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BUILDING CUSTOMER LOYALTY: AN EMPIRICAL STUDY OF INDIAN TELECOM INDUSTRY

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Abstract: *Customer is the key to success within any sector of business, and this is especially true for the telecommunications industry where profit margins are being squeezed and the cost of finding new customers is on the rise. Due to easy access to information and a wide range of offerings, it is easier than ever before for customers to switch between services providers.*

Under such a situation of growing competition and increasing cost of acquisition of new customers, telecom service providers are continually seeking new ways to acquire, retain and increase their subscriber base and are confronted with the challenges of providing high quality of services in order to attract and maintain their customers.

Telecom service providers are thus facing tough time and are required to design and deploy customer-centric strategies not only to grab the share but also sustain the share in the long run.

The present paper aims to throw light on the factors that make a customer's switch to other service providers.

Keywords: *Customer Service Quality, Customer Loyalty, Telecom Service Providers*

INTRODUCTION

India is the world's second-largest telecommunications market with 1074.24 million subscribers and tele-density at 84.09 percent as on September 2016 (TRAI Press Release No.117/2016).

The liberalisation, disinvestments, privatisation and de-monopolisation initiatives adopted by the government of India along with strong consumer demand have been instrumental in this rapid growth in the Indian telecom sector.

The telecom service providers are struggling with complex issues of new technologies, and value added services through continuous innovations. Though many service industries are affected by the churn phenomenon, the problem is extremely acute in the telecom industry with customers joining and quitting in short periods as they more choices than ever before. Under such a situation, protecting the existing customer base and retaining the existing customer loyalty appear to be crucial competitive advantage

REVIEW OF LITERATURE

The Emergence of Relationship Marketing

The biggest management challenge for a business in the new millennium of liberalisation and globalisation is to serve and maintain good relations with customers. In the past, sellers took their customers for granted as the customers were neither demanding nor they had many substitute sources of supply or suppliers where from they could obtain the product. But today there is a radical transformation due to changing business environment by economic liberalisation, growing competition, high consumer choice, enlightened and demanding customer, more emphasis on quality, value of money etc. All these changes have forced today's producer to shift from traditional marketing to modern marketing, which calls for more than developing a product, pricing it, promoting it and making it accessible to target customers. It demands building and binding trust, a binding force, and value-added relationship with the customers to win their hearts. The new age marketing aims at winning customers for ever, where companies acknowledge the customers, create products to suit their requirements, work hard to develop life time customers through the principle of customer's delight, approval and enthusiasm.

Sheth and Parvatiyar (1995a, fall) suggest that customer relationships are now at the forefront of business and companies are increasingly focused on managing customer relationships, the customer asset, or customer equity. Relationship marketing practices in consumer markets is thus the key to future. Customers have always been interested in relationship with marketers. However, marketers have now realised that customer retention is economically more

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advantageous than constantly seeking new customers. Technological advances are making it possible and affordable to engage in and maintain relationship with customers. Consumers reduce their available choices and engage in relational marketing behaviour because they want to simplify their buying and consuming tasks, simplify information processing, reduce perceived risks, and maintain cognitive consistency and a state of psychological comfort. The willingness and ability of both consumers and marketers to engage in relational marketing will lead to greater marketing productivity, unless either consumers or marketers abuse the mutual interdependence and cooperation.

Berry (1983), Morgan and Hunt (1994), and Gronroos (1990) state that customer relationship management (CRM) explicitly recognises the long-term value of current and potential customers, and seeks to enhance revenues, profits, and shareholder value through targeted marketing activities directed towards developing, maintaining, and enhancing successful company-customer relationships**.** These activities require a comprehensive understanding of the underlying sources of value the firm derives both from customers and delivers to them.

Gruen (1997) suggests that relationship marketing is emerging as the core marketing activity for businesses operating in fiercely competitive environments. On an average, businesses spend six times more to acquire customers than they do to keep them**.** Therefore, many firms are now paying more attention to their relationships with existing customers to retain them and increase their share of customer's purchases.

