



EFFECTS OF LOWER CALL RATES ON CUSTOMER LOYALTY OF THE GLOBAL SYSTEM OF MOBILE COMMUNICATION IN THE SOUTH EASTERN STATES – NIGERIA; A case of Mobile Telephone Network (MTN)

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Article ID: GPH-IJBM-2026-2233

Abstract

The main objective of the study was to investigate the effects of lower call rates on customer loyalty of the Global system of mobile communication in the south Eastern States of Nigeria, but specifically, the objectives was to determine the relationship existing between MTN TruTalk, MTN XtraPro, MTN mPulse and MTN Xtraspecial Postpaid/Prepaid on customer loyalty of the Global system of the mobile communication. The study was a survey research design. The population of the study consisted of the subscribers of MTN network provider in the South Eastern States of Nigeria. The sample size for the study was 400. The questionnaire used for the study was designed in 5 likert scale and was administered to the respondents through face to face contact. Out of the 400 questionnaires, 351 questionnaires were properly filled and returned. The hypotheses were tested using the Spearman Product Moment Correlation Coefficient (SPMCC) statistical tool. This was facilitated through the use of statistical package for social sciences (SPSS) version 20. The findings of the study revealed that high level significant relationship existed between MTN TruTalk, MTN XtraPro, MTN Xtraspecial Postpaid/Prepaid on customer loyalty of the Global system of mobile communication. This implied that subscribers will stay with the network provider as long as the network provider has the ability to satisfy subscribers' various needs and meet customer requirements. The study recommended that the network provider should continue to use the various sub-variables of the independent variable in this study to attract subscribers who uses price to make choice in service delivery. They should make their pricing strategies known to the subscribers for repeat purchase. They should also, regularly carryout research to identify when the needs of their subscribers changed and the different pricing strategies of other competitors to remain competitive in satisfying them.

Keywords:

Lower call rates, Customer Loyalty, Service Provider, Subscribers Satisfaction, Mobile Communication.

1 Introduction

Price is the monetary value customers pay to obtain goods and services. Subscribers select the services of their network providers based on the price they perceived of the service. Perceived price differ among subscribers and for some it may affect their purchase intention negatively and for some it may not (Peng and Wang; 2016). Price perception is related to price searching as some subscribers are attracted to high quality products based on the price fixed for the product or service. Oliver (2017) stated that subscribers often judge price in relation to service quality which consequently generate either satisfaction or dissatisfaction, depending on the equity principle. When subscribers perceive price as being fair, they would be willing to transact with the service provider. Price therefore plays a vital role in telecommunication market especially for the mobile telecommunication service provider. The lower the call rate, the more subscribers will continue to patronize the service provider. Modern Marketing efforts are geared towards meeting customers' needs to ensure customer satisfaction and as well as to strategize on how to retain old customers instead of attracting new ones. To offer better services and gain competitive advantage, MTN service provider should understand the attributes that can lead to customer satisfaction and customer loyalty to provide better and satisfactory services to their subscribers to gain market control.

The mobile telephone network (MTN) service provider in Nigeria have different call rates for their subscribers. These call rates are based on the quality of services offered to subscribers, location of the call, available services as well as the time of the call. Subscribers patronize their service provider based on the kind of services they obtain from them. Fixing the price low can attract, hold and retain subscribers to continue to patronize the service provider. Call rates can therefore be referred to as the amount the network provider charge for a call or the sum of the values that subscribers exchange for the benefit of using a service.

In a competitive market like the Global system of mobile communication (GSM) industry, the service providers compete on both price and quality of their services. Service providers should endeavor to meet the customers' requirements and expectations in terms of price and the quality of the service (Melody; 2021). As a result of the competition currently going on in the industry, the service provider should offer innovative services as well as competitive prices that will attract, hold and retain their subscribers. The price should not be limited to SIM card but should cover the price of recharge voucher, Call rates, SMS charges, internet charge, price of the phone etc. A service provider with a lower call rate like the MTN has a high tendency to attract large subscribers leading to an impressive market and financial performance. The income from the call minutes made determines the success of the service provider. The success of the MTN firm in the marketplace depends on the continuous use and pricing policies which need to be considered on different levels based on subscribers' needs.

