

A Systematic Literature Review on Factors Affecting Customer's Loyalty Towards Mobile Network Service Providers

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[Abstract] Communication is an integral part of human beings. The traditional communication systems (telephone) have been replaced by the modern and advanced ones (mobile phones) to a large extent due to ease and promptness of communication. Customers have become increasingly important for the telecommunication industry since the introduction of the facility of mobile number portability. The challenges of retaining existing customers have increased for the telecom service sector in the competitive business environment. Therefore, it is important for the telecom industry to create satisfaction and loyalty in their customers and reduce their switching behavior. Therefore, this article is an attempt to identify factors affecting the customer satisfaction and loyalty towards mobile network service providers through the review of literature that has been published in various reputed academic journals from 1999 to 2020. This paper will help the telecommunication industry to know about the factors that are important for customers so that they will be capable of making pragmatic and effective future strategies. Results reveal that customer satisfaction, service quality, corporate image, trust, and perceived value are the most important and studied factors and value added services; switching barriers and commitment are the least studied factors that have affected customer loyalty towards mobile network service providers.

[Keywords] customer loyalty, service quality, customer satisfaction, cognitive, affective, behavior.

Introduction

Over the past three decades, communication technologies have evolved very rapidly (Soriano, Jeng & Bailey, 2012). Demand for effective communication is increasing day by day. As a result of increase in demand for simple and effective communication, the adoption of personal communication devices is also increasing (Carr, 2003; Soriano, Jeng & Bailey, 2012). The life style of human beings has changed since introduction of mobile phones (Thakur, 2013). The most important assets of any company are customers (Pan, Sheng & Xie, 2012). Customers have several choices to fulfill their needs and desires (Omotayo, Abolaji & Adewale, 2011). In this scenario, the companies will have to work harder to understand the changing expectations of their customers and launch better products and services than their competitors to retain their customers and make them loyal. Reicheld and Teal (1996) found that companies focused more on retaining the existing customers because they were less sensitive to price and increased the profits. It is very difficult to please them because today's customers are very smart, more demanding, price conscious, brand conscious, always approaching for other alternatives for better or equal offers (Nimako, Azumah, Donkor & Veronica, 2010).

Retaining an existing customer becomes customer loyalty and value, which, in turn, is a function of the level of customer satisfaction or dissatisfaction (Reichheld & Teal, 1996). Retaining existing customers is very important, but it has become difficult in the telecommunication sector due to the introduction of mobile number portability (MNP) facility that allows the customers to retain their phone or mobile number even if they change service providers (Chen & Cheng, 2012). Customer switching behavior has become a normal practice (Kaur Sahi, Sambyal & Sekhon, 2016). Thus, this research paper attempts to gauge this problem by looking for possible solutions on the basis of a rigorous review of literature.

The paper starts with the review of the relevant literature related to the factors that affect customer satisfaction and customer loyalty towards service operators, service providers, the telecom industry, the telecom sector, wireless mobile, mobile service providers, etc. For the purpose of this review, these words have been used interchangeably. Attention has been paid to the factors influencing, differences, similarities,

association, and intervention with each other and towards satisfaction and loyalty. Attention has also been given to linkage between satisfaction and loyalty. While exploring the factors influencing customer loyalty towards mobile network service providers, many studies have reported that customer satisfaction is the end outcome of the customer behavior, but many have argued that customer loyalty is an outcome. Literature reveals that satisfaction and loyalty have emerged as strong predictors of customer retention.

