

DETERMINANTS OF BRAND LOYALTY IN GROWING RURAL AREAS: A CASE STUDY OF CELLULAR TELECOMMUNICATION

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ABSTRACT: *The rural areas in Pakistan are the new growing markets for telecommunication services, but as the situation in rural areas are different from the urban areas; there is a need to investigate the determinant factors of brand loyalty in rural areas. Brand loyalty is a consumer's conscious or unconscious decision that is expressed through the intention or behavior to continue the use of the service. By developing brand loyalty companies can reduce customer churn. In cellular telecommunication developing brand loyalty is very important, if customers are not loyal with the brand they will switch to other brands easily. Along with the large cities mobile service providers also focusing on the small cities and also extend their services to those cities. In order to identify the determinants of brand loyalty in cellular telecommunication primary data has been collected through questionnaires. To identify the determinants, hypotheses were generated which were tested through statistical test. Descriptive statistics use to represent the data and inferential statistics use to come to the conclusion. The results indicate that all the independent variables (brand name, product quality, price, promotion, and franchise environment) have significant impact on brand loyalty except sales force service quality which has no significant impact on brand loyalty.*

Keywords: Determinants, Brand Loyalty, Customer Churn, Telecommunication

1. INTRODUCTION:

In the new millennium, the Pakistan telecom landscape has emerged as one of the most dynamic business sectors in the country where cell phones have become a household utility, new investment in telecom sector making Pakistan one of the fastest-growing cellular markets. With the foray of the public sector Pakistan Telecommunication Mobile Limited (PTML) and different private multinationals into the segment, telecom companies fighting with each other for attracting new customers and retaining existing one. Different cellular telecommunication brands (mobile network operators) such as Mobilink, Ufone, Telenor, Warid and Zong are working in Pakistan. There is hard competition among these brands to attract the new customers, the competition to satisfy the existing customers are also increase after the introduction of Mobile Number Portability (MNP). There is general perception exist in the mind of the customer that switching to other service in cellular telecommunication is not only time consuming but also difficult process, but in the end of the year 2006 Mobile Number Portability (MNP) was introduced that bring revolutionary change in this perception. MNP is a system that allow a mobile phone subscriber to change the cellular service provider while retain his/her number.

In the dynamic environment there is hard competition among companies, if we talk about the cellular companies (mobile network operators) they try to build strong brand loyalty of their brand among the customers. Brand loyalty is expressed through the intention or behavior to continue the use of the service. Brand loyalty has been declared as an important goal of marketing [1]. The loyalty programs for customers are formed to convert one time buyers into permanent loyal customers. Customer retention is very important as it has been shown that it is up to five times less expensive to sell to a loyal customer as it is to create a new one. A loyal customer is ten times more profitable than a disloyal customer. Companies which have large numbers of loyal customers have large market shares, and large market share is associated with high return on investment (ROI) [2].

Due to this companies give more importance to the loyal customers, and marketers trying to investigate those factors through which they can create and maintain brand loyalty among customers.

The major objective of this research is to identify the factors of brand loyalty in cellular telecommunication brands in growing rural areas, by focusing on those factors companies can reduce customer churn. With the passage of the time mobile network operators are not only focusing on the large cities but also the small cities because these are the growing markets. The area of Southern Punjab District Bahawalnagar is under consideration for this research because this district is considered as a backward district and it is also a growing market. By conducting this research we come know that what factors contributing towards the development of brand loyalty and on which factors companies have to pay serious attention in order to reduce customer churn.