Adeleke and Aminu (2012) stated that offering the services at an attractive and affordable price is important to achieve a competitive advantage in the marketplace. Also, Xia et al (2017) stated that price fairness refers to consumers' assessment of whether a seller's price is reasonable, acceptable and justifiable. Subscribers are satisfied and loyal when they feel that the price they pay correspond to the quality of the service they receive. Choi et al (2016) stated that disloyal

customers are more sensitive, in the sense that changes in price motivate them to switch to other network provider, whereas loyal subscribers were not affected by price change.

Customer Loyalty is the feelings or the attitude that would make a customer to consider the re-purchase of a product, service or brand or revisit a particular company or shop. A subscriber who is satisfied with the services of a service provider will always continue to patronize such a service provider as long as his expectations are met. Loveluck (2016) defined Customer loyalty as the willingness of a customer to continue patronizing a firm's goods or services over a long period of time and on a repeated and preferably exclusive basis and voluntarily recommending the firm's product to friends and associates. According to Reichheld (2019) and Lee and Cunnigham (2021), the perception of a customer affect his judgement as this will turn his loyalty towards the product or service. Loyalty provides the foundation of a company's sustained competitive edge. By developing and increasing loyalty, the MTN service provider will be assured of its proper growth and economic performance. Loyalty is the outcome of satisfaction, trustworthiness, good image and reputation. Subscribers will be retained when the service quality to be delivered is high as well as the price at which the service is offered is low in line with the law of demand and supply. In this study, the independent variable is lower call rate and its sub-variables include MTN Trutalk, MTN xtraPro, MTN mPulse, MTN xtraspecial prepaid/postpaid while the dependent variable is Customer Loyalty. It is in line with the above that the researcher became interested in studying the effects of lower call rates on Customer Loyalty of MTN services in the South Eastern, States Nigeria.

1.2 Statement of the problem

The study was conducted to determine the effects of Lower Call rates on Customer Loyalty of MTN network service provider in the South East Nigeria. In the past, subscribers receive the services of the service providers with rudeness, disrespectful treatment as well as poor quality services; such as drop calls, charging for unconnected calls, over congestions of lines, low or poor network coverage etc. This negative development made the subscribers to switch from one network to another as well as subscribing for multiple lines to avoid disappointment when the need arises.

The above challenges made subscribers to continue searching for firms that will offer quality service that will satisfy their needs to be retained. This gap made the minister of communication in 2013 to inform subscribers of the benefits of porting their mobile numbers from one network to another. The study tries to understand whether the introduction of lower call rates by MTN will cushion the effects of these challenges from the GSM service providers in the South East where the study is conducted, hence, the introduction of MTN TruTalk, MTN XtraPro, MTN mPulse and MTN Xtraspecial Postpaid/Prepaid to determine its effects on customer loyalty in the South Eastern States Nigeria.

1.3 Objectives of the study

- (1) To determine the relationship existing between MTN TruTalk and Customer Loyalty of MTN network service provider in South Eastern States Nigeria
- (2) To determine the relationship existing between MTN XtraPro and Customer Loyalty of MTN network service provider in South Eastern States Nigeria.
- (3) To determine the relationship existing between MTN mPulse and Customer Loyalty of MTN network service provider in South Eastern States Nigeria.
- (4) To determine the relationship existing between MTN Xtraspecial Postpaid/Prepaid of MTN network service provider in South Eastern States Nigeria.

1.4 Research questions;

For the purpose of this study, the following research questions were used;

- (1) What is the relationship existing between MTN TruTalk and Customer Loyalty of MTN network service provider of South Eastern States Nigeria?.
- (2) What is the relationship existing between MTN XtraPro and Customer Loyalty of MTN network service provider of South Eastern State Nigeria?.
- (3) What is the relationship existing between MTN mPulse and Customer Loyalty of MTN network service provider of the South Eastern States Nigeria?
- (4) What is the relationship existing between MTN xtraspecial postpaid/Prepaid and Customer Loyalty of MTN network service provider of the South Eastern States Nigeria?

