has many advantages such as low cost collection

and time saving. In contrast, it has some disadvantages such as its generality and it may be outdated and less accurate).

The current study used only primary data for the purposes of the study. Primary data were used for the current study since it give a realistic perspective to the researcher about the topic under consideration. Primary data for this study consisted of first hand information garnered from the selected mobile service subscribers through administering questionnaire (see Kaur, Sharma & Mahajan, 2012; Narteh & Odoom, 2014).

4.6 Research Instrument

There are many data collection techniques that can be used to collect the required primary data such as: observation, questionnaires and interviews (Saunders et al., 2012). However, the questionnaire was the primary data instrument used for this study. According to Burns and Burns (2008), questionnaire involves the use of structured questionnaires usually incorporating mainly closed ended questions with set response. According to Lu-Ming, Yue-Min and Chi-Erh (2014) using a questionnaire with scenarios also helps to standardize the questions and measurements that are received by the respondents. Moreover, using questionnaire allows for greater control over the variables of interest.

The questionnaire was adopted for this study as opposed to the other data collection technique because the responses gathered are in a standardised, making questionnaire response more objective as compared to interviews thereby reducing bias. Again, the questionnaire was used because it is less intrusive as compared to other methods and can be easily analysed using appropriate software. Furthermore, the questionnaire is most appropriate for this study since the study adopts the survey approach and seeks to identify relationship between variables which can be made possible through questionnaire design.

Also, several survey studies on relationship marketing adopted the questionnaire research instrument in collecting primary data (eg Kaur et al., 2012).

4.6.1 Questionnaire Design

According Cooper and Schlinder (2011), the questionnaire is the most common data collection instrument in marketing research. Questionnaires provide a relatively cheap, quick and efficient way of obtaining large amounts of information from a large sample of people. Data can be collected relatively quickly because the researcher would not need to be present when the questionnaires were completed. This is useful for large populations when interviews would be impractical (McLeod, 2014).

A self-completion structured questionnaire with closed questions was developed for the study. A structured questionnaire consists of well-formulated questions and fixed response alternatives that are directly related to the research objectives. Bryman and Bell (2015) posit that closed questions have some advantages as it is easy to process answers; it enhances the comparability of answers, and makes them easier to show the relationship between variables.

The study adopts a five point Likert scale in calibrating the responses of the respondents. According to Blumberg, Cooper and Schlinder (2011), the Likert scale is the most frequently used variation of summated scale which consist of statements that express either a favourable attitude towards an object of interest (Alshurideh, 2010). The style expects the user to judge a specific statement on a numeric scale of 1 to 5, usually corresponding to a measure of agreement or disagreement and may be in ascending or descending order of importance.

Prior research in the mobile telecommunication industry used the Likert scale as a means to collect data on subscriber's perspective, choices and opinions (Cronin, Brady, & Hult, 2000; Mittal & Kamakura, 2001; Zikmund, 2003; Munnukka, 2006). The questionnaire was divided

into three main Sections A and B. Section A consisted of personal information about the respondents in respondents such as gender, age, highest educational level, and occupation.

Section B is made up of questions relating to relationship marketing, customer satisfaction and customer retention. This section is composed of items on relationship marketing dimensions of trust, commitment, and conflict handling. The questionnaire consists of items adopted from previous studies. In all there were 21 items in this section. The first item, “trust” consisting of four (4) questions were adapted from studies of (Ndubisi & Wah, 2005; Narteh et al, 2013). The second item, “commitment” which comprised of four (4) questions were adapted from (Ndubisi & Wah, 2005; Narteh et al., 2013). “Conflict handling” dimensions contained four (4) questions which were adopted from (Ndubisi & Wah, 2005; Narteh et al., 2013).

Questions on customer satisfaction were adapted from Martin-Consuegra, Molina, and Esteban (2007). There were four (4) questions on customer retention, which were adopted from (Narteh et al., 2013).

Table 4.2: Summary Composition of Questionnaire

Variables	Number of Items
Commitment	4
Trust	4
Conflict Handling	5
Customer satisfaction	3
Customer Retention	5

Source: Researcher, 2015.

4.6.2 Pre-testing Questionnaire

Pre-testing is a very important aspect in survey research. It is necessary to pre-test questionnaire before administering to the research sample. Hilton (2015) explains pre-testing as a method of checking that a questionnaire work as intended and are understood by those individuals who are likely to respond to them. According to Grimm (2011), pre testing help detect any problem with the questionnaire design leading to ambiguity of words, misinterpretation of questions, inability to answer a question, sensitive questions, and many other problems associated with the questionnaire as well as the process of administering the survey.

In the current study, a pre-testing of the questionnaire was conducted prior to the actual data collection process by using the collaborative pre-testing (Rouibah, Ramayah, & May, 2011). This method allowed the researcher to obtain the consent of the respondents before administering the questionnaire for pre-testing. The questionnaire was tested on a sample of respondents twenty five (25) respondents to assess the level of respondents understanding of the questionnaires as suggested by (Cooper & Schlinder, 2011). Subsequently, the questions that were not clear were rephrased to ensure the questions are simple and clear to the respondents.

4.6.3 Data Collection Procedure

As described earlier, primary data from respondents were garnered using convenience sampling in selecting customers of the selected mobile service providers. The researcher was assisted by research assistants in administering the questionnaire. Respondents were randomly approached at selected customer care centres on the four mobile service providers within the Accra Metropolis. Before administering the questionnaire, the researcher and the research assistants sought the permission from the respondents before administering the

questionnaire. Those who agreed to partake in the research were later given a copy of the questionnaire to fill (see Saunders et al., 2012). The garnering of primary data covered a total period of three months from February to April, 2015.

4.7 Data Analysis Technique

Data analysis involves applying statistical techniques to summarise, describe and illustrate and evaluate data. In the current study, Smart PLS 3 and SPSS 16 statistical tools were used for the data analysis. SPSS 16 was used for descriptive purposes of the study. Smart PLS 3 was used for structural equation modelling (SEM) to examine the structural component of the measurement and the structural model (Hair et al., 2014).

In the opinion of Hair, Ringle and Sarstedt (2011) structural equation modelling (SEM) is the dominant multivariate technique in research today. According to Kaplan (2007) Structural equation model is a family of statistical methods designed to test a conceptual or theoretical model. Furthermore, SEM involves a measuring the model that defines the latent variables using one or more observable variables and a structural regression model that links the latent variables together (Hair et al., 2014). Kline (2011) explains that the parts of the structural equation are linked to one another using a system of simultaneous equations. Researchers like Henseler and Chin (2010) submit that PLS modelling represents a sustained method for establishing complex cause- effect relationship model.

PLS-SEM is increasingly being applied in marketing and business disciplines (e.g. Henseler, Ringle, & Sinkovics, 2009; Ringle, Sarstedt, & Straub, 2012; Henseler, 2012) due to its advantage over other SEM techniques. Sample size can affect several aspects of SEM including parameter estimates, model fit, and statistical power (Shah and Goldstein, 2006). However, different from CB-SEM, PLS-SEM can be utilized with much smaller sample

sizes, even when models are complex (Hair et al., 2014). Also, according to Hair et al., (2014), PLS-SEM has become a quasi-standard in marketing and management research when analysing cause and effect relations between latent constructs. Another major advantage of PLS-SEM is that it permits the use of formative measures, which differ considerably from the reflective measures. Formatively measured constructs are particularly useful for studies that aim at explaining and predicting key constructs (Hair et al., 2014).

