



E-ISSN: 2708-4469  
P-ISSN: 2708-4450  
IJAMCJ 2023; 4(2): 45-52  
© 2023 IJAMCJ  
[www.masscomjournal.com](http://www.masscomjournal.com)  
Received: 07-08-2023  
Accepted: 15-09-2023

**Abubakar Sani**  
Department of Mass  
Communication, College of  
Liberal Studies, Hassan  
Usman Katsina Polytechnic  
PMB 2056, Katsina, Nigeria

## **A pragmatic study on factors affecting customer brand loyalty of tele communication service providers in Nigeria (a case study of katsina metropolis, Katsina state, Nigeria)**

**Abubakar Sani**

### **Abstract**

Building brand loyalty is very important and very crucial to maintain it. Making brand loyalty is becoming an important element to gain long-term profitability and competitive advantage. The objective of this study was to determine the key element and their contribution towards making brand loyalty so the study shows a significant and positive relationship between brand loyalty and the subjected variables including brand image, customer satisfaction, trust, and promotion. This quantitative research was done with a sample size of 425 specifically mobile phone users and questionnaire was the tool to collect data which was distributed among mobile phone users all over Katsina Metropolis and analyzed through SPSS. The results found and after evaluation, it concludes that the brand image has the highest contribution toward dependent variable that is brand loyalty on the other hand correlation between trust and customer satisfaction was found intensively with the highest level among all variables and lowest with customer satisfaction and promotion. It is also observed that data was highly deviated from variable Promotion and less with Brand Image which is favorable. Factors that were subjected to investigation help to take competitive advantage and will discriminate brand from several which make customers loyal influences customers' decision making. It is also found that people become more brand conscious related themselves with brands in order to meet social needs which make them feel deprive and pursue the repetitive purchase. Fights to retain customers become more beneficial for the advancement and invention of new technologies. It is found that this competitive environment does not allow marketers to take unethical commercial benefits in presence of competitors but on the other hand, it helps managers to make excellent marketing strategies and advice manufacture to take correct business decisions. Loyalty is all about the state of mind so it assists marketers to understand consumer buying behavior.

**Keywords:** Brand loyalty, customer satisfaction, brand image, promotion, brand trust

### **Introduction**

The global system of mobile communications also known as GSM has shown the impact of technology on Nigerians within the last 17years (2001-2018). Global system of mobile communications (GSM) is no doubt an imperative for national transformation. It has completely changed the rate and manner of information dissemination. With the introduction of GSM into Nigeria as a medium of communication, it has transformed both Individual's and societal communication values.

To gain the long-term profitability it is necessary to create and maintain loyal customers but it is difficult to do in the competitive environment. Brand loyalty is the repeat purchase of any customer that reflects his or her conscious decision to continuously purchase and show a positive attitude toward brand to buy that product in future. It is not all about the repetitive purchase but a psychological commitment to the customer towards the brand. The different promotional technique like promotion, brand image, positioning in the mind of customers (Rehman, Zia-ur-Rehman, & Akhtar, 2012a) [22]. Marketers feel to maintain the long-term relationship with customers, to enjoy repetitive sales and forced to focus on enhancing the brand loyalty among customers in this business world.

**Correspondence**  
**Abubakar Sani**  
Department of Mass  
Communication, College of  
Liberal Studies, Hassan  
Usman Katsina Polytechnic  
PMB 2056, Katsina, Nigeria

According to Singh (2016) <sup>[24]</sup> brand loyalty is nothing but the provision of satisfaction to consumers. This satisfaction derives from belief, trust and on a particular brand where availability of other brands and services is available (Singh, 2016) <sup>[24]</sup>.

The competitive environment forces organization not only to sell their product or services but also make them work to maintain a good relationship with customers to gain the customer loyalty (Doostar, Asil, & Behrang, 2013a) <sup>[7]</sup>. According to Wel, Alam, & Nor, brand loyalty is a function of behavioral and attitude, without considering these aspects, repurchase action is not sufficient evidence of brand loyalty. An important factor that marketers raise that brand loyalty helps to reduce the cost of doing business, thus improving brand as well as company's profitability.

Brand loyal customers become the people who promote your product. Loyal customers will be the first ones who tell their experiences to friends and family (Li & Chaipoopirutana, 2016) <sup>[14]</sup>. Ehsani & Ehsani, (2015) <sup>[9]</sup> considered customer commitment as an organizational valuable asset. Customer satisfaction is an important part of marketing. Customer awareness resulted in large-scale competition and stimulate to build long-term relationship result in the long-term success of the business (Kinuthia, Keren, Burugu, Muthomi, & Mwhaki, 2012) <sup>[10]</sup>. Loyalty is won through the delivery of superior customer experience.