1.5 Research hypotheses

The following hypotheses were formulated in null form;

- (1) There is no relationship existing between MTN TruTalk and Customer loyalty of MTN network service provider of the South Eastern States Nigeria.
- (2) There is no relationship between MTN XtraPro and Customer Loyalty of MTN network service provider of the South Eastern States Nigeria
- (3) There is no relationship existing between MTN mPulse and Customer Loyalty of MTN network service provider of the South Eastern States Nigeria
- (4) There is no relationship existing between MTN xtraspecial Postpaid/Prepaid and Customer Loyalty of the South Eastern States Nigeria.

1.6 Significance of the study.

The study will be of immense benefits to the firms in the industry, including the subscribers, government, general public and the future researchers.

To the firms in the industry, it will help them to know the different segments of subscribers to serve, competing firms, and how to manage the affairs of the organization, and to be abreast with subscribers needs to satisfy them, know how to

position their services to remain competitive as well as to have knowledge of the strategies used by their rival firms to stand competitive in the industry.

To the subscribers, it will help them to know their needs, know the firms that offers satisfactory services, know how to differentiate the firms' services to enable subscribers to make choice of the service needed and make assessment on whether their objections are met or not. It will also help them to know how to advice service providers to improve on their services as the firms are competing to gain subscribers interests to win their will.

To the government, the study will help it to monitor the activities of the operators, know when subscribers are shortchanged, know when the service providers are offering lower quality services to their subscribers. Help government to know how to reward firms that are performing above board and those that do not meet up to standard. It can as well help them to make good policies and programmes for the operators in the industry.

To the general public, it will help them to have quality and improved services from the operators, help them to be provided with an enabling playground that will be conducive for those in the industry. The study will benefit future researchers as this will serve as a stepping stone for their area of study in future.

2 Literature Review

MTN TruTalk

This Lower Call rate packages can influence Customer Loyalty by offering financial incentives, lower call tariffs and bonuses that may be appealing to price sensitive subscribers to have enhanced perceived value. This strategy can lead to an increase in subscribers' migrating to the services of MTN, thereby contributing positively to subscribers' short-term retention and satisfaction among voice call users. MTN TruTalk help subscribers to have increase in perceived value as it provides a tariffs and airtime bonuses, increases the perceived value of the service relative to its cost, help to make subscribers feel that they are getting more for their money. MTN TruTalk enhances customers' satisfaction through the immediate cost savings and benefits gotten from bonus offers that contribute to higher customer satisfaction which can influence loyalty and retention with the service. Its' airtime bonuses and competitive pricing activity act as an effective retention mechanism especially for subscribers whose usage is voice calls. This package can help MTN to attract a massive migration of subscribers that are willing to get better benefits to provide a competitive edge in the already saturated market and reposition the service provider.

Not minding the above accruing benefits, MTN TruTalk has diminishing returns when not properly handled. Its' airtime bonuses can have diminishing returns when they are perceived as being insufficient over a long time. Service quality is critical as subscribers can still switch from one network service provider to another due to poor service quality even when with price incentives. Relying on call-based plan may not be enough to sustain loyalty among the different subscribers segments especially data users. Subscribers expect varieties of benefits including data gifts and device discounts not call bonuses alone. Also promotional pricing needs to be part of a

broader, consistent customer relationship strategy that can build enduring loyalty bonds. Inconsistency in network quality connectivity problems and call drops can drive subscribers away as well as lack of transparent communication plans. Poor customer care experience, including unhelpful staff and inability to resolve complaints effectively can significantly reduce customer retention. High switching cost can be a breeding ground for subscribers who have interest to switch when better options are available. Knowledge of the above shortcoming of this variable will help the operators to get the best way to use in influencing subscribers loyalty to its services.