In using PLS SEM, a two stage process was to analyse the data. First, the data was checked to assess the measurement model fitness for the study. Thereafter, a structural equation procedure was undertaken to identify the relationship between the latent constructs of the study.

Generally, the data analysis for this study comprised of three main phases which are described below.

The first phase of the data analysis consists of performing descriptive statistics, which include mean, frequencies, and standard deviation on the latent constructs of the study.

The second stage involves the measurement of the model. This involves testing the validity and internal consistency (reliability) of the measurement instrument. In testing the validity, the factor loadings, the average variance extracted (AVE) measures were used. Reliability was measured using the Cronbach alpha and composite reliability (CR).

The third phase of the data analysis tested the hypothesised relationship between the latent constructs. The model for the study was executed in Partial Least Square Equation Modelling (PLS-SEM) to obtain the hypothesis testing. Thus, the hypothesis proposed for the study was either rejected or accepted based on the results from the structural analysis or path relationship. Essentially, the simultaneous relationship between the independent constructs, the mediating construct and the dependent construct was examined.

4.8 Reliability of the Study

Reliability can be explained as the consistency, stability and credibility of the study findings that allows the findings to be reproduced (Burns & Burns 2008). For the purposes of the study, Cronbach alpha and composite reliability were used to determine the reliability of the research instrument (Cooper & Schlinder, 2006). Cronbach Alpha can be described as a statistical measure used to test reliability in questionnaires (Ryu & Smith-Jackson, 2006). Burns and Burns (2008) added that the Cronbach alpha is used for scale data to determine if the items used in the questionnaire are measuring the same variable. Nunnally and Bernstein (1994) argue that generally, the acceptable lower limit for Cronbach alpha correlation coefficient is 0.70. However, Malhotra (2006) added that the Cronbach Alpha could be lowered to 0.60 with regard to explorative research.

Even though, Cronbach alpha is the most widely used to test for reliability of scales, Peterson and Kim (2013) argue that Cronbach alpha is lower bound hence underestimate the true reliability. Based on this argument, the study in addition to the Cronbach alpha used composite reliability, which mostly used in structural equation modelling (see Hair et al., 2014). Composite reliability measures the overall reliability of a collection of heterogeneous but similar items. It also assesses the internal consistency of a measure (Hair et al., 2014).

4.9 Validity of the Study

According to Burns & Burns (2008), validity refers to the appropriateness of the measure to access the variable it claims to measure. Thus, validity explains whether the measuring instrument is actually measuring what it is supposed to measure. Construct validity was used to detect how well the results obtained using the measuring instrument fit theoretical expectations (Hair et al., 2014).

To check the validity of the measuring instrument, the study used the factor loadings which are explained in the subsequent chapter. Again, the validity of the measuring instrument was ascertained via convergent and discriminant validity (Hair et al., 2014). Discriminant validity shows the extent of which a construct is different from other constructs (Rezaei & Ghodsai, 2014). Discriminant validity ensures that the items that measure a construct is unique in serving as an indicator to the construct (Hair et al., 2014). Thus, it does not relate more to other constructs than to the construct it is meant to measure. It is indicated by the low correlation between the measure of interest and the measures of other construct (Cheung & Lee, 2010).

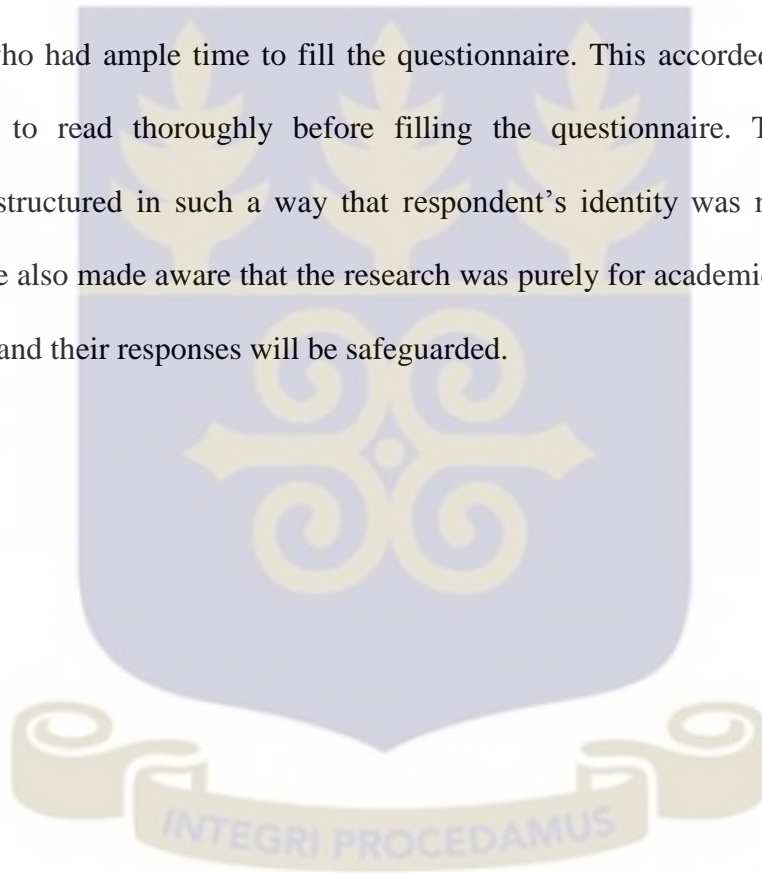
Convergent validity ensures that the constructs identified are truly reflected by their indicators. Convergent validity of the latent constructs was tested using the confirmatory factor analysis (CFA) and the average variance extracted (AVE) measures. According to Hair et al. (2011), the CFA seeks to determine if the number of factors and the loadings of the measured variables conform to evidence in literature. Loadings of 0.50 are considered significant and a proof of validity (Hair et al., 2011). AVE describes the proportion of the variance that is explained by the indicators in relation to a specific construct. The rule of thumb for an acceptable AVE score is 0.5 and above (Hair et al., 2011).

4.10 Ethical Consideration in Research

Malhotra and Birks (2007) argue that issue of ethics is an imperative consideration in academic research. Blaxter, Hughes, and Tight (2010) identify that the common cause of ethical issue in research is as a result of conflict interest between the researcher and the respondents. Basic principles of ethical practice comprises of consent of respondents, respect of autonomy, maintain anonymity and confidentiality.

In order to observe these principles, the researcher made sure that respondents gave their informed consent before administering the questionnaire. This means the participants should agree to take part in the research before they take part. The respondents were made aware of what they were required to do in respect to filling the questionnaire. Also, an information preamble was provided at the beginning of the questionnaire to provide details about the researcher, the research topic and the purpose of the study.

In order to prevent respondents hurriedly answering the questions, the researcher only targeted those who had ample time to fill the questionnaire. This accorded the respondents the opportunity to read thoroughly before filling the questionnaire. The demographic questions were structured in such a way that respondent's identity was not revealed. The respondents were also made aware that the research was purely for academic purposes, hence their anonymity and their responses will be safeguarded.



CHAPTER FIVE

DATA ANALYSIS AND PRESENTATION OF FINDINGS

5.0 Introduction

This chapter presents the empirical aspect of the study, which involves the analysis of the data gathered and the interpretation of data gathered based on the literature reviewed. This section is broadly divided into three sections-descriptive analysis, inferential analysis and the discussions of the findings based on literature. The descriptive analysis illustrates the background details of the respondents. Descriptive analysis was used to compute the mean and standard deviation of the latent constructs. The final section concentrates on the discussion of the results based on the literature reviewed for the study.