These telecom systems have made significant effects for the total national output (GDP) of Nigeria in terms of job creation, communication linkages, connectivity, and wealth creation among others. The government of Nigeria in 1992 deregulates and liberalized National telecommunications sector because of the important role telecommunications especially GSM can play in national development, which was the reason why Nigeria Communication Commission (NCC) was established.

The development of Telecommunication industry in Nigeria is so rapid and gives the investors a quick return on investment more than they could have expected. According to UNCTAD statistics, Nigeria is one of the quickest developing Mobile Telecommunication markets in Africa. i the number of subscribers, which makes it Nigeria Africa's largest market. The Nigerian Telecommunication sector was deregulated in 2001, (Science, n.d.) GSM service providers from all over the world gained access to enter the market. Consequently, this is the place a brand inclination as a critical instrument assists the buyers with reducing the danger of picking the wrong item and rouses buy choice.

As indicated by (Denoue and Saykiewicz, 2005) <sup>[28]</sup> a brand that can motivate consumers purchase decision must contain a unique set of association that represents what the brand stands for, and its benefits to consumers. In this manner, brand must established significant and differentiated Presence of a product in the market that attracts and retains loyal customers as well as maintaining consistency with the company's core message. Brand must also grow and change with the market place and the consumer, create confidence with its stakeholders, which help in establishing a relationship between them. Most Companies spend a lot of money in creating a brand identity that they believe will have a good impact on their products/services that can help them to gain favorable market share. Having a good identity, feelings and associations created around the product, and consistency mode of communicating these ideals makes a brand successful.

This research study is carried out to investigate a pragmatic study on factors affecting customer brand loyalty of Telecommunication service providers in Katsina metropolis, Nigeria and its related factors namely, brand trust, promotion, brand image and customer satisfaction. Due to rapid change in technology mobile phone has become a daily necessity of life so this study helps manufacturers to understand the consumers' buying behavior. Our aim is to conduct research to identify the dimensions of brand loyalty in the mobile phone industry and in its developing markets. Customer expectation and wants are changing in the mobile phone industry and it will continue to innovate and invent advanced technology. Mobile phone users are mostly young so it is important to attract new generation through new technologies and design and to make a profit by making them loyal.

According to Ramiz, Qasim, Rizwan, Aslam, & Khurshid brand loyalty is state of mind when the consumer is willing to pay more for a definite brand. In marketing, brand loyalty consists of consumer's commitment to repurchase the brand through repetitive buying of a product, it also endorses the trust towards the brand and it also indicates the quality and performance of the product (Wong & Sidek, 2008a) <sup>[26]</sup>. Branding a product is an important factor to make loyal customers and it also influences buying intentions. Managers believe that desire to get the branded product is important to belong a specific group of people.

### **Problem Statement**

The introduction of Global System of mobile was to help accelerate the development of Nigeria as a nation and its teeming population. The overriding objective of the national telecommunication policy is to accomplish a modernization and fast development of the telecom systems and services and to improve national economic development and social advancement. Which entail poverty eradication, job creation, improved standard of living and enhancement of the social fabric? With four GSM service providers, Mtn, Airtel, Glo and Etisalat operating in the country, the achievement of the national telecom policy seems not to be in doubt.

However, in globalization, thousands of brands are trying to gain new customers and tend to retain them. In this competitive environment where customers have wide range and varieties of choices and availability of huge amount of information related to product which make them excessively aware of the goods and services and their uses and their functionalities. It is difficult for the managers to stop the customers to switch to other brands; to make them loyal is another difficult task to take by the service providers or service brand operators. Decisions as to what factors should be focused to get their attention and to make them loyal is of paramount importance.

Furthermore, one is worried about the extent to which the socio-economic development of Nigeria can be enhancing since ten years after the introduction of global system of mobile communications (GSM). Nigerians are still face with challenges of how to cope with poor services, lack of electricity to recharge handsets, high tariffs, mobile lies, increases in fraudulent calls etc.

Even though cell phones have turned into a principal piece of individual communication over the globe recently, buyer exploration has dedicated minimal attention to reasons and selective behaviors connected to cell phone and service

purchase intentions. This is also evident in Nigeria where operators conduct research in order to gain information that guides them from competition and industry players. (Bauer, *et al* 2005) <sup>[29]</sup> clarify that there are various complex components that should be considered while investigating cellular telephone market as a rule and individual customer's thought process and choice making specifically. Additionally, it is imperative to recognize alluding to the decision, purchasing conduct of cell telephones and service operator brands.