MTN xtraPro

This is a promotional tariff plan that offers lower call rates to subscribers as it contributes to customer loyalty by enhancing satisfaction through perceived value and cost savings. Its effect is transactional and may be less enduring than loyalty that is built on factors like consistent service quality and strong customer relationship. The main benefit of MTN xtraPro is that it has a flat rate of 11kobo per second for calls to all networks after a daily access fee of #5. This cost effectiveness can encourage subscribers to make a repeat purchase to a firm's service whenever the need arises. This package can provide a perceived value that is clear, consistent and beneficial to users who make frequent use of voice calls. Also, its positive perception can lead to higher customer satisfaction which is a driver to customer loyalty.

Providing an attractive pricing and promotion messages can significantly influence initial customer retention to a firm's services. Customers switch when a competitor offers a better price for its services. Such benefits that can influence customers to switch include free 10mb data bonus on the first recharge of the day, which adds minor incentive to stay on the plan. Though, data gifts in general has substantial effects on customer retention. Also, the effectiveness of any loyalty program including MTN xtraPro is dependent on the core service quality, such as network reliability and customer support.

MTN mPulse

This package has a positive effect on customer loyalty as it offers targeted customers with benefits that enhances perceived value and satisfaction among specific youth and students demographics. These loyalty programmes provide specific data and airtime incentives that help customer retention and can reduce churn in a competitive market.

MTN mPulse offers tailored benefits like special data bundles, airtime bonuses, and educational resources which are beneficial to students and young people. This focus increases the perceived value of staying with MTN over other competitors. As customers continue to patronize the firm, they are rewarded and this contribute to customer retention. Data gifts have reasonable effects on customer retention which act as a component of customer loyalty. MTN mpulse offers low switching costs as it differentiates its services beyond basic connectivity.

The value added to its service such as access to educational materials and a dedicated platform, help the firm to build a stronger connection with the target customers. This discourages them not to switch to other network providers. It builds future loyalty by engaging younger customers early with a programme that is tailored to their needs. By this, they are building a foundation for long

term loyalty as these customers mature and their telecommunication need evolve. This package provides a positive word of mouth to prospective customers, as satisfied customers are more likely to recommend the service to other subscribers to boost brand's reputation and attract new users. The overall effect is dependent on the quality of service and customer satisfaction after service use. These incentives like data gifts, bonuses and special pricing influence customer retention greatly.

MTN xtraspecial Postpaid/Prepaid

This MTN package can enhance customer loyalty as it offers some benefits such as competitive pricing, bonus incentives and special data bundles. It offers a single flat call rate to all networks in Nigeria without daily or monthly access fee from the first second. The package is designed for subscribers who want predictable billing and value added services without a daily access fee. It offers a flat fee of 20k/sec for calls to all networks, offers no subscription fees, offers a discount to international calls, and ₦2,000 credit limit to the users.

Postpaid services are services that subscribers pay for in a monthly plan that includes some combination of calls, texts and data usage while Prepaid plans require subscribers to pay for the services upfront before the service is used. This offers flexibility with no long term commitment or bills, e.g. mobile phone plans, gift cards, and transit cards, which are paid for upfront before the services are used. Others include prepaid rent, insurance, and software subscriptions, where a future benefit has been paid for in advance. Postpaid allows subscribers to enjoy services and pay for them later, e.g. calls, sms, and mobile data.