2. Grounding Hypotheses by Literature Review:

In the context of product evaluation, Bettman et al, [3] propose information integration theory according to this theory consumers allocate different important weights and values to product attributes for which information is available at the time of decision making and then count together these weights and values according to some rule to come up with an overall evaluation. Brand loyalty is a behavioral response and a function of emotional process [4]. Jocaby [5] define brand loyalty as (1) Behavioral response (i.e. purchase), (2) Select one or more brands from the set of such brands, (3) Decision making unit, (4) Expressed over time, (5) biased (i.e. non-random). Company must pay more attention toward the quality of brand then customer show positive attitude and repeated purchase behavior towards brand. Brand loyalty can be shown through attitude and behavior. Customers who are loyal with the brand they show high involvement and high commitment with the brand [6]. Customers who are loyal with the brand they show positive attitudes toward brand. Brand loyalty develop when brand provide unique benefits that customer seeks [7]. It is also the ultimate objective of

marketing to develop long term relationship with the customers. There are seven factors that influence brand loyalty of customers in certain sportswear brands. These factors are product quality, brand name, style, promotion, price, service quality and store/franchise environment [8]. Yee et al, also use these factors for brand loyalty in sportswear. We use these factors for our research except style because it is not relevant to the context. These factors and their relationship with brand loyalty explained below.

Brand name is used to create an image and brand identity. Brand name is the foundation of developing brand image; it is an essential part of branding. Brand name is important to attract the customer and create difference from competitor [9]. Consumers prefer to rely on the brands that have good name in the market. Consumers are attracted toward the purchase of that particular brand that has a good reputation in the market and show the repeated purchase behavior and even reduce switching behavior to other brands due to price [10]. Consumers consider brand name as a substitute of quality, when consumer do not have information about the quality of the product so they give more importance to the brand name that have good name in the market. Consumers create association between brand name and quality who have knowledge about the product [11]. The main purpose of product investment not only to create technical or functional segregation but also promoting other benefits like (guarantee, status, social identification and personal identification). These segregation and benefits provide comparative advantages to the firm. Brand names play a very important role in decision making regarding purchase. Consumers who have knowledge about the brand they say that those brands that have well name in the market, they affect their decision making regarding purchase. The effect of that brand name is stronger for search products than those products that are experience by the consumer because sufficient information about quality of search products are not available so they prefer to rely on the brand name that have good name in the market [12]. Therefore, it is expected that in cellular telecommunication brand name is positively related to brand loyalty. This leads to the following hypothesis:

H₁: There is a significant and positive relationship between brand name and brand loyalty in cellular telecommunication. Product quality means how well the product or service compete the customer's expectation. "Fitness for use" is also known as quality [13, 14]. Quality is considered most important element of competitive advantage that's why all most all the firms give more importance to the enhancement of the quality of their product and services [15]. As we already studied that product quality take part in the expansion of competitive advantages, so if the company increases the quality of the product it will also increase the performance of the product and make the customer satisfied [16, 17 and 18].

European School of thought about product quality is that consumer's judge service quality by using two aspects 1. The way the product performed, 2. The end results of the product. Both aspects play very important role for consumer product quality evaluation and choice behavior. These two aspects of product quality can be considered as process quality (functional quality) and outputting quality (technical quality). Functional quality means that how well the product performs

its function and technical quality means that how well the product competes the customer's expectation. This means that firms not only provide quality outputs, but also maintain relationship with customers [19]. By providing quality product or service, firms can convert their customers into loyal customers. This leads to the following hypothesis:

H₂: There is a significant and positive relationship between product quality and brand loyalty in cellular telecommunication.

Price is the amount of money that businesses charge for items it offers for sale. The price must be reasonable for customers to pay and for merchandise must help the business to make the profit. For seller price is the amount of money which is charged for product sold and generate revenue so price play an important role for determining profit, For buyers price means the amount of money which is given for obtaining benefits. Price play a very important role in customer decision making. Consumers who are loyal to a brand they are ready to pay extra price for that particular brand so price is not a factor to affect the purchase decision of that loyal customers [20]. If price of the brand is increased the customers who are loyal to that brand they prefer to pay extra price for that brand because they do not want to take any kind of risk so they pay extra price to avoid the risk [21]. To understand the relationship between willingness to buy and perceived quality, it is necessary to understand the acceptable price range concept. For taking the decision about the purchase buyers normally have range of acceptable price in their mind so the buyers may not purchase a product when the price is perceived to be too high or too low. Therefore the concept of acceptable price range provides information that when the prices are acceptable the perceived value is positive. However, perceived value will be positive only when utility give up by paying price is less than the utility gain from the perceived quality.

