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Customer Satisfaction, Switching Cost, and Customer Loyalty at Vodafone Ghana

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ABSTRACT

The Ghanaian mobile telecommunications industry is rapidly expanding, with fierce rivalry among its three main operators: MTN, Vodafone, and AirtelTigo. Despite a significant number of service providers, customers are growing increasingly dissatisfied with the quality of services they receive. The purpose of the study is to examine the relationship between customer satisfaction, switching cost, and customer loyalty within Mobile Telecommunication Network (Vodafone) Ghana. The study adopted the quantitative research approach and descriptive research design. The study was then conducted among customers of Vodafone Ghana in the telecommunication industry in Ghana. The study used a sample of four hundred and fifty (450) customers of Vodafone Ghana. It was discovered that there are high levels of satisfaction among customers of Vodafone Ghana. Again, the study found that customers' level of loyalty to the services of Vodafone is very good. It was found that customer satisfaction contributes to a significant and positive variance in customer loyalty in the Vodafone telecommunication firm in Ghana. Further, it was found that non-financial switching cost significant positive effect on customer loyalty. Finally, the results showed that financial moderates significantly the relationship between customer satisfaction and customer loyalty. However, the study found that this relationship was negative. Finally, the study found that non-financial switching costs moderated significantly and positively the link between customer satisfaction and customer loyalty. It was recommended that managers should consider implementing customer retention programs. These programs can include loyalty rewards, exclusive offers, and personalized incentives for long-term customers. By recognizing and rewarding customer loyalty, managers can reinforce positive behaviour and create a sense of appreciation among customers.

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

The Ghanaian mobile telecommunications industry has seen impressive growth in recent years mirroring global trends (Osei, 2016). Most service providers are using diverse marketing tactics to enhance customer satisfaction. Mobile service providers like Vodafone Ghana have introduced innovative services such as international roaming, mobile money, internet facilities, and teleconferencing to improve customer experience and loyalty (Vodafone Group Plc, 2019). These offerings have demonstrated a shift towards a more customer-centric approach, moving beyond the traditional focus on voice and data services (Osei, 2016). As Vodafone Group Plc continues to evolve, these tactics will likely become even more important in enhancing customer satisfaction, and customer loyalty and expand the market share of mobile telecommunications firms.

According to Hennayake (2017), customer satisfaction is the extent to which a product's perceived performance matches a buyer's expectations. Customer satisfaction is an experienced-based assessment made by the customer of how far his or her own expectations about the individual characteristics or overall functionality of the product obtained from the provider have been fulfilled. Customer satisfaction contributes to Vodafone's practices by fostering customer loyalty, reducing churn, and enhancing brand reputation. On the other hand, Agha et al. (2021) signpost that customer loyalty refers to the inclination of a customer to continue purchasing goods or services from a particular company or brand instead of switching to a competitor. Affran et al. (2019) further asserted that consumers who display satisfaction and loyalty toward a company's offerings are more likely to recommend the company or brand to others, which can lead to the acquisition of new customers. Customer loyalty leads to repeat business, cross-selling opportunities, and customer advocacy, positively impacting Vodafone's revenue and brand promotion. Thus, both customer satisfaction and loyalty collectively influence Vodafone's business strategy, customer retention efforts, and overall market position.

In effect when customers are satisfied, they are less likely to switch to a competitor, reducing the risk of losing customers and revenue. Affirming the above, an NCA report, (2020) indicated that, the increase in customer satisfaction in the Ghanaian telecommunication industry generated a total revenue of GH¢18.7 billion (approximately USD 3.2 billion) representing a growth rate of 9.1% compared to the previous year of which Vodafone Ghana contributed about 3.1%. According to previous research, customers who are well-versed and satisfied with a firm's product/ service have the highest level of loyalty. Hence, studies have shown that it can cost up to five times more to attract a new customer than to retain an existing one (Rangaswamy et.al., 2020).

Furthermore, firms that prioritize customer satisfaction and loyalty tend to be more successful in the long term. These firms are able to build a loyal customer base that generates repeated business and positive word-of-mouth, leading to increased revenue and growth (Gunawan, 2022). Thus, there is strong evidence in the literature that has found a positive relationship between customer satisfaction and customer loyalty. For instance (Akbar and Parvez 2016; Gunawan, 2022; Narteh, 2013; Oduro, 2013; Narteh & Kuada, 2014; Suharto et.al. 2022) have proved that customer satisfaction is a positive and significant predictor of customer loyalty the world over.

Meeting or exceeding customer expectations through positive experiences, quality products, and exceptional service can build trust and long-term loyalty (Goutam et.al., 2021). On the other hand, dissatisfied customers are more likely to seek out competitors, leading to lost revenue and reputation damage. According to a study by Harvard Business Review, customer loyalty increases customer retention rates by just 5% and can increase profits by 25% to 95%. The White House Office of Consumer Affairs found that loyal customers are worth up to 10 times as much as their first purchase and are 5 times more likely to forgive a company for a mistake, and 4 times more likely to refer friends and family to the company. Affirming the above statement, the NCA report, (2020) showed that about 100000 Ghanaian students switched to Vodafone Ghana due to referrals made by friends due to affordable data packages.

Satisfied customers are more likely to provide valuable feedback and insights that can help you improve a firm's products and services (McColl et.al., 2019). However, Only Customer satisfaction is not enough to retain customers or make customers loyal. Studies have shown that satisfied customers will not be directly loyal to the service/product (Devi, & Yasa, 2021; Sosianika et.al. 2021). According to Kotler (2009) firms can use both customer satisfaction and switching costs as strategies to in-lock customers. Consequently, switching costs play a crucial role by making it costly for customers to change service providers. Switching cost reveals the expenses or inconveniences a customer incurs when changing from one product, service, or supplier to another (Elrehail, 2020). It can be monetary costs, such as cancellation fees or the cost of purchasing new equipment, or non-monetary costs, such as the time and effort required to learn how to use the new product or service.

Customer satisfaction, switching cost, and customer loyalty are critical factors that can impact a business's success (Leung et.al., 2019). Research has shown that increasing customer satisfaction by just 5% can lead to a 25-95% increase in profits (Hosseini, & Hamelin, 2021). High switching costs can also increase customer loyalty, with 82% of customers saying they are less likely to switch to a competitor if the switching costs are high. Thus, businesses should prioritize customer satisfaction and consider ways to increase switching costs to build customer loyalty. The Expectation Disconfirmation Theory (EDT) suggests that customer satisfaction is based on the comparison between expectations and actual experience (Rathjens et.al., 2022). The theory postulates that, when customers are satisfied, they become more loyal, even if switching costs are low. EDT helps businesses focus on delivering a positive experience and increasing switching costs to build customer loyalty.

The extent to which customer satisfaction influences loyalty may vary in relation to different switching barriers as perceived by the consumer (Colgate & Lang, 2001). The telecommunication industry continues to experience growth in the number of industry players and the is a need for Vodafone Ghana to be proactive in satisfying changing consumer needs. This requires Vodafone Ghana to strive for more than just a competitive advantage in customer service to retain customers (Hinson, Mohammed & Mensah, 2006). Vodafone Ghana can remain competitive by improving upon its core service delivery and relationship-building with its customers.

Building a relationship with customers begins with customer service management, which requires addressing customer concerns through interactions with the service providers while developing an effective customer database of exchanges to enhance a long-lasting business relationship that will benefit all stakeholders (Frow & Payne, 2009). This will aid Vodafone Ghana to achieve customer loyalty, which is a strategic tool for the growth and profitability of businesses (Reichheld & Sasser, 1990). However, the extent to which the management of Vodafone Ghana intends to improve the satisfaction and loyalty of its customers remains a mystery. Owing to the above problem, the current study is organized to ascertain the relationship between customer satisfaction, switching cost, and customer loyalty at Vodafone Ghana. In a highly competitive industry like the Ghanaian telecommunications industry, customer retention is critical, and research on customer satisfaction and loyalty can help Vodafone Ghana PLC develop strategies to reduce the firm's customers from switching, improve customer satisfaction, and foster customer loyalty, leading to long-term profitability and growth.

1.2 Statement of the Problem

The Ghanaian mobile telecommunications industry is rapidly expanding, with fierce rivalry among its three main operators: MTN, Vodafone, and AirtelTigo. Despite a significant number of service providers, customers are growing increasingly dissatisfied with the quality of services they receive Arslan, (2020). This concerning trend has experts and authorities worried, as heightened competition has failed to translate into the expected improvements in consumer satisfaction and loyalty (Jenneboer et.al., 2022). The telecom watchdog, the National Communications Authority (NCA), has warned to act against mobile network operators that fail to solve the persistent problem of poor service quality. The government's aims have only been partially met, and certain indications suggest that service quality has declined. Within the sector, there is a mismatch between what service providers and consumers consider useful and satisfying.

A research and markets survey, (2019) showed that customers of Vodafone Ghana’s churn rate have been steadily increasing over the past year, with an average monthly churn rate of 6% (Majeed, 2019). This indicates that customers are not satisfied with Vodafone Ghana's services, which is leading them to switch to competitors. Additionally, the study found that Vodafone Ghana's customer loyalty score is below the industry average, which suggests that the company might benefit from improving its customer retention strategies.

The problem is further compounded by the fact that switching costs in Ghana are relatively low, making it easier for customers to switch to other providers (Henao Colorado &Tavera Mesías, 2022). According to a report by the National Communications Authority (NCA), Vodafone Ghana lost 153,616 customers in the first quarter of 2021, with customers churn rate increasing to 7.3% (NCA report, 2022). Additionally, the report shows that Vodafone Ghana has the lowest customer satisfaction score among the major telcos in the country. This indicates a lack of loyalty among customers and suggests that they are switching to competitors due to factors such as poor customer service, network quality issues, and uncompetitive pricing.

Researching customer satisfaction and loyalty as moderated by switching cost is essential for Vodafone Ghana PLC. Understanding customer satisfaction helps identify areas for improvement, enhancing customer experience, and ultimately increasing customer loyalty.

Some studies have been conducted on the moderation of switching costs in the relationship between customer satisfaction and loyalty in the telecommunication sector. For instance, Kim, et.al. (2018) conducted a study to determine the role of switching costs on the relationship between customer satisfaction and customer loyalty in South Korea. Again, Willys (2018) conducted a study on the role of switching costs in the relationship between customer satisfaction and customer loyalty in Madagascar. Further, Stan et.al. (2013) found the role of switching costs on the relationship between customer satisfaction and customer loyalty in France. However, these studies are limited to jurisdictions other than the Ghanaian telecommunication industry.

Thus, based on the findings of the above studies predicting how switching cost strengthens or weakens the link between customer satisfaction and customer loyalty may be misleading owing to cultural differences and differences in taste and preferences among customers in these countries. Adding to the gap above, there is a dearth of studies that have found the role of switching costs in the relationship between customer loyalty and customer satisfaction using the two-core dimension of switching costs (financial and non-financial) in the telecommunication industry. Hence a gap that needs to be filled. Considering these gaps, the study examines the role of switching costs in the relationship between customer satisfaction and customer loyalty.

1.3 Purpose of the Study

The purpose of the study is to examine the relationship between customer satisfaction, switching cost and customer loyalty within Mobile Telecommunication Network (Vodafone) Ghana.

1.4 Research Objectives

The aim of the study is to:

1. appraise customers' perceived level of satisfaction with services provided by Vodafone Ghana.
2. assess customers' level of loyalty to services provided by Vodafone Ghana.
3. examine the relationship between customer satisfaction and customer loyalty at Vodafone Ghana.
4. investigate the relationship between switching cost and customer loyalty at Vodafone Ghana.
5. determine the moderating effect of switching cost on the relationship between customer satisfaction and customer loyalty at Vodafone Ghana.

1.5 Significance of the Study

This study is relevant to policymakers, marketing practitioners, and stakeholders in a variety of ways. The study's findings will provide the management of the Mobile Telecommunication Network (Vodafone) Ghana and other telecommunication companies in Ghana with a more reliable scientific measure and perspective for describing and evaluating overall customer satisfaction with the services they provide to their customers. As a result, the findings of this study might assist managers in understanding what customers anticipate and value from network businesses. Managers will be able to leverage these expectations and perceived values into competitive advantage because of this. It will also assist businesses in improving and reallocating their present resources and human resource procedures to create value and accomplish organizational goals.

The study's findings and results will provide policymakers, such as the Ministry of Communications and the National Communications Authority, with invaluable insight and a more reliable guide to monitoring the impact of the companies' operations in Ghana's telecommunications sector and measuring their respective policy goals and objectives. Finally, the study will contribute to expanding the subject's small literature base. It will provide a deeper understanding of the significance of consumer perceived value, as well as expand on previous research on customer satisfaction and customer loyalty. This will aid future scholars in their hunt for knowledge to do more study in the relevant area.

1.6 Delimitation

Ghana's telecommunications industry includes roughly five telecommunications organizations (MTN, Vodafone, Airtel-Tigo, Glo-Ghana). However, the focus of this research will be on the link that exists between customer satisfaction and customer loyalty inside the Mobile Telecommunication Network (Vodafone) Ghana.

1.7 Organization of the Study

This study is organized into five chapters. Chapter one constitutes the introduction, which focuses mainly on the background, the problem statement, and objectives of the study, significance of the study, delimitation, and organization of the study. Review of the theoretical and empirical literature pertinent to the concern of the thesis will be presented in Chapter Two. Chapter Three will provide information on the study area, target population, sampling approach, data collection tool, data collection procedure, the analytical tools that will be used for the study. The results of the study will be presented and discussed in Chapter Four. Finally, Chapter Five contains summary of the major findings, conclusions, implications, and recommendations.

CHAPTER TWO

2.0 LITRATURE REVIEW AND HYPOTHESES TESTING

2.1 Introduction

This chapter gives an overview of the relevant literature on the influence of customer satisfaction and switching costs on customer loyalty. The chapter discussed the fundamental theories that underpin the research. The main theory that was reviewed in this section is the expectation disconfirmation theory. Further, this chapter reviewed concepts of customer satisfaction, switching costs and customer loyalty. Finally, the chapter provides a review of the empirical literature and provides a conceptual framework.

2.2 Expectation Disconfirmation Theory (EDT)

This theory was propounded by Leon Festinger (1957). The Expectation Disconfirmation Theory (EDT) is a theory of consumer satisfaction and post-purchase evaluation. The theory suggests that consumer satisfaction is determined by the difference between a consumer's initial expectations and their perceptions of the actual product or service experience (Ahmed et.al., 2023). In other words, if a consumer's expectations are met or exceeded, they will be satisfied, but if their expectations are not met, they will be dissatisfied. The EDT proposes that consumers form expectations through a variety of sources, including prior experience, marketing communications, and word-of-mouth (Alrwashdeh et.al., 2019). When a consumer experiences a product or service, they compare their expectations with their actual experience. If the experience is consistent with their expectations, they will feel confirmed, which can result in satisfaction. On the other hand, if their experience falls short of their expectations, they will feel disconfirmed, which can result in dissatisfaction.

The Expectation Disconfirmation Theory (EDT) suggests that customer satisfaction is determined by the difference between a customer's expectations and their actual experiences with a product or service. When the actual experience exceeds the customer's expectations, it leads to positive disconfirmation and increased satisfaction. When the actual experience falls short of expectations, it leads to negative disconfirmation and decreased satisfaction. In the context of customer loyalty and switching costs, the EDT can help explain how a customer's satisfaction with a product or service can impact their loyalty to a particular brand. If a customer has high expectations and their actual experience meets or exceeds those expectations, they are more likely to be satisfied and remain loyal to the brand.

On the other hand, if their actual experience falls short of expectations, they are more likely to be dissatisfied and may consider switching to a competitor. Switching costs refer to the costs and challenges associated with switching to a different product or service. The EDT suggests that if a customer's experience meets or exceeds their expectations, they are more likely to perceive the switching costs as higher, and therefore be less likely to switch to a competitor. This is because they have a positive perception of the brand and believe that the benefits of staying with the brand outweigh the costs of switching. In summary, the EDT can explain how customer satisfaction can impact loyalty and switching costs. A positive disconfirmation leads to increased satisfaction and loyalty, while a negative disconfirmation can lead to decreased satisfaction and increased consideration of switching to a competitor (Mazhar et.al., 2022). Additionally, positive disconfirmation can lead to a perception of higher switching costs, which can further increase loyalty to the brand.

One interesting aspect of the EDT is that it suggests that satisfaction and dissatisfaction are not necessarily opposite ends of the same spectrum (Schiffling, 2020). Instead, the theory proposes that a consumer can experience both satisfaction and dissatisfaction simultaneously, depending on the aspects of the product or service that confirm or disconfirm their expectations. Overall, the EDT is a useful framework that helps an organization such as Vodafone Ghana understand consumer satisfaction and post-purchase evaluation. By considering consumers' expectations and perceptions of their experience, Vodafone Ghana can identify areas for improvement and work to enhance customer satisfaction. In the context of this study, the expectation disconfirmation theory would help management at Vodafone Ghana appreciate that customer satisfaction is determined by the extent to which a product or service meets or exceeds customers' expectations. In that, when customers have high expectations for a product or service and those expectations are met or exceeded, they are likely to be satisfied and loyal to that product or service. On the other hand, if their expectations are not met, they are likely to be dissatisfied and may switch to a competitor.

Switching costs, such as the time and effort required to switch to a competitor, can affect the relationship between customer satisfaction and loyalty (Singh, & Rosengren, 2020). When switching costs are high, customers are less likely to switch to a competitor even if they are dissatisfied with the current product or service. This is because the cost of switching outweighs the potential benefits of switching to a competitor. However, if switching costs are low, customers are more likely to switch to a competitor if they are dissatisfied with the current product or service. In this case, customer loyalty is less important because customers are not willing to incur the high costs of staying with the current provider. In the context of this study, the expectation disconfirmation theory provides a useful framework for management of Vodafone Ghana to understand the relationship between customer satisfaction, loyalty, and switching costs. In that hen management can manage customer expectations and reduce switching costs, Vodafone Ghana can increase customer satisfaction and loyalty, which can lead to long-term success.

2.3 Conceptual Review

There are three relevant concepts in this study, customer satisfaction, switching costs, and customer loyalty. These concepts are discussed below.

2.3.1 Concept of Customer Satisfaction

Business organizations of all types consider customer satisfaction as a crucial issue due to the customer-oriented philosophy and the principle of continuous improvement in the modern enterprise (Rosak-Szyrocka et.al., 2022). Therefore, customer satisfaction needs to be evaluated and measured using various parameters. Customer satisfaction measurement is considered as the most reliable feedback since it provides clients' preferences and experiences in an effective, direct, meaningful, and objective way (Zouari, & Abdelhedi, 2021). It serves as a baseline standard of performance and a possible standard of excellence for any business organization. However, customer satisfaction is a complex construct and has been defined in various ways. Recently, researchers have argued that there is a difference between customer satisfaction related to tangible products and service experiences due to the intangibility and perishability of services.

Customer satisfaction is crucial for customer retention and assists in achieving economic goals like sales turnover and profit revenue. It is defined as the customer's response to the perceived difference between prior expectations and the actual performance of the product or service after its consumption. Customer satisfaction is vital in determining why customers leave or stay with an organization, and businesses need to know how to retain their customers, even if they seem satisfied. Asghar, (2021) opines that unsatisfied customer may not defect because they do not expect better service elsewhere, while satisfied customers may look for other providers because they believe they can receive better service elsewhere.