Literature Review

Customer loyalty refers to the purchases of products and/ or services repeatedly (Jacoby & Keyner, 1973). Until the 1970's, various researchers conceptualized the concept of loyalty as repeat purchase behavior only (Cunningham, 1956; Farley, 1964; Sheth, 1968; Jacoby & Keyner, 1973; Bass, 1974) but none of them tried to study the reasons behind the repeat purchases. Some of the researchers did not support frequent buying as an indicator of loyalty (Jacoby & Keyner, 1973; Reichheld, 2003; Dick & Basu, 1994). Day (1976) explained loyalty with two dimensional concepts of loyalty, i.e. behavioral and attitudinal criteria. Worthington, Bennett and Hartel (2010) argued that human behavior is a combination of cognizance, emotions, and behavior. So, they emphasized that the attitudinal loyalty has a two-dimensional structure, i.e., cognitive loyalty and affective loyalty, which converts into behavior. In 1994, Dick and Basu proposed three-dimensional loyalty. They introduced cognitive, affective, and conative dimensions to explain customer loyalty. Oliver, Rust and Varki (1997) explained that customer loyalty has three elements: cognitive, affective, and behavioral intentions. Oliver (1999) added a fourth stage in customer loyalty and stated that customer loyalty forms in progressive sequence of cognitive loyalty, affective loyalty, conative loyalty, and action (behavioral) loyalty. Although it is clear that the first two phases are related to attitudinal loyalty, conative loyalty is related to behavioral intention, which, in turn, is related to behavioral loyalty, i.e., conversion of intentions to actions.

Cognitive loyalty is the first phase of loyalty. It refers to the existence of beliefs towards any particular brand, information, or knowledge about a particular brand or recent experience. When the belief of consumer is converted into routine purchases, then it is converted into satisfaction or dissatisfaction experience. When the customer makes repeat purchases, then he/ she develops a second phase of loyalty, i.e., affective loyalty, which is developed after cumulative satisfactory usage of particular brand. In this stage, liking or attitude is developed. In this stage, commitment is also included as affective commitment. This stage is very crucial because many of the studies reported that after repeat purchases, a company could not fulfill the customer's requirements as earlier. So, many of the customers are motivated to switch over. It is this stage where the company can change the affective commitment into a deeply held commitment towards a particular brand. This is the phase where the attitude of a customer is developed either positively or negatively.

When the customer has developed attitudinal loyalty, then another stage of loyalty, i.e., conative loyalty is attained, which is behavioral intention. Here the affective commitment changes into a deeply held commitment that may lead to the intention to re-buy the particular brand. In this phase, a company should take more responsible steps because the individual's intention to perform may or may not change into action or behavior. The last phase is action, or behavioral loyalty, in which the customer converts his/her intentions into actions.

However, it is also possible that repeat purchases are made due to *inertia* or in-activeness or convenience or maybe some other reasons, and the consumers can sometimes be multi-brand loyal (Oliver, 1999). The repeat purchases may be because the customer thinks that alternatives are unattractive or due to inertia. Inertia has been defined by Yanamandram and White (2006) as, "the results of customers' laziness, passiveness, or can't be bothered as reasons." Bozzo (2002) found that customers think that the other service providers have unattractive options, highly perceived switching costs, or some other switching barriers, which control them from not changing service providers. Zeelenberg and Pieters (2004) defined inertia in a different manner as "experiencing absence of goal-directed behavior." Huang and Yu (1999) said that inertia is a lack of conscious decision to change. Colgate and Lang (2001) defined inertia as customers not switching over because it is too much of a bother in terms of time and effort. Therefore, marketers should make strategies accordingly after knowing the reason of repurchase through customer relationship

management. As far as *customer satisfaction* is concerned, many of the studies report that satisfaction is a core concept of loyalty, but it was found that satisfaction is the beginning of a transitioning sequence and that sequence of satisfaction converts to loyalty (Oliver, 1999).

Customer satisfaction is not an ultimate goal for the company, but it is a means to improving the performance of the company (Martensen, Gronholdt & Kristensen 2000; Namkung & Jang, 2007; Kaur & Soch, 2012). Earlier companies made strategies for satisfaction, not for loyalty. One of the key challenges for telecommunication companies is how they satisfy their customers and make them loyal. Customer satisfaction has been extensively studied in the field of marketing over the last two decades (Oliver 1980, 1999; Fornell, Johnson, Anderson, Cha & Bryant, 1996; Anderson, Fornell & Mazvancheryl, 2004).). Oliver (1980) developed the Expectancy-Disconfirmation model for the study of consumer satisfaction that states that the consumer always compares the expectations and performance of the products and services post consumption for making their judgment of satisfaction. Positive disconfirmation occurs when the performance is above predictive expectations and increases the satisfaction expectation and vice versa.