Sheth and Parvatiyar (1995b) propose that relationship marketing is emerging as a new phenomenon, however; relationship oriented marketing practices date back to the pre-industrial era. The advent of mass production, the emergence of middlemen, and the separation of the producer from the consumer in the industrial era led to a transactional focus of marketing. Now, due to technological advances, direct marketing is staging a comeback, leading to a relationship orientation. Thus, an alternate paradigm of marketing needs to be developed that is more process rather than outcome-oriented, and emphasizes value creation rather than value distribution.

Winer (2001) in his study states that the essence of the information technology revolution and, in particular, the World Wide Web is the opportunity to build better relationships with customers than has been previously possible in the offline world. By combining the abilities to respond directly to customer requests and to provide the customer with a highly interactive, customised experience, companies have a greater ability today to establish, nurture, and sustain long-term customer relationships than ever before. The ultimate goal is to transform these relationships into greater profitability by increasing repeat purchase rates and reducing customer acquisition costs. Indeed, this revolution in customer relationship management or CRM as it is called has been referred to as the new "mantra" of marketing. The need to better understand customer behaviour and focus on those customers who can deliver long-term profits has changed how marketers view the world. Traditionally, marketers have been trained to acquire customers, either new ones who have not bought the product category before or those who are currently competitor's customers. This has required heavy doses of mass advertising and price-oriented promotions to customers and channel members. Today, the tone of the conversation has changed from customer acquisition to retention which requires a different mindset and a different and new set of tools

According to Sridhar (2002), for any organisation to survive, building up the customer base and maintaining a sound relationship with customers forms the core of business activity. Only when customer acts as an ambassador of the product or company, the company can expect its future to be bright. Customer should not be viewed as one time or a multiple time but should be viewed for his lifetime value. It is clearly evident that customer relationship management is going to develop as a new approach and there is a paradigm shift from the traditional marketing concept to the customer relationship management. With only focus on customer, the companies are clearly going to reap benefits in the long run. It is also clearly evident that customer relationship management in 21st century is going to reduce wasteful expenditure on the advertisements and distributions, and avoid unnecessary price wars between different brands and thus can help to develop marketing strategies only to delight the customer.

Berry (1983) stresses that the attraction of new customers should be viewed only as intermediate step in the marketing process. Solidifying the relationship, transforming indifferent customers into loyal ones and serving customers as clients should also be considered as marketing. He has outlined five strategy elements for practicing customer relationship management: developing a core service around which to build a customer relationship, customising the relationship to the individual customer, augmenting the core service with extra benefits, pricing services to encourage customer loyalty, and marketing to employees so that they, in turn, will perform well for customers.

Agrawal (2001) emphasizes that marketers need to build up long-term relationship with their customers by understanding the cause behind their problem and recovering them fast to build deeper and long term relationships. Further he strengthened the marketing principle, focusing on the repeat customers, which cost less in comparison to attract new ones. He studied the change in customer's attitude after solving their complaints.

According to Mahfooz (2005) technologies have changed the way organisations do business and employees face a pace of change faster than at any other time in history. In the face of strong market forces created by electronic commerce and mounting competition, organisations can no longer hold on to the traditional methods of carrying business. Thus 'CRM' or 'customer relationship management' is the key thrust for almost all the companies and is turning to be a strategy. One of the key factors of 'customer loyalty', which often determines the prospects of survival of an E-business long-term, is going to be determined by the quality of the customer service that the company provides. If a company is to stay in business then it will have to deliver the products and services to customer as he wants, when he wants, and how he wants. All these can be looked at as different reasons to implement CRM.