According to Al-Weshah, (2019), customer satisfaction is crucial in the service industry and involves meeting or exceeding the needs and demands of customers. Customer service is an intangible and personal experience that can be positive or negative. Service industries focus on customer satisfaction because they sell services rather than products, which makes measuring the transaction complex, personal, and subjective. In addition to providing excellent service, employee job satisfaction and emotions also play a role in customer satisfaction. Marketers need to analyze customer needs and educate them about services to improve business. Organisations that focus on building customer relationships through skilled marketing and technology are more successful in achieving customer loyalty and satisfaction (Sofi et.al., 2020). Companies can increase customer satisfaction by providing information about their products or services and addressing any concerns customers may have.

Tao (2014) emphasizes that ignoring or disregarding customer needs can negatively impact a business's growth. That is customer satisfaction is a critical concept that has been extensively researched in the field of marketing and business. It refers to the overall feeling of customers about a product or service they have received from a business. It has been established that satisfied customers are more likely to become repeat customers, make positive recommendations, and provide valuable feedback to the business. Hence, understanding the determinants of customer satisfaction is crucial for businesses to build long-term relationships with their customers.

According to Zhang et.al., (2020), customer satisfaction is the level of contentment a person experiences after comparing the perceived performance or outcome of a product or service to their expectations. It is a measure of a customer's perception of the value they receive in a transaction or relationship, which is determined by the perceived service quality relative to price and customer acquisition costs. Customer satisfaction is an emotional state that can lead to pleasure or disappointment, and it can have a direct impact on customer loyalty, profits, and market share (Hashem et.al., 2020). It is typically evaluated through a customer's post-purchase evaluation of the product or service's performance relative to their expectations.

A satisfied customer is more likely to repurchase a product or service, while a disappointed customer may switch to a competitor. There are various indicators of customer satisfaction, including loyalty, satisfaction, repurchase interest, the small desire to make a complaint, the willingness to recommend the product, and the reputation of the company (Adirestuty, 2019). Sellers can assess their business's strengths and weaknesses through customer satisfaction, which allows them to better understand their customers' needs. Customer satisfaction plays a crucial role in business success as it directly impacts customer loyalty, repeat business, and positive word-of-mouth recommendations. When customers are satisfied with a company's products or services, they are more likely to continue doing business with that company and recommend it to others.

Customer satisfaction also helps companies identify areas where they need to improve their products or services. By soliciting customer feedback and actively listening to their concerns, companies can make necessary changes to improve their overall customer experience (Keiningham et al., 2014). Furthermore, customer satisfaction is closely linked to employee satisfaction. Satisfied employees are more likely to provide better customer service, which in turn leads to increased customer satisfaction. This creates a positive cycle of customer and employee satisfaction that can benefit a business in the long run. customer satisfaction helps companies retain customers, improve their products and services, and create a positive work environment for employees (Qian et al., 2015). By prioritizing customer satisfaction, businesses can build a loyal customer base and ultimately increase revenue and profitability.

From a cognitive psychology perspective, customer satisfaction is the result of consumers' subjective perceptions of post-consumption performance compared to their prior expectations of performance (Kim et al., 2015). The expectation disconfirmation paradigm (Oliver, 1981) suggests that customer satisfaction arises when expectations are met, or even exceeded (positively disconfirming/disconfirming) (Qian et al., 2015). Customer satisfaction is a highly subjective concept because expectations differ among consumers, and it is the result of cumulative service evaluations (Kaura et al., 2015). Keiningham et al. (2014) define customer satisfaction as a customer's overall assessment of their mobile service provider to date. Customer satisfaction portrays the quality of products or services provided to the customer in a positive manner, whereby the level of customer satisfaction enhanced along with an increased level of service quality (Bilan, 2013; Yeo et al., 2015).

In other words, the more positive customers ‘perceived service quality, the better their satisfaction level with the service provider is likely to be. Customer satisfaction is important to improve customer-focused products and services. Voice of customers can be a valuable input for management in mapping which areas should be prioritized. There is a significant relationship between product quality and customer satisfaction (Cruz, 2015). Moreover, the level of satisfaction depended on the extent to which the needs were met. There are several definitions of customer satisfaction, however, this study conceptualises customer satisfaction as the perceived quality, feeling and contentment a customer receives from patronizing and consuming a particular good or service of an organization. Again, this study measured customer satisfaction with the factors that influence the level of customer satisfaction which are discussed below.

2.3.2 Measuring Customer Satisfaction

There are several factors that affect customer satisfaction, however, this study focused on the factors that were used in a prior study by Seyedi et al. (2012). According to Seyedi et al., (2012), the main factors that influence customer satisfaction include product and service quality, price customer service, and customization and personalization offered by a business.

Product quality is a vital determinant of customer satisfaction. According to Wang and Tsai (2014), customers tend to be satisfied when they perceive that the product they purchased meets or exceeds their expectations. Hence, businesses must ensure that they deliver high-quality products to their customers to achieve customer satisfaction. Service quality refers to the overall quality of the service provided by a business. A study by Parasuraman, Zeithaml, and Berry (1988) found that customers perceive service quality based on five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Businesses that excel in these dimensions are more likely to achieve high levels of customer satisfaction. In addition to product and service quality, price is another determinant of customer satisfaction. Price plays a crucial role in determining customer satisfaction, especially for customers who are price sensitive. According to Chen and Wang (2011), customers perceive that they receive value for money when the price of the product matches the perceived quality. Hence, businesses must ensure that they offer products at a reasonable price to achieve customer satisfaction.

Another factor that contributes to customer satisfaction is customer service. Customers tend to be satisfied when they receive excellent customer service. According to a study by Gounaris and Venetis (2002), customers perceive excellent customer service when they receive prompt, courteous, and knowledgeable service. Hence, businesses must ensure that they offer excellent customer service to achieve high levels of customer satisfaction. Finally, the level of customization and personalization offered by a business can also impact customer satisfaction. According to a study by Perea et.al. (2004), customers tend to be more satisfied when they perceive that the business offers personalized products or services that cater to their specific needs. Hence, businesses must ensure that they offer customized products or services to achieve high levels of customer satisfaction.

2.3.3 Concept of Switching Cost

Switching costs refer to the expenses and efforts associated with changing from one product, service, or supplier to another (El-Manstrly, 2016). The concept of switching costs is a crucial factor in business strategy, as companies attempt to reduce these costs to retain customers and increase their market share. In this review, we will explore the different types of switching costs, their impact on consumer behavior, and the strategies that companies use to manage them. Customer switching cost is a business term that describes the financial, emotional, and time-related costs that customers incur when they switch from one product or service provider to another (Moenardy, Arifin, & Kumadji, 2016). These costs may include the costs associated with researching and evaluating new providers, the costs of switching products or services, and the potential loss of investment in the previous product or service. In essence, switching costs are the barriers that keep customers from switching from one product or service provider to another.

Consumer switching cost is a concept that describes the cost incurred by a consumer when they switch from one product or service provider to another (Moenardy, Arifin, & Kumadji, 2016). This cost can be financial, such as the cost of buying a new product, or non-financial, such as the effort and time needed to research and learn about a new product. Switching costs can be high or low depending on the product, the market, and the consumer. The idea behind switching cost is that if consumers face high costs to switch from one product or service to another, they are more likely to stick with their current provider, even if a better alternative exists. This can create a competitive advantage for companies that can create high switching costs for their customers, as it makes it difficult for their competitors to attract those customers away.

Switching costs are an important concept that influences consumer behaviour in the marketplace (El-Manstrly, 2016). By understanding the different types of switching costs, companies can create strategies that make it difficult for their customers to switch to their competitors. Understanding the switching costs can help companies design products and services that meet the needs of their customers while creating a competitive advantage in the marketplace. Customer switching costs can be an important factor in customer loyalty and retention. By making it difficult for customers to switch to a competitor, businesses can improve customer retention and increase customer lifetime value.

In addition, by increasing switching costs, businesses can make it more difficult for new entrants to enter the market, thus reducing competition and increasing their own market share (Giovanis, 2016). There are several ways that businesses can increase customer switching costs. One common strategy is to offer long-term contracts or subscriptions that make it more difficult for customers to switch to a competitor. Another strategy is to create a proprietary system that is difficult for competitors to replicate, thus making it more difficult for customers to switch to a competitor. Finally, businesses can also invest in customer service and support to build strong relationships with their customers, which can make it more difficult for customers to leave.

However, it is important for businesses to be careful when using customer switching costs as a strategy. If switching costs are too high, customers may become resentful and feel trapped, which could lead to negative word-of-mouth and damage to the business's reputation. In addition, if switching costs are too high, it may attract the attention of regulators, who may view the business as anti-competitive. There has been a significant amount of research on customer switching costs in recent years. One study found that customers who incurred higher switching costs were more likely to remain loyal to a provider, while another study found that switching costs were an important factor in customer retention in the telecommunications industry (Pick, 2014). Overall, customer switching costs can be an important factor in customer loyalty and retention. By understanding the factors that contribute to switching costs, businesses can develop strategies to increase customer retention and reduce the risk of losing customers to competitors.

Loyalty programs are a popular way for companies to reduce switching costs by offering incentives to customers who remain loyal (Hartmann, & Viard, 2008). These incentives may include discounts, free products or services, and exclusive access to events or promotions. By offering these incentives, companies can encourage customers to remain loyal and reduce the likelihood of them switching to a competitor. Long-term contracts can also be used to reduce switching costs. By locking customers into a contract for a specified period, companies can reduce the risk of losing them to a competitor. However, companies must be careful to ensure that the terms of the contract are favorable to the customer, as customers may be reluctant to enter a long-term commitment if they feel that they are being unfairly treated.

Bundling products or services can also be used to reduce switching costs by making it more difficult for customers to switch to a competitor. For example, a telecommunications provider may bundle mobile, internet, and cable services together, making it more difficult for customers to switch providers for one service without also switching for the others. Providing superior customer service can also reduce switching costs by building customer loyalty and trust. Customers are more likely to remain loyal to a company if they have a positive experience and feel that their concerns are being met by firms.

Switching costs can have a significant impact on consumer behavior, particularly in industries where customers have a high degree of loyalty or are locked into long-term contracts (Pick, 2014). In such cases, customers are less likely to switch to a competitor, even if the competitor offers a better price or superior product. This is because the customer perceives the costs of switching to be too high. In addition, switching costs can create a barrier to entry for new suppliers, making it more difficult for them to gain a foothold in the market. For example, in the telecommunications industry, the high costs of switching mobile phone providers have allowed established players to dominate the market and limit the entry of new competitors.

2.3.4 Measuring Switching Cost

Switching cost may come in several forms, however, this study measures switching cost into financial and non-financial cost as stipulated by (Kademeteme, & Twinomurinzi, 2019). Financial switching costs include the fees or penalties associated with breaking a contract or canceling a subscription, and the costs of purchasing new equipment or software when switching to a new supplier (Czajkowski, & Sobolewski, 2016). For example, a customer may have to pay a fee to terminate a cable subscription before the contract expires or pay for new software licenses to switch from one enterprise resource planning (ERP) system to another.

Non-financial switching costs are more difficult to quantify but can be just as significant in influencing customer behavior (Alshurideh, 2016). They include the time and effort required to research and evaluate alternative suppliers, the uncertainty and risk associated with switching, and the social or emotional attachment to the current supplier. For example, a customer may be reluctant to switch banks because they have a long-standing relationship with their current bank and have built up a level of trust and familiarity with the staff. Thus, this study measured switching cost into financial and non- financial switching cost.

2.3.5 Concept of Customer Loyalty

Customer loyalty refers to the tendency of customers to continue purchasing products or services from a particular company or brand over time, rather than switching to a competitor (Agha, et.al., 2021). It is a measure of the strength of the relationship between the customer and the company or brand, and it is typically built on positive experiences, satisfaction with the product or service, and trust in the company or brand. Loyal customers often provide a significant portion of a company's revenue, and they are also more likely to recommend the company or brand to others, which can help to attract new customers (Affran et.al., 2019). Therefore, many organisations focus on building customer loyalty through various strategies, such as offering rewards programs, providing excellent customer service, and creating a positive overall experience for customers.

Cha and Seo, (2020) opine that customer loyalty is a concept that has gained significant importance in the field of marketing over the years. Thus, it is the degree to which a customer feels a strong commitment and attachment toward a particular brand or firm, resulting in repeat business and positive word-of-mouth recommendations (Morgeson et.al., 2020). Customer loyalty is vital to the long-term sustainability of a business. Loyal customers are likely to make repeat purchases, thereby increasing a company's revenue stream. Additionally, loyal customers are more likely to recommend a brand to their friends and family members, increasing the company's customer base.

According to a study by Bain and Company, (2021), increasing customer retention by just 5% can boost profits by 25% to 95%. Therefore, businesses must invest in strategies that increase customer loyalty to remain competitive. Moreover, customer loyalty is essential for brand reputation. Loyal customers act as brand advocates and promote a company's products or services to others. This kind of word-of-mouth promotion is invaluable to businesses as it generates new leads and increases brand visibility. In contrast, dissatisfied customers are more likely to damage a company's reputation by sharing negative experiences with others.

According to a study by Zendesk, (2021), 54% of customers share bad experiences with more than five people, and 33% share them with more than ten people. Therefore, businesses must strive to build customer loyalty to protect their brand reputation. Another argument for customer loyalty is that it reduces marketing costs. It is cheaper to retain existing customers than to attract new ones. According to a study by Harvard Business Review, acquiring a new customer is five to 25 times more expensive than retaining an existing one (Harvard Business Review, 2021). Businesses that have a loyal customer base can spend less on marketing and advertising, thus reducing their overall costs. Overall, building customer loyalty requires consistent effort and a customer-centric approach to business. By focusing on creating a positive customer experience, businesses can cultivate strong relationships with their customers and stand out from their competitors.

However, Pandiangan et.al. (2021) argue that customer loyalty can be detrimental to businesses. They argue that loyal customers may become complacent and less likely to explore new products or services. This kind of complacency may lead to reduced revenue and stifle innovation within a company. Additionally, loyal customers may be less forgiving of mistakes made by a company, leading to negative reviews and damage to the brand reputation (Chaker, et.al., 2021). However, these arguments are not valid as customer loyalty should not prevent a company from innovating or providing high-quality products or services. Instead, businesses should use customer loyalty as a motivator to innovate and provide better products or services to maintain customer satisfaction. Building customer loyalty is essential for businesses because it leads to higher customer retention rates, increased revenue, and improved brand reputation.

Customer loyalty leads to repeat business, which is critical for the long-term success of a business. Customers who are loyal to a brand are more likely to continue purchasing its products or services, resulting in higher revenue and profits (Alzoubi, et.al., 2022). Loyal customers are also more likely to recommend a brand or company to others, leading to positive word-of-mouth recommendations. This can be invaluable for businesses, as it can result in new customers and increased revenue. Acquiring new customers is more expensive than retaining existing ones. Therefore, customer loyalty can result in cost savings for businesses, as they do not have to spend as much on marketing and advertising to attract new customers (Tzavlopoulos et. al., 2019). Customer loyalty can also provide a competitive advantage for businesses. Brands with loyal customers are more likely to succeed in the long run, as they have a stable customer base and are less vulnerable to competition.

Customer loyalty measure how much customers trust and prefer a particular brand over its competitors (Azizan, & Yusr, 2019). In today's competitive business environment, it has become increasingly challenging for companies to retain customers due to the availability of multiple options in the market. However, businesses that prioritize customer loyalty reap numerous benefits in terms of revenue, customer retention, and brand reputation (Cha, & Seo, 2020). Customer loyalty is a crucial concept in modern business, particularly in the realm of marketing and sales. Essentially, customer loyalty refers to the degree to which a customer is committed to a particular brand, product, or service over time (Mehta, & Tariq, 2020). When customers feel loyal to a brand, they are more likely to continue using its products or services, make repeat purchases, and even advocate for the brand to others. In this sense, this study conceptualizes customer loyalty as an ongoing emotional relationship between a business and its customers. It is reflected in the customers' willingness to engage with the business and make repeat purchases, even in the face of competition from other brands.

2.3.6 Measuring Customer Loyalty

Ebrahim (2020), suggests that there are many factors that contribute to customer loyalty. One of the most important drivers of customer loyalty is the quality of the product or service itself. If customers consistently have positive experiences with a product or service, they are more likely to develop a sense of trust and loyalty toward the brand. This is particularly true if the product or service meets their specific needs and preferences, or if it provides a unique value that cannot be found elsewhere.

Another important factor in customer loyalty is the level of customer service provided by the company. Customers who feel valued and heard are more likely to become loyal to a brand. This includes not only responding to customer complaints or inquiries in a timely and effective manner but also proactively reaching out to customers to gather feedback and ensure their needs are being met. Companies that try to build personal relationships with their customers often see a corresponding increase in loyalty and repeat business.

Brand identity is another key element of customer loyalty. A strong brand identity can help customers feel a sense of attachment and pride towards a brand, which in turn can lead to increased loyalty. This can include elements such as a recognizable logo, consistent branding across all marketing channels, and a clear message that resonates with customers. Rewards and incentives are another effective tool for building customer loyalty. Loyalty programs, for example, offer customers discounts or other perks for making repeat purchases or engaging with a brand in other ways. These programs can help customers feel appreciated and incentivize them to continue doing business with the brand.

Similarly, personalized offers or recommendations based on a customer's previous purchase history or preferences can help build loyalty and encourage repeat business. Finally, social influence can also play a role in customer loyalty. If a customer is part of a community or social group that values a particular brand, they may be more likely to become loyal to that brand as well. This can include online communities, social media influencers, or simply word-of-mouth recommendations from friends and family members.

2.4 Empirical Review

The review in this section is categorized into three; (a) review of customer satisfaction and customer loyalty, (b) switching cost and customer loyalty, and (c) review of customer satisfaction and customer loyalty as moderated by switching cost.

2.4.1 Customer Satisfaction and Customer Loyalty

Willys (2018) conducted a study in the mobile telecommunication industry in Madagascar to investigate the impact of switching costs on customer loyalty and identify which among the dimensions of switching cost and customer satisfaction has the most significant influence on customer loyalty. The study aimed to examine the moderating effect of switching costs between customer satisfaction and customer loyalty. The research approach used in the study was quantitative, with an explanatory design. The simple random sampling technique was used to select respondents, and 300 questionnaires were self-administered to subscribers of all mobile telecommunication providers in Madagascar. Of these, 273 questionnaires were returned, with 253 considered efficient for analysis. The relationship between the dependent and independent variables was established using SPSS 20.0 and regression analysis.

The results showed a significant relationship between switching costs and customer loyalty, with financial costs having the most influence on customer loyalty among the dimensions of switching costs. However, the study found that customer satisfaction had a stronger effect on customer loyalty than switching costs. The relationship between customer satisfaction and customer loyalty was found to be moderated by both financial costs and relational costs. The study highlights the importance of customer satisfaction in fostering customer loyalty, which is in line with previous research. However, it also sheds light on the role of switching costs in customer loyalty. The findings suggest that while switching costs can influence customer loyalty, they are not as significant as customer satisfaction. This suggests that firms should focus on improving customer satisfaction rather than solely relying on switching costs to retain customers.

Critics of the study may argue that the sample size of 253 is relatively small, considering the number of subscribers in the mobile telecommunication industry in Madagascar. The study could also have included qualitative data to provide a more in-depth understanding of customer loyalty in the industry. Additionally, the study only focused on financial and relational costs, neglecting other dimensions of switching costs, such as time and effort. Despite these limitations, the study provides valuable insights into the factors that influence customer loyalty in the mobile telecommunication industry in Madagascar. The findings can be used to inform strategies aimed at improving customer loyalty in the industry, particularly those related to customer satisfaction and switching costs.