Service quality was found to be the other important significant predictor of customer loyalty (Ayden & Ozer, 2005; Lee, 2010; Boohene & Agyapong, 2010). Different authors defined service quality in different contexts (Nimako, 2012). Perceived service quality is an important determinant of satisfaction and loyalty (Gronross, 2001; Edvardsson, 2005). The most common features of service quality are intangibility, heterogeneity, inseparability, and perishability. Gronroos (1982) defined perceived service quality as the confirmation (or disconfirmation) of a consumer's expectations of service compared to the perception of service actually received. Parasuraman, Zeithaml, & Berry (1985) represented service quality as the gap between expectations and perceptions of customers related to service dimensions in the GAP model. Based on this gap model, an instrument as service quality model (SERVQUAL) was developed to measure the service quality. Five dimensions of the SERVQUAL model of service quality are the RATER dimensions (Reliability, Assurance, Tangibility, Empathy and Responsiveness). These five dimensions are referred to as functional quality. Many studies adopt the SERVQUAL model to measure the service quality.

One of the most important and widely used theories to understand the intentions and behavior of individual is the *Theory of Planned Behavior* (TPB) by Ajzen (1991). The model of TPB is based on three factors: attitude, subjective norms, and perceived behavioral control that help in predicting the human behavior intentions that change into action or actual behavior. On the basis of review of literature, it was found that the TPB is one of the most widely applied behavior theories in various fields, such as in banking (Bansal & Taylor, 2002), women's careers (Vincent, Peplau & Hill, 1998), e-commerce (Pavlou, 2003), electronic products (Patharia, 2016), gambling activities (Oh & Hsu, 2001), but not in telecommunications. These models and theories pave the way to understanding the functionality of customer satisfaction and loyalty in a better way.

Methodology and Approach to the Literature

This study employs a systematic review process, which includes formulation of review questions, (What are the factors affecting customer satisfaction, and customer loyalty? Which factors were most and least studied in telecom sector?), defining inclusion and exclusion criteria, developing a search strategy, locating and selecting studies, extracting data, and analyzing and interpreting results. The purpose of this literature review is to examine existing empirical research and identify the various factors influencing customer loyalty towards mobile network service providers. Electronic databases, Scopus and Google scholar, were used to explore the studies. The methodology for the literature review is explained in the following sections.

Scope- This study presents a review of empirical articles on customer satisfaction and customer loyalty published in reputed academic journals from 1999 to 2020. The period of 21 years was chosen because the telecom industry adopted mobile number portability facility in 1997. This facility pressures the companies to be more attentive towards retaining their customers. Studies focused on identifying the various factors affecting customer satisfaction and loyalty are included in the present study.

Papers with titles including words like, customer loyalty, customer satisfaction, telecom industry, mobile network service provider, wireless telecommunication, theoretical framework for customer loyalty, loyalty theory, satisfaction theory, factors affecting loyalty, factors affecting satisfaction, intention to

behavior theory, attitude behavior, customer churn, and retention were explored. A total of 210 studies were retrieved from the initial search. Then, 125 studies were selected for further screening after reviewing the titles of the retrieved studies. In the next step, content analysis of the articles was done by cross checking the abstracts to ensure that the database gave only relevant articles for analysis. This process led to elimination of 72 articles. At the end of the elimination process and full text review, 53 papers were selected for inclusion in this study.

A brief of the papers and their dependent variables mentioned are presented in Table 1. These 53 studies have been arranged in chronological order. The selected papers were limited in number as only empirical papers related to mobile network service providers (telecom industry) were included. These studies provide a depiction of customer behavior in different contexts and cultures.