Prasad (2009) in his article expresses that due to the growing complexity and turbulence of the business environment and the related growth in research knowledge about customer behaviour patterns, managers of the 21st century have to take four themes as paramount: the necessity of managing the challenges of change, functioning within a global environment, being sensitive to the diversity among people, and behaving with ethical integrity. The final ingredient that binds a customer to a brand in a lasting relationship is dialogue. The company's brand is not a monolithic, hermetic face that the organisation presents to the world. Rather, it is an ongoing exchange in which companies listen carefully to the customers, understand what they say, and respond by modifying their value proposition and extending the businesses appropriately to fulfill customers' desires. Companies exist because of their customers. This selflessness is the cornerstone to successful CRM. Therefore, any corporate communication effort should focus broadly on three aspects: understanding relationships, understanding the distinct behaviour of consumers to relationship overtures and understanding (and establishing) the role of communication in effective and enduring customer relationships

Tauni, Khan, and Aslam (2014) in their study conclude that CRM has considerable impact on customer retention & it contributes more than 68% on retaining the customers. The organisation should focus on CRM while developing organisational strategy for the purpose of implementing successful CRM initiatives.

Key Constituents of Relationship Marketing

Service Quality

Parasuraman, Zeithaml, and Berry (1988) define quality as the overall experience which a customer perceives through interacting a product and services, and propose that there are five specific dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. Bolton and Drew (1991), Cronin and Taylor (1992), and Shepherd (1999) describe service quality as a form of attitude, related but not equivalent to satisfaction that results from the comparison of expectations with performance. According to Bitner and Hubert (1994) and Tsoukatos and Rand (2006), service quality is viewed as impression of the customer about the relative inferiority/superiority of a service provider and its services.

Sellers (1989) point out that in present markets, if the sellers fail to deliver desirable product and service quality, they will quickly lose their customers to competitors, which really is a costly affair because it costs five times more to attract a new customer and sixteen times more to get him to the same level of profitability.

Hennig and Klee (1997) in their study recommend a three-dimensional model of relationship quality. The first of these is customers' perceptions of product or service quality. The second hinges on customers' trust in the company's ability and willingness to achieve excellence in execution. The third rests on customers' commitment to the relationship. The perception of quality is an antecedent of trust and commitment. These authors argue that relationship quality is the main determinant of customer retention.

Bose and Bansal (2010) in their article focus on issues and strategies concerning service organisations for profitable acquisition of their lost customer segments. Based on the analysis it is concluded that service quality, relationship building and overall service satisfaction can improve business relations with customers. Because of growing competition in service sector, customer satisfaction is becoming increasingly important and organisations need to develop innovative strategies to retain their existing customers, acquire new ones and at the same time must initiate procedures to win back lost customers

As per the study conducted by Boohene, Agyapong, and Gonu (2013), there exists a significant relationship between service quality and customer retention. If the service quality increases, the customer retention also increases. In contrast, customer retention declines if the service quality declines.

Customer Loyalty

Bansal and Gupta (2001) propose that building customer loyalty is not a choice any longer with businesses; it's the only way of building sustainable competitive advantage. Building loyalty with key customers has become a core marketing objective shared by key players in all industries catering to business customers.

Kandampully (1998) says that service loyalty of firms leads to loyal customers. He further found that loyal services offered to customers fulfills both present and future needs of customers. Customer's loyalty and trust are gained by service provider's commitment to provision and quality of services.

Mcllroy and Barnett (2000) define loyalty as customer's commitment to do business with a particular organisation, purchasing their goods and services repeatedly, and recommending the services and products to friends and associates.

Barnes (1997) emphasizes that loyal customer would keep recommending to others which in turn helps the organisation to earn more customers.

Anderson and Jacobsen (2000) iterate that customer loyalty is actually the result of an organisation creating a benefit for a customer so that they will maintain or increase their purchases from the organisation. They said that true customer loyalty is created when the customer becomes an advocate for the organisation, without incentive.

Bowen and Chen (2001) accentuate that there is a positive relationship between customer loyalty and profitability. Today, marketers are seeking information on how to build customer loyalty. The increased profit comes from reduced marketing costs, increased sales and reduced operational costs. Finally, loyal customers cost less to serve, in part because they know the product and require less information. They even serve as part-time employees. Therefore loyal customers not only require less information themselves, they also serve as an information source for other customers.