Waari (2018) investigated the links between customer satisfaction and customer loyalty among hotels, and the moderation roles of experiential encounter and customer patronage. The study employed the quantitative research method and descriptive research design. The study used the simple random technique to sample 347 loyalty program members. Data were analysed using descriptive analysis and bivariate relationships. In addition, simple moderation, additive moderation, and moderated moderation were performed to analyse the effects of customer satisfaction, experiential encounter, and customer patronage in predicting customer loyalty of loyalty program members patronizing star-rated hotels. Results showed that customer satisfaction has a significant effect on customer loyalty.

Again, customer satisfaction moderated by experiential encounter did not predict the levels of change in customer's loyalty to star rated hotels. Additive moderation shows a significant conditional effect of experiential encounter and customer patronage on the relationship between customer satisfaction and customer loyalty. However, these results may not be accurate when there is high customer patronage. Thus, further researching on how customer satisfaction impacts on loyalty programs members especially during periods of high customer patronage of the star rated hotels could reveal an accurate reflection of the relationship between the variable.

Asabi (2015) conducted a study to investigate the impact of customer satisfaction on customer loyalty. The study aimed to determine the relationship between customer satisfaction and customer loyalty and to examine the extent to which customer satisfaction affects customer loyalty. The research design employed was a survey design, and both primary and secondary sources of data were utilized. The primary data collection instrument was a structured questionnaire that was administered to customers of a reputable bank in Oyo, Nigeria. The secondary data included related materials such as journals and periodicals.

The study used regression analysis to analyze the data obtained. The findings indicated that there was a significant relationship between customer satisfaction and customer loyalty, with a correlation coefficient of $r = .617^{**}$ ($N = 107$, $P < .01$). This suggests that a 1% increase in customer satisfaction will lead to a 61.7% increase in customer loyalty. The R2 value of 0.631 revealed that customer satisfaction independently accounted for 63.1% of the variation in customer loyalty. The f-statistics of 33.500 indicated that the model was statistically significant at the 0.05 significant level. The study concluded that customer loyalty is a function of customer satisfaction. The findings also suggest that a slight increase in customer satisfaction will lead to a significant increase in customer loyalty. This result supports the argument that improving customer satisfaction is a crucial strategy for enhancing customer loyalty.

While the study provides valuable insights into the relationship between customer satisfaction and customer loyalty, some criticisms can be made. First, the study's focus on a single bank in Oyo, Nigeria, limits the generalizability of its findings to other banks and regions. The use of a sample size of only 107 customers further raises questions about the representativeness of the findings. Additionally, the study's reliance on a structured questionnaire for primary data collection may have limited the depth and quality of the data collected.

Furthermore, the study's emphasis on the impact of customer satisfaction on customer loyalty overlooks other factors that may influence customer loyalty. For example, customer service quality, product quality, and perceived value may also affect customer loyalty. Therefore, future research should consider these factors in addition to customer satisfaction. In conclusion, Asabi's (2015) study provides valuable insights into the impact of customer satisfaction on customer loyalty. The findings suggest that improving customer satisfaction can be an effective strategy for enhancing customer loyalty. However, the study's limitations indicate the need for further research to generalize these findings to other banks and regions and consider other factors that may influence customer loyalty.

Habibi (2021) conducted a study to investigate the correlation between customer satisfaction and customer loyalty. The researcher employed a quantitative research approach and structured questionnaire to collect data from 400 respondents who were purposively sampled. The data was analyzed using SPSS Version 23 for Windows, which involved a normality test, correlation test, and multiple linear regression test. The findings of the study indicate that customer satisfaction has a significant effect on customer loyalty, with a percentage of 88.1%. The study concludes that the null hypothesis (Ho) is rejected while the alternative hypothesis (Ha) is accepted, implying that customer satisfaction has an impact on customer loyalty.

Critics have noted that while the study design was appropriate for the research question, there are potential limitations to the study. One limitation is the use of purposive sampling, which may lead to bias and limit the generalizability of the findings to the broader population. Additionally, the study's use of self-reported data may be prone to response bias, where respondents may not provide accurate information due to social desirability or memory recall biases. Furthermore, the study's reliance on cross-sectional data limits the ability to establish causality between customer satisfaction and customer loyalty. It is possible that other factors not measured in the study, such as price, quality, or brand image, may also influence customer loyalty. Another limitation of the study is the use of a single industry context, which may limit the generalizability of the findings to other industries. The study does not provide insight into the differences in the impact of customer satisfaction on customer loyalty across different industries.

In conclusion, Habibi's study adds to the existing literature on the relationship between customer satisfaction and customer loyalty. The findings suggest that customer satisfaction is a key driver of customer loyalty. However, the limitations of the study should be considered when interpreting the results. Future research could address these limitations by employing more robust sampling techniques, incorporating additional variables, and investigating the impact of customer satisfaction on customer loyalty across different industry contexts. High customer satisfaction leads to increased customer loyalty as satisfied customers are more likely to return and recommend the business. Customer satisfaction positively impacts customer loyalty by increasing the likelihood that customers will continue to purchase from and remain loyal to a brand, resulting in increased retention and long-term profitability. Thus, this study proposes the first hypothesis: H1 There is a significant positive relationship between customer satisfaction and customer loyalty at Vodafone Ghana.

2.4.2 Switching Cost and Customer Loyalty

Ozer and Arasil's (2006) study aimed to investigate the impact of switching costs on customer loyalty in the Turkish telecommunication sector. The study used a quantitative approach with an explanatory research design, and the sample consisted of 1662 participants selected using a simple random sampling technique. The researchers collected primary data through a structured questionnaire. The study's findings showed that switching costs have a direct impact on customer loyalty. Therefore, it is crucial for telecommunication companies to consider the switching costs associated with their services to retain their customers. This study's contribution to the literature is significant because it highlights the importance of considering switching costs in enhancing customer loyalty in the telecommunication sector.

Although, the study used a large sample size to enhance the generalizability of its findings, the study has several limitations that require consideration. First, the study only focused on the Turkish telecommunication sector, and the findings may not be applicable to other sectors or regions like Ghana. Second, the study relied on self-reported data, which may be subject to response bias. Third, the study did not consider other factors that may influence customer loyalty, such as financial and non- financial factors that affects customer loyalty.

Therefore, future studies should consider these factors to provide a more comprehensive understanding of customer loyalty in the telecommunication sector.

Furthermore, while the study found that switching costs have a direct impact on customer loyalty. Switching costs may prevent customers from leaving a service provider, but they may also lead to resentment or dissatisfaction. Therefore, future studies should examine the nature of the relationship between switching costs and customer loyalty. Another criticism of the study is that it did not consider the different types of switching costs, such as search costs, setup costs, and learning costs. Each of these types of switching costs may have a different impact on customer loyalty. Future research should consider these factors to provide a more comprehensive understanding of the impact of switching costs on customer loyalty.

Willys (2018) carried out a study in Madagascar's mobile telecommunication industry to explore how switching costs affect customer loyalty and determine which factors of switching costs and customer satisfaction have the most significant impact on customer loyalty. The aim of the research was to investigate the moderating effect of switching costs between customer satisfaction and customer loyalty. The study employed a quantitative research approach with an explanatory design. Using a simple random sampling technique, 300 questionnaires were distributed to subscribers of all mobile telecommunication providers in Madagascar. 273 questionnaires were returned, out of which 253 were considered effective for analysis. The study established the relationship between the dependent and independent variables using SPSS 20.0 and regression analysis. The research results revealed a significant correlation between switching costs and customer loyalty, with financial costs having the most significant impact among the dimensions of switching costs.

However, the study found that customer satisfaction had a more substantial effect on customer loyalty than switching costs. The relationship between customer satisfaction and customer loyalty was found to be moderated by both financial costs and relational costs. Critics suggest that the study could have benefited from a larger sample size and a more diverse respondent population. The study only focused on subscribers of mobile telecommunication providers in Madagascar, which may limit the generalization of the findings to other countries and industries. Additionally, the research approach employed only quantitative methods, neglecting the insights that could have been obtained through qualitative methods. However, the study's contribution to understanding the impact of switching costs on customer loyalty and the moderating effect of switching costs on customer satisfaction and loyalty remains noteworthy.

Xhema et.al. (2018) conducted a study to determine the influence of switching cost on customer loyalty in retail stores in Kosovo. The study employed quantitative research and cross-sectional design. The researchers used the purposive sampling technique and collected data with structured questionnaires. Data was analyse using regression and correlational tools from SPSS. This research is a country case study, and its main objective is to understand the effect of switching-costs, product quality and corporate image on customer loyalty in the retail market in Kosovo. The study found that switching cost such as financial switching cost has a significant effect on customer loyalty. This study suggests that companies should focus on the store location, products' price, quality, and corporate image if they want to have lower costs, create competitive advantage, and have higher profit. While the study employs a quantitative research design and uses appropriate statistical tools, its generalizability may be limited given its focus on a specific country. However, the study findings suggest that companies should pay attention to financial switching costs to increase customer loyalty. Furthermore, the study highlights the importance of store location, product quality, and corporate image in reducing costs, achieving competitive advantage, and improving profitability. Overall, the study provides valuable insights for businesses operating in the Kosovo retail market.

Nguyen et.al. (2020) examined the relationships and the impacts of service quality, customer satisfaction and switching costs on customer loyalty of e-banking in commercial banks. One of the key objectives of the study was to analyse the effect of switching cost on customer loyalty. The quantitative research approach and correlation study design was used. The simple random sampling technique was used. The study used questionnaires with 7-point Likert scale to collect data from 227 e-banking users, who are mainly students and paid employees in Hanoi City, Vietnam. The collected data were analyzed by using multivariate linear regression method. The results show that customer loyalty also has a strong and positive correlation with switching costs, which means customers tend to be loyal to one bank if the barriers to switching banks increase.

However, the study only sampled e-banking users in Hanoi City, Vietnam, who are mainly students and paid employees. This may limit the generalizability of the findings to other regions or demographics. To improve the external validity of the study, future research could consider using a larger and more diverse sample. The study uses a correlation design, which means that it can only establish a relationship between the variables but cannot prove causality. To establish causality, future research could consider using experimental or quasi-experimental designs. The study uses questionnaires with 7-point Likert scale to collect data, but it is not clear how the validity and reliability of the measurement instrument were established. Future research could consider using established measurement instruments or conducting pilot tests to establish the validity and reliability of the questionnaire. Based on the empirical findings from previous researchers, the study hypothesized that; H2 There is a significant positive relationship between switching cost and customer loyalty at Vodafone Ghana.

2.4.3 The moderating role of financial switching cost in the relationship between customer satisfaction and customer loyalty.

The telecommunications industry is highly competitive, and service providers often struggle to differentiate themselves from their competitors (Barroso & Picón (2012). In this context, customer satisfaction and loyalty are critical factors in determining the success of a telecommunications service provider. The moderating role of switching costs, both financial and non-financial, on customer satisfaction and loyalty is an important area of research in the telecommunications industry. Switching costs refer to the costs that a customer incurs when switching from one service provider to another (Elrehail, 2020). These costs can be both financial and non-financial. Financial switching costs refer to the costs associated with switching, such as cancellation fees or penalties (Wiardi, Hadi, & Novrianda, 2020), while non-financial switching costs refer to the intangible costs associated with switching, such as the time and effort required to find a new provider and learn their services.

In general, the relationship between customer satisfaction and loyalty is positive, meaning that the more satisfied a customer is with a product or service, the more likely they are to remain loyal to the provider (Blut et al., 2015). However, financial switching cost can act as a barrier to customer loyalty, making it more difficult for customers to switch to a competitor even if they are dissatisfied with their current provider. The moderating effect of financial switching cost on the relationship between customer satisfaction and loyalty can take several forms. One possibility is that it weakens the relationship between satisfaction and loyalty, as customers may feel trapped by the cost of switching even if they are not completely satisfied with their current provider. Alternatively, it may strengthen the relationship between satisfaction and loyalty, as customers who are more satisfied may be more willing to incur the switching cost to remain with their current provider. Critically evaluating the relationship between financial switching cost, customer satisfaction, and loyalty requires considering the context in which these factors operate. For example, the level of competition in a particular market can influence the extent to which financial switching cost affects customer loyalty.

In a highly competitive market with many alternative providers, financial switching cost may have less of an impact on loyalty than in a market with few viable alternatives (Mittal, & Mothersbaugh, 2015). Another important consideration is the type of financial service being provided. For example, customers may be more likely to incur the cost of switching banks if they are dissatisfied with their mortgage provider than if they are dissatisfied with their credit card provider. In conclusion, financial switching cost is an important factor to consider when examining the relationship between customer satisfaction and loyalty. While it can act as a barrier to customer loyalty, its precise effect on the relationship between satisfaction and loyalty depends on a variety of contextual factors. Therefore, it is important to approach this topic with a nuanced understanding of the interplay between these factors.

Several studies have investigated the role of financial switching costs on customer satisfaction and loyalty in the telecommunications industry (Picón et al., 2014; Picón, Castro, & Roldán, 2014; Mntande, Stiehler-Mulder, & Roberts-Lombard 2023; Laali, Greves, Correa-Smits, Zwarycz, Bunge, Borosky, & Chanan-Khan, 2018). These studies have found that switching costs can act as a moderating variable in the relationship between customer satisfaction and loyalty. Specifically, as financial switching costs increase, the relationship between customer satisfaction and loyalty becomes stronger (Evanschitzky, Stan, & Nagengast, 2022). For this relationship, customers who are faced with paying any higher cost for a new service provider is more likely to stay with their current service provider, even if they are not completely satisfied with the service. This is because the costs associated with switching may outweigh the potential benefits of switching to a new provider. Therefore, customers who face higher financial switching costs may be more likely to remain loyal to their current provider, even if they are not completely satisfied.

Literatures show that Switching cost, be it financial or non-financial, play an important role as a moderator variable between customer satisfaction and customer loyalty (Picón, Castro, & Roldán, 2014; Blut, Frennea, Mittal, & Mothersbaugh, ,2015). For example, the presence of switching costs can mean that some seemingly loyal customers are dissatisfied but do not defect because of high switching costs. Thus, the level of switching costs moderates the link between satisfaction and loyalty. When there are no switching costs, consumers feel free to experiment other providers even if they are satisfied. And it is easy for customers to switch. Blut et al. (2015) differ high and low levels of switching cost type.

Normally, it would be expected that low Switching Costs, customers are unrestricted, that is, free in their purchase decisions, and that repurchase behaviour would, in the main, depend on satisfaction as a cumulative measure for past experience. And High Switching Costs reduce the strength of the relation between the two constructs (satisfaction and loyalty) (Picón et al., 2014). In other words, high Switching Costs inhibits dissatisfied customers from quitting even when a relationship is not working (Laali, Greves, Correa-Smits, Zwarycz, Bunge, Borosky, & Chanan-Khan, 2018). In all cases, the difference between high and low switching cost is statistically significant. Higher switching costs weaken the association between satisfactions and customer loyalty, except for the case of financial switching costs enhancing the association between customer satisfaction and customer loyalty. The association between customer satisfaction and customer loyalty is stronger when switching costs are lower.

In Bergel and Brock (2017), the study sought to examine the impact of three different dimensions of switching costs on customer dissatisfaction response styles as well as on the evaluation of service recovery. This study was essential since there have been an informational gap on switching cost and its dimensions of service industries of which telecommunication industry is no exemption. The study used a scenario base experiment and critical incident technique, combined with survey-based measures of switching cost, dissatisfaction responses and perceived complaint handling. The study findings highlight the need to consider the different effects of switching costs. Not only do different switching costs lead to varying customer dissatisfaction responses.

Further, Mntande, Stiehler-Mulder, and Roberts-Lombard (2023) in their study purposed to investigate the well-researched relationship between satisfaction and loyalty and the antecedents of customer satisfaction to determine which of these variables should be the focus in a challenging market where consumers are disloyal and switching costs are low. The study adopted a confirmatory factor analysis and structural equation modelling to determine the model fit and test the formulated hypotheses. With a non-probability sampling technique, the study collected 220 self-administered questionnaires. The findings of the study shown that, the strength of the satisfaction–loyalty relationship is found to be influenced by three specific satisfaction antecedents, strengthened by the mediating role of customer delight, and impacted by switching costs. The findings here depicts that there is that tendency of mobile service providers losing out on customer loyalty from satisfaction when financial switching costs are low in the market.

In the study of El-Manstrly, (2016), where the study examined the moderator effects of switching costs, classified by type (relational, procedural, and financial) and direction (positive and negative), on the relationships between customer-perceived value, trust, and loyalty, the study adopted the quantitative approach, collecting 360 usable questionnaires from two service contexts which vary in their degree of customer- employee contract and customization. The data was analysed using the multi group structural equation. The findings of the study found that switching costs moderate, in different ways, the relationships between customer loyalty, trust and perceived value. Moreover, the strength of the moderator effects varies according to service type. The findings of the study indicate the need for effective loyalty strategy for specific service industries and the provides the understanding of the perception of switching cost detailing the level and specific context in which the financial switching cost may come to play.

Just as some studies are in support of financial switching cost to have a positive and significant effect on the relationship between customer satisfaction and loyalty, depending on the service context or industry (Sharma and Patterson 2002; Yang and Peterson 2004; Blut et al. 2015; El-Manstrly, 2016; Mntande et al., 2023). There are also a few, whose findings proved no significant and a negative moderation effect respectively (Chebat, Davidow & Borges 2011; Woisetschläger at al. 2011; Wang 2010). Due to difference in findings and exposition in literature, the study hypothesized that; H3a Financial switching cost significantly and positively moderates the relationship between customer satisfaction and customer loyalty at Vodafone Ghana.

2.4.4The moderating role of non-financial switching cost in the relationship between customer satisfaction and customer loyalty

Non-financial switching costs, such as time and effort required to find a new provider and learn their services, can also act as a moderating variable in the relationship between customer satisfaction and loyalty in the telecommunications industry. When customers face high non-financial switching costs, they may be less likely to switch to a new provider, even if they are not completely satisfied with their current provider (Chang, & Chen, 2008). This is because the time and effort required to find a new provider and learn their services can be a significant barrier to switching. Customers may be hesitant to invest the time and effort required to switch to a new provider, especially if they perceive the potential benefits of switching as being relatively small. As a result, customers who face high non-financial switching costs may be more likely to remain loyal to their current provider, even if they are not completely satisfied. This effect can be even stronger if the customer has a long history with their current provider, as they may have developed a strong familiarity with the provider's services and systems (Pick, & Eisend, 2016).

Additionally, non-financial switching costs can also act as a signal of service quality. Customers may perceive their current provider as being of higher quality than other providers, simply because they have invested significant time and effort in learning the provider's services and systems. This perception of higher quality can lead to increased customer satisfaction and loyalty. Non-financial switching costs, conceptualized by researchers like Yang and Peterson (2004); Molina-Castillo et al., (2011) as one real or perceived cost, focusing on subjective and non-economic costs like learning cost, procedural cost, emotional and cognitive cost that may arise from switching to the service of a new network provider. Non-financial switching cost of customers moderate the relationship between customer satisfaction and loyalty in the telecommunications industry by acting as a barrier to switching and a signal of service quality.

In some cases, non-financial switching costs may strengthen the relationship between customer satisfaction and loyalty. For example, a customer who has invested time and effort in learning how to use a particular software program may be more likely to remain loyal to that provider, even if they experience some level of dissatisfaction. However, in other cases, non-financial switching costs may weaken the relationship between satisfaction and loyalty. For example, a customer who has built up a relationship with a service provider over time may feel a sense of loyalty that is difficult to overcome, even if they are not completely satisfied with the service they are receiving.

