Original Article

An empirical analysis of customer loyalty in Pakistan's telecommunication industry

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ABSTRACT This research aspires to achieve two main objectives. The first objective of this study is to comprehend customer loyalty in context of a developing country such as Pakistan where there has been an incidence of above average cellular subscriptions within the last decade. The second aim of this article is to understand underlying attitudes and behaviors of loyal customers through their demographic details. It attempts to replicate an empirical model for measuring Customer Loyalty in the telecommunication industry of Pakistan and examines factors such as Telecommunication service quality (TSQ), Trust (T), Staff loyalty (SL) and switching cost (SC). This subject has received copious attention in the literature pertaining to marketing studies, yet has been scantily covered from the viewpoint of Resource-Based view in strategic management. The article opts for a field study where data is collected by means of a cross-sectional approach through a structured questionnaire from 146 users of cellular operators (54 per cent male), who work in private or public sector or are self-employed. Pearson correlation, simple linear regression and correlations are used to analyze the data. This research has identified that the factors that shape the loyalty of customers in the telecommunication industry of Pakistan are not just limited to trust, TSQ, SC and SL. They can also be observed through their intersection with social categories such as youth and gender. The omnipresence of mobile phones in a developing country such as Pakistan suggests that genders share their usage for technology and appreciate cellular service both on account of its utilitarian aspects, as well as hedonic features. Mobile service has become a communication channel that aids in marketing, maintains social networks and also facilitates an informal system of learning.

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INTRODUCTION

According to an estimate, developing countries, for instance, Bangladesh and Pakistan, constitute nearly 67 per cent of all mobile subscriptions in the world.¹ Since 2002, Pakistan has been rated as one of the fastest growing cellular markets enjoying an above average growth rate as compared to the rest of its competitors. This extraordinary achievement in terms of growth and retention of customer base highlights a need to explore the underlying factors of customer loyalty in the telecommunication industry of Pakistan.

This exploratory research becomes all the more important in view of the fact that in this era of time space compression,² the consumer is offered better alternatives, customized solutions, product improvements, refinements and innovations that are predicted to be at record levels.³ Such abundant availability of choice make consumers become and remain loyal only if he or she believes that the firm's products are the best choice alternative.⁴ Research evidences indicate that customers can stay with a service provider, when they perceive the service quality to be high and behave conversely, when the service is perceived to be low.⁵⁻⁷ Any such firm that claims to have a strong and loyal customer base definitely enjoys a competitive advantage among its rivals.

It has been estimated that customers who exhibit loyalty, not only reduce the marketing costs of doing business,⁸ but also, lessen the need to incur customer acquisition costs.⁹ Some researchers estimate that it costs more to acquire new customers than to prevent them from defecting.¹⁰ Although the figures might vary across industries, but a cautious estimate suggests that it is possible to increase profits by 60 per cent by averting potential migration upto 5 per cent.¹¹ A number of researchers have also promoted the linkage between customer satisfaction and loyalty and the

financial performance of service organizations.¹²⁻¹⁵

This study attempts to evaluate an empirical model for Customer Loyalty in the telecommunication industry of Pakistan. It makes use of a theoretical model¹⁶ that captures variables that encourage, as well as maintain loyalty of customer for a service provider. It further seeks to evaluate the interdependence of these variables that ultimately create an impact on the customer loyalty in the telecommunication services market. Lastly, the study focuses upon the attitudes and behaviors in creating and maintaining customer loyalty with the help of demographic details of the sample.

Objectives

This research aspires to achieve two main objectives. The first objective of this study is to comprehend customer loyalty in context of a developing country such as Pakistan where there has been an incidence of above average cellular subscriptions. The second aim of this article is to study the impact of telecommunication service quality (TSQ), trust, switching costs (SC) and staff loyalty (SL), on the loyalty exhibited by customers. It also seeks to address the interdependence of these variables that ultimately impacts the outcome of customer loyalty. The third and the final objective of this research is to address the role of gender, age profiles and discretionary income in the formation of attitudes regarding cellular service providers.