Customer Loyalty

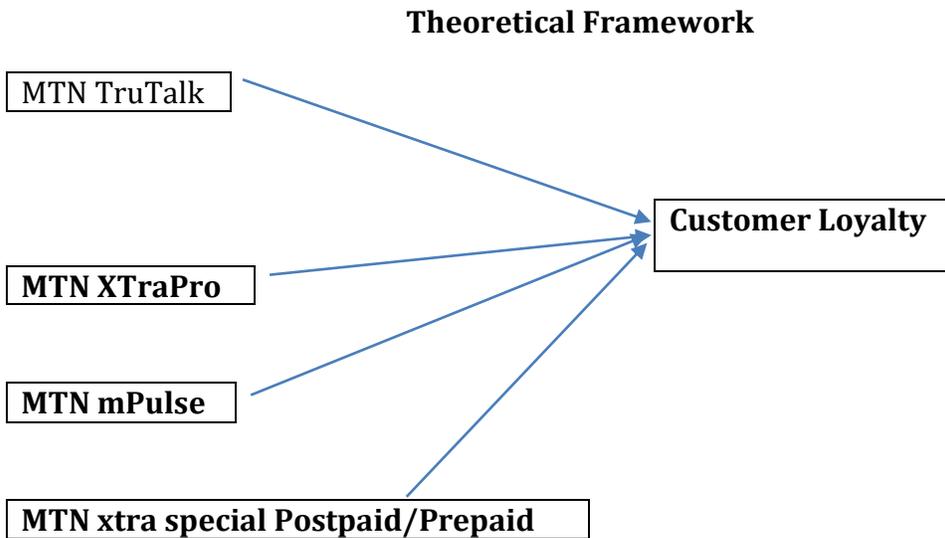
Mellroy Barnette (2023) defined customer loyalty "as a customer's commitment to do business with a particular organization, purchasing their goods and services repeatedly, and recommending the services and products to friends and associates". Customer loyalty may not be easy to gain or maintain as subscribers who are satisfied with a service may continue to defect even when they believe that they can get better value, convenience, access and better quality elsewhere. Lower call rates can increase the market share of the service providers as subscribers often patronize the GSM operators whose services are perceived to be affordable, accessible and cheaper than other competitors. Customer loyalty occurs when a customer is faithful to a particular business and product brand. It occurs when the customer continues to patronize the business organization even when the marketer does not have the best product, price or even delivery service. Mei-lien and Green (2021) supported the above when they stated that Customer Loyalty is "a deep-held commitment to re-buy or re-patronize a preferred product in the future despite situational influence and marketing efforts having the potential to cause switching behavior and recommending the products to friends and associates". They went further to state that Loyal Customers are willing to re-buy products despite the fact that there are competitive alternatives that may cause switching. Loyalty is the development of positive experience with an individual and having that person return back to that individual many times due to the positive past experience of the customer. The competition currently going on in the industry demands that, the

service providers should monitor switching behavior of their subscribers to find the best strategy that could be used to hold and retain them for a long time.

The telecommunication market is a subscription market where the subscribers subscribe without intention to switch but can only do otherwise when some factors trigger them to switch. Such factors include high prices, low quality services, un-availability of network service, poor service delivery, and dissatisfaction after product use. Aminu and Hartini (2018) stated that when subscribers are satisfied with the services of the service providers, they tend to have favourable behavior and remain with the service provider but when they are dissatisfied, they exhibit unfavorable behavior and defect. They are of the opinion that when they subscribers are satisfied after using a service, this can lead to customer loyalty, repeat purchase, positive word of mouth, recommendations, as well as paying less attention to competitors advert, trust, increased market share, profitability etc.

Theoretical Framework of the study

This framework describes the relationship existing between the dependent and the independent variable in the study. Below is the diagrammatical illustration of the variables that was selected for the study and the differences existing between them.



3 METHODOLOGY

The research design for this study was a survey research design. The area of coverage is the South Eastern States of Nigeria, including Ebonyi, Enugu, Anambra, Abia, and Imo States. These areas were chosen for the convenience of the researcher. The population of the study consisted of the subscribers of the network provider in the area. Convenience sampling method was used in the study and a total of 400 subscribers was picked from the study area. The technique that was used in the research work is simple random sampling of probability sampling. The questionnaire was the main instrument adopted in this study for data collection. The likert scale format was used in constructing the questionnaire. This was employed to determine the level of agreement or

disagreement to the questions under investigation. It has 5 point scale. The study requested the respondents to grade each of the items in the questionnaire by assigning values of 5 = strongly agree, 4 = agree, 3 = undecided, 2 = disagree and 1 = strongly disagree.