Gupta (2004) in his paper brings out a simple guide in building and managing customer loyalty so as to become truly customer driven. He had described a CRM model consisting of 17 key issues. These include focused marketing, embedding core values into the sales process, taking the cream from the market place, and enhancing life time customer value. This will result in higher loyalty and low customer attrition. Further there are two major uplifts which an organisation can get from managing customer lifetime values upwards. Firstly, the conversion to sales ratios is improved to double and secondly managing the process of customer life time values brings the built in benefit of extending them. The earnest business of prolonging customer life time value by keeping them deliriously, constantly and actively satisfied should become a permanent quest as it will bring prosperity, growth and profit for the business. Once the organisations turn the spotlight on amazing customers at every opportunity and exceeding their perception of service and value, the complaints also plummet to all time low as the customers feel happy and satisfied and thus reducing the customer loss rate. All of this, supported by radically improving standards in customer performance, brings in other benefits such as positive word of mouth and referrals. These are the unsolicited testimonials with which the customer rewards those with whom they are wholly content, those who get it right, leaving them actively satisfied, by telling the world about it.

Subramanyam (2003) in his study analyses that the corporate growth is highly dependent upon the customer network and relationships maintained with them. Customer loyalty has always been valuable, but today it has become more vital for success. CRM provides an integrated view of a company customer to everyone in the organisation, and thus ensuring that everyone in the enterprise is focused on the customer.

Thomson (2004) suggests that in competitive markets where customers have a choice between similar products and pricing, 70 percent of the customer decision making is based on how customers are treated, thus relationship management helps in creating loyal bond with the customers. Loyalty experts have concluded that loyal attitudes and behaviour are driven by customer's perception of value, which is an amalgamation of what customers receives, how it's sold, delivered, and supported, and how much it costs.

Lombard (2009) states that the market conditions force the companies to retain customers where the possession of customers is low. Further when loyalty of customer is diminishing and sales are declining, the customer loyalty and retention become the most essential part of that business strategy.

OBJECTIVE OF THE STUDY

With telecom industry nearing maturity, showing saturated growth, and with high customer attrition, the Indian telecom service providers have become more receptive and responsive to the customers' needs and choices and endeavour to give them greater satisfaction through constant service quality delivery for long term sustainability. The objective of the present study is to find out reasons why customers switch to another service provider.

RESEARCH METHODOLOGY

Sampling Procedure and the Sample

The study is carried out through the convenient sampling based on 400 mobile customers of telecom industry.

Method of Data Collection: Research Instrument

The study has been completed mainly with the help of primary data. For the purpose of collecting primary data, a comprehensive questionnaire has been designed and administrated to the sampled customers of the telecom companies.

RESULTS

Hypothesis 1 (H_1): The higher the score on customer service quality, the higher is the customer loyalty.

The hypothesis (H_1) "The higher the score on customer service quality, the higher is the customer loyalty" has been tested using correlation and multiple regression analysis.

Customer service quality has been measured on the five dimensions of SERVQUAL instrument (Parasuraman *et al*., 1988), using a five point likert scale (Strongly Disagree= 1 and Strongly Agree =5), while customer loyalty has been studied on two dimensions namely customers response towards mobile number portability and advocacy.

Reliability Analysis

Reliability analysis of the variables has been done by computing the coefficient of Cronbach Alpha, which measures the internal consistency of the items. If the value of coefficient of Cronbach Alpha is above 6.0, it is considered to be reliable. As per Table 1, all alpha coefficient values range from 0.61 to 0.93, thus signifying good consistency among variables within each dimension.