5.1 Response Rate

Overall, 320 questionnaires were distributed out of which, 291 questionnaires were usable representing a response rate of 90% a reasonable response rate for a survey of this type (see Malhotra, 2006).

5.1.1 Respondents' Details

Out of a total of 291 respondents, 168 were males representing 57.7%. The remaining 123 representing 42.3 % were females. A significant 24% of the respondents were between the ages of 21-30 years. Almost a quarter of the respondents (29.2%) were between the ages of 31-40 years, followed by 15.5% between the ages of 41-50 years. Furthermore, 12% of the respondents were less than 21 years and the remaining 9.3% above 51 years. In terms of education, 36.1% of the respondents have tertiary education, 34 % have secondary school qualification, 21.3 % had basic education, and 8.6 % had post graduate education. The study

revealed that 65% of the respondents are subscribed to more than one network service provider whilst the remaining 35% claimed they are subscribed to only one service provider. This confirms the report by NCA (2014) on the prevalence of multi-simming in the telecom industry of Ghana. The respondents were asked to indicate their primary network. Out of the total 291 respondents, 96 were subscribers of MTN, followed by 70 who were subscribed to Tigo, a further 66 were subscribers of Vodafone and lastly, 56 had Airtel as their primary mobile network provide.



Table 5.1 Socio- Demographic of Respondents

	Frequency	Percentage (%)	Cumulative frequency
Gender			
Male	168	57.7	57.7
Female	123	42.3	100
Total	291	100	
Age (in years)			
Less than 21	35	12	12
21-30	99	34	46
31-40	85	29.2	75.3
41-50	45	15.5	90.7
Above 51	27	9.3	100
Total	291	100	
Educational Level			
Basic	62	21.3	21.3
Secondary	99	34.0	55.3
Tertiary	105	36.1	91.4
Post graduate	25	8.6	100
Total	291	100	
Occupation			
Unemployed	48	16.5	16.5
Self employed	77	26.5	43.0
Salaried worker	125	43.0	86
Student	41	14	100
Total	291	100	
Subscription Multiplicity			
Only one	101	35	35
Two or more	190	65	65
Total	291	100	100
Primary Network			
MTN	96	33	33
Tigo	70	24	57
Vodafone	66	22.7	79.7
Airtel	59	20.3	100
Total	291	100	

Source: Field Data, 2015.

5.2 Descriptive Statistics of Latent Constructs

Pallant (2003) suggest that the data should first be subjected to descriptive analysis before validation and further. Descriptive statistics allow data to be present in a simpler way for understanding. It, however, does not allow a conclusion beyond the data collected. Mean and Standard deviation was used to present a descriptive analysis of the data collected.

5.2.1 Independent Variables

Trust

From Table 5.3, most of the respondents agreed that their primary service provider has a high integrity which is reflected by the mean score of 2.68. With a mean of 2.9, most of the respondents agreed or were neutral that their primary network service provider is consistent in delivering quality service. Overall, most of the respondents were in agreement with most of the items under trust.

Table 5:3: Descriptive statistics for trust as an independent variable

Items	N	MEAN	S.D
TR1 High Integrity	291	2.6838	1.04207
TR2 Fulfils Promise	291	2.8110	1.13046
TR3 Consistent In Quality	291	2.9966	1.03557
TR4 Confidence In Service Provider	291	2.7079	1.03085

Source: Field Data, 2015.

Commitment

Form table 5.4, most of the respondents either agreed or strongly agreed that they care about the long term relationship with their service provider which is reflected in the men score of 2.66. Also, most of the subscribers either agreed or were neutral that their primary service provider is flexible in offering services which is indicated in the average score of 2.8. With an

average score of 2.8, a significant number of subscribers either agreed or were neutral that they are proud customers of their network service.

Table 5.4: Descriptive statistics for commitment as an independent variable

Items	N	MEAN	S.D
CM1 Committed to relationship	291	2.8007	1.16329
CM2 Flexible Service	291	2.9485	1.07676
CM3 Care Long Term	291	2.6598	1.03277
CM4 Proud Customer	291	2.8076	.98124

Source: Field Data, 2015.



Conflict Handling

In determining the responses of subscribers to conflict handling practices, majority of the respondents which is indicated by a mean score of 2.5 agree that their service provider listens to their complaints when it arises. An average of 2.58 also agreed to service providers providing clear avenues for registering complaints. The least confirmation was recorded for the giving of service failure compensation by the service providers with a score of 3.23.

Table 5.5: Descriptive statistics for Conflict handling as an independent variable

Items	N	MEAN	S.D
CH1 Clear Avenues For Complaints	291	2.5808	1.08414
CH2 Problem Solving Promptly	291	3.0653	1.15633
CH3 Service Delivery Compensation	291	3.2302	1.35897
CH4 Solve Problem Before Manifestation	291	2.9210	1.21653
CH5 Listens To Complaints	291	2.5017	1.14884

Source: Field Data, 2015.

5.2.2 Descriptive Statistics of Dependent Variables

Customer Satisfaction

With regard to the responses on customer satisfaction, all responses had mean values less than three (3) indicating that most of the respondents either agreed or were neutral to the items under customer satisfaction.

Table 5.6: Descriptive Statistics for Customer Satisfaction

Items	N	MEAN	S.D
CS1 Completely Happy	291	2.9003	1.17166
CS2 Good Experience	291	2.7560	1.09494
CS3 Overall Satisfaction	291	2.8076	1.14051

Source: Field Data, 2015.

Customer Retention

From Table 5.7, it can be seen most subscribers either agreed or neutral on for future patronage of their primary service with a mean score of 2.82. However, most customers either were neutral or disagree that they will pay more for network service usage with a mean score of 3.67.

Table 5.7: Descriptive Statistics for Customer Retention

Items	N	MEAN	S.D
CR1 Recommend	291	2.9897	1.26077
CR2 Future Patronage	291	2.8213	1.14877
C43 Emotionally Attached	291	3.1890	1.26574
CR4 Pay More	291	3.6770	1.15913
CR5 WOM	291	2.9175	1.12038

Source: Field Data, 2015.

5.3 Model Assessments

Duarte and Raposo (2010) submit that the goodness of a theoretical model is assessed by identifying the strength of each structural path and the combined productiveness of its constructs. Hair et al.(2014) explain that PLS SEM, as compared to Covariance based (CB-SEM) techniques does not have a global goodness-of-fit criterion.

However, based on Hair et al.(2014) criteria for assessing a model in PLS SEM, the outer loadings, composite reliability, the average variance extracted (AVE) and discriminant validity were examined in order to achieve consistency.

5.3.1 Convergent validity

From the Table 5. 8, it can be seen that the AVE values for all the latent constructs exceed 0.5, which means the latent variables are able to explain more than half of the variance of its indicators on average (e.g. Gotz, Liehr-Gobbers, & Kraft, 2009). Thus demonstrating convergent validity of all the constructs. Again the empirical results indicate that the outer loadings score for all the items were above 0.50.

5.3.2 Construct Reliability

From Table 5.8, for composite reliability, the entire construct were above the accepted value of 0.7. The results also indicated a Cronbach alpha of 0.7 and above adequate for quantitative studies as advised by (Hair et al., 2014). Hence, all the requirements for convergent validity, construct reliability, Cronbach Alpha or internal reliability, and composite reliability is achieved. The next step is to determine the validity of the constructs.