Consumer gets information about the quality of the product from the price [22, 23]. Consumer considers that prices both positively and negatively affect their purchasing decision. Price represents quality, status or prestige to the consumer when it is considered positively [24]. And it is considered as an economic loss when the price is perceived negatively. In both positive and negative respects it plays very important role in decision making process [25]. Price significantly influences consumer purchase decision. If the competitor decrease the price of their brand it will encourage the customer to switch toward that brand and even he purchase competitor brand at that time when he has no need of that brand. Price consciousness is defined as buying at the lowest price and trying to getting the best value. Therefore, it is expected that in high competition price become an important factor in order to become loyal with a brand. It will lead us to the following hypothesis:

H₃: There is a significant and positive relationship between price and brand loyalty in cellular telecommunication.

In 4p's of marketing mix promotion is one of the element [26] in market achievement it play very important role. The reason of the promotion is that organization wants to make sure that the customer has the knowledge about the product available in the market. The major purpose of the promotional strategies is to increase sales, improve brand

recognition, improve market share, educate the market, create climate for future sale, and improve promotional efficiency.

In marketing strategy promotion plays an important role. It provide information to the customer that the product and service available in the market and encourage the attraction toward that product and service. Sales promotion is a short term activity, through these activities different benefits and values are provided to the distributors, sales force and consumers. The purpose of these activities is just to motivate the sale. These activities include couponing, sampling, premiums rebates, contests, sweepstakes, sales contests and trade shows etc [27]. Companies make substantial investment for promotion. It is not easy for companies to distinguish the effect promotion with other elements of marketing mix. To identify the effect of promotion normally the companies look the sales figure [27]. Brand promotion creates brand awareness which is prerequisite for creating brand loyalty and brand equity. Therefore, it is expected that in cellular telecommunication brand promotion is related with brand loyalty. This leads to the following hypothesis:

H₄: There is a significant and positive relationship between promotion and brand loyalty in cellular telecommunication.

In today's competitive environment quality service play very important role for the success and the existence of the firm [28, 29]. Quality service has three aspects functional, technical and image aspect. Functional aspect means that how service is provided by the firm to the customer, technical aspect means that what services is provided by the firm or outcome of the service and the image aspects means the early experience of the service in the mind of the customer. Functional aspect is the interaction between service provider and customer at the time when service is delivered to the customer and customer make a picture in their mind. If the image is strong about the service provider in the mind of the customer then customer does not consider minor mistakes of the service provider and vice versa [30, 31]. Americans consider only functional aspect as an attribute of service quality but Europeans consider not only functional aspect but also technical and image aspect as well. There are five dimensions of functional aspects of Service Quality which are assurance, reliability, empathy, tangibles, and responsiveness [32]. Service quality plays very important role in customer decision making regarding purchase. The service quality has strong impact on salesperson and customer relationship. Customer prefer to do shopping from the store whose salesperson provide quality services to them which has ultimate affect on brand loyalty.

Past research work shows that there is positive relationship between customer behaviour and service quality [33, 34]. Service quality considers most important customer behavioral variables such as loyalty and customer satisfaction [35]. Good service is a profitable strategy because it brings more business from existing customers, loss of fewer customers and brings new customers [36]. Companies that provide superior quality service they are able to charge 8 percent more for their service [37]. That's why providing superior quality service can help the firm to gain not only competitive advantage but also help to become more profitable in their market [38]. Better service quality increase customer

satisfaction which turn increase customer loyalty so practitioner give considerable attention towards the development of programs to improve service quality [39]. The customer perception about the quality of the service affects their behavioral intentions. Certain behavioral response of the customer provide strong clues that they committed with the organization or when they recommend it to other they are showing that they are committed with the organization [40]. Therefore, it is expected that customers are loyal with the brand whose salespeople provide quality service. This leads us to the following hypothesis:

H₅: There is a significant and positive relationship between sales force service quality and brand loyalty in cellular telecommunication.