Industry players in the mobile markets, regularly conduct research as a way of boosting their market potentials and improving their company's image, thereby uplifting their corporate strategy. But their searches remain within the company's willingness to increase sales and maximize profits. Brand preference, usage patterns of mobile service, and consumer purchase motives in Nigeria

These are moderately unexamined phenomena in scholastic writing in this way requiring this study. This study will look in to and investigate a wide range of imperatives that will help telecom service providers and mobile companies to comprehend and react to the needs and worries of their clients. Further, it will add to the current information on mobile telecommunication industry in Nigeria and Katsina Metropolis, and in addition serve as a stage to expand on a further point-by-point study.

### Research Objective

The primary aim of this research work is to evaluate the pragmatic study on factors affecting customers brand loyalty of Telecommunication service providers in Katsina State, Nigeria.

The general objective of this study is to determine and evaluate the key factors which influence customers' loyalty toward the brand and to find the contribution factors that impact the brand loyalty and affects customers' decision making while choosing the brand. Through this study, we also verify the developed hypotheses that reflect the current situation. This study will be helpful for brands to innovate and transform their products according to customers' need.

### Hypotheses

On the basis of above discussion, we can create the following hypothesis:

**H<sub>1</sub>:** There is a positive influence of brand loyalty on brand image.

**H<sub>2</sub>:** There is a positive influence of brand loyalty on customer satisfaction.

**H<sub>3</sub>:** There is a positive influence of brand loyalty on Brand Trust

**H<sub>4</sub>:** There is a positive influence of brand loyalty on Promotion

### Scope of Research

We observed that people are more Brands conscious with the passage of time and they associate their personality, lifestyle, and fashion with brands, some of them are satisfied and some of them are not, but the thing is that we can easily find the people who are not satisfied but still use that particular brand. So this study helps to find the key element which actually holds them and create their loyalty toward the brand. This study will contribute to the body of knowledge and will show the existence of different factors that really contributes to the brand loyalty of mobile

services brand consumers in Katsina metropolis, Nigeria.

### Review of related Literature

Brand image is the set of concepts, feeling, and attitudes that a consumer has regarding a brand. Brand image is a representation of a product in consumer's minds he also added that product can be divided into three images; functional, social and perceived and many determinants of brand image is exist including appearance, attributes, and functions of products as well as the roles that products play in consumers' lives. This image incorporates not only the functional properties but also emotional and symbolic considerations.

Brand image is one of the most complex factors it strongly and significantly influences consumer preference to present his or her image. People define themselves by the possessions of the products they have. Studies also showed that attractiveness of brand personality indirectly affects brand loyalty and people use products to enhance self-image (Kinuthia *et al.*, 2012) <sup>[10]</sup>. Brand image is one of the most complex factors and it affects loyalty in two ways; first is consumer prefer to present his own image and the second is people tend to classify themselves into different social categories that are evaluation of objectives and values in various groups in comparison with consumers' own values and objective and they prefer that who meet similar objectives and values (Kuusik, 2007a) <sup>[11]</sup>.

Prestigious brand image attracts consumers to purchase the brand and trigger them to repetitive purchasing and reduce in price does not affect their switching behavior and it is very important for the brand having minor physical differences take competitive advantage (Wong & Sidek, 2008a) <sup>[26]</sup>. The brand has been considered important in creating individual identity related to consumers' psychological needs and associated with status and prestige. One way to approach brand marketing is creating symbolism and could be used to protect brand loyalty. In emerging markets, consumers are willing to adopt change their lifestyle orientation and use a brand to express themselves and they are more likely to be loyal.

Brand image is one of the important steps to reach brand loyalty, based on branding theory it stated that brand image must be congruent and parallel with the consumers' image and it's a process and attempt to meet psychological and social needs. Furthermore, brand image drives some important element for the recognition that is wealth, class, success, and style.

### Brand Loyalty and Customer Satisfaction

Customer satisfaction has a strong relationship with brand loyalty furthermore researcher claim that customer satisfaction could not be clearly understood without loyalty. After evaluation of different factors including brand loyalty many researchers found a positive relationship between customer satisfaction and brand loyalty (Li & Chaipoopirutana, 2014) <sup>[15]</sup>.

Impact of satisfaction on loyalty has been the most popular subject of studies many studies show the direct relationship between customer satisfaction and brand loyalty and conclude that satisfaction brings the loyalty toward brand and dissatisfaction become a reason to switch the brand mostly. In 1984 ACSI (American Customer Satisfaction Index) was created and the primary objective was to explain the development of brand loyalty. ACSI model has three

basic elements which lead the customer satisfaction i-e customer expectations, perceived value and perceived quality (Kuusik, 2007b) <sup>[12]</sup>.

In most of the literature, satisfaction was integrated as a dominant factor which leads to brand loyalty. They also explore that purchase decision of loyal customers become a habit in nature. Many scholars believe that customer satisfaction is one of the essential elements which affects brand loyalty. It is found that customer satisfaction improves reputation in services markets and reputation intervene the relationship of customer satisfaction and brand loyalty. According to researcher retaining, existing customers is easier than gaining new customers.