LITERATURE REVIEW

Customer Loyalty is defined as 'a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior' (p. 34).¹⁷ The concept of customer loyalty is complex and encompasses a range of conceptualizations

regarding constituents of loyalty among users of a product or service. These vary from repeat purchases, relative volume of same-brand purchasing¹⁸ to a lifetime relationship.¹⁹

Newman and Werbel²⁰ define loyal customers as those who re-bought a brand, considered only that brand, and did no brand-related information seeking. Customer loyalty is framed by trust, dialogue, frequency, ease of use and a sense of value and added satisfaction. It is the reflection of a customer's subconscious, emotional and psychological need to find a constant source of value, satisfaction and identity.²¹ Loyalty behaviors include relationship continuance, increased scale or scope of relationship, and recommendations.²²

Several researchers have operationalized customer loyalty from varied perspectives, for instance, Jacoby and Chestnut use high frequency purchase as a proxy variable for customer loyalty. Lipstein²³ and Kuehn²⁴ assume repeated purchase behavior, whereas others suggest attitude orientation as one of the most important determinants of customer loyalty.¹⁹ Gremler and Brown²⁵ suggest that customer loyalty can further be sub-divided into behavior loyalty, conscious loyalty and emotion loyalty.

Day²⁶ believes that loyalty should be examined from the behavioral and attitudinal perspective, which could further be conceptualized as an interaction of attitude and behavior.²⁷ According to this stream of thought, if there is a change in attitude, there would be a resultant alteration in behavior and vice versa.²⁸ Some approaches categorize customers as either behaviorally or emotionally loyal. Behaviorally loyal customers have more emotional bond with the brand whereas emotionally loyal customers enjoy an affiliation. Emotional loyalty is much stronger and lasting as compared to behavioral loyalty. The customer values this relationship and puts maximum efforts to nurture it.²⁹ The customers who are

emotionally loyal to a brand, will make repeated purchases, promote the brand among their interacts and become advocates for their service providers by insisting on their chosen service.³⁰

The loyalty exhibited by customers has mostly been a topic of great interest in the marketing literature, where researchers have tried to tap this construct from the perspective of both attitude and behavior with satisfaction studied as an outcome variable. But the more recent competitive standpoint of profit motives and costs considerations forced some researchers to endorse customer loyalty from the angle of customer retention and criticize the popularity of 'mere satisfaction studies', (p. 141).³¹ Jones and Sasser (p. 112)⁵ expressed the viewpoint that 'merely satisfying customers that have the freedom to make choices is not enough to keep them loyal', and Stewart (p. 112)³² criticized the assumption that 'satisfaction and loyalty move in tandem' is simply incorrect.

Various theories see customer loyalty from different angles, for instance, transaction cost theory asserts that loyalty results when a customer tries to reduce switching cost that involve psychological, physical and economic costs, a customer faces in changing a supplier.³³ Perceiving risk theory takes into account asymmetric information available in the purchase process and asserts that customer chooses long term purchase for a certain product, hence forming customer loyalty. Rational consumer theory proposes that in the presence of asymmetric information, consumer looks around for a comparatively rational method to get higher income with lower cost, which is made possible through customer loyalty. Finally, the resource based view (RBV) in the area of strategic management, views customer loyalty as one of the unique characteristics of an organization that is valuable, rare, inimitable and organized in such a manner that it might serve as a competitive advantage.

THEORETICAL FRAMEWORK

This study evaluates customer loyalty from the stand point of Strategic management, where contemporary research has undergone a shift of focus from customer acquisition to customer retention because of two main reasons. First, there is an incremental profit impact of a loyal customer base and second, customer retention is relatively less costly than customer acquisition.³⁴ This alteration in attention draws its support from RBV that captures the loyalty of customers as one of the 'unique bundle of resources' that competitors may find difficult to imitate. RBV as the inside-out focused theory of management takes into account the factor of customer loyalty as a rare resource that helps an organization create distinction and survive in the dynamic environment. It views customers as constituting a source of revenue over the life time of a firm rather than on the basis of an individual interaction that has taken place at one point in time only.

This present research is a replication study whereby the authors have adopted the model enunciated by Xue and Liang,¹⁶ along with an insight into the demography of the sample. The observed features relate significant aspects about the sample that could be utilized to draw important implications for promoting customer loyalty in the telecommunication industry. The research design of the study was that of four independent variables as TSQ, Trust, SC and SL, which are correlated with one dependent variable of customer loyalty. The dependent variable is further sub-divided in terms of three constructs, namely long-term purchase, recommendations and expected purchase (Figure 1).