Table 1

List of Studies Affecting Customer Satisfaction and Customer Loyalty

Focus of study	No. of studies	References
Customer Satisfaction only	05	(Woo & Fock, 1999) ¹ , (Eshghi, Roy & Ganguli, 2008) ⁸ , (Ali, Ali, Rehman, Yilmaz, Safwan & Afzal, 2010) ¹¹ , (Saha, Islam & Hoque, 2016) ⁴³ ,(Al-Hashedi & Abkar, 2017) ⁴⁶ .
Customer Loyalty only	19	(Kim & Yoon, 2004) ⁶ , (Aydin & Ozer, 2005) ⁷ , (Ogba & Tan, 2009) ¹⁰ , (Lee, 2011) ¹⁶ , (Sirapracha & Tocquer, 2012) ¹⁹ , (Kaur & Soch, 2012) ²⁰ , (Amin, Ahmad & Hui, 2012) ²¹ , (Tarus & Rabach, 2013) ²⁶ , (Agyei & Kilika, 2013) ²⁸ ,(Al-Zoubi, 2013) ²⁹ ,(Hossain & Suchy, 2013) ³⁰ , (Minarti & Segoro, 2014) ³⁴ ,(Izogo, 2015) ³⁷ ,(Yee,Ling & Leong, 2015) ³⁹ , (Izogo, 2016) ⁴⁰ ,(Cifci & Erdogan, 2016) ⁴² , (Ram & Wu, 2016) ⁴⁴ ,(Malik,Ali & Ibraheem, 2017) ⁴⁸ , (Wilys, 2018) ⁵⁰ .
Relationship between customer satisfaction and customer loyalty	29	(Lee, Lee & Fick, 2001) ² ,(Gerpott, Rams & Schindler ,2001) ³ , (Kim, Park & Jeong, 2004) ⁴ , Wang & Yang, 2004) ⁵ , (Lai, Griffin & Babin, 2009) ⁹ , (Oyeniya & Abiodun, 2010) ¹² ,(Santouridis & Trivellas, 2010) ¹³ , (Akroush, Al-Mohammad, Zuriekat & Abu-Lail, 2011) ¹⁴ , (Boohene & Agyapong, 2010) ¹⁵ , (Wen & Hilmi, 2011) ¹⁷ , (Chen & Cheng, 2012) ¹⁸ , (Adeleke & Suraju, 2012) ²² , (Ariff, Fen & Ismail, 2012) ²³ , (Quaye, 2012) ²⁴ , (Wu, Zhou & Wu, 2012) ²⁵ , (Lee, 2013) ²⁷ , (Kisworo, 2013) ³¹ , (Adjei & Denanyoh, 2014) ³² , (Nasir & Mushtaq, 2014) ³³ , (Oghojafor, Ladipo, Ighomereho & Odunewu, 2014) ³⁵ , (Tabaku & Cerri, 2015) ³⁶ ,(Iddrisu, Nooni, Fianko & Mensah, 2015) ³⁸ , (Shafei & Tabaa, 2016) ⁴¹ , (Olotewo, 2017) ⁴⁵ , (Sterjadovska, & Shuleska, 2017) ⁴⁷ ,(Morgan & Govender, 2017) ⁴⁹ , (Sarwar & Amin , 2019) ⁵¹ ,(Palladan & Ahmad, 2019) ⁵² , (Yazid, Mkheimer & Mahmud, 2020) ⁵³ .
Total no. studies	53	

A comprehensive list of variables or factors affecting customer satisfaction towards mobile network service providers is discussed in Table 2.

Table 2
Factors Affecting Customer Satisfaction towards Mobile Network Service Providers

Independent Variable	Direction	Studies	Number of studies	Total
Core services	+	2, 35	02	02
Service Quality	+	5,14,15,22, 24, 27, 29, 33, 36, 47, 51	11	
	(+)	5, 9	02	15
	Insignificant	9, 49	02	
Reliability	+	5,8,38	03	05
	Insignificant	17,31	02	
Assurance	+	5,17, 31, 38, 46	05	05
Empathy	+	17, 31, 38,46	04	05
	Insignificant	5	01	
	+	5, 31, 38	03	05
Tangibility	-	17	01	
	Insignificant	46	01	
	+	31	01	05
Responsiveness	Insignificant	5,17, 38,46	04	
Competitiveness	+	8	01	01
Relational quality	+	8	01	01
Reputation	+	8	01	01
Transmission	+	1, 8	02	02
Quality and Coverage				
Call Quality	+	4	01	01
Interactive Quality	+	18	01	02
	(+)	18	01	
Core Quality	+Insignificant	18	01	01
Network quality	+	3, 5, 17, 41, 43, 46	06	07
	Insignificant	13	01	
Call Clarity	+	11	01	01
Convenience	+ Insignificant	4, 17	02	02
Customer support/	+	4, 41	02	04
Support features	Insignificant	11,8	02	
Customer service	+	13, 22, 35	03	05
/ care	Insignificant	1, 3	02	
Billing System	+	13	01	02
	Insignificant	9	01	
User Friendliness	Insignificant	11	01	01
Personal Benefits	+	3	01	01
Service Diversity	+	43	01	01
Customer complaints	Insignificant	11	01	01
Facility for users	+	43	01	01
Mobile device	+	4, 41	02	03
	Insignificant	13	01	
Distribution	+	35	01	01
Staff Competence	+	1	01	01