We have already studied that there are number of factors which affect consumer decision making regarding purchase. These factors are classified into two categories which are situational factors and non-situational factors [41]. Non-situational factors are the general characteristics of an object or an individual like features, size, personality, gender, quality, personality and brand image etc. whereas situational factors are those factors which are related to the time or and place of surveillance like social surrounding, physical surrounding and antecedent. Social surrounding includes the presence of other people, their interpersonal behavior and their characteristics. Physical surrounding refers to the light, color, temperature, interior and exterior decoration, layout, furnishing, sound/music and location while antecedent refers to the mood or situation of buying like anxiety, cash in hand, illness, pleasantness etc. Physical environment has significant impact on consumer behavior [42]. Point of purchase display has significant impact on sales [43]. Franchise/store environment attract the customer toward the franchise/store and affect their purchase decision. Franchise/store environment affect the customer mentally which affect the franchise/store choice and emotionally which affect the upland purchase [44]. Color play very important role in consumer decision making. Color liking vary across culture, gender and age. People make their perception about the product and people within 90 seconds of their interaction. 60 to 90 percent of evaluation depends upon colors. Color not only influences the customer mood but also use to differentiate the product/brand from the competitors. Marketer must choose color for their product and for the interior decoration of the store/franchise according to their target audience [45]. Franchise/store display use for promotional purpose which is a traditional approach. Now the marketer and manager determine new roles of franchise/store display because now the customers are more sophisticated [46].

Oliver and Rust, [47] proposed that there are three dimensions which affect the customer perception of service quality. The first one is the interaction between customer and employee (process quality), the second one it the result of service (technical quality) and the last one is the environment in which service is provided. With the service environment people make perception about the quality of the service [48]. Therefore, it is expected that franchise environment affect the brand loyalty. This leads to the following hypothesis:

H₆: There is a significant and positive relationship between franchise environment and brand loyalty in cellular telecommunication.

3. Conceptual Framework:

Figure 1 represents the conceptual framework which clarifies the factors which affect the brand loyalty of mobile service providers. In this framework we consider 6 factors which enhance the brand loyalty and in turn help to reduce the customer churn.