Dependent variable

Customer loyalty

Long-term purchase Jacoby and Chestnut³⁵ believe that purchase spanning over a

Figure 1: Independent variables affecting customer loyalty in Pakistan, explained through Xue and Liang 2005 model.

long-term period is a leading behavioral determinant of customer loyalty. In consonance with the adopted model, this factor has, thus, been taken up as one of the prime subsets of customer loyalty.

Recommendation If a subscriber is emotionally satisfied with the service provider, he/she would recommend it to others thus ignoring the negative propaganda promoted by rivals. Barnes³⁶ believed that the loyal customer can experience the delicate connection with enterprises, which promote loyalty and positive recommendations for the service provider.

Expected purchase The consumption of services results in identification of a gap between the actual and the expected levels of satisfaction. The service may be adopted or rejected on the basis of the consumption experience. If the level of satisfaction is high on consumption of a service, the subscriber is expected to repurchase that particular service. If, on the other hand, the level of service experienced is not up to the mark, the subscriber may leave the service provider.³⁷

Independent variables

The four driving categories that have an impact on the construct of customer loyalty are broadly categorized as independent variables of TSQ, Trust, SC and SL. These four broad constructs would in turn be explained through the following sub-constructs (Figure 2).

Telecommunication service quality

The telecommunication service quality is further split into Communication Guarantee, Settlement Service, Value Added Service (VAS) and Technology Innovation. Communication Guarantee results when the quality of network of the service provider is satisfactory and there are negligible rates of call failure. The Settlement Service refers to the prompt and accurate billing service that also enhances customer satisfaction. Customer satisfaction level can also be influenced by VAS, for example, GPRS, Media file sharing, news updates and so on. Finally, Technology Innovation refers to the feature where in the service provider rolls out new technology on a regular basis.

Trust

Brand trust is found to increase customers' commitment, which weakens customers' propensity to switch.²⁹ Trust is a key element to build customer loyalty and is measured in terms of Brand Promise, Communication and Experience. Brand Promise works best in an environment marked with uncertainty, as it is where the customer feels vulnerable and, hence, relies upon trusted brand. Communication ensures that the service provider regularly keeps in touch with the customers about new offers, packages and so on. Positive experience of the customers makes up a trusting relationship with the particular brand.

This model also incorporated Relations Interact as the subset of Trust. The importance of this sub-construct is substantiated by the fact that the social structure of Pakistan and the environment of telecommunication industry are so organized that social interacts, for instance, family, friends, advertisement, celebrity endorsement, mobile phone dealers, all play a contributing role in influencing the adoption of a particular telecom service.

Switching cost

Switching cost is taken in terms of Phone Number Value, Study Cost, Accumulated Scores of Service and Additional Services. Out of all the sub-categories of SC, study cost that is defined in terms of time and effort spend by a customer in deciding about new and alternative offers, has been excluded as its omission gave a better reliability by improving the Cronbach's α of SC.

Switching Cost has a number of long-term implications for customer loyalty. In the first instance, the more a customer stays with a service provider, his stakes grow and he finds it increasingly difficult to switch to any other operator. This creates a long-term customer lock-in.³⁸ Second, higher SCs discourage the loyal customers from having interaction with service providers who offer competitive services.³⁹

The customers consider SC as a discouraging factor because the phone number value acts as a contact point and reference. Hence, peer group expectations, norms and pressure for conformity could discourage customers from switching.⁴⁰ Service providers generally raise the SCs by providing privilege in terms of free talk time, discounts and free numbers and so on so as to discourage migration from one service provider to another. Allied services such as free short message service (SMS) and low cost of the package also raise opportunity costs and add to SCs.

Staff loyalty

Staff Loyalty is another independent variable that plays a vital role in sustaining Customer loyalty. SL includes factors as attitudes, knowledge, motivation, staff, correspondence and complaint handling with reference to the service provider.

Figure 2: Detailed sub-factors of customer loyalty in telecommunication industry of Pakistan explained through Xue and Liang, 2005 Model.

HYPOTHESES

On the basis of above discussion, the following may be hypothesized:

Hypothesis 1: Telecommunication Service Quality and Trust are positively related with Customer Loyalty.