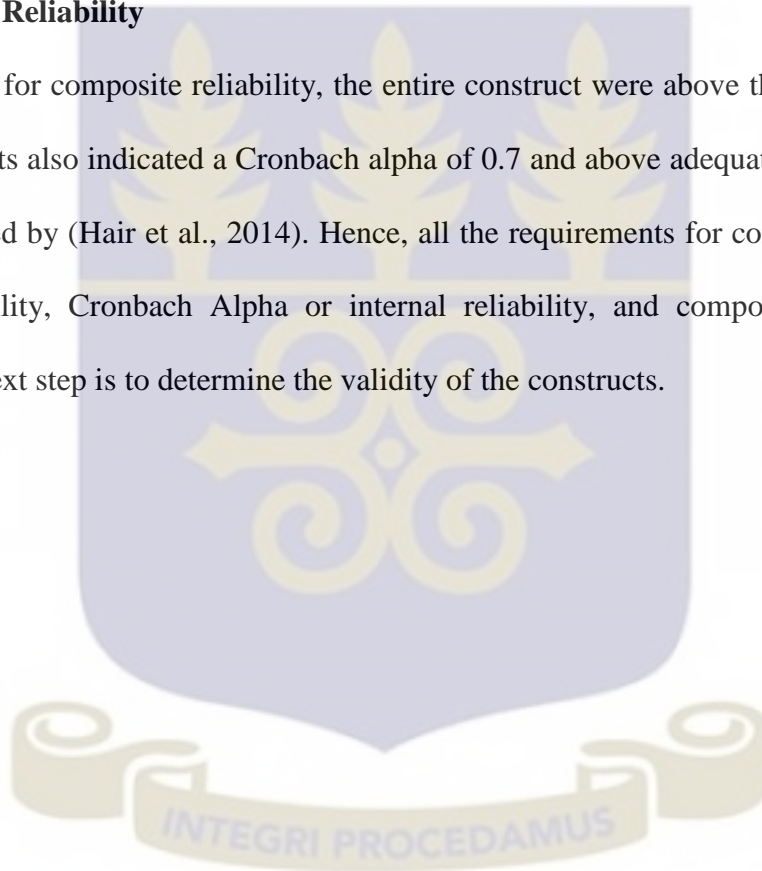


Table 5.8: Construct Validity and Reliability of Constructs

Variables	Factor Loadings	AVE	CR	Cronbach Alpha
Trust		0.5886	0.8489	0.77
TR1	0.600			
TR2	0.787			
TR3	0.768			
TR4	0.886			
Commitment		0.7395	0.8947	0.82
CM1	0.810			
CM2	0.909			
CM3	0.858			
Conflict handling		0.5291	0.8163	0.70
CH1	0.624			
CH2	0.673			
CH3	0.802			
CH4	0.794			
Customer Satisfaction		0.8389	0.9398	0.90
CS1	0.918			
CS2	0.937			
CS3	0.892			
Customer Retention		0.6246	0.8914	0.85
CR1	0.856			
CR2	0.722			
CR3	0.808			
CR4	0.645			
CR5	0.894			

Source: Field Data, 2015.

5.3.3 Discriminant Validity Measures

Discriminant validity compares the average variance explained by the indicators in each of the constructs to the squared correlations between the constructs (Fornell & Larcker, 1981).

The rule of thumb for discriminant validity tests ensures that the square root of the average

variance extracted (AVE) for a construct exceeds the correlations it has with other constructs Gotz et al. (2009).

Table 5.9: Discriminant Validity of Variables

	1	2	3	4	5
Commitment (1)	0.74				
Conflict Handling (2)	0.24	0.53			
Customer Retention (3)	0.3	0.37	0.62		
Customer Satisfaction (4)	0.31	0.27	0.58	0.84	
Trust (5)	0.22	0.15	0.26	0.31	0.59

Note: *The diagonals represent the square root of the average variance extracted while the other entries represent the squared correlations.*

Source: Field Data, 2015.

Table 5.10 gives the results of the discriminant validity tests. The diagonal elements represent the square root of the AVE of the various latent constructs. According Hair et al. (2014), the squared correlation for each construct should be less than the square root of the AVE of the indicators measuring the construct. The results meet this rule indicating that truly the indicators are unique in measuring its construct and hence there are no higher correlations between the constructs. Thus the various items in measuring the construct are unique indicators in measuring that specific construct and do not have problem with collinearity (Hair et al., 2014).

In summary, the recommended guidelines for the measurement model shows adequate convergent and discriminant validity. Therefore, it can be concluded that the measuring properties and structural relationships indicate acceptable validity and reliability.

5.4 Structural Model.

According to (Hair et al., 2014), once the construct measures have been confirmed as reliable and valid, the next step is to assess the structural model results. Sang, Lee, and Lee (2010) indicated that the structural model explains the casual relationship among the latent constructs in the model. The structural model includes the estimates of the path coefficients, t-value, and the R^2 value, which determine the prediction power of the model and the relationships between the constructs (Hair et al., 2014). Sang et al., (2010) further explained that the R^2 and the path coefficient explains the degree to which the data support the hypothesised model. Table 5.11 and Figure 5.3 and 5.4 show the results of the structural model from the PLS output.

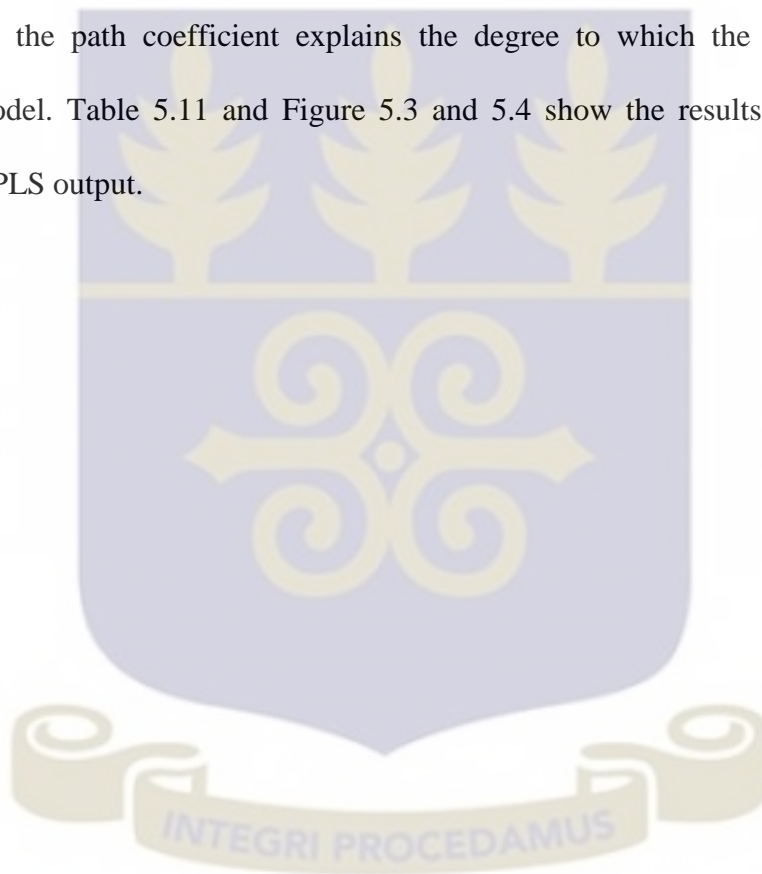
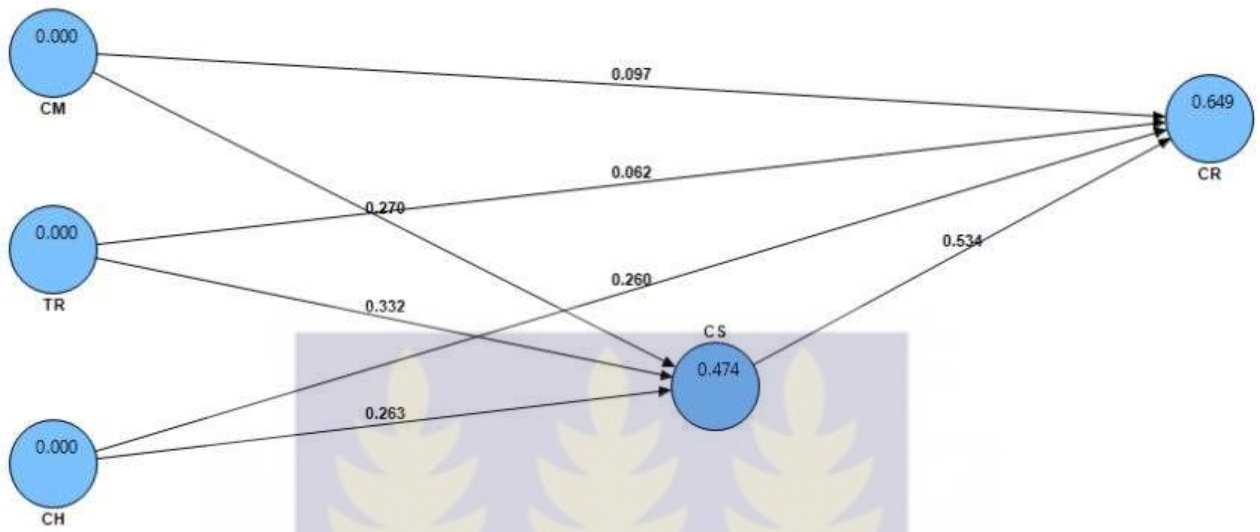