Table 1: Cronbach Alpha Coefficient for Customer Service Quality and Loyalty

S. No.	Name of the Variable	Cronbach Alpha
1.	Customer Service Quality	0.932
1.1	Tangibles	0.620
1.2	Reliability	0.816
1.3	Responsiveness	0.784
1.4	Assurance	0.820
1.5	Empathy	0.830
2.	Loyalty	0.616

Table 2: Mean and Standard Deviation of Customer Loyalty and Customer Service Quality variables

S. No.	Variable	Mean	Standard Deviation
1	Customer Loyalty	3.37	1.052
2	Tangibles	3.49	0.573
3	Reliability	3.29	0.659
4	Responsiveness	3.36	0.675
5	Assurance	3.59	0.606
6	Empathy	3.21	0.732

Table 2 presents mean and standard deviation values of customer loyalty and customer service quality variables.

Pearson coefficient of correlation has also been computed to test the formulated hypothesis (H_1). The results given in Table 3 indicate that all the variables of customer service quality except 'tangibles' show positive relationship with customer loyalty at 0.01 level of significance (as 'r' values are greater than 0.5). Further 'reliability'(r=0.653) has moderately high correlation with customer loyalty.

Table 3: Correlation between Customer Service Quality and Customer Loyalty

Correlation	Tangibles	Reliability	Responsiveness	Assurance	Empathy
Customer loyalty	0.432	0.653	0.637	0.595	0.597
	(.000)**	(.000)**	(.000)**	(.000)**	(.000)**

Note: ** correlation is significant at 0.01 level

Table 4: Regression Model summary

Model	R	R square	Adjusted R square	Std. error of the estimate	Durbin-watson
1	0.708	0.591	0.501	0.532	1.748

Table 5: Regression Analysis: Customer Loyalty coefficients

Variable	Un-standardised coefficients		Standardised Coefficients	t-value	Significance level
	Beta	Std. Error	Beta		
Constant	-0.795	0.129	-	-2.529	.000**
Tangibles	0.1135	0.098	0.073	1.369	0.172
Reliability	0.333	0.015	0.546	2.886	.004**
Responsiveness	0.302	0.021	0.305	2.501	.003**
Assurance	0.303	0.071	0.397	2.591	.010**
Empathy	0.276	0.096	0.192	2.884	.004**

The results of regression relationship between customer loyalty and customer service quality presented in Table 4 indicate high proportion of explained variance as the values of R square (.591) and adjusted R square (.501) are found to be statistically significant. Further standardised coefficient of beta and t-values of multiple regression analysis (Table 5) indicate that among the service quality variables, 'reliability' best predicts customer loyalty followed by 'assurance' and 'responsiveness'. The least predictor of customer loyalty is 'tangibles'.

The results of multiple regression indicate that higher the score on customer service quality, the higher is the customer loyalty.

In order to find out the reasons why customers switch their service providers, responses of the customers who are planning to change their service provider have been analysed on the dimension: 'customer service quality'

Table 6 presents service provider-wise number of customers who are planning to change their service provider. As depicted from the table, out of a total of 400 customers, 57 customers have expressed their willingness in changing the service provider.

Table 6: Customers Planning to Change the Service Provider

S. No.	Telecom Company	Number of Customers	Percentage
1	Bharti Airtel	11	19.30%
2	Idea Cellular	9	15.79%
3	Vodafone	7	12.28%
4	TATA	9	15.79%
5	Aircel	2	3.51%
6	Reliance	11	19.30%
7	BSNL	5	8.77%
8	MTNL	3	5.26%
	Total	57	100%

Table 7: Type of Connection of Customers Planning to Change the Service Provider

S. No.	Type of connection	Number of customers
1	Prepaid	39
2	Postpaid	17
3	Corporate	1

Table 7 shows that majority of the customers who are planning to change their service provider belong to prepaid category.