Independent Variable	Direction	Studies	Number of studies	Total
	+	1, 2, 3, , 11, 13, 17, 27, 35, 43, 41	10	12
Pricing structure	Insignificant	22	01	
	-Insignificant	4	01	
Value	+	5, 9, 18, 24, 27, 49	06	07
	(+)	5	01	
Economic Value	+	23	01	01
Emotional Value	+	23	01	01
Social Value	+	23	01	01
	+	2, 4, 17	03	06
Value added services	Insignificant	41,11	02	
	-Insignificant	13	01	
Customer perceived sacrifice	(+)	5	01	01
Promotion	+	35	01	01
Affective Commitment	+	25	01	01
Calculative Commitment	+ Insignificant	25	01	01
Corporate/ Brand Image	+	9, 22, 49, 53	04	04
Customization	+	51	01	01

Note: In direction of studies “+” means direct positive, “(+)” means indirect positive “, -“ means direct negative and “ (-)” indirect negative

A comprehensive list of variables or factors affecting customer loyalty towards mobile network service providers is discussed in Table 3.

Table 3
Factors Affecting Customer Loyalty towards Mobile Network Service Providers

Independent Variable	Direction	Studies	Number of studies	Total
	+	7, 13, 14, 15, 21, 22, 24, 27, 26, 36, 39, 45, 47	13	23
Service Quality	(+)	9,14, 24, 27, 33, 36, 47	07	
	In Significant	5,9, 49	03	
Reliability	+	8,12, 29,37,38, 40, 52	07	
	(+)	37, 52	02	10
	Insignificant	28	01	
Assurance	+	12, 28, 52	03	
	(+)	52	01	
	Insignificant	29,38,37	03	08
	(+) Insignificant	37	01	
Tangibility	+	52	01	
	(+)	52	01	03

Independent Variable	Direction	Studies	Number of studies	Total
Empathy	Insignificant	38	01	05
	+	28, 29, 38, 52	04	
Responsiveness	(+)	52	01	05
	+	28, 29	02	
	(+)	52	01	
Physical Appearance	Insignificant	38, 52	02	01
	Insignificant	29	01	
Communication	+	30, 48	02	02
Convenience	+	30	01	01
Competitiveness	+	8	01	01
Reputation	Insignificant	8	01	01
Support features	Insignificant	8	01	01
Transmission Quality	+	8	01	01
Call rate/ Tariff/ Quality	+	32, 6	02	03
Quality of Communication	Insignificant	6	01	01
Technological Advancement	+	16	01	
Interactive Quality	(+)	18	01	01
Network coverage	+	13,32	02	03
	(+) Insignificant	13	01	
Sales Promotion	+	32	01	02
	Insignificant	30.	01	
Value Added Service	+	30	01	04
	+Insignificant	6, 13	02	
Value	(+) Insignificant	13	01	10
	+	5,9, 18, 24, 26, 39	06	
	(+)	5,24,18	03	
	Insignificant	49	01	
Price of the services	+	13, 30	02	05
	(+)	13	01	
	Insignificant	22	01	
Billing system	-	16	01	03
	+	13	01	
	(+)	13	01	
Mobile Device	Insignificant	6	01	03
	Significant	6	01	
	Insignificant	13	01	
Corporate Image	(+) Insignificant	13	01	20
	+	3,6, 7, 10, 15, 16,19, 20, 21, 22, 24, 36, 39, 44, 53	15	
	In Significant	7, 9, 32, 49	04	
Interpersonal	(-) Insignificant	44	01	01
	(+)	4	01	