**Brand Loyalty and Brand Trust**

Trust is one of the most important factors which lead to brand loyalty. This element is built by the highly valued exchange relationship and continuous communication (Rehman, Zia-ur-Rehman, & Akhtar, 2012b) <sup>[23]</sup>. The research was carried out in Pakistan and the purpose was to find the key factors to building brand loyalty and the trust was included according to the researcher brand trust is the most important factor among all the variables considered for the research (Singh, 2016) <sup>[24]</sup>. Loyal customers are more willing to pay more for the brand because they perceived the quality, function, and uniqueness which other brands cannot provide. It is found that trust is the key variable to maintain a relationship in long-term and to meet the desired value (Wel *et al.*, 2011) <sup>[25]</sup>.

Brand trust is the key role of customers’ commitment especially in high involvement products or services. He also stated that that brand trust and brand effect two main factors that influence customer’s attitude and behavior towards brand loyalty (Li & Chaipoopirutana, 2016) <sup>[14]</sup>. Trustworthiness of the partner has a certain influence and help to establish loyalty, no customer willing to be a partner with who are not trustworthy. It is found that trust is a major determinant of relationship commitment and brand trust leads to brand loyalty. He also showed that brand trust is directly related to both purchase and attitudinal loyalty (Kuusik, 2007c) <sup>[13]</sup>. The motivation of the consumer actually relies on the qualifications set by the consumer to approach the real purpose and it’s stated as brand trust. This concept has two general approaches, the first one which is based on partners’ expertise and emotions (Ramiz, Qasim, Rizwan, Aslam, & Khurshid, 2014c) <sup>[20]</sup>.

The second one is the behavioral impact derived by

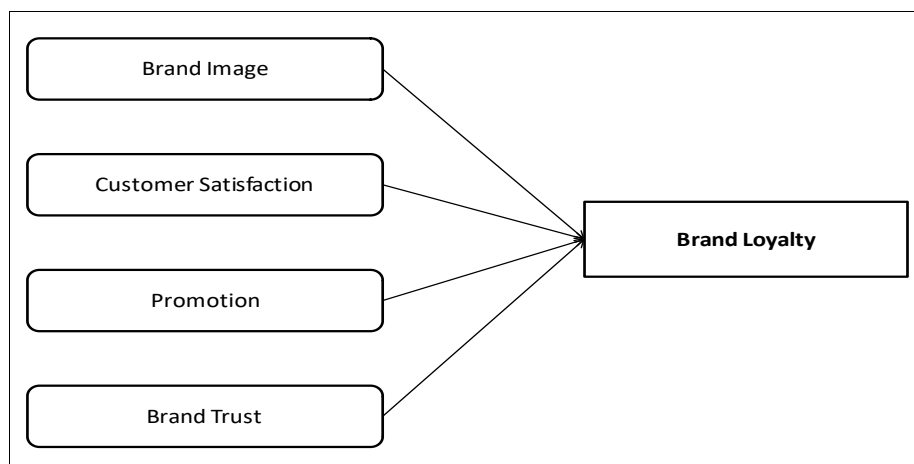
confidence on partner and weakness and doubt about the trustee. Believing in partner and honesty of one side build the trust, faith of the consumer that brand will accomplish the expected purpose could be considered as brand trust. Factors like competency, compassion and honestly have characteristics to create brand trust and this trust considered as the most important and essential element to create a relationship between brand and customers. In many kinds of literature, trust is determined as a predictor of loyalty and when it established customers become satisfied. The exchange relationship between consumer and brand created by trust and leads to brand loyalty (Ramiz, Qasim, Rizwan, Aslam, & Khurshid, 2014c) <sup>[20]</sup>. Trust is an important factor to develop marketing relationships and it retains when one party has confidence in an exchange and stated that trust and satisfaction are conceptually connected.

**Brand Loyalty and Promotion**

We know advertisement is a tool of promotion and carries cost but if it lasted for long times, it does not cost. Brand awareness help customer to identify one brand among several. The knowledge of customer related to the brand lead to advantage and give a positive impact on customer decision making (Doostar, Asil, & Behrang, 2013b) <sup>[8]</sup>. Promotion is one of the marketing mix components and it is a source of communication which creates awareness about the product and brand to consumers. Marketers communicate through different methodologies like sales promotion, advertisement, personal selling. Promotional tools mostly used by organization to make public relation activities.