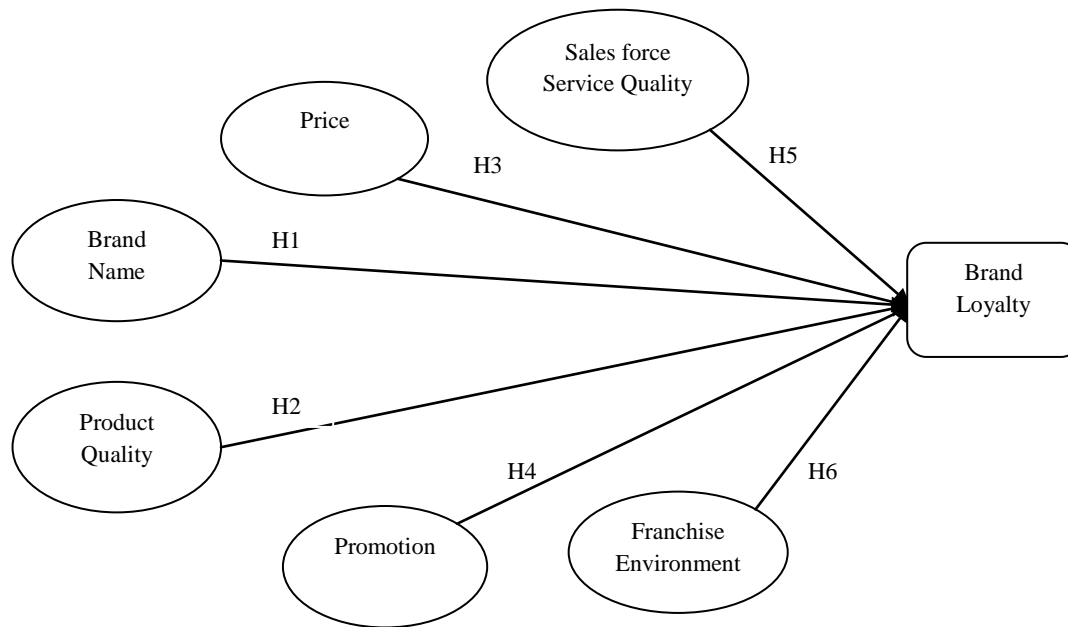


Figure 1: Determinants of Brand Loyalty for Rural Population

4. RESEARCH METHODOLOGY:

For this research quantitative research approach is followed because primary data is used for this research which is collected through researcher administered questionnaire. Questionnaire was developed by using already developed measures with little modification. The survey was conducted with the aim of getting the right picture of determinants of brand loyalty in cellular telecommunication. The district Bahawalnagar of the Southern Punjab is the area of our research, which is considered as a backward district. It consists of five following Tehsils Bahawalnagar, Haroonabad, Fortabbas, Minchanabad and Chishtian. The total population of district Bahawalnagar approximately was 2061000 during the year 2009 and total area is 8878 (sqkm). All the areas are considered as the universe for the sampling. Considering the scope and objectives of the study, the primary data is collected from the sample selected from the universe of this study. However, to make the data representative to the universe the stratified purposive sampling technique is adopted. Having 10 responses against each parameter is important in order to determine more acceptable sample size [49]. In this study, we have 7 parameters, so according to McQuitty's rule 70 responses are acceptable. In this research, we considered 100 as a sample size which covers the 70 responses as well. As the research is conducted in District Bahawalnagar which has five Tehsils and the sample size is 100 so 20 samples is considered from each Tehsil. Out of 100 respondents 89 are male and 11 are

female respondents, 43 are ufone mobile service users while 35, 10, 7 and 5 respondents are Mobilink, Warid, Telenor and Zong network users.

Different statistical tests are used to get the results which include descriptive analysis, Pearson Correlation, Multiple regressions, T-test and F-test. To check the reliability of data Cronbach's Alpha is used. Statistical Pack for Social Sciences (SPSS) is used for Data analysis. Through descriptive statistics we get minimum, maximum, mean and standard deviation values. Pearson Correlation is used to identify the correlation/relationship between the variables. Correlation coefficients provide information about magnitude, direction and significance of relationship which is appropriate for hypothesis testing [50]. In this research Pearson correlation is used to test the hypotheses which are related to six independent variables (Brand Name, price, promotion, service quality, franchise environment and product quality) that influence consumer brand loyalty. The value of Adjusted R Square provides information about overall fitness of the model. Multiple regression analysis is also used to evaluate, predict or forecast the effect of individual independent variables on single dependent variable.

5. RESULTS AND DISCUSSIONS:

5.1 Reliability of Data

Table 1 provides Cronbach's Alpha (coefficient alpha) of all the variables. The values of Cronbac's Alpha represent that

the data for each variable is reliable because all the values are in acceptable range.

Table 1
Reliability Analysis

Variables	Cronbach's Alpha
Brand Name	.681
Product Quality	.662
Price	.840
Promotion	.626
Sales Force Service Quality	.845
Franchise Environment	.755
Brand Loyalty	.636

Table 2 provides descriptive statistics of the variables used in the study. Descriptive statistics provide overall picture of the variables it just use to describe or summarize data in a meaningful way. The table provides minimum, maximum, mean and std. deviation values of the variables. After analyzing the mean value of the variables we come to know that service quality has lowest mean value and it also has greatest value of standard deviation among all the variables which means that in service quality more values deviate from their mean value.

5.2 Descriptive Statistics

Table 2
Descriptive Statistics

Variables	Minimum	Maximum	Mean	Std. Deviation
Brand Loyalty	3.00	5.00	4.2000	.51466
Brand Name	3.00	5.00	4.3350	.61977
Price	2.00	5.00	3.7700	.81160
Promotion	3.00	5.00	4.0333	.52651
Sales force Service Quality	1.33	5.00	3.6833	.81150
Franchise Environment	2.00	5.00	3.9700	.74173
Product Quality	2.00	5.00	4.1100	.52559

Among all the variables brand name has highest mean value, brand loyalty has lowest value of standard deviation. All the variables have highest maximum value equal to 5.