Further, the impact of non-financial switching costs on customer loyalty may vary depending on the level of competition in a particular market (Mntande, Stiehler-Mulder, and Roberts-Lombard 2023). In a highly competitive market, where customers have many alternative providers to choose from, non-financial switching costs may have less of an impact on loyalty than in a market with few viable alternatives. Non-financial switching costs are an important factor to consider when examining the relationship between customer satisfaction and loyalty. While these costs may act as a barrier to switching, their precise impact on the relationship between satisfaction and loyalty depends on a variety of contextual factors. Therefore, it is important to take a nuanced approach to understanding the impact of non-financial switching costs on customer loyalty.

Chen, and Wang, (2009) in their study, aimed to examine the impact of switching barriers as a potential moderator on the complex interrelationships among the antecedents and consequences of customer satisfaction in the life insurance service context. The study focused on three major insurance firms in Taiwan as its population. Adopting convenience sampling technique, the study sampled 160 customers of insurance services. The findings of the study showed that the switching barriers do have a moderating effect and play a crucial role in winning customer loyalty.

Further, a study by Kim, Park, Park, Kim, and Kim, (2018) collected data from 846 mobile service users in South Korea to address the gap by breaking down customer satisfaction into cognitive and affirmative satisfaction as a strong determinant of customer loyalty. The findings demonstrate that both cognitive and affective satisfaction are strong determinants of customer loyalty. However, the role of switching barriers varies depending on the type of customer satisfaction; in particular, the negative interactions between financial switching costs and cognitive satisfaction, and relational switching costs and affective satisfaction on customer loyalty are found. The findings of the study here proved that non-financial switching costs do not play roles as moderators in either satisfaction or customer loyalty.

Due to previous research's provision on mixed results with some being positive, negative and no effect regarding the moderator role of non-financial switching cost in the customer loyalty framework and other relationships, the study sought to hypothesized that; H3b Non-financial switching cost significantly and positively moderates the relationship between customer satisfaction and customer loyalty at Vodafone Ghana.

2.5 Conceptual Framework

A conceptual framework is a collection of concepts that are assembled as a map for a study to demonstrate the link between the researcher's variables of interest (Mugenda & Mugenda, 2008). The framework was created expressly to explain the link between the study's independent and dependent variables. The independent variable (Customer satisfaction) predicts the degree of variance in the dependent variable (customer loyalty) as shown in Figure 1 (Kothari,2008). The value or degree of customer loyalty is affected by changes in the how satisfied customers are, which include. In this framework, customer satisfaction is seen as a driver of customer loyalty. However, the relationship between customer satisfaction and loyalty is moderated by switching costs. Specifically, as switching costs increase, the relationship between satisfaction and loyalty becomes weaker. This is because customers may be less likely to switch to a competitor even if they are not completely satisfied with the product or service they are currently using. For example, if a customer is very satisfied with their current cell phone provider, they may be more likely to stay with that provider even if they see an advertisement for a competitor offering lower prices.

This is because the customer would have to pay a cancellation fee and take the time to set up a new account with the new provider, which represents a significant switching cost. On the other hand, if the customer is only moderately satisfied with their current provider, they may be more likely to switch to a competitor if the competitor offers a better deal or a more appealing product or service. In this case, the switching costs are lower and may not be enough to outweigh the customer's desire for a better option. Overall, this conceptual framework suggests that switching costs can moderate the relationship between customer satisfaction and loyalty by making it more difficult for customers to switch to a competitor. As a result, companies that want to increase customer loyalty should consider ways to increase switching costs, such as by offering long-term contracts or loyalty rewards programs. Figure 1 depicts the conceptual framework of the study.

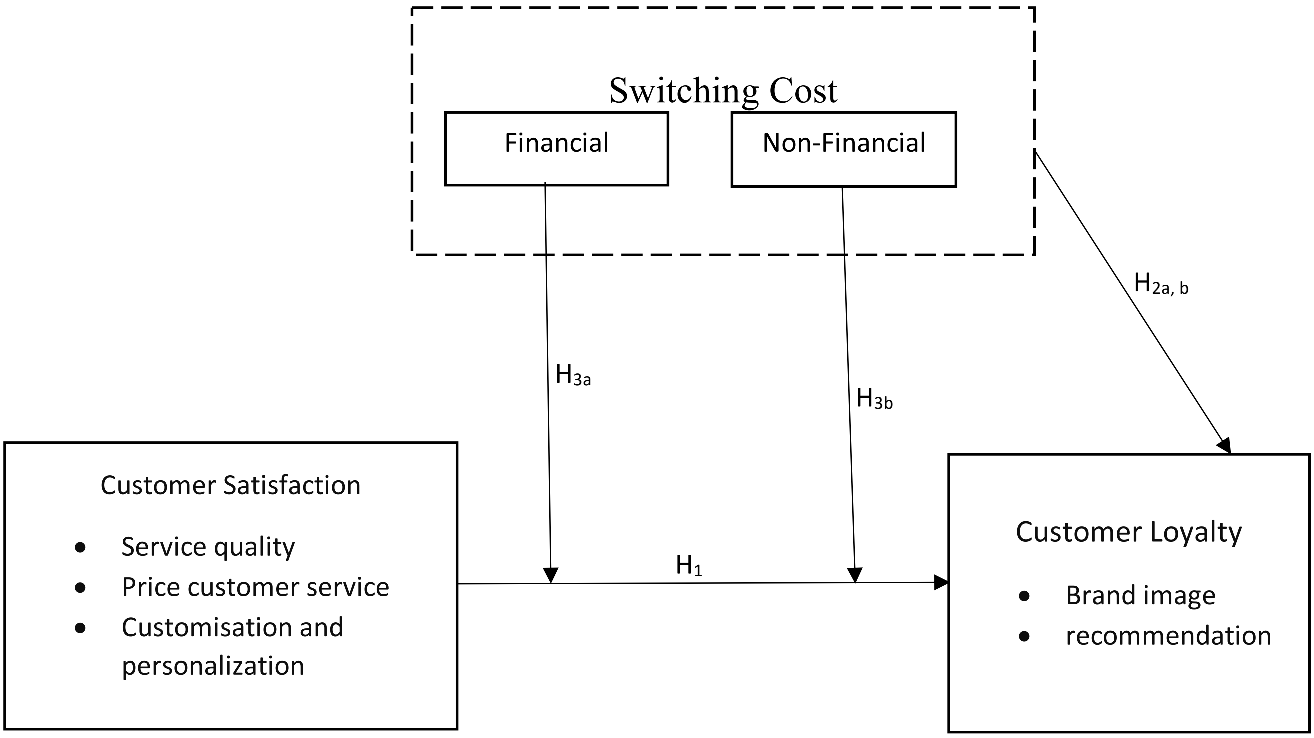

Figure 1: Conceptual Framework

CHAPTER THREE

3.0 RESEARCH METHODS

3.1 Introduction

The study examines the effect of customer satisfaction and customer loyalty in telecommunication industry in Ghana; the role of switching cost. This chapter explained the research methods used to gather and analyse data relevant to the study.

3.2 Research Approach

The study adopted a quantitative research approach. Quantitative research is unexpensive compared to qualitative research. This approach was used because it makes it easy for numerical study of facts to be gathered through surveys, and questionnaires (Babbie & Rubin, 2010; Sileyew,2019). Quantitative research allows researchers investigate correlational statistics to describe and measure the degree of association between two or more variables or sets of scores (Sarantakos, 2013). The variables used can, therefore, be measured on instruments so that numbered data can be analysed using statistical procedures. Quantitative data usually includes closed-ended responses (Creswell, 2014). Quantitative research provides precise, reliable, and numerical data that can be used to generalize findings and data collected and analysed at a lesser cost.

3.3 Research Design

The research design used for this study is the descriptive survey. This is because the study focuses on providing an accurate description of the characteristics of a situation or phenomenon, and that the focus of descriptive research is not to only look out for cause-and-effect relationships but rather, describe the existing variables in each situation and, sometimes, the relationship that exists among those variables (Johnson & Christensen, 2012). The descriptive survey design was used to explain the influence of customer satisfaction and switching costs on customer loyalty. Descriptive survey is considered appropriate for this study because Fraenkel et al. (2011) and Gay et al. (2011) opines, it has the advantages of (a) producing a good number of responses from a wide range of people. In this study, a questionnaire was used to gather data from 450 respondents (b) to provide a meaningful picture of events and seeks to explain people's opinion and behaviour based on data gathered at a point in time. Again, the information provided by respondents to explain the influence of customer satisfaction and switching cost on customer loyalty is given and (c) it can be used with greater confidence with regards to a question of particular interest or value to the researcher.

3.4 Study Unit

Vodafone Ghana is a telecommunications company operating in Ghana, West Africa. It is a subsidiary of Vodafone Group Plc, a British multinational telecommunications company. Vodafone Ghana started operations in Ghana in 2009, after it acquired a majority stake in Ghana Telecom. Prior to Vodafone's takeover, Ghana Telecom was the national telecommunications company and the only player in the market. However, its services were characterized by poor customer service, limited coverage, and outdated technology. Vodafone's entry into the market brought about significant changes, including the introduction of new products and services, network expansion, and improved customer service.

Since taking over from Ghana Telecom, Vodafone Ghana has grown to become one of the leading telecommunications companies in Ghana, with a strong brand reputation and a large customer base. The company has continued to invest in network infrastructure and innovative products and services to maintain its competitive edge in the market. Vodafone Ghana's strategy was to differentiate itself from Ghana Telecom by providing superior quality services and innovative products. Some of the initiatives introduced by Vodafone Ghana include the introduction of mobile money services, free on-net calls, and affordable data bundles. Which have granted them a larger customer base. According to Vodafone Ghana's 2020 annual report, the company had 7.5374 million mobile subscribers as of March 2020, which represents approximately 34% of Ghana's population.

3.5 Target Population

The target population of the study comprised of all customers of Vodafone Ghana. According to the National Communication Authority (NCA) as of 2022, Vodafone Ghana had a total of 7,537,400 customers in Ghana (www.nca.org). The study focused on the customers of Mobile Telecommunication Network (Vodafone Ghana) to be precise who are within the age range of 20 and 35 years. These target group for the study may fall within the following educational qualification, WASSCE, diploma, first degree, postgraduate, professional and any other related field. The study focused on male and female customers of Vodafone Ghana with an estimated size of the population 7,537,400.

Thus, the target population defines those units for which the findings of the survey are meant to generalize (Cohen et al., 2011). The accessible population on the other hand is the population in research to which the researchers can apply the conclusions of the study. The accessible population of the study was estimated to be 450. This population is a subset of the target population (Cohen et al., 2011). It is from the accessible population that the sample for the study is drawn, and generalization can be made with few limitations.

3.6 Sampling Procedure

The sampling technique used in this study was a simple random technique. The simple random sampling technique is a method that gives all the elements of the target population an equal chance of being selected. The technique provides each member of the group an equal and independent opportunity to be part of the sample for the study. Out of the 7,537,400 customers targeted, a representative sample had to be drawn for the study. First and foremost, the staff numbers of all the targeted population were written on pieces of paper and each folded in very small size. The pieces of paper containing the folded staff numbers were put into a box. Shaking was done to ensure that every folded paper has the chance of being selected. The researchers randomly selected from the targeted sample size. This sample technique gives all units of the accessible population an equal chance of being selected. The Adam (2020) sample size estimation table suggests 267 respondents as the minimum sample size to work with. a higher degree of accuracy and reliability, the study gathered data from 450 customers of Vodafone Ghana. Again, based on the verification of Saunders et al. (2009) that a sample size of over 450 is enough for a population of over 30,000,000 at 95% level of certainty. In the light of these related studies, in relation to the sample size used, it was the researchers view that a sample size of 450 was sufficient for this study.

3.7 Operationalization of key variables

This section presented how the study's variables were measured to achieve the research objectives. All the measurement items were based on extensive reviews of related literature within the context of customer satisfaction, switching cost and loyalty. The independents variables, for instance consisted of customer satisfaction. On the other hand, the dependent variable focused on customer loyalty with a moderator variable of switching cost. The measurement of each variable understudy with relevant sources of the items are presented in Table 1.

Table 1: Measurement of variables and sources

Variables	Measurement items	Sources
Customer Satisfaction	Operationalised as elements or activities that determines	Gremler & Gwinner, (2000)

	how happy customers of network providing firms (Vodafone Ghana) are with the organisation’s products, services, and capabilities.	
Customer loyalty	Customer loyalty was measured as an ongoing emotional relationship between a customer and his/her network provider, manifesting itself by how willing a customer is to engage with and repeatedly purchase or use products from the organisation versus the organisation’s competitors	Zeithaml, (1996)
Switching cost	Switching cost is the disadvantaged expenses customers or consumers feel they experience, along with the economic and psychological costs of switching from one alternative brand, product, or service provider to another.	(Caruana, 2003)

Source: Author’s Contruct (2023)

Customer Satisfaction: customer satisfaction was operationalised as elements or activities that determine how happy customers of network-providing firms (Vodafone Ghana) are with the organisation’s products, services, and capabilities (Gremler & Gwinner, 2000).

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Switching cost: Switching cost is the disadvantaged expenses customers or consumers feel they experience, along with the economic and psychological costs of switching from one alternative brand, product, or service provider to another (Caruana, 2003)

3.8 Data Collection Instrument

A questionnaire was used to collect information from respondents. The researcher had to collect data from respondents through an online survey, to ensure high response rate for the study since customers of Vodafone who were not geographically proximate the research could still partake in the study. The design of the questionnaire was decided based on the literature review. Some of the questions were adapted and altered from previous research and were tested by the authors in a prior study and can be considered genuine questions in this study. For Customer satisfaction (Gremler & Gwinner,2000), Customer loyalty instruments were adapted from Zeithaml (1996) and finally for Switching cost (Caruana,2003). These scales from previous studies showed a higher reliability and validity scores. The closed-ended questions were used with only two choices or multi-options questions, where multiple answers were available to choose, it also included a five-point Likert scale (Warachan, 2011). Close-ended questions have the advantage of making analysis simple and powerful and give the researcher the opportunity to control the flow of information for the study (Taylor et al., 2004; Leedy & Ormrod, 2010). The questionnaire survey was estimated to take thirty minutes in duration to complete. All the respondents answered the same set of question, and all the survey responses were treated as completely anonymous.

The questionnaire was structured into five sections. The structure was based on the objectives of this study. Section "A" covered questions on the various activities of Vodafone Ghana that contributes to the customers' satisfaction. Section "B" dealt with questions regarding how customers are loyal and would stay loyal to their network providers. Section "C" further asked questions on switching cost, taking into consideration the financial and non-financial drivers. Section "D" focused on the demographic information of the respondents of the study, being customers of Vodafone Ghana. There were thirty- five (35) questions in all to be answered by the respondents. The details of the questionnaire are added at the appendices.

3.9 Pilot Testing

A pre-test was conducted to ensure the reliability of the research instrument and refine the questions so that respondents would not find problem answering the questions. Pallant (2007) asserted a pre-test is required in advance of a main survey because it ensures that instructions, questions, and scale items are clear and that potential respondents can understand the questions and respond correctly. It again helps the researcher to identify and eliminate any question that may offend potential respondents. The pre-test was done in April 2023 with 20 respondents who are specifically students and teachers that use Vodafone. These students were deemed suitable because they had homogenous characteristics with other respondents used for the study. After the pilot testing, some items that were reversed coded like (CS6, CS9, CL5, SC2, SC4 and SC11) were deleted from the questionnaire. These items were deleted because respondents found it difficult to understand and provide answers to them.

3.10 Validity and Reliability

When analysing a certain instrument to reflect the precise characteristics of the study issue, data reliability and validity are two critical concepts to examine. Subject or participant error, bias, and observer error are three primary risks to the dependability of data gathering, according to Rooney (2005). The level of the reliability of an instrument is measured by

Cronbach's Alpha value. Saunders and Lewis (2012) explained that internal consistency involves correlating the responses to each question in the questionnaire with those to other questions in the questionnaire. Berkowitz et. al., (2012), posited that reliability deals with the consistency of the instrument. When an instrument is said to have a high reliability then it means it can be trusted to give an accurate and consistent measurement of unchanging value. Reliability of the collection instrument means it is transparent and clear that the readers can either employ the same method themselves or produce the same results.

According to Robson (2002), there are three main limitations to the reliability of data collection which are a subject or participant error, bias, and observer error. A Cronbach's Alpha of 0.7 or more appropriate for the internal consistency. Since all the Cronbach's Alpha values are beyond 0.7, the scale can be considered as being reliable given the selected sample size (Pallant, 2007). Table 2 summarizes the reliability score for the individual constructs of the study.

Table 2: Reliability Results

No	Constructs	Cronbach's Alpha	No of Indicators
1	Customer satisfaction	0.788	7
2	Customer loyalty	0.738	5
3	Switching cost	0.910	12

Source: Author's Contruct (2023)

Table 2 showed various indicators scales adapted from Zeithaml (1996); Gremler and Gwinner (2000) and Caruana (2003) on customer satisfaction, customer loyalty, and switching cost respectively were reliable and validated as measurement scales for the various construct. Cronbach's Alpha of 0.788,0.738 and 0.910 were obtained for the factors associated with customer satisfaction, customer loyalty and switching cost for the study. This value was greater than the minimum threshold laid down by Cronbach (as cited in Pallant, 2005) hence the construct is deemed reliable and can be used in a similar study anywhere in the world.

Saunders et al., (2009) explained that internal consistency involves correlating the responses to each question in the questionnaire with those to other questions in the questionnaire. To ensure validity of questionnaires, the researcher reviewed other relevant literature that served as evidence and supported the answers found using the questionnaire, relevance being determined by the nature of the research objectives and researchers own judgement (Saunders, et al., 2015). This affirms the assertion by (Zickmund, Babin, Carr & Griffin, 2013) that unlike exploratory research, explanatory studies are conducted for the researcher to gain a firm grasp and understanding of the situation being studied. Further, the designed questionnaire was submitted to the project supervisor for vetting, correction, and approval before distributing it to the respondents.

3.11 Common Method Bias

Campbell and Fiske (1959), referenced in (Malhotra et al., 2017), described common method bias as the possible modifications to genuine correlations among observed variables in a study when the data for these variables are collected from respondents using a single survey instrument and at the same time. The concept is described as the origin of an estimation blunder (Bagozzi & Yi, 1991). Scholars advanced that such estimations blunder does not reflect the true results of the study. However, in dealing with common method bias, some research experts have outlined some methods that can be used. Hence, this study adopted full collinearity test from the PLS–SEM of all the VIFs was established to determine the presence of common method bias (Kock, 2015).

3.12 Data Collection Procedure

An introductory statement was given on the google form document sent to respondents, proving the authenticity of the research work. The reason was to make it possible for the participants to familiarize themselves with the issues for discussion. Also, ethical considerations were communicated to ensure the protection of information to be gathered from respondents. The data was collected using an online survey questionnaire developed by the researcher to ensure a high response rate. Data collected from the questionnaires was standardized such that each respondent got the same question. The field work lasted for three weeks starting from 10th April 2023 to 24th April 2023.

Respondents were taken through how the questionnaire was to be completed and as well as told them to as much as possible, respond well to the questions. This gave respondents some specific time to respond to the questions on the questionnaire. Data collection exercise had some challenges associated with it, including unwillingness of respondents to respond to questions. This was due to personal reasons and some due to religious reasons. These challenges were however minimised by providing assurance of ethical clearance and the need for the activity for academic purpose only. Again, respondents who wanted to complete the questionnaire at their own convenience were allowed to do so.