Promotion can help to establish perception or ideas in consumer’s mind as well as to differentiate the product from others. It also stated that promotion is a key role in determining the profitability and market success. According to the researcher, promotion is an important element to make marketing strategies and use to communicate with customers with respect to product offerings and also encourage the purchase of product and services (Wong & Sidek, 2008b) <sup>[27]</sup>. Promotion especially in form of a well-targeted advertisement not only make less price sensitive but also make loyal to the brand, furthermore, it changes the knowledge, behavior, and attitude of customers towards the brand. (Mise, Nair, Odera, & Ogutu, 2013) <sup>[16]</sup>.

**Conceptual Framework**



**Fig 1:** Conceptual Framework

**Theoretical Framework**

Uses and gratification theory gives remarkable understanding into the importance and determinants of consumer pragmatic factors affecting customer brand loyalty of Telecommunication service provider’s behaviors. The theory stated that media users Choose what they do with the media. Luo, x 2010 explained that this theory assumes people use media as a substitute for personal relationships and as check on their personal identity and value. Consumers are active users of media and select how they will use it. People might use media for entertainment, for scanning environment for items that are personally important to them. The theory equally stated that media has unconscious influence on the users.

To review the mobile service provider’s conceptual framework and other related materials in the market, the paper will focus on a pragmatic study on factors affecting customer brand loyalty of Telecommunication service providers Katsina State, Nigeria.

Clients from all age sections begin building up their inclinations at an early stage. Since in each item/benefit customers have more options and more data, it is crucial for service providers to comprehend the decision of a person.

**Methodology**

Quantitative survey research design will be use in the study. The researcher will target consumers at different areas like car parks/stations, markets and public institutions within Katsina Metropolis. Coincidental inspecting technique will be used because the targeted population were scattered and could not be found at one spot.

Four hundred and Twenty five (425) questionnaires will be distributed and administered. The components included were attributes of purchasers of mobile operator services that are consider most vital by customers in selecting their service brand.

**Research Design**

Questionnaires will be used as an instrument for data collection and administered using a non-likelihood convenience sampling for clients at commercial centers and educational institutions. The survey outline in the configuration of Likert's sort scale and distributed to the selected sample; it is limited to mobile phone subscriber’s in respective of their educational status. (literate or illiterates). Katsina is a city (some time ago a city-state), and a Local Government Area in northern Nigeria, and is the capital of Katsina State. Katsina is located some 160 miles east of the city of Sokoto, and 84 miles northwest of Kano, close to the border with Niger. As of 2007, Katsina's estimated population was 5.459,022 and as at 2020 estimated to 7 million. The city is the Centre of an agricultural region producing groundnuts; cotton, hides and skins, millet and guinea corn and have mills for producing peanut oil and steel. The city is largely Muslim and the population of the city is mainly from the Fulani and Hausa ethnic groups. The city is largely Muslim and the number of inhabitants in the city is principally from the Fulani and Hausa ethnic groups.

**Sampling**

A sample size of 425 respondents was determined using Nwannas formula (1981) which states that;- If the population is in hundreds, one needs a sample size of 20%,

but if the population is a few thousands one needs a sample size of 10% and for the sample size of several thousand one needs a sample size of 5 % or less. The sample size was drawn using a simple random sampling technique.

**Research Instrument and Data Collection**

There are different tools that are used in collecting research data, various types of research instruments a used in collecting research data. These instruments include structured or unstructured observation, scales, interview, and questionnaires. Each instrument has its advantages and disadvantages. For purpose of this research project, a set of Hypothesis will be tested.

**Study Population Sample**

Population is the totality of things under consideration, in this research the population was the whole Katsina city cellular telephone subscribers. Nevertheless, as it difficult to contact the whole populace because of time and resources limitation, it is important to select a sample. As per Kumar *et al* 2012 <sup>[30]</sup>, a sample comprises of a subgroup of the populace. Thus, the sample constituted those clients who really answer the questionnaires. The example size was 384.

**Pilot Test/ Reliability Test**

Reliability test utilizing Alpha Cronbach's was conducted as a part of request to determine the reliability and quality of the study questions. Alpha Cronbach's is a measure of interior consistency of items and how firmly they related as a group, it is consider a scale of reliability. Questionnaire of the study was tested and yield the result below-

**Method of Data Collection**

The analysis hinged on the research questions vis-a vis the question put across to the respondents. In all sections, tables would be design to show the percentage distribution of respondents in relation to the variables of the study. The study would implore descriptive statistics to summarize the data into meaningful information. The statistics involve are frequency, percentage, standard deviation and means for describing the respondent’s profile. In addition, multiple response analysis, Correlation and multiple regressions tests will be administer to determine relationships between variables in the analysis. The data will then be interpreted using tables that are simple and easy to understand.