5.3 Hypotheses Testing

Table 3 shows that, Brand name is positively correlated with brand loyalty ($r = .553, p = .000$) which shows moderate and significant relationship between these variables. The results show that consumers give preference to brand name and image when they think that they derive positive benefits from the brand

Table 3
Significance of Brand Loyalty Factors with Brand Loyalty

Variables	Pearson Correlation	Sign. (2-tailed)
Brand Name	.553	.000
Price	.482	.000
Promotion	.327	.001
Service Quality*	.038	.710
Franchise Environment	.345	.000
Product Quality	.358	.000

* Sales Force Service Quality

In case of price the correlation between price and brand loyalty is positive ($r = .482, p = .000$) which shows moderate and significant relationship between both variables. Price is an important consideration for the average consumer and also plays an important role in decision making. People of this District consider price to remain loyal with a particular brand. The results shows that promotion is also positively related with brand loyalty and the relationship between both variables are significant because *P-value* is less than 0.05. Promotion involves the use of Advertisement, sales promotion, publicity etc. Promotion also play an important role for developing brand loyalty because with the help of this the brand is involve in the evoke set of the people. Service quality has no significant relationship with brand loyalty because *P-value* is .710 which is greater than .05 and the value of correlation coefficient is $r = .038$ which is near to zero which means that there is no relationship between both

variables. The table represent that franchise environment and product quality are positively correlated with brand loyalty ($r = .345, p = .000, r = .358, p = .000$ respectively) which shows moderate and significant relationship between these two variables with brand loyalty.

5.4 Regression Analysis

Table 4 represents the result of regression analysis. By analyzing *p-value* we come to know that all the variables have significant impact on dependent variable (brand loyalty) because all the *p-value* values are less than .05.

The Adj. R Square value is .498 which represent that 49% variation in dependent variable is due to the independent variables which we consider in this research. The F-value is also significant because *p-value* is less than .05 which means that all the independent variables are jointly effect the dependent variable.

Table 4:: Regression result

Variables	B	t-value	p-value
Constant	1.132	2.719	.008
Brand Name	.256	3.416	.001
Price	.257	4.505	.000
Promotion	.217	2.382	.019
Sales Force Service Quality	.213	3.845	.000
Franchise Environment	.180	2.891	.005
Product Quality	.171	2.214	.029
R Square = .534	Adj. R Square = .498		F-value = 15.040 P-value = .000

Dependent variable: Brand loyalty

6. CONCLUSION:

This research study examines the determinants of brand loyal in cellular telecommunication in District Bahawalnagar, among the determinants which have significant impact and which are not. After examining the statistical results we come to know that all the determinants (like brand name, price, promotion, franchise environment and product quality) are significantly related to brand loyalty except sales force service quality. The sales force service quality dimension consists of questions related to franchise salespeople, either they are well trained, willing to help and have a neat appearance. According to the results of the research we come to know that in District Bahawalnagar salespeople at franchise are not properly trained and not willing to properly satisfy the customers.

When customer and employees interact with each other it will affect the customer perception of service quality. Service quality enhances the competitive position of the company and also consider a very important indicator of customer satisfaction. That's why companies give importance to the training of their employees in order to improve their performance. As the results of this study shows that the customers are not satisfied with the service quality of sales people at the franchise. Therefore, it is recommended that cellular companies arrange proper training programs for their franchise salespeople in that district. By organizing training and development programs companies can trained their salespeople's then they are able to solve customers' problems and willing to help the customers in a proper way which will turn increase customers satisfaction.

6.1 Limitations and Directions

It is recommended that before generalization can be made additional research should further examine these determinants and their relationships in cellular telecommunication with additional sample. During data collection it is observed that bundle offer or packages that a mobile service provider offer to their users also play an important role in order to remain loyal with their brand. Therefore, further research in telecommunication sector could also include this dimension in brand loyalty research. Due to time and resources constant this research is only conducted in district Bahawalnagar, further research can be conducted by considering other district. During conducting this research we come to know that the respondents who belong from the rural areas and uneducated their responses were little bit different from other respondents, further research is needed to get more specific results by considering each segment of respondent separately.

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