3.13 Data Processing and Analysis

Data processing and analysis involves reducing a large set of data collected into useful information and reports that subsequently provides useful input into decision making and policy formulation. Analysis of data collected is a process of editing, cleaning, transforming, and modelling data with the aim of bringing out useful Information, suggested conclusions, and supporting decision making (Adèr, & Mellenbergh, 2008). Cooper et al., (2003) refer to data analysis as the method of editing and reducing data collected to a manageable size, developing summarising, seeking patterns, and using statistical methods. These processes enhance the accuracy of data analysis while ensuring that the assumption of data analysis techniques is not violated (Tabachnick & Fidell, 2001; Hair et. al., 2011). The study employed statistical tools like Statistical Package for Services Solution (SPSS) version 26 to code and process data by assigning numbers to each statement on the questionnaire as required in quantitative research.

The processed data was analysed using descriptive tools comprising, percentages, means, frequencies, standard deviations, kurtosis and skewness and inferential tools specifically liner regression using the Partial Least Squares- Structural Equation Modelling (PLS-SEM 3.3.9). The descriptive statistics computed were mean, standard deviation and kurtosis which were used to describe the phenomena of interest. Demographic characteristics of respondents were summarized using frequencies and percentages. Before hypotheses testing, the study described various constructs of the study using the mean scores, standard deviation, skewness, and kurtosis. With the mean score, being a standard measure of central tendency of a distribution according to Creswell (2014), the mean scale of 1 to 5 with mean score 1-2.9 indicating ‘low’, while 3-5 indicated ‘high’.

Furthermore, how data is spread out from the mean is determined by the standard deviation, whereas the skewness and kurtosis statistic check for the normality of data distribution (Creswell, 2014). Hair et.al., (2017) posited that the skewness statistic measures the extent to which a construct’s distribution is symmetrical. The threshold of values greater than +1 or less than -1 indicates a considerably skewed dispersal. On the other hand, kurtosis measures the extent to which the shape of a normal distribution is ‘flat’ or ‘peaked’. With values greater than +1 indicates a highly peaked distribution while a kurtosis less than -1 indicates a flattened distribution.

The research hypotheses were tested using the Partial Least Square in the Structural Equation Modelling (PLS-SEM) after meeting the underlying assumptions including multicollinearity, reliability (indicator and construct reliabilities), validity (discriminant and convergent) as well as outer model significance. The PLS-SEM was employed because it allows researchers to estimate complex models with several constructs, indicator variables and structural paths without imposing distribution assumptions on the data, hence it enabled the generation of inferential statistics such as the testing of hypothesis for the study.

According to Purwanto and Sudargini (2021), the first stage in assessing PLS-SEM results requires the examination of the measurement model, and the criteria vary for formative and reflective constructs. The measurement model for this study is reflective. That is, the indicators for each construct were caused by that construct, unlike formative model where the indicators cause the construct (Ramayah, Cheah, Chuah, Ting, & Memon, 2018). According to Hair et al. (2017), the researcher needs to assess the structural model if the measurement model meets all the necessary criteria. Like other statistical methods, the PLS-SEM also has a rule of thumb that serves as a guide for evaluating model results (Hair et al., 2017; Roldan & SanchezFranco, 2012). As indicated above, the measurement model for this study is reflective therefore the criterion guiding reflective constructs is employed to evaluate the model's results.

According to Purwanto and Sudargini (2021), the first step in evaluating the reflective measurement model is to examine the indicator loadings. The authors noted that item loadings greater than 0.708 are recommended since they demonstrate that the construction explains more than half of the variation of the indicator and gives an adequate item of reliability. According to the researchers, the second phase in the PLS-SEM is to analyze the dependability of internal consistency, most commonly using Joreskog's (1971) composite reliability, with a greater number designating a higher level of reliability. According to Purwanto and Sudargini (2021), a reliability rating of 0.60 to 0.70 is deemed acceptable, while those ranging from 0.70 to 0.90 are rated satisfactory to good.' A reliability rating of 0.95, on the other hand, is deemed worrisome since it indicates a possible unpleasant or unwanted response pattern.

The third phase in evaluating the reflective measurement model, according to Hair, Risher, Sarstedt, and Ringle (2019), is a consideration of the convergent validity of each concept measure. Convergent validity was defined by Purwanto and Sudargini (2021) as the degree to which the constructs converge to explain the variance of the items. The average variance extracted (AVE) was also mentioned by the authors as the metric used by researchers to examine the convergent validity for items in each concept. In addition, Ramrez and Palos-Sánchez (2018) regarded the Average Variance Extracted (AVE) as the most used metric of analyzing convergent validity in PLS-SEM. Hair et al. (2019) discovered that an AVE value of 0.50 or higher is acceptable, indicating that the construct explains or accounts for at least 50% of the variation of the items.

Purwanto and Sudargini (2021) and Hair et al. (2019) say that the fourth step in evaluating the reflective measurement model is to look at its discriminant validity. Hair et al. (2019) say that discriminant validity shows how much a construct in the structural model is empirically different from other constructs. Henseler et al. (2015) showed that Fornell and Larcker's (1981) criterion did not work well over time. They chose the heterotrait-monotrait ratio of correlations (HTMT) as the threshold for measuring the discriminant validity. The HTMT is a way to find out how much two latent variables are alike (Henseler, 2017). So, the cutoff for the HTMT set by Henseler et al. (2015) is 90. The authors said that the discriminant validity is there if the HTMT value is high, that is, > 90, especially if the constructs are different in a conceptual way.

To ensure unbiased regression results, collinearity is checked before assessing the structure of the relationships, and to examine the collinearity, the variance inflation factors (VIF) is calculated (Purwanto & Sudargini, 2021). VIFs are used to measure the induced collinearity in the effects (Craney & Surles, 2002). According to Purwanto and Sudargini (2021) an ideal VIF value should be close to three (3) and lesser (that is, VIF ≤ 3). VIF values above five (5) indicates that there is a possible collinearity problem among the predicting constructs (Purwanto & Sudargini (2021). Hair et al. (2019) specified that if the model is free from collinearity, the next step is to assess the R Square (R2) of the endogenous construct.

Rigdon (2012) said that the R2 is the sample's power to predict. Purwanto and Sudargini (2021) found that the R2 ranges from 0 to 1; higher values are thought to have more power to explain in the sample. Henseler et al. (2019) say that values of 0.75, 0.50, and 0.25 are strong, moderate, and weak, respectively. Hair et al. (2019) wrote that researchers can figure out how removing some predictor constructs affects the f Square (f2) value of the endogenous constructs. Cohen's (1988) rule of thumb says that values greater than 0.02, 0.15, and 0.35 mean that the effect size is small, medium, or large.

3.14 Ethical Consideration

Ethics are the norms or standards of behaviour that guide moral choices about our behaviour and relationships with others (Cooper & Schindler, 2008). Research ethics focuses on the way in which we carry out our study, from formulating the research topic to the results discussed in a moral and responsible way. Malhotra and Birks (2007), emphasize that when conducting research, ethical issues relating to the respondents and the public are of primary concern. To avoid the unethical dilemma, the research and ethical rules were precisely followed by the researcher in order not to injure harm on the respondents. Respondents were then made aware that responses to the questions was optional and that they may withdraw from responding to the questions at any time. However, they were encouraged to fully participate in the survey. Thus confidentiality, self-determination, and subject anonymity were strictly preserved at every level of the study Moreover, the questionnaire was designed in such a way that respondents' privacy was respected.

3.15 Chapter Summary

The study examined the influence of customer satisfaction on customer loyalty, the role of switching cost as a moderator. Respondents were recruited via simple random sampling for a descriptive survey. Self-administered surveys helped collect study data. Descriptive statistics, structural equation modelling, factor analysis, were used in data analysis. SMART PLS (Version 3.3.9) and IBM SPSS 26 were the analytical tools employed for data analysis. This chapter examined the experiment's measuring instrument's reliability and the researcher's ethics. It stipulates that respondents' identity will be protected and results will only be utilized academically.

CHAPTHER FOUR

4.0 RESULTS AND DISCUSSION

4.1 Introduction

The study examined the role of switching cost on the link between customer satisfaction and customer loyalty. Chapter four presents and discusses the findings. Descriptive statistics for the various characteristics were analysed and presented in this chapter. The study first validated the constructs of the study by assessing the validity and reliability, and multicollinearity. Further the study's constructs were also validated by assessing the outer loading, weight, and VIF. The model was validated before the structural model was assessed. The results and discussions are presented in this chapter.

4.2 Demographic Characteristics of Respondents

Since frequency and percentage (percent) can be used to quantify categorical and ordinal data, demographic information about respondents was measured using these statistical tools (Fisher & Marshall, 2009; George & Mallery, 2016). The demographic information of the respondents was examined during the analysis. Respondents were asked for their gender, age, educational background, number of years they have been using their network providers and the factors that have been considered in choosing Vodafone Network. The demographic characteristics of the survey are shown in the Table 3 below.

Table 3: Demographic Characteristics of Respondents

Characteristic	Category	Frequency (N)	Percentages (%)
Sex	Male	305	67.78
	Female	145	32.22
	Total	450	100
Age group of respondents	Less than 20 years	83	18.44
	21-30years	187	41.56
	31-40	79	17.56
	41-50	70	15.56
	51 and above	31	6.89
	Total	450	100
Educational Background	HND	180	40
	Degree	243	54
	Masters	23	5.1
	Other	4	0.8
	Total	450	100
Years of using a particular network	Less than 3 years	83	18.4
	4-6 years	147	32.7
	7-9 years	208	46.2
	10 years and above	12	2.7
	Total	450	100

Source: Field Survey (2023)

The demographic analysis revealed that men (305) made up most of the research group (67.78%), while females (145) made up 32.22%. This reflects the nature of male domination in the population of Ghanaians and reinforces the assumption that males outweigh women in the population of citizens in Ghana. (Ohemeng, & Adusah-Karikari, 2015; Lattof, Coast, Leone & Nyarko, 2018).

Most respondents were in the age bracket of 21-30 years with 187 out of 450 respondents representing (41.56%), followed by customers within the age bracket of less than 20 years representing (18.44%). Further, 79 out of the 450 respondents, representing (17.56%) were within the age bracket of 31-40. The least number of respondents were within the ages of 50 and above with (6.89%) of the total number of respondents who participated in the survey. The results revealed respondents between the ages 21-30years as high because it is the average ages that use mobile networks in Ghana. With the lease respondents being the older group of 51 years and above. Since lower numbers of the older generations normally do not use mobile phones.

Again, all respondents have some level of education, with a Bachelor's degree being the most significant and others being the lowest rating. As a result, of the 450 respondents (54%) claimed to have a Bachelor's degree. Furthermore, 180 of the respondents (40%) claimed to have an HND degree, 23 (5.1%) claimed to have a Masters' degree, and the remaining 4 claimed to have other forms of educational level (0.8%). Education is an important development instrument. It ensures that people put theory into practice and that their reaction to hardship improves. Furthermore, most respondents had a bachelor's or a diploma degree, implying that customers have undergone post-secondary education on average. This adds value to how customer may analyse decisions on staying loyal to a particular network provider in the telecommunication industry in Ghana.

Finally, respondents were asked to indicate the number of years they have been using the network provider. From the table 3 above, it was revealed that respondents who have used the network provider service for 7-9 years recorded the highest number with 208 out of the total respondents of 450, representing 46,2%, further, customers who have used the service for about 4-6 years also recorded a 32.7% of the respondents. The least number of respondents of 2.7% recoded to have used the service provider for about 10 years and above. The results from the demographic characteristics are in line with the age brackets of respondents. this is seen from a higher number of average ages of 21-30 who may have used the service of the network providers for about 7-9years.

4.3 Assessing the level of perceived customer satisfaction

Objective one assessed the level of perceived customer satisfaction. All indicators for customer satisfaction were measured on a five-point Likert scale with scores 1= least agreement, 2= disagree, 3= neutral, 4= agree, 5= strongly agree. Scores were generalized based on respondents' level of disagreement or agreement to statement under the construct "customer satisfaction" on the questionnaire. The data was analysed using mean and standard deviation. According to (Koomson, 2017; Osei-Bonsu, 2019), mean values between 1.0 to 2.9 signifies a level of disagreement, whiles mean values between 3.0 to 5.0 signifies a level of agreement from respondents. Again, the skewness and kurtosis values were used to check for normality of indicators that measured customer satisfaction. Results on the level of customer satisfaction is displayed on Table 4.

From Table 4 majority (43.5%) of the respondents strongly agreed that based on all my experience with my Vodafone, I am very satisfied with the services it provides (M = 3.152; Std Dev = .861). Similarly, 38.7% of the respondents moderately agree that their choice to use Vodafone was a wise one (M =3.352; Std Dev = .876). Once more, 40.6% of respondents agreed that they Overall, I am satisfied with the decision to use Vodafone, while 33.9% moderately accented to same assertion (M = 3.139; Std Dev = .949). Majority (37.7%) agreed that they did the right thing when on their choice to use Vodafone for their communication and network service's needs (M = 3.138; Std Dev = .903).

Correspondingly, 37.7% also agreed that based on their experience with Vodafone, they are very satisfied with the services it provides (M = 3.152; Std Dev = .987). Also, 42.3% of the respondents moderately agreed that Vodafone has modern-looking equipment (M = 3.042; Std Dev = .968). Further, as a measure of customer satisfaction, 45.2% of the customers agreed that when they have a problem, Vodafone shows sincere interest in solving it (M = 3.065; Std Dev = .888). Congruently, 43.9% of respondents agreed that Vodafone keeps customers informed when new services will be introduced (M = 3.642; Std Dev = .739).

Findings from the study showed that the satisfaction levels of customers are satisfied with the services provided by Vodafone. This is because the mean scores (Table 4) for most of the indicators were above the 3.0 threshold as stipulated by (Koomson, 2017; Osei-Bonsu, 2019). Again, the findings from the study affirm the stance Asghar, (2021) proposes that the level of a customer satisfaction increases when they believe they can receive better service from service providers. Tao (2014) emphasizes that customer satisfaction reveals feeling of customers about a product or service they have received and the ability of a business to help solve customer network problems and keep customers informed about new offering and services.

By soliciting customer feedback and actively listening to their concerns, companies such as mobile service providers can make necessary changes to improve their overall customer experience (Keiningham et al., 2014). The expectation disconfirmation theory by Oliver (1981) suggests that customer satisfaction arises when expectations are met, or even exceeded (positively disconfirming/disconfirming) (Qian et al., 2015). Customer satisfaction is a highly subjective concept because expectations differ among consumers, and it is the result of cumulative service evaluations (Kaura et al., 2015). According to a study by Gounaris and Venetis (2002), customers perceive excellent customer service when they receive prompt, courteous, and knowledgeable service.

Table 4: Level of Customer Satisfaction

Statements	SD	DA	N	A	SA	Mean	Std Deviation	Skewness	Kurtosis
Based on all my experience with Vodafone, I am very satisfied with the services it provides.	7.7%	4.5%	10.3%	33.9%	43.5%	3.152	0.861	-1.211	1.775
My choice to use Vodafone was a wise one.	5.8%	4.8%	14.2%	36.5%	38.7%	3.352	0.876	-1.168	1.642
Overall, I am satisfied with the decision to use Vodafone.	4.2%	7.4%	13.9%	40.6%	33.9%	3.139	0.949	-1.351	1.948
I think I did the right thing when I decided to use Vodafone for my communication and network service's needs.	3.2%	11.3%	13.2%	37.7%	34.5%	3.138	0.903	-1.306	2.042
Based on all my experience with Vodafone, I am very satisfied with the services it provides.	6.8%	9.7%	9.7%	37.7%	36.1%	3.152	0.987	-1.3	1.399
Vodafone has modern looking equipment.	9.0%	5.8%	9.0%	42.3%	33.9%	3.042	.968	-1.328	1.953
When I have a problem, Vodafone shows sincere interest in solving it.	3.2%	7.1%	14.8%	45.2%	29.7%	3.065	0.888	-1.208	1.934
Vodafone keeps customers informed when new services will be introduced.	2.9%	10.6%	15.5%	43.9%	27.1%	3.642	0.739	-1.282	1.257

Source: Field Survey (2023)

4.4 Assessing the Level of Customer Loyalty

Objective two assessed the level of customer loyalty. All indicators for customer loyalty were measured on a five-point Likert scale with scores 1= least agreement, 2= disagree, 3= neutral, 4= agree, 5= strongly agree. Scores were generalized based on respondents' level of disagreement or agreement to statement under the construct "customer loyalty" on the questionnaire. The data was analysed using mean and standard deviation. According to (Koomson, 2017; Osei-Bonsu, 2019), mean values between 1.0 to 2.9 signifies a level of disagreement, whiles mean values between 3.0 to 5.0 signifies a level of agreement from respondents. Again, the skewness and kurtosis values were used to check for normality of indicators that measured customer loyalty. Results on the level of customer loyalty is displayed on Table 5.

From Table 5, majority (45.8%) of the respondents agree that their overall evaluation of the services provided by Vodafone is very good (M = 3.98; Std Dev = .86). Similarly, 46.6% of the respondents moderately agree that they would recommend Vodafone to someone who seeks my advice (M = 3.85; Std Dev = .75). Once more, 39.4% of respondents agreed that they say positive things about Vodafone to other people (M = 3.86; Std Dev = .81). Majority (41.0%) agreed moderately that they inspire their friends and relatives to do business with Vodafone (M = 2.75; Std Dev = .64). Correspondingly, 38.5% agreed moderately that they will do more business with Vodafone in the next few years (M = 2.75; Std Dev = .72).

Findings from Table 5 showed that customers level of loyalty to Vodafone is high. This is because the mean scores of all indicators used in the study were above 3.0 as stipulated by According to (Koomson, 2017; Osei-Bonsu, 2019). The findings of the study are consistent with Olaniyan and Lukas (2018) assertion that when employees effectively manage and present their tasks, it reflects the quality and service preferred by their organizations. Also, the findings are in line with a study by Agha, et.al. (2021) who opined that high levels of customer loyalty show that customers would continue to purchase products or services from a particular company or brand over time, rather than switching to a competitor.

Alzoubi, et.al. (2022) signpost that customers who are loyal to a brand are more likely to continue purchasing its products or services, resulting in higher revenue and profits. Loyal customers often provide a significant portion of a company's revenue, and they are also more likely to recommend the company or brand to others, which can help to attract new customers (Affran et.al., 2019). A study by Morgeson et.al. (2020), and Mehta, & Tariq, (2020) revealed that a loyal customer feels a strong commitment and attachment toward a particular brand or firm, resulting in repeat business and positive word-of-mouth recommendations. Thus, when customers feel loyal to a brand, they are more likely to continue using its products or services, make repeat purchases, and even advocate for the brand to others

Table 5: Level of Customer Loyalty

Statements	SD	DA	N	A	SA	Mean	Std Deviation	Skewness	Kurtosis
My overall evaluation of the services provided by Vodafone is very good	2.9%	2.6%	19.4%	45.8%	29.4%	3.98	.86	-1.051	0.558
I recommend Vodafone to someone who seeks my advice	5.8%	2.6%	39.4%	38.4%	13.9%	3.86	.81	-1.311	1.211
I say positive things about Vodafone to other people	33.9%	11.6%	41.0%	8.4%	5.2%	3.75	.64	-1.349	1.201
I inspire my friends and relatives to do business with Vodafone	15.8%	4.8%	38.5%	35.5%	5.8%	3.82	.72	-1.294	1.342
I will do more business with Vodafone in the next few years	4.2%	8.4%	15.5%	39.7%	32.3%	3.88	.87	-1.185	1.249

Source: Field Survey (2023)

Table 6: Descriptive Statistics and T-test of Construct

	Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV)	P Values
Financial Switching Cost	3.081	0.815	2.821	0.001
Customer Loyalty	3.112	0.805	2.418	0.016
Non-Financial Switching Cost.	3.376	0.530	2.734	0.006
Customer Satisfaction	3.206	0.888	2.970	0.002
Valid N (listwise)	N	450		

Source: Field Survey, (2023)

All indicators for the constructs were measured on a five-point Likert scale with scores 1= least agreement, 2= disagree, 3= neutral, 4= agree, 5= strongly agree. Scores were generalized based on respondents' level of disagreement or agreement to the construct on the questionnaire. The data was analysed using mean, standard deviation, t-statistics, and p-values. According to (Koomson, 2017; Osei-Bonsu, 2019), mean values between 1.0 to 2.9 signifies a level of disagreement, whiles mean values between 3.0 to 5.0 signifies a level of agreement from respondents. Again, according to Gujarati (2018), a t-statistic of 1.96 and above shows that a construct is significant. From Table 6, the mean scores for all constructs were above the 3. 0 threshold which signalled high levels of agreement on the part of respondents. For instance, the mean scores and standard deviation for customer satisfaction was (M = 3.86; Std Dev = .888). Again, the mean scores and standard deviation for customer loyalty was (M = 3.112; Std Dev = .805). Also, the mean scores and standard deviation for non-financial switching cost was (M = 3.376; Std Dev = .530). Finally, the mean scores and standard deviation for financial switching cost was (M = 3.081; Std Dev = .805). Similarly, the Table showed the T-statistics for all constructs were above the 1.96 threshold. This result shows that all construct used in the study are statistically significant.