**Results**

**Table 1:** Descriptive statistics show the normality of data, following summarized results show the distribution of the data

Constructs	Mean	Std. Dev.	Skewness	Kurtosis
<b>Descriptive Statistics</b>				
Brand Loyalty	3.7627	1.07545	-.937	-.112
Brand Image	3.6989	.86799	-.655	.045
Customer Satisfaction	3.8276	.92604	-1.305	1.674
Brand Trust	3.8732	.91637	-1.354	1.583
Promotion	3.5591	1.11840	-.585	-.664

Mean of all the above variables is nearer and closer to the scale of 3.8 mostly which lies between Agree and neutral responses. From above results, it concludes that Trust is the worthiest element which affects the brand loyalty and promotion has least contribution to make loyal customers.

**Reliability**

**Table 2: Reliability**

Constructs	Cronbach's Alpha	No of items	Mean	S.D
Brand Loyalty	0.951	6	3.7627	1.07545
Brand Image	0.774	4	3.6989	.86799
Customer Satisfaction	0.891	4	3.8276	.92604
Brand Trust	0.900	4	3.8732	.91637
Promotion	0.919	4	3.5591	1.11840

Construct's reliability has been measured by Cronbach's alpha, above table shows the reliability of all construct is

more than 77% and most of them are above 90% which is more than acceptable.

**Correlations**

**Table 3: Correlations**

Constructs	Brand Loyalty	Brand Image	Customer Satisfaction	Trust	Promotion
Brand Loyalty	1				
Brand Image	0.710	1			
Customer Satisfaction	0.653	0.764	1		
Brand Trust	0.589	0.650	0.821	1	
Promotion	0.245	0.226	0.185	0.319	1

Correlation tells the relationship between two variables, here in above table it can be seen that all variables are related to other variables with least range of 18.5% of

promotion and customer satisfaction and highly co-related with percentage 82.1 found between trust and customer satisfaction which is logically acceptable.

**Regression Analysis**

**Table 4: Regression Analysis**

	Unstandardized Coefficients		Standardized Coefficients		T	Sig.	Adjusted R Square	F
	B	Std. Error	Beta					
(constant)	.507	0.165			3.076	0.002	0.503	411.641
Brand Image	0.880	0.043	0.710		20.289	0.00		
	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>					
	B	Std. Error	Beta		T	Sig.	Adjusted R Square	F
(Constant)	0.861	0.172			4.995	0.00	0.425	300.036
Customer Satisfaction	0.758	0.044	0.653		17.322	0.00		
	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>					
	B	Std. Error	Beta		T	Sig.	Adjusted R Square	F
(Constant)	1.084	0.188			5.775	0.00	0.346	214.911
Brand Trust	.692	0.047	0.589		14.660	0.00		
	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>					
	B	Std. Error	Beta		T	Sig.	Adjusted R Square	F
(Constant)	2.924	0.173			16.902	0.00	.058	25.786
Promotion	0.236	0.046	0.245		5.078	0.00		

Regression analysis is a process which tells the relationship between one dependent variable with other independent variables. Above mentioned charts explain the relationship in contrast to Adjusted R Square and Beta value of each hypothesis. The value of Adjusted R Square is 50.3% for BI, 42.5% for customer satisfaction, where trust has less significant as compared to other two IDVs but on the other hand, promotion shows the least co-relation with DV with 5.8%. Beta shows the contribution individually where BI (Brand Image) got the highest contribution toward brand loyalty by 71% and Promotion got the lease contribution to make loyal customers by 24.5% and the remaining two that are CS and Trust by 65.3% and 8.9% got average contribution respectively.

**Conclusion**

The results obtained in this study accept the model and hypotheses proposed therein. As was presented in the literature, the results of the study showed that Trust is the worthiest element which affects the brand loyalty and promotion has least contribution to make loyal customers.

Correlation tells the relationship between two variables, here in above table it can be seen that all variables are related to other variables with least range of 18.5% of promotion and customer satisfaction and highly co-related with percentage 82.1 found between trust and customer satisfaction which is logically acceptable.

Furthermore, the research contributes to the theory of loyalty by conducting factor analysis to reveal the impact of

these factors on the consumer's loyalties. Prior research had emphasized mainly on the significance of service quality and its effect on a service provider's profitability and customer retention. For service providers, the challenge was identifying key variables that measure customer satisfaction and loyalty. This research, however, evaluated the variables influencing customer loyalty of Telecommunication services in the context of Katsina State, Nigeria.

The findings of the study showed that promotions, customer satisfaction, brand image and brand trust significantly affected customer loyalty. The results are in agreement with that reported by a previous study by Reena (2012) <sup>[31]</sup> who explored a significant and positive relationship between attitude, price, and trends on customer loyalty. Ayob (2012) <sup>[32]</sup> also investigated the relationship between switching cost, trust and promotion on customer loyalty. Similar findings were reported by Belal Uddin and Bilkis (2012) <sup>[33]</sup> who demonstrated that switching cost and brand image had a positive influence on customer loyalty. Thus, the literature reveals that customer retention is very significant to provide companies from seeking new customers because the cost of acquiring new customers is better than maintaining customers. Currently customers can keep their mobile phone and easily switch their service provider with a minimum charge. Finally, the results of this study can assist researchers and academicians to understand the impact these variables have on the customer's intention to change service provider and the correlation between these factors.