Table 8: Mean and S.D of responses of the customers who are planning to change their Service Provider towards Customer Service Quality variables

S. No.	Service	Mean	Standard Deviation	Rank
a)	Tangibles	2.95	0.71	4
b)	Reliability	2.45	0.64	2
c)	Responsiveness	2.61	0.41	3
d)	Assurance	2.96	0.45	5
e)	Empathy	2.25	0.59	1

Table 9: Mean and S.D of Responses of the Customers who are Planning to Change their Service Provider towards Customer Service Quality variables

Statements	Mean	Standard Deviation	Rank
Tangibles			
Communication material and tools associated with the company are visually appealing.	3.18	0.777	9
Employees have neat and professional appearance	3.62	0.576	14
Reliability			
Your service provider provides services as promised	3.00	0.879	6
Your service provider shows great concern for solving the customer complaints	2.87	1.014	4
Your service provider provides the service right the first time	3.00	0.977	6
Your service provider performs the service the agreed time	2.87	0.968	4
Your service provider maintains error free records	3.20	1.079	10
Responsiveness			
Employees tell the exact time of service delivery	2.98	0.892	5
Employees give prompt service to the customers	3.27	0.809	11
Employees are always willing to help the customers	3.07	0.915	7
Employees are never too busy to help the customers immediately	2.87	0.815	4

Assurance			
The behaviour of the employees instills confidence in customers	3.13	0.894	8
Employees are consistently courteous	3.33	0.769	12
Employees have the knowledge to answer customer queries	3.27	0.863	11
Customers feel confident while interacting with employees	3.49	0.727	13
Empathy			
Employees have customer's best interest at heart	2.51	1.036	1
Employees understand the needs of the customers	2.76	1.069	2
Your service provider has convenient business hours	3. 07	1.031	7
Employees pay personal attention to each customer	2.82	0.860	3

Tables 8 and 9 show mean and standard deviation of the opinion of the customers (who are planning to change their service provider) regarding the customer service quality dimensions of the service providers. The results indicate that out of the five dimensions of customer service quality, empathy has least score on three parameters which indicate that the customers do not agree to the statements that employees of the service provider have customer's best interest at heart, understand the needs of the customers, and pay personal attention to each customer. Further, reliability and responsiveness have also been rated low on most of the parameters indicating that customers are not in agreement with the statements that their service provider provides the right service the first time, provides service on the agreed time, and shows great concern for solving the customer complaints. Also, customers are not in conformity that employees tell the exact time of service delivery and are never too busy to help the customers. 'Tangibles' and 'assurance' have highest ranks signifying that customers are satisfied on these dimensions.

Table 10: Service Provider- Wise Analysis of Responses of the Customers who are Planning to Change their Service Provider towards Customer Service Quality

	Tangibles	Reliability	Responsiveness	Assurance	Empathy
Airtel	58.0	46.0	51.5	60.2	44.7
Idea	60.0	39.2	53.2	57.6	41.6
Vodafone	58.5	46.2	54.5	58.8	47.7
TATA	65.7	58.8	48.8	64.5	34.5
Aircel	50.0	40.0	46.0	50.0	56.0
Reliance	63.0	45.6	51.2	59.0	48.2
BSNL	62.0	60.0	56.0	56.0	50.4
MTNL	55.0	58.0	58.0	58.0	50.0

Table 10 presents service provider-wise analysis of customer's responses, who are willing to change their service provider. The scores have been calculated on the basis of percentage analysis.

It is affirmed that all service providers have been rated very low on reliability and empathy, followed by responsiveness meaning that these are the areas of maximum dissatisfaction among the customers.

RECOMMENDATIONS

The true business philosophy involves putting the customer first which means thinking about them when decisions are made, policies are implemented, and employees are trained.

It is suggested that the telecom service representatives must provide services as and when promised in a dependable and accurate manner and should maintain and provide error-free records. Further, the service providers must communicate their competencies and proficiency while dealing with the customers and ensure enhanced technical support for customer complaint handling with follow up satisfaction calls to provide timely redressal of their grievances. They should avoid making exaggerated claims as it can undermine the trust and tolerance level of customers. Furthermore, it is proposed that there is a strong need to make the customers feel valued and special by giving them individualised attention and care.

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