Figure 5.3: Structural Equation with Coefficients of Paths



Source: Field Data, 2015.

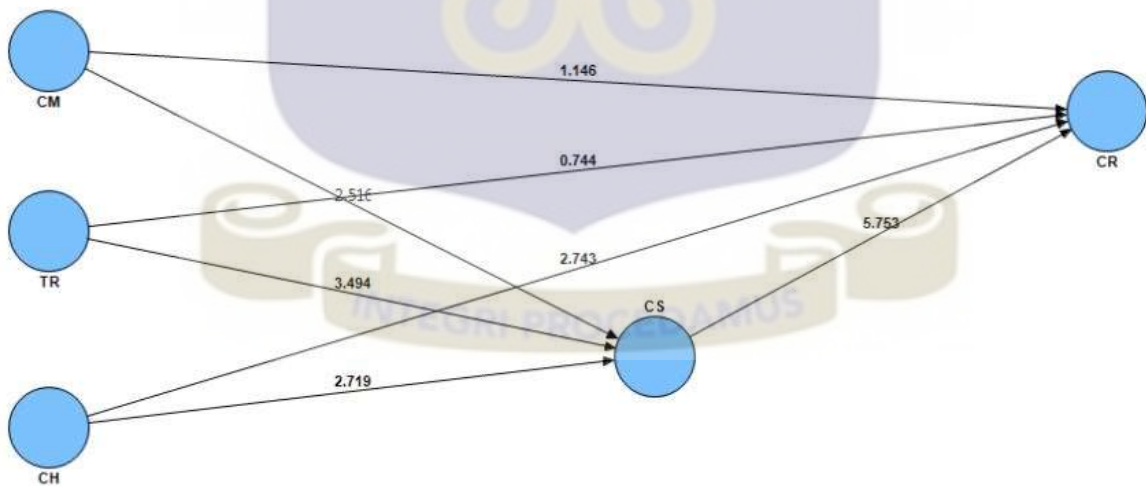


Figure 5.4: Structural Equation with t-values of Paths

Source: Field Data, 2015.

Relationship between Relationship Marketing Practices and customer satisfaction

In order to analyse the impact of the relationship marketing practices on customer satisfaction (CS), the coefficient and *t*-values of the respective practices were measured against customer retention as the dependent variable. From Table 5.10 and Figure 5.3, it can be seen that RM marketing practices of trust ($\beta=0.33$, $t=3.49$, $P=0.005<0.05$), commitment ($\beta=0.27$, $t=2.52$, $P=0.0119<0.05$), and conflict handling ($\beta=0.26$, $t=2.72$, $P=0.0065<0.05$) have a significant relationship with customer satisfaction. Accordingly, trust was found to have the most impact on customer satisfaction (CS) followed by commitment and conflict handling. Again, Figure 5.3; reveal that the various RM practices explain 47.4% of the variation in customer satisfaction in the mobile telecommunications industry of Ghana.

Table 5.10: Customer satisfaction as the dependent variable

Variable	Coefficient	T-value	P-value
Trust	0.33	3.494	0.0005
Commitment	0.27	2.516	0.0119
Conflict Handling	0.26	2.719	0.0065

Note: $T > 1.96$, $P < 0.05$

Source: Researcher, 2015

Relationship between Relationship Marketing Practices and Customer Retention

Table 5.11 and Figure 5.4 indicate that the RM practice of trust ($\beta=0.07$, $t=1.96$, $P=0.457$) and Commitment ($\beta=0.097$, $t=1.146$, $P=0.252$) do not have a direct relationship with customer retention. However, Conflict handling ($\beta=0.26$, $t=2.74$, $p=0.0061<0.05$) has a direct significant relationship with customer retention. Also, RM practices of trust, commitment and conflict handling explain 64.9% of customer retention.

Table 5.11: Customer retention as the Dependent Variable

Variable	Coefficient	T-value	P-value
Trust	0.062	0.744	0.4569
Commitment	0.097	1.146	0.2518
Conflict Handling	0.260	2.743	0.0061

Note: $T > 1.96$, $P < 0.05$

Source: Researcher, 2015.

Relationship marketing practices and customer retention through customer satisfaction

The structural model (Figure 5.4) depicts an indirect relationship between RM practices of trust, commitment and conflict handling and the dependent variable, customer retention through customer satisfaction at the value of ($\beta=0.54, t > 5.753, P=0.000 < 0.05$).

5.5 Results of Hypothesis Test

An analysis of path coefficient and the levels of significance of all the hypothesis were undertaken. The results showed that five out of the seven hypotheses were supported or accepted. Hypothesis 1a predicts a positive relationship between trust and customer satisfaction, and it was accepted at a *t-value* of (3.49). The hypothesis 1b, which predicts a positive relationship between commitment and customer satisfaction was accepted at *t value* of (2.516). Similarly, the relationship between conflict handling and customer satisfaction was accepted at *t value* of (2.719).

Furthermore, the positive relationship between trust and customer retention was rejected at *t value* of (0.744). Similarly, the positive relationship between commitment and customer retention was accepted at (1.146). However, the positive relationship between conflict

handling and customer retention was accepted at t value of (2.743). Finally, the indirect relationship between RM practices and customer retention through customer satisfaction was accepted at a t –value of (5.733).

Table 5.12: Path Coefficients and of Hypothesis Testing

Hypothesis	Hypothesis Path	T values	Result
H1a	Trust → customer satisfaction	3.494	Supported
H1b	Commitment → customer satisfaction	2.516	Supported
H1c	Conflict handling → customer satisfaction	2.719	Supported
H2a	Trust → customer retention	0.744	Unsupported
H2b	Commitment → customer retention	1.146	Unsupported
H2c	Conflict handling → customer retention	2.743	Supported
H3	Relationship marketing → customer satisfaction → customer retention	5.753	Supported

Notes: t - values for two tailed test: 1.96 (significant level=5%)

Source: Hair et al., (2014).