Independent Variable	Direction	Studies	Number of studies	Total
Relationship Trust	+	7, 14, 20, 21, 33, 35, 42, 48	08	10
	(+)	20	01	
	Insignificant	34	01	
Satisfaction	+	2, 3, 4, 5, 9, 12, 13, 14, 17, 20, 18, 22, 23, 24, 27, 31, 33, 34, 35, 38, 36, 41, 42, 44, 45, 49, 47, 50, 52, 53	30	36
	(+)	36, 20, 44, 47	04	
	Insignificant	26	01	
	- significant	15	01	
Attractiveness of Alternatives	(-) Significant	42	01	01
Switching Barriers	+	4, 12, 41, 47	04	04
Switching Cost	+	2, 7, 14, 20, 21, 34	06	09
	(+)	47	01	
	In significant	24, 44	02	
Procedural Cost	+	50	01	01
Financial Cost	+	50	01	01
Relational Cost	- Significant	50	01	01
Adaption cost	(+) Insignificant	4	01	01
Customer Experience	+	19	01	01
Social Pressure	+	26	01	01
Customer Service/ Prompt customer service	+	13, 22, 30	03	06
	(+)	13	01	
	Insignificant	6, 32	02	
Social Network	+	35	01	01
Commitment	+	10, 20, 37, 40, 48	05	06
	Insignificant	35	01	
Affective Commitment	+	25, 42	02	03
	(+)	20	01	
Calculative commitments	+	25	01	03
	(+)	20	01	
	-	42	01	
Relational quality	+	8	01	01
Resistance to change	Insignificant	42	01	01
Loyalty Program	+	45	01	01
Customization	+	51	01	01
Conflict Handling	+	48	01	01
Core Quality	(+)	18	01	01

Note: In direction of studies “+” means direct positive, “(+)” means indirect positive “, -“ means direct negative and “(-)” indirect negative

Findings and Results

An extensive review of 53 research papers on customer satisfaction and customer loyalty towards network service providers revealed that the majority of studies failed to identify the determinants of action or behavioral loyalty. Most studies evaluated the loyalty as composite loyalty, not as attitudinal and behavioral loyalty. The major contradictions in the review are with regard to the defining and understanding of dependent and independent variables. Customer loyalty has been mostly used as the dependent variable, but discussion about the action and attitudinal loyalty and the inter relationships among the independent variables is contradictory. Most of the studies (36 studies) used customer satisfaction as an antecedent of customer loyalty. One of the major limitations that the authors observed while reviewing the literature was that the researchers did not measure the direct or moderating effect of the demographic variables. Future studies can explore the effect of these variables in context of customer satisfaction and loyalty towards telecommunication service providers. Such studies will help the marketers in designing effective strategies on the basis of demographic segmentation of customers.

Service quality (24 studies), price structures (14 studies), corporate image (19 studies), trust (8 studies) and customer satisfaction (30 studies) were found to be the most significant independent variables in the 53 studies reviewed. A comprehensive list of all the variables affecting customer loyalty and satisfaction is given in Tables 2 and 3. These factors have been further organized into loyalty phases given by Oliver (1999) to help the marketers and researchers in understanding the process of customer satisfaction and loyalty. According to Oliver (1999), loyalty includes both attitudinal and behavioral phases, and the attitudinal phase of loyalty has three key phases: cognitive, affective, and conative. These three phases of loyalty emerge consecutively rather than simultaneously. In each loyalty stage, loyalty development relates to different factors (Oliver, 1999). The comprehensive proposed model is presented in Figure 1.