### Recommendations

The current study investigated aspects often neglected in a research context in Nigeria, namely—customer loyalty. For this, it is expected that the findings of this empirical study will provide constructive new insights and implications to both academicians and mobile phone service providers and practitioners across the World and more specifically in Nigeria. In particular, mobile phone providers need to pay extra attention to service quality and offer customer-oriented services to increase customer satisfaction, in turn influencing customer loyalty.

After all the discussions which have done this paper and the previous literature show a significant relationship between dependent and independent variables and on that basis, all hypotheses are accepted. All the variables including BI (Brand Image), CS (Customer Satisfaction), Trust and Promotion have significant impact on Dependent variable (Brand Loyalty) by different percentage of contribution and the whole result emphasize the effect of brand image and trust on brand loyalty and promotion was places with least contribution to building long-term relationship meant brand loyalty.

### Future discussion and Limitations

Respondents of are limited to only 425 and the study was conducted on four variables. Due to lack of resources and time this research is limited particular geographical location i-e Katsina Metropolis, Nigeria. Future research may add other variables like price; value added services and Quality network.

### References

1. Accenture JA, Advani JY. Factors Affecting Brand Loyalty: A study in an emerging markets on fast moving consumer goods. (I. I. Bangalore, Ed.) Journal of customer behaviour; c2005 Jul.
2. Alam SS, Wel BC, Nor SM. (n.d.). Factors Affecting Brand Loyalty: An Empirical Study in Malaysia. Australian Journal of Basic and Applied Sciences.
3. Farhanullah S, Adeeba A. Factors Affecting Brand Loyalty in Pakistan - Brand Loyalty of Apple Iphone in Pakistan. KASBIT, Karachi; c2013.
4. Ronaldo W, Atik A. Factors Influencing Brand Loyalty Towards Sportswear in Bandung. Journal of Business and Management; c2015, 4(8).
5. Shehzad A, Zehra M. Factors Influencing the Cell Phone Brand Loyalty of Swedish Generation Y; c2013 May 29, 56.
6. Tsai-Yuan L, Chang MY. A study of the factors that influence the brand loyalty of Taiwanese adolescents with respect to purchasing mobile. The case of Taichung City. The case of Taichung City. 2013;11(2):12.
7. Doostar M, Asil SMNP, Behrang N. Factors and elements influencing brand loyalty: A case study in customers of Khazar gaz in Mazandaran. International Journal of Agriculture and Crop Sciences. 2013a;6(11):712.
8. Doostar M, Asil SMNP, Behrang N. Factors and elements influencing brand loyalty: A case study in customers of Khazar gaz in Mazandaran. International Journal of Agriculture and Crop Sciences. 2013b;6(11):712.
9. Ehsani Z, Ehsani MH. Effect of quality and price on customer satisfaction and commitment in iran auto industry. International Journal of Service Science, Management and Engineering. 2015;1(5):52.
10. Kinuthia LN, Keren G, Burugu M, Muthomi HN, Mwhiki M. Factors influencing brand loyalty in sportswear among Kenyan university students: the case of swimmers. Differences; c2012, 1(4). Retrieved from [http://www.ajssh.leena-luna.co.jp/AJSSHPDFs/Vol.1\(4\)/AJSSH2012\(1.4-28\).pdf](http://www.ajssh.leena-luna.co.jp/AJSSHPDFs/Vol.1(4)/AJSSH2012(1.4-28).pdf)
11. Kuusik A. Affecting customer loyalty: Do different factors have various influences in different loyalty levels; c2007a? Retrieved from [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=1025989](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1025989)
12. Kuusik A. Affecting customer loyalty: Do different factors have various influences in different loyalty levels?; c2007b. Retrieved from [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=1025989](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1025989)
13. Kuusik A. Affecting customer loyalty: Do different factors have various influences in different loyalty levels?; c2007c. Retrieved from [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=1025989](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1025989)
14. Li Z, Chaipoopirutana APDS. The Important Factors That Influence On Building Brand Loyalty Towards Chang'an Car Brand In Xi'an City, Shaanxi, China; c2016. Retrieved from [http://utcc2.utcc.ac.th/utcejbe/\\_uploads/Inprocess/201412/the%20important%20factors%20that%20influence%20on%20building%20brand%20loyalty%20towards%20chang](http://utcc2.utcc.ac.th/utcejbe/_uploads/Inprocess/201412/the%20important%20factors%20that%20influence%20on%20building%20brand%20loyalty%20towards%20chang).
15. Li Z, Chaipoopirutana APDS. The Important Factors