Hypothesis 2: An increase in Switching Cost and Staff Loyalty lead to an increment in Customer Loyalty.

RESEARCH METHODOLOGY

Sample and data collection

This research was conducted as a cross-sectional study where data was gathered over a time period of 4 months at a single point in time. The respondents participated in the study on a voluntary basis. The cover letter attached with the questionnaire ensured secrecy and explained the purpose, as well as scope of the study. A total of 180 questionnaires were distributed, which yielded 146 utilizable responses demonstrating a response rate of 81 per cent.

This study was carried out as a field survey meant to gather data from users of cellular phones, who utilize the mobile services of five service providers operating in Pakistan. It was personally administered by the authors through a structured questionnaire from a sample of respondents, 54 per cent male, who are employees in private, government sector at the middle or lower managerial levels. These employees represented a wide scope of occupations ranging from technicians, human resource, finance, marketing, sales and customer service professionals. The age range of the respondents was from 22 to 69 years. Majority of respondents (69 per cent) who were more than 20 and less than 40 years of age, reported catching influence by celebrity endorsements, mostly through print and electronic media advertisements, in making their choice for a cellular service. Eleven per cent of the respondents who hailed from the age range of 40 to 59 years, followed close social circle, for instance, family, friends and peers, in seeking a cellular service. Finally, the remaining

Table 1: Mean, standard deviation and variance for the main variables of interest in this study

	<i>N</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Mean</i>	<i>SD</i>	<i>Variable</i>
Customer loyalty	146	1.33	5.00	3.89	0.67	0.45
Telecom service quality	146	2.50	5.00	3.84	0.61	0.37
Trust	146	1.33	5.00	3.92	0.65	0.42
Staff loyalty	146	1.13	5.00	3.74	0.57	0.33
Switching cost	146	2.50	5.00	3.96	0.60	0.36
Valid <i>N</i> (listwise)	146	—	—	—	—	—

20 per cent of our sample, falling in the age profile of more than 60 years, based their decision on the utilitarian aspect of a mobile phone service and in brief instances, were predisposed by operators who run franchise operations of cellular service companies.

Some 38 per cent of the sample fell within the income range of less than Rs 20 000/- per month whereas the rest (62 per cent) earned Rs 20 000/- per month or more on a monthly basis. Out of the sample, 53 per cent of people used two varieties of communication services. Only 25 per cent of the respondents in our sample utilized three or more varieties of telecommunication service (for example, land line phone, cellular phone and wireless phone service). A vast majority of the respondents were using the cellular phone and service for at least 3 years and their prepaid card was mostly filled worth Rs100–400/- per month on a weekly basis with 66 per cent of sample dealing with 1–10 incoming calls per day and 74 per cent of sample handling 1–10 outgoing calls on a daily basis. For those respondents who use postpaid cards, their expense came over and above Rs. 3000/- per month, approximately.

Measures

The measures in the questionnaire were 'self report' in nature. All measures on the questionnaire were anchored on a 5-point likert scale that ranged from strongly disagree (1) to strongly agree (5) to show agreement with each statement and high

variable scores represented high levels of the construct under consideration.

Procedure

We used convenience sampling for the purpose of this research study. Literature has figured out a linear relationship of factors such as TSQ, trust, SC, SL and customer loyalty, so linear regression model will be used to measure the impact of each of these factors on customer loyalty. The SPSS 15 were utilized for the purpose of data analysis. An investigation in to the data was carried out through descriptive statistics, correlation and linear regression analysis. Descriptive analysis was obtained for the systematic depiction of the sample. Correlation analysis was conducted to figure out the correlations among predictor variables and between predictor variables and the dependent variables so as to meet the requirements of simple linear regression. Finally, simple linear regression analysis was conducted to test the hypotheses. Histograms were displayed for all the major items (Table 1).

From the table, it may be observed that the mean of SC comes out to be the highest (3.96), followed by trust (3.92), Customer Loyalty (3.89), TSQ (3.84) and SL (3.74). Nearly all the mean pertaining to the measures indicate that they enjoy an average rating that is, approximately a rating of 3 on a 5-point likert scale (Table 2).