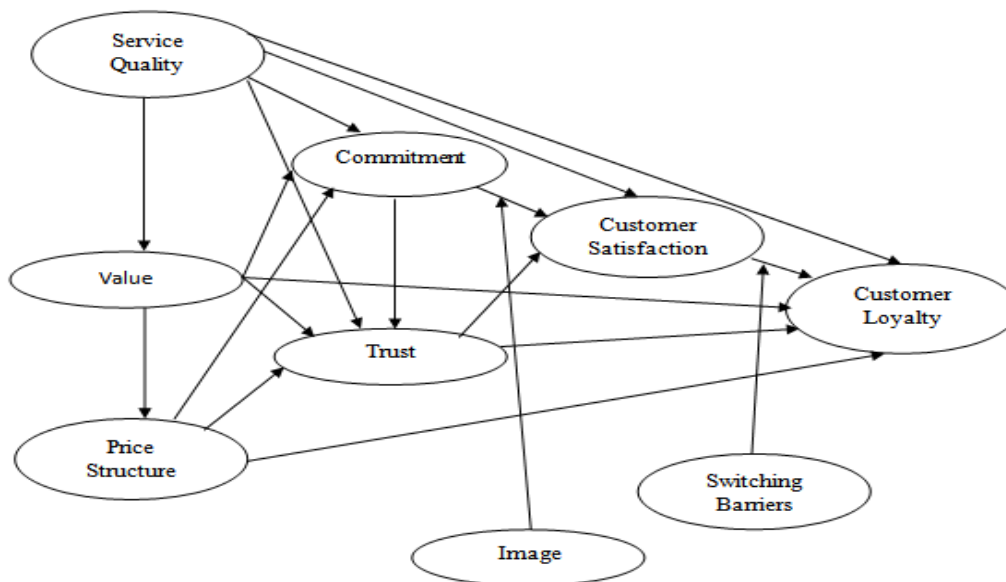


Figure 1. Proposed Research Model

In this review paper, some of the moderator factors that have been identified are switching barriers and corporate image. The categorization of the factors emerging from the review of literature is explained below: Cognition Factors- This category includes variables specifically related to individual prior information, vicarious knowledge, or experiences that help in developing first phase of loyalty (Oliver, 1999). Brand

attributes, which are used for brand recognition, such as point of purchase, display of the product or services, direct or indirect experiences, and advertisement of the related brand, are some accessibility factors that help in the formation of attitudes towards a brand. Cognition loyalty comprises service quality and its dimensions, value and its various components, and price structure.

Service quality--This is based on the comparison between customer's expectations and their perceptions regarding the services delivered by the service providers (Parasuraman, Zeithaml & Berry, 1988). There were 11 studies that reported positive and significant effects of service quality on customer satisfaction (Table 2). Two studies reported insignificant, and 2 studies reported indirect effect of service quality on customer satisfaction. Thirteen studies reported positive and significant effects of service quality on customer loyalty (Table 3). Seven studies reported insignificant influence of service quality on customer loyalty. Further, only one study reported no effect of service quality on customer loyalty. Gronroos (1982) discussed two service quality dimensions: functional and technical quality.

Technical quality- Technical quality involves what a customer actually gets from the particular service provider. In case of the telecommunication industry, it may be network quality, coverage, call clarity, call quality, transmission quality, quality of communication, technological advancement, billing system, etc. The synthesis of Tables 2 and 3 regarding these factors reveals that various aspects of technical quality may or may not have significant relationships with customer satisfaction and loyalty.

Functional quality—The functional quality aspect is related to the process of the service delivery, which may include reliability, assurance, tangibility, empathy, and responsiveness per the SERVQUAL model. Several authors (Richard & Allaway, 1993; Powpaka, 1996; Kang, 2006) have used SERVQUAL dimensions for measuring functional quality aspects. The synthesis of Tables 2 and 3 regarding these factors also reveals that various aspects of functional quality may or may not have significant relationship with customer satisfaction and loyalty.

Value--Customer value, which may include economic, emotional, and social value that have been found to be significantly related to customer satisfaction and loyalty, but it may not be always so (Tables 2 and 3).

Price structure-- Out of the 17 studies conducted on relationship between this factor and customer satisfaction and loyalty, only 14 researches found it significant in their context. Therefore, this relationship is inconsistent and can be tested further in various demographic context and time zones.

Affective Factors—The affective component of attitude involves feeling and evaluations. It refers to the emotional liking or disliking or to attitudinal development on the basis of cumulative (satisfaction or dissatisfaction) usages. Emotions are the intense feelings that are directed towards someone or something. Repeated purchases or past experiences may lead to development of some emotion either in a positive or negative sense. It is expected that at this stage of loyalty that if an individual is satisfied, then affective commitment is desirable, and if not satisfied, then switching to others may occur.