4.5 Measurement Model Assessment

4.5.1 Indicator Loadings

The measurement model was reflective, so the first step was to examine the indicator loadings. Although the minimum value of 0.708 is recommended, loadings below 0.708 are acceptable in studies that explore underlying relationships to add to theory (Hair et al., 2018). Table 5 below provides information on outer loadings. The reliability of indicators is examined from the outer loadings, where loadings above 0.7 are recommended, since they indicate that the construct explains more than 50 percent of the indicator's variance, thus providing acceptable item reliability. From this, indicator factor loadings exceeding 0.7 was appropriately adopted in the study ranging from 0.751 being the least indicator loading to 0.898 being the highest indicator loading. All indicators falling below the Hair et. al., (2018) threshold was duly deleted from the model. Jöreskog's (1971) proposed a more conserved measure of Internal consistency reliability called composite reliability.

Further, the collinearity procedure involves examining the variance inflation factors to be sure that it does not bias the regression estimates. It tests whether correlations among constructs is not substantial. Latent variable scores of the endogenous variables are used to calculate variance inflated factors (VIF) values. Based on the thresholds of a conservative set of ≤ 5 according to Kock (2015), 5 according to Hair et al., (2016) or a higher set of 10 in accordance with Asthana (2020) the VIF statistics in table 7 indicated that given the threshold of ≤ 5 every single indicator is free from multicollinearity issues and hence suggesting collinearity is not present in the model.

Table 7: Indicator Loadings

Variables	Indicator loadings	Outer VIF
Customer Satisfaction		
CS3	0.840	2.705
CS5	0.841	2.371
CS6	0.831	2.161
CS7	0.825	2.118
CS9	0.838	2.609
Customer Loyalty		
CL1	0.898	3.472
CL2	0.806	2.052

CL3	0.801	1.758
CL5	0.842	2.886
CL6	0.848	2.743
Non-Financial Switching Cost		
SC1	0.751	1.957
SC3	0.784	2.128
SC5	0.814	1.885
SC6	0.773	1.707
SC7	0.813	1.914
Financial Switching Cost		
SC9	0.839	2.519
SC13	0.839	2.661
SC15	0.840	2.431
SC17	0.810	2.726
SC19	0.834	2.082

Source: Field Survey (2023)

4.5.2 Factor Loading

Factor loading assists in determining whether the individual items reflect the study's construct. Vinzi et al. (2010) suggested a threshold of 0.70. Similarly, Hair et al. (2021) proposed a 0.708 threshold. For an indicator to be accepted, it must exceed the recommended threshold. Therefore, all indicators below the threshold (thus, 0.708) must be eliminated. However, an indicator with a low loading of at least 0.4 can be acceptable if it does not compromise the study's validity and contributes to creating new scales (Hair et al., 2021). This study deleted factor loadings less than the recommended threshold of 0.708.

Four (4) items were dropped from customer satisfaction indicators (thus CS1, CS2, CS4 & CS8), one item was dropped from customer loyalty indicators (thus CL4) together, nine (9) items were dropped from the construct switching cost. Specifically for non-financial switching cost (SC2, SC4, SC8) and financial switching cost (SC10, SC11, SC12, SC14, SC16, SC18) indicators respectively. Figure 2 presents the remaining loadings that fall within the recommended threshold. The residual factor loading ranged from 0.751 to 0.898.

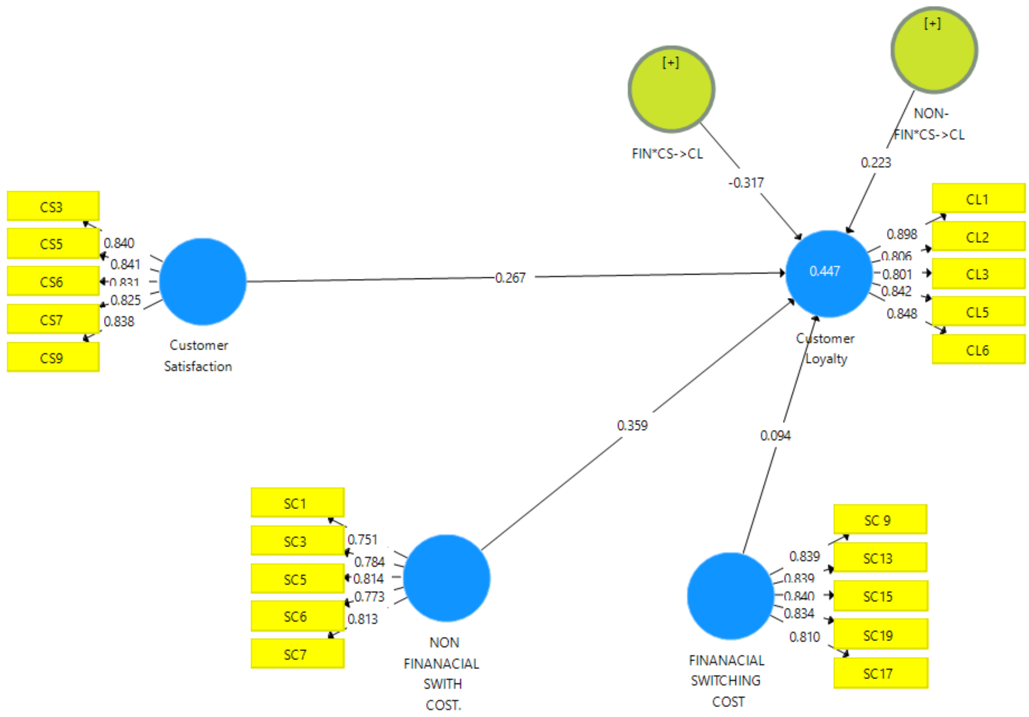

Figure 2: Factor Loadings

Source: Field Survey (2023)

4.5.3 Reliability Analysis

According to Mark (1996), "reliability is the consistency and stability of a measuring instrument". Consistency is the focus of reliability. Crombach alpha (CA) and Composite Reliability (CR) are the two most frequently employed approaches for establishing reliability in scientific research. The results for Cronbach's alpha and composite reliability are shown in Table 8. Cronbach's alpha values range between 0.849 and 0.896, whereas composite reliability extends between 0.891 and 0.923. Both indicators are more than 0.70, indicating that the variables are reliable (Hair et al., 2021). RhoA was also analysed. Between composite reliability and Cronbach's alpha is RhoA. RhoA values range from 0.859 to 0.908. Cronbach's alpha, RhoA, and composite reliability are above 0.70 (the recommended threshold). The results presented in Table 8 revealed that construct validity had been established.

Table 8: Reliability Analysis

	Cronbach's Alpha	Rho_A	Composite Reliability
Customer Loyalty	0.896	0.908	0.923
Customer Satisfaction	0.892	0.896	0.920
Financial Switching Cost	0.890	0.897	0.919
Non-Financial Switching Cost.	0.849	0.859	0.891

Source: Field Survey (2023)

4.5.4 Construct Validity

In conducting a PLS-SEM analysis, it is essential to demonstrate both convergent and discriminant validity to establish construct validity.

4.5.5 Convergent Validity

Convergent validity is "the degree to which the construct interacts to explain the variation of its indicators" (Hair et al., 2022, p78). The idea is that if two or more measurements of the same construct are valid indicators of the construct, then there ought to be a substantial amount of variation between them (Sarstedt & Cheah, 2019). The average variance extracted (AVE) is used to establish the convergent validity. Hair et al. (2022) revealed that convergent validity would be established if the AVE value is higher than or equal to 0.50 and items converge to measure the underlying construct. The result presented in Table 8 shows that all the AVE values are greater than 0.50, indicating no statistical issues or problems with convergent validity (that means convergent validity has been established). The AVE values presented in Table 9 ranged from 0.620 to 0.705.

Table 9: Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Customer loyalty	0.705
Customer satisfaction	0.697
Financial switching cost	0.693
Non-financial switching cost	0.620

Source: Field Survey (2023)

4.5.6 Multicollinearity Test

The variance inflation factor (VIF) statistic is utilised to determine whether the indicators exhibit multicollinearity (Thompson, 2017). According to Hair et al. (2016), there is no need to worry about multicollinearity if the value of VIF is less than 5. Within the scope of this study, the inner VIFs are analysed and presented in Table 9. The result presented in Table

9 demonstrated no multicollinearity issues associated with the inner VIF. The inner VIF values were less than 5. The result shows no common method bias and multicollinearity issue.

Table 10: Multicollinearity Statistics

	Customer Loyalty
Customer Loyalty	
Customer satisfaction	2.745
Financial switching cost	3.423
Non-financial switching cost	4.445

Source: Field Survey (2023)

4.5.7 Discriminant Validity

Discriminant validity refers to the degree to which different measures of distinct concepts can be distinguished from one another. If two or more concepts are distinct, valid measures for each should not correlate with one another. The purpose of discriminant validity is to guarantee that each construct correlates with its indicators more strongly than other constructs (Hair et al., 2021). Fornell-Lacker criteria, the HTMT, cross-loadings, and the confidence interval technique are the most often employed approaches for discriminant validity (Henseler et al., 2015; Franke & Sarstedt, 2019). This study applied the HTMT correlation approach to testing for constructs' validity.

4.5.8 HTMT Correlation

The HTMT approach was employed to overcome the shortcomings of the Fornell lacker. Henseler et al. (2015) criticise Fornell Lacker for its inability to assess the validity of slightly different constructs. As a result, it is unable to deal with validity issues properly

(Radomir & Moisescu, 2019). Henseler et al. (2015) recommended the HTMT correlation in assessing validity. The HTMT assesses the mean value of the correlation between and across the individual constructs. Hair et al. (2020) recommends a threshold of 0.90 for HTMT correlation values. The correlation between and across individual constructs must be less than 0.90, particularly when the constructs are similar (Henseler et al., 2015). The result presented in Table 11 shows that all HTMT correlation values are within the 0.90 range. This implies that there is no discriminant validity issue in this study.

Table 11: HTMT Correlation

	1	2	3
Customer Loyalty (1)			
Customer Satisfaction (2)	0.637		
Financial Switching cost (3)	0.601	0.791	
Non-Finanacial switching cost (4)	0.681	0.897	0.963

Source: Field Survey (2023)

4.6 Structural Model Assessment

When all criteria to assess the measurement model has been satisfied and results meeting the required thresholds, the next step is to evaluate the structural model. The structural model shows the hypothesized relationship between constructs. Before the significance of the structural relationships is assessed, some fit indices were first examined. According to Hair et. al. (2018), the structural model was assessed for collinearity issues. This was followed by an examination of the predictive power of the model through the coefficient of determination, R^2, the effect size (f^2) and the predictive relevance (Q^2). All endogenous constructs were assessed for collinearity in the structural model.

The latent variable estimates are linear aggregates of their observed indicators, whose loadings are obtained via the bootstrapping procedure (Awang et.al., 2015). As a measure of the goodness of fit of the structural equation, a coefficient of determination, (R^2), the effect size (f^2), the predictive relevance (Q^2) is produced as part of the results and shown in Tables 12, 13 and 14 below. R-square measures the percentage of the variance of the dependent variable that is caused by the independent variables, while effect size is a measure of the magnitude of contribution an independent variable makes to the variance in a dependent variable. Table 13 presents the results of the model fit measures.

Several studies underscore the sole reliance and emphasis on p values (statistical significance) for drawing conclusions and making policy recommendation. P values only establish weather an effect exist among a set of constructs (Sullivan & Feinn, 2012). Advances in analytical technique such as PLS SEM allows one to further examine models' explanatory and predictive power. Assessing model's predictive relevance requires analysing in-sample and out-of-sample prediction. In-sample prediction involves using an entire data to estimate model and then use these estimates to predict observations from the same data set. The two main statistical procedures are coefficient of determination (R^2) and effect size (f^2). These tests assess the explanatory power of the model. Table 12 and Table 13 shows the R^2 and f^2 respectively.

Table 12: R-square

Construct	R square (R^2)	R Square Adjusted
Customer Loyalty	0.447	0.433

Source: Field Survey (2023)

Coefficient of determination (R^2) is a measure of predictive accuracy and joint significance of a model. It represents the amount of variance in the endogenous construct that is explained by all the exogenous constructs that is theoretically linked. R^2 values range from 0 to 1, where higher values indicate high predictive accuracy. Since R^2 values increases with number of predictors, adjusted R^2 is recommended because it controls for complexity in model and useful when comparing models. In table 12 the R^2 adj. values for customer loyalty is 0.433. That is 43.3% of the variance customer loyalty was explained jointly by customer satisfaction, financial and non-financial switching cost.

Table 13: F square

	Customer satisfaction	Non-financial switching cost	Financial switching cost
Customer loyalty	0.047*	0.052*	0.005*

NOTE: *0.02≤ f2≤ 0.15 is a weak effect, **0.15≤ f2≤ 0.35 is a moderate effect *** f2 ≥ 0.35 shows a strong effect

Source: Field Survey (2023)

A variable in a structural model may be affected or influenced by several different variables. Removing an exogenous variable can affect the dependent variable(s). f^2 is the change in R^2 when an exogenous variable is removed from the model. With the threshold of Small (0.0 < effect size < 0.15); Medium (0.15 < effect size < 0.35); Large (effect size > 0.35) it indicates that removing the exogenous variable of customer satisfaction, financial and non-financial switching cost, will have a small or weak effect on the R^2 value for the endogenous value of customer loyalty (0.047), (0.052) and (0.005) respectively.

Just as R^2 and f^2 models are estimated from a sample, a significant portion of cases may reside outside the sample utilized to estimate the model. It is not just a sample used to estimate the model but also most cases that are not included in the sample. Due to survey research's improved generalizability and the practical usefulness of findings for policy recommendations, explanatory power does not imply predictive capability. Demands for predictive ability using new data by calculating Blindfolding-based Q^2 have recently emerged.

The blindfolding process generates the Stone-Q^2 Geisser's value (Stone, 1974; Geisser, 1974) as a criterion of predictive importance of latent variables in the PLS path model. Estimates based on reduced datasets are applied to anticipate the excluded data points. The data deletion and estimate method is repeated numerous times until every data point has been excluded and forecasted. The prediction error is used to assess predictive relevance. The final Q^2 value is evaluated using the following guidelines: $0.02 \leq Q^2 \leq 0.15$ for weak predictive power, $0.15 \leq Q^2 \leq 0.35$ for moderate predictive power, and $Q^2 \geq 0.35$ for strong predictive power (Hair et al., 2018). Table 14 shows the results of the blindfolding operation, and we can establish a significant prediction capacity for the structural model based on the proposed threshold

Table 14: Predictive Relevance (Q2)

	SSO	SSE	Q^2 (=1-SSE/SSO)
Customer Loyalty	1045.000	739.153	0.293**
Customer Satisfaction	1045.000	1045.000	
Financial Switching Cost	1045.000	1045.000	
Fsc*CS->CL	209.000	209.000	
Non-Financial Switching Cost.	1045.000	1045.000	
Non-fsc*CS->CL	209.000	209.000	

NOTE: *0.02≤ Q2≤ 0.15 weak effect, **0.15≤ Q2≤ 0.35 moderate effect, *** Q2≥0.35 strong effect

Source: Field Survey (2023)

Table 14 shows customer loyalty have a predictive relevance from the various independent variables (customer satisfaction, financial and non-financial switching cost). This was made possible as customer loyalty recorded a Q^2 values score greater than zero, indicating the presence of predictive relevance from all exogenous constructs. From the above threshold, the predictive relevance accounted a moderate predictive effect of the independent variables (customer satisfaction, financial and non-financial switching cost) on customer loyalty (0.293).

4.7 Assessment of Path Coefficients and Significance Level

The individual research hypothesis was examined after determining whether the measurement model satisfies the PLS-SEM criteria. The hypotheses were examined by looking at the direction and strength of the relationship using the path coefficient. The significance level was determined using t-statistics produced from 5000 consistent bootstraps, a 2-tailed test suggested by Hair et al. (2014). According to Hair et al. (2014), the t-statistics must be greater than 1.96, and the p-values must be lower than 0.05 for the hypothesis to be statistically significant. Table 10 presents the findings obtained from applying the PLS-SEM test to the three hypotheses considering the research objectives.

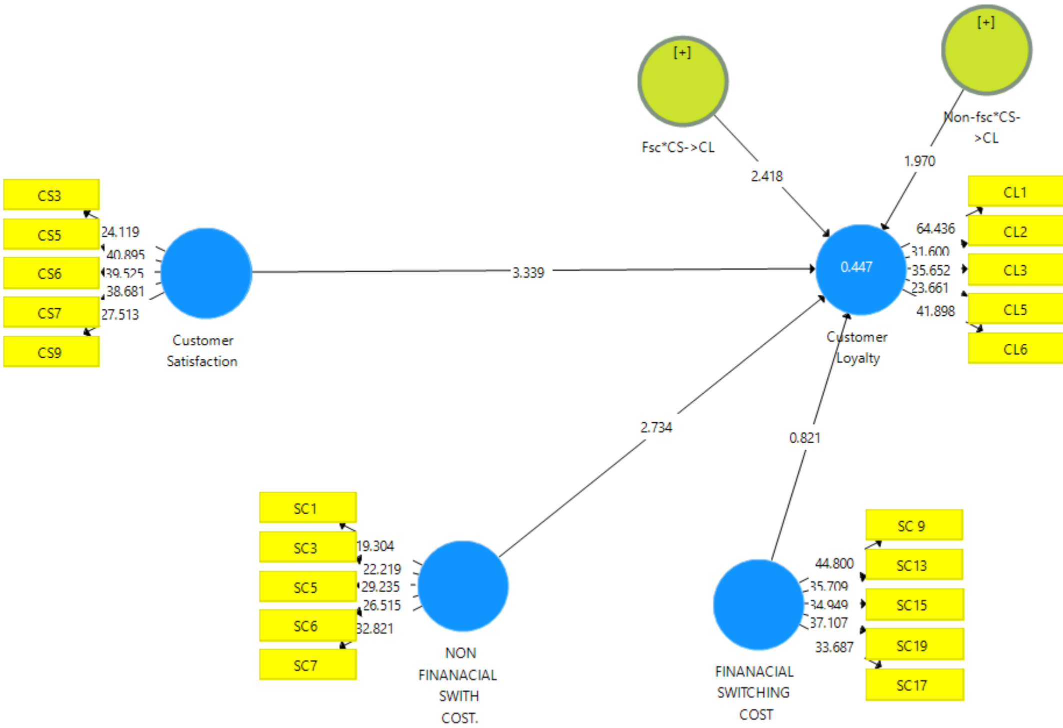

Figure 3: Structural Model showing the moderating effect of financial and non-financial switching cost on the link between customer satisfaction and customer loyalty among Customers of Vodafone Ghana.