The researcher administered the questionnaire to the subscribers at the various state and 351 questionnaires were properly filled and returned. The administration was achieved with the assistance of the research assistants. Test-retest activity was conducted on few samples that were selected and the obtained results were the same showing that the research instrument were reliable.

Data reliability

Cronbach’s alpha was measured to check the reliability of the data in table 1 below

Table 1: Result of the Reliability Statistics test of the Instrument

Questionnaire Variables	Cronbach Alpha	Number of Items
MTN TruTalk	.886	5
MTN xtraPro	.837	5
MTN mPulse	.896	5
MTNxtraspecial Postpaid/Prepaid	.877	5

Source: field survey, 2026

Table 1 revealed that they sub-variables for independent variable used in this study have high reliability measures using Cronbach Alpha analytical tool. The result of the test revealed that in the five items used MTN TruTalk had 0.886, MTN xtraPro had 0.837, MTN mPulse had 0.896, and MTN xtraspecial Postpaid/Prepaid had 0.877 respectively.

This is an indication that all the instruments are above 0.70, indicating their suitability and reliability for the study. Pearson Product Moment Correlation Coefficient (PPMC) was the statistical tool used for the study. The instrument was used to measure the level of relationship between the two variables (dependent and independent). Hypothesis were formulated for the study.

H1: There is no significant relationship between MTN Trutalk and Customer Loyalty

H2: There is no significant relationship between MTN xtraPro and Customer Loyalty

H3: There is no significant relationship between MTN mPulse and Customer Loyalty

H4: There is no significant relationship between MTN xtraspecial prepaid/postpaid and Customer Loyalty.

Table 2: Summary of Hypothesis Test Correlation

		TruTalk	xtraPro	mPulse	Postpaid/Prepaid	TotalCL
TruTalk	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	351				
xtraPro	Pearson Correlation	.005	1			
	Sig. (2-tailed)	.927				
	N	351	351			
mPulse	Pearson Correlation	.161**	.125*	1		
	Sig. (2-tailed)	.002	.019			
	N	351	351	351		
Post/prepaid	Pearson Correlation	-.019	.277**	.124*	1	
	Sig. (2-tailed)	.728	.000	.020		
	N	351	351	351	351	
TotalCL	Pearson Correlation	.057	.302**	.170**	.229**	1
	Sig. (2-tailed)	.286	.000	.001	.000	
	N	351	351	351	351	351
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

This table revealed that all the variables are positively correlated with each other. XtraPro and Post/Prepaid show the highest value of 0.927 and .728 respectively. While TruTalk and mPulse show the lowest value of .000 and .002 respectively.

4 RESULTS AND DISCUSSION

The result obtained after measuring MTN TruTalk variable using Pearson Product moment correlation coefficient analytical tool revealed that .229 is the strength of the relationship existing between MTN TruTalk and customer loyalty. This result suggested that MTN TruTalk has strong relationship with customer loyalty. Also, the obtained result for the level of significance is .000. This is far less than 0.05 been the base for measuring the level of significance. This means that this variable contributed to customer loyalty. This result also revealed that subscribers will continue to patronize the service provider as long as the service provider continue to attain to

their needs promptly. The obtained result supported the views of Adeleke and Aminu (2012), jessy(2013), Spriaddin etal (2015), Shammount and Haddad (2014), Ramphal (2016), and Mousavi and Esfidani (2013) in their separate related studies that agreed that subscribers will be satisfied and loyal to the service provider that uses MTN TruTalk in attracting customer loyalty. This entails that subscribers will continue to subscribe for their services as long as the price is cheap and low. Offering low prices to their services guarantees customer loyalty. The service provider should endeavor to provide easy access and comfortable services to the subscribers to enable them criticize their activities. These criticisms will help them to improve on their relationship with those who are disappointed after service use. The strong relationship obtained after the analysis revealed that firms should encourage subscribers to criticize their operations to remain competitive in the industry as the era of monopolistic tendencies has gone thereby giving subscribers' opportunity of making choice in the mix of many.