5.6 Discussion of Findings

Relationship marketing has become an important marketing practice in fostering customer loyalty and subsequent retention in the service sector. The essence of RM is to build a long term relationship with the customer in order to reduce customer switching behaviour as a means of ensuring customer retention. The study therefore examined the direct and indirect relationship between relationships, marketing practices and customer retention in the telecommunication industry of Ghana. Three relationship marketing practices were adopted for this study to determine their impact on customer retention. The result confirmed that relationship marketing is a multidimensional construct that involve trust, commitment,

conflict handling. This is in line with prior studies by (Ndubisi & Wah, 2005; Narteh et al, 2009, 2013).

Relationship marketing practices (trust, commitment, and conflict handling) and customer satisfaction

The study indicates a strong relationship between relationship marketing practices and customer satisfaction. Specifically, 47.4% of the relationship marketing practices were explained by the relationship marketing practice of mobile telecommunication firms in Ghana. The relationship marketing practices of commitment, conflict handling was found to have a significant positive relationship with customer satisfaction at t values 2.62 and 2.71 respectively. These findings are supported by (Narteh, 2009).

The study revealed a positive and significant relationship between trust and customer satisfaction in the telecom sector. This confirms the study of Chiou (2004) who identified that perceived trust has a direct and positive impact on overall satisfaction and loyalty of customers. Furthermore, this indicated that trust has the highest impact on customer satisfaction with a significant t value of 3.09. This underscores the argument that trust is the basic foundation of relationship marketing (Wong & Shoal, 2002). This further implies that subscribers of mobile phone services in Ghana believe that fulfilling promises, consistently providing quality network services and maintaining integrity has the highest impact on their relationship satisfaction level.

Similarly, a positive interplay was identified between commitment and customer satisfaction in the telecommunication sector of Ghana which corroborates the findings of Hutchinson et al. (2011). Commitment was identified as the RM practice with the second strongest impact on customer satisfaction. This implies that in the opinion of mobile subscribers in Ghana,

having an honest investment in and engagement with their service provider (Rizan et al., 2014)

Conflict handling indicated a significant relationship with customer satisfaction indicating that conflict handling has a positive impact on customer satisfaction in the telecommunication industry. This finding confirms the Narteh (2009) that conflict handling has a significant impact on the customer satisfaction level in the service industry. Also, this finding corroborates with a prior study by Gronroos (2004) who identified conflict handling as a key variable influencing customer satisfaction. This implies that the ability of mobile telecommunications firms to prevent potential conflicts as well as solve manifested conflicts has a significant impact on customers' satisfaction with the relationship.

The study revealed of all the relationship marketing practices, trust had the highest impact on customer satisfaction followed by conflict handling and commitment. The result demonstrated that ensuring trust is the single most important factor in determining the quality and in essence the satisfactory level of customers.

Relationship between relationship marketing practices (trust, commitment, and conflict handling) and customer retention

Per the findings of the study, all the relationship marketing practices do not have a direct positive relationship with customer retention in the telecommunications industry except conflict handling. The RM practice of trust did not have a positive relationship with the dependent variable, customer retention. This was inconsistent with previous studies (Bowen & Shoemaker, 2003; Ndubisi, 2007).

Furthermore, the results also indicated that commitment in a relationship does not impact on customer retention. This contradicts previous studies by (Wong & Sohal, 2002; White & Yanamandram, 2007). However, conflict handling had a positive and significant relationship

with customer retention in the telecommunication sector. The direct relationship between conflict handling and customer retention resonates with the findings of Narteh (2013) which emphasise that when firms are able to handle service failures and successfully handle customer's complaints, leads to customers returning to patronise services of the firm. Hence, conflict handling has a direct impact of customer retention.

Relationship marketing practices and customer retention through customer satisfaction

The findings of the study indicate a relationship marketing tactics significantly affect customer retention through customer satisfaction as suggested by (Rizan, 2014). Per the result, there appears to be an association between building long term relationship with customers, customer satisfaction and customer retention as pointed by Mostert and De Meyer (2010). Also, the study resonates the view of Morgan and Hunt (1994) that customer satisfaction is an important component in fostering relationship marketing.

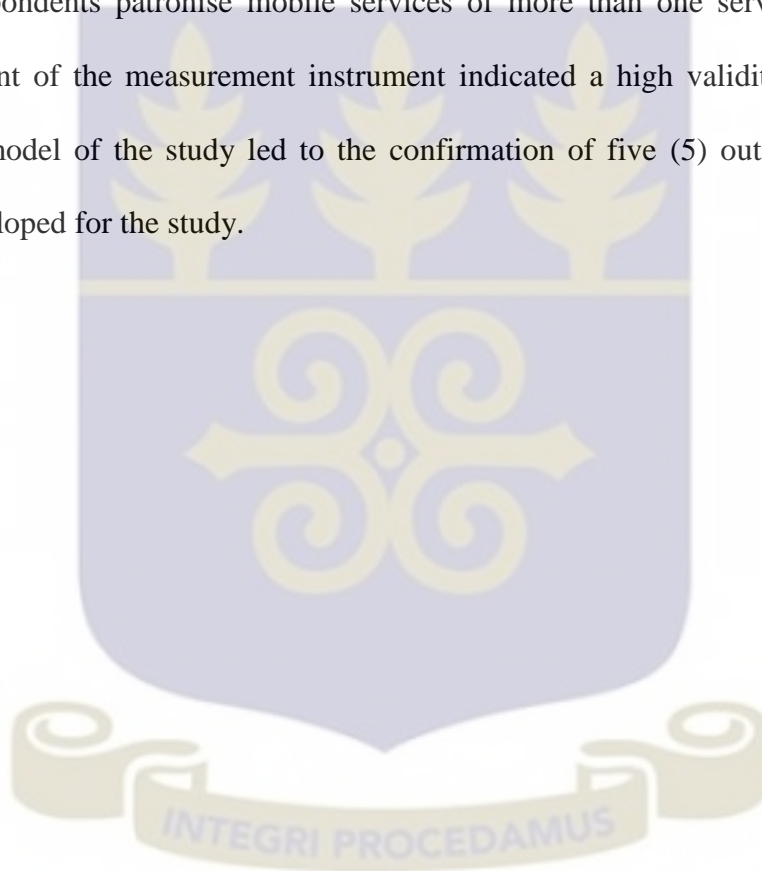
The study revealed that customer satisfaction mediates relationship marketing practices of trust, commitment, and customer retention. This study also mirrors the findings of satisfaction (Ranaweera & Prabhu, 2003; Zeithaml et al., 2009) customers can be retained by offering increased levels of satisfaction.

The study indicates that customer satisfaction is a key driver of customer retention (Rizan et al., 2014), consequently firms should concentrate more on providing desirable services, getting their services right. However, it was found out that conflict handling has a direct relationship with customer retention. The findings of this study is in contrast to the argument of Reichheld (1996) that customer satisfaction does not have a positive direct relationship with customer retention since customer satisfaction was found to have a direct significant

relationship with customer retention. Hence, mobile telecommunication firms should adopt relationship marketing to achieve customer satisfaction and subsequently customer retention.

Summary

This chapter presented the empirical aspect of the study. The respondent's details were presented, followed by a descriptive analysis of the responses. The results indicated a majority of respondents patronise mobile services of more than one services provider. A model assessment of the measurement instrument indicated a high validity and reliability. The structural model of the study led to the confirmation of five (5) out of the seven (7) hypotheses developed for the study.