Bivariate correlation analysis

Telecommunication service quality was found to have a significant positive correlation with customer loyalty ($r=0.49$, $P<0.01$). Trust (T) enjoys a significant

Table 2: Correlations and reliabilities for the main variables of interest in this study

	1	2	3	4	5
1. Customer loyalty	(0.62)	—	—	—	—
2. Telecommunication service quality	0.49**	(0.63)	—	—	—
3. Trust	0.35**	0.55**	(0.61)	—	—
4. Staff loyalty	0.46**	0.49**	0.29**	(0.85)	—
5. Switching cost	0.48**	0.51**	0.57**	0.33**	(0.78)

**Correlation is significant at the 0.01 level (2-tailed).

The reliabilities of constructs are given in parentheses.

positive association with customer loyalty ($r=0.35$, $P<0.01$). Moreover, SC ($r=0.48$, $P<0.01$) and SL ($r=0.46$, $P<0.01$) were linked to have a significant positive correlation with customer loyalty. TSQ was found to have a significant positive correlation with trust ($r=0.55$, $P<0.01$) and SL ($r=0.49$, $P<0.01$), along with a positive relationship with SC ($r=0.51$, $P<0.01$). Trust, T, was found to have a significant positive correlation with SC ($r=0.57$, $P<0.01$), a positive correlation with SL ($r=0.29$, $P<0.01$). Finally, SC was found to have a significant positive correlation with SL ($r=0.33$, $P<0.01$).

The bivariate correlation among the variables, which are depicted by the correlational matrix indicate provisional support for all 'main effect' hypotheses dealing with the relationships between TSQ, Trust, SC, SC and Customer Loyalty.

Reliabilities

Reliability estimates about the internal consistency were made for each of the five variables under study. The Cronbach's α reliability coefficients of the one dependent and four independent variables were obtained. The reliabilities for Customer Loyalty, TSQ and Trust were observed to be closer to 0.60, which is not a very good reliability by the standard of internal consistency. It might be suggested that these constructs, namely, Customer Loyalty, TSQ and Trust enjoy fair internal reliabilities on account of Country level differences. The Cronbach's α pertaining to the SC is

considered to be good as it amounts to 0.85, which is nearer to 1.00. Lastly, the construct of SC also comes out with a good measure of internal reliability with the figure of 0.78.

Normality assumption

The normality assumption is satisfied, to a great extent such that a histogram of the residual is plotted in the Ordinary Least Square method, which has a skewness of -0.5543 and a kurtosis of 3.615 . The Jarque-Bera test value is 9.77 along with a probability of 0.0075 .

Regression Analysis:

I performed two simple linear regression analyses to test TSQ, Trust, SC and SL as predictors of outcome variable, Customer Loyalty. Regressing each of the independent variables on the customer loyalty resulted in two regression equations. Hypotheses 1 and 2 were tested using simple linear regression analyses.

Hypothesis 1 predicted that TSQ and trust will be positively related to Customer loyalty. To test this prediction, I regressed the outcome variable Customer Loyalty on the TSQ and trust. The results of the regression analysis for the main effect of TSQ and trust on Customer Loyalty are shown in Tables 3 and 4.

Hypothesis 2 predicted that SC and SL will be positively related to Customer loyalty. To test this prediction, I regressed the outcome variable Customer Loyalty on the SC and SL. The results of the regression analysis for the main effect of SC and SL on Customer Loyalty is shown in Tables 5 and 6.

Table 3: Regression analysis showing the main effects of TSQ on customer loyalty

Predictors	β	R^2	ΔR^2
Step1: Controls	—	—	—
Step 2: TSQ	0.49**	0.24	0.22

** $p < 0.01$.Note: $N=146$; Control variable is Organization.** Table 4:** Regression analysis showing the main effects of Trust on customer loyalty

Predictors	β	R^2	ΔR^2
Step1: Controls	—	—	—
Step 2: Trust	0.35**	0.12	0.11

** $p < 0.01$.Note: $N=146$; Control variable is Organization.** Table 5:** Regression analysis showing the main effects of Switching Cost on customer loyalty

Predictors	β	R^2	ΔR^2
Step1: Controls	—	—	—
Step 2: SC	0.48**	0.24	0.23

** $p < 0.01$.Note: $N=146$; Control variable is Organization.

DISCUSSION AND CONCLUSION

The present research replicates the Xue and Liang¹⁶ model, which explores factors that shape customer loyalty in the telecommunication industry of Pakistan. This study has been successful in answering a number of critical questions that were developed through the literature review and theoretical framework of the study. The research problem set out to understand underlying attitudes and behaviors of loyal customers through their demographic details. Moreover, the article also tried to gauge the impact of variables such as TSQ, trust, SCs and SL on the loyalty exhibited by customers.