Source: Field Survey (2023)

Table 15: Assessment of Path Coefficients and Significance Level

Hypothesis	(β)	SM	SD	T stat.	P-values
CS -> CL	0.267	0.267	0.080	3.339	0.001
Fsc-> CL	0.094	0.081	0.115	0.821	0.412
NonFsc ->CL	0.359	0.376	0.131	2.734	0.006
Fsc x CS -> CL	-0.317	-0.335	0.131	2.418	0.016
NonFsc x CS ->CL	0.223	0.241	0.113	1.970	0.049

Note: CS (Customer Loyalty), CL (Customer Loyalty) NonFsc (Non-Financial Switching cost), Fsc (Financial Switching Cost), S.D. (Standard deviation, S.M. (Sample mean) and T stat (T-statistics).

Source: Field Survey (2023)

4.7.1 Hypothesis 1: Customer Satisfaction and Customer Loyalty

The first objective seeks to investigate the effect of customer satisfaction on customer loyalty among Vodafone Ghana customers. The study hypothesized that adopting customer satisfaction has a significant effect on customer loyalty. The results showed that customer satisfaction significantly and positively influences customer loyalty ($\beta = 0.267$; $t = 3.339$; $p = 0.001$; $p<0.05$). The findings revealed that customers satisfaction positively and significantly enhance customer loyalty of customers; thus, the hypothesis was supported.

The study's result indicates that a one-unit increase in customer satisfaction will increase customer loyalty by 26.7%. This implies that customer satisfaction is a vital tool in enhancing the loyalty customers exhibit towards a product or an offering in the telecommunication industry in Ghana. The study's findings imply that adopting strategies to make customers satisfied in the telecommunication industry will increase their loyalty to telcos in Ghana. Undoubtedly, satisfied customers will be loyal to a particular brand that satisfies their needs.

The study's finding supports the Expectation disconfirmation propounded by Leon Festinger (1957). The theory suggests that consumer satisfaction is determined by the difference between a consumer's initial expectations and their perceptions of the actual product or service experience. In other words, if a consumer's expectations are met or exceeded, they will be satisfied, but if their expectations are not met, they will be dissatisfied. The findings confirmed that satisfied customers to a product or a brand will always be loyal to such brands. Hence supporting the theory's explanations on the relationship between customer satisfaction and customer loyalty.

Similarly, the results of this study are consistent with other studies in other countries, including Asabi (2015), who revealed a significant relationship between customer satisfaction and customer loyalty among customers of Banks in Nigeria. The study's findings indicated that a one percent increase in the customer satisfaction will result in a 61.7% increase in customer loyalty, indicating how important customer satisfaction is in building a brand loyalty in the minds of consumers. Similarly, a study by Habibi (2021) revealed that customer satisfaction has a significant effect on customer loyalty, with a percentage of 88.1%. The study concludes that the null hypothesis (Ho) is rejected while the alternative hypothesis (Ha) is accepted, implying that customer satisfaction has an impact on customer loyalty. Further evidence suggested customer satisfaction is a key driver of customer loyalty. However, the limitations of the study should be considered when interpreting the results.

Waari (2018) also investigated the links between customer satisfaction and customer loyalty looking at the effects of customer satisfaction, experiential encounter, and customer patronage in predicting customer loyalty of loyalty program members patronizing star-rated hotels. The results of the study revealed that, customer satisfaction has a significant effect on customer loyalty. Again, customer satisfaction moderated by experiential encounter did not predict the levels of change in customer's loyalty to star rated hotels.

In Willys (2018) reveals a positive relationship between customer satisfaction and customer loyalty. Further the findings revealed that while other factors like switching cost may influence customer loyalty, these other factors are not as significant as customer satisfaction. Hence the study found that customer satisfaction had a stronger effect on customer loyalty than switching costs. The relationship between customer satisfaction and customer loyalty was found to be moderated by both financial costs and relational costs. The study highlights the importance of customer satisfaction in fostering customer loyalty, which is in line with previous research.

4.7.2 Hypothesis 2: Switching Cost and Customer Loyalty

The study's second objective seeks to establish the effect of switching cost (financial and non-financial) on customer loyalty. The study hypothesised that switching cost significantly influences customer loyalty. For financial switching cost (H2a), the result of the study did not support the hypothesis ($\beta = 0.094$; $t= 0.821$; $p = 0.412$; $p > 0.05$). The findings revealed an insignificant effect on the relationship between financial switching cost and customer loyalty. It implies that financial switching cost cannot influence customer loyalty. A percentage change in financial switching cost will cause a 9.4% change in customer loyalty, indicating an insignificant amount of change in customer loyalty.

The study's findings revealed that financial switching cost has an insignificant effect on customer loyalty. The study findings can be attributed to the customers' high consideration of other factors of non-switching cost other than financial switching cost. Customers of telecommunication network providers have less consideration financial switching cost but focuses more on other non-financial switching cost. The findings of the study is in support of Chen and Hitt, (2002) and in contradiction to the findings of Ozer and Arasil's (2006) and Xhema et al. who revealed that financial switching cost and switching cost respectively have a direct impact on customer loyalty.

However, the findings of the hypothesis (H2b), which indicates non-financial switching cost (H2b), the result of the study supported the hypothesis. This is because the t-stat value was 2.734, which is greater than the recommended threshold of 1.96 ($\beta = 0.359$; $t= 2.734$; $p = 0.006$; $p > 0.05$). The findings revealed a significant effect on the relationship between non-financial switching cost and customer loyalty. The results of H2b also indicated that, customers of Vodafone Ghana, considers other non-financial switching cost like, contact lost, internet packages or various differentiated product offering as compared to other network providers before switching to a different telecommunication network. From the findings of the study a percentage change in non-financial switching cost will result in a 35.9% change in customer loyalty, indicating that non-financial switching cost is the highest predictor of customer loyalty. The findings can be attributed to the need of customers of Vodafone not to switch to other networks-based factors like, having to updates friends and family of new sim cards, learning and getting conversant with short codes of new network providers, and hence sticking to one's old network provider without the need to switch. This invariably leads to customers staying loyal to particular brands.

The findings of the study are in line with previous research works like; Willys (2018), who reported a significant effect between non-financial switching cost, customer satisfaction and customer loyalty among telecommunication providers in Madagascar, Xhema et al. (2018) and Nguyen et al. (2020) whose findings revealed a significant effect of service quality, customer satisfaction, switching cost on customer loyalty.

In addition, Caruana (2003) discovered that the switching cost elements account for the prediction of 28.5% of the variance in customer loyalty. Non-monetary penalties for customer defection increase customer loyalty. The findings were supported, and it was also made clear that telecommunication network operators need to consider non-financial factors that may help them retain customers.

4.7.3 Hypothesis 3: Customer Satisfaction, Switching Cost (Financial and Non-Financial) and Customer Loyalty.

The third objective seeks to assess the role of switching cost (financial and non-financial) on the relationship between customer satisfaction and customer loyalty. The study hypothesized that switching cost, both financial and non-financial switching cost significantly moderates the relationship between customer satisfaction and customer loyalty. The results showed that switching cost (financial switching cost) (H3a) moderates the relationship between customer satisfaction and customer loyalty ($\beta = -0.317$; $t = 2.418$; $p = 0.016$; $p < 0.05$). in the same vein (non- financial switching cost) (H3b) also moderates the relationship between customer satisfaction and customer loyalty ($\beta = 0.223$; $t = 1.970$; $p = 0.049$; $p < 0.05$). The t-stats of 2.418 and 1.970 respectively is greater than the recommended threshold of 1.96, and the p-value is less than 0.05 ($p = 0.016$ and 0.049 respectively). The study's result indicates that a one-unit increase in financial switching cost will negatively enhance the relationship between customer satisfaction and customer loyalty by 33.5%. This means that statistically and negatively, financial switching cost moderates the relationship between customer satisfaction and customer loyalty.

The findings of the results may be attributed to the fact that financially, customers would react inversely to staying loyal to a particular brand if there are negative financial contribution to associated with a switch. For example, a customer with a higher switching financial cost could negatively discourage such a customer from moving to a different telecommunication network provider. Further, a one unit change in non-financial switching cost will positively enhance the relationship between customer satisfaction and customer loyalty by 22.3%. which indicates that statistically and positively, non-financial switching cost moderates the relationship between customer satisfaction and customer loyalty. Figure 4 shows the moderation slope analysis.

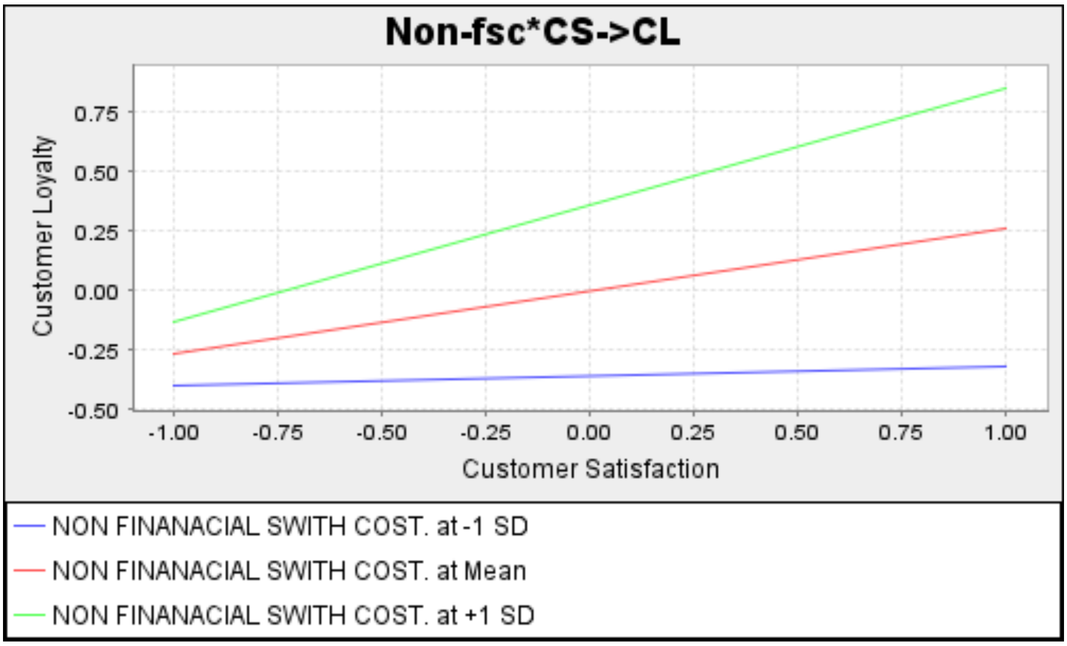

Figure 4: Moderation Slope Analysis of Non-Financial Switching Cost

Source: Field Survey (2023)

A careful examination of the slope indicates that non-financial switching cost moderates the relationship between customer satisfaction and customer loyalty. The higher the interaction effect, the greater the effect on customer loyalty; conversely, the lower the interaction effect, the less the effect on customer loyalty. It can be concluded that non-financial switching cost positively and significantly moderates the relationship between customer satisfaction and customer loyalty.

The study's findings revealed that non-financial switching costs, such as time and effort required to find a new provider and learn their services, moderates the relationship between customer satisfaction and customer loyalty. This is because the time and effort required to find a new provider and learn their services can be a significant barrier to switching. Customers may be hesitant to invest the time and effort required to switch to a new provider, especially if they perceive the potential benefits of switching as being relatively small. The study reveals that enablers of higher switching non-financial costs as mentioned above will really enhance the relationship between customer satisfaction and customer loyalty. When consumers are of the view that they will have to go through various tassels to learning about the services of new providers and time to switch to a new provider etc. they will then have to stay with their providers without having switch hence.

The study's findings align with the study of (Chang, & Chen, 2008; Chebat, Davidow & Borges 2011; Molina-Castillo et al., 2011; Pick, & Eisend, 2016). They revealed that switching cost (non-financial) significantly moderates the link between brand image, customer loyalty and customer loyalty. Again, the study's findings are in line with Mntande, Stiehler-Mulder, and Roberts-Lombard (2023), whose study revealed that the impact of non-financial switching costs on customer loyalty may vary depending on the level of competition in a particular market. Again, the study's findings are in line with Chen, and Wang, (2009) examined the moderator effects of switching costs, classified by relational and procedural on the relationships between customer-perceived value, and loyalty. The findings of the study found that switching costs moderate, in different ways, the relationships between customer loyalty, trust and perceived value. Moreover, the strength of the moderator effects varies according to service type.

The study results demonstrate that establishing favourable conditions other than financial will increase the customer satisfaction while improving customer's loyalty to the network provider. The facilitating conditions have been confirmed to influence the behavioural intention of customers to either switch or stay loyal to their network providers (Picón, Castro, & Roldán, 2014; Kim, Park, Park, Kim, & Kim, 2018).

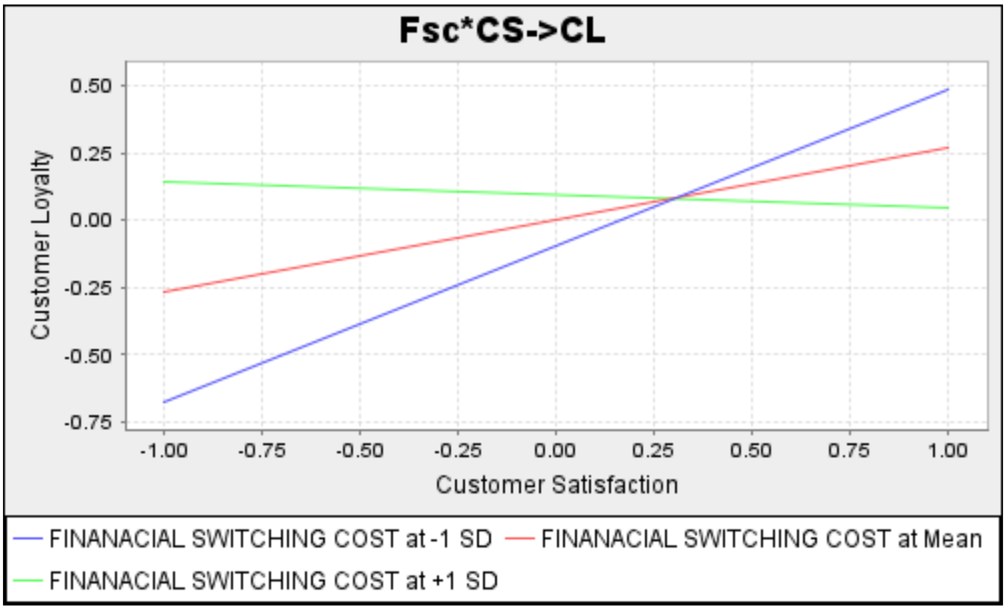

Figure 5: Moderation Slope Analysis of Financial Switching Cost

Source: Field Survey (2023)

From figure 5, the moderation slope analysis indicates that financial switching cost moderates the relationship between customer satisfaction and customer loyalty with a small effect size. From the slope above, the higher the interaction effect, the greater the effect on customer loyalty; conversely, the lower the interaction effect, the less the effect on customer loyalty. It can be concluded that financial switching cost negatively and significantly moderates the relationship between customer satisfaction and customer loyalty.

The study's findings revealed that financial switching cost negatively moderates the relationship between customer satisfaction and customer loyalty. The study reveals that enablers of higher switching financial costs such expensive data and network packages, inflexible financial terms of telecommunication networks will really enhance the relationship between customer satisfaction and customer loyalty. When consumers are of the view that they will have to pay more to switch to a different network provider, they will then stay with their providers without having to switch to spend more. When telecommunication network providers adopt more financially flexible packages for is customers, even satisfied customer from their competitors may end up with some of their packages and in a long run build customer loyalty.

The study's findings align with the study of (Wang 2010; Chebat, Davidow & Borges 2011; Woisetschläger et al. 2011). They revealed that switching cost negatively moderates the link between brand image and customer loyalty. Again, the study's findings are in line with El-Manstrly, (2016), whose study examined the moderator effects of switching costs, classified by type (relational, procedural, and financial) and direction (positive and negative), on the relationships between customer-perceived value, trust, and loyalty. The findings of the study found that switching costs moderate, in different ways, the relationships between customer loyalty, trust and perceived value. Moreover, the strength of the moderator effects varies according to service type. The findings of the study indicate the need for effective loyalty strategy for specific service industries and the provides the understanding of the perception of switching cost detailing the level and specific context in which the financial switching cost may come to play.

The study results demonstrate that establishing favourable financial conditions will increase the customer satisfaction and customer loyalty while improving customer coverage. The facilitating conditions have been confirmed to influence the behavioural intention of customers to either switch or stay loyal to their network providers, depending on financial cost (Picón, Castro, & Roldán, 2014; Blut, Frennea, Mittal, & Mothersbaugh, ,2015). Similarly, the findings indicate that the role of various institutions (institutional theory) is required to ensure that public entities use electronic procurement platforms.

The findings align with expectation disconfirmation theory. The EDT proposes that consumers form expectations through a variety of sources, including prior experience, marketing communications, and word-of-mouth (Alrwashdeh et.al., 2019). When a consumer experiences a product or service, they compare their expectations with their actual experience. From the findings of the study, consumers with a prior expectation of switching for the best, if they are hindered by financial conditions then that will either confirm or disconfirm their expectation of the switch. It can be concluded that the higher the financial switching cost, the higher the customers are likely to stay loyal to their original network providers (Kademeteme, & Twinomurinzi, 2019).

4.8 Summary of Hypotheses Testing

The study tested three hypotheses. The summary hypotheses are presented in table 15.

Table 16: Summary of Hypotheses Testing

Hypothesis	Decision
CS -> CL	Supported
Fsc-> CL	Not Supported
NonFsc ->CL	Supported
Fsc x CS -> CL	Supported

NonFsc x CS ->CL	Supported

Note: CS (Customer Loyalty), CL (Customer Loyalty) NonFsc (Non-Finanacial Switching cost), Fsc (Finanacial Switching Cost)

Source: Field Survey (2023)

The table revealed that out of the five specific hypotheses (thus, customer satisfaction positively and significantly effects customer loyalty (CS -> CL), Non-Financial Switching cost positively and significantly influence customer loyalty (NonFsc ->CL). Financial switching cost significantly moderates the relationship between customer satisfaction and customer loyalty (Fsc x CS -> CL) and finally non-financial switching cost, significantly moderates the relationship between customer satisfaction and customer loyalty (NonFsc x CS ->CL) were supported. Only one of the hypotheses was not supported thus Financial Switching Cost positively and insignificantly effect customer loyalty (Fsc-> CL)

4.9 Chapter Summary

This chapter explores the link between customer happiness, switching cost (both financial and non-financial), and customer loyalty among Vodafone Ghana customers. Hypothesis 1 analyses the effect of customer satisfaction on customer loyalty and finds that customer satisfaction considerably and positively influences customer loyalty. Hypothesis 2 explores the influence of switching cost on customer loyalty. Financial switching cost is found to have a small influence on customer loyalty, but non-financial switching cost has a considerable beneficial effect. Customers of Vodafone Ghana consider reasons other than financial switching cost when opting to move networks. Hypothesis 3 analyses the moderating influence of switching cost (both financial and non-financial) on the connection between customer satisfaction and customer loyalty. The results reveal that financial switching cost adversely moderates the connection, meaning that greater financial costs discourage customers from switching networks. On the other hand, non-financial switching cost positively moderates the connection, suggesting that variables like updating contacts, learning new codes, and familiarity with the present network contribute to consumer loyalty. Overall, the findings show the relevance of customer happiness and non-financial switching cost in encouraging client loyalty. Financial switching cost has negligible impact, whereas the combination of customer happiness and non-financial switching cost has a considerable role in influencing client loyalty. These results give insights for telecommunication network operators to boost customer happiness, evaluate non-financial issues, and control switching costs to retain customers.