CHAPTER SIX

SUMMARY AND CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

This chapter is dedicated to presenting the summary, conclusion and recommendation of the study. This concluding chapter summarises the study based on the purpose and objectives developed for the study. The major findings are then discussed with a conclusion drawn. The chapter finally discusses the managerial implications of the study, and makes recommendation for further research.

6.1 Summary

The mobile telecommunications industry continues to experience intense competition, hence firms are being challenged to implement marketing strategies to ensure growth and survival. Boohene and Agyapong (2010) recognise that the growth and survival is dependent on firms ability to attract and retain customers, as customers are the focus of businesses operations.

The main aim of this study is to determine the direct and indirect impact of relationship marketing practices of trust, commitment, and conflict handling on customer retention in the telecommunications sector of Ghana. Specifically, the study sought to determine the relationship between the identified relationship practices and customer retention; determine the relationship between marketing practices and customer satisfaction, lastly, to examine the indirect influence of customer satisfaction on the relationship between relationship marketing and customer retention.

To achieve this purpose, literature was reviewed which led to the identification of trust, commitment and conflict handling as the independent variables, while customer satisfaction

and customer retention were specified as the intervening and depending variables respectively.

Furthermore, hypothesis were developed for empirical testing using 320 respondents surveyed using self-administered structured questionnaire to the subscribers of telecommunications services in Ghana. Out of the sampled respondents, 291 questionnaires were usable. The data gathered were analysed using SPSS and PLS. The results from the structural equation model confirmed five out of the seven hypothesis developed.

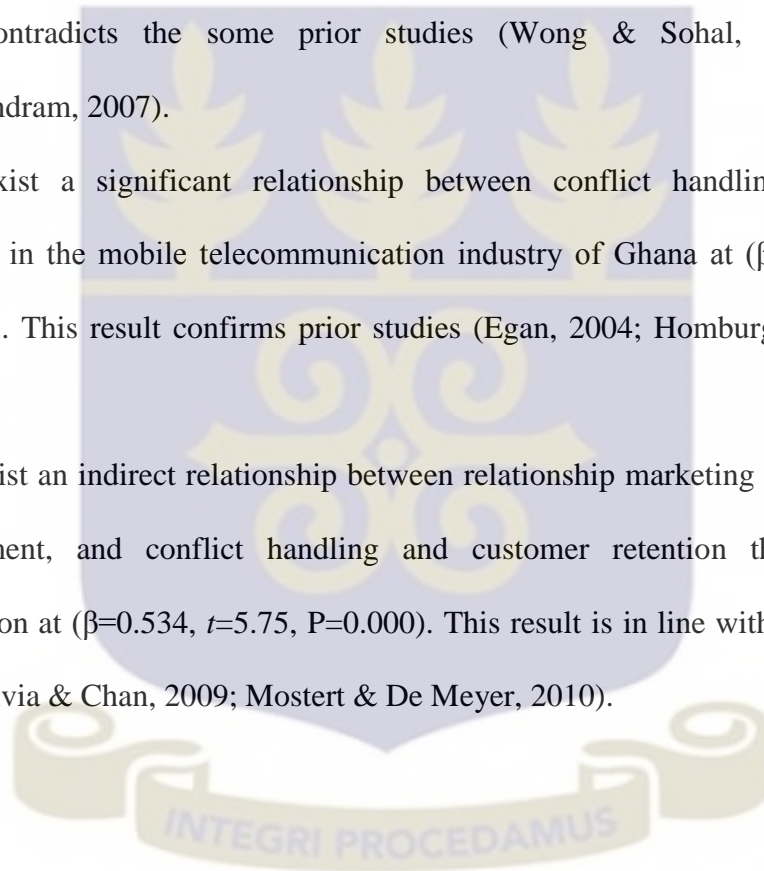
6.1.1 Summary of Findings

The following are the summary of the major research findings.

- I. There exists a significant relationship between trust and customer satisfaction in the mobile telecommunications industry of Ghana at ($\beta=0.33$, $t=3.494$, $P=0.012$). This finding confirms earlier studies by Hutchinson et al. (2011) that trust has positive impact on satisfaction in an exchange relationship. Also, the findings suggest trust is an antecedent to customer satisfaction as argued by (Duarte & Davies, 2004; Svensson et al., 2010).
- II. There exist a significant relationship between commitment and customer satisfaction in the telecommunication industry of Ghana at ($\beta=0.270$, $t=2.516$, $P=0.0005$). This result resonates prior researches by Skarmeas et al. (2008). It further resonates with the arguments by Ndusisi (2007) and Farrelly and Quester (2005) that commitment leads to customer satisfaction in an exchange relationship.
- III. There exist a significant relationship between conflict handling and customer satisfaction in the mobile telecommunication industry of Ghana at ($\beta=0.263$, $t=2.70$, $P=0.0069$). The study reveals that effective conflict handling procedures are necessary to achieve customer satisfaction. This finding reflects the study by Narteh (2009) and

supports the claim by Gronroos (2004) that the extent on customer satisfaction in an exchange relationship is dependent on the level of service failures.

- IV. There is no significant relationship between trust and customer retention in the telecommunication industry of Ghana at ($\beta= 0.062, t=1.146, P=0.457$). This finding contradicts prior studies (Teichert & Rose, 2003; Ndubisi & Wah, 2007).
- V. There is no significant relationship between commitment and customer retention in the mobile telecommunication industry of Ghana at ($\beta=0.097, t=2.719, P=0.252$). This result contradicts the some prior studies (Wong & Sohal, 2002; White & Yanamandram, 2007).
- VI. There exist a significant relationship between conflict handling and customer retention in the mobile telecommunication industry of Ghana at ($\beta=0.260, t=0.744, P=0.061$). This result confirms prior studies (Egan, 2004; Homburg, 2005; Ndubisi, 2007).
- VII. There exist an indirect relationship between relationship marketing practices of trust, commitment, and conflict handling and customer retention through customer satisfaction at ($\beta=0.534, t=5.75, P=0.000$). This result is in line with previous studies (Liao,Palvia & Chan, 2009; Mostert & De Meyer, 2010).



6.2 Conclusion

The conclusion of the study is discussed based on the research objectives developed for the study.

6.2.1 Objective One: Establish the relationship between relationship marketing practices (trust, commitment and conflict handling) and customer satisfaction in the telecommunication industry of Ghana.

For the purposes of this study, relationship marketing was conceptualised to involve trust, commitment, communication and conflict handling (Narteh et al., 2013; Ndubisi & Wah, 2005). Literature establishes a positive relationship between the concept of relationship marketing and customer satisfaction. However, few studies analyse the distinct impact of relationship marketing practices as conceptualised by (Narteh et al., 2013; Ndubisi & Wah, 2005). The findings of the study suggest that there is a positive significant relationship between relationship marketing practices (trust, commitment, and conflict handling) and customer satisfaction.

6.2.2 Objective Two: Identify the relationship between relationship marketing practices (trust, commitment, and conflict handling) and customer retention in the telecommunication industry of Ghana.

The structural equation modelling results indicated that relationship marketing practices trust and commitment do not have a direct impact on customer retention. This implies that building trust among subscribers, commitment on the part of the service provider towards service exchange relationship do not have a significant impact on customer repeat purchases.

However, conflict handling was found to have a direct impact on customer retention. Thus, conflict handling mechanisms such as measures put in place to prevent potential service

failures, solving manifested service failures and adequately compensating subscribers for service delivery failures result in customer retention.