- That Influence on Building Brand Loyalty Towards Chang'an Car Brand In Xi'an City, Shaanxi, China; c2014. Retrieved from [http://utcc2.utcc.ac.th/utccijbe/\\_uploads/InProgress/201412/The%20important%20factors%20that%20influence%20on%20building%20brand%20loyalty%20towards%20chang.Pdf](http://utcc2.utcc.ac.th/utccijbe/_uploads/InProgress/201412/The%20important%20factors%20that%20influence%20on%20building%20brand%20loyalty%20towards%20chang.Pdf)
16. Mise JK, Nair C, Odera O, Ogutu M. Factors Influencing Brand Loyalty of Soft Drink Consumers in Kenya and India. *International Journal of Business Management & Economic Research*; c2013, 4(2). Retrieved from <http://ijbmer.com/docs/volumes/vol4issue2/ijbmer2013040203.pdf>
  17. Ramesh Kumar S, Advani JY. Factors affecting brand loyalty: A study in an emerging market on fast moving consumer goods. *Journal of Customer Behaviour*. 2005;4(2):251-275.
  18. Ramiz M, Qasim M, Rizwan M, Aslam F, Khurshid A. The Comparative Analysis of the Factors Effecting Brand Loyalty towards Samsung Products. *Journal of Sociological Research*. 2014a;5(1):327-349.
  19. Ramiz M, Qasim M, Rizwan M, Aslam F, Khurshid A. The Comparative Analysis of the Factors Effecting Brand Loyalty towards Samsung Products. *Journal of Sociological Research*. 2014b;5(1):327-349.
  20. Ramiz M, Qasim M, Rizwan M, Aslam F, Khurshid A. The Comparative Analysis of the Factors Effecting Brand Loyalty towards Samsung Products. *Journal of Sociological Research*. 2014c;5(1):327-349.
  21. Ramiz M, Qasim M, Rizwan M, Aslam F, Khurshid A. The Comparative Analysis of the Factors Effecting Brand Loyalty towards Samsung Products. *Journal of Sociological Research*. 2014d;5(1):327-349.
  22. Rehman A, Zia-ur-Rehman M, Akhtar W. Factors affecting Brand Loyalty: a perspective of fast food restaurants. *Actual Problems of Economics*. 2012a;(130):13-20.
  23. Rehman A, Zia-Ur-Rehman M, Akhtar W. Factors Affecting Brand Loyalty: A Perspective of Fast Food Restaurants. *Actual Problems of Economics*. 2012b;(130):13-20.
  24. Singh R. Factors Affecting Brand Loyalty in The Footwear Industry-A Study Of Ludhiana Distict; c2016. Retrieved From [Http://Granthaalayah.Com/Articles/Vol4iss6/16\\_Ijrg16\\_C06\\_33.Pdf](Http://Granthaalayah.Com/Articles/Vol4iss6/16_Ijrg16_C06_33.Pdf)
  25. Wel CAB, Alam SS, Nor SM. Factors affecting brand loyalty. *Australian Journal of Basic and Applied Sciences*. 2011;5(12):777-783.
  26. Wong FY, Sidek Y. Influence of brand loyalty on consumer sportswear. *International Journal of Economics and Management*. 2008a;2(2):221-236.
  27. Wong FY, Sidek Y. Influence of brand loyalty on consumer sportswear. *International Journal of Economics and Management*. 2008b;2(2):221-236.
  28. Denoue M, Saykiewicz JN. Brand Loyalty as a tool of competitive, Dissertation; c2005. Dfeb51024817ceb965b8bed4f23d8327f2cb1d12@ww.w.media.post.com(nd) Retrieved from <http://www.mediapost.com/publications/article/20490/email/>
  29. Bauer R, Koedijk K, Otten R. International evidence on ethical mutual fund performance and investment style. *Journal of Banking & finance*. 2005 Jul 1;29(7):1751-67.
  30. Kumar S. Kac-Moody groups, their flag varieties and representation theory. *Springer Science & Business Media*; c2012 Dec 6.
  31. Reena N, Deepti P, Shruti K. Markers of oxidative stress in generalized anxiety psychiatric disorder: therapeutic implications. *Journal of stress physiology & biochemistry*. 2012;8(2):32-8.
  32. Ayob A, Majid RA, Hussain A, Mustaffa MM. Creativity enhancement through experiential learning. *Advances in Natural and Applied Science*. 2012 Mar 1;6(2):94-9.
  33. Uddin MB, Bilkis A. Customer Satisfaction in Mobile Phone Services In Bangladesh: A Survey Research", *Management & Marketing*. 2012;10(1):19-36.