Table 6: Regression analysis showing the main effects of Staff Loyalty on customer loyalty

Predictors	β	R^2	ΔR^2
Step1: Controls	—	—	—
Step 2: SL	0.46**	0.21	0.19

** $p < 0.01$.Note: $N=146$; Control variable is Organization.

The results of the present study are largely in accord with our theoretical expectations. Regression analysis found TSQ to explain 22 per cent variance and as one of the most significant positive predictors of Customer Loyalty ($\beta = 0.49$, $P < 0.01$). Moreover, analysis also proved that Trust was a positive predictor of Customer Loyalty ($\beta = 0.35$, $P < 0.01$) and also contributed in 11 per cent variance in Customer Loyalty. Further analysis revealed that SC caused a significant positive (23 per cent) variance in Customer Loyalty ($\beta = 0.48$, $P < 0.01$). Lastly, regression proved that SL explained 19 per cent variance and was a significant positive predictor of Customer Loyalty ($\beta = 0.46$, $P < 0.01$).

The little gap between the percentage of male (54 per cent) and female (46 per cent) respondents in our sample suggested omnipresence of mobile phones, even in a country such as Pakistan where the female participation in the workforce still constitutes a minority figure. This statistic supports the observation that the traditional gender division in the usage of mobile phones is losing ground as genders are becoming more alike in their application of new technology. Cellular service is appreciated both on account of its utilitarian aspects, as well as hedonic features. Mobile banking services, money transfer facilities, mobile-coupons (m-coupons), Stock Watch, Corporate SMS, conference calls, missed call alert, voice mail, mobile money order and call forwarding, to name but a few, are some of

the facilities that carry a utilitarian outlook for its customers. On the other hand, television guide, news watch, job alerts, song dedication services, games, SMS translator, music download, word wizard, recipes, ring tones, cricket, chat services and comedy box, to name but a few, function in the context of hedonic features.

Cellular service in the telecommunication industry has strongly influenced both human identity and social interaction as substantiated through the influence of trust, relation interact and recommendation factors and so on, on customer loyalty. The pervasiveness of mobile phones in the daily routine of its users, render it the position of a social object, which is a shift from its earlier acquired technological status.⁴¹ This service has gradually attained the status of another vital marketing communication channel, next to electronic and print media. A large number of companies have been observed to adopt sales promotion by sending discount coupons through mobile phone text messages, or through SMS (m-coupons). In individuals, the use of mobile phone text messaging is the dominant mode of electronic communication among students. It plays a central role in maintaining their social networks and also facilitates an informal system of interdependent learning. The text message dialogue among students also provides them an emotional and social peer support.⁴²

This research has identified that the factors that shape the loyalty of customers in the telecommunication industry of Pakistan are not limited to the ones that are explored in the model, for instance, trust, TSQ, SC and SL. They might also be investigated through intersection of social categories such as youth, gender and ethnicity with cellular technology in order to understand complexity of use.⁴³ The researchers have tried to incorporate these above mentioned factors as well in order to get a holistic picture of the customer

loyalty in telecommunication industry of Pakistan. Future researches could focus on the utilization of cellular service from the perspective of demographic details, socioeconomic status and ease of technology adoption.

IMPLICATIONS

Globalization has created an interdependence of economies, saturation of markets along with an enhanced role of information technology, which has improved customer awareness. Customers can no longer be acquired through price reductions as this particular feature loses significance as soon as rival firms equate in the same terms. Hence, firms may strive to achieve customer loyalty in order to be profitable in the long run. Research predicts that loyal customers tend to buy more, pay premium prices and give new referrals through positive word of mouth communication.⁶ As proven through this study, the loyalty feature in telecommunication industry of Pakistan can be managed through each of the factors as TSQ, SL, SCs and trust. Moreover, the input of demographic details might also shape relevant intervention techniques. The analysis has duly proven that management may manipulate the intersection of TSQ, trust, SL and SC with demography to achieve desired and sustainable results in terms of customer loyalty.

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