6.2.3 Objectives Three: Determine whether there is an indirect relationship between relationship marketing practices (trust, commitment, and conflict handling) and customer retention through customer satisfaction in the telecommunications sector in Ghana.

The study revealed that relationship marketing practices of trust, commitment and conflict handling indirectly impact on customer retention. The findings confirmed that customer satisfaction is imperative in achieving customer retention when employing relationship marketing practices. Customer satisfaction was found to intervene between relationship marketing practices of trust, commitment, and Conflict handling and customer retention. This implies that even though relationship marketing practices are necessary to ensure customer retention, relationship marketing is not a sufficient factor in ensuring future purchase intention decision of subscribers. Therefore, customer satisfaction should be the focus of mobile communications service providers in order to achieve customer retention.

In conclusion, in manipulating relationship marketing practices to achieve customer retention, firms should largely focus on achieving customer satisfaction first. Relationship marketing practices were found to have a significant indirect impact on customer retention rather than a direct impact on customer retention. Furthermore, the relationship marketing practices even though different should be seen as mutually reinforces each other in achieving customer satisfaction and subsequently customer retention

6.3 Implications for Management

The findings and discussions of this study offer several implications for management of mobile service providers in Ghana. The following are recommendations for management of mobile service providers in Ghana.

6.3.1 Building Trust

Trust has been identified as an important element of the relationship between mobile service providers and customers, which affects customer satisfaction and ultimately customer retention. Given the results, management of mobile telecommunications firms should focus their efforts on building trust amongst their subscriber base since trust was found to impact customer satisfaction the most. It is therefore imperative that firms within the mobile telecommunication industry strive to enhance their trustworthiness. Mobile service providers in Ghana can build customer trust by fulfilling their promises in a timely manner.

Firms in the industry should make realistic and achievable promises which they can fulfil. It is also important that mobile service providers provide quality services consistently to build the confidence of subscribers in the services that they offer. Mobile service companies can build trust or maintain a high integrity by continually training its employees, especially their customer care representatives on how to be professional in their dealings with customers. Mobile service should not undervalue the essence of its physical environment in achieving customer confidence and trust in their services.

6.3.2 Enhancing Commitment

Commitment is fundamental in sustaining the relationship between mobile service providers and their customers. Commitment, explains the enduring desire by the partners to sustain the relationship. Commitment is an important antecedent in determining customer satisfaction

and customer retention; therefore mobile service providers should invest in facilities to enhance consistent quality services in order to sustain their relationship with customers. Furthermore, mobile service providers should design services to meet the different segments of its customer base. Overall, companies within the mobile telecommunications industry of Ghana should focus on investing into sustaining their relationship with customers.

6.3.3 Effective Conflict Handling

Conflict handling was found to have a direct impact on both customer satisfaction and customer retention. This explains that the extent of customer satisfaction and customer retention can be directly linked to the effectiveness of the conflict handling mechanisms of mobile service providers in Ghana. It therefore paramount for mobile service providers to develop and implement an effective and comprehensive conflict management system in order to address service failure and other forms of conflicts, mobile service providers should make it possible and easy for customers through the provision of avenues to make such complaints. Again, service providers should undertake to solve complaints promptly, and if cannot be rectified immediately, they should inform customers when they can solve it.

Also, it is important that mobile service providers compensate customers for service failures. Compensation may take the form of services subscribed by customers. Also, customer care personnel should be trained on how to handle customer complaints without aggravating the situation.

6.4 Limitations and Recommendations for Future Studies

Based on the scope, limitations and findings of the study, future research in relation to issues in this study should consider the following recommendations.

- First, the use of cross-sectional survey for data collection, which makes it difficult to determine equivocally the time sequence of relationship between RM practices and customer retention. Using this time frame of data collection subjects the response being affected by current event which could influence respondents' opinion/response. Based on the limitation of the cross sectional data collection method, future studies should consider undertaking a longitudinal study to offer more insight on the data collected.
- Also data were collected only from the perspectives of the subscribers of mobile phone subscribers without considering the opinion of the management of each of the network service providers used in the study. In order to have a broader understanding of achieving customer retention via RM, sfuture research should consider incorporating both perspectives of subscribers and management of the network service providers.
- This study is also limited to the issue of geographical reach. The study was conducted in the Accra metropolis which might not reflect the entire opinion of subscribers elsewhere in the country. Therefore, future studies in area should consider undertaking an extensive geographical reach to enable more representative results.
- Ang and Buttle (2006) intimate that the central characteristic of relationship marketing is long term relationship with customers on mutual benefits or on profitability basis. Therefore, future studies should delve into developing a model for undertaking RM based on the profitability of customers.

APPENDIX A-QUESTIONNAIRE**UNIVERSITY OF GHANA BUSINESS SCHOOL
DEPARTMENT OF MARKETING AND CUSTOMER MANAGEMENT****QUESTIONNAIRE**

Dear Participant,

This study is being conducted by an M.Phil. Marketing Student of the University of Ghana Business School on the topic “**Relationship marketing practices and customer retention in the telecommunication industry of Ghana**”. The study seeks to assess the impact of relationship marketing on customer satisfaction and customer retention in the telecom sector of Ghana.

Please attempt to answer all the questions and tick one appropriate box that best suits your perspective for each statement. Your responses will be anonymous; data will be combined and analysed as a whole. Your participation in the study will be greatly appreciated. Thank you very much for your time and effort.

Section A: Respondents Information

1. Gender i. Male [] ii. Female []
2. Age i. <20 [] ii. 20-30 [] iii. 31-40 [] iv. 41-50 []
 v. 51-60 [] vi. >60 []
3. What is your highest level of education?
- i. Non formal Education [] ii. Basic Education []
iii. Secondary Education [] iv. Graduate Education []
v. Post Graduate Education []
4. What is your employment status?
- i. unemployed [] ii. Self –employed [] iii. Salaried employee []
iv. Student []
5. Kindly state the telecommunication service provider (s) you subscribe to
- i. Tigo [] ii. MTN [] iii. Vodafone [] iv. Airtel []
Others
6. Kindly state your primary network service provider if you use more than one service provider.
.....
7. How long have you been using your current (main) mobile service provider?
- i. Less than a year [] ii. 1-3 years [] iii. More than 3 years []

Section B: Relationship Marketing and Customer Retention

For each of the following statements, please indicate the extent to which you either agree or disagree with the statement relating customer relationship practices of your network service provider. Where **1= strongly agree**, **2= agree**, **3=Neutral**, **4=disagree**, **5=strongly disagree**. Please mark only **ONE** response per statement.

No.	Items	1	2	3	4	5
	Trust					
1	My service provider has high integrity					
2	My service provider fulfils its promises					
3	My service provider is consistent in providing quality services					
4	I have confidence in my network service provider					
	Conflict Handling					
1	There are clear avenues for registering complaints					
2	Service provider solves problems promptly					
3	Service provider gives compensation for service delivery mistakes.					
4	Service provider tries to solve manifest conflicts before the create problems					
5	My service provider listens well and understands my complaints.					
	Commitment					
1	My service provider is interested its relationship with me					
2	My service provider is flexible in serving my needs					
3	I care about the long term success of my service provider					
4	Proud customer of my service provider					
	Customer Satisfaction					
1	I am completely happy with my service provider					
2	My experience with my service provider has been good.					
3	Overall I am satisfied with my network service provider					
	Customer Retention					
1	I usually recommend my service provider to friends					
2	I will continue to remain a customer of my service provider no matter what					
3	I feel emotionally attached to my network service provider					
4	I am prepared to pay more for service delivery.					
5	I say positive thing about my service provider to friends					

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