CHAPTHER FIVE

5.0 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter of the study consists of the presentation of key findings, conclusions and some recommendations made based on the conclusions drawn from the study. This section also addresses the contributions of the study to theory, methodology, and practice. Based on the study's limitations and conclusions, numerous suggestions are given for future research. Integral to these insights and recommendations is the acknowledgment that the customer loyalty is predicted by customer satisfaction and the relationship is enhanced by switching cost both financial and non-financial switching cost. Recommendations are provided to stakeholders such as customers and managers of network providers in the telecommunication industry in Ghana based on the significant results obtained through analysis.

5.2 General Summary

The purpose of the study is to analyse the influence of customer satisfaction on customer loyalty; the moderating role of switching cost (financial and non-financial). This study was prompted by the need to identify and include how customers of telecommunication network providers stay loyal to particular service providers. The increasing concerns of customers having to switch from one network providers to the other have prompted the need to identify and include strategies in keeping customers to the specific brands of network providers. From this point of view, customers will stay loyal only if they are satisfied with the service provisions of Vodafone Ghana. Customer loyalty will only be useful and efficient if it can lead to changes customer numbers against other competitors in the market or the industry.

According to the study's objectives, five specific hypotheses were tested to accomplish the study's three main hypotheses. The hypotheses, derived from the objectives of the study were used to guid the direction of the literature review of the study in a systematic order. The literature review section of the study was divided into three parts; theoretical/conceptual review, the empirical review and a conceptual review which depicts the pictorial or diagrammatical view of the various concepts and constructs of the study. The review of literature was carried out, using a theory base approach, adopting the institutional theory and the stakeholder theory which aided in the empirical links between the various variable of interest of the study; customer satisfaction, customer loyalty, switching cost (financial and non-financial switching cost).

Quantitative based approach was adopted in the study, with the positivism philosophical paradigm backing the quantitative justification of study. A descriptive research design was used to explain the relationships and causal effects of the exogenous variables and endogenous variables of the study. The study was then conducted among customers of Vodafone Ghana in the telecommunication industry in Ghana. The study surveyed a sample of Four Hundred and fifty (450) customers of Vodafone Ghana, be it customers registered under any of their packages, be it Vodafone cash, mobile service, and broad band services.

Further, a closed ended questionnaire data was sent and collected from study's respondents. Data for the study were collected using measurement scales which were satisfactorily validated and reliable. The study adopted a Statistical Package for Social Sciences (SPSS version 26) to process and collate data. Analysis of the process data was carried out with Partial Least Square-Structural Equation Modelling (PLS-SEM) for the symmetrical approach of the data analysis where descriptive statistics, measurement and structural models were assessed to obtain the study's objective. Following the successful establishment of statistical credibility for the study's data, the following different conclusions were observed from the key findings.

5.3 Summary of Key findings

The first objective of the study was to examine the customer's perceived level of satisfaction with services provided by Vodafone Ghana. It was discovered that they are high levels of satisfaction among customers of Vodafone Ghana. This implies that customers are satisfied with the services provided by Vodafone. These findings also show that customers of Vodafone are satisfied through prompt, courteous and knowledgeable services. This high satisfactions from customers also showed high soliciting feedbacks given for prompt responses from mobile services (Vodafone Ghana)

Further, objective two sought to examine the customer's level of loyalty to service providers. Overall, customers' evaluation of the services provided by Vodafone is very good. Which in a larger vein could recommend Vodafone to their friends and other social groups. When employees of network providers effectively manage and present their tasks, it reflects the quality and service preferred by their organizations. Which invariably affect customers satisfaction and hence when customers are satisfied, they stay loyal to brands of network providing firms. Loyal customers often provide a significant portion of a company's revenue, and they are also more likely to recommend the company or brand to others, which can help to attract new customers

As part of the survey, hypothesis 1 was tested to determine the impact of customer satisfaction on customer loyalty in the telecommunication industry. Statistical credence for the study's measurement model was assessed and deemed satisfactory before further structural interactions were investigated. Based on the statistical results attained after other structural interactions, it was evident that customer satisfaction contributes to a significant and positive variance in customer loyalty in the telecommunication industry in Ghana. Contrary, the surveys' effect size of customer satisfaction showed a weak effect size but statistically significant variation in customer loyalty. Thus, the survey's findings support hypothesis 1 (H1)

Also included in the survey was hypothesis 2, which sought to determine the impact of switching cost (financial (H2a)) on customer loyalty in the telecommunication industry in Ghana. The survey's result advanced that financial switching cost does not account for any significant variance in the customer loyalty in Ghana in terms of predictive relevance. In terms of the effect size of financial switching cost on the model, financial switching cost commanded a weak statistical insignificance in building customer loyalty. Thus, the survey findings do not support hypothesis 2 (H2a).

Further, hypothesis 2b was also designed to investigate the effect of non-financial switching cost on customer loyalty. Upon attaining satisfactory quality criteria credence on preliminary tests such as Cronbach Alpha, Composite Reliability, Heterotrait-Monotrait tests, Average Variance Extracted, it was statistically observed that non-financial switching cost positively and significantly contribute to the variance being experienced in customer loyalty among customer in telecommunication industry in Ghana. In a highly competitive market, where customers have many alternative providers to choose from, non-financial switching costs may have less of an impact on loyalty than in a market with few viable alternatives. Non-financial switching costs are an important factor to consider when examining the relationship between customer satisfaction and loyalty. This is evident from the study's findings accounting for a statistically significant relationship between non-financial switching cost and customer loyalty in the telecommunication industry in Ghana. Hence the survey findings do support hypothesis H2b.

Furthermore, Hypothesis 3 was examined to investigate the moderating effect of switching cost on the relationship between customer satisfaction and customer loyalty in the telecommunication industry in Ghana. Specifically, hypothesis 3a sought to examine the moderating effect of financial switching cost on the relationship between customer satisfaction and customer loyalty. Before additional structural interactions were studied, the statistical credibility of the study's measurement model was tested and found adequate. Based on the statistical findings from other structural interactions, it was clear that, financial switching cost significantly moderated the predictive relationship between customer satisfaction and customer loyalty in the telecommunication industry in Ghana. The findings implied that the effect of customer satisfaction on customer loyalty is affected by the Prescence of financial switching cost. The findings of the survey therefore are in support of hypothesis 3a.

The final specific hypothesis of hypothesis 3, (H3b) examined the moderating effect of non-financial switching cost in the predictive relationship between customer satisfaction and customer loyalty. After careful credentials of the model's measures have been met, the findings of the study empirically advance that non-financial switching cost moderated significantly in a positive manner the predictive relationship between customer satisfaction and customer loyalty. The findings from the study indicated that, the effect of customer satisfaction on customer loyalty was enhanced by the presences of non-financial switching cost.

5.4 Conclusions

This study has provided a summary and relevant discussion on the four (4) key variables understudied (customer satisfaction, customer loyalty, financial switching cost and non-financial switching cost) within literature. It has brought to bear relevant information that could inform policies of the telecommunication network providers in the industry in Ghana. From the major findings of the study, the following conclusions were drawn:

From the critical findings of the study, it was conclusively established that customer satisfaction accounts for a positive significant effect on customer loyalty. This, as have been previously reported by researchers (Waari, 2018; Willys, 2018) confirms the need for telecommunication network providers to provide service that will result in customer satisfaction which in the long run will affect customer loyalty. The findings indicated that customer who are satisfied with product offerings of telecommunications networks will invariably stay loyal to such network providers.

Similarly, non-financial switching cost found a statistically significant effect on customer loyalty. Indicating customers of telecommunication network providers like Vodafone Ghana, consider non-financial costs like; amount of time to invest in learning and getting familiarised with their providers, the hassle of informing various contacts of switching to a different network provider affects their decision on the switch and therefore have no option that to stay loyal to their old network providers. However, financial switching cost reported a statistically insignificant effect on customer loyalty. In the context of this study, a financial switching cost like high amounts of spend on data packages of new network providers does not have a significant effect on customer loyalty.

Finally, it can be concluded from the study's findings that, financial switching cost significantly moderates the relationship between customer satisfaction and customer loyalty. The finding of the study was expected because the moderator variable; financial switching cost enhanced the relationship between customer satisfaction and customer loyalty. When customers, satisfied or not, consider the financial costs involve in switching from one network provider to the other they tend to stay loyal to their previous network providers. Similarly, it can be concluded that non-financial switching cost also significantly moderates the relationship between customer satisfaction and customer loyalty. The non- financial switching cost enhances the relationship between customer satisfaction and customer loyalty. It can further be derived and concluded that non-financial switching costs can also act as a signal of service quality. Customers may view their present provider to be of greater quality than alternative providers simply because they have invested substantial time and effort in mastering the provider's services and systems. This idea of improved quality can lead to enhanced consumer satisfaction and loyalty.

5.5 Recommendations

Based on the findings of the study, the following recommendations are made to managers and stakeholders of telecommunication network providers in Ghana.

The findings highlight the strong positive relationship between customer satisfaction and customer loyalty. Therefore, managers should prioritize strategies that aim to improve customer satisfaction levels. This can be achieved through measures such as providing excellent customer service, addressing customer concerns and complaints promptly, and continuously monitoring and improving the quality of products and services. By consistently meeting or exceeding customer expectations, managers can foster higher levels of customer satisfaction, which in turn will lead to increased customer loyalty. Managerially, under a competitive business environment, managers should focus on improving customer satisfaction and perceived value to a level that is at least above the industrial standards. Only after that can switching barriers take effect. If firm performance in providing value and satisfaction to customers is below average, any measures to establish switching barriers are likely to be fruitless.

Further, while financial switching costs were found to have an insignificant impact on customer loyalty, non-financial switching costs emerged as a significant predictor of customer loyalty. Managers should pay attention to factors such as contact loss, internet packages, and differentiated product offerings that influence customers' decision-making process when considering a switch to a different telecommunication network. By minimizing non-financial switching costs and offering competitive advantages in these areas, managers can create barriers that discourage customers from switching to competitors. This can be achieved through personalized offers, exclusive benefits, and innovative features that make it convenient and beneficial for customers to stay loyal to the brand.

Finally, to further enhance customer loyalty, managers should consider implementing customer retention programs. These programs can include loyalty rewards, exclusive offers, and personalized incentives for long-term customers. By recognizing and rewarding customer loyalty, managers can reinforce positive behaviour and create a sense of appreciation among customers. This can help to build stronger emotional connections with the brand and increase customer retention and loyalty rates.

5.6 Practical Implications

Customer satisfaction, switching costs, and customer loyalty have significant practical implications for Vodafone Ghana. Firstly, customer satisfaction plays a crucial role in the telecom industry, as it directly influences customer loyalty. Satisfied customers are more likely to stay with Vodafone Ghana and recommend its services to others, leading to increased market share. Secondly, switching costs act as a barrier for customers to switch to competitors. Vodafone Ghana can leverage this by offering high-quality services, personalized experiences, and exclusive benefits, thereby reducing the likelihood of customers switching to other providers. Finally, customer loyalty strengthens Vodafone Ghana's competitive position and enhances its long-term profitability through repeat business and positive word-of-mouth. Thus, understanding and effectively managing customer satisfaction, switching costs, and customer loyalty are vital for Vodafone Ghana's success.

5.7 Theoretical Implications

The theoretical implications of customer satisfaction, switching costs, and customer loyalty at Vodafone Ghana include understanding the relationship between these factors and their impact on the telecom industry. By exploring theories and models, Vodafone Ghana can gain insights into how to enhance customer satisfaction, minimize switching costs, and foster long-term customer loyalty, thus improving its overall business performance.

5.8 Limitations of the Study

The choice of Vodafone Ghana as the case study serves as a limitation. The results of this study might not be readily replicable in other institutions within the country. Such phenomenon thwarts interpretations and analyses that can be made from the results and the generalisation of the findings. In other words, the results cannot easily be generalised unless certain adjustments are made to account for unique characteristics of the institution under consideration. Again, the use of quantitative approach, specifically the use of closed-ended questionnaire too did not give the respondents the opportunity to express themselves freely.

5.9 Suggestions for Future Studies

Future research directions were proposed considering the study's findings and limitations; Firstly, there is tremendous controversies over the definitions of customer satisfaction, and loyalty. Although established measures from other studies were adopted and verified, and the e-satisfaction construct was further developed, other measurement versions may yield different results. For instance, customer loyalty and perceived value may consist of multiple dimensions (Dick & Basu, 1994; M. A. Jones, Mothersbaugh, & Beatty, 2002; Oliver, 1999; Sweeney & Soutar, 2001; Woodruff, 1997). Thus, further studies may be needed as a means of adopting multiple dimensional measures to verify the results.

Finally, this study measured switching costs focusing on only financial and non-financial switching cost. Because of the complicated nature of switching costs (M. A. Jones et al., 2002), future studies may be needed to further explore antecedents of switching costs in the setting of e-commerce. Switching costs may influence customer loyalty through channels other than satisfaction (Oliver, 1999), lastly the symmetrical way of analysis using (PLS SEM) was adopted in this study. Future studies could focus much on an asymmetrical approach like the fuzzy set qualitative comparative analysis in finding various combinations or cases that may result in customer loyalty as well.

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UNIVERSITY OF STAVANGER

DEPARTMENT OF INNOVATION, MANAGEMENT AND MARKETING

Questionnaire

PURPOSE OF THE SURVEY

This research examines the relationship between customer satisfaction, switching costs, and customer loyalty among customers at Vodafone Ghana Limited. The results from this survey are expected to help managers or decision-makers in the industry determine factors that can improve customer satisfaction and loyalty and make relevant decisions to help reduce frequent customer switches and other associated cot that come with customer switches. The findings of this research can be made available on request.

STATEMENT OF PARTICIPATION AND ANONYMITY

Participation in this survey is highly valued but voluntary. You are free to withdraw your consent at any time. Participants who experience any distress or discomfort or are offended by the research or any word in the questionnaire can decline to respond. Respondents are not required to state their names or the name (s) of their company. Participants can also withdraw their participation or responses whenever they feel something is wrong with the questionnaire.

Your candid responses will be confidential, anonymous, and used only for research purposes. This survey should take between 10 to 15 minutes to complete. Thank you for your time

RESEARCHERS INFORMATION

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SECTION A: Customer Satisfaction

Please indicate the level of degree of your agreement with the following statement by ticking or circling (√) the appropriate number 1=Least Agreement, and 5= Strong Agreement

Customer Satisfaction						
Statements		Score				
CS1	Based on all my experience with Vodafone, I am very satisfied with the services it provides.	1	2	3	4	5
CS2	My choice to use Vodafone was a wise one.	1	2	3	4	5
CS3	Overall, I am satisfied with the decision to use Vodafone.	1	2	3	4	5
CS4	I think I did the right thing when I decided to use Vodafone for my communication and network service's needs.	1	2	3	4	5
CS5	Based on all my experience with Vodafone, I am very satisfied with the services it provides.	1	2	3	4	5

CS6	Vodafone has modern looking equipment.	1	2	3	4	5
CS7	When I have a problem, Vodafone shows sincere interest in solving it.	1	2	3	4	5
CS8	Vodafone keeps customers informed when new services will be introduced.	1	2	3	4	5
CS9	The behaviour of employees in Vodafone instils confidence in me (R).	1	2	3	4	5

SECTION B: Customer Loyalty

Please indicate the degree of your agreement with the following statement by ticking or circling (√) the appropriate number 1=Least Agreement, and 5= Strong Agreement

Statements		1	2	3	4	5
CL 1	My overall evaluation of the services provided by Vodafone is very good.	1	2	3	4	5
CL2	I recommend Vodafone to someone who seeks my advice.	1	2	3	4	5
CL 3	I say positive things about Vodafone to other people.	1	2	3	4	5
CL 4	I inspire my friends and relatives to do business with Vodafone.	1	2	3	4	5

CL 5	I consider my telco as first choice for Vodafone services (R).	1	2	3	4	5
CL6	I will do more business with Vodafone in the next few years.	1	2	3	4	5

SECTION C: Switching Cost

Please indicate the degree of your agreement with the following statement by ticking or circling (√) the appropriate number 1=Least Agreement, and 5= Strong Agreement

SC	Switching Cost	Score				
	Non-Financial Switching Cost					
SC 1	I spend more time and effort learning about the new features and services offered by different telecommunication providers.	1	2	3	4	5
SC2	I spend more time and effort transferring the contact list and other data to a new telecommunication provider.	1	2	3	4	5
SC3	I spend more time and effort setting up and configuring new devices and services with a new telecommunication provider.	1	2	3	4	5

SC 4	I spend more time and effort cancelling the current telecommunication service and setting up a new one.	1	2	3	4	5
SC 5	I spend more time and effort adjusting to new interfaces, customer service systems, and other processes with a new telecommunication provider.	1	2	3	4	5
SC 6	I spend more time and effort dealing with potential service disruptions and technical issues when switching to a new telecommunication provider.	1	2	3	4	5
SC 7	I spend more time and effort establishing trust and rapport with a new telecommunication provider's customer service and technical support team.	1	2	3	4	5
	Financial Switching Cost					
SC 9	I pay fewer termination fees if I am to switch to a different telecommunication provider.	1	2	3	4	5
SC 10	I spend less time and effort if I need to transfer my billing information to a new telecommunication provider.	1	2	3	4	5
SC 11	I spend less money on new equipment if I switch to a different telecommunication provider.	1	2	3	4	5
SC12	I lose a small amount of money if I switch to a different telecommunication provider because of the loss of loyalty rewards and discounts.	1	2	3	4	5

SC 13	I pay less amount of money for the early termination of a contract with my current telecommunication provider.	1	2	3	4	5
SC14	I would have to pay a huge amount of money for the reinstallation or reactivation of my service with a new telecommunication provider.	1	2	3	4	5
SC 15	I would pay huge sums of money for a new installation of service with a new telecommunication provider.	1	2	3	4	5

SECTION D: DEMOGRAPHICS

1. Gender Male [ ] Female [ ]

2. Age Group of Respondents

a. Less than 20 years [ ]

b. 21 – 30 years [ ]

c. 31 – 40 years [ ]

d. 41 – 50 years [ ]

e. 51 years and above [ ]

3. Educational Background

a. HND Holder [ ]

b. First Degree [ ]

c. Master’s Degree [ ]

d. Other Specify……………………...

4. How many years have you been using this mobile network?

a. Less 3 years [ ]

b. 4 – 6 years [ ]

c. 7 – 9 years [ ]

d. 7 – 9 years [ ]

e. 10 years and above [ ]

5. Please indicate three factors that you considered in choosing Vodafone network

a. Widest network coverage [ ]

b. Quality of service [ ]

c. Low call rates [ ]

d. Widespread use by my family and friends [ ]

Thank You!!!