Affective Commitment-- Only 5 studies have considered this variable in their research so far, and the results have been inconsistent (Tables 2 and 3).

Customer satisfaction-- Customer satisfaction has been studied as both endogenous and mediator variables (for customer loyalty). Many researchers have validated a significant causal relationship between customer satisfaction and repurchase behavior intention. Oliver (1999) said that customer satisfaction is the beginning of a transitioning sequence that culminates in a loyalty state. Cumulative result of satisfaction provides better results (Yang & Peterson, 2004). Out of the 53 reviews, 30 studies reported direct positive and significant impact of customer satisfaction on customer loyalty; four studies reported indirect significance of customer satisfaction on customer loyalty via Mediator.

Conative Factors-- These are the factors that develop brand commitment to repurchase and their willingness to continue with the related brand. Perception towards loyalty programs, discounts, quick customer care, and customization are some of the factors that may help in developing a willingness to repeat purchase.

Commitment-- Commitment is very important for long-term relationships (Morgan & Hunt, 1994). Affective commitment and calculative commitment are two forms of commitment (Kaur & Soch, 2012). Customer composite commitment has a positive and significant relationship with customer loyalty (Izogo, 2016; Ogba & Tan, 2009). The significance of this factor and its variants in relation to customer satisfaction

and loyalty are also highlighted in Tables 2 and 3, which reveal inconsistency.

Customer relationship--The most commonly studied indicators related to customer relationship that emerged from the review of literature are promotion, customization, and value-added services. Empirical investigation is desired due to the limited research in this area, where the chances of losing customers is greater.

Other moderating factors-- While reviewing the literature on customer satisfaction and loyalty, it was found that some variables were studied as important moderators between the independent and dependent variables. These are *intention to switch* and *corporate image*. Although switching to other service providers is not a one-night decision, this may happen at any phase of loyalty. Brand image and trust also influence the development of any positive or negative attitude towards particular brands.

Discussion and Implication

Through an extensive literature review, this paper attempts to integrate the various theories and models to provide an insight into the numerous determinants affecting customer satisfaction and loyalty. As reported by most of the studies, customer attitudes are formed due to service quality, perceived value/ price, affective commitment, trust, and satisfaction. Loyalty building is a continuum starting from cognitive loyalty (service quality, value, price), followed by affective loyalty (affective commitment, satisfaction etc.), to conative loyalty (promotional, motivational aspects, etc.) and, finally, action (behavioral loyalty). None of the studies have used attitude-behavior gap analysis.

Theoretical Implications-- The study provides a comprehensive view of extant literature. The research gap that emerged is that there are not many studies that have addressed customer loyalty behavior in the context of mobile network service providers, although there are empirical studies that focus on various dimensions of loyalty behavior. The identification of various factors has been done on the basis of outcomes of selected studies and the studies were conducted in various countries of the world. Researchers are also encouraged to consider conceptualization of the variables with theoretical frameworks. The comparative studies across countries may be conducted to explore the impact of culture, economic growth, growth of the telecom sector, individual differences (age, gender, and income), geographical area, etc. The researchers may also propose different integrated models for customer satisfaction and loyalty. In the future, researchers may use attitude formation theory (balance theory, congruity theory, cognitive dissonance theory, social judgment theory, functional theories, and behavioral theories), attitude-behavior theory (TPB), a unified theory of acceptance and use of technology (UTAUT), and consumer behavior theories for a more in-depth study.

Managerial Implications-- The study has significant managerial implications for the telecom sector. After the introduction of the mobile number portability facility, the consumer has various options to switch over to another provider if the requirements of the concerned customer are not fulfilled by the respective company. Companies can benefit from the factors explored in this paper by developing their strategies and providing the value added services, as the synthesis of 53 research papers provide an insight of the most significant and the least significant factors across the globe.

Limitations of the study

The variables identified may have different impacts on customers from different backgrounds. Future researchers may explore more research papers and additional factors influencing customer loyalty.

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