The result obtained after the analysis of MTN xtraPro on customer loyalty on MTN services revealed that the correlation coefficient shows strong relationship of .302 with a significant value of 0.000 which is less than 0.05. This revealed that there is a positive and significant relationship existing between MTN xtraPro and customer loyalty on MTN services in the South East, Nigeria. The positive values of relationship of 0.302 implied that a unit increase would amount to 30.29% increase in the level of Customer Loyalty of the network service provider. The result supported the views of Agbaje (2014) and Ogunnaike et al (2012) in their separate related studies which stated that MTN xtraPro can increase customer loyalty, customer satisfaction, customer retention as well as customer trust as the price of the service is low. They further stated that offering services that are price satisfying, accessible and affordable to the subscribers can make them to be consistent and loyal with their network service provider. The reliability rate of .896 for the variables used in measuring MTN xtraPro is an indication that the instrument was properly constituted for the study. Also, the result obtained after the analysis ($r=0.302$; $p<0.05$; $n=351$) revealed that strong relationship existed between MTN xtraPro and Customer Loyalty.

The obtained result after the analysis of the effect of MTN mPulse on customer loyalty of GSM services revealed that the correlation coefficient shows strong relationship of 0.170 with a significant value of 0.001 which is less than 0.05 existing between MTN mPulse on customer loyalty. This result suggested that the more the rates of connecting to other networks are low, the more the subscribers will be willing to patronize their services. It further suggested that MTN mPulse will attract subscribers to the network service as less of its merger resources are spent on the network services. The result also implied that the null hypothesis would be rejected and the alternative hypothesis accepted as the p-value is below both the flagged value on 0.05 and 0.01. The positive value of the relationship of 0.170 does implied that a unit increase in support for MTN mPulse would lead to a 17% increase in the level of Customer Loyalty of the network service providers. Ogunnaike, Sholarin, Salau, and Taiye (2014) in a related study suggested that offering MTN mPulse can help the service provider to achieve Customer loyalty and retention, not to switch, provide affordable service, discourage multiple lines and to remain with the network. The result obtained after the analysis ($r=0.170$; $p<0.05$; $n=351$) revealed that strong relationship existed between MTN mPulse and Customer Loyalty.

The obtained result after the correlation coefficient on MTN xtraspecial prepaid/postpaid on customer loyalty revealed strong relationship of 0.229 with a significant value of 0.000 which is less than 0.05. The result revealed that there is positive and significant relationship existing between MTN xtraspecial prepaid/postpaid on customer loyalty of MTN services in the South East, Nigeria. The result also implied that the null hypothesis would be accepted as the p-value is below both the flagged value on 0.05 and 0.01. The positive value of the relationship suggested that a unit increase in MTN xtraspecial prepaid/postpaid would lead to a 22.9% increase in the level of Customer Loyalty of the network service providers. The reliability of .877 using Cronbach alpha analytical tool and 0.000 significant value is an indication that the measuring variables for MTN xtraspecial prepaid/postpaid on calls are suitable and reliable for the study. The result ($r=0.229$; $p<0.05$; $n=351$) revealed positive relationship between MTN xtraspecial prepaid/postpaid on Customer Loyalty.

5 CONCLUSION AND RECOMMENDATIONS

To survive and grow in a competitive market like the GSM industry, the service providers should try to provide unique and attractive services that will attract, hold and retain the subscribers for a long time. They should review the quality of their services by comparing their performance with the set standard as well as that of their competitors. The study revealed that better MTN Trutalk, MTN xtraPro, MTN mPulse and MTN xtraspecial prepaid/postpaid offer on calls can increase customer satisfaction, loyalty, trust, attraction and as well as customer retention. They study suggested the acceptance of alternative hypotheses in all the variables used in the study. All the variables have positive and significant relationship with customer loyalty in the South Eastern States, Nigeria.

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